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Entrepreneurship and Values in USA and India

Rodney H. Clarken

Keynote address

at the International Conference on Recent Trends in Skills and Entrepreneurship Development in Commerce, Management, Social Science and Technology
Vita, India, February 23, 2020

Abstract:
This keynote address will briefly describe some of the author’s experiences in the United States and their relationship to India, define entrepreneurship, examine the effects of globalisation and materialism, compare entrepreneurship in the US and India, and explore the role that Western, Indian and universal human values, especially those of truth, justice and love, should play in improving entrepreneurship and transforming our world.

Introduction
Describing some my US experiences and observations with reference to India.

Defining Entrepreneurship
The Merriam-Webster dictionary defines an entrepreneur as “a person who starts a business and is willing to risk loss in order to make money.” The Oxford English Dictionary’s definition is “a person who organises and operates a business or businesses, taking on greater than normal financial risks in order to do so.” Howard Stevenson of Harvard Business School defined entrepreneurship as “the pursuit of opportunity beyond resources controlled” and the Business Dictionary as “capacity and willingness to develop, organise and manage a business venture along with any of its risks to make a profit.”

In other words, the entrepreneur is looking for opportunities and the resources needed to capitalise on them to make a profit. There are always risks involved and costs and benefits need to be considered. Courage and creativity are needed, as are leadership, management and team-building skills and abilities (Drucker, 1986).

US, India and Globalisation
The material benefits of the developments, skills and entrepreneurship in USA are obvious and impressive. It is tempting for those in India wishing to attain similar benefits to imitate the American model. However, there are costs, and I would like to share with you some thoughts on how India might acquire these material benefits without sacrificing its important spiritual, moral and social values, which are much needed in the United States.

The information revolution and globalisation have transformed the lives of almost every person and society on the planet in less than one lifetime. What we know and feel and how we behave have been irrevocably changed as the information, economies and cultures of the world are all electronically connected, no longer constrained by distance or national borders. This process seems to be accelerating, propelling us toward the next step in the evolution of humankind.

With increasing globalisation, the nations are becoming like states in one world community bound together in growing prosperity and interconnectedness. This process has raised hopes of a better world, but in spite of notable political efforts, scientific and economic advances, we find corruption, lawlessness, social and moral degeneracy growing. The undermining of individual and collective values with the parallel rise of materialism, whose undisputed champion is the United States of America, has left the greater part of humanity in an uncertain and unpredictable state. Not only are effective controls needed to insure some level of economic and social justice and the security and welfare for all, but also to see that the moral values needed to advance civilisation to its next stage in evolution are nurtured.

Comparing the US to India
America has a strong history in entrepreneurship. America’s entrepreneurial spirit, such as that exemplified by Steve Jobs, Bill Gates, Henry Ford, John D. Rockefeller, Andrew Carnegie and Thomas Edison have benefitted not just Americans, but the generality of humankind. Most of the research on leadership, entrepreneurship and business has been conducted in America and needs to considered and interpreted in that American context.
The successes and failures of entrepreneurs can be traced to how well they adapt to local conditions (Hofstede, 1980), something that those trying to imitate America would do well to bear in mind. Because the economies, laws, cultures and needs of India and the US differ widely, some comparisons and transference of ideas may not be warranted. Indians clearly face different challenges, and also have different opportunities.

The skills needed to economically advance in India are many, as are the challenges they face. These have been discussed in various documents and forums, and are beyond the scope of my talk today. India is one of the leading entrepreneurial centres in the world. Though Indians often look to America for the standards of what to do and how to do it, India has more than twice the number of new businesses as the United States—48 million compared to 23 million (Agrawal, 2016).

In present day, India is one of the world's strongest countries in terms of entrepreneurship. From Information Technology to virtual reality to healthcare, entrepreneurs are finding new ways to reach the market. Indian business people have access to an incredible amount of resources, businesses, and software. India currently has the fastest growing economy and the fastest growing market place in the entire world, even over China. Much of India's growth as a nation has been due largely to the fact that young innovators are creating new businesses, which are able to compete with international corporations. The Indian market and economy is gigantic and dense. Communication and transportation between cities has improved immensely in the last ten years, and people are now creating and sharing ideas more rapidly. (Agrawal, 2016)

**Entrepreneurial Values**

Making a profit and acquiring wealth are necessary and can be noble causes, as long as the motives of those pursuing them are noble and they do not sacrifice moral principles and human rights and dignity in their pursuit. Unfortunately this is often not the case. For example, would an entrepreneur be considered successful if their product or service was highly desired and profitable, but actually harmed the users or their community, such as a drug dealer, sex trafficker or a pornography producer? What if they misrepresent products, bribe, steal, lie, or cheat to get ahead? If their self-interest overrides their consideration for others or basic ethics, they have failed themselves and their communities.

This bias toward profit often “predisposes entrepreneurs to privilege their own interests above the interests of other legitimate organisational constituents” (Dunn & Schaeffer, 2008, p. 724-725). Researchers have found that entrepreneurs are motivated by “independence, freedom, personal satisfaction, and personal fulfillment” and possess strong traits of self-confidence, achievement motivation, risk-taking and internal locus of control (Dunn & Schaeffer, 2008, p. 725). These motivations and traits, along with the culture and demands of start ups in particular, and businesses in general, provide special challenges and problems that can conflict with moral principles and ethical practices.

Some positive characteristics of entrepreneurs are they generally possess persistence, perseverance, commitment, vision and faith. They tend to be service and goal-oriented, overcome difficulties, seek and strive for excellence, learn from mistakes and failures, be pragmatic and action oriented, independently search for truth and solutions, and be creative. The more enlightened ones measure success not just in financial results, but also in quality, service, customer satisfaction, community health, employee welfare and doing good for society.

Though Americans and Indians have different cultures, one study found greater difference between genders in each country than between cultures. In both India and the United State, female entrepreneurs are more than twice as likely as their male counterparts to have the belief that their business should have a positive social impact: 98 to 43% in India and 86 to 41% in US (Agrawal, 2016). The difference here is not between India and America, but between men and women. Indian women are more like American women (98 to 86%) in this belief than they are to Indian men (43%), and Indian men are more like American men (43 to 41%). This dramatic difference between men and women highlights the differences in values between the genders. It also further supports the need for women’s motivations and ethics, such as cooperation, equity and mutual respect (Orser, Elliot, & Leck, 20110) to be considered in business.

**Western, Indian and Universal Human Values**

Western civilisation with its materialistic view of reality, liberal relativism and capitalism has emerged as the dominating worldview for most of the planet’s people. Though modern society has excelled at providing freedom, prosperity and progress to its people, it has failed morally in upholding and promoting the cardinal...
values of the great religions of the world as evidenced by its pride, greed, gluttony, envy, selfishness and exploitation of others, formerly regarded as deadly sins. In short, the dominant materialistic ideologies ignore or just pay lip service to the key virtues that the great religions inculcated in the world and the civilising values they introduced to humanity.

India has a much longer and stronger history in practicing these values than America. For example, the lives and teachings of such individuals as Krishna and Buddha have not only created great civilization in and around India, they have had a positive effect on the world. They have been guiding lights of progress and educators of humanity. By following their teachings, the world has become a better place and world civilisation advanced. Entrepreneurs who follow their teaching and examples will also make the world better and have happier more fulfilling lives.

The values found in Hinduism and Buddhism can also be found in all of the other world’s religions that have arisen in other places and later times, such as Christianity, Islam and the Bahá’í Faith. These virtues relate to our higher spiritual natures and include such things as love, honesty, truthfulness, trustworthiness, integrity, justice, fairness, service, temperance, righteousness, piety, moderation, wisdom and prudence. The teachings of these great educators have lasted for centuries and influenced billions of people. The current entrepreneurial theories, and practices should be weighed against the validity and reliability these guiding values.

Entrepreneurs need to learn how to balance and apply these values in their lives. For example, practicing trustworthiness, fairness, truthfulness and honesty can help entrepreneurs obtain more and better financing and increase loyalty, business, and positive word of mouth. They can make a real difference in their employees and suppliers’ loyalty, motivation and productivity, improving the quality of their products and services. Practicing moral values will enlist allies in your cause who will help you become more successful.

Seeking Distinction and Overcoming Our Lower Natures

We all generally desire to be respected and distinguished. In Western capitalistic societies, that is often associated with wealth, fame and power. However, true respect and distinction comes from a goodly character and praiseworthy deeds, not in the possession of wealth or power. Today, the seeking of status and preference seem to be driving forces in a culture that is steeped in materialism and immersed in the lower world of nature.

Today all people are immersed in the world of nature. That is why thou dost see jealousy, greed, the struggle for survival, deception, hypocrisy, tyranny, oppression, disputes, strife, bloodshed, looting and pillaging, which all emanate from the world of nature. (Abdul-Baha, sec. 180)

In those living according to their lower natures, values such as service, honesty and fairness, are often sacrificed in pursuit of our selfish desires and interests. Through following the teachings of the great educators of humanity, such as Krishna, Buddha, Jesus, Muhammad and Bahá’u’llah, we are able to rise above the world of nature and attain our true natures as described on the holy books of these luminaries.

Transformation and Three Universal Guiding Principles

Though our civilisation has made tremendous advances in material development, yet it needs to be animated by the forces of life that the founders of the great religions have brought to the world. As their light is infused in the world, the material benefits we have acquired will be of service to others and provide positive benefit for all, rather than be used for selfish or harmful ends.

A study of their teachings finds the three fundamental principles will be essential if the moral crisis and the inequities associated with materialism and globalisation are to be avoided and individual and collective progress are to advance. Though the reigning ideologies and systems give lip service to these three key virtues, the deeds of their proponents say otherwise. These three are the powers of truth, justice and love.

By practicing truth, justice and love we are contributing to a change of consciousness and the transformation the world needs. They will help us free ourselves from chains of selfish attachments and materialistic assumptions and preferences in which we are bound. If we do not make this change of consciousness by choice, then we will have to wait until the bankruptcy of the prevailing ideologies becomes woefully apparent and the current order collapses.

Similar transformation occurred in recent history after such major catastrophes as the First and Second World Wars. The responses to these earlier crises, such as the formation of the League of Nations and the United Nations, were positive steps, but not sufficient to bring about the needed change.

It appears the world needs a greater crisis to finally embrace and enshrine these principles of truth, justice and love that current leaders espouse, but fail to follow and practice. Our voluntarily choosing to live our lives by them will result in a spiritualisation of human consciousness that will create a global civilisation
that will bring prosperity and peace to all. By each practicing truth, justice and love in our daily lives, we will each be doing our part to make this a better world for all.

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International Trade: Its Importance And Challenges

Dr. Arjun K Jambagi
Asst Professor
Dept of Economics
SRFGC College Belgavi.

Abstract:
International trade has been occupied an important place in the modern days. It depend upon free trade policy. Almost all countries have been adopted free trade concept. The paper focussed on the importance and challenges of international trade, and relationship between Economic Development and international trade, disadvantages of international trade also discussed. International trade is an activity of strategies importance in the development process of a developing economy. International specialization means that different countries of the world specialize in producing different goods. Trade policy formulation and implementation covering issues such as tariffs, incentives, quotas, taxes, customs and administration, subsidies, rules of origin, public procurement regimes, aid and investment, export promotion, trade facilitation and diversification. The role of foreign trade in achieving a quicker pace of economic development is thus well recognized.

Keywords: International Trade, Importance, Economic Development, Challenges, Economic Growth.

Introduction:
In the modern world, there is mutual interdependence of the various national economies. Today it is hard to find the example of a closed economy. All economies of the world have become open. But the degree of openness varies from one country to another. Thus, in the modern world no country is completely self-sufficient. Self-sufficiency, in the sense used here, means the proportion of the goods and services consumed to their total output produced with in a country. But the degree of self-sufficiency varies from one country to another. Equally important are the roles of the regional and international specialization. Regional specialization means that various regions or areas in a country specialize themselves in the production of different products. International specialization means that different countries of the world specialize in producing different goods. Factors which determine regional specialization are more or less the same as those which determine international specialization. A country which produces surplus of a good, i.e produces more than its requirements, will export it to other countries in exchange for the surplus produces of those countries.

The buying and selling of goods and services across national borders is known as international trade. International trade is the backbone of our modern, commercial world, as producers in various nations try to profit from an expanded market, rather than be limited to selling within their own borders. There are many reasons that trade across national borders occurs, including lower production costs in one region versus another, specialized industries, lack or surplus of natural resources and consumer tastes.

Objectives:
1. To study the importance of International Trade.
2. To examine the relationship between International Trade and Economic Development.
3. To know the challenges of International Trade.

The Need of International Trade:
There is always a need for because the countries have different capabilities and they specialize in producing different things. To compensate for what they don’t produce, then have to involve trade with other countries. For ex: not all the countries have oil resources, the rest of the countries import oil from the oil producers. Most of the oil producers on the other hand import finished goods because, they don’t produce enough. So in the modern world no country is completely self-sufficient. Thus International Trade is very important for all the countries in the world. Economics deals with the proper allocation and efficient use of scarce resources. International Trade is also concerned with allocation of economic resources among countries. Such allocation is done in the world markets by means of international trade under the concept of free trade, the best products are produced and sold in competitive market, and benefits of efficient production like better quality and lower price are available to all people of the world. One fundamental principle international trade is that one should buy and services from a country which has the lowest price and sell his goods and services to a country which has the highest price.

International trade and economic growth:
International trade has flourished over the years due to many benefits it has offered to different countries across the globe. With the help of modern production techniques, highly advanced transportation systems, transnational corporations, outsourcing of manufacturing and services, and rapid industrialization, the international trade system is growing and spreading very fast. International trade has played an important role...
as a major driver of economic growth for the latter half of the 21st century. Nations with strong international trade have become prosperous and have the power to control the world economy. International trade has a major role in economic development of any country.

The importance of International Trade:

International trade allows countries, states, brands, and businesses to buy and sell in foreign markets. This trade diversifies the products and services that domestic customers can receive. It offers the potential for development and expansion, but without the risks of internal research and development. Trade is not without its problems. One country can profit greatly from it by exporting, but not importing, goods and services. It can also be used to undercut domestic markets by offering cheaper, but equally valuable goods. There are many advantages and disadvantages of international trade to consider, in all its various forms. Here are the key points to consider.

1. It provides a foundation for international growth.

Companies that are involved in exporting can achieve levels of growth that may not be possible if they only focus on their domestic markets. This allows brands and businesses an opportunity to achieve sustained revenues from a diversified portfolio of customers in several markets instead of a limited customer base in a single home market.


Brands and businesses which assert themselves in foreign trade work can increase their financial performance. This allows them to augment the returns they achieve on their investments into research and development. By rotating the products or services through the global market, the commercial lifespan of each opportunity can be amplified, expanding what existing products and services can provide. This benefit can even be achieved if a domestic market is no longer interested.

3. It spreads out the risk a brand and business must assume.

Organizations can better protect themselves from risk thanks to international trade because of the amount of diversification that can be achieved. Whether it is a financial disaster, like the Great Recession of 2007-2009, or a natural disaster like Hurricane Katrina, a company with an international presence can survive and even maintain profitability without domestic customer support. A home market may be unstable, but international trade can still let the brand and business be stable.

4. International trade encourages market competitiveness.

When a brand and business competes in several markets simultaneously, then it must focus on its competitiveness for it to be able to thrive. By observing a larger range of trends because of their greater level of global market access, brands and businesses can focus on quality, design, and product development improvements so that they can continuously improve and diversify.

5. International exchange rates can be beneficial to a business.

Brands and businesses involved with international trade can further reduce their risk by taking advantage of monetary exchange rates. If a company does most of its trading in US dollars, then trading with Japan to spread the risk of the exchange rate between the yen and the dollar can potentially add to the profits of the company. The same could be said of the euro or the pound to the dollar.

6. Revenue streams have some protection.

Although all risk cannot be eliminated from international trade, a series of contracts, insurance, and financial instrument trading can help to protect the revenue streams a brand and business is able to develop.

7. It can be used as a way to get around high levels of domestic competition.

A domestic market can have several products or services that are like what a new brand and business is trying to offer. Instead of competing for a small sliver of that domestic market, going through international trade can help an organization target similar foreign markets where competition may be much lower. Over time, the experiences gained in the foreign market can help an organization be able to establish a stronger domestic presence as well.

Challenges of international trade:

Export markets in Europe and North America. Economic growth depends upon enhancing productivity of labour, capital, land and knowledge; a stable and conducive policy environment; and strong incentives for investment by individuals and businesses. For developing countries the major barriers to growth are:

- Regulatory, informational and coordination failures that hamper the efficient operation of markets;
- Poor conditions for private sector investment (poor governance, lack of infrastructure, etc.);
- Limited financial services with lack of access to credit for small businesses that holds back production;
- Poverty which restricts the growth of internal consumer demand and encourages a large informal sphere; and
- Difficulty in accessing international markets (technical barriers to trade, protectionist measures, etc.). HTSPE has been involved in many aspects of economic development and trade facilitation - from WTO negotiations and
accession, through to investment promotion and enterprise competitiveness. We have the skills and ability to help governments develop and deliver on policy, and private sector companies to develop their markets.

- Trade policy formulation and implementation covering issues such as tariffs, incentives, quotas, taxes, customs and administration, subsidies, rules of origin, public procurement regimes, aid and investment, export promotion, trade facilitation and diversification.
- Export market development – at a regional and international level, including specific expertise on access to the Single European Market.
- Investment promotion, identifying the investment needs of a country, region, or business sector, and the design and implementation of strategic investment promotion programmes.
- International competitiveness enhancement, including components such as: business and regulatory procedures; infrastructure; training and human resource development; improved access to markets and information; manufacturing and quality standards; the capabilities and effectiveness of export support organisations.
- Global market research and studies, undertaking complex market research assignments on a world-wide basis on the binding constraints to inclusive growth.
- Regional economic development - from the actual creation of Regional Development Agencies, enterprise centers and business incubators and providing institutional support, to the provision of advice to enterprises in the region with the aim of stimulating the economy through growth and job creation measures.

**Conclusion:**

In conclusion it can be said that, international trade leads to economic growth provided the policy measures and economic infrastructure are accommodative enough to cope with the changes in social and financial scenario that result from it.

**References:**

Sustainable Tourism – A Comprehensive Methodological Framework

Dr. Ashwini Vatharkar
College of Computer Sciences
Wakad Pune-57

Abstract

Purpose – Aim of this paper is to provide a comprehensive methodological framework (holistic perspective on various dimensions) of sustainable tourism. The discussion with key practitioners authenticates the issues that have already been identified.

Design/methodology/approach – The paper combines analysis of government documents as well as insights from practitioners. The paper discusses issues of sustainable tourism, strengths of the industry, challenges faced and policy implications for the government.

Findings – The paper explores the economic and social importance of sustainable tourism of the Indian tourism industry. The paper has implications for the government and firms in terms of investment in hospitality education, infrastructure and better employment practices.

Practical implications – The paper provides a road map for some of the initiatives that government and tourism industry could adopt.

Originality/value – It combines a policy perspective for government and industry stakeholders.

Keywords: Sustainable development, Tourism, Economic development, India

Introduction

In recent years the list of international organizations, NGOs and academics handling the concept of sustainable development has expanded dramatically. Such endeavors range from great hypotheses concentrated on producing a for most part acknowledged, "one-fits-all" theoretical and conceptual framework for sustainable advancement to more unobtrusive endeavors focused on particular issues or sectors. One of the particular regions of research focuses on the concept of sustainable tourism. Similarly as with others subfield of the manageable advancement writing, sustainable tourism is a range where the rundown of existing analyses is long and impressive.

Sustainable tourism will be tourism that minimizes the expenses and maximizes the benefits of tourism for natural environments and local communities, and can be completed inconclusively without hurting the assets on which it depends.

A common meaning of sustainable tourism is the one of the World Tourism Organization (WTO):” "Sustainable tourism development meets the needs of present tourists and host areas While ensuring and enhancing opportunity for what's to come. It is conceived as prompting management of all assets in a manner that monetary, social, and aesthetic needs can be fulfilled while keeping up cultural integrity, vital natural procedures, organic diversity, and life supportive system.” [WTO 1998: 19] 'Sustainable tourism' is clearly a complex and differing issue, which as the world develops, will turn into an increasingly critical part of a developing tourism industry.

In other words, sustainable tourism advancement is naturally sustainable, monetarily sustainable and additionally morally and socially equitable. It regards the delicate natural adjust that describes numerous tourism destinations, especially in ecologically touchy zones; and it depends on a long term perspective.

Sustainable tourism is intentionally arranged from the earliest starting point to advantage local residents, regard local culture, conserve natural resources, and teach both tourists and local residents. Sustainable tourism can deliver the same benefits as customary tourism, yet a greater amount of the benefits stay with the local community, and the area's natural resources and cultural can be protected.

As a rule, conventional tourism practices of the past have represented a major threat to marine preservation because of lack of management controls and effective planning mechanisms. Conversely, sustainable tourism purposely tries to minimize the negative effects of tourism, while contributing to preservation and the well-being of the group, both financially and socially. Conventional tourism does not regularly give sources of funding to both preservation projects and local communities, while giving incentives for protecting areas from practices and advancement that are hurtful to the natural beauty of area. Opportunities and threats must be controlled through very much arranged and oversaw sustainable tourism.

The Formation Of Sustainable Tourism

Liberalization, privatization and globalization have fuelled the formation of a quickly changing and highly competitive environment around the world. Countries, commercial ventures and firms are deliberately attempting to create sustainable competitive advantage across sectors. A large portion of the developing economies are in rapid travel towards getting to be "service economies" and hence, the relative aggressiveness
of the service sector is developing as a urgent element as it impacts the overall competitiveness of a country (Dugar, 2005).

Playing a significant role here is the tourism business, the biggest and quickest developing industry on the planet, employing more than 260 million individuals and generating 10.7 percent of the world's GDP (Eco India, 2008).

As noted by the World Tourism Organization (2004), sustainable tourism principles refer to the natural, financial and socio-cultural aspects of tourism improvement. An appropriate balance must be set up between these three dimensions to ensure its long-term sustainability. Its importance lies in its objective which is to conserve resources and increase and preserve local cultures and traditions. In simple terms, **sustainable tourism is responsible tourism intended to generate employment and income, thereby reducing any deeper impact on the environment and local culture.**

The principles of sustainable tourism lay particular accentuation on the support of local communities at tourism destinations. Here, the active contribution of local individuals is the critical success factor variable in sustaining momentum. Ideally, local communities ought to profit from tourism development as reflected by the development of local business opportunities. Training and education program play an essential support role here as they enhance cultural heritage and the administration of natural resources.

**Three dimensions or "pillars" of sustainable development are presently perceived and underlined. These are:**

1. **Economic Sustainability**, which implies creating the flourishing at various phases of society and dealing with the cost effectiveness of all economic activities.
2. **Social Sustainability**, which implies esteeming human rights and giving equivalent chances to all in the society.
3. **Environmental Sustainability**, which means conserving, preserving and managing the resources, particularly those that are not renewable or are significant as far as life support.

Nations and regions where the economy is driven by the tourism business have turned out to be progressively concerned with the environmental, and in addition the socio-cultural issues connected with unsustainable tourism. Subsequently, there is now increasing agreement on the need to elevate sustainable tourism development to minimize its ecological effect and to augment socio-economic advantages at tourist destinations. The concept of manageable tourism, as developed by the World Tourism Organization (WTO) with regards to the United Nations sustainable development process, alludes to traveler activities "leading to management of all resources in a manner that monetary, social and aesthetic needs can be satisfied while keeping up social respectability, key environmental procedures, natural differences and life support systems" (UN, 2001)

**Literature Review On Sustainable Tourism**

Sustainable tourism has turned into area of huge concern to both the scholarly world and industry in the course of recent years. Notwithstanding, are view of sustainable tourism and ecotourism literature uncovers that in the course of recent years, there has been little change as to the meaning of economical tourism/tourists or attributes that may distinguish environmentally friendly (and sustainable) tourists. Due this absence of understanding and enduring exploration discoveries, it would be normal that flow specialists/the scholarly world/industry would give an expansive number of suggestions for future work.

Most studies evaluating tourism activities regularly manage one part of tourism. For example, the economic impact of tourism exercises is typically evaluated on the premise of information on number of arrivals, receipt per traveler, average length of stay and other financial indicators. Keeping in mind the end goal to effectively estimated tourism movement and tourism's impact on national economies, a few studies have crea Different studies have concentrated on the utilization of tourism resources (natural, cultural, etc). Nonetheless, a growing literature manages the maintainability appraisal, attempting to create pointers and give approaches to sustainable tourism. For instance, Miller (2001) concentrates on the improvement of indicators measuring tourism maintainability. Not at all like numerous studies that cover just the physical and human environment, has Miller (2000) presented a few markers covering all parts of maintainability: ecological issues (physical and human), employment, financial leakages and customer’s aspects (satisfaction levels, etc.).

**Case Study Regarding India As A Tourist Destination Data And Methodology**

India is a fabulous country of Asia and famous for tourist destination. This is not surprising if we are taking into account the variety of places of interest for tourists in India museums, parks, administrative
buildings, heritage spots, temples, hotels restaurants, clubs, etc. In order to identify people’s opinions concerning the main ways of developing sustainable tourism in India we have formed a questionnaire. Most of the respondents are aged between 18 and 25 years (34% of the respondents), followed by respondents aged between 36 and 45 years (26% of the respondents), respondents aged between 26 and 35 years (25% of the respondents), respondents aged between 46 and 55 years (11% of the respondents), and respondents aged over 55 years (4% of the respondents). Regarding gender, 56% of the respondents are female, while 44% of them are male.

The research sufficiently reflects gender distribution in India in statistical terms. The information collected was processed using Microsoft Excel worksheet both for centralizing and analyzing data. The next division of the article briefly presents the results of the survey, emphasizing people’s opinions regarding the main attractions of India as tourist destinations, recreational facilities and sources of information about them, institutions involved in promoting sustainable tourism in Indian urban areas, and the role of various authorities in promoting sustainable tourism.

<table>
<thead>
<tr>
<th>Most Liked Places</th>
<th>RESPONDENTS</th>
<th>%</th>
<th>C.F.%</th>
</tr>
</thead>
<tbody>
<tr>
<td>FORTS AND PALACES</td>
<td>57</td>
<td>45.4</td>
<td>45.4</td>
</tr>
<tr>
<td>HERITAGE SITES AND HISTORICAL PLACE</td>
<td>32</td>
<td>25.6</td>
<td>71</td>
</tr>
<tr>
<td>PARKS, FOREST, MOUNTAINS</td>
<td>36</td>
<td>29</td>
<td>100</td>
</tr>
<tr>
<td>TOTAL</td>
<td>125</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Graph 2: Frequency graph on types of places chosen by the respondents to visit in India

Regarding the role of various institutions in promoting sustainable tourism in urban areas a majority of respondents (60%) consider that the public administration (regional and local public authorities –36% and central public authorities –24%) are in the best position to implement programs to promote and develop sustainable tourism in urban areas. In second place came the non-governmental organizations (19% of the respondents), followed by citizens (16% of respondents) and others authorities are 5%.

Sources of Information: The Internet is the main source of information regarding tourist destinations for the respondents participating in the study, with maximum of them choosing it. Way behind as information source are television, radio, and newspapers.

Suggestions For Improvement Of Tourist Destination

The execution of various key activity focuses will enormously advantage the tourism development in India. It is basic to gain control of environmental, natural and environmental hazards and social debasement and spotlight on sustainable tourism. The government likewise perceives that over the top introduction of biologically delicate zones to human impedance can prompt environmental degradation. Check the indiscriminate development of tourism; the local populace must be persuaded of the need to support directions in light of a regulations concern for long term sustainability. Large portions of India’s hill resorts have endured because of absence of concern toward capacity management.
1. Local tourism can shape the premise of a feasible and supportable tourism industry in India (Planning Commission, Government of India, 2002).

2. As the tourism develops it is vital to control its improvement by means of effective planning and management. Besides, it is key to moderate the biodiversity of tourist destinations by means of sustainable tourism – an organized effort to monitor assets, esteem nearby culture and tradition and add to the economy all in all(Eco India, 2008).

3. Increase room supply in order to cater to the ever increasing inflow of tourists.

4. Open skies to increase air limit with a specific end goal to react to existing interest for air travel and stimulate new demand.

5. More prominent contribution of the private segment by means of a more helpful environment for investment. The development in this sector is reliant on all around incorporated and co-composed arrangements together inside a steady, predictable strategy structure.

6. A sustainable tourism industry is firmly related with the advancement of a better integrated service environment. This requires collaboration by every one of the partners – government; the private sector; street, rail and air system administrators; training institutions or more all the host community.

Concluding
While attracting in just a little proportion of international visitors with respect to its massive populace base, India has a standout amongst the most differentiated tourism profiles of any Asian nation. Domestic tourism in India has been developing at twofold the rate of international tourism, supported by the extension and liberalization of aviation network and progressively rich populaces after a managed time of stellar financial development. It can be seen that for India to tap its colossal tourism potential and to contend all inclusive and inside the Asian tourism market, it must offer world-class tourism services and destinations.

There should be sensitization so as preserve the environment, local society and inclusion of local communities. There is also a requirement for a more robust educational system that can prepare the labor required for the business.

References
Women Entrepreneurship through Agro Processing

Dr. Sharwari. S. Kulkarni.
Professor & HOD of Business Management.
Kanya Mahavidyalaya, Miraj.

Abstract-
In India 70% of population leaves in rural area, out of which 50% represented by women. In the special context of sustainable agriculture, the women in the rural areas, have been actively involved in a large number of non-farm, household production activities such as crop production, post harvest management, plant protection, agro-processing, marketing, floriculture, apiculture, sericulture, mushroom cultivation, viniculture, herbal, garden, community nursery raising, plantation programmers (viz. social forestry, silvi-pasture, agro-forestry), dairy, poultry, cottage industries, watershed and wasteland development programmers. Thus, women's involvement and active participation in the main -steam agriculture and rural development oriented activities with built-in programmer support, to food security through economic viability and agricultural sustainability with gender equity in future.

This paper presents how the recently developed women's Entrepreneurship in agricultural index helps through agro-businesses. Especially light is thrown upon how the skill up gradation, capacity building and improving farming technologies enabling women to setup income generating activities through the formation of self-help groups, JLG groups or individual agro- business etc.

Key Words – Women entrepreneur, food security, sustainable agriculture.

1.1 Introduction:- Agro industries are those units which add value to agriculture products/residues, both food and non-food, by,
1. Processing into products which are marketable or usable or edible.
2. Improving storability.
3. Providing the link from farm to the market or part their of.

Agro industry also includes HI-Tech and Bio-technology based agriculture."Agricultural Product” means produce of agriculture, horticulture, sericulture, floriculture, fisheries and includes minor forest produce and live stock based products. Agro-industry processes, outcomes of plant or animal origin by transformation and preservation through changing physical and chemical characteristic and packaging. It has tremendous contribution to economic development
1. It transforms raw material into finished products for consumption.
2. It constitutes a significant proportion of the developing countries production and exports.
3. It develops food system that provides the nutrients which are critical for well-being of the expanding population.

In the beginning of 20th century, Indian agriculture was under a stage of subsistence. By the year 1925-26. The total area under some major crops in India was rice-32 million hector, wheat-9.6mha.(Royal commission on Agri (1928).The Yield were very low. In year 1950-57, India produced only 50 million tones of food grain & variety of other crops. By the year 2000-2001, India started producing about 700 million tons of food grains, oil seeds, fruits, vegetables, sugarcane, milk, tea, coffee, fiber crops etc. Changing Environment in production and processing of food products is as:

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Commodity</th>
<th>1950-51 (In million tons)</th>
<th>2017-2018 (In million tons)</th>
<th>% change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Food Grains</td>
<td>50</td>
<td>250</td>
<td>500</td>
</tr>
<tr>
<td>2</td>
<td>Oil seeds</td>
<td>05</td>
<td>30</td>
<td>600</td>
</tr>
<tr>
<td>3</td>
<td>Fruits</td>
<td>12</td>
<td>50</td>
<td>425</td>
</tr>
<tr>
<td>4</td>
<td>Vegetables</td>
<td>10</td>
<td>90</td>
<td>900</td>
</tr>
<tr>
<td>5</td>
<td>Milk</td>
<td>17</td>
<td>90</td>
<td>525</td>
</tr>
<tr>
<td>6</td>
<td>Fish</td>
<td>01</td>
<td>06</td>
<td>600</td>
</tr>
<tr>
<td>7</td>
<td>Spices</td>
<td>NA</td>
<td>05</td>
<td>-</td>
</tr>
<tr>
<td>8</td>
<td>Sugarcane</td>
<td>57</td>
<td>350</td>
<td>575</td>
</tr>
<tr>
<td>9</td>
<td>Fibre Crops</td>
<td>02</td>
<td>06</td>
<td>300</td>
</tr>
<tr>
<td>10</td>
<td>Meat</td>
<td>01</td>
<td>05</td>
<td>500</td>
</tr>
</tbody>
</table>

(1.2 Objectives of Study-)
1. To study the present position of agro based Industry.
2. To study women status through national policies.
3. To survey on the impact of agriculture policies and programs and women entrepreneurship.
4. To draw findings from study.
1.3 Research Methodology-
This paper is mainly based on secondary data i.e reports on agriculture, books articles etc. It is an empirical study.

1.4 Present Position of women status In India

A) Major National Policy Initiatives to Achieve Food-Security
The two major policies initiatives, namely the National Agriculture policy and National Cooperative Policy, are taken by the Government of India. These seek to provide support to accelerated development of agriculture for attaining self-sufficiency leading to food-security. Under these policies the government has tried to face challenge arising from LPG policy of India. Value addition, growth of agro business, creating employment in rural areas and improving standard of living for the farmers and agricultural workers were major aims of these two policies.

The above both policies have not considered the Women role in food security system. During the last few years again under ‘sustainable development goal 5’ the gender equality and women’s rights is focused and contributions of women for food security is realize and the new policies are developed for their involvement and empowerment. Though these are few facts or assumptions that-
1. 70% of world’s poor are women.
2. Women produce world’s 60-80% food.
3. Women own only 1% land.
4. Women are better stewards of the environment.

B) MEASURES FOR EMPOWERING WOMEN IN INDIA-
A. Education and literacy- 56% women are illiterate so Right to Education Act is made compulsory for girls in India. For the increase in literacy rate the government has introduced many schemes but the mental views are still to change in the society as well as of the parents.
B. Social equality – The United Nations ranks India as a middle-income country. Findings from the world Economic Forum indicate that India is one of the worst countries in the world in terms of gender inequality. With proper status and to raise confidence for that need of social rank, status and justice of women in India the social equality is very important. In India men domination is a great hurdle in social equality, for that the change in cultural, change in social environment is necessary.
C. Improvement in health – Through proper medical and nutrition schemes at rural level the government is trying to improve health of girl child and her mother. Proper vaccination agenda is adopted since last few decades. Its impact is seen now a days in little percentage in rural area. Healthy mind stays in healthy body; currently, women in India face a multitude of health problems, which ultimately affect the aggregate economy’ output. Addressing the gender, class or ethnic disparities that exist in healthcare and improving the health outcomes can contribute to economic gain through the creation of quality Human capital and increase levels of savings and investments.
D. Social and financial stability – In today’s business and social word the role of women in the economy of India cannot be neglected at all. women play their role to words the betterment economy in a number of ways. A large part of all the agricultural activities rely on women; women protect the Indian heritage; Women are the ones responsible for a major part of the savings made; Handicrafts and weaving industry in India is largely relying upon women. Through proper laws and right in parietals property is not given to Indian women. Because of that the social and financial stability is not found so financial decisions are always taken by men members only. This disparity should be fill up through proper system of social and cultural, educational and legal restructuring.
E. Political participation – In India involvement of women in politics is very low. So she is not participated in policy decisions as her voice has no value. Through reserving the proper % of post at every level in hierarchy of democracy the women can contribute in politics and can become policy maker. She can contribute in better manner in solving social and cultural problems.

1.5 Special Qualities of Women to become successful entrepreneur- Following are few qualities of women, which can help them to become a successful entrepreneur-
   a. Hard work- Women have proved their maximum contribution in physical as well as mental hardships during last few decades. They work very hard to achieve their targets with focused way.
   b. Creativity- It is a natural and basic quality among women to have new creative and artistic ideas with them. This special quality helps women to innovate new products or services for agriculture based industries.
c. Sincerity - Indian social culture doesn't allow women to gain economical independence. But as and when the women are forced to involved in financial matters they behave very sincerely to prove their attachments towards such matters.

do. Loyalty - Women of whole world showed their loyalty towards their family and children as well as society in total. This quality is also important in case of any professional responsibility.
e. Passionate - A great nature to wait for result in future with passions is a quality useful in any business. This special quality is seen in women to have passions in every field.
f. Responsible - To lift the responsibilities on shoulders at any situation is another different feature of women gifted with from God.
g. Struggler - Women never give up in any situation till their last effort. This struggling nature is necessary to become a real and successful business women.
h. Innovation - In this modern economic world innovative product ideas and services are always welcomed by new customers.

1.6 SWOT Analysis of Agro Processing Industries In India

Strengths
1. Round the year availability of raw materials.
2. Social acceptability of agro-processing as important area and support from the central Government.
3. Vast network of manufacturing facilities all over the country.
4. Vast domestic markets.

Weaknesses
1) High requirement of working capital.
2) Low availability of new reliable and better accuracy instruments and equipments
3) Inadequate automation regarding information management
4) Remuneration less attractive for talent in comparison to contemporary disciplines.
5) Inadequately developed linkages between R&D labs and industry.

Opportunities
1. Large crop and material base in the country due to agro ecological variability offers vast potential for agro processing activities.
2. Integration of development in contemporary technologies such as electronics, material science, computer, bio-technology etc. offer vast scope for rapid improvement and progress.
3. Opening of global markets may lead to export of our developed technologies and facilitate generation of additional income and employment opportunities.

Threats
1. Competition from global players
2. Loss of trained manpower to other industries and other profession due to better working conditions prevailing there may lead to further shortage of manpower.
3. Rapid developments in contemporary requirements of the industry may lead to fast obsolescence.
The above SWOT analysis of agro processing industries in India can be used for recognizing the strengths so that expected opportunities can be capitalized successfully. Similarly, weaknesses which create threats can be treated as challenges and converted into the way of growth by overcoming them. The business process reengineering is one of the practical solutions to assist in this directions.

1.7 Women Entrepreneurship Through Agro Process Industry

The justice Verma Committee has emphasized the need for looking at status of women in its totality. Nearly 40 crore women’s out of the total of 60 crore female population depend upon crop and animal husbandry, fisheries forestry, agro processing and agri-business for their livelihood, yet are handicapped by their inability to obtain equal access to natural resources such as land and water because of male-biased laws. Therefore, it is exceedingly important that we re-examine the current status of women empowerment in the field of farming and agro industry.

A. Food Grains Process Industry- More than 50% women are involved in this industry. More and more opportunities are required for women with new technology, new innovations and new areas of dimensions as per customers demand.

B. Vegetables And Fruits Process Industry - This area of industry is also having the new sources of production with more innovations. More production of vegetables and fruits need value addition and preservation needs. This created new areas and more opportunities for women.

C. Oil Processing Process Industry- It has 40% advancement of refining need of oil seeds with the changing needs and customers demand.
D. **Textile Process Industry** - Textile industry has again a new dimensions open for women in more innovative way. Use of new technology and changes in fashion etc. has open the doors of new opportunities in this area.

E. **Other Small Agro Based Businesses** - Some Small other agro based businesses like- dairy farming, poultry, social forestry, silvi-pasture, agro-forestry etc. are also new areas where women can proof their capacity and talent.

1.8 **New opportunities for Growth of Agro Processing Industries**

In this new era of LPG the agro industries are having many new challenges as well as opportunities; these opportunities should be required to be exploited by the Indian rural farmers as well as by the producers. The following are some of the new challenges in front of APL, which can be converted into opportunities by women.

- **New Market** - Due to globalisation for every goods and services whole world has become a market. Agriculture processing Industries are not exception for that. New techniques of processing with local produces to convert to store, preserve and process in such a way so that it will become value added and qualitative brand at world class level.

- **New Technology** - New technologies and machineries are used for agriculture field work and to process in post harvesting stage and processing of raw agri products. Pulps, juice, and fruits are converted in Jam and Jelly etc. through new advance technology. New improved seed, fertilizers, machineries etc. are running on new and innovative technology.

- **Customers Need** - Horticulture, Agro tourism, Herbal products, green products, organic food products etc, are new needs of customers which enforces to involve in new area of agri business, especially by women and young generation of today.

1.9 **Conclusion:-**

There are many areas and role awaiting for involvement of women with proper education, training, status and freedom. So that their entrepreneurship development through agro based Industry is possible in recent coming new era.

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Health Economics – Emerging Trend in Economics

Dr. Ashok R. Shinde
(Head of Commerce Dept., Y.C. College, Islampur, Dist.-Sangli)

Mrs. Manasi Bhosale-Patil
(Asst. Prof., Commerce Dept., Y.C. College, Islampur, Dist.-Sangli)

Abstract

Health Economics is a branch of economics concerned with issues related to efficiency, effectiveness, value and behaviour in the production and consumption of health & health care. It is a study of the functioning of healthcare systems and health affecting behaviour such as smoking, drinking habits. Health economics evaluate multiple types of financial information that is cost, changes and expenditures.

Definition of Health Economics –

Health economics is the study of distribution of health care. It is a branch of economics concerned with issue related to efficiency, effectiveness, value and behaviour in the production and consumption of health & health care.

Introduction –

Health Economics is the discipline of economics applied to the topic of health care. Broadly defined, Economics concerns how society allocates its resources among alternative uses. Scarcity of these resources provides the foundation of economic theory and from this starting point, three basic questions arise:
1) What goods and services shall we produce?
2) How shall we produce them?
3) Who shall receive them?

Health economics addresses these questions primarily from the perspective of efficiency – maximizing the benefit from available resources. Equity concerns are also recognized, what is fair distribution of resources.

Objectives of the study– Following are the objectives of the study.
1) To understand the principal concept and theoretical foundations of health economics
2) To throw the lights on objectives of Health Economics.
3) To introduce a new career path as Health Economist.

Health Economics as discipline.

Health economics uses economic concepts and methods to understand and explain how people make decisions regarding their health behaviour and use of health care. It also provides framework for thinking about how society should allocate its limited health resources to meet people's demand/need for health care services, health promotion and prevention.

Economic Evaluation

Economic evaluation is closely related to health economics. Economic evaluation generates evidence-based information, mainly through cost-effectiveness analysis or cost benefit analysis to assist and improve decision making of all allocating health care resources. All public health decisions have resources. All public health decisions have resource implementations and it is critical to consider these when making decisions.

Relevance –

Health economics and economic evaluation are two important fields. Their theoretical perspectives and empirical methodology are essential for health care workers, health & medical professionals, health policy makers and others who wish to pursue a professional career in health.

Characteristics of Health Economics

1) Maximum value for money
   Economics is the science of scarcity. The application of health economic reflects a universal desire to obtain maximum value for money by ensuring not just the clinical effectiveness, but also the cost effectiveness of healthcare provision.

2) Cost Effectiveness–
   Achieving value for money ‘implies’ either a desire to achieve a predetermined objective at least cost or a desire to maximize the benefit to the population of patients served from a limited amount of resources. This requires services to be evaluated for cost effectiveness.

3) Efficiency –
   An associated concept is that of efficient which measure how well resources are used in order to achieve a desired outcome. It has order to achieve. One is Allocative efficiency measures the extent to which resources are allocated to the groups or individual who can benefit most. Technical efficiency measures either
the extent to which resources are combined to achieve maximum outcome or alternatively the minimum amount of resources that are combined to achieve a given outcome.

**Opportunity Cost**

Opportunity cost represents an invaluable mode of thought in health economics as it makes clear the explicit trade-offs that underlie resources use in the health services. The true cost of using scarce healthcare resources in one manner is their unavailability to fund alternative beneficial service.

5) Cost and benefits

All economic evolution has common structure which involves explicit measurement of inputs (cost) and outcomes (Benefits)

6) Applied common sense

Health economics can help to inform and improve decision making through the systematic and objective application of ‘applied common sense’

7) Decision maker

Such applied common sense which symmetrically balance cost and benefits, represent a valuable mode of thinking for decision makers, irrespective of whether a formal economic evolution is undertaken.

**Health Economist – A New career Path**

Health economics is one of those rapidly growing fields that links up business with health care. A health economist has a unique passion for using their knowledge of economics by applying it to a variety of challenges in health and medicine. As the population continues to grow, the demand for quality and cost effective health care similarly grows leaving careers in health economics vital to sustaining our health care system.

Health economists are professionals who investigate how our resources are used in health care. They also focus on the distribution of resources and the maintenance of occupant health in the health care system. Health economics will evaluate health care policies and numerous challenges in the health care field. These careers include work in hospitals, academia and research, universities, health insurance corporation pharmaceutical companies, governmental bodies and even international organisations.

In the provide sector, a health economist can provide services for biotechnology companies and private health insurance companies among many other. There are many opportunities for a health economist to work in the government sector. A health economist might investigate and assess health care policies such as those affecting occupational health.

A health economist plays a key role in the research sector, where involvement could include the analysis of data for clinical trails relating to cost a health care infrastructure. As a health economics you might choose to work as a consultant.

Education qualification requires for health economist at the very minimum degree in economics. Post graduation is highly recommended for the best chances of success. Salaries typically vary depending on the sector and level of seniority but generally speaking, the business side of health care hence to provide some of the highest salaries in the health care.

**Conclusion**

While studying this subject, came to know health economics is as important as wealth economics. Though inputs are same output on reactive body is different due to various reasons. So only one basic principal of economics that is limited sources and wants are infinite applicable here. As study goes further it is come to know that there is acute need of health economist. So its quite interesting career option for students

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India is an agrarian economy. Agriculture plays vital role in the economic development of a country. It is the backbone of an agricultural country like India. India’s prosperity depends upon the agricultural prosperity. Agriculture is fundamentally different from an industry. The marketing of farm products tends to be a complex process. The types of the agricultural commodities produced in our country are various and varied. Agriculture contributes nearly 40% to 45% of the national income and provides livelihood about 70% of the population of the country. It provides goods for the exports and manufacturing sectors. Earlier the farmers were worried about the sales of their produce and due to low quality they could not fetch the good price. These defects and malpractices can be recovered by the establishment of regulated market which was suggested first in 1928 by the Royal Commission on Agriculture and accordingly various market committees were incorporated in every state. The regulated markets are established as per the provisions of the ‘Marketing of Agricultural Produce Acts’ of the State Government. Regulated Market is a medium for the exchange of goods or services over which a government body exerts a level of control. This control may require market participants to comply with environmental standards, product-safety specifications, information disclosure requirements and so on. In other words regulated market is wholesale market where buying and selling is controlled by the state government through the market committee. The present paper attempts to study the profile and working of the Vasantraodada Patil APMC Sangli, infrastructural facilities of the market committees & farmers satisfaction from the APMCs in respect of services provided with some concluding remarks.

Keywords: APMC, Agricultural Marketing

Introduction:
The regulated markets are established as per the provisions of the ‘Marketing of Agricultural Produce Acts’ of the State Government. The Commodities, with which the market will deal, are also declared. A regulated market or controlled market, is the provision of goods or services that is regulated by a government appointed body. The regulation may cover the terms and conditions of supplying the goods and services in particular the price allowed to be charged and/or to whom they are distributed. It is common for a regulated market to control natural monopolies such as aspects of telecommunications, water, gas and electricity supply. Regulated market is “A medium for the exchange of goods or services over which a government body exerts a level of control. This control may require market participants to comply with environmental standards, product-safety specifications, and information disclosure requirements and so on”.

Principles: APMC operates on two principals:
1. Ensure that farmers are not exploited by intermediaries who compel farmers to sell their produce at the farm gate for an extremely low price.
2. All food produce should first be brought to a market yard and then sold through auction.

Features of the APMC Market:
1. Market committee: It consists of representatives from different sectors of the society i.e. farmers, traders, govt. local bodies and co-operatives. In general it is observed that it consists of 15 members. 10 from farmers, 3 from traders and 1 each from govt. and local bodies.
2. Area of Operation: the concern state govt. notifies that its intention to regulate trade practices in specified area such an area of operation is laid down earlier as a municipal limit or district or even it may be a region. In Maharashtra area of operation of each regulated market restricted to one taluka.
3. Methods of sale: In regulated market the sale of agricultural produce is undertaken either by open auction or by closed tender method. By these methods the sale is carried out under the close supervision of an official of the market committee.
4. Licensing of market functionaries: All the market functionaries including traders working in the regulated market have to obtain a license from the market committee after paying the prescribed fee to carry on their business, the licensed traders have to keep proper record and maintain accounts in accordance with the bye-laws of the market committee.
5. Market fees: Growers and traders have to pay market fees which are calculated on the basis of value or volume of a commodity bought and sold in the markets. Sometimes it may be based on cartload or truckload.

Statement of the Problem:
Sangli district is famous for different types of agro products like wheat, jawar, raisins, turmeric, grapes and different types of vegetables. Agricultural Produce Market committees play very important role for marketing of agro produces in district. So researcher selected such topic to get acquainted with the APMC Sangli and its functions.
APMC market of Sangli District:
APMC market of Sangli district is one of the well reputed markets all over the world. Sangli is known all over the world as a major trade centre of turmeric. Trade worth millions of dollars take place at Sangli Spices Exchange which is the only body in India regulating prices of the turmeric. Sangli is also famous for grapes, raisins, sugar, jiggery chilies, soyabeens etc. The Sangli district has large wholesale market for agricultural goods. Vasantdada Patil market yard of Sangli is one of the largest regulated markets for agro produce having turnover more than 1900 crores. There are 7 Agricultural Market Committees in Sangli district (main markets) along with 20 submarkets which are as follows.
1. Agricultural Produce Market Committee Sangli (8 submarkets)
2. Agricultural Produce Market Committee Tasgaon
3. Agricultural Produce Market Committee Vita
4. Agricultural Produce Market Committee Atpadi (5 submarkets)
5. Agricultural Produce Market Committee Palus
6. Agricultural Produce Market Committee Islampur (5 submarkets)
7. Agricultural Produce Market Committee Shirala (2 submarkets)

Objectives of the study:
1. To study the profile and working of the Vasantraodada Patil APMC Sangli
2. To study the infrastructural facilities of the market committees.
3. To study the farmers satisfaction from the APMCs in respect of services provided.

Hypothesis of the study
APMCs have inadequate infrastructural facilities to fulfill the satisfaction of its stakeholders.

Methodology comprising:
a. Methods of research: Survey research method was used for the present research work.
b. Sampling design and assumptions: Simple Random sampling technique is used for collecting the data.
d. Methods of Data Collection: Basically the two types of data was collected for the study
   • Primary Data: The researcher has collected primary data by conducting survey and collected information through interview of stakeholders such as farmers, brokers, commission agents, officers of the market committee etc. with the help of questionnaires. Personal discussion was held with agricultural department officers in tehsil, district and state level.
   • Secondary data: It has been collected from government and non-government organizations in Maharashtra through annual reports, documents, government and private publications, journals published by the APMC, articles in the newspaper and available literature related to subject of the study.
e. Methods of Data Analysis:
   Collected data was analyzed by using various mathematical and statistical techniques such as percentage, average, graphs, Z test etc.

Formation of APMCs in Sangli district:
1. APMC Sangli:
   Sangli Krushi UtparnBajar Sammittee Sangli was established by Ex Chief Minister Late Padmabhushan Dr. Vasantrao Dada Patil. This regulated market was one of the well known and reputed markets all over the world. Now a day’s APMC Sangli is one of the well known markets which provides various facilities to their members. It has approx. 99 acres of land along with all necessary infrastructural facilities. This regulated market is famous for the trading of the turmeric. Turmeric from the various states is traded here. Andhrapradesh, Tamilnadu, Karnataka are the major participants for the turmeric. Turmeric is also exported to the foreign countries. The products were exported towards Gujarat, Rajasthan, Delhi, Punjab, Goa etc. There is separate market for the raisins. This is also popular product of this yard. The APMC covers the Jat, Miraj and Kavathamahankal APMCs.

Table APMC Sangli at a glance:

<table>
<thead>
<tr>
<th>Implementation of the APMC Act</th>
<th>16 August 1950</th>
</tr>
</thead>
<tbody>
<tr>
<td>Establishment or formation of APMCs</td>
<td>17 Jan. 1951</td>
</tr>
<tr>
<td>Actual Commencement of the business</td>
<td>16 July 1951</td>
</tr>
<tr>
<td>Own market Land</td>
<td>99 acres 38 gunthas</td>
</tr>
<tr>
<td>Work Area</td>
<td>Miraj, Kavathamahanka, Jath(3 tehsils)</td>
</tr>
<tr>
<td>Total Villages</td>
<td>Miraj-66</td>
</tr>
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</table>
Management of APMC Sangli:

Table No. of stakeholders in APMC Sangli

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Particulars</th>
<th>APMC Sangli</th>
<th>APMC Miraj</th>
<th>APMC Kavthemahankal</th>
<th>APMC Jath</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No. of Employees in Staff</td>
<td>15</td>
<td>07</td>
<td>08</td>
<td>07</td>
</tr>
<tr>
<td>2</td>
<td>No. of Traders</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>A Class</td>
<td>1001</td>
<td>55</td>
<td>31</td>
<td>133</td>
</tr>
<tr>
<td></td>
<td>B Class</td>
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<td>00</td>
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<td>01</td>
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<tr>
<td></td>
<td>C Class</td>
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<td>3</td>
<td>No. of A Class Processing unit</td>
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<td>07</td>
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<td>01</td>
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<td>7</td>
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<td>20</td>
</tr>
<tr>
<td>8</td>
<td>No. of Helpers</td>
<td>216</td>
<td>00</td>
<td>02</td>
<td>00</td>
</tr>
</tbody>
</table>

List of regulated agroproducts traded in APMC Sangli: Groundnut, Turmeric, Jaggary, Chilly, Cotton, Tour, Gram, Moong, Mataki, Udid, Jawar, Bajara, Wheat, Corn, Rice, Masoor, Soyabeen, rice, Sunflower, Raisins etc, all types of animal hasebandary such as Buffalo, Goat, Ship, Horse, Bail etc, Fruits and vegetables such as Onion, Potato, Mango, Lemon, Watermelon, Pomegranate, Tomato, Anjeer etc.

Information regarding Main Market & sub market yards of APMC Sangli:

- **Sangli Main Market Yard:** The Vasant Dada patil Market yard is the main market of the APMC Sangli which is located near the Sangli Railway station. The total area of this market yard is Approx. 99 Aquares 38 Gunthas owned by market committee. In this market yard there are 383 total big plots, 59 small plots, 78 trader’s shops, given to the traders and co-operative society on 30 years rent agreement. There are various facilities provided for the farmers, traders, merchants, commission agents, brokers such as Farmers rest house, water facility, well equipped roads, weigh men office, canteen, post office, bank, light facility, drainage system etc. There is also one multipurpose hall constructed for the social and cultural activities, the expenditure incurred on it Rs. 30690366.

- **Vishnuanna Patil Fruits and Vegetable sub market yard:** This market was established for to provide platform for the purchase and sale of various fruits and vegetables. This market is located on Sangli-Kolhapur Highway on 11 Aquares 38 Gunthas land. It is one of the well equipped markets for farmers, traders, merchants and brokers. There is traders shop, auction hall, farmers rest house, canteen etc. i.e. infrastructure, with all basic amenities available.

- **Sangli Animal Husbandry Sub market yard:** This submarket was specially established for the buying and selling of animals such as buffaloes, sheep, goat etc. Every Saturday there is the bazaar for animals. Farmer’s rest house, offices building, latrines, canteen, light, water facilities etc. are available.

- **Shamrao Bandu Patil sub market yard, Miraj:** Miraj is the taluka place of the Sangli District. The total working area of the yard is 24 acres 25 gunthas. There are 48 plots provided to the traders on lease agreement of 30 years. Farmers rest house, canteen, staff quarters, office building, veterinary doctor, animal sheds, water light facilities, bank etc. amenities are provided to the members.

- **Rayat Bazar:** This bazaar was started in Miraj sub market yard on the line of the Andhrapradesh Rayat Bazzar. The trade sheds are constricted for fruits, vegetables, flowers. 26 shops are constructed. Every day on an average 100-125 farmers from Miraj taluka, Karnataka state sell their vegetables and flowers in the morning from 7am to 10am. Due to this bazaar the middlemen like adyta’s, brokers are eliminated and there is a direct contact between farmers and consumers.

- **Shrimant Vijaysinhraje Dafale sub market yard, Jath:** The total area of this market yard is 16 acquires and 14 gunthe in which 46 plots are constructed and given on lease agreement on 30 years contract to the traders. On every Thursday there is an animal bazaar. All the necessary infrastructure is constructed.
• B. R. Shinde sub market yard, Madgyal: It is submarket for purchase and sale of the animal hasebandary. The 10 acres land was purchased for that purpose. The transactions take place on every Friday. The infrastructure like water tank, animal sheds, gate, sesenaka etc. facilities are provided.

• Vitthal Patil sub market yard, Kavathamahankal: Before 1984 the transactions of this market yard were under the regulations of the grampanchayat. But on 11th Sept. 1984 it was taken over by the APMC Sangli. 30 shops were constructed for the trading purpose. All facilities such as roads, water, light, office building, sesenaka, employee quarters etc. are constructed by spending 67.55 lakhs. On every Saturday there is an animal husbandry bazaar.

• Dhulgaon sub market yard, kavathamahankal: Animal bazaar is carried out here under the strict control and regulations of APMC Act. Necessary infrastructural facilities are available.

Main features of the APMC Sangli
- Asia’s well reputed market for the turmeric and raisins product
- Main market in the Maharashtra state
- Well furnished and well equipped market and sub market yard with all important and major amenities.
- 6 Market yards for the animal husbandry
- Well furnished dwelling house and animal shed for the animals.
- 24 hours water facilities
- Separate market yard for the fruits and vegetables.
- Grading facility is available for the products.
- For storage of the agro products big godown cum warehouse
- All agro products are traded through open auction or free trade system
- Proper weigh men facility is provided for the produce
- On sale of the product immediate settlement of the price to the farmers through the perfect calculation of the price by the APMC official.
- Special multipurpose hall is available for the social and cultural programmes.
- There is an agricultural information system which provides latest agro information
- 36 types of the agro products are traded

Analysis & Interpretation of Data:
Here attempt has been made to analyze and interpret the data collected from 175 sample survey of farmers. The data about general information, farm cultivation and marketing information are collected from the farmers who use the services of APMC Sangli by framing questionnaire. The Analysis indicates formation of data and Interpretation reveals actual facts happened in study area. The detailed and statistical information has been adequately supported for the presentation and is given further chronologically, to reach the conclusion of the role of APMCs in marketing of their agro products.

Testing of the Hypothesis
Hypothesis : APMCs have inadequate infrastructural facilities to fulfill the satisfaction of its stakeholders.
H0: APMCs have inadequate infrastructural facilities to fulfill the satisfaction of its stakeholders
H1: APMCs have adequate infrastructural facilities to fulfill the satisfaction of its stakeholders'

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Particulars</th>
<th>Variable</th>
<th>Table No.</th>
<th>Test Statistics</th>
<th>Calculated Value</th>
<th>Table Value (at 5% L.O.S)</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Farmer’s opinion about the infrastructure</td>
<td>Adequate, Partly Adequate, Inadequate</td>
<td>5.78</td>
<td>Z test of proportion</td>
<td>Z=23.77</td>
<td>1.96</td>
<td>Reject the Null Hypothesis</td>
</tr>
</tbody>
</table>

From the above statistics calculated value for Z is 23.77 and 9.62 which is highly significant than Z value of 1.96 at 5 percent level of significance, so researcher reject the null hypothesis and accepted the alternative hypothesis that APMCs have adequate infrastructural facilities to fulfill the satisfaction of its stakeholders’

The same hypothesis can also be proved with the following table
*Here - 1 as highly dissatisfied, 2-dissatisfied, 3-neutral, 4-satisfied, 5-highly satisfied,*
**x as weighted total, μ as weighted mean ,W.S.D.as weighted standard deviation total, σ as standard deviation

Responses about infrastructural facilities in Sangli yard

<table>
<thead>
<tr>
<th>Sr.no</th>
<th>Particulars</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>X</th>
<th>μ</th>
<th>W.S.D</th>
<th>B</th>
<th>Ztest</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Compound wall</td>
<td>17</td>
<td>28</td>
<td>11</td>
<td>52</td>
<td>42</td>
<td>524</td>
<td>34.93</td>
<td>105.73</td>
<td>10.2827</td>
<td>0.90523</td>
<td>Accept</td>
</tr>
<tr>
<td>2</td>
<td>Auction sale platform</td>
<td>8</td>
<td>32</td>
<td>4</td>
<td>57</td>
<td>49</td>
<td>557</td>
<td>37.13</td>
<td>116.80</td>
<td>10.807</td>
<td>0.93001</td>
<td>Accept</td>
</tr>
</tbody>
</table>
Findings:

1. Main source of the income of the most of the farmers i.e. 38.8% is from agriculture. 34.3% farmers have income from the employment, 13% farmers have main source of income from professional activities and 6.8% farmers have income from the industry and self employment.

2. It was found that in total study area only 8.6% of the respondents trained their family members for the agriculture or agricultural allied occupations.

3. It was observed that more than 50% of the respondents have inherited land.

4. Most of the farmers have 4-6 acers of the land which is 39.7% of the total study area. Only 7.3% of the respondents have above 10 acers of land

5. It is observed that 31% respondents have rain water as the major source of water for crops,

6. It was found that 43.8% farmers get good seeds and fertilizers.

7. It was found that farmers cultivate their land by their own tractors.

As per above table APMC provides bank branch, petrol pump facility, canteen, auction sale platform etc. that are satisfy the farmers but most of them are not satisfied. Here we use Z test to test the hypothesis at 5 percent level of significance, which is used on weighted average and weighted standard deviation because scale is likert scale of measurement but as sample size is large, data is normal, researcher check the normality by kolmogorovsimrov test for normality and then tested the hypothesis. Here table value for Z test is 1.96 at 5 percent level of significance which compare to all parameters, all hypothesis is accepted and concluded that all above infrastructural facilities are available to the farmers but they are not adequate.

(Source: compiled by researcher)
8. In total study area 38.6% farmers utilize tractor for the purpose of cultivation of the land. It is seen that 31.4% farmers use bullocks for cultivating the land.

9. It was observed that different types of agro ancillary activities were carried out by the farmers from different APMCs in the Sangli district. Out of the total study area 40% farmers are engaged in Animal husbandry which is highest in , 32.7% farmers are engaged in vegetable farming as ancillary activity. Only 9.1% are engaged in floriculture, 7.5% in Bee keeping, 5.4% dairy and less than 5% in poultry and other ancillary activity.

10. It was found that 48.6% respondents are not satisfied, 33.2% farmers are partly satisfied with the income from

11. It has been found that more than 55% farmers from the total study area cultivated their lands on their own, however remaining 44.7% farmers cultivate the land by share.

12. Out of total study area 30.7% of the farmers take their funds from private money lenders for cultivation of the farm

13. It was observed that majority of the farmers i.e. 63.6% utilize the modern farming technique in their farming occupation.

14. It is pointed out that majority of the respondents get major source of information on modern farming technique from Radio (15.8%), Newspapers (12.8%) and Televisions (14.9%). Out of total study area only 8.7% farmers get the information on modern farming techniques from Agri exhibition.

15. It has been observed that 67.5% respondents do not get adequate water for their crops

16. It is observed that 74.8% respondents are not satisfied from the yield obtained from the farm, 13.5% are sometimes satisfied whereas only 9.5% farmers are satisfied from the yield obtained.

17. It is observed that majority of the farmers i.e. 82.8% exploit organic manures and chemical fertilizers. Only 9.8% respondents utilize it sometimes and very few i.e. 7.4% do not utilize it.

18. Out of total respondents 69.7% of the respondents sold their products on cash basis. Only 30% sold their products on credit

19. Only 21.5% of the farmers carried out grading of the agro products whereas 69.6% of the respondents did not carry out grading.

20. Majority of the respondents i.e. 71.9% use hired vehicle for transportation of the produce to the market yard.

21. The commission agents and local traders are the largest purchaser of the product at the market yard which is 47% and 42% respectively.

22. Majority of the products are purchased by open auction system i.e. 63.4% in total study area.

23. Out of the total study area 73% farmers reply that they are not satisfied with the treatment of the purchaser.

24. Majority of the farmers i.e. 55.8% have responded that the role of the APMC and system of marketing of agricultural products at the market yard is favorable to them.

25. Out of total respondents 52.8% respondents express that there is a monopoly of the traders or commission agents while purchasing of the products; that’s why they get less price for their agro products.

26. Only 8.2% respondents are fully satisfied with the cash price they get for their agro products. It has been observed that 14.2% respondents are partly satisfied and 3.7% are neutral in their opinion. It has been seen that, 73.9% respondents are not satisfied for the cash price they get after the sale of their agricultural products

27. It is observed that 44.2% respondents reply that APMCs provide best marketing services to its farmers

28. It is found that 16.8% farmers are not satisfied, 34% are fully satisfied and 47.4% are partly satisfied with the services provided by APMCs in marketing of the agricultural products.

29. It is seen that 36.1% farmers reply that Infrastructural facilities are not adequate for them.

30. It has been observed that 55.2% respondents do not have any access to market information while selling of the agricultural products

**Problems Faced by APMC and Concrete Suggestions:**

Researchers have found the following problems of APMC and suggest the remedial measure for solution of the problems, which highlighted in the following table:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Problems</th>
<th>Solution/Suggestions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Less funds</td>
<td>MSAMB Pune should provide the subsidy for development of infrastructural facilities and construction of storage, warehouse at minimum rent for the farmers</td>
</tr>
<tr>
<td>2</td>
<td>Less staff</td>
<td>Recruitment of well qualified staff</td>
</tr>
<tr>
<td>3</td>
<td>Untrained staff</td>
<td>Provide training facilities to staff at least twice in a year</td>
</tr>
<tr>
<td>4</td>
<td>Lack of farmers access to collect market information</td>
<td>Encourage the farmers by making face to face contact with them and guide them to hold their produce till the positive market trend and get good prices</td>
</tr>
<tr>
<td>5</td>
<td>Chain of middlemen</td>
<td>Reduce middlemen by direct sale of goods from producer to consumer</td>
</tr>
<tr>
<td>6</td>
<td>Large quantity of same type of agro produce</td>
<td>Introduce crop pattern. Guide the farmers to produce different types of product as per market need instead of producing similar crops. Eg. Some villages are selected and farmers from that villages are asked to produce tomato, for other villages jowar, green lify vegetables, raisins, potato,</td>
</tr>
</tbody>
</table>

Problems faced by APMCs
sugarcane etc. as per the type of the soil, availability of water, climatic conditions, etc. It helps to produce the product as per the need in the market and assured price farmer will get.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>Lack of farmers communication</td>
</tr>
<tr>
<td></td>
<td>Arrange lecture, workshop and conferences to communicate with the farmers once in a quarter.</td>
</tr>
<tr>
<td>8</td>
<td>Heavy Local body tax, service tax</td>
</tr>
<tr>
<td></td>
<td>Govt. should not impose any sort of tax to APMCs market and make it tax free, as such APMC pays more than Rs. 50 lakhs as local body tax, it disturbs the fund and create obstacles in infrastructural development.</td>
</tr>
<tr>
<td>9</td>
<td>Lack of decision making power</td>
</tr>
<tr>
<td></td>
<td>All decisions are taken by MSAMB Pune, it disturbs the daily working and various issues are remains waiting and undiscussed. Eg. Construction of warehouse and cold storage</td>
</tr>
<tr>
<td>10</td>
<td>Payment of certain amount from profit e.g. 5% of NP to MSAMB Pune</td>
</tr>
<tr>
<td></td>
<td>MSAMB Pune can not take such amount and keep it with APMCs for introducing various welfare schemes for it's stakeholders such as insurance schemes for the farmers, free transport facility, providing loan at concessional rate, arranging conferences, workshops and expert lectures for educating the farmers, etc.</td>
</tr>
</tbody>
</table>

(Source: Field work)

Conclusion:

From the above information it is clear that APMC plays very important role in marketing of the agro products. It creates the platform for the prospective buyers and sellers. Sangli district is one of the popular districts in Maharashtra state for production of the agro products. So APMCs in the district helps the farmers to sale their goods. But still farmers do not get attractive prices for their products due to chain of the middlemen. APMCs provide various marketing services to the farmers however infrastructural facilities are inadequate. No doubt that the system of marketing of agricultural products is beneficial to the farmers which helps them for ready market for the purpose of sale of their agro products but APMC must improve such system by taking the help of the marketing experts and researchers. Some loopholes and hindrances are observed in such a system, but these are eliminated by taking the proper efforts.

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A Study Of Cultivation Cost Of Sugarcane With Special Reference To Vita Farmers

Mr. Sarjerao Sadashiv Chile
Asst. Professor in Commerce,
Balwant College, Vita
(Affiliated to Shivaji University, Kolhapur)

Abstract

Agriculture is the important sector in ratio. Agriculture is provide the main stay of live hood and contributes significatory in the economic devilmnt of nation in India. Approximately 70% of working is the engaged in agriculture is the back bone of Indian economic development. Indian agriculture has made great strides in the course last half a century of planned development. In vita city there are various business run. In the vita city there also peoples are doing agricultural activities. In this study researcher focused on the cultivation cost the sugar cane with taking the reference of selecting few farmer from vita. The farmers are performing agricultural activities traditionally. However the changes in the recent past are seen that the farmers are ready to adopt advanced technique, tools, inputs seeds, fertilizers. 

Keywords:Cultivation Cost, Economic Condition, Agricultural Status.

1.1 Introduction:

Indian Economy is agro based economy. More than 70 % of the country’ population depends on agricultural for the subsistence. But Indian agriculture depends on monsoon which always fluctuating. It leads to operating risk in cultivation of difference crops. National calamities may effect on the yield from agriculture sector. However they find absence of scientific approach in farming needs to be highlighted in particular. Agricultural development is a foundation of a country. It is crucial process.

The farmers are performing agricultural activities traditionally. However the changes in the recent past are seen that the farmers are ready to adopt advanced technique, tools, inputs seeds, fertilizers. In agricultural activities they are purchasing high yielding variety (HYV) seeds, fertilizers, pest-ciders and putting many more efforts in order to generate more and more income from the agriculture.

Agriculture is the main accusation and even in future it will remain as the main occupation. Horticulture, poultry, dairy are the ancillary occupation. Agricultural sector alone can provide employment to the growing population. During rainy season or during off season people can magnify, dignify and signify agriculture by introducing ancillary accusations.

Sugarcane is indigenous to tropical South and Southeast Asia. Different species likely originated in different locations, with Saccharin barber originating in India and S. elude and S. officinarum in New Guinea. The earliest known production of crystalline sugar began in northern India. The exact date of the first cane sugar production is unclear. The earliest evidence of sugar production comes from ancient Sanskrit and Pali texts.

Conceptual Framework:

Meaning Of Marginal Costing:

It is the amount by which total cost increases when one unit is produced, or the amount of cost which can be avoided by producing one unit less. Accordingly, marginal cost may also be defined as the variable cost incurred due to a specific activity. It is concerned with variable costs, because fixed costs by definition do not change with the volume produced.

Definition: “The ascertain, by differentiating between fixed and variable costs, of marginal costs and of the effect on profit of changes in the volume and type of output.”

General Definition

“The accounting system in which variable costs are changed to costs units and fixed period are written off in full against the aggregate contribution. It special value is in decision-marking.”

Tools Of Marginal Costing: The ratio remains constant at different level of production

Break-Even Point:- It is a volume of sales at which there is neither profit or nor loss. If the sales cross this point, there result profit to the business.

Formula:-

BEP sales in unit =fixed cost / contribution per unit
BEP sales in volume =fixed cost / P.V. ratio

Margin of Safety:-

“The difference between actual sales and break even sales is known as margin of safety.” At break-even point margin of safety is nil. If the margin is small fall in sales affect the business seriously.
Formula:-
Margin of safety = actual sales - break even sales

Profit:-
When the deduct sales of product to the cost expenses of that product, then we get an exceed amount of cost product then such amount is profit.
Formula:-
Profit = sales - (variable cost + fixed cost)
Profit = contribution - fixed cost

Sales:-
A sale is a transaction between two parties where the buyer receives goods or services. It can also refer to an agreement a buyer and seller on the price of a security.
Formula:-
Sales = variable cost + fixed cost + profit
Sales = contribution - variable cost

Contribution:-
“The excess of selling price over the marginal costs or variable cost is called as contribution”
Contribution is not the net profit, because only variable cost is considered and not the fixed costs.
Formula:-
Contribution = sales - variable cost
As profit = contribution - fixed cost
Contribution = fixed cost + profit

Profit Volume Ratio:-
This ratio shows the relationship between contribution and sales value. The ratio is a useful guide in determining profitability of business. It is expressed in percentage.
Formula:-
P.V ratio = contribution / sales X 100
P.V ratio = sales - variable cost / sales X 100
P.V ratio = change in profit / change in sales X 100

Statements Of The Project:
The present study is entitled as “A Study of Cultivation Cost of Sugarcane” with special reference to Vita Farmers.

Objectives Of The Study:
1. To Study the cultivation cost of Sugarcane.
2. To reduce the cultivation cost of Sugarcane.
3. To suggest the remedial measures for cultivation cost of Sugarcane.

Research Methodology:
The case study method is used for the project work. In this project work the Agriculture farm in Sangli district in Vita. The Vita is considered for this project work. These project works examine the cultivation cost of Sugarcane.

Data Collection:
1. Primary Data: The Primary data related to micro level study are collected though intensive field work. In this project work information collected though Questionnaire and personal discussion with Sugarcane farmers. The data collected requires common sense, experience and knowledge.
2. Secondary Data: The secondary data include the published reports, magazines, newspaper and internet.

Significance Of The Study:
Sugarcane juice is important for every person for its health. Sugar cane juice is not a significant source of any essential vitamins or minerals, according to the United States Department of Agriculture’s Nutrient Database. It contains trace amounts of calcium, iron, magnesium, potassium, zinc, thiamine and riboflavin. It contains no vitamin C, E or A, nor does it provide you with any protein or fibre. It can be a natural way to sweeten and enhance foods, such as strawberries or grapefruit that do offer rich nutritional benefits.

Scope Of The Study:
1. Geographical scope:- The graphical scope of the study would be confirmed to vita
2. Topical Scope:- The topical scope covers only Cultivation Cost of Sugarcane in vita only.
3. Analytical Scope:- The analytical scope covers the fulfilment of the Objective set for Project Work.
4. Periodical scope:- Periodical scope is limited to only one year financial date i.e. financial year, 2018-19.

<table>
<thead>
<tr>
<th>GENDER</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>25</td>
<td>100%</td>
</tr>
<tr>
<td>Female</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>25</td>
<td>100%</td>
</tr>
</tbody>
</table>

(Source: - Field work)

Interpretation:-
In the above table no.1 shows that the gender wise classification. The 100% person is male and 0% person is woman.

Employees Education

Selling Price For Two Acre Sugarcane Plants
Here,
Market price= Rs.2700
Tons of sugarcane= 134.33
Therefore,
Selling price=total tines *market price
=134.33*2700
Selling price=362691.

2] Contribution=SALES-VERIABLE COST
Here,
Sales=362691
Variable cost=75364
Therefore,
Contribution=sales –variable case
= 362691-75364
Contribution=287327

3] Profit Volume Ratio=———
Here,
Contribution=287327
Sales=362691
Therefore,
Profit volume ratio=———
=0.7922*100
Profit volume ratio=19.22
4] Break Even Point (In Sales) = \[
\frac{\text{Fixed Cost}}{\text{Profit Volume Ratio}} \times 100
\]
Here,
Fixed cost=41400
Profit volume ratio=79.22
Therefore,
B.E.P (in sales) = \[
\frac{41400}{79.22}
\]
B.E.P=522.59

5] Margin Of Safety=Sales-Break Even Point
Here,
Sales=362691
B.E.P=522.59
Therefore,
Margin of safety=362691-522.59
Margin of safety =362168.41

6] Profit=Sales-Variable Cost-Fixed Cost
Here,
Sales=362691
Variable cost=75364
Fixed cost=41400
Therefore,
Profit=362691-75364-41400
Profit =245927

Table No. 4
Fixed Expenses And Variable Expenses For Two Acres

<table>
<thead>
<tr>
<th>Particular</th>
<th>Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td>A] Variable Expenses</td>
<td></td>
</tr>
<tr>
<td>Images Of Workers</td>
<td>20,000</td>
</tr>
<tr>
<td>Water</td>
<td>19800</td>
</tr>
<tr>
<td>Fertilizers</td>
<td>27800</td>
</tr>
<tr>
<td>Total</td>
<td>67600</td>
</tr>
<tr>
<td>B] Fixed Expenses</td>
<td></td>
</tr>
<tr>
<td>Cane To Burst</td>
<td>4000</td>
</tr>
<tr>
<td>Cane Cut Down</td>
<td>10000</td>
</tr>
<tr>
<td>Vehicle Expenses</td>
<td>800</td>
</tr>
<tr>
<td>Total</td>
<td>14800</td>
</tr>
<tr>
<td>A+B</td>
<td>82400</td>
</tr>
</tbody>
</table>

Interpretation:-
The above table no.4 Shows that variable expenses and fixed expenses, variable expenses include wages of workers, water and fertilizers. In the year total veritable expenses cost was RS 67600 too two acre plantation which are 82% for the year in which fertilizers is the major cost RS 27800 [33.73] it total cost. Water expenses are RS 19800 [24.02] out of total cost. Wages of workers expenses cost of RS. 20,000 [24.27].Fixed expenses cost RS. 14800, fixed expenses include cane to burst, cane cut down, and vehicle expenses.

Findings:
1) Researcher has taken 25 sample of respondent for study. It is found that they have gender-wise classification. (Table no. 1)
2) It is found that they have different types of education knowledge, and their education classified according to various categories i.e. illiterate, primary, secondary and higher secondary, graduate and post graduate etc. (Table no.2)
3) Farmer of sugarcane are experienced, they have a lot of knowledge about farming of sugarcane plants. (Table no.3)

Suggestions:
1) The farmer should be use of technology i.e by using drip for water supply will reduce the cost of manpower for water and fertilizers application of year and year.
2) For drip irrigation the credit society should provides loans to the farmer as farmers have 50% subsidy to drip irrigation.
3) Farmer has to take internal crops between two sugarcane crops.
4) The sugarcane producing farmers have to maintain their profit for year to year. It will increase the cost of production of sugarcane.
5) The farmers having only limited land used for sugarcane production. So they must use their own land for production of sugarcane.

Conclusion:
In this study researcher has done study on cultivation of sugarcane in involves statement of the problem, significance of the study, title of the project, objectives of study, scope of the study, methodology adopted, limitation of the study, conceptual framework of cultivation of sugarcane, introduction, definition of agriculture, introduction and definition of sugarcane, origin & history, agro-climate requirement, types of pomegranate, land preparation, planting, post-harvest management. And also covered the introduction of the study profile involves location of Vita weather & climate of Vita, economy of Vita, nearby, education systems in Vita. Which are stands for providing education etc.

Reference:
A) Book-

B) Website-
4. Questionnaire paper for one year
Problems And Prospects Of Street Vendors With Special Reference To Vita, Dist. Sangli

Sushant Rajesh Bhandare  
Research Student,  
Department Of Commerce And Management  
Shivaji University, Kolhapur (Maharashtra)

Dr. Bharat Vitthal Patil  
Assistant Professor,  
BVPS, Bayabai ShripatraKadam Kanya Mahavidyalaya,  
Kadegaon, Dist- Sangli

Abstract

This Research Paper Is Related With problems and prospects of street vendors with special reference to vita, dist. Sangli. This paper work is depending on primary and secondary. There are many business stands one of them street vendors. In Vita, Vendors done crucial role. And they did very significant work. In work of Vendors includes Vegetable and Fruit Vendors they have separate entity in their business. It means they have separate identity. They all of are well known in their work. As an independent occupation, street vendors represent that class of rural households whose main function is to provide services ancillary to agriculture and farming. They also include households primarily engaged in such farming products as are needed largely to meet the local needs. In a sense, street vendors the peculiars feature of a subsistence village economy which has since undergone a process of fast disintegration.

Keywords: Problems of Street Vendors, Financial Position, Business Condition.

Introduction:

There are various street vendors in Vita. Since long ago, they are doing work in traditional way. Very few street vendors have modern way. Everyone has separate entity of in their business. So everyone can get information of street vendors immediately or easily. In street vendors family everyone is running their business. This business had been running from last generation to till.

Vita is a town and a municipal council in Sangli district in the India state of Maharashtra. It is nicknamed as ‘City of Gold’.

Population:

<table>
<thead>
<tr>
<th>Year</th>
<th>Population of Vita</th>
</tr>
</thead>
<tbody>
<tr>
<td>1991</td>
<td>32,018</td>
</tr>
<tr>
<td>2001</td>
<td>41,804</td>
</tr>
<tr>
<td>2011</td>
<td>48,289</td>
</tr>
</tbody>
</table>

(Source: Municipal Council, State the Population of Vita (Sangli), Census Report, 2011)

Map of the Vita

Street Vendors: In Vita there are many business stands one of them street vendors. In Vita, Vendors done crucial role. And they did very significant work. In work of Vendors includes Vegetable and Fruit Vendors they have separate entity in their business. It means they have separate identity. They all of are well known in their work. The market of Vendor has stay in Vita from very long time. They are doing their work in traditional way. Very few Vendors have modern technology. In Vita Vendor position is not good. They cannot get good market area for their business activities. In Vita Vendor are spread over a city area wise. It means they all of are known by their own area. In short everyone has separate entity of in their business. Hence everyone can get very fast or immediately or easily information of Vendors. In Vendor family everyone is running their business. They are given equal preference to their families’ member in this work. So we can see here the women entrepreneurship. This business had been running from last generation to till. In Vita Vendors purchased fruits and vegetables from Wholesalers. It means that they are using the local market as well as beyond of Vita is well developing city. There are many facilities available. Hence Vendors have separate entity. 1
Review of literature: The present researchers are covering the reviews are related to above subject is as:
1) Bryan C. Winter (2017) has studied on A Study of Informal Street Vendors.
2) Luciana Itikawa (2014) has Street Vendors and the Right to the City.

Conceptual Framework:
Types of Street Vendors: There are various types of Vendors such as Vegetables, Fruits and Flower and so on. Researcher has done the study of only two types of Vendors. It involves Vegetable and fruit. These types of Vendors explained in briefly follows.
1) Vegetables: Vegetables are produced seasonally, but the market requires products throughout the year. For many decades, this problem of matching product availability with consumer demand was solved in two ways:
   i) Selling fresh products during harvest and shortly thereafter.
   ii) Processing the rest to meet demand during the rest of the year.
2) Fruits: A fruit stand is a primarily open-air business venue that sells seasonal fruit and many fruit products from local growers. It might also sell vegetables and various processed items derived from fruit. The fruit stand is a small business structure that is primarily run as an independent sole proprietorship, with very few franchises or branches of larger fruit stand conglomerates, though many large food industry businesses have developed from fruit stand businesses.

Importance’s of Artisans:
1) Self Employment: many street vendors are having self employment and also they provided employment to other peoples.
2) Provided High Quality Goods in Minimum Cost: The street vendors are provided good quality of goods at a minimum cost to the customers. It will increase the satisfaction of the customers.
3) Help in Development of Rural Economic: The street vendors are very important in the development of rural economic in India. Improve the situation of rural economic.
4) Improve The Life Style Of Rural Peoples: The street vendors improve the lifestyle of the rural peoples by providing employment to the rural peoples at local level.

Problems of the study:
The Street vendors like Vegetable Vendors, Fruit Vendors and Flower vendors are facing many difficulties and problems now days. These are given as follows.
1. Illiteracy of Vendors
4. Lack of financial assistance.
5. No means of transportation and communication.

Objectives of the Study:
1. To know the problems and prospects of street vendors.
2. To know the financial position of the street vendors.
3. To make necessary suggestion for improvement in rural artisans position in selected area.

Significance of the Study:
1. The present study is useful to street Vendors for conducting their business.
2. The present study is useful to street vendors for improvement in performance.
3. It also ensure that problems and prospects of the street vendors.

Research Methodology:
1.9.1 Primary data: The present researcher has collected primary data through questioner and personal discussion. Personal discussion is regarding with the two types of street vendors i.e. Vegetable Vendors, Fruit Vendors and Flower vendors. Street vendor have provided information through questioner.
1.9.2 Secondary data: the present researcher has collected secondary data through various sources i.e.: published sources and unpublished sources.

Results & Discussions:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Problems</th>
<th>No of Street Vendors</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Financial Problem</td>
<td>09</td>
<td>45%</td>
</tr>
<tr>
<td>2</td>
<td>Technical Problem</td>
<td>01</td>
<td>5%</td>
</tr>
<tr>
<td>3</td>
<td>Employer Problem</td>
<td>06</td>
<td>30%</td>
</tr>
<tr>
<td>4</td>
<td>Social Problem</td>
<td>02</td>
<td>10%</td>
</tr>
<tr>
<td>5</td>
<td>Domestic Problem</td>
<td>02</td>
<td>10%</td>
</tr>
<tr>
<td>6</td>
<td>Total</td>
<td>20</td>
<td>100%</td>
</tr>
</tbody>
</table>
Table No: 1 indicates that the problems of street vendors. The above table and figure shows the classification of problems of street vendors in five categories. i.e. financial, technical, employee, social and Domestic etc. 09 street vendors bear financial problem out 20 sample means 45% street vendors bear these problems. 01 street vendor face to technical problems out of 20 sample means 5% street vendors bear the technical problem. 06 street vendors face to employee problem out 20 samples of street vendors means 30% street vendors bear the problem of less availability employee. 02 street vendors bear the social problem out of 20 samples of street vendors means 10% street vendors face to the social problem. 02 street vendors bear the domestic problem out of 20 samples of street vendors means 10% street vendors face to the domestic problem. In short here major problem is financial face by street vendors. There is no any security in finance for street vendors. Street vendors are bearing multiple problems in the time of business activity.

Table 2: Selection of the Business

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Reasons</th>
<th>No of street vendors</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Traditional</td>
<td>10</td>
<td>50%</td>
</tr>
<tr>
<td>2</td>
<td>Low education</td>
<td>05</td>
<td>25%</td>
</tr>
<tr>
<td>3</td>
<td>Low Capital</td>
<td>02</td>
<td>10%</td>
</tr>
<tr>
<td>4</td>
<td>Situation</td>
<td>03</td>
<td>15%</td>
</tr>
<tr>
<td>5</td>
<td>Like</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>6</td>
<td>Total</td>
<td>20</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 3: Any Facility from Government

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Yes/No</th>
<th>No of vendors</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>2</td>
<td>10%</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>18</td>
<td>90%</td>
</tr>
</tbody>
</table>

Table No 2. Shows that selection of the business. Selection of business is divided in to five categories. i.e. traditional, Low education, low capital, liking and situation etc. 10street vendors started this business because of traditional reason. Means 50% street vendors said that the selection of this business because of its run from last generation to till. But out of 20 street vendors 5 street vendors said that they have less or educational knowledge so they are started this business. And 3 street vendors said that need of capital for running the business is less. So this business selected. But no anyone street vendors said that, no interested and like this type of business for meeting their needs.

Table No 3. Shows that, any facility were provided to the street vendor by government. Out of total 18 respondent said that no any facility provided by government for their business. This is the very bad condition raised by government. That’s why they could not increase their business situation and their life style.
5.2 Findings:
1) It is found that, there are many problems are incurred in time of business work. I.e. financial, technical, employee, social and house problems etc. most of them are bearded financial problem. Secondly out of them are faced to technical problems. And some of them are faced to employee’s problems. And 2 street vendors are faced to social problem out of total samples as well as domestic problem. (Table 1)
2) It is found that, maximum street vendors are selected this business for the reason of behind that is this business handover from one generation to current generation. Means it is the business of their father as well as grandfathers. (Table 2)

5.3 Suggestions:
1) Government should be provided cold storage and working sheds at subsidized rates.
2) Government should provide the good educational facilities to the street vendor’s children.
4) Banks should be provided suitable loan facilities for expanding financial status of the street vendors.

Conclusion:
The present work is useful in the growing economic of India. The study work has done on the problem of street vendors about social, educational, financial, technical, worker aspects. The researcher studied the financial position of street vendors. It has show that the financial position is satisfactorily but there is a room for the improvement in the financial position. The study also shows that the street vendors faced a lot of problem in their day to day work. It will affect the financial position of street vendors. The government does not provided any type of facilities to the street vendors for their improvement. The study suggested that the government should provided facilities to the street vendors for their improvement. The street vendors should be run their business in modern way, for that purpose they should use advanced system. It will be improve their financial position and ultimately enhance the growth of economic development.

References:
2) https://extension.psu.edu/fruit-and-vegetable-marketing-for-small-scale-and-part-time-growers
The Emerging Challenge In HRM

Miss. Ravina R. Patil
PG student, D Y Patil college, Talsande.

Mrs. Swati M. Patil
Research Scholar, D Y Patil college, Talsande

Abstract:
This paper analyses the various challenges which are emerging in the field of HRM. The managers today face a whole new area of changes like globalization, technical advances, and changes in political and legal environment. Changes in information technology leads to paradigm shift in the roles of professional personnel. The great challenge of HRM is to attract, retain and nurture talented employees. This paper also analyses how to overcome these challenges. These challenges can overcome through cross cultural training, technological and informational training of HR people and motivation of employees through various techniques.

Keywords - HRM challenges, globalization, political-legal environment, changes in information technology.

I. Introduction:
HR managers face many challenges in present business circumstances like Globalization, labor force diversity, technical advancement, changes in political and legal environment, change in information technology. All these challenges increase the pressure on HR managers to attract, retain and nurture talented employee. HR professional increase the pressure on HR managers to attract, retain and nurture talented employee. HR professional can’t ignore these challenges rather they design and execute innovative mechanism of developing skills and competencies of human resources to prepare them to accept the emerging challenges.

Objectives of paper
1. To study details of emerging challenges in HRM Field.
2. To find out the various methods and techniques through which HR can overcome the challenges of present business scenario.

Methodology
The analysis of this paper is totally depend upon secondary data like journal, books, and various website from internet

II. Challenges Of HRM In Modern Management

a) Globalization:
At a political and economic level, globalization is the process of denationalization of markets, politics and legal systems that is the use of the so called global economy. Globalization refers to an extension beyond national borders of the same market forces that have operated for centuries at all levels of human economic activity (village markets, urban industries, or financial centers). It means that world trade and financial markets are becoming more integrated. Growing internationalization of business has its impact on HRM in terms of problems of unfamiliar laws, languages, practices, competitions, attitudes, management styles, work ethics etc. HR managers have a challenge to deal with more functions more heterogeneous functions and more involvement in employees personal life.

b) Workforce Diversity
According to Thomas (1992) dimension of workplace diversity include. But not are limited to age, ethnicity, ancestry, gender, physical abilities/ Qualities, race, sexual orientation, educational background, geographic location, income marital status, military experience, religious beliefs, parental status and work experience. The future success of any organizations relies on the ability to manage a diverse body of talent that can bring innovative ideas, perspectives and views to their work. The challenge and problems faced of workplace diversity can be turned into a strategic organizational asset if an organization is able to capitalize on this melting pot of diverse talents. With the mixture of talents of diverse cultural backgrounds, genders, ages and lifestyles, an organization can respond to business opportunities more rapidly and creatively, especially in the global arena, which must be one of the important organizational goals to be attained. More importantly, if the organizational environment does not support diversity broadly, one risks losing talent to competitors. This is specially true for multinational companies (MNC) who have operations on a global scale and employ people of different countries, ethical and cultural backgrounds. Thus a HR manager needs to be mindful and may employee can think Global, Act Local approach in
most circumstances. With a population of only four million people and the nations strive towards high technology and knowledge-based economy; foreign talents are lured to share their expertise in these areas. Thus many local HR managers have to undergo cultural-based Human Resource Management training to further their abilities to motivate to a group of professionals that are highly qualified but culturally diverse. Furthermore, the HR professional must assure the local professionals that these foreign talents are not a threat to their career advancement. In many ways, the effectiveness of workplace diversity management is dependent on the skillful balancing act of the HR manager.

c) Technological advances
There is a challenging task of adopting workplace to rapid technological changes which influence the nature of work and generate obsolescenceadvanced technology has tended to reduce the number of jobs that require little skill and to increase the number of jobs that require considerable skills , a shift we refer to as moving from touch labor to knowledge work..there is a new working technology. In this situation organizations have to change old technology. New technology creates unemployment and in other hand, there comes scarcity of skilled manpower. Like this, technological changes brings difficulties and challenges in organization.

d) Changes in Political and legal environment
Changes in political and legal environment means changes in political parties and rules regulations due to which new laws are come and you have to follow all laws while doing business. Many changes taking place in the legal and political framework within whichthe industrial relation system in the country is now functioning. It is the duty of human resource and industrial relations executives to fully examine the implication, of these and brings about necessary adjustment within the organization so that later utilization of human resource can be achieved. It is the responsibility of human resource manager to anticipate the changes and prepare organization to face them without any breakdown in its normal functioning.

e) Changes in the Economic Environment
This includes examination of the impact of a number of factors on production. Some of of the key factors are scarcity of raw materials and other inputs including power and electricity, encouragement of the culture of consumerism, increasing awareness and demand for quality products, counting upward trend in the inflationary pressure with decrease in the purchasing power of rupee and its spiraling effects in ever increasing aspirations of workers for higher wages and other material benefits and mounting costs on the employee welfare and other benefits. In an inflation economy, the resources tend to become scare and the costs of machine, material and labour multiply. These push up the capital and running cost.

f) Revolution in Information Technology-
Information technology has influenced HRM through human resources information system (HRIS) that streamline the processing of data and make employee information available to managers. More recently, there has been and in the future there will be impact of revolutionary computerized information system in the management it covers two primary areas Application of computer in the managerial decision making process.

1. Use of electronic computers managerial decision making process.
2. Use of computerized information system will have increasing impact at the coordinate and strategic level of organization.

g) Mobility of Professional Personnel
One of the interesting facts will be increase in the mobility of various managerial and professional personnel between the organizations. As individual develop greater technical and professional expertise, their services will be greater demand by organization in the environment.

III.How Can We Overcome With These Challenges?
1. Cross cultural training of HR personnel so that they understand other culture people.
2. Motivate professional personnel more and more so that do not change organization more frequently financial motivation is not always required you can motivate through non financial motivation like encouragement, training of employee, job satisfaction.
3. HR should adopt the change at internet speed.
4. Shifting HR strategy with changing economy – strategy of HR should be agile, capable of flexible and adaptive to change in the economy.
5. Technical changes in the workplace often require the implementation of additional training for workers. As training and development is generally the realm of the HR department, this creates yet another challenge for human resources managers. HR must first determine what training is necessary and then implement training to ensure all workers can keep up with technical changes. Human resource managers must also determine when it may train existing employees, and when it must search for new workers to fill technical position within the organization.
6. Training of HRIS – Human resource information system should be given to the HR manager or HR professional so that can overcome Information Technology challenges.

7. Proper performance evaluation system and proper career development plans should be used in the organization to reduce professional mobility.

IV. Result
In the present scenario HR facing various challenges like globalization; workforce diversity etc HR people can overcome these challenges through cross cultural training, motivation of employee, technological and information technological training due to all these challenges it is very difficult for HR people to retain, attract and nature talented employee. But it can be possible from motivational techniques, HR executives cannot motivate employee from only financial techniques but they can motivate from non financial techniques.

V. Conclusion-
To conclude it can be said that HR practice is becoming more and more challenging day by day, they have to face lot of problems like retention, attraction of employee, dealing with different cultural people, managing work force diversity, technological and informational changes to overcome with these challenges training (Cross cultural training and technological and informational training) is necessary of HR people. To reduce mobility of professional personnel HR people have to motivate them from monetary and non monetary techniques. Proper performance evaluation system and proper career development planes should be used in the organization to reduce professional mobility.

VI. References
5. www.google.com
6. www.citehr.com
A Role Of Women Entrepreneur With Special Reference To Atpadi And Khanapur (Vita) Taluka

Dr. K. B. Jadhav
Shrimant Babasaheb Deshmukh Mahavidyalaya,
Atpadi Dist:- Sangli (MS)
(Affiliated to Shivaji University, Kolhapur)

Introduction:-
Women constitutes the family, which leads to Society and Nation social and economic development of women is necessary for overall economic development of any society. A woman as entrepreneur is economically more powerful than a mere worker women active participation in economic activities leads to their economic development. Participation of women entrepreneurship will provide a change to utilise their free time, rather than being employed outside their homes in some other job. Emergence of women entrepreneur in the the economy is an indicator of women's economic independence and there social status.

According to J. A. Schumpter 'women who innovates, imitates or adapts a business activity is called women entrepreneur’ Women entrepreneurship development is an an essential part of human resource development.

Need for the study:-
Entrepreneurship development helps to generate employment as well as financial and social empowerment of entrepreneur. Women are increasingly seeking entrepreneurship as an avenue for economic growth.

Scope of the study:- This study has been conducted within a short time frame. Thus the scope of the study in Limited to Atpadi and Khanapur (Vita) Talukas of Maharashtra state. Qualitative analysis has been used in the study.

Limitations of the study:- The study has been made on the basis of secondary and primary data. the secondary data has been obtained mainly from the report Publication of government department.

Objectives of the study:-
1. To study the motive for choosing the present Enterprises.
2. To study that to the women enterprises are rendering the help of male member.
3. To study the various opportunities available of entrepreneurship among woman.

Research methodology:-
In the initial stage of field survey conditions where set for the entrepreneur. The conditions where the data for the study where collected with the help of questionnaires and observations.

Respondents from profession sector attributed use of necessary knowledge and experience as the the major reason for the the choice of Enterprises started by them.

Women entrepreneurs started their business because of the the encouragement from their relatives. Opportunities available due to family support and encouragement from relatives. In our society if the wife has to work her income is considered as a secondary income and her business priorities are considered as secondary as compared to the household chores.

Woman has performed her family irrespective of her career purchasing career and looking a family at the same time is very difficult task.

Table No. 1:- Sample distribution of woman Entrepreneurs in Atpadi and Khanapur (Vita) Talukas

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Groups</th>
<th>Number of Samples</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Profession</td>
<td>25</td>
</tr>
<tr>
<td>2</td>
<td>Trading</td>
<td>25</td>
</tr>
<tr>
<td>3</td>
<td>Service</td>
<td>25</td>
</tr>
<tr>
<td>4</td>
<td>Manufacturing</td>
<td>25</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>
Table No. 2: Reason for choosing the present enterprise

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Reason</th>
<th>Profession</th>
<th>Trading</th>
<th>Service</th>
<th>Mft.</th>
<th>Total in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Use of Knowledge and experience</td>
<td>15</td>
<td>12</td>
<td>08</td>
<td>07</td>
<td>42</td>
</tr>
<tr>
<td>2</td>
<td>Interest</td>
<td>05</td>
<td>06</td>
<td>10</td>
<td>07</td>
<td>28</td>
</tr>
<tr>
<td>3</td>
<td>Easy to run</td>
<td>03</td>
<td>04</td>
<td>05</td>
<td>08</td>
<td>20</td>
</tr>
<tr>
<td>4</td>
<td>Any other</td>
<td>02</td>
<td>03</td>
<td>02</td>
<td>03</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>25</td>
<td>25</td>
<td>25</td>
<td>25</td>
<td>100</td>
</tr>
</tbody>
</table>

Field Survey: Table No. 2 shows use of knowledge and experience 42% is followed by 28% for the reason use of possessed interest, next in order of easy to run 20% and any other reason 10%.

Table No. 3: Women entrepreneurs are rendering the help of male member.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Member</th>
<th>Profession</th>
<th>Trading</th>
<th>Service</th>
<th>Mft.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Husband</td>
<td>-</td>
<td>10</td>
<td>08</td>
<td>10</td>
<td>28</td>
</tr>
<tr>
<td>2</td>
<td>Father</td>
<td>-</td>
<td>06</td>
<td>05</td>
<td>07</td>
<td>18</td>
</tr>
<tr>
<td>3</td>
<td>Brother</td>
<td>-</td>
<td>05</td>
<td>04</td>
<td>05</td>
<td>14</td>
</tr>
<tr>
<td>4</td>
<td>Friends</td>
<td>1</td>
<td>04</td>
<td>01</td>
<td>02</td>
<td>08</td>
</tr>
<tr>
<td>5</td>
<td>Other</td>
<td>1</td>
<td>02</td>
<td>01</td>
<td>01</td>
<td>05</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>02</td>
<td>27</td>
<td>19</td>
<td>25</td>
<td>73</td>
</tr>
</tbody>
</table>

Field Survey: Managing both the home and enterprise is difficult proposition. So gating help of others become important. Among the main who helped woman enterprises husbands, father, brothers, friends and other were found to be significant. The respondents were asked about the male members who extended to their enterprise were present in table.

Table No. 4: Opportunities available for entrepreneurship among woman.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Opportunities</th>
<th>Rank</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st</td>
<td>2nd</td>
</tr>
<tr>
<td>1</td>
<td>Family Support</td>
<td>26</td>
<td>14</td>
</tr>
<tr>
<td>2</td>
<td>Good Demand</td>
<td>08</td>
<td>13</td>
</tr>
<tr>
<td>3</td>
<td>Education</td>
<td>05</td>
<td>10</td>
</tr>
<tr>
<td>4</td>
<td>Contact in Society</td>
<td>07</td>
<td>13</td>
</tr>
<tr>
<td>5</td>
<td>Encouragement from Husband</td>
<td>24</td>
<td>12</td>
</tr>
</tbody>
</table>

Field Survey: From the table No. 3, it clears that out of 26 (52%) woman enterprise enjoyed the family support (Rank 1st) so the has the opportunity to start their own business. Good demand ranked 3rd 23 (41.81%). Due to education 11 woman entrepreneurs 33.33% have to opportunity to start their enterprise opportunities available contact in society motivated by 25 (46.29%) woman entrepreneurs 24 opportunities available due to family support and encouragement from husband were ranked high in table.

Suggestions:
1. Illiterate woman generally work in household enterprises. They find difficulty while interacting with the outside environment because lack of courage and failure. So such woman should be trained with modern techniques.
2. Efforts should be made to locate entrepreneur potentialities among the housewives and various opportunities should provide to them.

Conclusion:
Even today women have been denied for equal opportunities and justice in spite of many difficulties play a vital role in the growth of our economy. Women are equal partners in the national development day by day the number of women entrepreneurs are increasing.

References:
1. Agarwal A. N. Indian economy Vishva Prakashan New Delhi
2. Desai V. Entrepreneurs development Himalaya publishing house, Bombay 1990
3. Das D, Jayadeva 2000 Problem faced by women entrepreneurs Vikas publishing house, New Delhi
Happiness Of Employees At Work Place

1)Suchita Arun Nikam
P.G Student Department of Management Studies
D.Y. Patil Technical Campus,
Faculty of Engineering & Faculty of Management,Talsande

2)Mrs-Swati.M.Patil
Research Scholar
D.Y. Patil Technical Campus,
Faculty of Engineering & Faculty of Management,Talsande

Abstract:-
The aim of this research was to study the effect of shift work and relationship between qualities of work life. Quality of work life affects work engagement & to compare the white-collar employees differentiate from blue-collar employee. The framework was developed by five factors affecting the happiness of work place is (1) Job inspiration (2) Organization shared value (3) Relationship (4) Quality of work life (5) leadership. A total 50 employees are investigating by structured questionnaires. Result indicates that: (1) result of faculty members are relationship showed that quality of work life has positive leadership. (2) Happiness at the workplace refers to how satisfied people are with their work & lives. Happiness is one of the main subjects in helpful psychology. Happiness at work has become popular subject matter for both academicians and practitioners. The any organization success is highly depend on how to attracts, recruits, motivates & retains its work force. It is well-known that there is a lot of information about the safety and health at work, provided by several organizations. The laws, strategies and solutions regarding the best practices developed in other parts of the world can also provide additional valuable information and references for creating safe, healthy and productive work places.

Keywords: Happiness at work; Relationship between faculty members; Positive Leadership; Safety, Healthy & Productive Work Places.

1. Introduction:-
Quality of work life research has uncovered important predictors; so far it has been absent present and has not been totally explore. It is one of the most important issues in every organization. Emergence of helpful psychology has been a strong activate for research investigate the theory of happiness. Happiness is typically described as a state of good, but it is highly subjective. In other terminology, the state of happiness can describe experimentally, and the affective pitch it contains described as positive in all society. Happiness doesn’t depend on certain external event, but rather on a diversity of thoughts. Universities, as key factors in social, economic, culture & political development, play a vital role in educating human capital. Analyzing the influential factors of growth and development in all developed or emerging societies indicate that the efficiency &effectiveness of educational system in any country promotes its inclusive development & growth. Faculty members as one of the greatest resources of any. Reduce costs that incur due to high level of stress. Philosophy is a quality of work life. A set of principles which grasps that people are the best resources in the organization as they are honest. Responsible & capable of making valuable contribution & they should be treated with dignity & respect. The psychological and social factors may positively or negatively influence any employees in the work he/she performs. Job satisfaction depends on the employee’s expectations & on the possibilities of the work environment to meet them. This expectation may be related to salary, opportunities for professional development, management, collaborative relationship with others & to the extent of the employees freed to influence labor organization (Stansfeld& Candy 2006:459-460). Factors that positively influence it are: the employee’s opportunities to influence the work process, the professional development opportunities, the sense of safety related to keeping the job and the safety at work in general, as well as the good relationship with colleagues and with the company’s management. Example of factors that negatively influence the employee are: fear and threats regarding a possible dismissal, salary cuts, very limited room for maneuver, fewer opportunities for employees to influence their own work environment, poor relationships with colleagues and with the company’s management, a less stimulating or boring labor content and insufficient social support (Cioca and Moraru 2010: 19-20). These negative factors lead to discomfort and may cause occupational diseases. National and international researches have shown a strong connection between the environmental factors at work and the employees’ mental problems/ psychosomatic reactions (Sprince 1995: 27). The concern of being exposed to violence or threats at the workplace is often a burden on the employee’s psyche, especially on those engaged in solitary work. Usually a person exposed to violence has various types of psychiatric and psychosomatic reactions which, in the worst case, can cause permanent psychological problems, and the so-called post-traumatic stress disorder (PTSD). Monotonous and repetitive work, which does not involve the human beings ability to think. But only the motor functions, may have different long term efforts. Instances of such psychological reactions are: low self- esteem, passivity, indifference and lack of interest in professional duties (Godin Kittle & Coppiters2005:67). The idea of creation and expansion of the working life quality (WLQ) in considers the man as an independent and creative person who can better realize his ability at favorable conditions at the workplace. Higher education plays a special role in the formation WLQ as soon as it increases internal effect from the labor activity that leads to the growth of satisfaction from working achievements.
Despite a large body of positive psychological research into the bond between happiness and productivity, happiness at work has traditionally been seen as a potential by product of positive outcomes at work, rather than pathway to business success. During the past two decades, maintaining a level of happiness at work has become more important and relevant due to the intensification of work caused by economic uncertainty and increase in competitions. Nowadays happiness is viewed by a growing number of scholar and senior executive as one of the major sources of positive outcomes in the workplace. In fact companies with higher than average employees happiness exhibit better financial performance and customer satisfaction. It is thus beneficial for companies to create & maintain positive work environments & leadership that will contribution to the happiness of their employees. Likewise, more and more businesses are findings that thing go better with happiness. That when workers are happy at work, a company gets:

- Higher production – happy people achieve better results
- Higher quality – because happy organizations care about quality
- Lower absence – people actually want to go to work
- Less stress & burnout – happy people are less prone to stress
- The best people – people desire to work for you
- Higher sales – happy peoples are the best sales people
- Higher consumer satisfaction – happy employees are the best seals people
- More creativity and innovation – happy people are more creative

**Definition:**
Happiness may be defined as the experience of frequent positive affect, infrequent negative affect and an overall sense of satisfaction with life as a whole (Myers and Diener, 1995)

2. **Research Methodology:**
This paper is purely based on primary as well as secondary data, primary data has been collected with the help of question year method approximate 20 questions has been designed to collected opinion of employees their happiness at work place. Secondary data has been collected by using various journals reference books and internet

3. **Objective:**
1) To know employees opinion about work place environment
2) To understand the problems of employees in working place
3) To study factors which are affecting happiness of employees at work
4) To suggest measures for improving happiness of employees

4. **Factors affecting happiness at work:**
According to Maenapothi (2007), happiness at the workplace means a conditionat the Workplace when employees are joyful working and not feeling like it is work, are efficient and accomplish targeted goals, both at the personnel and organizational levels. Five factors account for happiness at the workplace:

1) **Job inspiration:** employees are satisfied with their assigned ob, and are able to achieve goals. An employee’s overall satisfaction by his job is the result of a combination of factors and financial recompense is only one of them. Managements role in enhancing employees job satisfaction is to make sure the work environment is positive, morale is high and employees have the resources they need to accomplish the tasks they have been assigned.

2) **Organization shared value:** collective behaviors and culture of the organization.

3) **Relationship:** there are interaction, group bonding and approval among co-workers

4) **Quality of work life:** the relationship between three elements namely works environment, employee participation, and humanization of work. The good balance among the three elements results in collective satisfaction which leads to the highest level of efficiency.

5) **Leadership:** executives or heads of the organization promote and generate happiness for personnel when they work by creating motivation, awareness, and dedication in their subordinates. Leaders also engage in 2-way, transparent communication with their staff and they themselves are devoted to create good atmosphere for their staff as well.

5. **Consequences:**
1) **Job performance:** Research shows that employees who are happiest at work considered to be the most efficient and display the highest level of performance. For instance, the organization found that a happy worker is high performing one. The happiest employees only take one-tenth the sick leave of their least happy colleagues as they are in better physical & psychological health than their colleagues.
Furthermore, happier employees display a higher level of faithfulness, as they tend to stay for far longer periods in their organizations. Happiness at work is the feeling that employee really enjoys what they do and they are proud of themselves, they enjoy people being around, and thus they have better performance.

2) **Absence from work:** Employees behavior can be influenced by happiness or unhappiness. People would like to participate in work when they feel happiness, or in the converse, absencemight occur. Absenteeism can be defined as the lack of physical presence at a given place and time determined by an individual’s work timetable. Although employee absenteeism is usually associated with the job-related well-being or simply whether the employees feel happiness during the work, other factors are also important. Firstly, the health constraints such as being ill would force the employee absence from the work. Secondly, social and families pressure can also influence the employee’s decision to participate in the work.

3) **Employee turnover:** Employee turnover can be considered as another result derived from employee’s happiness. In particular, it is more likely that individual employees are able to deal with stress and passive feeling when they are in good mood. As people spend considerable amount of time in workplace, factors such as employee relationship, organizational culture and job performance can have a significant impact on work happiness. What is more, Avey and his colleagues use a concept called psychological capital to link employee satisfaction with work related outcomes, especially turnover intension and actual turnover. Additionally, other researchers have pointed out that the relationship between work happiness and turnover intension is generally low, even if a dissatisfied employee is more likely to quit his/her job than the satisfied one. Therefore, whether or not employee happiness can be linked with employee’s turnover intention is still a moot point.

**Data analysis:-**

<table>
<thead>
<tr>
<th>No</th>
<th>Content</th>
<th>Agree</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Follow specific rule</td>
<td>45</td>
<td>5</td>
</tr>
<tr>
<td>2</td>
<td>Freedom in decision making</td>
<td>35</td>
<td>15</td>
</tr>
<tr>
<td>3</td>
<td>Current work provides opportunities for promotion</td>
<td>39</td>
<td>11</td>
</tr>
<tr>
<td>4</td>
<td>Able to control work</td>
<td>46</td>
<td>4</td>
</tr>
<tr>
<td>5</td>
<td>Believe in organizational value</td>
<td>38</td>
<td>12</td>
</tr>
<tr>
<td>6</td>
<td>Attention from your co-workers</td>
<td>35</td>
<td>15</td>
</tr>
<tr>
<td>7</td>
<td>Good relationship with co-workers</td>
<td>45</td>
<td>5</td>
</tr>
<tr>
<td>8</td>
<td>Advice from co-workers for any kind of problems</td>
<td>42</td>
<td>8</td>
</tr>
<tr>
<td>9</td>
<td>Fair administration policies</td>
<td>45</td>
<td>5</td>
</tr>
<tr>
<td>10</td>
<td>Staff aware of organization vision &amp; mission</td>
<td>44</td>
<td>6</td>
</tr>
<tr>
<td>11</td>
<td>Transparent communication policy</td>
<td>30</td>
<td>20</td>
</tr>
<tr>
<td>12</td>
<td>Good working environment</td>
<td>40</td>
<td>10</td>
</tr>
<tr>
<td>13</td>
<td>Manage time for personal matters</td>
<td>35</td>
<td>15</td>
</tr>
<tr>
<td>14</td>
<td>Manage time for work issue</td>
<td>38</td>
<td>12</td>
</tr>
<tr>
<td>15</td>
<td>Provide telephone for personal use</td>
<td>30</td>
<td>20</td>
</tr>
<tr>
<td>16</td>
<td>Believe the leadership team</td>
<td>40</td>
<td>10</td>
</tr>
<tr>
<td>17</td>
<td>Satisfied about medical facility</td>
<td>45</td>
<td>5</td>
</tr>
<tr>
<td>18</td>
<td>Satisfaction with the organization benefits</td>
<td>44</td>
<td>6</td>
</tr>
<tr>
<td>19</td>
<td>Employees have good work life balance</td>
<td>40</td>
<td>10</td>
</tr>
<tr>
<td>20</td>
<td>Leaders promote desire &amp; creative mind</td>
<td>35</td>
<td>15</td>
</tr>
</tbody>
</table>

6. **Interpretation:-**

1) 45% employees are agree assigned job is systematic or follows specific rule in organization.
2) 35% employees agree degree of freedom in decision-making in organization.
3) 39% employees agree current work provides opportunities for promotion in organization.
4) 46% employees are agree able to control work by yourself in organization.
5) 38% employees are agree believe in organization value & put them in practice.
6) 35% employees agree get attention from your co-workers in organization.
7) 45% employees agree a good relationship with co-workers.
8) 42% employees are agree able to seek advice from co-workers for any kind of problems.
9) 45% employees are agree your organization follows fair administration policies.
10) 44% employees agree staff aware of organization vision and mission.
11) 30% employees agree transparent communication policy in organization.
12) 40% employees agree good working environment in organization.
13) 35% employees agree able to manage time for personal use in organization.
14) 38% employees agree able to manage time for work issue in organization.
15) 30% employees agree your organization provide you telephone for personal use.
16) 40% employees agree believe the leadership team takes your opinion seriously.
17) 45% employees agree medical facility provided by your organization.
18) 44% employees agree level of satisfaction with the organization benefit.
19) 40% employees agree have good work life balance the organization will be more effective and successful.
20) 35% employees agree that leaders promote desire & creative mind so that employees are enthusiastic at work.

7. Suggestion:
   1. There suggestion should improvement in communication policy of the organization.
   2. There should be opportunities for employees having creative mind.

8. Conclusion:-
   Overall the level of happiness of organization employees at the high level and the level of opinion towards the five factors affecting happiness at work was also at the high level. In order to promote & improve the level of happiness of employees, organization should improve on the elements which had not been highly ranked:
   1) Quality of work life. Increase happiness at work for good quality of work life. Good work environment brings both physical & mental health.
   2) Relationship. Good relationship results in good communication, unselfishness among employees, and union, all of which lead to happiness at work. Good relationship starts with honesty, friendship, and trust based on understanding and fairness.
   3) Leadership. The important things are communication, informing employees about their performance giving advice and listening to their opinions.

9. Reference:-
   (1) Kemakorn Chaiprasit, Orapin Santidhirakul - Happiness at work of employees in small & medium–sized enterprises, Thailand
   (2) Sarina Muhamad Noor & Mohamad Adli Abdullah –Quality work life among factory workers in Malaysia
   (3) www.zenefits.com
   (4) www.forbes.com
A Study on Entrepreneurial Aspirations, Education and Experience among College Students in Ichalkaranji City

Smt. Rodrigues Rita Simon
M.Com, MBA, M.Phil, SET, G.D.C.&A
Assistant Professor,
Department of Commerce,
Dattajirao Kadam Arts, Science, Commerce College,
Ichalkaranji.Dist: Kolhapur.

Abstract:

"An economy is the effect for which entrepreneurship is the cause."

This study was aimed at exploring the Entrepreneurial aspirations, education and experience of students in Ichalkaranji city. Youths in colleges are most powerful and realistic to create positive change than any other generation. They are the agent of social mobility. Constructive aspiration of youth has positive consequences in society. Developing entrepreneurial skills among youth is more important for the growth of an economy like India. It will create employment opportunities and increase the country’s exports, which in turn will lead to improvement in the standard of living. Job aspirations is directed a young student towards correct path according their ability. The word ‘Aspiration’ denotes that, ‘a will to succeed’. It helps to move an individual from one socio-economic position to other. The present paper focuses on the aspirations held by the students that involve around the internal motivating factors of an entrepreneur in Ichalkaranji city.

Keywords: Aspiration, Education, Experience, Occupation.

1. Introduction:

Entrepreneurship makes significant contribution to the economic development by the way of promotion of capital formation, creation of large scale employment, promotion of balanced regional development, effective mobilization of capital and skill etc. The emergence and development of entrepreneurship depends on the supportive conditions-economic and non-economic factor. Non-economic factors like psychological factor includes need achievement motivation which influence the entrepreneurship growth.

The entrepreneurship motivating factors are classified into internal and external factors. Apart from the external factors like Government assistance and support, availability of labor and raw material, promising demand for product, the internal factors also play an important role in stimulating the entrepreneurship motive. The internal factors include: Desire to do something new, Become independent, Achieve what one wants to have in life, getting recognized for one’s contribution, educational background, occupational background and experience in the relevant field. The present study is about the aspirations held by the students that involve around the internal motivating factors of an entrepreneur.

The economic development is in the hands of young guns of the country. One effective way to inculcate the entrepreneurial wisdom and attitude may be imparting entrepreneurial education in schools, colleges and Universities. The younger minds are more susceptible to be molded is well evidenced by the popularly known ‘Kakinada Experiments’ in Andhra Pradesh (McClelland 1966:22). The mindset and knowledge base can be enriching through education and practical training. Universities in India have introduced the study of entrepreneurship development in curriculum of various commerce and management degree courses. The basic objective behind this is to promote the entrepreneurial culture among the young minds.

2. Objectives Of The Study:

1. To know the students aspirations for becoming an entrepreneur.
2. To have a glance on the students entrepreneurial mindset.
3. To study the factors like educational background and experience of students.
4. To analyze whether the student’s entrepreneurial aspirations are supported by the education and experience during their college life.
5. To suggest the educators and educational institutions for better entrepreneurial education and training interventions.

3. Research Methodology:

Data is collected through Primary and Secondary Sources. Primary data is collected from students by using Structured Questionnaire by visiting various educational institutions. Secondary Data is extracted from the reputed Published Sources like various Books, magazines, research articles and Websites on Internet.

Sample size: 250 students
Sample Technique: Random Sampling
4. Limitations:
1. This paper is focused on students pursuing graduation / post graduation degree in Commerce and Management Stream only.
2. Students from only 5 Commerce and Management Colleges were surveyed for this research.

5. Data Analysis:

Table No.1: Students Entrepreneurial Aspirations

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Particulars</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Yes (%)</td>
</tr>
<tr>
<td>1</td>
<td>I want to be my own boss</td>
<td>82</td>
</tr>
<tr>
<td>2</td>
<td>I plan to start my own business</td>
<td>74</td>
</tr>
<tr>
<td>3</td>
<td>I will innovate something that changes the world</td>
<td>82</td>
</tr>
<tr>
<td>4</td>
<td>I will create my own destiny</td>
<td>85</td>
</tr>
<tr>
<td>5</td>
<td>I want to reach my full potential</td>
<td>83</td>
</tr>
<tr>
<td>6</td>
<td>I want to earn more profit</td>
<td>87</td>
</tr>
<tr>
<td>7</td>
<td>I want to contribute to the well being of the society</td>
<td>88</td>
</tr>
<tr>
<td>8</td>
<td>I want to do what I enjoy</td>
<td>90</td>
</tr>
</tbody>
</table>

Many students (average 85%) in the Ichalkaranji city have entrepreneurial aspirations and energy that could help drive future job creation in the country. Around 82% students say that they want to be their own boss, 74% say that they plan to start their own business, 82% students say they will innovate something that changes the world, 85% are willing to create their own destiny, 83% want to reach their full potential, 87% desire to earn more profit, 88% wish to contribute to the well being of the society and 90% wish to do what they enjoy.

Table No.2: Students Entrepreneurial Mindset

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Particulars</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Yes (%)</td>
</tr>
<tr>
<td>1</td>
<td>I am not afraid to take risks even if I might fail</td>
<td>73</td>
</tr>
<tr>
<td>2</td>
<td>My mind never stops</td>
<td>89</td>
</tr>
<tr>
<td>3</td>
<td>I never give up</td>
<td>80</td>
</tr>
<tr>
<td>4</td>
<td>I am optimistic about my future</td>
<td>86</td>
</tr>
<tr>
<td>5</td>
<td>I accept challenges</td>
<td>93</td>
</tr>
<tr>
<td>6</td>
<td>I strive for building core competence and excellence</td>
<td>80</td>
</tr>
</tbody>
</table>

The majority of students also demonstrate persistence and are willing to assume risk- both of which are qualities typically characteristics of entrepreneurs. Most students say that they are not afraid to take risk even if failure is a possibility (73%), that their mind never stops (89%), that they never give up (80%), that they are optimistic about future (86%), and they accept challenges (93%), and they strive for building core competence and excellence (80%).

Table No.3: Students Access to Business and Finance Education

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Particulars</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Yes (%)</td>
</tr>
<tr>
<td>1</td>
<td>My college teaches me about Money and Banking</td>
<td>52</td>
</tr>
<tr>
<td>2</td>
<td>My college conducts interaction sessions with experts from business</td>
<td>56</td>
</tr>
<tr>
<td>3</td>
<td>My college offers classes in how to start and run a business</td>
<td>50</td>
</tr>
<tr>
<td>4</td>
<td>My college provides requisite reference books and magazines on Business, Finance and Economy</td>
<td>54</td>
</tr>
</tbody>
</table>

The above table reveals students access to Business and Finance Education. Less than 6 out of 10 students (52%) agree that their college teaches them about Money and Banking, 56% students say that their college conducts interaction sessions with experts from business, half of the students (50%) say that their college offers classes in how to start and run a business and 54% students say that their college provides requisite reference books and magazines on Business, Finance and Economy. It has found that many students are not getting the work experience and education they need to achieve their goals.

Table No.4: Students Entrepreneurial Experience

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Particulars</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Yes (%)</td>
</tr>
<tr>
<td>1</td>
<td>Has either of your parents or guardians ever started a business?</td>
<td>36</td>
</tr>
<tr>
<td>2</td>
<td>Are you currently interning with a local business?</td>
<td>24</td>
</tr>
</tbody>
</table>
### 6. Suggestions:

Following are some suggestions to improve entrepreneurial education:

1. It is suggested that reorientation of the education systems to emphasize and value entrepreneurship in order to cultivate an enterprise culture should be done.
2. It is suggested that more thrust to be given to experimental learning.
3. To extend better training to the young generation, it is suggested that the faculty members to be oriented through industrial training.
4. There is need of Practical based training to the entrepreneur aspirants in the areas of banking operations, financial management, material management, marketing, sales and operational management and quality assurance.
5. Potential entrepreneur should be identified from the moment they are made aware of that possibility as viable career option.
6. Support the students in opportunity identification, strategy development, resource acquisition and implementation.
7. To build comprehensive knowledge in entrepreneurship, incorporates case studies and industrial exposure.

### 7. Conclusions And Implications:

One effective way to inculcate the entrepreneurial wisdom and attitude may be imparting entrepreneurial education in schools, colleges and Universities. Youths in colleges are most powerful and realistic to create positive change than any other generation. They are the agent of social mobility. Constructive aspiration of youth has positive consequences in society. Developing entrepreneurial skills among youth is more important for the growth of an economy like India. It will create employment opportunities and increase the country’s exports, which in turn will lead to improvement in the standard of living. Job aspirations is directed a young student towards correct path according their ability. The present study suggests that the students from Ichalkaranji City demonstrate attitudes often ascribed to entrepreneurs. The notion that students may possess good ideas about the future is not so strongly supported by the education and experience they hold. Given the persistent unemployment and underemployment rates, developing the entrepreneurial attitudes and experience of young people is critical to helping them grow up to be productive workers who ultimately help to create jobs.

### 8. References:


<table>
<thead>
<tr>
<th>3</th>
<th>Do you run own business now?</th>
<th>18</th>
<th>82</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Do you have any job experience? (more than 6 months)</td>
<td>17</td>
<td>83</td>
</tr>
</tbody>
</table>

36% say their parents or guardians ever started a business, 24% say that they are currently interning with a local business, 18% answered that they run own business now and 17% students have an experience of more than 6 months working at a paying job. It is found that very few students are getting practical work experience.
To study the Solvency and Liquidity position of Shree Adinath Co-operative Bank Ltd., Ichalkaranji

Mrs. Arati Ramchandra Magdum
Shri Venkatesh Mahavidyalaya, Ichalkaranji

Abstract:
Co-operative bank is very important for the increase the economic growth of the country. The banks are attracting to the shareholders for the country. The co-operative banks are fully high level services in carried into the shareholders. The co-operative banks are solvency and liquidity positions. The co-operative banks shareholders are facing so many problems of the increased loan rates. The current ratio does not reveal satisfactory position of current asset and liabilities. The solvency ratio is constant of the proprietary fund and total asset. The debt service position of the bank is disability and very unsatisfactory.

Keyword: Strength, Ratios, Mean, Standard Deviation, Correlation Variance etc.

Introduction
A bank raises money & uses money for making their number of theories have been developed to judge the financial position of a business organization. Only financial stable & sound companies can prosper & service in the present day competitive market. Broadly speaking the banks should be sound in terms of its profitability. Evidences have revealed that the financially week bank have gradually gone into liquidation. So the test to financial position of a bank.

Ratio analysis is one of the techniques to judge the financial position of a bank. Ratio which can be expressed in terms quotient, absolute number can indicate whether the bank financial position is sound or week. A number of ratios have been developed to test financial position of a company.

In the present study the attend has been made of test the financial position of “Shree Adinath Co-op Bank Ltd., Ichalkaranji.”

Need And Significance Of The Study
The annual report published by the bank includes the profit & loss account & balance sheet with annexure on explanatory notes attached. However, one cannot get the idea about financial position of a co. just through its financial statements.

The management itself, the investors, shareholders, depositors, general public are interested in knowing the exact financial position of the bank. The investor can take the investment decision considering the sound financial health as one of the fundamental factors. Depositors & shareholders may be assured of repaying capacity of the bank. While leading money management of the bank is made available the vital information on financial position of Bank, which will help them in taking financial decisions.

On the above background the present study is undertaken to test financial position of “Shree Adinath Co-op Bank Ltd., Ichalkaranji”

Statement of Problem
In the light of the above discussion the researcher would like to undertake a study entitled as “To study the Solvency and Liquidity position of Shree Adinath Co-op Bank Ltd., Ichalkaranji”

Objectives Of The Study
The present study is undertaken to fulfill following objectives:-
1) To study solvency position of Shree Adinath Co-op Bank Ltd., Ichalkaranji.
2) To examine liquidity position of Shree Adinath Co-op Bank Ltd., Ichalkaranji.

Data Collection
The present study is based on primary as well as secondary data. The financial data contained in the annual report of the Bank are planned to be employee in the present study.

Scope Of Study
In Ichalkaranji there are different co-operative Bank. But, the geographical scope of the present study has been kept only one bank of Ichalkaranji. The chronological scope of the present study has been kept limited to a period of eight years from 2012-13 to 2018- 2019. The functional scope is contained to offering certain meaningful conclusions based on the analysis of financial statements of the unit under study.

The financial statement analysis by the different techniques like trend Analysis, comparative statement analysis, common size statement analysis, and ratio analysis. However, in this study only two techniques namely trend analysis and Ratio Analysis are used.
Limitation Of Study
1) Financial data of the bank under study are collected only for eight years from 2012 to 2019.
2) Only two techniques study in trend analysis and ratio analysis are despite there are a lot of other technique.
3) Only past figures are covered.
4) Price level changes are ignored.

Financial Strength Of The Bank
A) Members: As on 31st March 2018 6,911 the total shareholder of the bank were 7,233 which were increased as on 31st March 2019.
B) Share Capital: The Authorised Capital of the bank is Rs.500 lakh in the year 2017-18 the share capital was Rs.401 lakh which is increased to Rs.469 lakh in the year 2018-19.
C) Reserve Funds: The reserve fund of the bank in the year 2017-18 was Rs.677 lakhs, which is increases to Rs.765 lakh in the year 2018-19. As per the rules and regulation of the RBI the bank has to reserve 9% as CRAR but the Bank’s CRAR is 14.08% which shows the financial soundness of the bank.
D) Funds: The funds of the bank in the year 2017-18 were Rs.1,078 lakh which is increased to Rs.1,234 lakh in the year 2018-19.
E) Deposits: The deposits of the bank in the year 2017-18 were Rs.10,735 lakh which is increased to Rs. 11,652 lakh in the year 2018-19.
F) Loans and Advances: The loans and advances of the bank in the year 2017-18 were Rs.5,964 lakh, which is increased to Rs.7,293 lakh in the year 2018-19.
G) Investments: The bank has invested Rs.4,600 lakhs in the year 2017-18 which is decreased to Rs.3,20 lakhs in the year 2018-19.
H) Working Capital: The working capital of the bank in the year 2017-18 was Rs.12,367 lakh which increased to Rs.13,544 lakhs in the year 2018-19.

Bankers: The main bankers of ‘‘Shree Adinath Co-operative Bank Limited, Ichalkaranji’’ are as follows.
1) KAJ Janata Sah. Bank –Main branch
2) KAJ Janta Sah. Bank-Jaysingpur
3) KAJ Janta Sah. Bank-Sangli
4) HDFC Bank Ltd.- Pune
5) HDFC Bank Ltd.-Clearing
6) HDFC Bank Ltd.-RTGS/NEFT
7) ICICI Bank Ltd., Ichalkaranji.
8) NKGSB Co-op. Bank Ltd.-Ichalkaranji.
9) IDBI Bank –Ichalkaranji.
10) SBI Bank, Ichalkaranji.
14) Cosmos Co-op Bank, Ichalkaranji.
15) TJ Sah. Bank, Ichalkaranji.

9) Ratios used in the study:-
1) Current Ratio:-Current ratio expresses relation between current assets and current liabilities. It is computed by dividing current assets by current liabilities. A current ratio of 2:1 was long considered as minimum in a sound business. This rule of thumb however, succumbed to the rule of reason. An excess of current assets over current liabilities does not necessarily mean that debts can be promptly.
Formula:-
\[
\text{Current Asset} \div \text{Current liabilities}
\]
2) Debt Equity Ratio:-The owner’s claims. It is computed by divided into the entire debt both current and future of the business by its tangible net worth consisting of common shares and reserves and surplus. If the ratio is bigger it might mean creditors have more invested within the business than the owners.
Formula:-
\[
\text{Long term debt} \div \text{Shareholder’s equity}
\]
3) Debt to Total Capital:-This ratio reflects the relationship between long terms borrowed capital and owners capital contribution. This ratio is fund by dividing long term debt into total capital.
Formula:-

\[
\text{Debt to Total Capital} = \frac{\text{Total debt}}{\text{Shareholder}}
\]

4) **Debt to Total Assets Ratio** :- This ratio exhibits the promotion of assets created though debt including short term and future liabilities. This ratio is of considerable significance to the creditors in the maximum amount because thing highlights the end of the day solvency of the corporate.

Formula:-

\[
\text{Debt to Total Asset Ratio} = \frac{\text{Total Debt}}{\text{Total Asset}}
\]

5) **Proprietary Ratio**

It is a variant of debt equity ratio. It establishes relationship between the ‘proprietors’ or ‘shareholders’ funds and therefore the total the entire tangible assets.

Formula:-

\[
\text{Proprietary Ratio} = \frac{\text{Proprietary Fund}}{\text{Total asset}}
\]

10) **Statistical Tools Used in study:-**

1) **Mean:-**

Arithmetical mean and average.

Formula :-

\[
\bar{x} = \frac{\sum x}{n}
\]

2) **Standard Deviation (\(\sigma\)):**

1893 – Karl Pearson

Standard deviation is represented by the Greek letter sigma (\(\sigma\)).

Formula :-

\[
\sigma = \sqrt{\frac{\sum (x - \bar{x})^2}{n}}
\]

3) **Correlation Variance:**

\[
C.V. = \frac{\sigma}{\bar{x}}
\]

11) **Ratio Analysis:-**

<table>
<thead>
<tr>
<th>Year</th>
<th>Current Ratio</th>
<th>Debt Equity Ratio</th>
<th>Debt to Total Capital</th>
<th>Debt to Total Asset</th>
<th>Proprietary Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>0.23</td>
<td>2.62</td>
<td>5.59</td>
<td>2.62</td>
<td>0.09</td>
</tr>
<tr>
<td>2013</td>
<td>0.2</td>
<td>3.1</td>
<td>6.21</td>
<td>0.56</td>
<td>0.09</td>
</tr>
<tr>
<td>2014</td>
<td>0.23</td>
<td>3.11</td>
<td>6.11</td>
<td>0.55</td>
<td>0.09</td>
</tr>
<tr>
<td>2015</td>
<td>0.24</td>
<td>2.89</td>
<td>5.87</td>
<td>0.52</td>
<td>0.09</td>
</tr>
<tr>
<td>2016</td>
<td>0.35</td>
<td>3.03</td>
<td>5.85</td>
<td>0.54</td>
<td>0.09</td>
</tr>
<tr>
<td>2017</td>
<td>0.30</td>
<td>2.69</td>
<td>5.36</td>
<td>0.47</td>
<td>0.09</td>
</tr>
<tr>
<td>2018</td>
<td>0.28</td>
<td>2.55</td>
<td>5.53</td>
<td>0.54</td>
<td>0.09</td>
</tr>
<tr>
<td>2019</td>
<td>0.27</td>
<td>3.13</td>
<td>5.90</td>
<td>0.53</td>
<td>0.09</td>
</tr>
<tr>
<td>Mean</td>
<td>0.26</td>
<td>2.89</td>
<td>5.80</td>
<td>0.79</td>
<td>0.09</td>
</tr>
<tr>
<td>S.D</td>
<td>0.05</td>
<td>0.23</td>
<td>0.29</td>
<td>0.74</td>
<td>1.48</td>
</tr>
<tr>
<td>C.V.</td>
<td>19.23</td>
<td>7.95</td>
<td>5</td>
<td>93.67</td>
<td>1,644</td>
</tr>
</tbody>
</table>

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Interpretation:-

The table shows that the current ratio 2012 is 0.23, 2013 is 0.2, 2014 is 0.23, 2015 is 0.24, 2016 is 0.35, 2017 is 0.30, 2018 is 0.28 and 2019 is 0.27. The debt equity ratio 2012 is 2.62, 2013 is 3.1, 2014 is 3.11, 2015 is 2.89, 2016 is 3.03, 2017 is 2.69, 2018 is 2.55 and 2019 is 3.13. The debt to total capital ratio 2012 is 5.59, 2013 is 6.21, 2014 is 6.11, 2015 is 5.87, 2016 is 5.85, 2017 is 5.36, 2018 is 5.53 and 2019 is 5.54. The proprietary ratio 2012 is 0.09, 2013 is 0.09, 2014 is 0.09, 2015 is 0.09, 2016 is 0.09, 2017 is 0.09, 2018 is 0.09 and 2019 is 0.09.

And also calculate current ratios mean is 0.26, standard deviation is 0.05 and correlation variance is 19.23. The debt equity ratios mean is 2.89, standard deviation is 0.23 and correlation variance is 7.95. The debt to total capital ratios mean is 5.80, standard deviation is 0.29 and correlation variance is 3. The debt to total asset ratios mean is 0.79, standard deviation is 0.74 and correlation variance is 93.67. The proprietary ratios mean is 0.09, standard deviation is 1.48 and correlation variance is 1,644.

12) Findings, Conclusion and Suggestion

Findings
1. It is found that the share capital are increased by 62.11 in 2017-18. It is seen that the share capital are increased by 67.97 in 2018-19.
2. It is seen that the reserve fund are increased by 84.21 in the year 2017-18. It is found out the reserve fund are increased by 87.84 in the year 2018-19. As per the rules and regulation of the RBI the bank has to reserve 9% as CRAR but the Bank’s CRAR is 14.08% which shows the financial soundness of the bank.
3. It is found out the funds are increased by 146.32 in the year 2017-18. It is seen that increased by 155.81 in the year 2018-19.
4. It is found out the deposits are increased by 1335.43 in the year 2017-18. It is seen that the deposits are increased by 916.49 in the year 2018-19.
5. It is seen that the loans and advances are increased by 963.78 in the year 2017-18. It is found out the loans and advances are increased by 1328.46 in the year 2018-19.
6. It is found out the investment are increased by 253.66 in the year 2017-18. It is seen that the investment are decreased by 320.85 in the year 2018-19.
7. It is found out the Shri Adinath co-operative bank is solvency position in the year of 2018-19.

Conclusions
Based on analysis of the result indicates by various table, graphs and ratios and statistical tools calculated for The Shri Adinath Co-Operative Bank Ltd., Ichalkaranji over a period of 2012 to 2019. The percentage of decrease in current deposits and term deposits but saving deposits is increased. The bank is sound position, as there is increase in number of shareholders, share capital, reserve fund and other reserves. Long-term advance is increased materially compare to short term and medium term advance. The current ratio does not reveal satisfactory position of current asset and liabilities. The solvency ratio is constant of the proprietary fund and total asset. The debt service position of the bank is disability and very unsatisfactory.

Suggestion:
1. The bank should take care while advancing loans exceeding Rs. 13 lakhs and above.
2. Other funds of the banks must be invested in morgable securities.
3. The administrative expenses must be minimized.
4. It is suggested that bank has to increase its current assets.
5. It is suggested that the bank has to increase its investment.

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An Economic Overview of Sugarcane Industry

Dr. Santosh Barale
Prof. Dr. N.D. Patil Mahavidyalaya, Malkapur

India is an agrarian economy. Though, after independence, the share of agriculture in the nation’s GDP has been continuously declined yet above 50 percent population of the country is engaged in agriculture. Agriculture contributes 15 percent to the GDP in India. It played an important role in foreign trade also. Therefore Govt. of India has been launching number of programs and policies for the development of agriculture.

At the time of independence Indian farmers were used traditional methods of agriculture while they followed traditional cropping pattern. With the development of the economy, in the planning period, farmers in the country are using modern practices and following commercial cropping pattern. Farmers in the country are now cultivating different commercial crops. Sugarcane is an important commercial crop in India. Uttar Pradesh, Maharashtra, Haryana, Punjab, Kerala, Tamilnadu, Gujrat etc. Maharashtra is leading state in India for sugarcane production. Western Maharashtra and Marathwada is prime region where farmers prefer more for sugarcane.

In Western Maharashtra, Kolhapur is leading district for sugarcane production. Nearly 60 percent farmers prefer for sugarcane production. In case of Kolhapur district, majority of the famers in the irrigated areas prefers sugarcane. 72 percent areas, out of total irrigated areas, were observed under cane which leads for cane processing industry in the district. With 21 sugar factories and 1100 Jaggery units, cane industry helps to develop market and service industry. It plays eminent role in employment generation. It is true that the economic conditions of farmer in Kolhapur district is grown up but farmers as well as sugar industry are facing severe problems. Increasing cane cost, low productivity, indebtedness, prices determination crises, competition etc. are important problems faced by sugar industry. Therefore it is needed to assess these problems. To keeping this view, in the present study an attempt has been made to examine economic problems of sugar industry.

Objectives
1. To study production and productivity of sugarcane in Kolhapur district
2. To study the recovery and sugar production in the district
3. To examine the crises of the sugar industry

Methodology
For the present study secondary data has been used. Data has been collected from various books, journals, and websites. Data has been analyzed with help of simple statistical tools. Duration, from the year 2010-11 to 2016-17 has been considered for the study.

Sugar Industry in Kolhapur District
The district of Kolhapur situated in the extreme Southern part of Maharashtra state. The district is a part of the Deccan Table and it slopes towards the South-East. The district has a well-developed drainage pattern; it has helped to develop agriculture and allied industry. Sugarcane is one of the prime crops in the district. The farmers in the district those who have irrigational facilities are preferred to cane production. The area under cane in the district has been increasing continuously after independence. With increasing area under cane the factories of sugar production raised. The impact of these sugar factories is observed sizeable. It brought socio-economic changes in the district. Therefore it is need to assess economics of the industry.

Sugar industry is one of the prime agro based processing industry, have made significant contributions to the regional economic development of the areas around them in Kolhapur district. The role of this industry is considered important for socio-economic development of the district. Being located in rural areas it is closely associated with the progress and welfare of rural people. Because of the industry, the rural employment both in agriculture and industry sector has been raised phenomenally. Cooperative sector is playing an important role in sugar industry. Most of the sugar industry formed in cooperative basis. Almost all the sugar factories invested their surplus fund in extension educational facilities in their own areas. But with changing scenario of economy, these industry faces number of problems. To have inclusive ideas of the sugar industry in the district the following points are considered

Area under Sugarcane
Sugarcane is perennial crop it is grown in irrigated areas only. After the formation of the Maharashtra states the area under irrigation has been considerably increased in the district. It resulted to increase the area under cane crops.
Table No. 1
Area under Sugarcane in Kolhapur: 2010-11 to 2016-17

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Year</th>
<th>Area under sugarcane (in hundred hectare)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2010-11</td>
<td>1399</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>2011-12</td>
<td>1461</td>
<td>4.43</td>
</tr>
<tr>
<td>3</td>
<td>2012-13</td>
<td>1420</td>
<td>-2.81</td>
</tr>
<tr>
<td>4</td>
<td>2013-14</td>
<td>1352</td>
<td>-4.79</td>
</tr>
<tr>
<td>5</td>
<td>2014-15</td>
<td>1463</td>
<td>8.21</td>
</tr>
<tr>
<td>6</td>
<td>2015-16</td>
<td>1453</td>
<td>-0.68</td>
</tr>
<tr>
<td>7</td>
<td>2016-17</td>
<td>1326</td>
<td>-8.72</td>
</tr>
</tbody>
</table>

*Source: www.krishi.maharashtra.gov.in/1238/District-Level year 2011 to 2017.*

The area under cane in the district has been observed and its trend has been presented in the above table and graph. It is observed from the above data that the area under sugarcane is changed in every year during the study period while the change was seen both positive and negative trends. The highest positive change was seen for the year 2014-15 which was 8.21 percent per annum, while the year 2016-17, recorded highest negative change with -8.72 percent. During the period, from the year 2010-11 to 2016-17 the land sugarcane was decreased from 1399 hundred hectare to 1326 hundred hectare and in percentage it growth was -5.21 percent while the compound annual growth rate was observed 0.76 percent for the same period.

Sugarcane Production in Kolhapur

To assess economics of the cane industry, it is essential to observed cane production in the district.

Table No.2
Sugarcane Production in Kolhapur (“00” Tonnes)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Year</th>
<th>Sugarcane Production (“00” Tonnes)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2010-11</td>
<td>125910</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>2011-12</td>
<td>128472</td>
<td>2.03</td>
</tr>
<tr>
<td>3</td>
<td>2012-13</td>
<td>137391</td>
<td>6.94</td>
</tr>
<tr>
<td>4</td>
<td>2013-14</td>
<td>135802</td>
<td>-1.16</td>
</tr>
<tr>
<td>5</td>
<td>2014-15</td>
<td>150316</td>
<td>10.69</td>
</tr>
<tr>
<td>6</td>
<td>2015-16</td>
<td>130977</td>
<td>-12.87</td>
</tr>
<tr>
<td>7</td>
<td>2016-17</td>
<td>124990</td>
<td>-4.57</td>
</tr>
</tbody>
</table>

*Source: www.krishi.maharashtra.gov.in/1238/District-Level year 2010 to 2017.*

As well as areas under cane, the production of cane was also declined during the above mentioned period. The data of sugarcane production was observed varied and it also shows both positive and negative trends during the study period. The highest positive growth was seen for the year 2014-15 which was 10.69 percent per annum as highest negative change was recorded for the year 2015-16 with 12.87 percent. The production of sugarcane of the district has been decreased from 125910 hundred metric tons to 124990 hundred metric tons from the year 2010-11 to 2016-17 and in percentage it was declined -0.73 percent.

Sugarcane- Yield/ Productivity in Kolhapur

Table No. 3
Sugarcane- Yield in Kolhapur District (Tons/hectare): 2010-11 to 2016-17

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Year</th>
<th>Yield (Tons/ hectare)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2010-11</td>
<td>82.76</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>2011-12</td>
<td>78.89</td>
<td>-4.67</td>
</tr>
<tr>
<td>3</td>
<td>2012-13</td>
<td>86.11</td>
<td>9.15</td>
</tr>
<tr>
<td>4</td>
<td>2013-14</td>
<td>93.20</td>
<td>8.24</td>
</tr>
</tbody>
</table>
Sugarcane productivity or yield of Kolhapur district during the period 2010-11 to 2016-17 has been observed. The productivity of sugarcane of the district has been increased from 82.76 to 90.91 tons per hectare during the above mentioned period and the gross percentage was 17.18 percent. The highest productivity of sugarcane was recorded 93.20 percent for the year 2013-14 while in the year 2011-12, cane productivity was recorded very low with 78.89 tons. The gross percentage was increased 9.85 percent during the study period.

In case of cane crushed, for the year 2010-11, cane was crushed 125.2 lakhs metric tons, which was decreased with 101.6 lakhs metric tons for the year 2016-17.

Average Sugar Recovery in Kolhapur District

The proportion of sugar produced by weight of cane processed, usually expressed as a percentage. For example, 10% recovery means that for every 100kg of cane processed 10kg of sugar is produced. The recovery of the cane in the district has been shown in the following table.

Table No. 5

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Year</th>
<th>Average Sugar Recovery (percent)</th>
<th>Annual Percentage (% Change)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2010-11</td>
<td>11.16</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>2011-12</td>
<td>11.01</td>
<td>-1.30</td>
</tr>
<tr>
<td>3</td>
<td>2012-13</td>
<td>10.99</td>
<td>-0.23</td>
</tr>
<tr>
<td>4</td>
<td>2013-14</td>
<td>10.84</td>
<td>-1.33</td>
</tr>
<tr>
<td>5</td>
<td>2014-15</td>
<td>11.63</td>
<td>7.26</td>
</tr>
<tr>
<td>6</td>
<td>2015-16</td>
<td>11.56</td>
<td>-0.56</td>
</tr>
<tr>
<td>7</td>
<td>2016-17</td>
<td>12.12</td>
<td>4.81</td>
</tr>
</tbody>
</table>

Source: Technical performance of sugar mills in Maharashtra.

The data of above table and graph has been shown average sugar recovery in Kolhapur district for the period 2010-11 to 2016-17. The average recovery of sugar was recorded above 11 percent in the district during the study period. The data of sugar recovery in district was observed varied. The highest sugar recovery is examined 12.12 percent for the year 2016-17 while in the year 2013-14 lowest sugar recovery was noticed with 10.84. Sugar recovery was increased from 11.16 percent to 12.12 percent from the year 2010-11 to 2016-17.

Sugar Factories in Kolhapur

Total number of sugar factories was increased from 20 to 23 from the year 2007-08 to 2016-17. It is observed that out of total number of sugar factory (23) the highest number of sugar factories were from cooperative sector and this figure was 17 and in percentage it was 73.91 while number of private sugar factories were only 6 and in percentage it was 26.09 for the year 2016-17. Number of cooperative sugar factories was declined from 18 to 17 during the above mentioned period while private factories was increased from 2 to 6 to the same period.

Sugar Productions in Kolhapur District:

Table No. 6

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Year</th>
<th>Total Sugar Productions (in 00 quintal)</th>
<th>Percentage (%) Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2010-11</td>
<td>145711.91</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>2011-12</td>
<td>123467.64</td>
<td>-15.27</td>
</tr>
<tr>
<td>3</td>
<td>2012-13</td>
<td>140515.01</td>
<td>13.81</td>
</tr>
<tr>
<td>4</td>
<td>2013-14</td>
<td>137748.15</td>
<td>-1.97</td>
</tr>
<tr>
<td>5</td>
<td>2014-15</td>
<td>164341.31</td>
<td>19.31</td>
</tr>
</tbody>
</table>
The above table and graph shows the sugar production and its change for the period 2007-08 to 2016-17. The total sugar production in the district was declined from 132920.89 hundred quintal to 125322.47 hundred quintal to the above mentioned period and percentage it was declined -5.71 percent to the same period. The highest annual growth of sugar production was noticed for the year 2009-10 and it was 33.27 percent while highest negative annual change was mentioned -32.43 percent for the year 2016-17.

From the above study it was examined that the area under cane, production was not increased during the study period. While yield and recovery of the cane has been slightly increased to above mentioned period. With discussion of the farmers in the district it was observed that farmers are facing number of problems. Cane producing cost was increased considerably. The cost of cultivation, irrigation, fertilizers, insecticides, pesticides has been increased during last couple of years. Agriculture credits are not availed on time and in sufficient amount by the institutions. There was big problem seen for price processing. Each year farmers have fought for cane price. Without their agitation they didn’t get sufficient amount. Cane has not been cut on time. The amount of cane was not received on proper time. Agriculture labour problem is big issue was observed in the study area. While in case of sugar factories, they are also faces number problems, indebtedness, prices determination crises, competition, excess stock of sugar and changing govt. policies.

It is need to overcome of the above problems. With sugarcane, in the irrigated areas, farmers have to cultivate various cash crops like horticulture, floriculture etc. which help to increase income. As it was examined that most of the farmers have not tested the soil of their farm, farmers should follow soil testing before cultivation for suitable plantation and cultivation. To avoid misuse of fertilizers, farmers have to go through fertigation (fertilizers + irrigation). For appropriate use of chemical fertilizers, nutrition, pesticides, insecticides; sugarcane farmers have to get proper guidance about it. Farmers should be encouraged for organic farming. For overall development of sugarcane cultivation, short term medium and long-term loan should be provided on proper time and sufficient amount to the farmers. For better productivity of cane, farmers should go through modern inputs and also be followed alternate cropping pattern. Government should implement perspective agriculture crop insurance scheme which will covered all the crops especially cane and all farmers. To avoid labour shortage problem, farmers should be provided modern cultivation and cane harvesting machine. Sugar factories in Maharashtra should develop their research centre where high recovery and high yield cane-seed varieties be developed, therefore it is suggested that sugar factories be established their own sugarcane development and research centre.

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Challenges of Social Entrepreneurship

Assist. Prof. Banderao Anandarao Tarhal
Dept.of Commerce,
Chandrabai-Shantappa Shendure College, Hupari.

Abstract:
In the recent past, the field of social entrepreneurship is growing rapidly and attracting increased attention from many sectors. Social entrepreneurship is generally defined as “entrepreneurship with an embedded social purpose”. Social entrepreneurship is the process of pursuing innovative solutions to social problems. The main aim of social entrepreneurship as well as a social enterprise is to further social and environmental goals for a good cause. Social entrepreneurship is the recognition of a social problem and the use of entrepreneurial principles to organize, create and manage a social venture to achieve a desired social change. More specifically, social entrepreneurs adopt a mission to create and sustain social value. The present paper explains the concept of social entrepreneurship, discuss the difference between business entrepreneurship and social entrepreneurship, areas of social entrepreneurship and challenges before social entrepreneurship in India.

Key words: Social Entrepreneurship, Social Entrepreneur, Challenges, India.

Introduction:
The word ‘entrepreneur’ has become a buzzword in today era of globalization. Entrepreneurship plays an important role in the industrial and economic development of a country. Some thinkers have appreciated its role in economic development as “an economy is the effect for which entrepreneurship is the cause”. Recently, a new term ‘social entrepreneurship’ has emerged in the economic literature and has been receiving increasing attention in the socio-economic context. A man takes so much from the society during his lifetime, which he needs to give back to the society. The corporations also expected to do the same in the form of Corporate Social Responsibility (CSR). On this background, social entrepreneurship is now beginning to take shape in our country. Young Indians feel that they can change India through social entrepreneurship.

Objectives of the study:
The following objectives are set for the present study –
1) To understand the concept of social entrepreneurship.
2) To study the difference between business entrepreneurship and social entrepreneurship.
3) To study the areas of social entrepreneurship.
4) To describe the challenges faced by social entrepreneurship.

Methodology:
Looking into requirements of the objectives of the study, the research design for the study is descriptive type. Data and information are mainly collected from secondary sources. The secondary data has been collected from various websites, research journals, magazines, books etc.

The Concept of Social Entrepreneurship:
The term ‘social entrepreneurship’ was first coined in 1980 by Bill Drayton of Ashoka which is the global association of the world’s leading social entrepreneurs. Social entrepreneurship is the recognition of a social problems and the use of entrepreneurial principles to organize create and manage a social venture to achieve a desired social change. Drayton calls social entrepreneurship as a model for bringing social change in a society by those individuals who combine the practical and result – oriented methods of a business entrepreneur with the goals of a social reforms. In other words social entrepreneurs are those people who use innovative ways for tackling various socio-economic problems of the society in their chosen areas, whether that is education, health care, environment economic development or any other social field. (Dees 1998).

Schwab Foundation (2005). “social entrepreneurship is applying practical, innovative and sustainable approaches to benefit society in general, with an emphasis on those who are marginalized poor.”
In short, social entrepreneurship is the process that creates social and economic change through leadership and the application of business practices. Social entrepreneurship focuses on creating income opportunities for many people held in the grips of poverty.

Entrepreneurs are innovative, highly motivated and critical thinkers. When these attributes are combined with the drive to solve social problems, a ‘social entrepreneur’ is born. Social entrepreneurs attempt to solve society’s most daunting social problems. Social entrepreneurship and social entrepreneurs can be found throughout history. Florence Nightingale (founder of the first nursing school and developer of modern nursing practices), Robert Owen (founder of the co-operative movement), Maria Montessori (developer of Montessori approach to early childhood education) etc. are the examples of social entrepreneurs. Muhammad Yunus (founder of Grameen Bank, Bangladesh) is a more recent example, who is the recipient of the 2006 Nobel Peace Prize. In short, social entrepreneurs are the pioneers of innovations that benefit humanity at large.

**Business Entrepreneurship V/S Social Entrepreneurship:**

Following difference is found in business entrepreneurship and social entrepreneurship.

1) Profit is the main motive of business entrepreneurship while social impact is the main motive of social entrepreneurship.
2) A Business entrepreneurs change the face of business while social entrepreneurs act as change agents for the society by creating sustainable solutions for the social problems.
3) A Business entrepreneurs feel satisfied by earning more profit. On the other hand social entrepreneurs feel satisfied when they generate transformational change that benefits disadvantaged people in the society.
4) A business entrepreneur may create entirely a new industry. Social entrepreneur offers new and innovative solutions to social problems and then implements them on a large scale for the benefit of the humanity at large.
5) A business entrepreneur measures performance on profit basis. A social entrepreneur focuses on creating social capital (economic benefits).

**Focus Areas of Social Entrepreneurship:**

Social entrepreneurship aims at solving social problems. Thus, all social problems becomes areas of social entrepreneurship. Following are some of the focus areas of social entrepreneurship.

1) **Affordable Healthcare**: Over 60% of the population in India lives in villages and small towns while 70% of medium and large hospitals are located in metros and large towns. Thus availability and affordability remain a key concern in healthcare coverage. Affordable healthcare providers reduce the cost of service delivery through innovative operating models.

2) **Affordable Housing**: According to 12th five year plan document, the gap in the urban housing market is estimated at 18.8 million dwelling units. Moreover, about 73% of the self occupied units are in bottom 40% of the urban households. Affordable housing developers create economic value by minimizing construction cost and completion time through integrative technical solutions and process innovations.

3) **Water and Sanitation**: Social entrepreneurs are typically involved in rain water harvesting, community water treatment, point of use filtration and small scale water networks. Typical working models for sanitation management are household toilets, pay and use community toilets and ‘ecosan’ toilets where toilet waste is used to create biofuel.

4) **Agriculture**: Above 70% of the rural population in India depends upon agriculture and allied sectors. Social enterprises working in this sector create economic and social value by eliminating inefficiencies from the current value chain.

5) **Energy**: Social enterprises enter this area in order to enable access to environmentally friendly, affordable energy. Roof – top solar lighting and low smoke cook stoves are some of the initiatives in this area.

6) **Education**: Social enterprises are very active in the education of the under privileged children. They work around these challenges through advocacy and capacity enhancing solutions. These enterprises cater from early childhood to adulthood and exist in the form of pre-schools and after – school classes, e-learning and vocational and skill development institutes.

7) **Livelihood promotion**: Social entrepreneurs in this area are broadly classified into two categories: entities that promote livelihood and those that facilitate skill development. Entrepreneurs in the skill development sector are mostly structured as for – profit entities, but with low or subsidized or free education to the beneficiary.
Major Challenges for Social Entrepreneurs:

The social entrepreneurs in India have to face many hurdles and challenges which hinder the entrance of new social entrepreneurial ventures. Some of the major challenges are outlined below –

1) Lack of Funding/Financial Assistance: Lack of capital is the major challenge for the social entrepreneur in India. Generally, they run their business with their own funds or by raising funds from local money lenders at a high rate of interest. Sometimes this becomes a financial burden on them. The banks deny to provide loan facilities for social entrepreneurs because of various social complications attached with them. This forces social entrepreneurs to approach venture capitalist and philanthropic organizations.

2) Lack of Education in Entrepreneurship: Entrepreneurship in India is still encumbered by the traditional educational system of the country. There is still a lack of specific curriculum on entrepreneurship development in the Indian education system. Currently, the entrepreneurship education is introduced but it is limited to graduates of business schools and management institutions. For other streams of education like the arts and sciences, there is not a single course on entrepreneurship in the curriculum. Even business schools, where entrepreneurship curriculum developed, are also lacking in terms of social entrepreneurship. This lack of social entrepreneurship knowledge presents a major challenge for social enterprises in finding competent and skilled promoters.

3) Comparative Disadvantages to Business: Social entrepreneurs are not necessarily working in a lucrative market. They identify a problem within society and try to find affordable solutions for them. Once they find the way to earn some profit after providing the best low cost solution to the needs of the society, traditional businesses will enter the market competing with a similar solution and technique which increases transaction costs and competition for social entrepreneurs and hampered their future growth.

4) Lack of Skilled Manpower: It is easy for every social entrepreneur to get manpower from a variety of sources; professionals, volunteers, laborers and community participants. The challenge is to have manpower who are really talented in what they are expected to do. For e.g. suppose a social entrepreneur wants to go and teach computers in an orphanage. Here there is no use of manpower who themselves are not fluent with computers. Thus, lack of skilled manpower is another challenge for social entrepreneurs in India.

5) Lack of Government Support: Lack of government support is a major hindrance for social business development in India. Currently, the government is not providing any kind of assistance for promoting these social cause ventures. The governments policies and regulations are very complex and strict for social entrepreneurs. The government does not provide any tax incentives or subsidies for social entrepreneurs. This acts as major impediment to the growth of social entrepreneurship in India.

Conclusion:
The economy has been witnessing rapid growth since the onset of liberalizations from 1991 onwards. However, social and environmental problems of the country are increasing year after year. On this background, the emergence of social entrepreneurship is very important. The bottom of the pyramid is getting benefited due to social entrepreneurship. Social entrepreneurship holds the key for future development in India. In coming days, social entrepreneurs will play a crucial role in the advancement of social changes. No doubt, social entrepreneurs in India have to face some challenges in terms of procurement of finance, lack of skilled manpower, lack of government support etc. Though these challenges exist, there are many successful examples of social entrepreneurial ventures like Lijjat papad, Amul etc. There is lot of scope for social entrepreneurs in India.

References:
A Statistical Analysis Of Stress Level Among Human Being

N.S. Pandkar¹, A. R. Rajput², K.S.Mali³

¹Assistant Professor, Department of Statistics, Balwant college, Vita- 415 311, Dist.: Sangli (M. S.), Affiliated to Shivaji University, Kolhapur, INDIA.
²UG Student, Department of Statistics, Balwant College, Vita- 415 311, Dist.: Sangli (M. S.), Affiliated to Shivaji University, Kolhapur, INDIA.

Abstract:
Today major issue and a matter of concern for all human being and the organizations is Stress. It has become a part of life among Human beings. To avoid stress becomes more complex at home as well as outside the home. This research is devoted towards the finding factors affecting on stress level that is, the health, emotions, academic performance of students in the day to day life and to compare the stress level between various groups such as occupation, Gender. The statistical methods for independent of two sample t-test and ANOVA was used to analyze the data.

Key Words: Stress level, t-test, ANOVA, Level of significance.

Introduction:
Stress can be defined as a state of mental or emotional strain or suspense & also as a number of usual reactions of the body. Stress is the way human being react both physically and mentally to changes, events, and situations in their lives. People experience stress in different ways and for different reasons. The reaction is based on your perception of an event or situation.

Modern life is full of stress and organization becomes more complex. Changes in our lives such as going to college, getting married, changing jobs, or illness are frequent sources of stress. Now a day’s occupational stress is becomes more serious. N. Parveen (2009) [1] discussed about Occupational Stress among Married and Unmarried Working Women in Hyderabad City. In 21st century, the stress of working women increases rapidly. Tripathi and Bhattacharjee (2012) [2] Studied about Psychological Stress of working women.

Stress is very much dynamic condition in which people confronted with opportunities constraints or demand related to what one desires and for which outcomes is perceived to be both uncertain and important. Stress is associated with constraints and demands to conditions are necessary for potential stress to become actual stress. Dr. J. Vijayadurai (2012) [3] discussed about Stress Management among Women College Teachers in Tamilnadu.

Objectives:
1) To find the factor affecting on stress level in the day to day life of all people.
2) To compare stress on the basis of gender, family type, area, occupation, nature of job, expenditure, marital status, qualification, income, sleeping time and habit.

Material and Methods:
We collected primary data by filling 100 questionnaires from the people in rural area Lengare and urban area Vita by convenience sampling. We collect information about their mental condition of peoples. The statistical methods for independent of two sample t-test and ANOVA is used to analyze data.

Result and discussions:

1. Comparison of stress level by using independent two sample t-test

Hypothesis:
H₀: There is no significant difference between Stress Level of Male and Female.
H₁: There is significant difference between Stress Level of Male and Female.

Table-1: Independent two sample t-test

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>t</th>
<th>df</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>1.208</td>
<td>98</td>
<td>0.230</td>
</tr>
<tr>
<td>Family Type</td>
<td>0.547</td>
<td>98</td>
<td>0.585</td>
</tr>
<tr>
<td>Area</td>
<td>-0.141</td>
<td>98</td>
<td>0.888</td>
</tr>
<tr>
<td>Diabetics</td>
<td>-0.248</td>
<td>98</td>
<td>0.805</td>
</tr>
<tr>
<td>Hypertension</td>
<td>-1.947</td>
<td>98</td>
<td>0.054</td>
</tr>
</tbody>
</table>

In above table, the p-value of independent two sample t test for the variable gender is greater than 0.05. Hence we accept null hypothesis at 5% level of significance and conclude that there is no significant difference between Stress Level of Male and Female.
2. Comparison of stress level by using One Way ANOVA

Hypothesis:

H₀ = There is no significant difference between Stress Level of among eight group of Occupation.
H₁ = There is significant difference between Stress Level of among eight group of Occupation.

<table>
<thead>
<tr>
<th>Table-2: ANOVA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent Variable</td>
</tr>
<tr>
<td>-----------------------</td>
</tr>
<tr>
<td>Occupation</td>
</tr>
<tr>
<td>Between Groups</td>
</tr>
<tr>
<td>Within Groups</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Nature of job</td>
</tr>
<tr>
<td>Between Groups</td>
</tr>
<tr>
<td>Within Groups</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Expenditure</td>
</tr>
<tr>
<td>Between Groups</td>
</tr>
<tr>
<td>Within Groups</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Marital Status</td>
</tr>
<tr>
<td>Between Groups</td>
</tr>
<tr>
<td>Within Groups</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Qualification</td>
</tr>
<tr>
<td>Between Groups</td>
</tr>
<tr>
<td>Within Groups</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Income</td>
</tr>
<tr>
<td>Between Groups</td>
</tr>
<tr>
<td>Within Groups</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Sleeping time</td>
</tr>
<tr>
<td>Between Groups</td>
</tr>
<tr>
<td>Within Groups</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Habit</td>
</tr>
<tr>
<td>Between Groups</td>
</tr>
<tr>
<td>Within Groups</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

The above table shows the output of ANOVA for the variables Occupation, Expenditure, Marital Status, Qualification, Income, Nature of Job, Sleeping Time and Habit.

For the variable occupation, the p-value of F-test is less than 0.05. Hence we reject the null hypothesis at 5% level of significance and conclude that the mean stress levels among eight categories of occupation are different. To find the significance difference between stress levels of specific groups we have to do the multiple comparison tests which are known as LSD test which contains the result of Post-Hoc test.

<table>
<thead>
<tr>
<th>Table-3: Multiple Comparisons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Variable: Stress Level</td>
</tr>
<tr>
<td>(I) Occupation</td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td>Business</td>
</tr>
<tr>
<td>Government Job</td>
</tr>
<tr>
<td>Housewife</td>
</tr>
<tr>
<td>Private Job</td>
</tr>
<tr>
<td>Retired</td>
</tr>
<tr>
<td>Student</td>
</tr>
<tr>
<td>Unable to work</td>
</tr>
<tr>
<td>Farmer</td>
</tr>
<tr>
<td>Government Job</td>
</tr>
<tr>
<td>Housewife</td>
</tr>
<tr>
<td>Private Job</td>
</tr>
<tr>
<td>Retired</td>
</tr>
<tr>
<td>Student</td>
</tr>
<tr>
<td>Unable to work</td>
</tr>
<tr>
<td>Government Job</td>
</tr>
<tr>
<td>Farmer</td>
</tr>
<tr>
<td>Housewife</td>
</tr>
<tr>
<td>Private Job</td>
</tr>
<tr>
<td>Retired</td>
</tr>
<tr>
<td>Student</td>
</tr>
<tr>
<td>Unable to work</td>
</tr>
<tr>
<td>Housewife</td>
</tr>
<tr>
<td>Farmer</td>
</tr>
</tbody>
</table>
In multiple comparison table-3, the p-value (sig.) less than 0.05 indicate that there is significant difference between the stress levels of two occupation category.

From above graph-1 we can see that, the stress level of unable to work people is higher as compared to other occupation category.

<table>
<thead>
<tr>
<th>Occupation Category</th>
<th>Government Job</th>
<th>Private Job</th>
<th>Retired</th>
<th>Student</th>
<th>Unable to work</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>11.24</td>
<td>-10.905</td>
<td>-3.238</td>
<td>-16.571</td>
<td>11.42</td>
</tr>
<tr>
<td>Medium</td>
<td>7.797</td>
<td>7.977</td>
<td>6.055</td>
<td>7.977</td>
<td>4.398</td>
</tr>
<tr>
<td>Low</td>
<td>6.365</td>
<td>3.813</td>
<td>0.05</td>
<td>3.065</td>
<td>3.981</td>
</tr>
</tbody>
</table>

* The mean difference is significant at the 0.05 level.

**Table-4: Multiple Comparisons (habit)**

<table>
<thead>
<tr>
<th>(J) habit</th>
<th>(J) habit</th>
<th>Mean Difference (J-J)</th>
<th>Std. Error</th>
<th>Sig.</th>
<th>95% Confidence Interval</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alcohol</td>
<td>Tobacco</td>
<td>3.633</td>
<td>.792</td>
<td>.648</td>
<td>-12.10</td>
</tr>
<tr>
<td>Tobacco</td>
<td>Alcohol</td>
<td>-3.633</td>
<td>.792</td>
<td>.648</td>
<td>-19.37</td>
</tr>
<tr>
<td>None</td>
<td>Alcohol</td>
<td>8.469</td>
<td>2.954</td>
<td>.005</td>
<td>2.61</td>
</tr>
<tr>
<td>Tobacco</td>
<td>-8.469</td>
<td>2.954</td>
<td>.005</td>
<td>.040</td>
<td>-14.33</td>
</tr>
</tbody>
</table>

* The mean difference is significant at the 0.05 level.
In multiple comparison table-4, the p-value (sig.) less than 0.05 indicate that there is significant difference between the stress levels of two habits.

From the above graph-2, we can see that the stress level of alcoholic person is higher as compare to other persons.

From above graph-3, we conclude that stress level of rural and urban area is 69.78 and 70.1 respectively. Hence stress level of urban area is greater than rural area.

The Pie chart of stress level shows that, out of 100 people, the 62 people have moderate stress level, 33 people have high stress level and 5 people have low stress level.

Conclusions:
This result of this study shows that the occupation and habits of people are most important factors that affects on stress level. The people are unable to work having higher stress level as compared to other occupation category. The people having habit of drinking alcohol have higher stress level. The most of people having moderate stress level. The people living in urban area have higher stress level as compared to rural area.

References:
“Problems of Multi State Co-operative Banks in India: A Case Study of Punjab & Maharashtra Co-operative Bank Ltd.”

Dr. Shashikant Dundappa Kore,
(Asst. Professor, KIT’s Institute of Management Education & Research, Kolhapur)

Abstract:
India is a developing country and Indian banking sector is playing a very significant role in the development of economy. This sector is monitored and regulated by Reserve Bank of India (RBI). Indian banking industry has recently witnessed the roll out of innovative banking models like payments and small finance banks. In this banking operation a role of co-operative banks is very significant because these banks are pooling a huge savings to the banks and providing all kind of financial/banking services to the needy people. At present more than 1500 multistate cooperative banks are working in India. These banks are not fully controlled by RBI. Punjab & Maharashtra Co-operative Bank is one of the fast growing banks in the state of Maharashtra and some other states. Up to 22nd September 2019, bank was functioning very smoothly but suddenly on 23rd Sep.2019 RBI imposed restrictions on PMC bank and stopped all kind of monetary transactions due to major financial irregularities.

Key Words: banking, co-operative, RBI, PMC, irregularities, HDIL, DICGC, lending

Introduction:
India is a developing country and banking sector is playing a very significant role in the development of nation’s economy. India’s banking sector is sufficiently capitalized, regulated by RBI. The financial and economic operations in the country are working smoothly and are far superior to any other developing country. Indian banking industry has recently witnessed the roll out of innovative banking models like payments and small finance banks. RBI’s new measures may go a long way in helping the restructuring of the domestic banking industry. In this banking operation a role of cooperative banks is very significant because these banks are pooling a huge savings to the banks and providing all kind of financial/banking services to the needy people.

Banking Sector in India:
The Indian banking system consists of 27 public sector banks, 21 private sector banks, 49 foreign banks, 56 RRB’s, 1,562 urban cooperative banks and 94,384 rural cooperative banks, in addition to cooperative credit institutions (FY17 data). In FY07-18, total lending increased at a CAGR of 10.94 per cent and total deposits increased at a CAGR of 11.66 per cent. India’s retail credit market is the fourth largest in the emerging countries. It increased to US$ 281 billion on December 2017 from US$ 181 billion on December 2014.

Banking Status in India

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Type of Bank</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Public Sector Banks</td>
<td>12</td>
</tr>
<tr>
<td>2</td>
<td>Private Sector Banks</td>
<td>22</td>
</tr>
<tr>
<td>3</td>
<td>Local Area Bank</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>Small Finance Bank</td>
<td>5</td>
</tr>
<tr>
<td>5</td>
<td>Payment Banks</td>
<td>6</td>
</tr>
<tr>
<td>6</td>
<td>Foreign Banks With Branches</td>
<td>48</td>
</tr>
<tr>
<td>7</td>
<td>Foreign Banks With Representative Offices</td>
<td>37</td>
</tr>
<tr>
<td>8</td>
<td>RRB</td>
<td>45</td>
</tr>
<tr>
<td>9</td>
<td>State Cooperative Bank</td>
<td>33</td>
</tr>
<tr>
<td>10</td>
<td>Urban Cooperative Bank</td>
<td>61</td>
</tr>
<tr>
<td>11</td>
<td>Small Finance Banks</td>
<td>10</td>
</tr>
<tr>
<td>12</td>
<td>No. Of A/C Holders As On Mar-2019</td>
<td>355.4 Million</td>
</tr>
<tr>
<td>13</td>
<td>Saving Deposits As On Mar-2019</td>
<td>39.72 Lack Cr.</td>
</tr>
<tr>
<td>14</td>
<td>Total Credit Extended In India</td>
<td>US$ 1.3 Trillion</td>
</tr>
</tbody>
</table>

(Source: ibef.org)

About PMC bank:
Punjab & Maharashtra Co-operative Bank is one of the fastest growing Multi-State Scheduled Urban Co-operative Bank with its area of operation in the States of Maharashtra, Delhi, Karnataka, Goa, Gujarat, Andhra Pradesh and Madhya Pradesh.

PMC bank was started a small room at Sion, on February 13, 1984 as a single branch Bank and within a span of 35 years it reaches to the wide network of 137 branches across six states and stands among top 10 co-operative banks of the country.
The present status of the bank was….
Total bank Members as on Mar 2018 - 66045
Total Staff as on Mar 2018 – 1781

PMC Bank Status for Last 3 Years

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Capital</td>
<td>241.42</td>
<td>284.51</td>
<td>294.22</td>
<td>292.61</td>
</tr>
<tr>
<td>Reserves*</td>
<td>638.35</td>
<td>747.90</td>
<td>814.80</td>
<td>933.94</td>
</tr>
<tr>
<td>Deposits</td>
<td>7,781.47</td>
<td>9,012.00</td>
<td>9,938.85</td>
<td>11,617.34</td>
</tr>
<tr>
<td>Advances</td>
<td>5,527.54</td>
<td>6,438.23</td>
<td>7,428.08</td>
<td>8,383.33</td>
</tr>
<tr>
<td>Working Capital</td>
<td>8,847.91</td>
<td>10,320.50</td>
<td>11,390.10</td>
<td>13,313.25</td>
</tr>
<tr>
<td>Gross Profit</td>
<td>139.73</td>
<td>202.27</td>
<td>211.81</td>
<td>244.46</td>
</tr>
<tr>
<td>Net Profit before Tax</td>
<td>123.95</td>
<td>150.48</td>
<td>169.67</td>
<td>156.28</td>
</tr>
<tr>
<td>Net Profit after Tax</td>
<td>78.48</td>
<td>96.94</td>
<td>100.90</td>
<td>99.69</td>
</tr>
<tr>
<td>Capital Adequacy</td>
<td>12.20%</td>
<td>12.32%</td>
<td>12.29%</td>
<td>12.62%</td>
</tr>
<tr>
<td>Net N.P.A.%</td>
<td>0.70%</td>
<td>0.96%</td>
<td>1.05%</td>
<td>2.19%</td>
</tr>
</tbody>
</table>

(source: PMC bank annual report)

What Happened With PMC Bank On 23rd:

Upto 22nd September 2019, bank was functioning very smoothly and absolutely there was no any problem. But suddenly on 23rd Sep.2019 Reserve bank of India put restrictions on PMC bank and stopped all kind of monetary transactions. Reserve Bank of India (RBI) has admitted that it has noticed Three Major Irregularities in the operations of multi-state Maharashtra & Punjab Co-operative (PMC) Bank that necessitated immediate action under the Section 35A of the RBI Act. The FIR has been filed under sections 409 (criminal breach of trust by a public servant or banker), 420 (cheating), and 465, 466 and 471 (related to forgery) of the Indian Penal Code along with 120 (b) (criminal conspiracy). The direction will remain in force for six months from the close of business. These three violations includes…

1. major financial irregularities,
2. failure of internal control systems and
3. Wrong doing and under-reporting of its (lending) exposure.

Based on a complaint by RBI-appointed administrator, the city police's Economic Offences Wing filed a FIR in the case for forgery, cheating and criminal conspiracy against the officials. As per initial investigations, the bank's losses since 2008 were Rs 4,355.46 crore. The bank's former chairman Mr. Waryam Singh, MD Mr. Joy Thomas and other senior officials, along with the director of HDIL, Mr. Wadhawan, have been named in the FIR. The HDIL promoters allegedly colluded with PMC bank management, to draw loans from its Bhandup branch. Despite non-payment, the bank officials did not classify the loans as non-performing advances and intentionally hide the information about the same from RBI. They also created fictitious accounts of companies which borrowed small sums of money, and created fake reports of the bank to hide from the regulatory supervision.

According to an FIR filed in the case, HDIL promoters allegedly colluded with the bank management to draw loans from the bank's Bhandup branch. The bank officials did not classify these loans as non-performing advances, despite non-payment. Reports estimate the bank’s overall exposure to the HDIL group at around Rs 6,500 crore, or over 73 per cent of all of the bank’s advances — and all of this is not being serviced. The bank also allegedly created fictitious accounts of companies which borrowed small sums of money, and created fake reports to hide from regulatory supervision. In 2018-19, the bank had reported a net profit of Rs 99.69 crore in its annual report. The bank showed 3.76 per cent (or Rs 315 crore) of advances (Rs 8,383 crore) as gross non-performing assets (NPAs), which was good performance as compared to public-sector banks. However, it is now clear that the bank presented false financial reports to hide the bad loan mess and the alleged collusion with HDIL and other companies.

Anxious depositors lined up outside branches of the bank. They were angry and vented their frustration on social media against the sudden stopping of withdrawal at the bank.

RBI Regulation:

On September 23, RBI appointed Mr. JB Bhoria as the as administrator. Further RBI imposed regulatory restrictions on the PMC Bank for six months over alleged financial irregularities. The withdrawal
limit for account holders was initially Rs 1,000 per each customer for six months, which was later raised to Rs 10,000 and then to Rs 40,000 and then Rs 50,000.

Detailed affidavit filed before the Bombay High Court in which it states that PMC Bank had submitted fraudulently manipulated data to the central bank for sample checks, but "the sample of accounts picked for inspection did not contain undisclosed HDIL accounts". While the HDIL accounts shown by PMC Bank were seen by the RBI inspection team, a majority of them were declared as non-performing assets. PMC Bank had also sanctioned mortgage limits to a wholly-owned subsidiary of the HDIL when the bank's Chairman, Mr. S. Waryam Singh, was also a director of HDIL. He chaired a PMC Bank board meeting to approve the mortgage overdraft of HDIL.

**Dicgc Rule:**

As per the DICGC rules, each depositor in a bank is insured up to Rs 1 lakh for both the principal and interest amount held by him. This includes all deposits held by you in your current account, savings account, fixed deposits and so on. If the total of all the deposits held by you exceeds Rs 1 lakh, then you will be able to get only up to Rs 1 lakh inclusive of principal and interest amount if the bank goes bankrupt.

**Recommendation and Suggestions:**

1. RBI regulation on co-operative banks is must. At present there is a freedom on selection of directors, Board of Directors, President, selection of Auditors etc.
2. No one chairman or director will be on the same position for more than 10 years (two terms) and no auditor will audit for more than 5 years.
3. Special audit of these banks can be done by the separate RBI auditors in addition to particular bank auditor and if any irregularities found then that auditor must be banned, punished or penalized so that the same thing will not repeat.
4. Instead of annual audit, it would be better if audit is done twice in a year by two different auditors who are not from the local area.
5. Deposit insurance scheme (DICGC) is to be revised. Sum assured amount limit can be increased and small percentage of premium amount can be charged from depositor.
6. In case of any fraud, DICGC insurance scheme must be executed immediately and payment must be done to all the affected depositors so that, small depositors will not suffer and they shall trust on bank deposits.
7. Instead of Multistate banking licenses it can be limited up to any one state so that control can be more effective.
8. Liquidity limit (CRR & SLR) can be increased up to 2 to 3 times extra than existing one.
9. Performance index for all banks can be set by RBI/Finance Ministry for improvement, growth and development of banking operation. Many factors and criteria’s can be added to know the status of that bank. For the higher performance banks, some attractive insensitive can be offered by the RBI to motivate the banks. So that banks will try to show their higher performance.

**Conclusion:**

Frequently bank scams are happening in India almost with all type of banks. Failures of urban cooperative banks occur alarmingly frequent. But still Indians have a faith on Indian banking system. Role of cooperative banks, their services, relations with customers etc. are very effective. Co-operative banks are still relevant because they cater mostly to first-time borrowers who may not be looked at positively by public-sector banks or private banks. Cooperative bank regulation by RBI is not as stringent as that of commercial banks. RBI should have greater power over cooperative banks and empower RBI to implement resolution techniques such as winding-up and liquidating banks without involving other regulators under the laws of cooperative societies. This will definitely help to avoid the banking irregularities and better control on overall banking operations.

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Inclusive Growth & Sustainable Development: In India

Prof. Mahendra Sonawane
HOD (Humanities) Economics
IOS, College of Computer Science, Wakad, Pune

Introduction

Sustainable development implies the fulfillment of several conditions: preserving the overall balance, respect for the environment, and preventing the exhaustion of natural resources. Reduced production of waste and the rationalization of production and energy consumption must also be implemented. Sustainable development is presented as a more or less clean break from other modes of development, which have led and are still leading to worrying social and ecological damage on both a worldwide and a local scale. In order to be sustainable, development must combine three main elements: fairness, protection of the environment, and economic efficiency. A sustainable development project must be based on a better-developed mode of consultation between the community and the members it comprises. The success of such a policy also depends on consumers accepting certain constraints and citizens observing certain requirements with regard to transparency and participation.

History:

Faced with the over-exploitation of natural resources that accompanied economic and demographic growth, the think tank known as the Club of Rome, created in 1968, advocated zero growth. This group unites scientists, economists, national and international civil servants, and industrialists from 53 countries. It considers the complex problems that face all societies, whether industrialized or developing. In 1971, this private international association sounded an urgent alarm by publishing 'The Limits to Growth'. Broadly speaking, it presents current economic development as being incompatible with the long-term protection of the planet. The United Nations Conference on the Human Environment in Stockholm in 1972 gave birth to the first true notion of sustainable development, which was called 'eco development' in those days. This founding conference was held in an atmosphere of conflict between the ecology and the economy. As the years have passed, the elements of civil societies, with poor support from governments, have been waking up to the need to implement worldwide solidarity to deal with the risks of chaos disturbing nature’s balances. In the 1980s, when the general public became aware of acid rain, the hole in the ozone layer, and the greenhouse effect, etc., this gradually dawning awareness took another step forward. Little by little, the media began to make these topics more accessible to the general public. In 1980, the International Union for the Conservation of Nature (IUCN) published its world conservation strategy. The term 'sustainable development' remained virtually unnoticed until its revival in the Gro Harlem Brundtland report 'Our common future', published in 1987. It is very encouraging, therefore, to see that nations renewed their commitments to sustainable development in 2012 at Rio+20, and affirmed that a new integrated agenda beyond 2015 would ensure the promotion of an economically, socially and environmentally viable future for our planet and for present and future generations. They called for the development of Sustainable Development Goals. During the first United Nations Environment Assembly (UNEA-1), in June 2014, ministers concluded that the post-2015 sustainable development agenda should fully integrate economic, social and environmental dimensions in a "coherent, holistic, comprehensive and balanced manner". This was reiterated by the UN Secretary-General in his December 2014 synthesis report The Road to Dignity by 2030.

UN Climate Change Conference (Paris) August, 2017: It is very sad that Donald Trump’s decision to pull the US out of the historic Paris Climate Change Agreement and turn his back on the other 194 countries that signed it leaves him isolated on the world stage. But Trump is also isolated from the very Americans he purports to lead, and here lies hope. Across America, families, businesses, churches, institutions and governments are busy building a clean energy future. And no president can stop that.

OBJECTIVES OF SUSTAINABLE DEVELOPMENT: Sustainable development aims at the creation of the sustainable improvements in the quality of life for all people and this should be the principal goal of development policy. Accordingly, the main objectives of sustainable development are stated as under:

1. Accelerating economic growth
2. Meeting basic needs
3. Raising living standards
4. Helping in ensuring clean environment free from all types of pollution
5. Maximizing the net effects of economic development
6. Preservation and enhancement of the stock of the environmental, human and physical capital
7. Inter generational equity
8. Overall strict control on gross exploitation of the natural resources of each country.
Dimensions of Sustainability: They are powerful tool for defining the complete sustainability problem. This consists of economic, social, and environmental pillars. If anyone pillar is weak then the system as a whole is unsustainable. Two popular ways to visualize the three pillars are shown.

Most national and international problem solving efforts focus on only one pillar at a time. For example, the United Nations Environmental Programme (UNEP), the environmental protection agencies (EPA) of many nations, and environmental NGOs focus on the environmental pillar. The World Trade Organization (WTO) and the Organization for Economic Cooperation and Development (OECD) focus mostly on economic growth, thought the OECD gives some attention to social sustainability, like war reduction and justice. The United Nations attempts to strengthen all three pillars, but due to its consensual decision making process and small budget has minor impact. The United Nations focuses mostly on the economic pillar, since economic growth is what most of its members want most, especially developing nations. This leaves a void. No powerful international organization is working on the sustainability problem as a whole, which would include all three pillars. However, as the Great Recession of 2008 demonstrated, weakness in the other pillars can directly weaken the environmental pillar. Many nations and states are cutting back or postponing stricter environmental laws or investment, since their budgets are running deficits. Many environmental NGOs are seeing their income fall. The social pillar is critical too. Once a war breaks out environmental sustainability has zero priority. If a nation lives in dire poverty, the environment is pillaged with little thought for the future. Therefore solutions to the sustainability problem must include making all three pillars sustainable.

To see, the more correct relationship requires a diagram like the one shown. The largest system of them all is the biosphere we live in. It contains the human system, which has two main systems: social and economic. When groups of people, from a tribe to a nation, agree to form a government they form a social contract to increase their general welfare. This contract binds the social and economic systems of the group of individuals together. The people (the social subsystem) are working together under a central government to maximize their economic system's output. Seeing the overall system this way makes it clear that environmental sustainability must have the highest priority, because the lower the carrying capacity of the environment, the lower the common good delivered by the social system and the less output the economic system can produce.

The Issues And Aims Of Sustainable Development:
Following the Rio conference of 1992, most countries undertook to draw up a national strategy for sustainable development. The implementation of these strategies has turned out to be tricky, because it must address very serious issues within economic and political contexts that are marked by strong inertia. The issues appear at every level and affect practically every area of national policy. The various approaches reflect different points of view, and in particular: more or less constrained free market practices, a desire to place people at the heart of the economy, the greater or lesser determination of the various countries in the world, and the balance between short, medium, long, and very long-term interests. Moreover, there is no denying that the interdependence of modern-day economies means that environmental problems must be dealt with on a worldwide level, which does not simplify the implementation of the necessary strategies, particularly The aim of sustainable development is to define viable schemes combining the economic, social, and environmental aspects of human activity. These three areas must therefore be taken into consideration by communities, companies, and individuals. The ultimate goal of sustainable development is to find a coherent and long-lasting balance between these three aspects. In addition to these three main factors, there is a transverse consideration, which is essential to the implementation of policies and actions with regard to sustainable
development: good governance. Governance consists in the procedures of the decision-making process. In matters of sustainable development, the consensus of all the participants in society is required in order to define objectives and implement them: private and public sector companies, Sustainable development did not just appear out of thin air; it is the product of a set of transformations in which the exploitation of natural resources, the choice of type of investment, and orientation of technological and institutional modifications are in harmony with present and future needs. As has already been indicated, the aims of sustainable development must be considered by individuals, by companies, and on a planet-wide level. Moreover, the concept of sustainable development is based on a set of requirements. It must allow the basic needs of present and future generations to be fulfilled with regard to demographic constraints, such as: access to water, education, health, employment, and the fight against hunger or malnutrition. Another aim of this type of development is to improve quality of life, which involves easier access to medical care, social services, culture, and therefore also social well-being. In addition, respect for rights and freedoms and the promotion of new forms of renewable energy such as wind, solar, and geothermal power, are important aspects of sustainable development. Sustainable development must allow the planet’s resources and condition to be protected for future generations and natural assets to be shared. The concept of sustainable development also involves narrowing the gaps between rich and poor countries, insofar as these gaps, if maintained or accentuated, could be the cause of violent conflict, which by its very nature leads to regression rather than development.

**Policies For Sustainable Development:**

Environmental problems like air pollution, water pollution, soil degradation, deforestation, loss of biodiversity, etc are caused by such diverse factors population growth, poverty, industrialization, agricultural development, transport development, urbanization, market failure etc. Such environmental degradation harms human health, reduces economic productivity and leads to the loss of amenities. Therefore, the damaging effects of environmental degradation can be reduced by a judicious choice of economic and environmental policies and environmental investments. The important policy measures for sustainable development are as follows:

- **Reducing Poverty:** Reduction of poverty should be the foremost priority of the Government. It should select those projects which provide greater employment opportunities to the poor. It should expand health, family planning and education that will help reduce population growth. Supply of drinking water, sanitation facilities, and slum clearance should be given top priority.
- **Removing Subsidies:** To reduce environmental degradation at no net financial cost to the Government, subsidies for resource use by the private and public sectors should be removed. Because, subsidies on the use of electricity, fertilizers, pesticides, diesel, petrol, gas, irrigation, water etc lead to their wasteful use and environmental problems.
- **Clarifying and Extending Property Rights:** Lack of property rights over excessive use of resources leads to degradation of environment. This leads to overgrazing, deforestation and over exploitation of minerals. Therefore, clarifying and assigning ownership titles to private owners will solve environmental problems.
- **Market based Approaches:** Various market based approaches should be adopted to protect environment. Market based instruments in the form of emission tax, pollution taxes, marketable permits, depositor fund system, input taxes, differential tax rates, user administrative charges, subsidies for pollution abatement equipment etc should be extensively used to protect environment.
- **Regulatory Policies:** Regulatory policies are the other weapons for reducing environmental degradation. Regulators have to make decisions regarding price, quantity and technology. They decide the technical standards, regulations and charges on air, water and land pollutants.
- **Public Participation:** Public awareness and participation are highly effective to improve environmental conditions. For this purpose various formal & informal education programme, environmental awareness programmes, advertisement, public movements, afforestation, conservation of wild life etc are to be organized on a large scale.
- **Trade and Environment:** The Government should formulate an environment friendly trade policy covering both domestic and international trade. It should encourage the establishment of less polluting industries, adoption of cleaner technologies, adoption of environment friendly processes etc to control environmental degradation.
- **Participation in Global Environmental Efforts:** Participation in various international conventions and agreements on environmental protection and conservation can also help to minimize damages of environmental degradation. They include the Montreal protocol, the Basel convention, the Rio Declaration, the Agenda 21, the Earth summits, etc.
- **Renewable energy:** Policies should be framed for the use of renewable energy like solar and wind in place of coal and petrol. Atomic Energy Agency predicted that renewable energy would overtake natural gas to become the second largest source of power generation world-wide within two years, and that global wind and solar generating capacity would increase by more than 30 per cent.

**Sustainable Development: Challenges And Strategies:**

There are many initiatives in favour of sustainable development. However, these initiatives are often scattered, sometimes not well known (in particular, there is little exchange between the public and private
sectors), and not well promoted. These initiatives, which are rarely part of a long-term plan, are conducted by a wide variety of players: private and public-sector companies, associations, NGOs, territorial authorities, educational institutions, healthcare facilities, public bodies, etc. All these initiatives sometimes constitute a local knowledge base that must be exploited, promoted, and shared. The various ministries must increasingly provide the driving force and co-ordinate, promote, and encourage all stakeholders involved in sustainable development initiatives. In view of the size of the task, sustainable development requires co-ordinated action by all of the Economic Actors And The Public Authorities.

**Challenges:**

In the field of sustainable development, there are many major challenges to be addressed. They require us to re-think our economy and our growth in favour of a society that is more economical in its use of raw materials and energy. Some of these challenges include: climate change, energy consumption, waste production, threats to public health, poverty, social exclusion, management of natural resources, loss of biodiversity, and land use. In this context, sustainable development approaches are now essential obligations. Sustainable development must mainly be able to respond to the various problems raised by demographic growth, the planet’s limited capacity, and social inequality. In 2020, the world’s population will be close to 12 billion, but the Earth does not have unlimited resources, especially since individual consumption has been increasing considerably because the less developed countries wish to catch up with the others. Greenhouse gas emissions are one of the main consequences of human activity that accelerate global warming. This warming carries risks of shortages and the disruption of certain natural cycles such as fresh water, impoverishment of agricultural soil, deforestation, and reduced biodiversity. This means that the future development of all species living on earth, ultimately including human beings, is under threat. In order to be sustainable, development must also be harmonious. At least a certain amount of social cohesion must exist on a planetary scale in order to create the conditions for the peace we need. Major differences between the situations of economic players are sources of tension and conflict. The North/South economic divide and the unequal distribution of the consumption of the planet’s natural resources between the world’s populations are notable potential causes of tension.

**Three Challenges Facing the UN’s Sustainable Development Goals:**

Main Challenge is the “Strengthening Governance”, while the other three key challenges of Sustainable Development that urgently need to be addressed are:

1). Bring together the right stakeholders at the right time in the right place:

Sustainable development inherently involves many different stakeholders operating at many different scales, from national governments, to transnational corporations, to local and international NGOs, to small villages, and many more.

2). How do we make difficult trade-offs?

There will be many co-benefits among the Sustainable Development Goals (SDGs), where addressing one goal helps address others at the same time. For example, addressing climate change will have co-benefits for energy security, health, biodiversity, and oceans. However, the SDGs will also involve trade-offs. It is crucial to recognize that difficult choices will also need to be made that may involve winners and losers, at least in the short term. For example, biodiversity could be threatened if forests are cut down to expand agricultural production for food security. Food security could be threatened if food crops are switched to bio fuel production for energy security. Water security could be threatened by decisions to intensify or expand agriculture, or to build hydropower for energy security and greenhouse gas mitigation.

3). How do we build in accountability for action?

A final key challenge is ensuring responsibility and accountability for progress towards meeting the SDGs. Mechanisms to do this need to link across local, national and international scales.

**Strategies:**

a political level, the European Union has determined a strategy to facilitate more sustainable development. But, it is very sad that recently, the US administration under President Ronal Trump has skipped from its responsibility in protecting worlds’ environment. Sustainable development relies on economic, social and environmental foundations in the framework of co-ordinated worldwide governance. Feedback concerning the various economic, social and environmental policies already implemented must be obtained. The states and the European Union must assume their responsibilities as a driving force in the field of sustainable development. This strategy follows on from the European Sustainable Cities & Towns Conference (Lisbon 1996), and must be a facilitator of public opinion and policies in order to change consumption and investment behaviours. This strategy hinges on measures that take the main challenges into account, transverse measures, appropriate funding, the involvement of all the parties concerned, and the efficient implementation and monitoring of political decisions. The main directives of the strategy are: the promotion and protection of basic rights, solidarity within and between generations, the guarantee of an open and democratic society, the participation of citizens, companies and the social partners, the coherence and integration of policies, use of the best available knowledge, the precautionary principle, and the ‘polluter pays’ principle.
As a general rule, any policy involving a strategy in favour of sustainable development must include the following guidelines, which have international scope and permanent validity:

Becoming more responsible with regard to the future and future generations: promoting the precautionary principle, the ‘polluter pays’ principle, and the general principle of responsibility.

- Taking into account the three aspects already mentioned, in a balanced manner, which assumes that the ‘environmental responsibility’, ‘economic capacity’, and ‘social solidarity’ areas must be handled equally.
- Incorporating sustainable development in all areas of politics. All activities and all processes in the city must be concerned.
- Increasing the co-ordination between political areas and improving consistency. Thus, any wide-ranging political decision must be preceded by an early evaluation of its social, economic and ecological consequences. This approach requires transparent decision procedures and the involvement of all participants concerned, as well as the prior determination of conflicts of interest.
- Achieving the sustainable development objectives through partnership. All institutional levels must work together constructively and fully assume their role as an interface with civil society and the private sector.

Conclusion:

Fostering sustainable development requires the effective management of naturally human and physical capital. Improved coordination across the countries to share the global resources, technology and also scarce resources has become the need of the hour. Global level generosity in promoting and protecting democracy, exchange of technology, maintaining stability of prices in the various economies, judicious use of all environmental material throughout to enhance human development and sustainable development. Sustainable development can be achieved only if the environment is conserved and improved.

References:

A Study Of Interrelationship Between Quality Of Work Life And Work Life Balance Of Employees

1. Mrs. Swati M. Patil
   Ph.D Scholar
2. Dr. T. V. G. Sarma
   CSIBER college, Kolhapur
3. Dr. Satish Pawaskar
   D.Y. Patil Technical campus, faculty of engineering and faculty of management, Talasande

Abstract

Work life balance is become one of the key factor for the employees to achieve success. The matter of work life balance has been developed in response to demographic, economic and cultural changes. This paper intended to study the managerial level employees work life balance in sound casting ltd. Kagal. The study collected data from 60 respondents. Tested hypothesis by adopting statistical techniques like regression, ANOVA. The study found that work responsibilities negatively impact the personal life of employees. Various factors like travelling to work, overtime, meetings and training after the working hours impact the work life balance of the employees. A number of research reviewed in this paper show the outcomes and the settlement of implementing work life balance practices not only for employees themselves, but also for their families, organizations and society. Each organization faces the fact that work life conflict has significant business costs associated with absenteeism, high turnover rates, low creativity, lack of engagement, less productivity.

Key words: Work life balance, work responsibility, personal life, work place, working hours.

Introduction

Work life balance is nothing but the interaction between the work and other activities which includes family, community, leisure and personal development. Work life balance practices are deliberate organizational changes in programmes or organizational culture that are designed to reduce work-life balance conflict and enable employees to be more effective at work and in other roles. It is about the right or balanced combination of the individuals participation in the work and other aspects of their life and this combination does not remain the same it can be changed over the time. Work life is where the tensions between work life and personal life is minimised by having proper policies, systems, supportive management and provisions at work place and a good relations in personal life. Work life balance policies helps employees to reducing the stress level at work and at the same time increases the job satisfaction level.

Viewing work life balance practices solely as a means of accommodating individual employees with IPv giving responsibilities to recognizing their contribution to organizational performance and employee engagement is an important paradigm shift that is still very much in process. Performance and job satisfaction of the employees are said to be affected by the work-life balance. The mode of how work life balance can be achieved and improved is an important issue in the field of human resource management and has received significant attention from employers, workers, academic research, government and the popular media. (Mc Pherson and Reed 2007.13)

In order to encourage the implementing work life balance practices this article addresses the following questions. What is the meaning of work life practices? Effectiveness of these practices? Why do organizations apply work life practices? Why do not work life practices really work? Companies have realised the importance of work life balance with respect to the productivity and creativity of employees. Employers offer a different programmes such as flexible working hours, team outing, shifts,. Medical facilities etc. to motivate the employees to work efficiently. Organisations face many challenges in implementing the policies of work life balance as employees today are not just look out for a job but also want the organisation to take of their well being. Therefore organisation are adopting for new policies where employees can give time to enjoy and spend time with their family.

Literature Review

In modern years the term “work life balance” has replaced what used to be known as “work family balance” (Hudson Resourcing, 2005) this semantic shift arises from recognition that children is by no means the only important non work responsibility and the issue can be applies to any non paid activities or commitments and to a diverse range of employees such women, men, parents, non parents, singles and couples. Other life
activities that need to be balanced with employment may include travel, sport, study, personal development, voluntary work, leisure or eldercare.

Clarke, et al 2004,121

Work life balance is defined as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life. Definition and explanations may vary, work life balance is generally associated with equilibrium between the amount of time and efforts somebody devotes to work and personal activities, in order to keep an in general sense of harmony in life.

Mohammad Niaz (2008)

His research title is “work life balance practices and gender gap in job satisfaction” in this research he examines the role of work life balance practices by explaining the paradox of the contented women worker. He finds out that women report higher levels of job satisfaction than that of men. The main finding is that WLB is the important determinant of intrinsic aspects of job satisfaction.

Australia Government website, 2005

A helpful example of childcare support is Star City Casino in Sydney that provides a 24 hour childcare facility. Management believes this has helped both staff and organization, as evidenced by the lowest staff turnover rate of any casino in Australia.

Rebecca (2009)

In her study she said that women and men have a different perception generally on balance the work and life. She tells that women devote more time on her family and the men spend more time pursuing his personal interest. She also quotes that balance is not only about dividing the time spent on work and personal life, but also establishing harmony that reflects on the individuals priorities.

Peter (2009)

His study title is “Work life balance and subjective well being” explains about the work life balance and the well being of the employees. In this research, the hypothesis that was tested is the sufficient amount of time available increases the well being of the employees as it helps in satisfying personal needs. He finds that perceived sufficiency of time available for personal life and works tells the level of well being only if the individuals need are fulfilled in the given time.

Objectives Of The Study

1. To discover various factors that influence employees work life balance
2. To know interrelationship between employees job and their personal life
3. To know relationship between employees job performance and supervisors support.

Hypothesis Of The Study

H0: There is no relationship between the employees job and its impact on employees personal life
H1: There is a relationship between the employees job and its impact on employees personal life

Research Methodology

The study adopted the descriptive type of research approach for analyzing the work life balance of employees in sound casting. Simple Random sampling technique is used to get the response from the employees. The study sampling unit targeted was managerial level employees. The sample size was 60. Structured questionnaire was designed to collect the primary data from the employees. Secondary data was collected from company’s official website, internet, journals and textbooks. Statistical techniques such as multiple regression analysis, ANOVA and percentage analysis are used to analyze the data.

Data Analysis

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 Hours</td>
<td>18</td>
<td>30</td>
</tr>
<tr>
<td>8.5 Hours</td>
<td>06</td>
<td>10</td>
</tr>
<tr>
<td>9 Hours</td>
<td>31</td>
<td>51.7</td>
</tr>
<tr>
<td>&gt;10 Hours</td>
<td>05</td>
<td>8.3</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100</td>
</tr>
</tbody>
</table>

From the above table we can observe that 18 respondents work for 8 hours, 6 respondents work for 8.5 hours, 31 respondents work for 9 hours and 5 respondents work for more than 10 hours a day at sound casting.
Table No.2
Happiness due to time spent on work daily

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very unhappy</td>
<td>01</td>
<td>1.6</td>
</tr>
<tr>
<td>Unhappy</td>
<td>01</td>
<td>1.6</td>
</tr>
<tr>
<td>Indifferent</td>
<td>10</td>
<td>16.7</td>
</tr>
<tr>
<td>Happy</td>
<td>44</td>
<td>73.3</td>
</tr>
<tr>
<td>Very Happy</td>
<td>04</td>
<td>6.7</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

From the above table we can say that 1 respondent is very unhappy about the time spent at work daily, 1 respondent is unhappy, 10 respondents feel indifferent about the time spent at work daily. While 44 respondents feel happy and 4 feel very happy about the time spent at work daily.

Table:3
Availability of work life balance policy in organisation

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>36</td>
<td>60</td>
</tr>
<tr>
<td>No</td>
<td>11</td>
<td>18.3</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>13</td>
<td>21.7</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

From the above table we can observe that 36 respondents said their organisation has a policy on work life balance, 11 respondents say their organisation does not have a policy on work life balance and 13 respondents don’t know about availability of work life balance policy.

TABLE NO.5
Impact of flexible working hours on employees happiness

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Unhappy</td>
<td>1</td>
<td>1.1</td>
</tr>
<tr>
<td>Unhappy</td>
<td>2</td>
<td>3.7</td>
</tr>
<tr>
<td>Indifferent</td>
<td>34</td>
<td>56.6</td>
</tr>
<tr>
<td>Happy</td>
<td>22</td>
<td>36.7</td>
</tr>
<tr>
<td>Very happy</td>
<td>1</td>
<td>1.7</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100</td>
</tr>
</tbody>
</table>

From the above table we can say that 1 respondent is very unhappy, 2 are unhappy, 34 respondents feel indifferent, 22 are happy and 1 respondent is very happy about flexible working hours provided by the organisation.
TABLE:5

The quality time with your family is missed because of work pressure

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Rarely</td>
<td>11</td>
<td>18.3</td>
</tr>
<tr>
<td>Sometimes</td>
<td>40</td>
<td>66.7</td>
</tr>
<tr>
<td>Often</td>
<td>5</td>
<td>8.3</td>
</tr>
<tr>
<td>Always</td>
<td>1</td>
<td>1.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>60</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

(Source: Primary Data)

From the above table we can say that 3 respondents never missed quality time with their family, 11 says rarely the missed, 40 respondents say sometimes because of work pressure they missed quality time with their family, 5 says often thee missed it and 1 respondent said they always missed quality time with their family due to work pressure.

Model summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std.error of Estimates</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.541</td>
<td>.293</td>
<td>.242</td>
<td>.7235</td>
</tr>
</tbody>
</table>

Inference: Since $r=0.541$, there is strong relationship between the predictor and the dependent variable under the study.

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of square</th>
<th>df</th>
<th>Mean square</th>
<th>f</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>11.944</td>
<td>4</td>
<td>2.986</td>
<td>5.704</td>
<td>.001</td>
</tr>
<tr>
<td>Residual</td>
<td>28.790</td>
<td>55</td>
<td>.523</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>40.733</strong></td>
<td><strong>59</strong></td>
<td><strong>59</strong></td>
<td><strong>59</strong></td>
<td><strong>59</strong></td>
</tr>
</tbody>
</table>

Since significant value is 0.001 which is less than the standard value of 0.05, we reject Ho and conclude that quality time with family is missed, demands of work, overtime and meetings after office hours are the good predictors of the work and having a negative effect on personal life.

Findings

In this study the major findings are as follows
1. Work time is having negative impact on the life of the employees.
2. Quality time of employees with their family is missed because of work and the meetings conducted after the office hours.
3. Employees job has an impact on their personal life.
4. Most of the employees agree that they get support and help from their immediate supervisor or the manager.
5. The factors like overtime, meetings and training after the working hours impact the work life balance of the employees.
6. Majority of the employees feel that the flexible time of organization helps them to balance their work life effectively.

Suggestions

From the questionnaire survey it is seen that the organisation have realised the need for work life balance of employees and offers the policy and programs that concentrates on the growth of the employees. There should be proper communication made to the employees regarding the companys policies and must be encouraged.
Conclusion

It can be said that Work Life Balance is a very important issue in Human Resource Management field and it has a vital impact on the productivity and growth of both the organization and the employee.

References:
An Overview: Zero Budget Natural Farming

Prof. Borate Sagar  
(Research Scholar)  
Prof. Ramkrishna More College  
Akurdi, Pune- 411 044

Prin. Dr. Nitin Ghorpade  
(Principal- Guide)  
BaburaojiGholap College  
Sangvi, Pune- 411 027

Abstract:  
This paper delineates the expansion of Zero Budget Natural Farming (ZBNF) in India. Agriculture faces many challenges, making it more and harder to realize its primary objective feeding the planet – annually, Zero Based Natural Farming, which is in sync with the principles of agro ecology as also other knowledge systems. Increase and changes in diet related to rising incomes drive greater demand for food and other agricultural products, while global food systems are increasingly threatened by land degradation, global climate change, and other stressors. The dual dimensions of the crisis in Indian agriculture - the agrarian and therefore the agricultural got to be addressed and the call of the day is to scale back costs, reduce risks and increase returns, seem to point out how out through its application. Managing the linkages between agriculture, poverty and nutrition is critical as we glance towards providing children with a chance to succeed in their full potential, it's been a matter of concern that the smallholders (includes marginal and little farmers) who are efficient also are those bearing the greater burden because the low levels of absolute return questions their livelihood sustainability, we glance at a number of the key factors that have triggered ZBNFs growth, also as highlight a number of the challenges and contradictions which will arise within the institutionalization process.  
Key Words: ZBNF, Natural farming, 4 pillars of ZBNF, Agriculture, Efficacy of ZBNF

Introduction:  
‘Zero Budget Natural Farming’ (ZBNF) or ‘Subhash Palekar Natural Farming’ (SPNF) may be a set of natural farming methods. These methods are put together by Padma Shri Awardee ‘Subhash Palekar’, who may be a farmer and also an agricultural scientist. ‘Zero Budget’ means without using any credit, and without spending any money on purchased inputs. ‘Natural farming’ means farming with Nature and without use of fertilisers. Zero budget farming may be a set of farming methods that involve zero credit for agriculture and no use of chemical fertilisers. Any farming which builds organic carbon in soil continuously is named organic farming. In ZBNF stem, leaves, roots are returned back to soil which decomposes slowly in aerobic method and organic carbon is build. Mulching / continuous Moisture maintenance ensures decomposition process happens 24/7. Outside India, if inputs are bought from organic shops. it’s called organic farming. The inputs are often fertilizers /pesticides.

Four Wheels Of ZBNF:  
This approach is predicated on 4 pillars.  
1. Jeevamruta – a mix of trash, cow urine, jaggery & pulse flour is sprayed on soil. It provides nutrients to the soil.  
2. Beejamruta – a mix of trash, cow urine, a strong natural fungicide, a robust anti-bacterial liquid, lime and soil is coated to the seeds.  
3. Mulching – Dead matters of any living organism (plants, animals, etc) are wont to cover the soil. It helps in water retention of the soil.  
4. Waaphasa – Healthy microclimate for air and water vapor is made within the soil to scale back water usage.

It was called as Zero Budget because the tiny investment it requires is compensated by intercropping, which suggests growing two or more crops next to every other at an equivalent time. The third agricultural revolution, which is additionally called as ‘Green revolution’ resulted in heavy use of chemical fertilizers and pesticides. Chemical-based farming leads to soil health deterioration, deuterium oxide usage for crops and high input costs. Organic farming was started as an answer to the present. But it requires large amounts of manure & vermicomposting. So, organic farming is sort of expensive. But Zero-Budget Natural Farming approach would require very less input costs and restores soil health and produces high nutritious food.

We are witnessing farmer suicides from the past few years in several parts of the country. this is often mainly due to high input costs involved in farming. to boost capital, they’re forced to require loans and
if the crop fails thanks to various reasons, they're choosing suicides. Zero Budget Natural Farming will prevent farmers from getting trapped during a vicious circle of debts.

At present, most of the farmers in India are following chemical-based farming. But the food produced by excessive use of chemical fertilisers and pesticides can cause serious health problems when consumed. So, there's a requirement to deal with this, and Natural farming are often an answer for this.

Even though organic farming produces healthy and nutritious food, it produces greenhouse gases and thereby contributes to global climate change. So, the simplest alternative is ZBNF. With ZBNF, government don't need to spend crores of rupees on loan waiver schemes.

Benefits:
Various benefits of Zero budget natural farming are as follow-

1) Low input cost- Agriculture in its prevailing form requires farmers to rely heavily on inorganic external chemical inputs like fertilisers and pesticides. Zero budget farming promises to finish a reliance on loans and cut production costs, ending the debt cycle for desperate farmers.

2) Higher yield- Besides reduced input cost, farmers practising ZBNF gets higher yields. Farmers use bio-fertilisers which make the soil fertile, thus giving higher yields. It's the power to unravel the food and farm crisis within the country by cutting the value of production and doubling productivity and production.

3) Increase in Net income- there'll be increase in net for farmers and can improve the income of poor and vulnerable farmers, and should enhance their ability to affect economic shock. Farmers susceptible to economic shocks have a crucial safety net against short-term shocks.

4) Food and nutritional security- As a result of increased crop yields, it'll be ready to improve food and nutritional security at national level. The practice of intercropping growing multiple crops in proximity to every other is inspired under ZBNF because it ensures vulnerable communities access to a set of nutritional sources and income generating crops throughout the year. within the long-run, thanks to the utilization of local inputs, the project is probably going to contribute to maintaining the genetic diversity of seeds and crops.

5) Environmental benefits- It's free from health hazards, as no chemical or organic materials are used for farming. Prevailing agricultural practices like mono-cropping decrease soil moisture content, causing tremendous stress on water resources. Wide-scale adoption of ZBNF would help reduce the discharge of harmful chemicals to the air, water and soil.

6) Soil fertility- It utilizes only natural resources as inputs. Thus increases the fertility of the soil. Fertilisers and pesticides are shown to possess adverse impacts on farmers also as consumers. Farmers are exposed to contaminants when applying chemical inputs to their crops. By replacing such external inputs with locally made natural concoctions, the project could help in reducing the incidence of non-communicable diseases.

7) Water efficient- ZBNF can help prevent over-extraction of groundwater, enable aquifer recharge, and eventually contribute to increasing water level levels. Zero budget natural farming requires only 10% water and 10% electricity than what's required under chemical and organic farming.

8) Climate resilient- ZBNF might help farmers build resilience against extreme climate events by improving the fertility and strength of the soil. ZBNF farmers have shown that crop losses thanks to droughts, floods and other extreme events are less than in non-ZBNF farms.

9) Reduce Ocean acidification- Zero budget natural farming eliminates chemical fertilisers and pesticides, and would help reduce ocean acidification and marine pollution from land-based activities. the utilization of natural concoctions in ZBNF will help to scale back the contamination and degradation of rivers and oceans.

Agricultural Production:
Average Annual Growth Rate of Index of Agricultural
(A, P, and Y denote Area, Production and Yield)

<table>
<thead>
<tr>
<th>Periods</th>
<th>Food grains</th>
<th>Non-food grains</th>
<th>All crops</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A</td>
<td>P</td>
<td>Y</td>
</tr>
<tr>
<td>1981 to 1997</td>
<td>-0.36</td>
<td>3.15</td>
<td>2.88</td>
</tr>
<tr>
<td>1997 to 2003</td>
<td>-0.12</td>
<td>1.16</td>
<td>1.05</td>
</tr>
<tr>
<td>2003 to 2007</td>
<td>1.09</td>
<td>5.35</td>
<td>4.24</td>
</tr>
<tr>
<td>2007 to 2013</td>
<td>0.09</td>
<td>2.50</td>
<td>2.35</td>
</tr>
<tr>
<td>2013 to 2017</td>
<td>-0.99</td>
<td>-2.43</td>
<td>-1.22</td>
</tr>
</tbody>
</table>

(Source: RBI 2017)

Challenges:
- ZBNF may be a cow-based farming practice. So ZBNF will end in a rise within the number of cows. But cows produce Methane, laughing gas & Ammonia, which are greenhouse gases and hence contributes to global climate change. Methane is more efficient at trapping radiation than CO2, which is another greenhouse emission.
Comparatively, methane is 25 times more powerful than CO2. Laughing gas is 300 more powerful than CO2. And hence it’s not a completely safe option.

- Efficacy of ZBNF is doubtful in resolving agrarian distress in India because it isn’t tested on a wider scale and on all soli types. Government should first address issues that resulted in agrarian crisis like rising input costs, better MSP to farmers and falling or stagnant prices.

- Even if albeit ZBNF is adopted, challenges related to modern agricultural farming like knowledge gap, availability of native seed banks, cold chain facilities, MSP, and marketing issues remain unresolved. ZBNF farmers want the government to play a more active role in terms of bridging knowledge gap, establishing local markets and provision of inputs among others.

- There are not any other official policies to market ZBNF. A correct policy is required. Government must increase efforts and will promote and incentivize Zero budget farming through subsidies.

- A particular challenge is marketing. Many farmers sell their natural produce as if were chemically grown, to non-public traders or to government as wholesale, with no price differential. Other farmers believe their own local marketing networks, like to some organic shops and individual customers, but policy support during this area is crucial.

- The name – ‘Zero Budget Natural Farming’ is confusing. If anyone hears the name for the primary time, he/she will think that this approach requires no investment. But it requires investment to spend on labour, cow maintenance and water. The prices are very low in comparison with other sorts of agriculture, but it’s not completely zero. To avoid this confusion, ZBNF was renamed as Subhash Palekar Natural Farming (SPNF). But, it had been announced as ZBNF in budget 2019.

In the 1960s, the revolution increased grain production with the aim of achieving food security and prevented famines. At the present India’s population is increasing. So we’d like an abundant food supply. This might not be possible if we completely switch to natural farming.

**Conclusion:**

Even though several natural farming methods are in use from the past few years, they weren’t known to several. And as a result, many farmers are still following chemical-based agricultural-based practices. Because the importance of natural farming is reiterated within the budget, it gained wide popularity. This is often a really good step. There’s a requirement to conduct training programs everywhere India to assist farmers in switching to natural farming methods. But depending entirely on one agricultural approach is sort of risky. More efforts are needed by the govt to research on other natural farming methods to seek out alternatives to cow-based agriculture.

**References:**

To Increase Consumption Of Cow Milk Which Is Healthy And Nutritious.

Author
Sadashiv Nilapa Shityalkar
Research Student

Co Author
Dr. Ravindra B. Teli
Guide

Abstract:
In present market for consumption there are two types of milks. Cow milk & buffalo Milk out of there is vast demand for buffalo milk do to its thickness, whitishness & useful for milk products like Indian sweets, Lassi, Dahi, Shrikhand, Paneer, Khawa which give more yield. Therefore demand for cow milk is less but now a days production of cow milk is more in our country. And excess of milk remain in stock, in abroad all products and use only out of cow milk Eg. Cheese, butter, yogurt etc.
It is necessary to give more efforts to use cow milk in daily life of our population which is having more protein, more calcium, low cholesterol and easy digestive.

Key words: Cow milk, buffalo milk nutritive value, complete food

Introduction:
milk is complete food due to its importance of nutritive value is composition is with all vitamins, calcium, iron, proteins, minerals etc which are enrich in food value.
From Ancient days milk is important food for human. After mother’s milk, cow milk is next to it Cow milk has great important in Ayurveda for health. Which is easy for digestion, low cholesterol, high nutritive value and much more.
Now a day’s India is worlds no 1 country in milk production, which is next to USA but consumption of milk per capita is very low it is about 160 to 180 gm/day/capita in forward countries which is about 950 gm/day/capita in forward countries which have very great value to increase health, stamina, intelligence and body strength.
Since Milk is perishable commodity it is not store much longer so it needs processing and conversation in by products like cheese, butter, ghee, ice-cream etc. which can increase consumption of cow milk. It is necessity of days to teach people’s awareness to use more cow milk every day in their diet, which will be give healthier and long life without medicine. Awareness can be created through schools, colleges, Hospitals, Social groups etc.

Quality of milk

<table>
<thead>
<tr>
<th></th>
<th>Cow milk</th>
<th>Buffalo milk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fat</td>
<td>4.0</td>
<td>6.00</td>
</tr>
<tr>
<td>SNF</td>
<td>8.5</td>
<td>9.00</td>
</tr>
<tr>
<td>Water</td>
<td>87.5</td>
<td>85.00</td>
</tr>
<tr>
<td>Protein</td>
<td>3.4</td>
<td>3.8</td>
</tr>
<tr>
<td>Lactose</td>
<td>4.6</td>
<td>5.1</td>
</tr>
<tr>
<td>Phosphates</td>
<td>2.10 gm</td>
<td>2.40 gm</td>
</tr>
<tr>
<td>Vitamin</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calcium</td>
<td>120 gm</td>
<td>210 gm</td>
</tr>
<tr>
<td>Colour</td>
<td>Yellow</td>
<td>Whitesh</td>
</tr>
<tr>
<td>Calories</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total solids</td>
<td>12.5 %</td>
<td>15 %</td>
</tr>
</tbody>
</table>

Definition of milk
Milk is lactic secretion form mamory glands of milch animal i.e. animal 5 days after delivery and upto 7 months of pregnancy of milch animal.

Cow Milk: Milk obtained from indigenous or crossbreed cows.
Buffalo Milk: Milk obtained from a buffalo.
Market Milk: Milk which is ready to sale in the market in any type of packing. According to Indian standard.

By Product: Product obtained by using milk as a base is called milk by product.
Pasteurized Milk: Milk heated upto 72°C and cooling down to 4°C by killing harmful bacteria in milk.
Government standard for milk

<table>
<thead>
<tr>
<th>Variety of milk</th>
<th>Fat</th>
<th>SNF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cow milk</td>
<td>3.5</td>
<td>8.5</td>
</tr>
<tr>
<td>Bufello milk / whole milk</td>
<td>6.0</td>
<td>9.0</td>
</tr>
<tr>
<td>Standard milk</td>
<td>4.5</td>
<td>8.5</td>
</tr>
<tr>
<td>Toned milk</td>
<td>3.0</td>
<td>8.5</td>
</tr>
<tr>
<td>Double Toned milk</td>
<td>1.5</td>
<td>9.00</td>
</tr>
<tr>
<td>Skim milk</td>
<td>0.1</td>
<td>12.00</td>
</tr>
</tbody>
</table>

Adulteration in Milk
1) Soyabeen powder  2) sugar  3) Maida  4) Corn floor
5) Dalda  6) Sodium Carbonate ( Soda )  7) water
No Adulteration is allowed as per government rates & regulation and there is punishment for Adulteration. No preservations are allowed only chilling heating & processing is allowed for preservation of milk.

3. Review Of Literature
   He concluded that the dairy development in Maharashtra is nothing but impact of pricing policy enunciated by Government and their effect on milk producers at root level.
   He suggested that the prices of milk should be revised per year.

   He concluded that the Krishna brand losing of consumer base because of lack of advertisement and intelligence of competition.
   He suggested that the krishana brand can sustain in the market by increasing Brand awareness and differentiation. This can be done by using improved marketing mix i.e. Product, Price, Place, and Promotion.

3) Hong and Goh (1979) prepared yoghurt from Cow Milk corrected to 2-4% fat
   He concluded that prepare^ yoghurt from milk corrected to 2 - 4% fat, heated for 30 min at 75,85 or 90 C and incubated in the presence of freeze dried starter culture for 2-3 h at 40 or 45 C. It received the highest subjective scores for appearance, aroma and flavor.

4) India Post (2008) opined that the demand for value added milk products, such as cheese, dahi.
   He concluded that the demand for value added milk product such as cheese, dahi (Indian yoghurt ) and probiotic drinks is increasing at a double rate.
   The market for liquid milk as well as value added dairy products is still largely dominated by the unorganized sector india has an insignificant share of the global dairy trade, less than one percent despite being a leading producer of milk.

Objective of study :
1) To study the consumer awareness about consumption of cow milk.
2) Giving a suggestions for more consumption of cow milk which is healthy & nutritious for human consumption.

Hypothesis –
1) Consumption of cow milk can be increased by teaching peoples that it is health, nutritious easy digestible and low cholesterol
2) Consumption of cow milk can be increased by converting into milk by products,

Methodology : This study is based an qualitative in nature so that stringent data analysis has not been done.

Samples : 1) consumer  2) Dealer – seller of Milk Distributor of milk
3) School, colleges, Hospitals & Public places
So samples male, female no Gender difference is taken and tested for awareness of milk used.

Qualitative study was carried out with interview method was employed.

<table>
<thead>
<tr>
<th>No.</th>
<th>Samples</th>
<th>Kolhapur</th>
<th>Pune</th>
<th>Mumbai</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Consumer</td>
<td>04</td>
<td>06</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>2</td>
<td>Dealer</td>
<td>02</td>
<td>02</td>
<td>04</td>
<td>10</td>
</tr>
<tr>
<td>3</td>
<td>Distributor</td>
<td>01</td>
<td>01</td>
<td>03</td>
<td>05</td>
</tr>
<tr>
<td>4</td>
<td>School, colleges, Hospitals</td>
<td>03</td>
<td>06</td>
<td>16</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>60</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Result: Finding of Research is very low consumption of cow milk over buffalo milk. Peoples are not that aware of nutritive value of cow milk. Only they know this is thin yellow in colour less yield etc.

Discussion:
After taking efforts to convert cow milk in cheese, yogurt, casin etc. which are prepared only cow milk and suggesting cheese, yogurt etc. in daily meal.

Major finding
Peoples are using more buffalo milk than cow milk due to thickness quality & buffalo milk, thickness to tea & coffee, thick & Malai dahi, more yield in sweets, less time & heat require to prepare products. Cow milk takes more time less yield therefore lower down utilization & it is remain in stock and getting less price.

Limitation:
This study covers with few customer few Dealers & few seller & distributor is not cover whole. Population on basis selected people we can generalized the study of whole population.

Conclusion: Result shows that use of cow milk is less in domestic population.

Suggestion: It is necessary to take steps for public awareness to use cow milk by educating campus in schools, colleges, hospitals, social groups, jogging tracks etc. giving technical details & nutritive value easy digestibility, low calories etc.

Reference:
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6) Kurian V. (1987) "From a Drop to a Flood" National Dairy Development Board, Anand
Attitude Of Youths Towards Online Shopping

Sonali Musale
Assistant Professor, Department of Statistics, Balwant college, Vita - 415 311, Dist.: Sangli (M. S.), Affiliated to Shivaji University, Kolhapur, INDIA.

Abstract:
The trend of online shopping is increasing day by day. In today’s lifestyle, people gives more importance to time. So, online shopping becomes a boon because it save lot of time. Another important thing is online stores are open for 24 hours with variety of goods and customer can buy goods from anywhere. Most of the online shoppers are young males and females who are aware of online shopping. The goal of research is study of factors affecting buying behavior of youths towards online shopping. The significant factors are save money, save time, security and convenient shopping. There are 77.60% youth prefers online shopping and 23.40% are still not prefers because of reasons like not being touch and see goods, difficulties in returning goods.

Keywords: Online Shopping, Youths behavior, Payment methods.

1. Introduction:
Online shopping is popular medium for consumers to buy goods and services from seller over internet. It is form of electronic commerce. The attitude of youths is positive towards online shopping due to variety of goods, discount on goods, reviews of people who have already purchased and tried out goods. The variety of goods are seen by youths on online shopping websites via Smartphone with internet facility and they can easily place order by using various methods like credit card, debit card, net banking. They can also uses payment websites like Phone pay, Google pay, Paytm, Bhim, Tej etc. The most popular websites for online shopping are Flipkart, Amazon, Myntra, Snapdeal etc.

M. Mahesh Kumar and Sobha P. G. (2015) studied that the most of online shoppers are young, highly educated and expert user in internet. The important factor for online shopping is convenient.

Dr. Pawan Kumar and Kanchan (2017) find out the impact of factors like easy payment, wide variety of product, educational qualification on online shopping.

Dr. Gaagandeep Nagra and Dr. R Gopal (2013) studied that online shopping is significantly affected by various demographic factors like age, gender, marital status, and income of consumer.

Dr. Rizwana Bashir et.al.,(2015) discusses that trust and convenience have great impact on decision to buy online or not. Trust is most relevant factor which impacts on buying behavior toward online shopping of young generation.

2. Objectives:
➢ To study effect of factors on buying behavior of youths towards online shopping.
➢ To study factors that prohibited to youths from online shopping.

3. Materials and methodology:
For present research, primary data is collected through questionnaire regarding factors affecting buying behavior towards online shopping. Population size of study area is 2277 students between age group 18-23years of Balwant college, Vita.
Sample size determination with a finite population by using formula,

\[ n = \frac{Z^2p(1-p)}{e^2} \]

Here, \( Z^2 = 1.96 \) for 95% confidence level, \( P = 0.5 \) and \( e = 0.05 \)

The total respondents are 329 out of them 252 does online shopping and 77 not does online shopping. Data was analysed by using R software and MS-Excel.
4. Statistical Analysis:

**Fig 4.1 Online Shopping among youth**

There are 77.60% youths prefers online shopping and 23.40% are still not prefers online shopping.

<table>
<thead>
<tr>
<th>Variables under study</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Online shopping</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>monthly</td>
<td>50</td>
<td>19.84%</td>
</tr>
<tr>
<td>Two-three monthly</td>
<td>79</td>
<td>31.35%</td>
</tr>
<tr>
<td>six monthly</td>
<td>89</td>
<td>35.32%</td>
</tr>
<tr>
<td>yearly</td>
<td>34</td>
<td>13.49%</td>
</tr>
<tr>
<td><strong>Amount Spend</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 500</td>
<td>33</td>
<td>13.10%</td>
</tr>
<tr>
<td>500-1000</td>
<td>82</td>
<td>32.54%</td>
</tr>
<tr>
<td>1000-5000</td>
<td>98</td>
<td>38.89%</td>
</tr>
<tr>
<td>Above 5000</td>
<td>39</td>
<td>15.48%</td>
</tr>
<tr>
<td><strong>When do Online shopping</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>During Festival</td>
<td>122</td>
<td>32.97%</td>
</tr>
<tr>
<td>Discount period</td>
<td>85</td>
<td>22.97%</td>
</tr>
<tr>
<td>mood</td>
<td>60</td>
<td>16.22%</td>
</tr>
<tr>
<td><strong>Goods Purchased</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accessories</td>
<td>120</td>
<td>22.43%</td>
</tr>
<tr>
<td>electronic goods</td>
<td>108</td>
<td>20.19%</td>
</tr>
<tr>
<td>clothes</td>
<td>110</td>
<td>20.56%</td>
</tr>
<tr>
<td>Books</td>
<td>48</td>
<td>8.97%</td>
</tr>
<tr>
<td>cosmetics</td>
<td>42</td>
<td>7.85%</td>
</tr>
<tr>
<td>Footware</td>
<td>107</td>
<td>20.00%</td>
</tr>
</tbody>
</table>

From table 4.1, it can be observed that 19.84% youth shop online once in month, 31.35% shop online once in two-three month, 35.32% shop online once in six month and 13.49% shop online once in a year. There are 38.89% youth buy products of amount range between 1000 to 5000 Rs. and 32.54% buy products of amount range between 500 to 1000Rs.

Mostly youth shop online during festival season(32.97%), requirement of product(27.84%) and discount period(22.97%). The higher percentage of youth purchases accessories(22.43%), electronic goods(20.19%), cloths (20.56%), footware(20%) and very few purchases book(8.97%), cosmetics(7.87%).
As per table 4.2, it can be seen that the higher percentage of youth (66.34%) prefers cash on delivery and other made payment through debit, credit card or net banking. Most of respondents made payment on payment websites like Phone pay (31.79%), Google pay (37.86%), Paytm (23.21%) etc.

The popular online shopping websites used by youths are Flipkart (47.16%), Amazon (41.16%) and Paytm mall (9.02%).

Table 4.3 Attitude of youth towards online shopping

<table>
<thead>
<tr>
<th>Variables under study</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Positive attitude towards online shopping</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Save Money</td>
<td>141</td>
<td>31.83</td>
</tr>
<tr>
<td>Save Time</td>
<td>113</td>
<td>25.51</td>
</tr>
<tr>
<td>Convenience</td>
<td>68</td>
<td>15.35</td>
</tr>
<tr>
<td>Availability of goods</td>
<td>110</td>
<td>24.83</td>
</tr>
<tr>
<td>Other</td>
<td>11</td>
<td>2.48</td>
</tr>
<tr>
<td>Negative attitude towards online shopping</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Risk of Identity theft</td>
<td>24</td>
<td>20.17</td>
</tr>
<tr>
<td>Risk of not getting product</td>
<td>28</td>
<td>23.53</td>
</tr>
<tr>
<td>difficulty to return</td>
<td>27</td>
<td>22.69</td>
</tr>
<tr>
<td>Not being touch and see product</td>
<td>40</td>
<td>33.61</td>
</tr>
<tr>
<td>Satisfaction level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very satisfactory</td>
<td>76</td>
<td>30.16</td>
</tr>
<tr>
<td>Satisfied</td>
<td>155</td>
<td>61.51</td>
</tr>
<tr>
<td>dissatisfied</td>
<td>21</td>
<td>8.33</td>
</tr>
<tr>
<td>Opinion about security</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>229</td>
<td>90.87</td>
</tr>
<tr>
<td>No</td>
<td>23</td>
<td>9.13</td>
</tr>
</tbody>
</table>
As per table 4.3 it can be observed that the significant factors for positive attitude towards online shopping are it saves money, save time and availability of variety of goods. The significant factor for negative attitude towards online shopping are not being touch and see product, risk of not getting product.

Only 9.13% respondents are dissatisfied about online shopping. The higher percentage of respondents (90.87%) feels secure to shop online. Most of respondents(88.10%) opinion that online shopping is convenient than retail store.

**Hypothesis:**
We want to test the following hypothesis;
H01: Proportion of male and female buying behavior towards online shopping are not differs significantly.
H02: The buying behavior of youths towards online shopping is independent on gender.

**Table 4.4 Two sample proportion test**

<table>
<thead>
<tr>
<th>Proportion values</th>
<th>p value</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>$p_1 = 0.468254$</td>
<td>$0.1814$</td>
<td>Accept $H_01$</td>
</tr>
<tr>
<td>$p_2 = 0.531746$</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

From table 4.4, we can see that two sample test for equality of proportion gives p-value= 0.1814 that means proportion of male and female buying behavior towards online shopping are not differs significantly.

**Table 4.5 Chi square test of independence of attributes.**

<table>
<thead>
<tr>
<th>Cal chi square</th>
<th>p value</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.035656</td>
<td>0.8502</td>
<td>Accept $H_02$</td>
</tr>
</tbody>
</table>

From table 4.5, we can see that Chi square test of independence of attributes gives p-value= 0.8502 that means proportion of male and female buying behavior towards online shopping are not differs significantly.

5. **Conclusions:**
The significant factors for positive attitude towards online shopping are it save money, save time, secure and convenient than retail store. There are 77.60% youth prefers online shopping and 23.40% are still not prefers because of reasons like not being touch and see goods, difficulties in returning goods. The popular online shopping websites used by youths are Flipkart, Amazon and Paytm Mall. Most of youth made payment at delivery time of product and other made their payment through credit, debit card, net banking etc. The payment websites like Phone pay, Google Pay, Paytm are mostly used by youths to pay online.

6. **References:**
Study Of Efforts Taken By Retailers For Attracting Customers

Dr. Pravinkumar Bharatkumar Lupane
Asst. Professor
Krantiagrani G. D. Bapu Lad Mahavidyalaya, Kundal,
Tal- Palus, Dist- Sangli (Maharashtra)
Affiliated to Shivaji University, Kolhapur

Abstract
India has the highest density of shops in the world and is known as nation of shopkeepers. There is one shop for every 20 to 25 families and 11 retail shops spread for every 1,000 persons. There have 7 lakh villages in India and 74% of population lives in villages. Retail is one of the pillars of Indian economy which contributes 14% of GDP. The business is always moving around the customer. The present research paper is based on the customers of Kirana Shops in Sangli district. The researchers have collected required information and data from Kirana Shopkeepers in Sangli district. 52% kirana shopkeepers have told that 51-100 customers have visited daily in their kirana shop. There are various types of customers who are visiting to kirana shops such as farmers, workers, businessmen, salary earners, housewife, students and others. Farmers are purchased goods in very little quantity. Seasonal workers are purchased kirana goods when they are coming in at season like sugarcane harvesting. 69% of kirana shopkeepers have told that customers don’t have awareness of purchasing the goods. Majority 27% kirana shopkeepers have using cash discount for attracting the customers on the occasion of festivals. Customers/ people celebrate their festivals according to their traditions. It is concluded that kirana shopkeepers have taken various efforts for continuing, retaining and getting new customers. For that purpose, kirana shopkeepers built healthy business relations with the customers and they have emotionally attached with customers.

Key Words: Customers, Retailers, Kirana shops, efforts, Kirana shopkeepers

1. Introduction:
Retail sector is the second largest employer after agriculture in the Indian scenario. In fact due to wide network of retail marketing, India is known as nation of shopkeepers. There are near about 12 million retail outlets that accounts for 94% of the retail industry spread all over India. India has the highest density of shops in the world. In India, there is one shop for every 20 to 25 families and 11 retail shops spread for every 1,000 persons, while United States of America (USA), a developed country, which accounts only four shops per 1,000 persons. There have 7 lakh villages in India and 74% of population lives in villages and remaining 26% of population lives in urban areas. The village consumption is 69% while 31% consumption in urban areas. Almost 96% of the retail marketing in India takes place in the unorganized retail marketing. Retail marketing provides 7% employment of total workforce and it is one of the pillars of Indian economy which contributes 14% of GDP. According to a survey, India has classified into the fifth attractive retail destination and second among the countries in Asia.

The business is always moving around the customer. The study and understanding of customer behavior is become necessary for implementing various strategies for attracting them. In order to operation alive this concepts, management attempts to solve some consumption problems of customers. However, no organization can possibly help customers solve their consumption problems unless it understands them and unless it makes an attempt to comprehend the buying process and the factors influencing it. The present research paper is primary data based on the customers of Kirana Shops in Sangli district. The total area of Sangli district is 8,572 sq. Mt. and there are 10 talukas and 734 towns in Sangli district and registered kirana shops are 5,741.

2. Objectives:
1) To know the socio-economic background of customers of Kirana Shops in the Sangli District.
2) To study the various efforts taken by Kirana Shopkeepers for attracting customers.

3. Research Methodology:
3.1 Primary data: The researchers have collected required information and data from from Kirana Shopkeepers in Sangli district. The primary data is collected through questionnaire, discussion, interviews, observation and necessary field work.
3.2 Secondary data: The researchers have collected necessary information from books, M. Phil and Ph.D. research works, magazines, internet, different websites, Daily newspapers, articles and government publications etc.

4. Sampling:
The sample selection of kirana shops have been selected on the basis of ‘Stratified Sampling Method’. While selecting villages, factors considered are the geographical location of taluka, such as East, West, North, South and Middle, and one village from each direction has selected. Numbers of kirana shops are ten talukas
are unequal. Therefore, researcher has used ‘Proportionate Sampling Method’ for selecting taluka-wise kirana shops.

5. Data analysis and interpretation:

Table No. 5.1: Number of customers visited daily

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Number of customers visited</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>01-50</td>
<td>072</td>
<td>18</td>
</tr>
<tr>
<td>2</td>
<td>51-100</td>
<td>208</td>
<td>52</td>
</tr>
<tr>
<td>3</td>
<td>101-200</td>
<td>096</td>
<td>24</td>
</tr>
<tr>
<td>4</td>
<td>More than 201</td>
<td>024</td>
<td>06</td>
</tr>
<tr>
<td>5</td>
<td>Total</td>
<td>400</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Work

Table No. 5.1 shows that number of daily visited customers in kirana shop in the sample area. 52% (208 out of 400) kirana shopkeepers have told that 51-100 customers have visited daily in their kirana shop. It is seen that daily 51-100 customers are visiting to kirana shop. There is a positive correlation between visited customers and profit margin. When visited customers are increased ultimately sales and profit margin increased. Visited customers are depend on location of kirana shop, goodwill and attitude of kirana shopkeeper, varieties of kirana goods kept and also number of kirana shops in a village and distance from the customers home etc.

Table No. 5.2: Types of visited customers

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Type of customers</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Farmers</td>
<td>97</td>
<td>24</td>
</tr>
<tr>
<td>2</td>
<td>Workers</td>
<td>78</td>
<td>19</td>
</tr>
<tr>
<td>3</td>
<td>Businessmen</td>
<td>15</td>
<td>04</td>
</tr>
<tr>
<td>4</td>
<td>Salary earners</td>
<td>33</td>
<td>08</td>
</tr>
<tr>
<td>5</td>
<td>House wife</td>
<td>86</td>
<td>22</td>
</tr>
<tr>
<td>6</td>
<td>Students</td>
<td>68</td>
<td>17</td>
</tr>
<tr>
<td>7</td>
<td>Others (seasonal workers)</td>
<td>23</td>
<td>06</td>
</tr>
<tr>
<td>8</td>
<td>Total</td>
<td>400</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Work

Table No. 5.2 shows that types of customers visited to kirana shop in the sample area. There are various types of customers who are visiting to kirana shops such as farmers, workers, businessmen, salary earners, housewife, students and others. The highest 24% (97 out of 400) of the customers are from the farmer’s category and 22% of the customers are of housewife category.

It is interpreted that main occupation of the rural area is farming. So, most of the customers are from farmers category. In farming, another aspect is working, i.e., farm workers. Therefore, farm workers and other workers which are the next major category customers in the rural areas. Majority of farmers are uneducated, their purchasing power and capacity seem low as compared with salary earners or businessman. Farmers are purchased goods in very little quantity. It is also depicted that 6% customers are from other category than the above which are included seasonal workers and children. Seasonal workers are purchased kirana goods when they are coming in at season like sugarcane harvesting. Children are also purchased kirana goods at emergency in home and they also purchased as and when goods are needed in home. They purchased very few goods.

Table No. 5.3: Awareness of customers at the time of purchasing

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Awareness</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>069</td>
<td>17</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>274</td>
<td>69</td>
</tr>
<tr>
<td>3</td>
<td>Few knowledge</td>
<td>057</td>
<td>14</td>
</tr>
<tr>
<td>4</td>
<td>Total</td>
<td>400</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Work

Table No. 5.3 shows the awareness of knowledge of customers at the time of purchasing. 69% (274 out of 400) of kirana shopkeepers have told that customers don’t have awareness of purchasing the goods. 17% kirana shopkeepers told that customer’s have aware at the time of purchasing goods. Only 14% kirana shopkeepers told that customers have known very few knowledge at the time of purchasing. It is interpreted that majority (69%) of the kirana shopkeepers have told that customers don’t have aware abut the purchasing the kirana goods. It is seen that kirana shopkeepers are highlighting those goods which are available in their
shop. Therefore, customers don’t have much choice at the time of purchasing the goods. Rural customers are not very much aware about new goods and new use of goods. They are not aware about quality standards and new brands.

Table No. 5.4: Efforts for attracting customers on the occasion of festivals/peak period

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Efforts</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cash discount</td>
<td>111</td>
<td>27</td>
</tr>
<tr>
<td>2</td>
<td>Goods sold on credit</td>
<td>101</td>
<td>25</td>
</tr>
<tr>
<td>3</td>
<td>Low pricing of goods</td>
<td>098</td>
<td>25</td>
</tr>
<tr>
<td>4</td>
<td>Any article given as a gift</td>
<td>048</td>
<td>12</td>
</tr>
<tr>
<td>5</td>
<td>Nothing could be adopted</td>
<td>042</td>
<td>11</td>
</tr>
<tr>
<td>6</td>
<td>Total</td>
<td>400</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Work

Festivals are the main season of increasing profit on selling more goods. The customers celebrate and purchase more goods than regular at festivals. Majority 27% (111 out of 400) kirana shopkeepers have using cash discount for attracting the customers on the occasion of festivals. Cash discount is very convenient method and giving the discount to the customers is the positive sign for attraction. For giving cash discount, the customers may be using discount money anywhere to purchase. It is seen that 27% kirana shopkeepers provide cash discount for attracting customer on the occasion of festivals.

Table No. 5.5: Efforts for continuing and getting new customers

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Efforts</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Good &amp; Prompt Service</td>
<td>63</td>
<td>16</td>
</tr>
<tr>
<td>2</td>
<td>Surety &amp; Reliability of goods</td>
<td>55</td>
<td>14</td>
</tr>
<tr>
<td>3</td>
<td>Credit facility</td>
<td>47</td>
<td>12</td>
</tr>
<tr>
<td>4</td>
<td>Home delivery</td>
<td>10</td>
<td>02</td>
</tr>
<tr>
<td>5</td>
<td>Discount in pricing</td>
<td>25</td>
<td>06</td>
</tr>
<tr>
<td>6</td>
<td>Information about using the goods</td>
<td>59</td>
<td>15</td>
</tr>
<tr>
<td>7</td>
<td>Helping in difficulty</td>
<td>61</td>
<td>15</td>
</tr>
<tr>
<td>8</td>
<td>Participate in customers festivals/ family functions</td>
<td>39</td>
<td>10</td>
</tr>
<tr>
<td>9</td>
<td>Maintaining business as well as personal relations</td>
<td>42</td>
<td>10</td>
</tr>
<tr>
<td>10</td>
<td>Total</td>
<td>400</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Work

Table No. 5.5 shows various efforts done by kirana shopkeeper for retaining customer and also getting new customer. 16% kirana shopkeepers have given good and prompt services given to customers. 6% kirana shopkeepers have given discount in prices and only 2% kirana shopkeepers are giving home delivery.

It is interpreted that kirana shopkeepers have provided good and prompt services to their customers. They have provided kirana goods as per their demand. Customers have also demanded the goods as per their need and availability of money. Sometimes, kirana shopkeepers have broke the some goods and provided to the customers. Kirana shopkeepers have also given additional information to the customers. Customers in the rural area are not aware about the new varieties of goods. At that time, kirana shopkeepers are provided the necessary information about using the goods. If customers are confused to buy some goods, then kirana shopkeepers have helped them.

There are various castes, customs and traditions in the sample area. Customers/ people celebrate their festivals according to their traditions. Kirana shopkeepers have also joined their festivals. They also presented various family functions of customers. For that purpose, customers emotionally attached with kirana shopkeepers and they have purchased the goods in that particular kirana shopkeeper. Kirana shopkeepers are also maintaining business as well as personal relations with customers. Researcher has observed that kirana shopkeepers have given money to some well recognized customers as a loan for few days. Researcher has keenly observed that the customers who are well recognized and also friends, neighbours and well known persons are given borrowed money for few days, say 7 to 30 days. Kirana shopkeepers have also given surety and reliability of goods. They strongly argued that the products of their shop are well qualitative and at affordable prices. Some kirana shops in the sample area are recognized by their quality. Kirana shopkeepers have also argued to customers that they are purchasing the goods blindly at our risk. If any difficulty arises in future, kirana shopkeepers are taken back the goods. Kirana shopkeepers have also sold the goods on credit basis. This is their policy for continuing and retaining the customers. Researcher has observed that kirana shopkeepers have given the credit facilities to those customers who are returning the money at regular
intervals. The majority of customers are salary earners who returned the money at regular time. Kirana shopkeepers have given discount to customers. Researcher has observed that kirana shopkeepers have given lump-sum discount generally at a total price. They have not given discount at each goods separately. They have not taking odd amount by the customers. For example- the total amount of purchasing goods is Rs. 312. Then kirana shopkeepers are taken only Rs. 310 by the customers and they ignored for taking two rupees. This type of discount amount is very little. Kirana shopkeepers have provided ‘Home delivery’ facility to the customers. Researcher has observed that kirana shopkeepers have provided home delivery facility for those goods which are heavily or at large quantity. Kirana shopkeepers have given home delivery facility to old aged persons who are not liable for taking the goods to their home.

6. Conclusion:
From the above analysis and interpretation, it is concluded that kirana shopkeepers have taken various efforts for continuing, retaining and getting new customers. They have given good and prompt services, credit facility, discount, participated in family functions of customers etc. For that purpose, kirana shopkeepers built healthy business relations with the customers and they have emotionally attached with customers. Finely, customers are the main source of purchasing the kirana goods. Customer is the ultimate user of the kirana goods.

7. References:
1. Dr. Pravinkumar Bharatkumar Lupane (2019), Ph. D. thesis titled as “Rural Retail Marketing- A study of Kirana Shops in Sangli district” in Shivaji University, Kolhapur (Maharashtra)
2. Pravin Kumar Bhoyar (2010), Ph. D. thesis titled as “Constructing a Scale to Measure the Effectiveness of FMCG Distribution Channels in Rural Markets in Maharashtra” in Symbiosis International, Pune (Maharashtra)
Comparison Of Customer Satisfaction In Private And Government Banks

P. D.Gaikawad¹, P.S.Shinde²,A.S.Jadhav³
¹Assistant Professor, Department of Statistics, Balwant college, Vita.
²³UG Student, Department of Statistics, Balwant College, Vita.

Abstract:
The goal of present research paper was to compare the customer satisfaction in private and Government banks. The number of participants was 52 people. To compare customer satisfaction, we applied independent two sample t test. The analysis showed that customer satisfaction between private banks and government banks were significantly different. The customer satisfaction in private banks is higher as compare Government banks.

Keywords: Banks, Customer satisfaction, t test, degrees of freedom

Introduction:
Banking is considered to be financial service industry and it is the responsible for the economic development of an economy. The strategies and policies of government and private banks are different that leads of variation in the customer satisfaction level. In this paper measure the satisfaction level of customer of government and private banks and the factor responsible for the variation in customer satisfaction between government and private banks.

Private banking is the type of banking process in that involves financial institution which are primarily owned and operated by private individual’s business organizations somewhat than by a government entity. This is the contrast of public sector banking. In many nations private banks are supportive and is the most common form of banking available while a governments banks may not actually control banks and other financial institution that engage in the form of banking. The private sector bank is a major role in economy of a many nation. In some nations some times in government banks set the standard for issues such as interest rate with private sector banks.

In Indian economy, the banking sector has important place in nation’s economy. Banks are dealing with many customers every day and give various types of services to its customer. The most important asset of any bank is its customers. Customer’s experience of a service is multifaceted and hence it is hard to measure. It needs to be measure individually to get an accurate total picture of customer satisfaction. Customer satisfaction of banks is a term that measures how services supplied by a bank meet a customer’s expectation.

Material and Methods:
In this study, we have collected data of 52 respondents living in rural and urban area. This study is based on questionnaire methods. We have covered customers from private and government banks. The data collection took place from August to October 2019. The Statistical techniques independent two sample t test is used. The analysis has been done in MS-Excel.

Objective:
1. To compare the customer satisfaction between private and Government banks.
2. To compare the customer satisfaction between current, saving and recurrent deposit bank account type.
3. To compare the customer satisfaction between rural and urban area customers.

Hypothesis:
H₀: There is no significant difference between customer satisfaction in private and government bank
H₁: There is significant difference between customer satisfaction in private and government bank

Result and discussion:
The customer satisfaction between private and government is compared by using independent two sample t test. The test statistic for independent two sample t test is,

\[ t = \frac{x-y}{\sqrt{\frac{S^2}{n_1} + \frac{S^2}{n_2}}} \]

and degrees of freedom = \( n_1 + n_2 - 2 \)
<table>
<thead>
<tr>
<th>t-Test: Two-Sample Assuming Equal Variances</th>
<th>Customer satisfaction in private bank</th>
<th>Customer satisfaction in Government bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>95.5217</td>
<td>78.7931</td>
</tr>
<tr>
<td>Variance</td>
<td>902.7154</td>
<td>359.0985</td>
</tr>
<tr>
<td>Observations</td>
<td>23</td>
<td>29</td>
</tr>
<tr>
<td>Pooled Variance</td>
<td>598.2900</td>
<td></td>
</tr>
<tr>
<td>Hypothesized Mean Difference</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Df</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>t Stat</td>
<td>2.4494</td>
<td></td>
</tr>
<tr>
<td>P(T&lt;=t) one-tail</td>
<td>0.0089</td>
<td></td>
</tr>
<tr>
<td>t Critical one-tail</td>
<td>1.6759</td>
<td></td>
</tr>
<tr>
<td>P(T&lt;=t) two-tail</td>
<td>0.0179</td>
<td></td>
</tr>
<tr>
<td>t Critical two-tail</td>
<td>2.0086</td>
<td></td>
</tr>
</tbody>
</table>

The value of test statistic, $t = 2.4494$

The critical value at 50 degrees of freedom and 5% level of significance = 2.0086

**Interpretation:**
The value of test statistic is greater than critical value. Hence we reject null hypothesis at 5% level of significance and conclude that there is significant difference between customer satisfaction in private and government bank.

---

**Graph-1: Customer satisfaction Vs Bank Type**

The above graph-1 shows that the customer satisfaction in private bank is higher as compare to government bank.

**Graph-2: Customer satisfaction Vs Account type**

The above graph-2 shows that the customer satisfaction for current bank account type is higher as compare to recurrent deposit and saving bank account type.

**Graph-3: Customer satisfaction Vs Area**

The above graph-3 shows that the customer satisfaction in urban area is higher as compare to rural area.
The above graph-3 shows that the customer satisfaction for urban area is higher as compare to rural area.

**Conclusions:**

The result of study showed that the customer have more satisfaction if bank fulfill the customers all banking needs. The following are conclusions of this study:
1) The customer satisfaction in private bank is more as compare to government bank.
2) The customers have current account type have more satisfaction as compared to saving and recurrent deposit account type.
3) The customer who belongs to urban area has more satisfaction as compare to rural area customers.

**References:**
Amalgamation Of Modern And Traditional Teaching Skills

Mr. Akhalaqdtade
Assistant Professor,
Chintamanrao College of Commerce,
SANGLI – 416415 (Maharashtra, India)

Abstract:
It is a known fact that process of Teaching and Learning becomes feeble and ineffective without proper and adequate use of teaching skills, tools, techniques and methods. The recent development in Information and Technology has provided teacher fraternity with variety of tools and techniques, like ICT tools. But it seems that some of the important traditional teaching skills are left aside in the zeal of using modern teaching skills. Every Higher Educational Institution, in the process of facing accreditation from NAAC, focuses more on using modern teaching skills and methods at the cost of ignoring some of the significant and useful traditional teaching skills. The theme of this paper is to suggest few of the skills that can help in making the teaching-learning process interesting and effective.

Key-words: Teaching-Learning Skills, PPT, Quiz, Group Study, Seminar, Debate, Mutual Teaching, Research Posters, NAAC, Parent-Teacher Association, Alumni Association

Introduction:
India is known for its education since ages. Once upon a time it was an educational hub for the outer world. The arrival of British caused the emergence of Public Education System in India in real sense. In 1857 three Universities (Bombay, Calcutta and Madras) came into existence by a Special Act passed by the British Government. Various efforts were made after the independence to enrich the quality of education in our country, especially in the field Primary and Higher Secondary Education. New Education Policy was initiated by the Kothari Commission in 1980. Since then our country has been making continuous progress in the field of education. After the establishment of National Accreditation and Assessment Council at Bangalore (NAAC), an autonomous body working under the guidance of University Grants Commission, New Delhi; drastic steps were taken up to change the whole scenario of Higher Educational Institutions (HEIs) by the way of accreditation and assessment through NAAC. Our Government seems to be very keen on making holistic changes in our education system, especially in Higher Educational Institutions.

Objectives:
1. To highlight the importance of traditional teaching skills
2. To suggest smart and different ways of using modern teaching skills and techniques
3. To suggest amalgamations of traditional and modern teaching skills for effective teaching-learning process

Methodology:
Researcher has used Discussion Method along with his own observations and experiments.

Justification:
It is not possible for every HEI in India, especially the institutions in remote and rural areas, to equip itself with all modern facilities of teaching. Therefore it becomes enormously essential for every teacher to adopt and depend upon easily accessible teaching techniques with existing facilities in order to satisfy their students; and in this regard, this research paper tries its best to suggest some such useful, easily accessible teaching skills and techniques.

The amalgamations and effective use of some of traditional and modern teaching skills can be very promising in the process of teaching. Following skills shall help in the teaching-learning process as they have been used and experimented by the researcher in classrooms.

PPT assisted by Chalk-Board Teaching
It is a known fact that Power Point Presentation (PPT) is one of the familiar teaching skills. It is expected that some ethics have to be followed while making use of PPTs for teaching, like only the points should be shown in PPT slides and each point is further explained orally by the teacher. It is noticed that though it attracts the attention of the students, it becomes difficult for the teacher to sustain the attention for a long period. It is not only difficult for the teacher to remember the matter and deliver it to students but also for the students to concentrate on the given explanation. Teachers making use of PPT for teaching totally rely on nothing else but PPT; which I think should be reformed.

At this juncture, if the teacher makes use of chalk and board to give more explanation on every point, it will definitely attract and sustain the attention of the students for longer time. Moreover teacher too will get more time to think about delivery of knowledge. Making use of bright-coloured chalks with some diagrams or caricatures, if possible, will aid the teaching process.
In this way teaching-learning process will become more effective and fruitful. It can be an ideal example of amalgamation of traditional chalk-board method and modern skill of using PPT. In both these skills audio-visual sensations are stimulated. Use of chalk and board supports active learning process. Teacher can encourage students to make use of board to solve his/her queries which will definitely make teaching-learning process more interesting.

- **Group Study**
  All have heard of Group Discussion Method. But Group Study is little different. A huge topic can be divided into sub-topics. Then a group of 5 to 7 students can be formed and each one is given a sub-topic. The concerned teacher has to distribute and define the assignment given to every student and provide the sources from where they can gather the required data and information. This will engage every student in self-learning activity by collaborating with each other. Subsequently the whole group learns about the main topic and all can discuss about their findings and gathered information. In the end the concerned teacher is expected to guide the students and finally explain to them about the topic with his expert remarks. Ultimately students can experience the joy of self-study that will instill research attitude amongst them.

- **Open Debate Session**
  Students are informed about a topic well in advance and are asked to prepare for debate on the topic in an open debate session in the classroom. This activity inspires self-study, analyzing ability, critical thinking as well as improving speaking and debating skills of students. Each student should be made to participate in the debate. Students are free to speak on both positive as well as negative aspects of the topic. Activity should be organized under the supervision of the teacher and he should correct the arguments made by the students whenever necessary. For example, an open debate on Demonetisation, Central Budget, Privatisation of Public Sectors etc. can help in its better understanding instead of explanation on it by the teacher.

- **Dramatization**
  It is a traditional skill but this technique is still effective and helpful in teaching language skills like communication skills. While teaching soft skills like speaking skills of language, after explaining the way to establish communication, let us say telephonic conversation, students are encouraged to create a dramatic scene in the classroom under the supervision and guidance of a teacher; and they made to practice speaking as if in real life situation. It is like taking practicals of speaking skills. It will help to enrich the communication skills of students. Teachers should employ this teaching technique in the classrooms.

- **Seminar Presentation**
  It is a common teaching skill arranged in classroom. It becomes more useful and effective when one topic is given to number students and each one is expected to speak on it focusing on the different aspects of the chosen topic. This helps every student to gain comprehensive knowledge of the topic. The concerned teacher should ask every student to prepare a write-up and evaluate it before his/her presentation. It can be a good activity for continuous evaluation. Questions invited at the end of the seminar should be discussed at length which will add to better and deeper understanding of the topic.

- **Question-Answer Quiz**
  It is a known skill and is used by many teachers. But there can be a smart way of using it for teaching. After completion of a unit, students are asked to study every minute aspect of the unit and prepare short questions that can be answered in one word or a sentence. Each student thus prepares his own question bank for the Question-Answer Quiz.

  On the day of the quiz, two groups (Group A& B) of equal number of students are formed, balancing intelligent and average students in both the groups equally, by the teacher. Every student has to invest a small amount in order to participate in the quiz, let us say Five or Ten Rupees. Each student is required to answer or ask a question in the opposite group in a turn. Teacher has to write points on the board for each group. When a student from Group-A poses a question, students from Group-B should answer it by turn till the correct answer is revealed. If all the students from Group-B fail to answer it, then Group A has to reveal the answer (because they have posed the question, and if they do not know the answer to their own question, then they lose a point). If the answer is given, then teacher writes winning point in the account of Group-A. Next it is the turn of asking a question by Group-B, and Group-A has to give the answer. In this way around 20-25 questions from each group are asked and answered. The only condition in this quiz is that all the questions should be relevant to the topic.

  Finally, at the end, the winning team gets total amount invested by all for the participants; and it is distributed equally among the winning team. Thus the losers lose their amounts and the winners get double the invested amounts. This game provides the students spirit to win the quiz and also to prepare well on the topic selected for the quiz. It is one of the effective teaching skills. It also encourages team spirit among the students.
Use of Newspapers / Magazines

Present is a world of Information and Technology. Print and electronic media are playing significant roles in transferring information at remarkable speed. Rapidity of explosion of knowledge is enormous. One such medium which provides us daily updates on so many matters is newspaper. Reading newspapers has become the first ritual of the day for almost everyone. Most of the information on variety of topics is obtained through newspapers and some of the articles can add to our process of teaching of various subjects. Newspapers like The Economic Times can provide variety of information for the students of Commerce faculty. Teachers of all faculties should practice the habit of reading newspapers daily and use the collected information as an additional and complementary reference for teaching. In this way teachers can practice this teaching technique for the benefit of students. Even number of magazines and journals can provide useful and latest information to assist teaching process.

Celebration of Events and Days

Every educational institution celebrates events and national days which is a regular practice. But apart from these some days or events can be celebrated with specific objectives. Celebrating the Birthdays of famous Industrialists, Entrepreneurs or Business Tycoons etc. can be one of the very encouraging activities especially for Commerce Faculty students. This activity can be celebrated as Entrepreneurs Day in colleges. Fresh students are encouraged to gather information about the personality whose birthday is to be celebrated. Then famous person’s picture and bio-data in colour prints is displayed on the separate Notice Board in the college in a poster form. A talk of 20-30 minutes near this notice board can be arranged and information about the Life, Struggle, Career and Achievements of the famous personality is read out in presence of teachers and students. This activity inspires the students to know about the life of famous persons and their enterprise. It inspires the students to imitate their ways of thinking and working towards fulfilling dreams and goals in life.

Market Festival (Market Fest) is another activity that can be organized in college campus. Students are encouraged to prepare some items (food, embroidery, fancy, stationary, decorative etc.) and sell them by putting a stall in the Market Festival. College should organize such events by installing a pandal and putting up number of stalls for the students by charging them petty amount for the expenses. Students from nearby colleges should also be informed and invited to participate in this event. It will be like an open market-fair in which students will enjoy marketing as well as learn the art of selling products. It will help to inspire the spirit of entrepreneurship among students.

Mutual Teaching

It can be also termed as collaborative teaching. Complex and extensive topics can be taught by two teachers in collaboration. Please note that it is not sharing of teaching. Both the teachers are expected to teach the same topic covering whole part of it. It is a known fact that every teacher has his own style of teaching; and in case of a complex topic when two teachers take up the responsibility of teaching it wholly, there is a strong possibility that almost all the major and minor aspects of the topic will get explained to students. Ultimately students will get benefitted by obtaining comprehensive explanation on the topic. Though it will tax the teachers for teaching the same topic, students will get deeper knowledge and that is the ultimate aim of teaching.

Encouraging Research Articles/Posters

Research activities are encouraged in every college. Avishkaar has provided an authentic platform to boost the morale of research students. Teachers guide many students to participate in such research activities. College authorities can organize a Poster Exhibition of all these students who participated for Avishkaar/Competition as a Research Cell activity. All the students and teachers should attend and encourage this activity in order to appreciate the efforts taken by the participants and their respective teacher-guides. Every participant should be allowed to explain his or her poster. Principal of the college should laud these students along with their teacher guides. This will inspire other students to participate in such research activities.

Effective Use of Parent-Teacher Association and Alumni Association

We know that Parent-Teacher Association (PTA) is mandatory for Junior Colleges and the objective behind it is to inform the parents about curricular, co-curricular as well as extra-curricular activities of the college. PTA helps to maintain healthy relations among the stake-holders in order to improve educational progress of students.

NAAC has also underlined the importance of PTA for senior college and it is expected that PTA can contribute in the educational journey of the college. It is time to form PTA by every department and utilize the services of parents. Now a day most of the parents are highly educated and well-settled in their various professions. It is likely that some of the parents can contribute teaching-learning process using their experience and skills. College authorities should try to tap this potential of parents and use it for the benefit of students. Guest lectures, seminars, workshops, field visits etc. can be organized in this regard.
On similar grounds Alumni Association in every HEI should be registered and made active for the benefit of college and students. College management should try skillfully to make use of Alumni Association for various developments as well as for teaching-learning process. It is definitely possible to organize guest lectures of alumni on career opportunities, entrepreneurship, competitive examinations, soft skills, human values etc. for the benefit of students.

Conclusion:
In this modern world of competition every Higher Educational Institution has to strive continuously in order to maintain its standard and status in the society. The days of boasting about past glory of college have gone and it is time to speak about the present growth and development. It is always that institution wins which is engaged in its continuous development. NAAC has started this revolution. As the weightage given for Teaching-Learning and Evaluation (Criterion II) is more than other criteria in the process of accreditation, it becomes extremely necessary to focus more on teaching-learning skills and techniques. So the above suggested skills shall be very helpful for teachers for carrying out the process of teaching effectively.

Websites visited:
1) www.wikipedia.org dated 04-02-2020, Time 11.00 am
2) www.asiasociety.org dated 04-02-2020, Time 5.30 pm
Customer Relationship Management and E-CRM

Bhoye Dilip Vishwanath
Rayat Shikshan Sansthas
S.S.G.M. College Kopergoan

Abstract:
Customer satisfaction has always been a key element in the pursuit of corporate goals and objectives. However, the current competitive environment fostered by liberalization and globalization of the economy and the rising customer expectations for quality; service and value have prompted many companies to organize their business around customers they serve, rather than around product lines or geographic business units. This is partly because customer contact, care and insight have been rendered increasingly more practicable and economical through computers, telecom technology and internet, historically, customer relationship existed even in the pre-industrial era due to the direct interaction between producers and customers as between farmers and buyers of agricultural products, or as artisans and craftsmen produced customized products for each customer. It was when mass production of goods in the industrial era led to the emergence of middlemen and transaction-oriented marketing, that direct interaction between producers and customers became less frequent.

Key Note :- CRM, E-CRM, Customer, Web based etc.

Introduction:
In recent years several factors have contributed to the rapid development of direct interaction between producers and customers. The concept of customer relationship management as a co-operative and collaborative process has thus tended to be more common. Its purpose is mutual value creation on the part of the marketer and customer. Customer Relationship Management (CRM) solutions provide customer-oriented services for planning, developing, maintaining, and expanding customer relationships with special attention paid to the new possibilities offered by the Internet, mobile devices and multi-channel interaction. CRM enables a company to capture a consolidated customer view through multi-channel interactions in a data warehouse solution. Sophisticated analytical techniques are then applied to this customer information to better understand and predict customer behavior. CRM can then be used to strategically implement acquired customer knowledge in every area of the company, from the highest management level to all employees who come into direct contact with customers. CRM thus enables an organization to address its customers’ preferences and priorities much more effectively and efficiently. CRM is a tool that can help organizations to profitably meet the lifetime needs of customers better than their competitors.

Research Methodology :-
Research may be very broadly defined as systematic gathering of data and information and its analysis for advancement of knowledge in any subject. Research attempts to find answer intellectual and practical questions through application of systematic methods. Webster’s Collegiate Dictionary defines research as "studious inquiry or examination; investigation or experimentation aimed at the discovery and interpretation of facts, revision of accepted theories or laws in the light of new facts, or practical application of such new or revised theories or laws". Some people consider research as a movement, a movement from the known to the unknown.

Objective :
1. To study the concept of customer relationship management.
2. To study electronic customer relationship management.
3. To observe difference between E-CRM and CRM.

Customer Relationship Management:
Customer relationship management, or CRM, means different things to different people. Even the meaning of the three-letter abbreviation CRM is contested. Most people use CRM to refer to customer relationship management. Others use CRM to mean customer relationship marketing.1 Another group, in the belief that not all customers want a relationship with a supplier, omit the word relationship, preferring the term customer management.2 Still others opt for the expression relationship marketing.3,4 Whatever it is called, CRM is clearly a business practice focused on customers. The term CRM has only been in use for a few years. One view, held by some of the information technology (IT) companies, is that the term CRM is used to describe software applications that automate the marketing, selling and service functions of businesses.

Definition and Scope of Customer Relationship Management:
‘Customer Relationship Management is a comprehensive approach for creating, maintaining and expanding customer relationships.’
Significance of the words used in the definitions:
(a) Comprehensive: CRM does not belong to just sales or marketing. It is not the sole responsibility of customer service group or an IT team; i.e. CRM must be a way of doing business that touches all the areas.
(b) Approach: An approach is broadly a way of treating or dealing with something. CRM is a way of thinking about and dealing with the customer relationship. We can also use the word strategy because CRM involves a clear plan. In fact, CRM strategy can usually serve as a benchmark for other strategies in your organization, because any strategy sets directions for your organization. We can also consider this from a department or area level just as a larger organization has strategies for shareholder management, marketing, etc. Each strategy must support managing customer relationships. Thus CRM is strategic. To realize this, one can make a list of key strategies, to brief your area of responsibility. Then write down organizational approach towards customers. Compare the CRM strategies with other strategies. They should support each other. External customers are those outside the organization who buy goods and the services the organization sales. Internal customers is a way of defining another group in some organization whose work depends upon work of your group. Therefore, they are your customers. It is your responsibility to provide what they need so that they can do their job properly.
(c) Customer relationship: Finally let us see what we mean by customer relationship. In today’s world where we do business with individuals or groups with whom we may never meet and hence much less know in person-to-person sense. CRM is about creating the feel of comfort in this high tech environment.

Customer Relationship Management Areas:
In India the CRM model is widely used in manufacturing and service organizations as a brand loyalty tool.
1. Brand Relationship Management (BRM)
   BRM is newly developed holistic approach to retain customers and create brand loyalty. It stands for all activities linked with „relational exchanges“ and „transactional exchanges“. It helps to establish, maintain, and develop the relationship between a brand and its consumers. Its integrated effort continuously strengthens the relationship through interactive, individualized, and value added contacts. This leads to a mutual exchange and fulfillment of promises in future.
2. Brand Loyalty Programs:
   Loyalty programs are designed to optimize every customer contact by offering an incentive to his buying behavior. Though it varies from category to category, today’s programs are mainly focused on this area. The main objective of these programs is aimed at the highest end customer’s retention. Some loyalty programs are intended to achieve new customers and maximize the use of the brand. Following are some of the popular loyalty programs designed for Indian consumers by different companies.

Electronic Customer Relationship Management:
Electronic Customer Relationship Management (E-CRM) is the application of Internet-based technologies such as websites, Emails, forums, chat rooms and other channels to achieve Customer relationship management objectives. It is a well structured and co-ordinate process of CRM automates the processes in marketing, sales and customer services.
An effective Electronic Customer Relationship Management increases the efficiency of the processes as well as improve the interactions with customer and enables business to customize product and services that meet the customers individual needs.
E-CRM provides and avenue for interactions between a business, its customers and its employees through web based technologies. The process combines hardware, software, process and managements commitments geared toward supporting enterprise-wide Customer Relationship Management business strategies.
E-CRM is aggravated by easy internet access through various platforms and devices such as mobile devices, desktop PCs, laptops and TV sets. It is not software, however, but rather the utilization of Web-based technologies to interact, understand and make sure customer satisfaction.

Difference between CRM and E-CRM
The difference between CRM and E-CRM as Follows.

<table>
<thead>
<tr>
<th>Criteria</th>
<th>CRM</th>
<th>E-CRM</th>
</tr>
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<tbody>
<tr>
<td>1) System Interface</td>
<td>CRM work with back end application through ERP system</td>
<td>E-CRM design for front end application which in turn interface with back end application through ERP system data ware house and data mart</td>
</tr>
<tr>
<td>2) System Focus</td>
<td>CRM system is designed about products and job function.</td>
<td>E-CRM system is designed about customer requirements.</td>
</tr>
<tr>
<td>3) System Overhead</td>
<td>CRM is web enabled applications required a PC client to download various application.</td>
<td>E-CRM is no such necessities the browser is the customer portal to E-CRM</td>
</tr>
</tbody>
</table>
4) System modification and maintenance | CRM implementation is longer and management is costly because the system is situated at various locations and on several servers. | E-CRM reduced time and cost. System implementation & expansion can be managed in one location on one server.

5) Customer Contact | Customer contact initiated through traditional means of retail store telephone and fax. | In addition to telephone contact also initiated to internet e-mail wireless mobile & PDA technologies.

6) Customization and Personalization of Information | CRM is personalized view for difference audience are not possible. Individual customization required programmed of changes. | E-CRM was highly individualized dynamic & personalized view based on purchases & preferences are possible. Each audience individually customizes the views.

Findings:-
1. The Customer Relationship Management is a Co-operative and collaborative process and it is purpose is mutual value creation on part of the marketer and customer.
2. CRM is not related only marketing and selling. It must be way of doing business that touches all the areas.
3. Electronic Customer Relationship Management is provides avenue for interaction between a business, its customers and its employees through web based technologies.
4. CRM and E-CRM both are different concept. CRM is time consuming concept and E-CRM is not time consuming process.
5. CRM is personalized view and E-CRM is Highly Individualized dynamic and personalized view.

Conclusion:
On the above paper we are conclude that customer relationship management and electronic customer relationship management both concept are different. Customer relationship management is a comprehensive approach creating, expanding customer relationship. CRM system is designed about product and job function and E-CRM system designed only customer requirements.

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Role Of E-Commerce In India-A Conceptual Framework

Dr. Avinash Mahadev.
Asst. Professor,
Government First Grade
Women’s College, Bailhongal
District-Belgaum

Abstract
The online business is well established in India. Everyday some or the other new player is taking a push as the major contribution to the growth is provided by e-commerce industry. Even so, not many understand the details involved in e-commerce industry. India is speedily shifting towards becoming a digitally empowered society. The push for e-governance, the large number of smart phones, increasing Internet access and booming digital payments are fueling the country’s journey towards growth of the economy of India. So this paper throws the light on E-commerce role in India.

1. Introduction
The growth of the information society is frequently compared to the industrial revolution in terms of its consequences. The use of information and communication technologies provides the chance to expand the abilities of individuals and organizations to take steps, to strengthen cross-border contacts, and to expand an open society with cultural originality and variety. Due to technological changes and economic development, the information factor has turn out to be more important than the production factor. Many companies and organizations have shifted their commerce processes onto the Web and realized customer relationships with the help of electronic means of information and communication, leading to the term electronic commerce.

2. Objectives Of The Study
1. To know the nature of e commerce
2. To know the types of e commerce
3. To know the benefits of e commerce.
4. To evaluate the growth of e commerce in India.

3. Review Of Literature
*Kumar Anuj, Fahad Fayaz, Ms Namita Kapoor(2017) in their article “Impact of E-Commerce in Indian Economy” they focused on the importance of e-commerce in the world and they strive to get the upward trend of growth of electronic commerce in India and also increase in mobile commerce and digital penetration in India.
*Mr. Umesh Kumar, Mr. Rajkumar Singh, Mr. Sankalp Jain(2015) “Emerging role of E-Commerce in India” they concluded that future of E-Commerce is brighter because there are various segments which will grow in future like groceries items, bakery products, electronics items, travel and tourism, clothing, kitchen wares and daily use products. As we talk earlier about the opportunity for retailers as well as wholesalers, distributors, manufacturers and people also.

4. Research Methodology
The research paper is of exploratory nature and the main source of the data and information used are of secondary nature which has been collected through various reliable sources like referred journals, as well as authentic websites.

5. E-Commerce
E-commerce (electronic commerce) is the carry out of business processes on the Internet. This E-commerce process includes buying and selling products, supplies and services and more.

1. Medium
E-commerce encompasses a broad variety of business, but the basic premise is its dependence on the Internet for business. The organization uses online media to endorse, purchase and sell various products and services.

2. Website
While many businesses have websites, this choice is not optional for a focused e-commerce. To introduce itself to the globe and carry out transactions, the organization needs a website. The business can make a contact with outside world with the help of e commerce.

3. Location
While conventional businesses require an office or store, e-commerce can run its business without this added expense. In fact, many of the business are running through home because of e commerce.
4. Communication
Communication is crucial for any business, but the seamless nature of online communication makes it a key element in e-commerce. Internet can provide all the necessary contact information to clients. In turn, the commerce has instant access to both current and potential customers. This is especially true of media like email.

5. Access
Access is always a useful feature, one that an e-commerce greatly benefits from. The customers do not have to worry about operating hours. Similarly, with the help of e-commerce the owners can quickly interact with potential clients and receive feedback from clients through online questionnaires or surveys.

7. Types Of E-Commerce
1. B2B Commerce (business to business)-it is the activity in which two firms make electronic transaction.
   For example-Manufacturer of an automobile requires assembly of a large number of components which are being manufactured by different firm like Maruti Udyog, Bajaj auto etc.
2. B2C Commerce (business to customer) - In this a firm and other is a customer. A customer can search for information through Internet about products and he can place orders and can get some items and make payments online and on the other hand the firm can make a survey any time to know who is buying and can also know about the satisfaction level of customers. In modern times, call centers can provide this information.
3. Intra-B Commerce (within business) – Under this parties concerned in the electronic transaction are the two departments of same business. For Example, with the use of internet it is possible for the marketing department to communicate constantly with the production department and obtain the customized goods made as per the need of the customers.
4. C2C Commerce (Customer to Customer) – Under this type both the parties involved in electronic business are customers. In this type of business Buying and selling of the goods carried without established markets. For example-selling old car through internet.
5. B2E Commerce (Business to employee) – Companies reporting to personnel recruitment, interview and selection and training etc.

8. Benefits Of E-Commerce
1. Worldwide reach- The internet reaches across the globe. When businesses take their operations online, they have the same capabilities. With E-commerce it can accessible from any area with internet access and open 24 hours a day. Internet gives commerce an extended market. New customers come in contact with them. This results in increase in sales.
2. Elimination of Middlemen – Ever since the e-Commerce came into existence, the wholesalers and retailers have started vanishing. In the mean while most of the producers have started having direct contact with customers. As a result, the consumers get goods on less cost.
3. Easy Distribution Process – several types of information and services be received on computer through e-commerce. This has made easy the system of distribution and has also made it less costly.
4. Lower Investment required – in e commerce for any transaction computer and internet is needed.
5. Easy to launch new products – Any company can begin its new product in the market through the medium of E-Commerce. Full information about the product is made available on Internet. Here the consumer and other business get information about the new product while sitting at home.
6. Movement towards a paperless Society – Use of internet has significantly reduced reliance on paper work.
7. Reduces Transaction Cost- Starting online business reduces the cost per transaction because it takes not as much of manpower to complete an online transaction. Once the website is created the customer places the order online, which removes the need for a salesperson.
8. Expedites customer service- Here when the customer contact the seller for solving any query the company can respond in faster manner with the help of online service such as live chat, email etc.
9. Growth Of E-Commerce in India
* Total Retail E-Commerce Revenue in India from 2017-2023
Over the years, the Indian retail industry has taken a swing and it become a dynamic markets globally. This growth of the retail industry has spilled over to the country’s e-Commerce market, which is agreed by many experts to have growth potential comparable to that witnessed in China. as a result, India’s retail e-Commerce revenues have been likely to boost from 20.5 billion U.S dollars in 2017 to 62.3 billion U.S dollars by 2023, with the industry’s revenues slowly cannibalizing the share of the whole retail industry. According to statistics it is estimates, fashion is not only expected to be the largest category by
revenues in Indian e-Commerce but also the fastest growing among all other segments, over the period 2017-2023.

* Retail M-Commerce Sales in India from 2015-2020

It estimated to be valued at nearly 38 billion U.S. dollars by 2020. This was a considerable growth since 2015, yet not unexpected considering the saturation rates of smartphones and mobile internet in the country. With the drastic growth in the number of mobile and internet users since the commencement of Digital India and the rise of Reliance’s Jio, Indians were able to catch up to further major economies in participating in in-store mobile checkouts with retailers applications. in addition, the rise of mobile wallets and the possible to buy practically anything online increases the convenience of achieving that via a mobile phone.

* Share of Spending On Online Shopping in India in the Year 2018

This statistic shows that the share of expenditure on online shopping across India in 2018, by category. During the calculated time period, the share of expenditure on the mobile and accessories category across the country was about 64%.

* Organized Retail Market Value in India from 2012-2018

This statistic shows that value of organized retail market in India from 2012-2018. The value of organized retail market is anticipated to be 1.2 trillion U.S. dollars in the financial year 2018, up by nearly double from the previous fiscal year.

* Digital Payments Per Capita in India from 2014-2019

It is about 2.38 digital transactions per capita in 2014, to 22.42 transactions per capita in 2019, cashless payments have grown-up drastically. In a cash-dominant country like India, the scope and means for cashless digital transactions has grown progressively over the last decade. The Reserve Bank of India's committee on digital payments estimated that with the right enabling measures, the country's digital transaction capacity could grow tenfold in three years.

10. Conclusion

The less cost of computers systems in India and a increase in the number of computer and internet users are the main causes for the emergence of e-commerce market in India. There has been a growth in number of companies taking up e-commerce in India. This is the new era of innovation, where each one will be interacting on the Web. Live video session will be available and a potential customer may be able to talk to a customer representative in a straight line over the internet. In the future it will be more beneficial in the interest of customers.

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Customer Relationship Management in Banking Sector

Smt. Sampada S. Lavekar,
Assistant Professor
Department Of Commerce,
Rajarshi Chhatrapati Shahu College,
Kolhapur- 416003.

Abstract:

The general relationship between banker and customer is of debtor and creditor. The operating environment of the banking market is difficult and competitive is changing dynamically since their focus is the steady growth of profit as well as customer demand are in a constantly changing trajectory. Therefore, banks are increasingly focused on identifying customer’s needs, pulling and storing them. Customer Relationship Management is a process that provides banking business with the opportunity to create and maintain long term relationships with customers. This concept allows to the banks to identify, segment, communicate and build long-term relations with customers regarding their needs for banking products and services as well as value added. Using modern technologies, customer relations management has come to an effective strategy to maintain the existing structure and develop a high quality customer base. The purpose of this research is to know the benefits of the concept Customer Relationship Management.

Keywords: CRM, Bank, Customer

1) Introduction:

Customer retention is critical, but in order to keep your bank growing, you also need a constant flow of new customers. How do you find them? What’s the best way to reach out to them? How can you improve your marketing? A CRM for financial services can help you to answer all these questions so you can provide your institution with a steady stream of new and ready leads.

Customer Relationship Management is a process that provides banking business with the opportunity to create and maintain long-term relationships with customers. This concepts allows the business the banks to identify, segment, communicate, and build long-term relationship with customers on an individual basis regarding their needs for banking products and services as well as value added. CRM for banks is a key of success in market to improve customer relationship.

Using Modern technologies ,customer relations management has come to an effective strategy to maintain the existing structure and develop a high quality customer base. A great banking CRM allows you to create reports and graphic representations of key data points and trends , which makes it easy to share with your team, drive your marketing strategy , and keep your customers happy for long time.

2. Research Problem:

Banking sector has always been the focus of society due to its essential role in the finance world. The role of the CRM is very vital in leading the banks towards high level and volume of profits. So there is a need to study the role of CRM in development and promotion of banking sector through the sidelines of the practices, problems and impact of the CRM on banking sector all the time.

3. Objectives of the Study: The main Objectives of the study is:

1. To study and understand the concept of CRM.
2. To study the benefits of CRM in banking sector.
3. To study the need and challenges of CRM.

4. Data Collection: The presents study is mainly based on secondary sources of data collection such as electronic resources, books, journals, magazines, with the objective of successfully completion of ongoing study data are collected from published and unpublished sources.

5) Scope of the Paper:-This study represents a comprehensive summary of the need of CRM in banking sector Indian in 21st Century. The present study will examine the concept of CRM and its benefits , needs for banking sector. The paper concludes with some opinions regarding how CRM is useful for banking sector in Indian economy.

6) Conceptual Framework:-

6.1) Concept Of CRM: Customer relationship management is a powerful management tool that can be used to exploit sales potential and maximize the value of the customer to the bank. Installing a CRM system helps banking sector to use of technology and human resources. These factors allow them to gain insight of consumer
behavior and their values. If CRM works better then the bank can provide better customer service, help sales staff close deals faster, cross sell products more effectively, make call centers more efficient, discover new customers, simplify marketing and sales processes and increasing consumer revenue.

Generally, CRM is known to be a relatively new method in managing customer loyalty. The core objective of modern CRM methodology is to help businesses to use technology and human resources to gain a better view of customer behavior. With this, a business can hope to achieve better customer service, make call centers more efficient, cross-sell products more effectively, simplify marketing and sales processes, identify new customers and increase customer revenues.

6.2) Benefits of CRM: One of the unique challenges of business banking in a digital world is meeting customer expectations. You cannot just have a great checking account or lending terms. You must offer sound financial advice. Your corporate customer wants goal based planning, proactive insights, personalized outreach and more.

With all these expectations CRM has no option. A Customer Relationship Management in banking helps banks to manage customers and better understand their needs in order to provide right solutions quickly. There are many specific benefits of CRM in banking:

1. Boosted Sales: If you want to earn more business accounts, you need a great CRM to boost you. So identify, nurture and convert leads into deals before the other guys even know what hit them.

2. Increased Lead Conversion: If the bank offers many services, it makes sense to go after that new opportunities. Especially, when you know that your probability of selling an additional product or service to customer increases with every successful sale under our mutual belt.

3. Personalized Customer Journeys: A bank's CRM solution can help to keep track of customer behaviors and predict needs and them automatically send out suggestions for how the bank can fulfill those needs with a tailored product offering.

4. Increased Productivity: CRM helps cut costs by minimizing repetitive administrative tasks, streamlining proposals, and keeping your sales team in the loop with just a few clicks. With the right technology, bankers are capable of handling more accounts in less time.

5. More Efficient Communication: Social media enables banks to reach more businesses as well as one bad impression can ruin it. A CRM can help you monitor the web for conversations about your brands and products. It can also make it easier for you to respond quickly in a way that puts out the fire instead of stoking the flames.

6. Inter-Department Data Tracking: Today, marketing is a data-driven field. But likes, clicks, and visits are not the only data points that can help to improve your marketing. You need to know how many of those behaviors lead to successful sales. Here, the right CRM can track data from several departments, so a call to customer service or a lost account becomes an opportunity to prepare potential customer to be banking with you before they ever speak to a banker.

7. Better Service: With the right banking technology, you may be able to offer services such as mobile check deposits, fraud alerts, paperless statements, customer service chat and more. You may already offer many of these digital services. A CRM could track all of your customer interactions.

8. Improved Customer Experience: With a good banking CRM, you can easily keep all departments on the same page and quickly provide each customer with solutions.

9. Increased Customer Loyalty: CRM helps you by giving access to rich customers profiles with just few clicks. When you use a CRM solution to stay on top of customer service tickets and personalize your response, you can turn issues into opportunities for increasing loyalty and satisfaction.

10. Enables more customized customer interactions: With CRM banking technology, each department can access the same information across all customer profiles, while also setting up individual for offering additional services. Employees can look up rich customer profiles compiled from marketing, sales, and services data to identify new opportunities to convert leads.

6.3) Need of CRM: CRM is the technology which is useful to manage human resources of the banks, enables the banks to analyze the behavior of customers and their value. There is need of implementation of CRM in banking sector which is as follows:

- To simplify marketing and sales process
- To make call centers more efficient
- To provide better customer service
To discover new customers and increase customer revenue and

7) **Challenges in implementing CRM:**

There are many challenges to get effective customer knowledge include:

1. The difficulty of obtaining a complete view of customers.
2. The need to move away from disjointed, standalone, and inconsistent channels to provide a cohesive, multichannel offering.
3. The burden of disconnected legacy systems and disparate databases that store client financial data.
4. The cost and complexity of meeting stringent government regulatory and client security and privacy requirements.
5. The pressure on margins and growth prospects from increased competition.
6. The costs associated with retaining customers and developing customer loyalty.

Even if the CRM can help banking institutions efficiently to manage their customers, many banks fail to mold the concept into the prevailing work culture.

But there are many few cases of failure the CRM concept. Usually it's a case of the banks failing to pay attention to customer data they already have. A lot of banks treat it just like any other application technology, without realizing that CRM, if done properly, is a strategic initiative that touches all areas of an organization.

8. **Findings:**

1. CRM has been implemented by public sector banks, is followed and implemented highly when compare with private sector banks.
2. Public sector banks are giving more importance for their customer to retain them.
3. They were introduced more strategy to attract customer as well as to know their customer expectation towards CRM.

9. **Conclusion:**

This study is based mainly on managing customer relations. Their holding rate is so higher and so their is overall benefit to the bank. Banks should use CRM as a principle of growth and adopting a customer relationship management strategy effectively addresses three key area:

1.) Customer
2.) Processes
3.) Technology.

CRM provides an indispensable tool for banks to increase customer relationships and make banks the effect of loyal customers. Banks should also undertake such actions as recognition and delegation of work, improvement of logistics to handle customer complaints and approval by management to make decisions according to situations.

10) **Bibliography:**

Economic Empowerment of Women
Prin. Dr. V.A. Mane
Shri Venkatesh Mahavidyalaya, Ichalkaranji

Abstract
The government of India should acknowledge the importance of Entrepreneurs and provide assistance to groom entrepreneurs especially in the wake of liberalization policy. At the same time, the education system should be revamped so as to groom female Entrepreneurs. Every economy has recognized the need of having entrepreneurs. Our future rests squarely upon the entrepreneurial ventures founded by creative, adventurous individuals. People who seize opportunities, who harness and use resources in usual ways to emerge Certainly in relation to enhancing entitlements of women through micro enterprise development, The government’s says nothing, do nothing approach is indefensible in the light of the feminization, support for the development of enterprises will be a double positive. It will not only reduce the need for dependence on safety nets but also strengthen the entitlements and capabilities of women.

Introduction
Women economic empowerment is the policy priority to bring the previously neglected half of Indian population into the mainstream of economy. The financial express was face to face with a few women who are empowered and work for the development of other women entrepreneurs. The evident fact is that women are half of their total contribution. But their contribution to the economic field is unrecognized in most cases. They are underrepresented in many economic sectors. These discouraging figures turn momentarily pale when it is seen that, among women a good number are successful and have scaled to the peak, while many men find it hard to reach. They are mentors for hundreds of thousands of women particularly in business having the qualities like hard work, devotion, sincerity, professionalism and significant managerial capability. Entrepreneurship was previously considered to be an unknown quality of an individual and hence it was believed that ‘entrepreneurs are born and not made’. But recent studies have proved that entrepreneurial activities irrespective of men and women can be planned and developed in an individual through creation of opportunities, extended facilities, allowing incentives, developing competence and group sensitiveness in an individual for all those factors. So the entrepreneurship is quite simple: “The making of entire new world”. As India gets closer to stepping into “Demographic window” projected 2010 onwards - when it’s human capital will comprise of an age mix favoring economic growth - our vision of emerging as a superpower by 2020 will pivot momentarily on Entrepreneurial shoulders. Knowledge capital reigns supreme, and the future is here and no... and how ! If the cutting edge of business is about marketing new ideas and creating dramatic super brands, then make no mistake her time, the enterprising will surely form the fuel of tomorrow’s business and economy.

Concept of Women Entrepreneurs
Women constitute about 50% of the world population. In traditional societies, they are confined to household activities and hence woman is generally called as ‘housewife’ or ‘Home maker’. But today in the modern era, they moved out of four walls of the house and are taking part in all spheres of life.

Women entrepreneurs may be defined as women or group of women or group of women who initiate, organize and run business enterprises.

I) According to ILO report in 1980, “Women are 50% of the world’s population, do the two-thirds of the world’s work hours, but receive ten percent of the world’s income and even less than one percent of the world property”.

II) According to Schumpeter “women who innovate, initiate or adopt a business activity are called women entrepreneurs.

III) Government of India has defined women entrepreneur as “An enterprise owned and controlled by a woman having minimum financial participation of 51% of the capital and giving at least 55% of emplacement generated in the enterprise to women.

IV) According to Laila Kabir a noted Entrepreneur, “If women get the opportunity to develop as entrepreneurs, I think they can do very well because they very early in life learns to manage available resources and time successfully”.

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V) According to noted women entrepreneur Anu Aga, C.E.O Thermax industries Ltd., “Every woman has the potential to be an entrepreneur and it can be developed through nurturing skills and ideas.

According to her women in business attain success for their intelligence, efficiency, commitment and esty. But she said that women in our country have to earn an extra quality to consider the society and its ms and values for the sake of business and added that although it is an added burden on them but this deration helps them to stand beside the women as equals.

Evaluation of the Concept Entrepreneurship In India

The term entrepreneur is derived from the French word ‘ entrepreneur’ which mean to undertake however the current meaning of entrepreneur has evaluated through centuries of various usages of the same word.

Some stages of the evaluation of the concept entrepreneur are mentioned below.

Middle ages: Actor or person in charge of large scale projects.
16th century: People who organise and lead military expectations in France.
17th Century: Person bearing the risk of either profit or loss in fixed price contract with the Government.
18th Century: An entrepreneur or a person is risk taking and different from the person who supplies
19th Century: An entrepreneur is distrit from both a financier as well as manager. A financier receives interes for funds supplied while a manager receives salary for responsibilities discharged.
20th Century: An entrepreneur came to be known as an innovator and risk taker during the middle or 20 the century. 1990’s LPGM policy initially passed back the existing entrepreneurs but later opened them up to the entire world.
21st century: Especially in 2008: Entrepreneurship studies introduced to budding engineers to create reentrepreurs.

Characteristics of an Entrepreneur

The following expansion of the ward ‘entrepreneur’ gives a good idea of what makes him or her, which in turn exhibits the characteristics of a successful entrepreneur.

E - Effective communicator
N - Negotiating Skills
T - Total commitment/Time management/Tactical/Team man or women
R - Risk taking ability (Resourceful) responsible
E - Emotional stability/(Ethical)
P - Problem solving/patience/passion/Perservence
R - Relations-Human & public/Realistic/Result oriented
E - Energetic/Endurance
N - Networking ability
E - Excellence in Economics
U - Understands how to administer and organise/unambiguous
R - Read innovators.

Functions or Services Served by Women Entrepreneur

It’s an entrepreneur, a women has to perform all the functions involved in establishing an enterprise Some of them listed below

a) Exploration of the prospects of starting a new business, new product, new process, new methods of production
b) pool up the resources
c) Establish the industrial enterprise
d) Manage the business viz., planning, organizing, staffing, coordinating, directing & controlling
e) Development of strategies
f) To assume risk and uncertainty
g) To develop business and business decision
h) Motivation
   i) Supervision and Leadership
   j) They increase revenues of the country by exporting their goods and services
   k) They are change-agents, they bring vast changes in the structure of business and society
   l) Inspire a whole new breed of entrepreneurs

According to Peter Kilby, all these functions can be grouped under 3 heads viz.
   1) An innovator,
   2) As a risk taker, and
   3) As an organizer.

Challenges of Women Entrepreneurs

Women entrepreneurs face several challenges like male entrepreneurs. Infact they face more problems
than their counterpart. These challenges can be broadly grouped as under
i) General challenges : As a entrepreneur a women entrepreneur faces the following several problems.
   a) Problems of France
   b) Dearth of raw materials
   c) Marketing problems
   d) Infrastructure problems

ii) Problem specific to women entrepreneurs ; In addition to the above said general problems faced by any
entrepreneur, women face other problems like gender problems and some specific problems confined to
women entrepreneur. They are given below.
   a) Low risk taking ability
   b) Lack of self confidence
   c) Lack of entrepreneurial aptitude
   d) Lack of mobility
   e) Family ties
   f) Male dominated society
   g) Social attitudes
   h) Lack of education
   i) High cost of production
   j) Low need for achievement

Remedial Measures to Develop Women Entrepreneurship

Though government is giving a lot of support through institutions like NABARD, NGO, and National
Banks, the issue of women entrepreneurship is not improved. There is still a wide gap between efforts and needs.
In this situation the following steps, which are giving solutions to the challenges faced by women
entrepreneurs, may be taken to develop or improve the women entrepreneurship in India.
   i) Provide basic education and establish special institutions to train and orient the women entrepreneur
   ii) Conduct special workshops to women for better awareness
   iii) Liberal financial support to motivate women entrepreneur
   iv) Favorable credit policies to women
   v) Provide better marketing help to women entrepreneur
   vi) Provide need based training for development of skills and entrepreneurship
   vii) Establish self help groups (SHGs), Voluntary agencies and social welfare organizations for women
    entrepreneur
   viii) Provide concession / rebates / discounts to women entrepreneur
   ix) Provide a common platform to all concerned agencies and R&D organizations to achieve an integrated
approach for promoting women entrepreneurs.
   x) There is urgent need for establishing women development bank (WDB) in the rural remote areas and
establishment of redressal cell for women entrepreneurs
Industries Promoted By Women Entrepreneurs In India

- Agarbathi manufacturing
- Papad making
- Embroidery
- Handicrafts for exports
- Apparels manufacturing / readymade garments
- Catering service, xerox, photo studios, Telephone booths
- Home appliances
- Printing presses and DTP
- Florists and beauty parlors, working women hostels
- Paying guests for ladies accommodation and meals
- Running schools and tutorial classes
- Production of decoration materials
- Flower manufacturing in paper and plastic

Conclusion

The Government of India should acknowledge the importance of women entrepreneurs and provide assistance to bride entrepreneur especially in the wake of liberalization policy. At the same time the education system should be revamped so as to groom female entrepreneurs. Our future rests squarely upon the entrepreneurial ventures founded by creative, adventurous individuals. People who seize opportunities, who harness and use resources in usual ways to emerge into the new era with a flourish.

Certainly in relation to enhancing entitlements of women through micro enterprise development, the government say nothing, do nothing approach is indefensible in the light of the feminization of poverty. Fortunately increasing recognition that the development of “micro enterprise is a good social policy” It costs the government little or nothing. The enterprise provides income that sustains families and helps finance investment and business growth. The big thrust for finance and knowing the markets created among women need to be satisfied thorough taking necessary steps by all stakeholders including bank and the government.

As India gets closer to stepping into “Demographic window” projected 2010 onwards when its human capital will comprise of an age mix favoring economic growth our vision of emerging as a superpower by 2020 will pivot momentously on entrepreneurial shoulders. Knowledge capital reigns supreme and the future is here and nowhere and how.

If the cutting edge of business is about marketing new ideas and creating dramatic super brands, then make no mistake her time, the enterprising will surely form the full of tomorrow business and economy.

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Model Approach for Research: A Study

Prof. (Dr.) A. M. Gurav,
Dept. of Comm. & Mgt.,
Shivaji University, Kolhapur, MS, India.

Abstract
Research is nothing but Re-search means repeatedly search till getting the predetermined object and result in M. Phil and Ph. D. work. Effective research, teaching, learning and overall development in the higher education model approach in research is useful. The researcher has focused on M. Phil. and Ph. D. research work where models have drawn for this paper. Paper preparation, presentation and publication in a proper manner for Personality Development are the 5P technique. Researcher should do lot-off reading, review of literature, designing research in mind first later on paper for model development. The size, shape, layout, contents, length, authenticity, originality, out of the box contribution, inter and intra correlation, etc are very important for model development in research. The researcher has think regularly for development of the model. Research outcome based model is a zest of the whole M. Phil and Ph. D. research work.

Key Words: Re-search, Teaching and Learning, 5 Ps, Model. Zest.

1. Introduction:
Research means Re-search where repeatedly search till getting the predetermined object or result which is the tool for developing the research model. Development of research based model means overall development of the researcher and research, which is useful to all stakeholders in higher education. The paper writer has focused on model development through M. Phil and Ph. D. research work. It has observed that researchers are very much experts in writing research script but lagging behind in the development in the research model. This is a good platform where we can share and confirm our thoughts with others by way of model based research present. Paper and thesis preparation, presentation and publication in a proper manner are the 5P techniques for research. The Researcher should think seriously and develop the model. The research work can be classified into General, Specific, Conceptual, Model, Path Breaking, Review, Survey and Pedagogical Research etc, on which one can develop the suggestive model. The collection and analysis of data is matters a lot which decides the quality of the research. The collected data should be systematically arranged or tabulated and interpreted for finding inter and intra relations between different variables. The collected data should be analyzed with systematic and scientific manner by using percentages, ratios, standard deviation, correlation with the help of excel and SPSC software for development of model. Research methodology, research design and justification are important in research. The Researcher has to prepare research model very neatly and logical manner with pre-determined ideas with logical relation among objectives, hypothesis, collected data, conclusion and suggestions for model development.

2. Objectives:
a. To study the relevance of research based model.
b. To study structure of model research work.

3. Hypothesis:
H₀ = M Phil and Ph. D. research based models are useful for effective understanding of the research.
H₁ = M Phil and Ph. D. research based models are not useful for effective understanding of the research.

4. Research Methodology:
This research paper is based on M. Phil and Ph. D. completed research work which is based on self experience, reading, listening and observation about research in last 33 years. It is explorative research based contribution therefore Ph. D. thesis work and secondary data has used. This paper has its own limitations and difference of opinions may occur with other researchers. This paper has based on Commerce and Management faculty which may or may not be applicable to other faculties. The researcher has covered four models based on his Ph. D. research.

5. Models: A Study
a. Food Waste Management Model -
1. Name of the Model: Customers Attraction towards Hotel
2. Significance:
a. To attract the more customers.
b. To provide satisfaction to customers.
3. Requirements for Implementation:
   a. Devoted Hotel Employees.
   b. Trained Staff
   c. Professional Management of the hotel.

4. Flow of implementation:

5. Result: Hotel industry should prepare professional based plan for increasing the sale of prepared food. The hotel industry should focus on specialized services and food items which will help them for effective marketing. Specialization and super specialization will help for establishing goodwill in the market. Super specialization will help for minimization of the marketing cost and maximization of prepared food sale. By using above model; quality, test, volume, flavor, special dish like mix vegetarian and non vegetarian etc. will improve which will help to attract the customers. Through this system hotels can attract the couples and single person towards the hotel food and interest of the specific customer will be protected. About 50% customers are with family members, especially for dinner, where the suggested model is more useful. To attract young families; season based, situation
based and location based advertising strategy should be adopted. To improve sale of prepared food, hotel industry should know the “tests and changing tests” of the customers and would be customers, which is possible through this model by variance analysis. Daily feedback may be collected by self or by professional persons from the customers for adopting the strategies. The hotel can welcome very sophisticatedly to the big size family members and concession can be offered on bill to those families are coming together with more than 10 members, which attract the big families to go together for meals in the hotels. It also helps for strengthening Indian culture. Discount, gifts, free parcels etc., offer will help for increasing the sales. Flexible furniture can be offered for effective and convenient services in the hotels including seating space, table arrangement, napkin facility, food decoration, quality food, standard quantity and effective services etc. Hotel employee training will help to provide polite and effective service to the hotel customers. The result of this model will attract outside city customers to whom rural based test of edible items and discrimination price of food can be implemented. The hotels can start regular or / and seasonal food malls for all type of customers, which will help to achieve the target of the employees like ‘Sri Lanka Food Mall’ at Sri Lanka - Colombo city and ‘Dubai Mall - Food Court’, Dubai. Considering the marketing point of view it is suggested that quality, quantity, specialty, services and other facilities based advertisement should be made to attract the customers, for vertical and horizontal expansion. Hotel space, qualitative food, effective and polite services, effective welcome etc., factors will be incorporated for attracting the customers by way of advertisement. “Happy Hours”, bill discount, baby care, fortune gift, gift dishes, birth day wish, festival wish and heart full welcome etc., practices are possible through this model. The model using hotel can do effective advertisement with quality and volume consciousness customers e.g. female customers want to soft test, male customer want strong test as well cast wise, age wise suitable test can be introduced. This model provides tailor made food preparation to the repeated customers to satisfy the individual customers. Customers can feel that the hotel has prepared particular meal is only for ‘me’. Here psychology and test habit of all types of the customers are considered. This model is useful to grade the hotel by Hotel Owners Association on the basis of different parameters. Here, it is possible to establish correlation between offered food quantity and food price in the respective hotel. This model will help for creation of special brand for one or more edible items in the hotel which will help to attract the customer toward the hotels. To attract the customers and force them to select the hotel, the hotel authority can organize food festivals, seasonal food festival, children and senior citizen care, due care of female customers, radio advertisement with heritage and culture emphasis, food price and recipes advertisement, very effective and knowledgeable sales person etc is possible. Someone has said that Retention of 1 existing customer:
Provides 10 New customers (1:10), 50% Satisfied customers provides : 100% Business (50:100),
20% Loyal customers provides : 75 % Profit (20:75) which technique is possible, if the hotel authority has used the suggestive model very effectively. The Hotel Association can conduct training programmes to the new recruits and minimum four times training can be given to all employees of the hotels in the sample areas. Especially soft skill training can be provided to the technical person in the hotel. Stephen Covey has says that, “An empowered organization is one in which individuals have the knowledge, skill, desire, and opportunity to personally succeed in a way that leads to collective organizational success”. Same way by training empowered hotel organizations should be developed. Hotel authority can do effective advertisement, displays and special highlight in their hotels for attracting the customers and supporting them to place an order of food. Hotels can know the habits of frequently visiting customers for getting special services. The hotel can respect the status of the customers by creating joyful atmosphere for creation of customers mood by way of comfortable music, cleanness, welcome, welcome soft drink, polite enquiry, baby care, folk dance,
lucky cookey offer, provide sample test before placing an order etc., services and facilities which will help for attracting the customer toward the hotel. To attract the customers towards hotel, 4%-5% discount can be offered on bill amount, offer attractive gift like hotel name printed pen, handkerchief, hotel name mug, paper napkin for home use etc. To increase the sale of prepared food; the Hotel Association can develop employee and managers training modules professionally. It is possible to prepare micro research on number of customers visited to the hotels per day, for lunch, for dinner, week wise customers’ visit, month wise visit, occasional visit, festival visit etc., which will provides the trend of the customers. It can be day, week, month, quarter, six months, years, seasonal, occasional and festival based customers graph can be highlighted before the main cook, purchaser officer, before waiters, in kitchen etc., which will indicate the today customers flow and visiting trend to the hotel.

b. Volume of Food -
1. **Name of the Model**: Volume of Food
2. **Significance**:
   a. Min-Maxi cost and satisfaction.
   b. Convenience of the customers for selection of hotel for meals.
3. **Requirements for Implementation**:
   a. Three size bowl i.e. Full, ½ and ¼.
   b. Change in mentality.
4. **Flow of implementation**:

   ![Diagram of Flow of implementation]

5. **Result**: It is possible that the sample hotels should take due care regarding volume of the food to be consumed by the customers in the hotel. Prompt services with appropriate volume can be provided to the customers under this model. The hotel can provide maxi-mini food i.e. maximum satisfaction and minimization of cost can be possible under this model. Visionary managers, prompt supervisors and trained staff is required under this model. The use of ‘volume discrimination’ will create good impression on customers by using ‘3 H’, i.e. first H is hand for servicing, second H is head for using knowledge and third H is hills for quick services. The awareness programmes can be conducted in the school, college, corporate houses and social forums regarding order of food that much you will consume. The hotels authority can frame standard quantity of food according to age and weight of the customers. ‘Age-weight’ food quantity “Matrix” can be developed through this model. This Model
helps to hotel authority for discrimination of the quantity, quality, test, flavors, decoration and presentation etc. according to gender, age, height, weight, occupation of the customers. The researcher has made these types of experiment in one sample hotel which shows the positive result regarding minimization of wastage of prepared food and maximization of prepared food sale. The researcher has made an experiment that gender wise test, flavor, quantity and presentation have changed (minor change) and this experiment shows the positive result in this regard. This model will help to the authority for maintaining proper co-ordination among quality, volume, services and total cost of the ordered food in the hotel. It is useful to hotel authority to classify broadly the customers on the basis of financial position which will help for determination of the volume of the served food. This helps to classification into rich, average and ok types of customer group and on the basis of financial classification the hotel waiter can suggest the dish to the customer with contents and test of the dish. This practice will help for effective marketing of food and minimization of food losses. It is also benefited that to attract more customers by professional manner. The Hotel Owners’ Association can come together and decide about size of the dishes and volume of the prepared food which is to be served and volume is depend on age, gender, weight, heights, timing, location and vegetarian, non-vegetarian, food consumption capacity etc. It has observed that the standard size and quantity of prepared food will help for effective marketing and minimization of ordered food losses. Quantity can be rationed i.e. restricted for senior citizen and children. Hotel Association can design standard and benchmarked size and structure of dish and bowl. Hotel can mention the quantity of food served in grams with dish/bowl photographs. The waiter can guide properly to the customers regarding the volume of food will be served and sufficiency of the ordered food to the customers. The volume model will help to know the specialty of the ordered food and its ingredients because in the hotels there is lack of uniformity in the volume and ingredients proportions in the ordered dish. It is possible to maintain uniformity in all hotels food quantity and same standard norms can be rigorously introduced for the hotel industry. It can be possible that the hotel authority can show the size and quantity on the dyning tablet to the customers before the finalization of the prepared food order. It is possible to do food preparation planning and supply of raw edible items through “trend analysis” regarding nature of customers, flow of customers, frequency of same customers, order frequency etc.

c. Emotional Appeal -

1. Name of the Model: Emotional Appeal - Hare Ram Hare Krishana

2. Significance:
   a. To create value of food among youth and others.
   b. To develop music and create atmosphere in the dining hall for food waste control.

3. Requirements for Implementation:
   a. Professional hotel management and devoted employees.
   b. Audio system.
   c. Value education.

4. Flow of implementation:
5. Result: The researcher has interviewed on 14-03-2014 for five hours the great Escon Guru Shri Radha Gopinath Das, M. Sc. working as the teacher and joined as a follower of “Escon - Bhagawa Geeta” for development / expansion purpose and doing expansion all over the world. Shri Das is recognized as “Prabhuji” in the Escon family. He is running the orphan school and emphases on human values. Shri Das narrated that the ‘anna is parabramha’ i.e. food is the supreme (ultimate). Food is the Mersey of God i.e. God has graced the food for human being. He narrated the philosophy that the one piece of grain i.e. seed creating number of grains which is required to the human being. He told us that if accidentally leg has touched to the food grain then we should do the apology of God and that food should touch the fore head of us because food is the Mersey of the God. To control the prepared food waste Vaidic culture should develop. The Vaidic culture can create the atmosphere that will help for food waste control. Wastage of the food can be treated as the great offence. It is necessary to train and create awareness among students and society that take the food as much as required. Wastage of food is nothing but the disrespect to the God. The gurus and devotees should create fear in the mind who creating the waste. It is required that to create 4 steps activities for waste control like a. Tamoguni - Create fear, b. Rajoguni - Show the gain to the non food waster, offer the food to the poor and feel the satisfaction of food offer c. Satvaguni - Show the responsibility and d. Divyaguni - Show the love towards Lord by non wasting the food. One should teach the philosophy that give the value to food and respect to food then food will come towards us for fulfilling our needs. It is suggested that develop sensitive or touchy video film regarding mythological thoughts for non wasting served food and shown to the students. It is suggested that left out food should be distributed to the poor people based on PERT (Programme Evaluation and Review Technique) and CPM.
(Critical Path Method) model. One should teach to the students that not to waste served food otherwise nature (prakruti) will slap us. Write the quotations in the home, schools and hotels and on street that, “every grain saved is equal to every grain grown” and “every grain saved is equal to a few lives saved”. So slogans, boards and appeals should be exhibited in the hotels for non wasting the food like…

It is also suggested that NIC (N=Needs, I=Interest and C=Concerns) communication is required to all hotel customers and young students for food waste control. It is also suggested that the hotels have to design soft dance, brand ambassador, not to waste motivational music for food waste control. Write slogans in the schools, hotels, road side and other places for creating awareness among the existing and would be hotel customers. There is a philosophy that 1.Devrune (God Mersey), 2. Rushirune, 3. Bhootrune (Jeevrune) 4. Apatarune and 5. Pitrurune are the five runes (responsibility) where the philosophy is eat less and give more to society. It is the concept like plowing back in finance; the same plowing back concept should be used for food waste control. To introduce spirituality topic in the school study this will help to the benefit of mankind. It is also suggested to use the social media for spirituality concept development for food waste control. Bhajan and Rock music experiment can be made for increasing food marketing and minimizing ordered food waste. It is true that at one corner of the human brain where thinking process on wastage has taken place. To control on thinking of wastage, Doctors and psychologists should on it. It is suggested that by way of different techniques and tools human brain should be activated that not to waste the ordered food. One should not be the burden (boja) to anybody or on the earth.

d. Food Distribution:
1. Name of the Model: Distribution of food to poor and needy people.
2. Significance:
   a. Human food to human being only.
   b. CSR
3. Requirements for Implementation:
   a. NGO’s.
   b. Infrastructural and logistic support for timely distribution.
4. Flow of implementation:
5. Result:

It is found that waste food can be distributed among the poor people in the city area. It is recommended that all city hotels collect edible nature waste food in the same hotel i.e. in-house in sorted manner. The collected food can be kept in the cool place or in refrigerator system (Refrigerator system will provide by NGO’s) through the employee of the hotel. The collected food can be brought through NGO’s or Social Workers or MSW / MBA students (MSW student as a Block Placement activity and MBA Summer Training activity) or any industrial employees under CSR activity at one place by motorcycle riders through refrigerated or insulated container in four broad based varieties of the food. The centrally collected food may be separated at one place or at any one big hotel in the city.
should be sorted neatly and checked hygienically. If any spoiled food has found then it will be provided to the biogas plant in the city. Then sorted food should be packed neatly in the plastic bags and distributed through the riders with refrigerated or insulated container as per predetermined food distribution centers in the city. The food should be distributed in packed bags to the end users with expire time and hygiene norms. It is also recommended that legalities of this activity should be checked and no one will be held responsible regarding any matter because it is a social work activity. Hotels, food collector, food distributors, and end users will not have any accountability or claim regarding any matter. The researcher has deed small experiment in this regard and it has proved successfully. It is a social work, so no will pay anything to anybody. The donors from the society will provide required material and operative expenses.

<table>
<thead>
<tr>
<th></th>
<th>1 Required Manpower:</th>
<th>23</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rider = 20</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Coordinator=01</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Food Hygiene Expert = 01</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2 Working duration</th>
<th>1 Hr.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Motor Cycles</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Refrigerated or Insulated Container</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Space for sorting</td>
<td>100 sq ft for one hr.</td>
</tr>
<tr>
<td></td>
<td>Polythin bags for one month - one kg size</td>
<td>10 Kgs</td>
</tr>
</tbody>
</table>

6. Conclusion:

It is concluded that the suggestive models for hotel industry is a model approach for research. The researcher has designed the models for narrating huge information in pictorial form. Model approach in research is an innovative and idle approach for sharing and implementing the knowledge. The researcher has covered his Ph. D. research work for emphasizing the model approach in research. Models may be tested or not, but these models are contributing considerably in the field of research outcome. The researcher has tested some of the models and some are conceptual. The intention before writing this research paper is to narrate the significance of the research based models. The models can show inter and intra relationship among different variables. Researcher has tried his level best in each and every research paper, M. Phil and Ph. D. research work and minor-major research projects including the books also. Development of research based model means overall development of the researcher and research, which is useful to all stakeholders in higher education. The paper writer has focused on model development through M. Phil and Ph. D. research work. It has observed that researchers are very much experts in writing research script but somewhat lagging behind in the development of research model. The Researcher has to prepare research model very neatly and logical manner with pre-determined ideas with logical relation among objectives, hypothesis, collected data, conclusion and suggestions for model development. Considering the above cited models the set objectives that to study the relevance of research based model and to study model structure of research work has covered in this paper. It is also proved that the set hypothesis, ‘M Phil and Ph. D. research based models are useful for effective understanding of the research.

7. References:


Sanjay Gandhi Niradhar Yojana: A Case Study Of Kolhapur District

Dr. Deepak Subhash Kamble
Assistant Prof. Shri Venkatesh Mahavidylaya
Ichalkaranji

Abstract

Indian society consists of different categories of people having different economic and social status. Vulnerable section, which remained away from the main stream of development, is termed as weaker section. The focus of various development programs taken up by the social justices department is directed toward equalization of the weaken section with other section at all stages and levels of education and socio-economic development.

There are various schemes for children, women and backward classes launched by the state and central government. Voluntary organization under this sub plan, 132 schemes are being implemented for the benefit of backward class population of which, 56 are state levels and 76 are district levels some of the schemes are Swavlamban Yojana, assistance to backward co-operative societies, housing schemes and various scholarship schemes for the backward class population.

Key Words- Schemes, Categories of Beneficiaries, Benefit, How To Apply, Expenditure.

Introduction:

India is a welfare state, committed to the welfare and development of its people and of vulnerable section in particular. The preamble, directive principals of state policy, fundamental right and specific section viz articles 38, 39 and 46 in the constitution of India stand testimony to the commitment of the state to its people. Socially disadvantaged group of scheduled cast, scheduled tribes and other backward classes have receive special focus over the year for their social and economic advancement. Government has taken severed steps for forming appropriate policies needed to design and implement various welfare programs for achieves the objective of creating favorable environment to ensure speedy socio-economic development of backward classes. For the well-being of these communities, special target oriented programmers are being implemented by ear making funds, providing subsidies, offering reservation in employment and educational institutions etc.

Statement of the Research Problem

The government is also aware of the suffering of disable people, BPL people has initiated many schemes for the welfare and rehabilitation but it was witnessed that despite dedicated efforts for the upliftment multiple economic, educational, social deficit, which could clearly not be addressed throughout the general welfare schemes and programmes that have been in place. Under this backdrop, the research problems of the present study are, how Sanjay Gandhi Niradhar Yojana is working at grassroots level, what is the problems encountered by beneficiaries of schemes and administrative staff and what is the impact of Sanjay Gandhi Niradhar Yojana on socio-economic life of the disable and BPL people in context of Kolhapur District.

Objectives of the Study

The objectives of the present paper are as follows.

1. To study Sanjay Gandhi Niradhar Yojana in light of objective condition and implementation and benefits.
2. To suggest appropriate policy implications in Society.

Research Methodology

This paper has interpreted on the secondary data. The data collected from Government publications, reputed journals, and various reports of social welfare department, Economic survey, Socio-Economic Review and District Statistical Abstract, Research papers and articles.

Sanjay Gandhi Niradhar Yojana: A Case Study Of Kolhapur District

This scheme is applicable to destitute persons of age below 65 years, orphan children, all types of handicapped, person unable to earn due to illness like T.B., cancer, AIDs and leprosy destitute widows including those of farmer who committed suicide, destitute divorced women not getting maintenance allowance and women in process of divorce, women freed from prostitution and outraged women. Under this scheme, Rs. 500 per month is given to a single beneficiary and Rs. 750 per month if there are two or more beneficiaries from the eligible family whose family annual income is up to Rs.21,000.

With view to provide suitable financial assistance to destitute persons and physically handicapped persons living in the state of Maharashtra, The Government of Maharashtra has started ‘Sanjay Gandhi
Niradhar Grant Schemes on 2nd October 1980 under this schemes financial assistance on monthly basis is being provided to destitute as well as handicapped persons.

This scheme covers destitute persons who are living below poverty line (BPL) generally, person who has children less than 18 years age are entitled for the benefit to the scheme. But in view to extend benefits to needy persons the government of Maharashtra vides G.R. dated 14th January 2004. Made provision that person who has children more than 18 years of age but if they are not employed or not able to get sufficient earning the total income of family remains below poverty line specification, such person is entitled to the benefits of the schemes. But in such case the major child has to submit affidavit declaring his income, which must be less than the norms.

- **Categories of Beneficiaries**
  The following type of persons who are inhabitants of state of Maharashtra since 15 years and who are not resident of any government financial institute or Authority Aided Institute or home are eligible for benefits of the schemes.

  - **Blind, Handicapped, patient suffering from TB / Paralysis / Brain Hemorrhage / Cancer / Aids person (Man & Women) below the age of 65 years who are not able to earn livelihood themselves.**
  - **Benefit**
    Rs. 250/- per month financial assistance per hand is provided on quarterly basis to the beneficiaries. In case of economically destitute widows for two family member aid of Rs.500/- per month and for more than two family members aid of Rs.625/- per month is provided under the schemes.

- **How To Apply**
  The Application how to apply in prescribed Application from (in two copies) to Naib Tahsildar (S.G.Y) of the concerned Tahsil Office.

### Year Wise Beneficiaries and Expenditure in Kolhapur District

<table>
<thead>
<tr>
<th>Year</th>
<th>Beneficiaries</th>
<th>Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001-02</td>
<td>N.A.</td>
<td>N.A.</td>
</tr>
<tr>
<td>2002-03</td>
<td>N.A.</td>
<td>N.A.</td>
</tr>
<tr>
<td>2003-04</td>
<td>14,827</td>
<td>4,76,40,346</td>
</tr>
<tr>
<td>2004-05</td>
<td>13,714</td>
<td>4,04,00,000</td>
</tr>
<tr>
<td>2005-06</td>
<td>5,269</td>
<td>3,14,08,000</td>
</tr>
<tr>
<td>2006-07</td>
<td>5,762</td>
<td>3,49,33,000</td>
</tr>
<tr>
<td>2007-08</td>
<td>6,569</td>
<td>3,44,29,000</td>
</tr>
<tr>
<td>2008-09</td>
<td>11,670</td>
<td>6,33,66,200</td>
</tr>
<tr>
<td>2009-10</td>
<td>13,932</td>
<td>8,37,00,000</td>
</tr>
<tr>
<td>2010-11</td>
<td>14,808</td>
<td>12,66,44,142</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>86,551</strong></td>
<td><strong>46,25,20,688</strong></td>
</tr>
</tbody>
</table>

**Note:** N.A. - Not Available

**Source:** District Collector office Kolhapur

This scheme tries to improve the wretched life by various disabled elements especially widows, exploited once etc. in society. The particular amount is sanctioned and granted to them to lead a worth living life. The study of Kolhapur district is shown in this table from 2001 to 2010. It can be seen that there is gradual increase in the number of beneficiaries and expenditure also except 2003-04 and 2004-05. From 2005-06 to 2010-11 the number of beneficiaries has been increased. The year 2010-11 shows maximum expenditure i.e Rs. 12, 66, 44,142 on 14,808 beneficiaries.

### Taluka wise Beneficiaries and Expenditure During 2001 to 2010

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name</th>
<th>Beneficiaries</th>
<th>Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kolhapur Urban</td>
<td>13,728</td>
<td>7,64,08,750</td>
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<tr>
<td>2</td>
<td>Karveer</td>
<td>6,286</td>
<td>3,55,35,861</td>
</tr>
<tr>
<td>3</td>
<td>Kagal</td>
<td>11,771</td>
<td>5,93,01,749</td>
</tr>
<tr>
<td>4</td>
<td>Panhala</td>
<td>1,715</td>
<td>84,08,625</td>
</tr>
</tbody>
</table>
This table gives information about taluka wise beneficiaries of the scheme SGY with expenditure. The total amount as expenditure is Rs. 46,25,20,688 benefitted by 86,551 beneficiaries. Kolhapur Urban shows maximum number of beneficiaries i.e. 13728 who enjoyed the sum amount of Rs. 7,64,08750 under the scheme SGY which is also maximum in comparison to other talukas. Gaganbawada taluka has only 727 beneficiaries who spent Rs. 45,25,250 as expenditure and beneficiaries in remaining taluka. Kagal and Ichalkaranji Urban show more number of beneficiaries compared to other taluka.
Suggestions
1. The amount offered under considered Sanjay Gandhi Niradhar Yojana is not adequate. Hence, suggested that financial assistance should be increased.
2. Improvement in administration.
3. The selection method should be changed.
4. The amount of scheme should be increased.
5. Behavior of the administrative should be change positively.
6. Fake beneficiaries should remove.
7. The government social welfare administration may communicate their different schemes to disable population through institutions NGO’s voluntary workers and trained social worker and invite them to came forward to avail the benefits of the schemes.

Conclusion
After having overall study of the Sanjay Gandhi Niradhar Yojana, it is a proper time to make appropriate concluding remark. There is no doubt that these social welfare schemes are suffering from various defect but it is playing very significant role in the socio-economic development of the disable people of the society. It is become a weapon, through which we can try to maintain social equality and justices. There is also no doubt that the standard of living of the respondents have been changed significantly due to these schemes. Thus, by adopting above stated suggestions, the drawbacks of the schemes can be eliminated.

Reference:
7. Collector office Kolhapur
Introduction

The environmental movement (sometimes referred to as the ecology movement), also including conservation and green politics, is a diverse scientific, social, and political movement for addressing environmental issues. Environmentalists advocate the sustainable management of resources and stewardship of the environment through changes in public policy and individual behavior. In its recognition of humanity as a participant in (not enemy of) ecosystems, the movement is centered on Ecology, health, and human rights.

Today, beyond the eco-socialism hue, it is being seen increasingly as an eco feminism movement. Although many of its leaders were men, women were not only its backbone, but also its mainstay, because they were the ones most affected by the rampant deforestation, which led to a lack of firewood and fodder as well as water for drinking and irrigation. Over the years they also became primary stakeholders in a majority of the a forestation work that happened under the Chipko movement. In 1987, the Chipko movement was awarded the Right Livelihood Award.

In the case of women’s role in the Chipko Movement, it is both. (Chipko, a Hindi word meaning "hugging", is used to describe the movement because local village women literally "hugged" trees, interposing their bodies between the trees and the loggers to prevent their being cut down.) The Chipko Movement is an ecological movement, concerned with the preservation of forests and thereby with the maintenance of the traditional ecological balance in the sub-Himalayan region, where hill people have traditionally enjoyed a positive relationship with their environment. Thus, it strives to maintain the traditional status quo between the people and the environment. Its proponents have tried to demonstrate that the past and present forest policies of the Indian Government have negatively affected the ecological balance of the area and caused the uprooting of indigenous people who previously depended on forest for their survival and who preserved the forest by maintaining a strong bond of veneration and love toward it.

Chipko Movement, 1973

Chipko movement in the Garhwal Himalayas, shoved aside urban armchair naturalists. Led by Chandni Prasad Bhatt and Sunderal Bahuguna, it was a people’s revolt against mindless deforestation. And they did it simply. By hugging trees when the woodmen came to axe them.

Chipko movement, also called Chipko andolan, nonviolent social and ecological movement by rural villagers, particularly women, in India in the 1970s, aimed at protecting trees and forests slated for government-backed logging. The movement originated in the Himalayan region of Uttar Pradesh (later Uttarakhand) in 1973 and quickly spread throughout the Indian Himalayas. The Hindi word chipko means “to hug” or “to cling to” and reflects the demonstrators’ primary tactic of embracing the trees to impede the loggers.

Background

With the conclusion of the Sino-Indian border conflict in 1963, the Indian state of Uttar Pradesh experienced a growth in development, especially in the rural Himalayan regions. The interior roads built for the conflict attracted many foreign-based logging companies that sought access to the region’s vast forest resources. Although the rural villagers depended heavily on the forests for subsistence—both directly, for food and fuel, and indirectly, for services such as water purification and soil stabilization—government policy prevented the villagers from managing the lands and denied them access to the timber. Many of the commercial logging endeavours were mismanaged, and the clearcut forests led to lower agricultural yields, erosion, depleted water resources, and increased flooding throughout much of the surrounding areas.

Chipko Movement

Miss. Papita Pralhad Kamble.
(M.A. SET)
Sociology Ph.D Research Student.
Shivaji University, Kolhapur.

Abstract
The traditional Indian strategy of resolving conflict by non-cooperation, the satyagraha, has been revived in the Chipko, or Embrace Tree, movement to protect forests from commercial felling. It is unique in that it is based not on the politics of the distribution of wealth but on that of sustainable ecological stability, and it is dominated by women. Today, the Chipko search for a strategy for human survival from ecological disaster has world-wide significant.

The Chipko Andolan: forest conservation based on people's power describes the origins of the Chipko Andolan movement which has become famous for its work in preventing the destruction of forests in India. The movement began in the Uttarakhand region of the central Himalayas and has been active throughout the 1970s and 1980s. The paper discusses the background to the movement, its development and work with other other community groups in the region.
The Movement

In 1964 environmentalist and Gandhian social activist Chandi Prasad Bhatt founded a cooperative organization, Dasholi Gram Swarajya Sangh (later renamed Dasholi Gram Swarajya Mandal [DGSM]), to foster small industries for rural villagers, using local resources. When industrial logging was linked to the severe monsoon floods that killed more than 200 people in the region in 1970, DGSM became a force of opposition against the large-scale industry. The first Chipko protest occurred near the village of Mandal in the upper Alaknanda valley in April 1973. The villagers, having been denied access to a small number of trees with which to build agricultural tools, were outraged when the government allotted a much larger plot to a sporting goods manufacturer. When their appeals were denied, Chandi Prasad Bhatt led villagers into the forest and embraced the trees to prevent logging. After many days of those protests, the government canceled the company’s logging permit and granted the original allotment requested by DGSM.

With the success in Mandal, DGSM workers and Sunderlal Bahuguna, a local environmentalist, began to share Chipko’s tactics with people in other villages throughout the region. One of the next major protests occurred in 1974 near the village of Reni, where more than 2,000 trees were scheduled to be felled. Following a large student-led demonstration, the government summoned the men of the surrounding villages to a nearby city for compensation, ostensibly to allow the loggers to proceed without confrontation. However, they were met with the women of the village, led by Gaura Devi, who refused to move out of the forest and eventually forced the loggers to withdraw. The action in Reni prompted the state government to establish a committee to investigate deforestation in the Alaknanda valley and ultimately led to a 10-year ban on commercial logging in the area.

The Chipko movement thus began to emerge as a peasant and women’s movement for forest rights, though the various protests were largely decentralized and autonomous. In addition to the characteristic “tree hugging,” Chipko protesters utilized a number of other techniques grounded in Mahatma Gandhi’s concept of satyagraha (nonviolent resistance). For example, Bahuguna famously fasted for two weeks in 1974 to protest forest policy. In 1978, in the Advani forest in the Tehri Garhwal district, Chipko activist Dhoom Singh Negi fasted to protest the auctioning of the forest, while local women tied sacred threads around the trees and read from the Bhagavadgita. In other areas, chir pines (Pinus roxburghii) that had been tapped for resin were bandaged to protest their exploitation. In Pulna village in the Bhyundar valley in 1978, the women confiscated the loggers’ tools and left receipts for them to be claimed if they withdrew from the forest. It is estimated that between 1972 and 1979, more than 150 villages were involved with the Chipko movement, resulting in 12 major protests and many minor confrontations in Uttarakhnad. The movement’s major success came in 1980, when an appeal from Bahuguna to Indian Prime Minister Indira Gandhi resulted in a 15-year ban on commercial felling in the Uttarakhand Himalayas. Similar bans were enacted in Himachal Pradesh and the former Uttaranchal.

Down To Earth

The volume of literature Chipko generated is enormous, but, today, 20 years after its birth, questions remain: What has been its impact locally, nationally and internationally? Did it achieve its objectives or were its gains only intellectual, with few benefits for the villagers?

The struggle Chipko’s first battle took place in early 1973 in Chamoli district, when the villagers of Mandal, led by Bhatt and the Dasholi Gram Swarajya Mandal (DGSM), prevented the Allahabad-based sports goods company, Symonds, from felling 14 ash trees. This act took place on April 24 and, in December, the villagers again stopped Symonds agents from felling in the Phata-Rampur forests, about 60 km from Gopeshwar.

In 1974, the forest department marked trees for felling in the Peng Murenda forest, near Reni village in Joshimath block, badly affected by the massive Alaknanda flood of 1970. More than 680 ha were auctioned for Rs 4.7 lakh to Jagmohan Bhalla, a contractor from Rishikesh. But the women of Reni women drove out the contractor's labourers on March 26, 1974. This was a turning point for Chipko, as it marked the first time that the initiative by women, especially when their menfolk were not around. The Reni incident also prompted the state government to set up a nine-member committee, chaired by Delhi botanist Virendra Kumar and whose members included government officials; local MLA, Govind Singh Negi of the Communist Party of India (CPI); Bhatt, and Govind Singh Rawat, the block pramukh of Joshimath. The committee's report, submitted after two years, led to a 10-year ban on commercial forestry in Reni and in nearly 1,200 sq km of the upper catchment of the Alaknanda. The ban was extended for 10 years in 1985.

Another response to Chipko was the formation of a Van Nigam, a state-owned forest corporation, in 1975 to take over all forms of forest exploitation from private contractors. "It was generally believed," says Surendra Bhatt, a veteran Sarvodaya worker of Uttarkashi, "the government would not be as ruthless and corrupt as private contractors in exploiting forest resources." But this belief was unjustified for many agitations were targeted in time against Van Nigam.
The protests spread Meanwhile, other protests were staged in the Uttarakhand region. In 1974, a struggle was launched on July 25 -- and reached its peak in October -- by villagers from the Vyali forest area near Uttarkashi, seeking to halt tree-felling. In Kumaon, Chipko made its debut at the Nainadevi fair in Nainital in 1974, and then proceeded to block forest auctions at several places, including Nainital, Ramnagar and Kotdwar. The movement in Kumaon gathered momentum following major landslides at Tawaghat in 1977 and student activists successfully blocked the auction at Shailey Hall in Nainital on October 6, 1977. On November 28, another protest bu students was forcibly dispersed by the police and many of the activists were arrested. The Nainital Club was set ablaze and this led the police to open fire. Says poet Girish Tiwari "Girda", whose folk songs inspired Chipko rallies, "In 1942, during the Independence movement, the British fired two rounds in Nainital. Since then, there never was any firing in Nainital."

In Tehri Garhwal, meanwhile, Chipko activists led by Sunderlal Bahuguna began organising villagers from May 1977 to oppose tree-felling in the Henwal valley. They resorted to direct action in December 1977 to protect the Advani and Salet forests and in March the following year, 23 volunteers, including women, were arrested for opposing a forest auction at Narendranagar. "The struggle in Henwal," recalls Pratap Shikhar, "marked the transformation of Chipko from an economic struggle to a fight for conservation." The agitation to save the Badyargarh forests gained momentum after the jailing of Bahuguna, who began on January 9, 1979. Chipko resumed activities in Chamoli during 1977-78, with the women from Pulna stopping the felling of forests in Bhyander valley. Similar protests were staged in Doongri-Paintoli in 1980, and in Bacher, as late as 1984-85. "But by then, the Chipko protests were breathing their last," says Sudarshan Kathait of Gopeshwar, who was actively involved in the Chanchridhhar struggle (see box). "After early gains, Bhatt began to spend more time on plantation work, eco-development camps and organising women into Mahila Mangal Dals (MMDs). And Bahuguna did not believe at that time in plantations, though he is currently involved in promoting afforestation."

After Bahuguna met British forester Richard St. Barbe Baker in 1977, he became an ardent conservationist and in April 1981, he went on an indefinite fast in support of his demand for a total ban on felling in the Himalaya above 1,000 m. Indira Gandhi, who was prime minister then, set up an eight-member expert committee to look into the matter. Although the committee exonerated the forest department and its sustained yield forestry policy, the government instituted a 15-year moratorium on commercial felling in the Uttarakhand Himalaya.

Long before the moratorium, however, it had become clear that Chipko had significantly slowed the march of commercial forestry: The output of major forest produce from the eight hill districts declined from more than 62,000 cubic metres in 1971 to 40,000 cum in 1981.

Participants

One of Chipko's most salient features was the mass participation of female villagers. As the backbone of Uttarakhand's Agrarian economy, women were most directly affected by environmental degradation and deforestation, and thus related to the issues most easily. How much this participation impacted or derived from the ideology of Chipko has been fiercely debated in academic circles.

Despite this, both female and male activists did play pivotal roles in the movement including Gaura Devi, Sudesha Devi, Bachni Devi, Chandi Prasad Bhatt, Sunderlal Bahuguna, Govind Singh Rawat, Dhoom Singh Neji, Shamsher Singh Bisht and Ghanasyam Raturi, the Chipko poet, whose songs are still popular in the Himalayan region. Chandi Prasad Bhatt was awarded the Ramon Magsaysay Award in 1982, and Sunderlal Bahuguna was awarded the Padma Vibhushan in 2009.

Outcome

Reacting to Chipko in 1980, Indira Gandhi told Nature magazine in an interview, "Well, frankly, I don't know all the aims of the movement. But if it is that trees should not be cut, I'm all for it." When informed that Chipko was concerned also about poverty in the region, she replied, "Naturally, anybody who lives in a backward country has to be concerned with that, too." But clarifying that trees are important in themselves, she added, "The cutting of trees has immediately brought havoc because it has increased our drought, it has increased our floods and it has made vast areas much more difficult to live in." But in transforming itself, Chipko contributed immensely to national and international ecological movements. As Bhatt puts it, "Chipko was like the discovery of the elephant by blind persons. One person felt the trunk; another the legs and each thought each felt the real thing."

The Forest Conservation Act of 1980 and the very creation of the environment ministry are due to the consciousness created by Chipko. It help in the conservation and preservation of the forest one of the most important natural resources. It allowed the village communities to utilise the forest produce and allowing the resource to replenish overtime. It taught people that the destruction of the forest not only affects the availability of forest product but also the
quality of soil and the sources of water. It forced government to rethink the priorities of the local people in the use of forest produce. It encourages the participation of the local people in the efficient management of forest.

**Conclusion**
Today, beyond the eco-socialism hue, it is being seen increasingly as an eco feminism movement. Although many of its leaders were men, women were not only its backbone, but also its mainstay, because they were the ones most affected by the rampant deforestation, which led to a lack of firewood and fodder as well as water for drinking and irrigation. Over the years they also became primary stakeholders in a majority of the afforestation work that happened under the Chipko movement. In 1987, the Chipko movement was awarded the Right Livelihood Award.

**Reference**
2) https://www.indiatoday.in/magazine/environment/story/20081229-10-most-powerful-movements-738539-2008-12-19
3) https://www.britannica.com/topic/Chipko-movement
5) https://journals.sagepub.com/doi/abs/10.1177/095624789000200103
6) http://www.fao.org/3/r0465e/r0465e03.htm
8) https://www.downtoearth.org.in/coverage/chipko-anunfinished-mission-30883
Predicting Probability of Newborn Childs Normal Weight Using Binary Logistic Regression

Dr. Annasaheb Suryawanshi¹ and Miss. Yogita Jankar²

¹Assistant Professor, Department of Statistics, Balwant College, Vita
²UG Student, Department of Statistics, Balwant College, Vita

Abstract:
The goal of present research paper was to predict the chance of newborn Childs normal birth weight. The study was carried out among 96 delivered woman. To analyze data, we applied binary logistic regression model. The analysis showed that, out of 96 new born child, 49 were female child and 47 male child. Out of 96 deliveries, 50 deliveries were Normal and 46 deliveries were LSCS. The most important factor that affects on child birth weight was number of weeks to taken to birth of child.

Key words: Low Birth weight, LSCS, Binary Logistic Regression.

Introduction:
In 21st century, Low birth weight (LBW) is major health problem in India. New born children with weight less than 2.5 Kg called as Low birth weight (LBW) Child. The New born children with weight 2.5 Kg and above is called as Normal birth weight Children’s. In this study, out of 96 new born child’s, weight of 13 new born child is less than 2.5 Kg and weight of 83 new born child’s are 2.5 Kg and above. H. S. Joshi(1) et. al. Studied Risk Factors Associated with Low Birth Weight in Newborns. Their study gives valuable suggestions to reduce chance of Low Birth Weight child delivery. Kapoor SK(2) et. al. Studied the Incidence of Low Birth Weight in Rural Ballabgarh, Haryana.

The present study was designed to predict the chance of normal Birth weight delivery. Avantika Singh(3) discussed the prediction Model for Low Birth Weight. They also evaluated the factors associated with the low birth weight.

Materials and Methodology:
The present study was carried out among 96 delivered woman and there new born babies from ‘Government Hospital, Vita’. The study was conducted during 1st August 2019 to 30th November 2019. The weight of new born child was measured in Kg within 24 hours of the birth of newborn. The gender of newborn and Deliver type of mother is recorded. The Binary logistic regression was used to predict the chance of normal birth weight delivery. The Statistical software SPSS is used to analyze the data.

Statistical analysis:
The Binary Logistic regression is used when our outcome variable is binary and we won’t to establish the relationship between outcome and predictor variables. Thus, we can write, binary logistic regression model Y on x₁, x₂, . . . ., xₖ as,

\[
\log \left( \frac{P_i}{1-P_i} \right) = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \ldots + \beta_k x_k
\]

\[
\frac{P_i}{1-P_i} = \frac{\exp(\beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \ldots + \beta_k x_k)}{1 + \exp(\beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \ldots + \beta_k x_k)}
\]

\[
1 = \frac{1}{P_i} = \frac{1}{\exp(\beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \ldots + \beta_k x_k)}
\]

\[
1 = \frac{1}{P_i} = 1 + \frac{1}{\exp(\beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \ldots + \beta_k x_k)}
\]

Therefore,

\[
P_i = \frac{\exp(\beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \ldots + \beta_k x_k)}{1 + \exp(\beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \ldots + \beta_k x_k)}
\]

For this study, the outcome variable is weight of New born (LBW/ NBW) and the predictor variables are Age of mother, Delivery Type (Normal/ LSCS), Delivery number, Gender of new born child (Male/ Female) and Weeks to take delivery. Thus, the Binary regression model is,
Log \( \frac{P_i}{1-P_i} \) = \( \beta_0 + \beta_1 \text{ Age} + \beta_2 \text{ DT}(1) + \beta_3 \text{ DN} + \beta_4 \text{ GN}(1) + \beta_5 \text{ Weeks} \)

Therefore, from equation (2) the value of \( P_i \) is,

\[
P_i = \frac{\text{Exp}(\beta_0 + \beta_1 \text{ Age} + \beta_2 \text{ DT}(1) + \beta_3 \text{ DN} + \beta_4 \text{ GN}(1) + \beta_5 \text{ Weeks})}{1 + \text{Exp}(\beta_0 + \beta_1 \text{ Age} + \beta_2 \text{ DT}(1) + \beta_3 \text{ DN} + \beta_4 \text{ GN}(1) + \beta_5 \text{ Weeks})}
\]  

---------(3)

Where, \text{Age} - \text{Age of mother}, \text{DT}(1) - \text{Delivery Type}, \text{DN} - \text{Delivery number}, \text{GN}(1) - \text{Gender of new born child}, \text{Weeks} - \text{Weeks to take delivery}.

The following Tables1-6 shows the SPSS output for Binary logistic regression. The Table-1 indicates that the outcome variable coded as Low birth weight (0) and Normal Birth weight (1).

Table-1: Dependent Variable Encoding

<table>
<thead>
<tr>
<th>Original Value</th>
<th>Internal Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low birth weight</td>
<td>0</td>
</tr>
<tr>
<td>Normal Birth weight</td>
<td>1</td>
</tr>
</tbody>
</table>

The categorical variable Codings are shown in Table-2. In gender variable the reference category is Female and for the variable Type of Delivery the reference category is Normal.

Table-2: Categorical Variables Codings

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Parameter coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>49</td>
</tr>
<tr>
<td>Male</td>
<td>47</td>
</tr>
<tr>
<td>Type of Delivery</td>
<td></td>
</tr>
<tr>
<td>Normal</td>
<td>50</td>
</tr>
<tr>
<td>LSCS</td>
<td>46</td>
</tr>
</tbody>
</table>

In Table-3, we can see that the P-value (sig.) for Omnibus Tests of Model Coefficients is 0.028. This P-value shows that the addition of predictor variables, namely Age of mother, Delivery Type, Delivery number, Gender of new born child and Weeks to take delivery to the model are statistical significant.

Table-3: Omnibus Tests of Model Coefficients

<table>
<thead>
<tr>
<th>Step</th>
<th>Chi-square</th>
<th>df</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Step</td>
<td>12.551</td>
<td>5</td>
<td>.028</td>
</tr>
<tr>
<td>Block</td>
<td>12.551</td>
<td>5</td>
<td>.028</td>
</tr>
<tr>
<td>Model</td>
<td>12.551</td>
<td>5</td>
<td>.028</td>
</tr>
</tbody>
</table>

The Table-4 contains Cox & Snell R Square and Nagelkerke R Square values, which is known as pseudo R square. Hence we can say that the explained variation in outcome variable based on our model ranges from 12.3% to 22.4%.

Table-4: Model Summary

<table>
<thead>
<tr>
<th>Step</th>
<th>-2 Log likelihood</th>
<th>Cox &amp; Snell R Square</th>
<th>Nagelkerke R Square</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>63.588 a</td>
<td>0.123</td>
<td>0.224</td>
</tr>
</tbody>
</table>

a. Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

The Binary logistic regression estimates the probability of Normal birth weight. The Table-5 shows the classification of observed and predicted values of outcome variable. It also gives correct percentage and overall percentage.
Table-5: Classification Table

<table>
<thead>
<tr>
<th>Observed</th>
<th>New born weight</th>
<th>Predicted</th>
<th>Percentage Correct</th>
</tr>
</thead>
<tbody>
<tr>
<td>New born</td>
<td>Low birth weight</td>
<td>3</td>
<td>23.1</td>
</tr>
<tr>
<td>weight</td>
<td>Normal Birth</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>weight</td>
<td>Overall</td>
<td>83</td>
<td>100.0</td>
</tr>
</tbody>
</table>

a. The cut value is 0.500

The Table-6 shows us the contribution of each predictor variable and its statistical significance.

Table-6: Variables in the Equation

<table>
<thead>
<tr>
<th>Step 1</th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>df</th>
<th>Sig.</th>
<th>Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>0.085</td>
<td>0.142</td>
<td>0.358</td>
<td>1</td>
<td>0.549</td>
<td>1.088</td>
</tr>
<tr>
<td>DT(1)</td>
<td>0.282</td>
<td>0.771</td>
<td>0.133</td>
<td>1</td>
<td>0.715</td>
<td>1.325</td>
</tr>
<tr>
<td>DN</td>
<td>0.335</td>
<td>0.553</td>
<td>0.367</td>
<td>1</td>
<td>0.544</td>
<td>1.398</td>
</tr>
<tr>
<td>GN(1)</td>
<td>0.173</td>
<td>0.701</td>
<td>0.061</td>
<td>1</td>
<td>0.806</td>
<td>1.188</td>
</tr>
<tr>
<td>Weeks</td>
<td>2.285</td>
<td>1.043</td>
<td>4.797</td>
<td>1</td>
<td>0.029</td>
<td>9.826</td>
</tr>
<tr>
<td>Constant</td>
<td>-87.524</td>
<td>39.811</td>
<td>4.833</td>
<td>1</td>
<td>0.028</td>
<td>0.000</td>
</tr>
</tbody>
</table>

a. Variable(s) entered on step 1: Age, DT, DN, GN, Weeks.

Thus, by using Table-6 and equation (3) we can write the probability model for Binary logistic regression as follows:

\[
P_i = \frac{\exp(-87.524 + 0.085 \text{Age} + 0.282 \text{DT(1)} + 0.335 \text{DN} + 0.173 \text{GN(1)} + 2.285 \text{Weeks})}{1 + \exp(-87.524 + 0.085 \text{Age} + 0.282 \text{DT(1)} + 0.335 \text{DN} + 0.173 \text{GN(1)} + 2.285 \text{Weeks})}
\]

Prediction of the chance of normal birth weight of child for 25 year old mother to take 38 week to first male child normal delivery is:

\[
P_i = \frac{\exp(-87.524 + 0.085(25) + 0.282(0) + 0.335(1) + 0.173(1) + 2.285(38))}{1 + \exp(-87.524 + 0.085(25) + 0.282(0) + 0.335(1) + 0.173(1) + 2.285(38))}
\]

Therefore, \( P_i = 0.8742 \)

Hence the probability that a 25 year old women take 38 week to first male child normal delivery will give birth of normal weight baby is 0.8742. i.e. There is 87.42% chance of normal Birth weight child.

Conclusions:

From the result, we can conclude that, as mothers age increases the chance of Normal Birth weight increases. The number of weeks to taken to deliver child is most important factor to predict chance of Normal birth weight, the chance of normal birth weight is higher as number of weeks to taken to deliver child is more than 38 weeks. This study also shows that, the male new born child has higher chance of normal birth weight as compare to female new born child. Normal Delivery has lower birth weight as compared to LSCS delivery. As mother’s child delivery number increases the chance of normal birth weight also increases.

References:

Thermal Conductivity of Quartz by Molecular Dynamics Simulation Method

Priyanka S.Shinde$^{1,2}$, C.R.Bobade $^1$, S.M.Ravtale $^1$, R.S.Vhatkar$^2$

$^1$Department of Physics, Balwant College, Vita (M.S.) India
$^2$Department of Physics, Shivaji University, Kolhapur (M.S.) India

*Corresponding Author EmailID: possshinde@gmail.com

Abstract:

Nowadays, computational material science has been evolving due to advanced technologies of simulation methods. These simulation methods are based on numerical approaches. This will help researchers to optimize new designs and nanofabricate new devices. Molecular dynamics Simulation is a method which allows researchers to predict time evolution of interacting atoms of quartzs. In this paper, thermal conductivity of quartzs is calculated using molecular dynamics simulation.

Keywords: Thermal Conductivity, Molecular Dynamics Simulation, Quartzs.

1. Introduction:

Quartz is a most abundant mineral on the earth’s crust which is used for the extraction of silicon. So the thermal conduction is utmost important phenomenon to study minerals as well.

Molecular dynamics simulation is mostly suitable at atomic level. Prediction of the properties of potential materials and optimization of the design before synthesis have been possible by molecular dynamics simulation. In many applications, low thermal conductivity materials are required. The thermal conductivity of a solid can be reduced by using porosity which in turn reduces the strength of the material. Lower thermal conductivity of thermoelectric devices could enhance the performance of thermoelectric device. So, Reduction of thermal conductivity is a critical issue to create high performance thermoelectric devices. (1) So far, for the application purpose, we have used quartzs material.

From the kinetic theory of gases, thermal conductivity $\kappa$ can be predicted,

$$\kappa = \frac{1}{3} C u \lambda$$  \hspace{1cm} (i)

Where $C$ is specific heat, $u$ is mean phonon speed, $\lambda$ is phonon mean free path. (2)

For the calculation of thermal conductivity different types of empirical interatomic potentials are available. In this paper, BKS potential is used.

The classical BKS interatomic potential is given as

$$\phi_{ij} = \frac{q_i q_j}{r_{ij}} + A_{ij} \exp\left(-b_{ij} r_{ij}^2\right) - \frac{e_{ij}}{r_{ij}^2}$$  \hspace{1cm} (ii)

Where $\phi_{ij}$ is interaction energy of i and j atoms and consist of Coulomb term and short range contribution (Si-O and O-O interactions) (3)

Non-equilibrium molecular dynamics (NEMD) is method to determine thermal conductivity. This simulations shows two approaches: First a known heat flux is imposed and the temperature gradient is calculated and second a fixed temperature gradient is imposed and heat flux is calculated. (4)

2. Simulation Set Up:

This simulation is carried out using classical molecular dynamic simulation in canonical ensemble (NVT) using 900 particles of Quartz (300 atoms of Silicon and 600 atoms of oxygen) with the help of BKS potential. These particles are packed in a cubic box of length 23.417731Å$^0$. Periodic boundary conditions are imposed along (001) direction. Which causes the heat flows from the hot energy reservoir to cold energy reservoir at the end of the silicon slab. Temperature desired at equilibration is 300K. MD steps at a constant temperature of 100 K using Anderson thermostat with a time step of t=1.0 picosecond. Simulations were performed by SETUMD (5) Initial and Equilibrium positions of quartzs atoms were shown by RasMol (6)
3. Results and Discussion: Quartzs material were simulated by molecular dynamics simulation. Initial positions and of quartzs atoms is as shown in fig 1. After equilibration, quartzs atoms were shown as in fig 2. As the number of steps increases, potential energy, kinetic energy, total energy and temperature increases between 200 to 300 steps of MD as shown in fig 3. Radial distribution function is shown in fig 4 for Si-Si bond, Si-O bond and O-O bond. Radial distribution function of Si-O is wider it gives high density. Molecular dynamics simulations of quartz atom is shown in fig 5 with the help of software OVITO (7).

Fig 3: a) Graph of Potential energy Vs No. of steps b) Graph of Kinetic energy Vs No. of Steps c) Graph of Total Energy Vs No. of Steps d) Graph of Temperature Vs No. of Steps of Quartz.
4. Conclusion:
A study of molecular dynamics simulation is done with the help of software MD simulation. (8) In this simulation, parameters which are necessary to calculate thermal conductivity are studied. Nonequilibrium molecular dynamics simulation method (NEMD) method is most powerful. (9)

5. References:

6. RasWin Molecular Graphics v.2.7.4.2. Sayle, R.
Root Colonization, Spore Diversity And AMF Association In Rhizosphere Soil Of Of Linseed Crop In Drought Prone Area Of Satara District (M.S), India.

P. A. Mane, C. J. Khilare
Balvant college Vita (Sangali) M.S. India

Abstract
A study was conducted to assess the diversity and distribution of AM Fungi in the rhizosphere soil of Linseed in different sites of Satara district (M.S), India. Linseed (Linum usitatissimum L.) is one of the important rabi oilseed crops of India belongs to Linaceae family and genus Linum. The results revealed variation in soil pH, Arbuscular Mycorrhizal Fungal Spore number, root colonization percentage (%) and Arbuscular Mycorrhizal fungal species in different sampling sites. Maximum numbers of AM Fungal spores were 108 per 50 gm soil and highest root colonization percentage 86.66 % was recovered from rhizospheric soil from site number two with soil pH 8.5. In general, five species of AM Fungi belonged to four genera viz, Glomus, Acaulospora, Scutellospora and Gigaspora were characterized, being those of the genus Glomus was most predominant in rhizosphere soil of Linseed in all the sites. In conclusion, soil pH and geographical distribution were important parameters that affected AMF dynamics in rhizospheric soil of Linum. Further the study also provided useful information to understand the AMF species in Linseed soil and revealed that drought condition (high temperature), triggered AMF diversity and spore count in the rhizosphere of Linum.

Keywords: AM Fungi, Dynamics, Rhizospheric soil, Glomus.

Introduction
Linseed (Linum usitatissimum L.) is one of the important rabi oilseed crops of India belongs to Linaceae family and genus Linum. In India, Linum (L.) is grown primarily for Linseed oil which is not only used for human consumption but also for commercial use. Linseed oil is high in omega-3 fatty acid, which lowers cholesterol, in the diet. Flax seed is also used as proteinaceous feed for livestock as it contains 3 per cent oil and 36 per cent protein.

Presently the area under Linseed in India is 4.6 lakh ha with a production of 1.73 lakh tonnes and the average yield is 416 kg per ha which is less than world’s average yield (720 kg/ha). The area under Flax seed is increasing every year but seed production of this crop is very less. Most soil upon which crop is grown are generally poor in nutrients. Therefore, sound management of soil and other resources play key role in productivity. In recent years, more emphasis is being given by the Government of India to boost production of oil seed.

Arbuscular Mycorrhizal Fungi are a group of microbes which form symbiotic associations with a wide range of plant species that enhance plant nutrition and growth (Torres-Arias et al. 2017). AM Fungi are major component of rhizosphere microflora in natural ecosystems and play significant role in the re-establishment of nutrient cycling (Peterson et al. 1984). Arbuscular mycorrhizal (AM) fungi are known to be well distributed throughout both hemispheres. These fungi can be isolated from a wide variety of natural habitats and are particularly abundant in cultivated lands. AM (Arbuscular Mycorrhizal) fungi are common inhabitants of the roots of several plants and the role of mycorrhizal associations in the mobilization and uptake of phosphorus and productivity of many leguminous and other crops is well documented. AM fungi also improve the soil quality and increase in uptake of P, N, K, Zn, S, Fe, Mg, Ca and Mn (Sundar et al. 2010). Diversity and dynamics of AM fungi in different host plant species and soil types of particular agro-climatic zone is very important in order to evaluate the natural status of their fungi in that region. Survey of literature do not show any report on association of AM fungi with L. usitatissimum L. in this area.

Hence, the present study has been undertaken in an attempt to evaluate the quality and quantity of AM Fungi along a site grown Linum usitatissimum L. from Dahiwadi.

Materials and Methods
Study site
The site experiments were conducted at the end of growing season 2014-15 of crop. The study site lies in eastern part of Satara district. Dahiwadi, locate on the Satara-Pandharpur highway and 86 kms from Satara. Geographically it lies 17° 42’ 14.4216” N latitude and 74° 32’ 41.5248” E longitude. Average rainfall annually is around 2-3 cm. It is drought prone region. Majority of the agricultural systems depend on monsoon, except few regions are well facilitated with Bore water and tube well irrigation. As the region identified as drought prone, the major food crops of this region are Bajara, Sorghum, Wheat and few other vegetable crops.
Collection of soil samples

Soil and plant root systems were sampled at the end of the growing season 20014-15. The samples were taken after removing the top litter layer (5–10 cm) and digging out an appropriate amount of soil close to the roots of the host plant from a depth of 10–15 cm. The samples were collected in triplicate in polythene bags, from different sites. The soil samples were stored at 4°C in the laboratory to sustain the viability of Arbuscular Mycorrhizal spores and to lower the activity of the rhizosphere micro flora.

Soil particles attached to fine feeder roots were removed by generous shaking. AM spores were isolated by the wet-sieving and decanting method of Gerdemann and Nicholson (1963).

The number of spores per 50 gm soil was counted under Olympus Binocular research microscope on Whatman filter paper No.1. They were mounted on the slide in PVLG (Poly Vinyl alcohol Lacto Glycerol). All the slides were observed under Olympus Trinocular research microscope (Model no. CH-20iTR). Spores were photographed using Digital camera (Canon A 640). The species level identification of different native AM fungi was done following the keys provided by Schenck and Perez (1990) and Rodrigues and Muthukumar (2009). The soil pH of different soils was measured using digital pH meter. The root samples were gently washed under tap water, softened with 10 % potassium hydroxide (KOH), acidified with 1N hydrochloric acid (HCL) and stained with 0.05% trypan blue in lactoglycerol at 4°C following the method of Phillips and Hayman (1970). Quantification of root colonization of the Arbuscular Mycorrhizal Fungi was carried out using following formula proposed by Giovannetti and Mosse (1980).

\[
\text{No. of segment colonized with AMF} = \frac{\text{No. of segment observed}}{x \times 100}
\]

Results and Discussion

Three sites were assessed for AM fungi dynamics from *Linum usitatissimum* L. crops belonging to Linaceae family. The spore count of all the soil samples was done per 50 gm of rhizospheric soil. Table 1 reflects the data of AMF (Arbuscular mycorrhizal fungi) spore population, percentage of root colonization with its soil pH at rhizosphere of *Linum usitatissimum* L. in three different sites. All the site soils investigated in this study were diverse in nature.

Soil pH ranges from acidic soil pH 6.2 to alkaline soil pH 8.5. The data indicates the percentage of root colonization and number of AMF spore accumulated in rhizospheric soils from various sites ranging from 53.3 to 73.33% and 88 to 108 spores per 50 g soil respectively.

Due to ubiquitous nature of Arbuscular mycorrhizal fungi they occurred in almost all soil samples, but the quality and quantity varied. In the RS (rhizospheric soil) of Linseed collected from three different sites, maximum number of AMF spores (108 spores per 50 g soil) were recorded in the RS of Linseed from site second followed by RS of Site three (99 spores per 50 g soil) and minimum (88 spores per 50 g soil) spores were reported from the RS of site one (Table 1) with soil pH 8.5, 7.4 and 6.2 respectively. These data are consistent with that reported by other authors such as García-González et al. (2016) the physicochemical characteristics of soils can generate variations in the number of spores.

In the present study, intence Arbuscular mycorrhizal colonization was restricted in the epidermal and cortical parenchymatous cells near the root bases. colonization was characterized by the presence of hyphae, arbuscules and vesicles. AM fungal colonization varied with their occurrence in three different sites. Likewise highest percentage of root colonization 86.66 % was reported from site second, followed by 73.33 % from site three and lowest percentage of root colonization 53.33 % was recorded from site one (Table 1). Acording to Majewska et al. (2018) both native and non-native plant species influence the physical and chemical properties of the soil and thus the colonization of AMF.

Table 1. AMF (Arbuscular mycorrhizal Fungi) spore population, percentage of root colonization and soil pH at rhizosphere of *L. usitatissimum* L. in three different sites

<table>
<thead>
<tr>
<th>Sites</th>
<th>Soil pH</th>
<th>Number of AMF Spores per 50 gm of Rhizosphere Soil</th>
<th>AM fungal colonization</th>
<th>Percentage of root colonization (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Hyphae</td>
<td>Arborcles</td>
</tr>
<tr>
<td>1</td>
<td>6.2</td>
<td>88</td>
<td>+</td>
<td>+</td>
</tr>
<tr>
<td>2</td>
<td>8.5</td>
<td>108</td>
<td>+</td>
<td>+</td>
</tr>
<tr>
<td>3</td>
<td>7.4</td>
<td>99</td>
<td>+</td>
<td>-</td>
</tr>
</tbody>
</table>
Arbuscular mycorrhizal fungal spore count and root colonization percentage was found higher in soils with higher pH values. These findings were corroborated with the findings of Goransson et al., (2008) that mycorrhizal spore count is reduced in acidic environment. There was a variation in the root colonization percentage (%) and number of AMF spores with soil pH in rhizospheric soils of plants from three different sites.

In the present piece of work, rhizosphere soil samples were screened for isolation of AM fungi (Gerdemann and Nicolson, 1963) from three localities of Linseed crops. In Site one, four AMF species assignable to three genera were isolated from rhizosphere. In Site second, three AM species belonging to three genera were reported in rhizosphere of Linseed. Also in site three, five AM species belonging to four genera were reported in rhizosphere. The plants were found to be infested with various genus and species of AM Fungi.

Table 2 Occurrence of different Arbuscular mycorrhizal fungi in the rhizosphere of L. usitatissimum L. in three different sites

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>AM Fungal species</th>
<th>Occurrence of AMF</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>RS1</td>
</tr>
<tr>
<td>1</td>
<td>Acaulospora tuberculata</td>
<td>+</td>
</tr>
<tr>
<td>2</td>
<td>Gigaspora decipiens</td>
<td>-</td>
</tr>
<tr>
<td>3</td>
<td>Glomus fasciculatum</td>
<td>+</td>
</tr>
<tr>
<td>4</td>
<td>G. mosseae</td>
<td>+</td>
</tr>
<tr>
<td>5</td>
<td>Scutellospora auriglobosa</td>
<td>+</td>
</tr>
</tbody>
</table>

RS = Rhizosphere site, NRS = Non-rhizosphere site, + = Present, - = Absent

Five species from four genera were reported from Mhaswad area Dist. Satara (M.S.). The genus Glomus was dominant with two species Glomus fasciculatum [Rhizophagus fasciculatus] (Thaxt.) Gerd & Trappe and G. mosseae [Funneliformis mosseae] (T. H. Nicolson & Gerd.) Gerd. & Trappe. Some other studies done by Qin et al. (2015) also found the predominant abundance of genus Glomus in agricultural soils. One species each of genera Acaulospora, Gigaspora and Scutellospora was reported which was least abundant; these are Acaulospora tuberculata Trappe, Gigaspora decipiens T. H. Nicolson & N. C. Schenck and Scutellospora auriglobosa, Walker C. and Hall. In present study it was observed the genus Glomus was species wise rich. Chaudhary and Singh (2015) have reported the genus Glomus occupying more than 50% of total AMF spore count and distributed in all types of agriculture soils of India.

It is apparent from the present investigation; in the rhizosphere of Linseed crop plant AM fungi such as Acaulospora tuberculata, Glomus fasciculatum and Scutellospora auriglobosa were dominant. G. mosseae was occurred as subdominant. However, Gigaspora decipiens was showed their normal appearance (Table 2).

Despite the fact that the Genus Glomus was the dominant among all the sites and the Arbuscular mycorrhizal fungi diversities in the rhizosphere soil of sampling sites significantly differed (Table 2). We also found that AM fungal diversity was lowest in the agriculture soils, as has been found in other studies of Muchane et al (2012). The crops from three different sites were observed to be diverse in percentage of root colonization and AMF spore number at all the three rhizospheres. The predominance of Glomus species under different soil types might be due to the fact that they are widely adaptable to the varied soil properties and survival in both acidic and alkaline soils (Pande and Tarafdar 2004).

There was variation in the diversity and distribution of Arbuscular Mycorrhizal Fungi from crops rhizosphere from different sites. The acidic to alkaline pH of black soil was due to soil contains high exchangeable mineral elements at surface soil and moisture content. Soil quality means the capacity of soil to interact with biotic and abiotic component for maintaining its physico-chemical nature, biological produce and painting the plant health.

Present study revealed that the different agro ecosystems, display different relationship with AM fungi and influence differentially their qualitative and quantitative status.

Conclusions

In this study, Arbuscular Mycorrhizal fungi dynamics was investigated along a field grown Linum usitatissimum L. from drought prone area of Satara districts (M.S) India. Three sites soil samples were rich in AM fungal spores. A total of five species was identified from four genera, with majority of genus Glomus in all the sites. We concluded that, the soil pH and different cultivation practices significantly influenced the
AMF spore count and diversity in rhizospheric soils. The data generated not only provides us useful information to understand the native Arbuscular mycorrhizal fungal species diversity in oil yielding crop *Linum usitatissimum* L. rhizosphere but also revealed soil chemical properties and agricultural practices triggered abundance and root colonization percentage (%) of Arbuscular Mycorrhizal Fungi in agriculture soils.

References

Calculating Thermal Conductivity of Graphene by Molecular dynamics Simulation Methods

Priyanka S.Shinde1,2, A.P.Kumbhar1, M.M.Salunkhe1, R.S.Vhatkar2
1Department of Physics,Balwant College,Vita,(M.S.)India
2Department of Physics,Shivaji University,Kolhapur,(M.S.)India
*Corresponding author Email:posshinde@gmail.com

Abstract:
Nowadays, computational material science has been evolving because of simulation methods. These simulation methods based on numerical approaches. For the calculation of thermal conductivity different types of empirical interatomic potentials are available. In this paper, numerical methods such as Nonequilibrium molecular dynamics, Equilibrium molecular dynamics are discussed. Graphene is a two dimensional material which is used for varieties of applications in Nanoelectronics, Optoelectronics. So the thermal conduction is utmost important phenomenon to study.

Keywords: Thermal conductivity, Graphene, Molecular dynamics.

Introduction:
Graphene is a single layer of graphite atoms of thickness 0.345nm. It is one of the best known allotrope of carbon. Graphene is hexagonal lattice with sp² hybridisation. Lattice thermal conductivity of two dimensional (2D) materials like graphene and other carbon nanostructures is very high which leads to study phonon transport properties. There are numerical methods to investigate thermal conductivity of graphene. Some of them are discussed here.

A. Lattice dynamics method:
In graphene due to presence of small anharmonicity lattice dynamics method is used to study thermal transport. Lattice dynamics method which is based on perturbative treatments used for heat transport in graphene. Computations are performed in frequency domain. This is popular atomistic technique in which interatomic potential should be defined. It is valid at low temperatures below Debye temperature. It is suitable in case of domain size effect.

B. Molecular dynamics:
In MD, Computations are performed in time domain. This is atomistic technique which requires the use of empirical interatomic potential. Classical MD is a very powerful because anharmonic scattering is included. So it is expected that MD is useful at higher temperatures than Debye temperature of material. MD is dependent on domain size.

C. Equilibrium molecular dynamics:
This method is based on Green kubo formalism in which heat current autocorrelation function is used. Lattice thermal conductivity is given by

$$k_{ij} = \frac{V}{k_B T} \int_0^\infty (q_i(t)) q_j(t) \, dt$$

Where $k_{ij}$ is thermal conductivity tensor, $V$ is volume of system, $k_B$ is Boltzman constant, $T$ is temperature of system.

D. Noneqilibrium molecular dynamics method:
in this method temperature gradient is used. This method is usually based on Fouriers law which includes heat flow under temperature distribution

$$q_i = -k_{ij} \frac{\partial T}{\partial x}$$

Here $q_i$ is heat flux, $k_{ij}$ is thermal conductivity tensor & $\frac{\partial T}{\partial x}$ is temperature gradient.

E. Boltzmann Transport equation:
When a temperature gradient is established then propagation of heat flux will be started and the flux of heat is written in terms of phonon energies, phonon group velocities and perturbed phonon population.

$$\frac{1}{N \Omega} \sum_{j} \hbar \omega q_j c_{qj} n_{qj} = -k \frac{\partial T}{\partial x}$$

F. Atomistic Greens function method:
Computations are performed in frequency domain. This is atomistic technique where phonon and electron transport across interface is studied. This method requires empirical interatomic potential. This method is suitable at low temperatures where quantum phonon distribution is important. Interfacial thermal conductance is given by equation(a)
G. Wave Packet simulation:

Controlled Molecular dynamics simulations for phonon transmission is wave packet simulation method. It involves displacement pattern of localized phonon wave having particular frequency and polarization. Wave packet is propagated towards an interface where packets are reflected and transmitted. This transmitted wave packets are analysed to compute transmissivity. (3)

Results and Discussion:

In this paper, numerical methods to calculate thermal conductivity are discussed. This shows lattice dynamics method is useful to study thermal transport at low temperatures. Classical Molecular dynamics simulations are useful to study heat transfer at high temperatures than Debye temperature. Equilibrium molecular dynamics is always in linear response regime because of no driving force. Advantages of Green Kubo (EMD) over NEMD is that complete anisotropic thermal conductivity of system can be calculated in one simulation. In Non equilibrium molecular dynamics separate simulations are to be carried out along different directions. In Boltzmann Transport Equation, heat flux is in terms of phonon energies, phonon group velocities and phonon population. Atomistic Greens function method shows phonon and electron transport at interface at low temperatures than Debye temperature. Carefully controlled Molecular Dynamics is Wave Packet method which is analysed to study transmissivity.

Conclusion:

The results conclude that all the methods under study have some advantages and disadvantages. Use of proper empirical interatomic potential leads to more accuracy of simulation. The effect of finite size effect, periodic boundary conditions also leads to more accurate simulations.

References:


Phytochemical Analysis Of Acmella Paniculata (Wall. Ex DC.) R. K. Jansen By GC-MS
For Antioxidant Potential- A Preliminary Report.

Sarojan Patole and C. J. Khilare
Department of Botany, Balwant College, Vita

Abstract
Petroleum ether extract of Acmella paniculata from Kolhapur was analysed for its phytochemical composition and three solvents Methanol, Acetone and Ethanol extracts were used for antioxidant activity by 2, 2 diphenyl-1-+picrylhydrazyl, Ferrous iron chelating activity, Posphomolybdenum antioxidant power assay. Identification of phytochemicals was carried out by GC-MS analysis that showed presence of N-Isobutyl-(2E,4Z,8Z,10E)dodecatetraenamide, Tetradecanoic acid, Oleic acid and Dodecanoic acid. The results of present study suggested that extract of Acmella paniculata analysed so far is the potential source of natural antioxidant agents. However further studies are required to elucidate phytochemical structures responsible for its bioactivity in Acmella paniculata (Wall. ex DC.) R. K. Jansen.

Keywords- Acmella, GC-MS, Antioxidants.

Introduction
Acmella paniculata(Wall. ex DC.) R. K. Jansen is an important medicinal plant commonly called as toothache plant. It has been used in ancient system of medicine for treatment of a number of diseases viz. toothache, rheumatism, pulverization of kidney stone and gall stone, remedy for stammering in children (Pallabi et al., 2016). It is distributed in tropical countries like India, Brazil and various parts of the world (Shahu et al., and Thomas 2011). It is an annual growing hairy herb having marigold eye colored flowers by numerous granular hair with a pungent taste. The flowers are used to relieve toothache and crushed leaves are used for treatment of rheumatism, leaves are also used externally for treating skin diseases (Agharkar 1991). Acmella genus well known for its uses as a spice, antiseptic and antimicrobial agent.

Since, the side effect associated with use of synthetic antioxidants, the neutralization of cellular damage due to free radicals by naturally found antioxidant in various sources has become increasing the great interest which is being used as an alternative for cheap and easy solution in modern and traditional therapy. The Acmella paniculata is widely exploited for traditional medicine and their use in pharmaceuticals (Rajeshwar Y. and Lalitha R. 2013, Kulathilaka PS, Senarath WTPSK 2013)

To enhance the use and integration of indigenous Acmella paniculata as medicinal potential and additional source of antioxidant potential this study was carried out to analyse phytochemicals and to determine its antioxidant potential.

Materials and methods-
I. Collection of plant material and preparation of plant extracts
The plant material was collected from Kolhapur district. Antioxidant activity was performed with 1% of plant extract using different solvents viz. Methanol, Acetone, Ethanol of powder of air dried plant material.

II. Preparation and extraction of plant material for GC-MS analysis
The collected plant material was air dried and powdered by mechanical grinder. One gram plant powdered material of test plant mixed into 100 ml of petroleum ether. The solution was used for soxhlet extraction and extract was used for GC-MS analysis.

Antioxidant Activity-

a. 2, 2 diphenyl-1-picrylhydrazyl (DPPH)
The free radical scavenging activity of plant extract was measured using method discribed by Aquino et al., 2001. Plant extract (25 µl) was mixed with 3 ml of DPPH methanolic solution 25 mM concentration. The reaction mixture was incubated in the dark at room temperature for 30 min. The absorbance was measured at 517 nm against blank. Results were expressed as percentage of inhibition of the DPPH radical and percent antioxidant activity of plant extract was calculated using formula:

\[
\% \text{ DPPH Inhibition} = \frac{\text{Control (abs)} - \text{Sample (abs)}}{\text{Control (abs)}} \times 100
\]

b. Ferrous iron chelating activity (FICA)
Ferrous ion chelating activity (FICA) was measured using a method described by Dinis et al., 1994. Assay was performed with the mixture containing 0.1 ml of 2 mM FeCl2 and 0.3 ml of 5 mM ferrozine and mixed with 1 ml of plant extract. The mixture was incubated for 10 min at room temperature and absorbance was measured at 562 nm spectrophotometrically. The ability of the sample
to chelate ferrous ions was calculated as the percent inhibition of Fe$^{2+}$ to ferrozine complex. Percentage antioxidant activity of plant extract was calculated using formula:

$$\% \text{ Ferrous ion inhibition} = \frac{\text{Control (abs)} - \text{Sample (abs)}}{\text{Control (abs)}} \times 100$$

c. Posphomolybdenum antioxidant power assay (PAP)

Antioxidant capacity of the extract was evaluated by phosphomolybdenum method according to the procedure described by Prieto et al. (1999). Plant extract (0.3 ml) was mixed with 3 ml of reagent solution (0.6 M sulphuric acid, 28 mM sodium phosphate and 4 mM ammonium molybdate). The tubes containing the reaction mixture solution was incubated at 95°C for 90 min. The absorbance of the solution was measured at 695 nm using a UV-visible spectrophotometer against blank after cooling at room temperature. Methanol (0.3 ml) was used as the blank. PAP was calculated by formula-

$$\% \text{ Phosphomolybdenum inhibition} = \frac{\text{Control (abs)} - \text{Sample (abs)}}{\text{Control (abs)}} \times 100$$

Results and Discussion:

GC-MS analysis

Gas chromatography mass spectroscopy analysis was conducted using petroleum ether extract of *Acmella paniculata*. The peaks in chromatogram were integrated and compared with database of spectra of known components stored in GC-MS library. Detailed tabulation of GC-MS analysis of extract is given in Table No. 1

![Chromatogram obtained from GC-MS of Acmella paniculata](image)

Table No. 1- Biologically active phytochemicals identified of *Acmella paniculata* by GC-MS analysis :

<table>
<thead>
<tr>
<th>Retention time</th>
<th>Name of the Compound</th>
<th>Molecular formula</th>
<th>Molecular Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>28.23</td>
<td>N-Isobutyl-(2E,4Z,8Z,10E)-dodecatetraenamide</td>
<td>C$<em>{16}$H$</em>{25}$NO</td>
<td>247</td>
</tr>
<tr>
<td>25.44</td>
<td>Tetradecanoic acid</td>
<td>C$<em>{14}$H$</em>{28}$O$_{2}$</td>
<td>228</td>
</tr>
<tr>
<td>32.47</td>
<td>Oleic Acid</td>
<td>C$<em>{18}$H$</em>{34}$O$_{2}$</td>
<td>282</td>
</tr>
<tr>
<td>18.11</td>
<td>Dodecanoic acid</td>
<td>C$<em>{12}$H$</em>{24}$O$_{2}$</td>
<td>200</td>
</tr>
</tbody>
</table>

Four biologically active phytochemicals were identified by GC-MS analysis revealed the presence of different fatty acids. GC-MS chromatogram of petroleum ether extract of *Acmella paniculata* showed major bioactive chemicals like N-Isobutyl-(2E,4Z,8Z,10E) dodecatetraenamide, Tetradecanoic acid, Oleic acid and Dodecanoic acid. Among these phytochemicals N-Isobutyl-(2E,4Z,8Z,10E) dodecatetraenamide were active against analgesic anti inflammatory (Mohanad et al2016.). Tetradecanoic acid showed its effect against larvicidal and repellent activity (Shivakumar et al, 2011). Oleic acid were reported against selective death of
tumor cells reported by Fonta et al, 2013. According to Arumugan and Venugopal 2002 phytochemical constituents extracted in petroleum ether exhibited lower effects which may be due to its less polarity.

**Antioxidant activity**-

The antioxidant activity of the whole plant of *Acmella paniculata* was measured by using different antioxidant assays viz. DPPH-, FICA, PAP. The results of free radical scavenging potential of *Acmella paniculata* varied according to the nature of solvents used. The antioxidant activity of the sample was measured in terms of inhibition percentage.

**Table No. 2 - Antioxidant activity of Acmella paniculata in %**

<table>
<thead>
<tr>
<th></th>
<th>DPPH</th>
<th>FICA</th>
<th>PAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Methanol</td>
<td>93.54</td>
<td>51.35</td>
<td>50.00</td>
</tr>
<tr>
<td>Acetone</td>
<td>96.97</td>
<td>72.35</td>
<td>08.30</td>
</tr>
<tr>
<td>Ethanol</td>
<td>92.21</td>
<td>17.47</td>
<td>25.00</td>
</tr>
</tbody>
</table>

DPPH-2,2-diphenyl-1-picrylhydrazyl, FICA-Ferrous Ion Chelating Activity, PAP-Phosphomolybdenum antioxidant power assay

**DPPH**- Antioxidant ability of *Acmella paniculata* extract was conducted on the basis of oxidise ability of their chemical constituents which could reduce Fe $^{3+}$ to Fe $^{2+}$. The result showed that the decrease in absorbance was indicated by color change from purple to yellow where free radicals scavenged by antiradicals. Free radical scavenging activity of DPPH was found to be a maximum 96. 97% in acetone, moderate in methanol (93.54%) and minimum found in ethanol extract (92.21%). The results are assignable to Arumugan and Venugopal 2002, Almeida et al 2010 and Vinson et al.,1995. Arumugan and Venugopal 2002 reported that acetone extract was the richest source of Phenolics and flavonoids and hence DPPH may showed its highest activity in acetone.

**FICA**- The transition metal ion was capable of generating free radicals by fenton reaction. The results of selecting iron indicated that *Acmella paniculata* had the highest activity 72. 75% in acetone solvent followed by moderate activity 51. 35% in methanol extract and lowest 7.47% in ethanol. The results are corroborated with Mishra et al., 2013, Meyer and Frunked 2001. According to them, mechanism of free radical scavenging activity can include suppression of reactive oxygen species (ROS) formation either by inhibition of enzymes or chelating trace elements involved in free radical generation.
PAP-
Antioxidant power assay conducted by PAP was high in methanol solvent 50% followed by ethanol solvent with moderate 25% and minimum 8.30% in acetone. The results are corroborated with Barua et al 2014, Kudale et al, 2016. According to them plant secondary metabolites have important role in antioxidant capacity.

In the present investigation antioxidants scavenged free radicals played an important role in cardiovascular diseases, aging, cancer and implementary disorders (Cioffi et al., 2002). In addition to this naturally occurring antioxidants can be formulated to new nutraceuticals which can help to prevent oxidative damage of cells in the body (Cioffi et al., 2002). The results obtained showed that the antioxidant activity of Acmella paniculata in various solvents used for assay performed may be inadequate (Yen et al., 2005). Hence antioxidant activity was tested in different solvents viz. Methanol, Acetone, Ethanol with three different free radical scavenging assays like DPPH, FICA, PAP. Among these three assays, DPPH showed above 90% scavenging activity and found to be most effective among all the solvents used. whereas PAP was less active among the three solvents used. The free radical scavenging activity found varied in different solvent used. Medicinal plants are still large source of natural antioxidants that might be serve for the development of novel drugs (T. Xue et al., 2001). However, further studies are required to elucidate phytochemicals structure responsible for its bioactivity in Acmella paniculata.

Conclusion-
In the summary the results of this study revealed that Acmella paniculata had a high content of N-Isobutyl-(2E,4Z,8Z,10E) dodecatetraenamide, Tetradecaenoic acid, Oleic acid and Dodecanoic acid and demonstrated good antioxidant activity. Preliminary analysis of the petroleum ether extract by GC-MS revealed the presence of some phytoconstituents with good biological activity which could be useful for their antioxidant. The results suggested that the Acmella paniculata could be used in the therptic use through antiradical scavenging capacity and there reducing power. Acmella paniculata can also used as natural source of antioxidants agents. Further exploitation of Phytochemical investigations and characterization of plant material is required for the exact mechanism of action.

References


Forecasting On Air Pollution In Solapur City Using Time Series

P. R. Suryavanshi\(^1\), B. B. Dhotre\(^2\)

\(^1\)Assistant Professor, Department of Statistics, Balwant College, Vita

\(^2\)Assistant Professor, Department of Statistics, Punyashlok ahilyadevi Holkar University, Solapur.

Abstract:

On the onset of Siddheshwar Yatra the air quality index of Solapur soars to new heights. To know the intricacies of the problem, we decided to do an analytical study for the factors that contribute most to air pollution in Solapur. We share a study on “Forecasting on air pollution in solapur city using Time series”, in which we closely studied the air quality data for Solapur, identified patterns, factors that lead to rise in air pollution across three key locations in Solapur. Data Collected from maharashtra air pollution control office in solapur of one year per day per week.

The ARIMA (1,1,1) models provided reliable and satisfactory predictions for the PM10,PM 2.5, NOX, SO\(_2\), CO data according to the all analysed models. Daily observations of PM10 at 10.00 am.

Introduction:

The air pollution is one of the main causes of death in the world. Several cities are on the radar of WHO, which are about to touch the dangerous level. Sadly, India is one of the countries with maximum number of most polluted cities in the world. On this occasion of Siddheshwar Yatra, we want to sensitize the readers towards celebrating environmentally safe Siddheshwar Yatra this year. In research paper of Kumar Manoj and Anand Madhu(2014), “An Application of time series ARIMA forecasting model for predicting sugarcane production in India” uses the ARIMA model for prediction of production in next 5 years using model ARIMA(2,1,0). Apply the same for the study of air pollution.

The Objectives of present study are,

1) Identify the Meteorological factors that correlate with the air pollution levels.
2) Explore the possibility of developing a Predictive Model for predicting the levels for key pollutants like PM10.

Materials and Methodology:

The data is of 1 year, data is collected based on secondary data from maharashtra air pollution control office in solapur. Due to time & cost constraints, we could not deploy a primary source of data collection. We were not in position to depoying near ground level monitoring system, that are typically used in advanced countries for such air pollution studies. Tools used for analysis are Correlation Matrix, Time Series Analysis and Softwares used for analysis are R-Software, MS-Office, Minitab.

Keywords: PM10, PM 2.5, NO\(_2\), SO\(_2\), CO, Wind speed.

Analysis:

Recoding of variables required for the study

<table>
<thead>
<tr>
<th>No.</th>
<th>variables</th>
<th>Variable Type</th>
<th>Unit of measurement</th>
<th>Data type</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PM10</td>
<td>pollutant</td>
<td>ug/m(^3)</td>
<td>continuous</td>
</tr>
<tr>
<td>2</td>
<td>PM2.5</td>
<td>pollutant</td>
<td>ug/m(^3)</td>
<td>continuous</td>
</tr>
<tr>
<td>3</td>
<td>Oxides of Nitrogen (NOX)</td>
<td>pollutant</td>
<td>ug/m(^3)</td>
<td>continuous</td>
</tr>
<tr>
<td>4</td>
<td>Sulphur Dioxide (SO2)</td>
<td>pollutant</td>
<td>ug/m(^3)</td>
<td>continuous</td>
</tr>
<tr>
<td>5</td>
<td>CO</td>
<td>pollutant</td>
<td>ug/m(^3)</td>
<td>continuous</td>
</tr>
<tr>
<td>6</td>
<td>Ozone</td>
<td>pollutant</td>
<td>ug/m(^3)</td>
<td>continuous</td>
</tr>
<tr>
<td>7</td>
<td>Relative Humidity (RH)</td>
<td>meteorological</td>
<td>%</td>
<td>continuous</td>
</tr>
<tr>
<td>8</td>
<td>Temperature</td>
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<td>°C</td>
<td>continuous</td>
</tr>
<tr>
<td>9</td>
<td>Wind Speed (Wind speed)</td>
<td>meteorological</td>
<td>m/s</td>
<td>continuous</td>
</tr>
<tr>
<td>10</td>
<td>Vertical Wind speed (Wind speed V)</td>
<td>meteorological</td>
<td>m/s</td>
<td>continuous</td>
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<td>11</td>
<td>Solar Radiation</td>
<td>meteorological</td>
<td>w/m(^2)</td>
<td>continuous</td>
</tr>
<tr>
<td>12</td>
<td>Air pressure</td>
<td>meteorological</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table no. (1) list of all variable

Correlation Matrix:

<table>
<thead>
<tr>
<th></th>
<th>PM10</th>
<th>PM2.5</th>
<th>NO(_2)</th>
<th>SO(_2)</th>
<th>CO</th>
<th>OZONE</th>
<th>Wind Sd</th>
<th>Vert W S</th>
<th>Temp</th>
<th>RH</th>
<th>AP</th>
</tr>
</thead>
<tbody>
<tr>
<td>PM10</td>
<td>1</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>PM2.5</td>
<td>0.861</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NO(_2)</td>
<td>0.394</td>
<td>0.314</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SO(_2)</td>
<td>0.079</td>
<td>0.017</td>
<td>0.349</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CO</td>
<td>0.024</td>
<td>-0.038</td>
<td>-0.011</td>
<td>0.342</td>
<td>1</td>
<td></td>
<td></td>
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</table>
Table no.(2) correlation matrix.

<table>
<thead>
<tr>
<th></th>
<th>OZONE</th>
<th>Wind Sd</th>
<th>Vert W S</th>
<th>Temp</th>
<th>RH</th>
<th>AP</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>0.008</td>
<td>0.101</td>
<td>-0.097</td>
<td>-0.007</td>
<td>-0.493</td>
<td>0.067</td>
</tr>
<tr>
<td></td>
<td>-0.004</td>
<td>0.154</td>
<td>-0.122</td>
<td>-0.097</td>
<td>-0.403</td>
<td>0.062</td>
</tr>
<tr>
<td></td>
<td>0.064</td>
<td>0.009</td>
<td>-0.008</td>
<td>0.084</td>
<td>0.150</td>
<td>0.051</td>
</tr>
<tr>
<td></td>
<td>-0.207</td>
<td>-0.131</td>
<td>0.069</td>
<td>-0.070</td>
<td>0.150</td>
<td>-0.003</td>
</tr>
<tr>
<td></td>
<td>-0.447</td>
<td>-0.146</td>
<td>0.195</td>
<td>-0.140</td>
<td>0.405</td>
<td>-0.072</td>
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<tr>
<td></td>
<td>1</td>
<td>-0.155</td>
<td>-0.030</td>
<td>0.437</td>
<td>-0.058</td>
<td>0.088</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>-0.438</td>
<td>-0.060</td>
<td>0.210</td>
<td>0.046</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.101</td>
<td>1</td>
<td>0.260</td>
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</tbody>
</table>

Table no.(2) correlation matrix. Interpretation : From the above Table no.(2) highlighted Values shows the correlation coefficient between two variable, Like PM 2.5 & PM 10 having coefficient 0.861, says that PM2.5 & PM10 are highly positively correlated.

Time Series Analysis:

1) Pm 10
Model: ARIMA (1,1,1)
Final Estimates of Parameters:

Table no.(1.1) :for Estimation of Parameters.

<table>
<thead>
<tr>
<th></th>
<th>Type</th>
<th>coefficient</th>
<th>S.E coefficient</th>
<th>Tab-value</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>AR 1</td>
<td></td>
<td>0.2225</td>
<td>0.0775</td>
<td>2.87</td>
<td>0.004</td>
</tr>
<tr>
<td>MA 1</td>
<td></td>
<td>0.8003</td>
<td>0.0479</td>
<td>16.70</td>
<td>0.000</td>
</tr>
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</table>

Differencing: 1 regular difference
Number of observations: 323, after differencing 322
Residuals: SS = 185220 (back forecasts excluded)

Modified Box-Pierce (Ljung-Box) Chi-Square statistic

<table>
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<tr>
<th>Lag</th>
<th>Chi-Square</th>
<th>DF</th>
<th>P-Value</th>
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</thead>
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<tr>
<td>12</td>
<td>8.0</td>
<td>10</td>
<td>0.632</td>
</tr>
<tr>
<td>24</td>
<td>13.3</td>
<td>22</td>
<td>0.925</td>
</tr>
<tr>
<td>36</td>
<td>20.5</td>
<td>34</td>
<td>0.967</td>
</tr>
<tr>
<td>48</td>
<td>25.5</td>
<td>46</td>
<td>0.9</td>
</tr>
</tbody>
</table>

The p-values of Modified Box-Pierce (Ljung-Box) Chi-Square statistic are greater than 0.05, non significance of data which is desired.
Forecasts from period 319

<table>
<thead>
<tr>
<th>Period</th>
<th>Forecast</th>
<th>95 Percent Limits</th>
<th>Actual</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Lower</td>
<td>Upper</td>
</tr>
<tr>
<td>320</td>
<td>183.62</td>
<td>110.061</td>
<td>103.368</td>
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<tr>
<td>321</td>
<td>187.34</td>
<td>107.493</td>
<td>267.193</td>
</tr>
<tr>
<td>322</td>
<td>188.17</td>
<td>105.450</td>
<td>270.892</td>
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<tr>
<td>323</td>
<td>188.36</td>
<td>103.368</td>
<td>273.344</td>
</tr>
</tbody>
</table>

Interpretation:
The ARIMA (1, 1, 1) models could provide reliable and satisfactory predictions for the PM10 data according to the all analysed models. Daily observations of PM10 at 10.00am

2) Pm2.5
Model: ARIMA (1, 1, 1)
Final Estimates of Parameters

Table no.(2.1) :for Estimation of Parameters.

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<tr>
<th></th>
<th>Type</th>
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<th>S.E coefficient</th>
<th>Tab-value</th>
<th>p-value</th>
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<tbody>
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<td>0.2264</td>
<td>0.0755</td>
<td>3.00</td>
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<tr>
<td>MA 1</td>
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<td>0.8160</td>
<td>0.0452</td>
<td>18.04</td>
<td>0.000</td>
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</table>

In Above Table p-value indicates the coefficients are significant at 5% level of significance.
Differencing: 1 regular difference
Number of observations: Original series 323, after differencing 322
Residuals: SS = 108029 (back forecasts excluded)
MS = 338 DF = 320
Modified Box-Pierce (Ljung-Box) Chi-Square statistic

The p-values of Modified Box-Pierce (Ljung-Box) Chi-Square statistic are greater than 0.05, non-significance of data which is desired.

Forecasts from period 318

Interpretation: The ARIMA (1, 1, 1) models could provide reliable and satisfactory predictions for the PM2.5 data according to the all analysed models. Daily observations of PM2.5 at 10.00am.

3) NOx
Model: ARIMA (1,1,1)

Interpretation: The ARIMA (1, 1, 1) models could provide reliable and satisfactory predictions for the NOX data according to the all analysed models. Daily observations of NOX at 10.00am.

4) SO2
Model: ARMA (1, 1, 1)

Interpretation: The ARIMA (1, 1, 1) models could provide reliable and satisfactory predictions for the NOX data according to the all analysed models. Daily observations of NOX at 10.00am.

<table>
<thead>
<tr>
<th>Period</th>
<th>Forecast</th>
<th>95 Percent Limits</th>
<th>Actual</th>
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<td></td>
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</tr>
<tr>
<td>319</td>
<td>46.3325</td>
<td>37.6923</td>
<td>54.9727</td>
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<td>58.0808</td>
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<td>35.6508</td>
<td>58.3604</td>
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<th>95 Percent Limits</th>
<th>Actual</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Lower</td>
<td>Upper</td>
</tr>
<tr>
<td>319</td>
<td>0.2660</td>
<td>0.0785</td>
<td>3.39</td>
</tr>
<tr>
<td>320</td>
<td>0.8014</td>
<td>0.0485</td>
<td>16.52</td>
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<tr>
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<td>0.0485</td>
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<td>322</td>
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<tr>
<td>323</td>
<td>0.8014</td>
<td>0.0485</td>
<td>16.52</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Period</th>
<th>Forecast</th>
<th>95 Percent Limits</th>
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<tbody>
<tr>
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<td>0.0785</td>
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<tr>
<td>321</td>
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<td>322</td>
<td>0.8014</td>
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<td>16.52</td>
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<tr>
<td>323</td>
<td>0.8014</td>
<td>0.0485</td>
<td>16.52</td>
</tr>
</tbody>
</table>
Residuals: SS = 371.914 (back forecasts excluded)
MS = 1.162 DF = 320
Forecasts from period 318  

<table>
<thead>
<tr>
<th>Period</th>
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<th>95 Percent Limits</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Lower</td>
<td>Upper</td>
</tr>
<tr>
<td>319</td>
<td>13.0486</td>
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<td>15.5180</td>
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</table>

**Table no. (4.2): for Estimation of Parameters**

Interpretation: The ARIMA (1, 1, 1) models could provide reliable and satisfactory predictions for the SO2 data according to the all analysed models. Daily observations of SO2 at 10.00am.

5) Co
Model: ARIMA (1,1,1)
Final Estimates of Parameters

<table>
<thead>
<tr>
<th>Type</th>
<th>coefficient</th>
<th>S.E coefficient</th>
<th>Tab-value</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>AR 1</td>
<td>0.393</td>
<td>0.0663</td>
<td>7.62</td>
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</tr>
<tr>
<td>MA 1</td>
<td>0.8917</td>
<td>0.0336</td>
<td>26.51</td>
<td>0.000</td>
</tr>
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</table>

In Above Table p-value indicates the coefficients are significant at 5% level of significance.

Differencing: 1 regular difference
Number of observations: Original series 323, after differencing 322
Residuals: SS = 66.4866 (backforecasts excluded)
MS = 0.2078 DF = 320
Forecasts from period 318  

<table>
<thead>
<tr>
<th>Period</th>
<th>Forecast</th>
<th>95 Percent Limits</th>
<th>Actual</th>
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<td></td>
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<td>319</td>
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<td>320</td>
<td>2.00262</td>
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<td>3.25841</td>
</tr>
<tr>
<td>322</td>
<td>2.19306</td>
<td>1.10995</td>
<td>3.27617</td>
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<tr>
<td>323</td>
<td>2.18938</td>
<td>1.08511</td>
<td>3.29365</td>
</tr>
</tbody>
</table>

**Table no.(5.2) :for Estimation of Parameters.**

Interpretation: The ARIMA (1,1,1) models could provide reliable and satisfactory predictions for the CO data according to the all analysed models. Daily observations of CO at 10.00am.

**Conclusion:**

Some factors like PM10 and P2.5 are highly correlated to each other hence it suggest that if we control any one of it Possibly another ultimately controled and models could provide reliable and satisfactory predictions for the corresponding factors data according to the all analysed models. Daily observations of CO at 10.00am. It is obseved that air pollution will be increases day by day, Their is need to control.

**Reference:**

Rotational Dynamics Of Nonpolar Laser Dyes

Mr Alande Balaji D,
Assistant Professor in Physics,
Rani Channamma University,
SRFG Constituent College,BelagaviKarnataka

Dr Basavaraja Sannakki
Professor and Chairmen of Physics,
GulbargaUniverisityKalaburgi Karnataka

Abstract:
The rotational diffusion of two nonpolar laser dyes Exalite 389A and Exalite 398 is studied as a function of viscosity in alkanes and alcohols by steady state florescenceDepolarization technique. When result observed sub slip behavior has been observed For dye Exalite 398,which is largest molecule studied so far in literature. Both the probes are found to rotate much faster in alcohols than the alkanes of equal viscosity.

Keywords: Dipole moments, Laserdyes, Stokes shift phenomena, Exalite 389,Exalite 392A,Exalite 398, LIMO HOMO.

Introduction:
Dye molecules are the most significant branch of colorants in term of their various applications due to their importance in the areas of textile, paper printing, food, toys, manufacture of drugs, nonlinear optical devices (NLO) and liquid crystalline displays (LCDs), optical data storage, a catalyser in photo-catalytic reactions etc. It is known that the position of the bands of a dye molecule in solutions varies due to specific and nonspecific interactions with the probe. The solvent induced spectral shift of a probe is difficult to understand because of the difficulty with the theoretical definition of the solvent polarity; for this reason different solvent polarity parameters and scales are used. Density functional theory (DFT) using the B3LYP functional and 6-311G basis set method was used to study the atomic bonding by considering the difference between the structures with and without the bond; DFT predicts structural properties, lowest energy of the probe in gas phase and in the solvent phase.

Molecules rotating in liquids experience friction on account of continuous interaction with their neighbors. A desire to understand this friction has been one of the motivating factors in carrying out rotational diffusion studies of molecules in liquids. Rotational diffusion of medium-sized molecules provide useful means to probe solute-solvent interactions which play a major role in determining the physic-chemical properties of solutions.

Computational Studies:
The combination of TDSCF-DFT methods have been successfully implemented to explain the solvatochromicbehaviour particularly in approximating the excitation energies of molecules theoretically. Although TD-DFT and time dependent quantum mechanical level calculations provide accurate results and they have no limit in the size of the systems which can be treated and very faster in the calculation. Large sized molecules, as considered in the present study, for better faster by semi empirical method. Optimized ground state molecular structure of Exalite 392A (E-392A) is shown in Fig.1, the arrow head gives the direction of the dipole moment and the dipole moment of the molecule was obtained 1.1946 D, the LUMO and HOMO 3D plot of the probe molecule, positive (red) and negative (green) phases are presented in Fig.2 [1-2].

Fig.1. Optimized molecular structure and direction of the dipole moment of E-392A.

Fig.2. LUMO and HUMO of E-392A
Experimental Studies:
The molecular reorientation time ($\tau_r$), in case of single exponential for the decay of fluorescence and the decay of anisotropy, can be expressed as

$$\tau_r = \tau_f / (r_0 / <r> - 1)$$

where $r_0$ is the fundamental anisotropy when all the rotational motions are frozen and $\tau_f$ is the fluorescence lifetime of the fluorophore. The steady state fluorescence anisotropy $<r>$ is then determined using,

$$<r> = (I_\parallel - G I_\perp) / (I_\parallel + G I_\perp)$$

where $I_\parallel$ and $I_\perp$ are the fluorescence intensities of the horizontally (||) and vertically (⊥) polarized emission when the sample is excited with vertically polarized light. $G$ is the instrument parameter that corrects for the polarization bias in the detection system and is given by

$$G = I_{HV}/I_{HH},$$

where $I_{HV}$ is the fluorescence intensity when the excitation polarizer is maintained horizontal and the emission polarizer, vertical, and $I_{HH}$ is that when both the polarizers are kept vertical. We obtained rotational dynamical time linearly varies with viscosity in various temperatures.

Conclusion:
Theoretical confirmations were successfully provided for the HOMO-LUMO of this large probe from DFT exchange-correlation function B3LYP with 6-311G basis set and the obtained dipole moment 1.1946 D. Rotational dynamics of large nonpolar probe E-392A is examined in alcohol and alkane using steady-state fluorescence depolarization technique at various temperatures. This probe will rotate faster in alcohol compared to alkane.

Reference:
Electrochemical Impedance Spectroscopy Of (MnO₂) Thin Films By Using Spray Pyrolysis Method (Synthesis And Characterization)

D.P. Hore* S.A. Mane A.S. Dhavan and A.V. Teli
Department of Physics, Balwant College Vita, (affiliated to Shivaji university Kolhapur) Dist: Sangli (M.S.) India- 415 311

Abstract:
MnO₂ – based materials have been intensively investigated for use in pseudo capacitors due to their high theoretical specific capacitance, good chemical and thermal stability. In the preparation of manganese oxide thin films, manganese acetate (s. d. fine make) was used as a Mn-precursor Rectangular plates of SS (Stainless Steel-No. 304, size 5 cm x 1 cm) were used as substrates. Initially, 0.1 M manganese acetate 30 ml solution was prepared in DDW. Prepared solution was sprayed using air as a carrier gas on to the well cleaned SS substrates, which was kept on the surface of hot plate of spray pyrolysis unit at steady temperature 150°C. Throughout the process spray rate was maintained constant at ~1mL/min. After deposition, these thin films annealed at temperature such as, 200, 300 and 400°C and abbreviated as Mn_200, Mn_300, and Mn_400 respectively. The applied potential is 10mV between frequency range 10KHz to 0.1Hz in 1M Na₂SO₄. The observed internal (series) resistance (Rs) is ~1.6 and charge transfer resistance (Rct) is ~ 3.0 Ω. Portion of the curve having an inclination of ~45° with imaginary axis gives the value of Warburg resistance (Zw) and is related to the frequency dependent diffusion resistance of electrolyte ions resulted at the time of intercalation in the processes of electrode. The electrospun manganese oxide samples abbreviated as EMn_200, EMn_300, EMn_400 and EMn_500. The electrospun sample annealed at 300°C shows low series and charge transfer resistance. As and annealing temperature increases from 300 to 500°C the charge transfer resistance increases.

Keywords: Spray Pyrolysis, Characterizations, Sample Manganese Oxide, Sample electrospun Manganese oxide etc.

Introduction:
An electrochemical system opposes a number of obstacles to the current circulating under a given potential, including: i) the resistance to charge transport in solution, ii) The problem of mass transport to the electrode for the reactant species, iii) The capacitive reactance of the electrical double layer at the electrode/solution inter phase, iv) The over potential for the electron transfer between molecule and electrode, and many possible others, according to the specific case. Any of these steps/obstacles can be modeled as an electric circuit element or element combination. EIS data is commonly analyzed by fitting it to an equivalent electrical circuit model. Most of the circuit elements in the model are common electrical elements such as resistors, capacitors, and inductors. As a result, an inductor's current is phase shifted 90 degrees with respect to the voltage. The impedance versus frequency behavior of a capacitor is opposite to that of an inductor.

In this method, the starting material required to form the desired thin film is taken in the solution form and then sprayed onto the preheated glass substrates maintained at a desired temperature, results the film formation. By spraying the mixture of metallic chlorides, nitrides with particular concentration, semiconducting films can be prepared. In spray pyrolysis technique thin film formation is based on a thermally stimulated chemical reaction between clusters of liquid or vapour atoms of different chemical species. In this process the precursor solution is atomized through a glass nozzle. The nozzle converts the solution into small droplets, known as aerosols. These aerosols are allowed to incident onto the preheated glass substrates. The paralytic decomposition of aerosols and formation of thin films with desired properties depends upon optimum substrate temperature [3-6].

Experimental Procedure:
In the preparation of manganese oxide thin films, manganese acetate (s. d. fine make) was used as a Mn-precursor. Rectangular plates of SS (Stainless Steel-No. 304, size 5 cm x 1 cm) were used as substrates. All spraying solutions were freshly prepared in high purity DDW (double distilled water). The cleaning process is of SS substrate is cleaned with laboratory detergent to remove oil/grease from substrate. After that, the SS substrate polished by zero grade polisher paper. Then this SS substrate used for deposition.

Initially, 0.1 M manganese acetate 30 ml solution was prepared in DDW. Prepared solution was sprayed using air as a carrier gas on to the well cleaned SS substrates, which was kept on the surface of hot plate of spray pyrolysis unit at steady temperature 150°C. Throughout the process spray rate was maintained constant at ~1mL/min. After deposition, these thin films annealed at temperature such as, 200, 300 and 400°C and abbreviated as Mn_200, Mn_300, and Mn_400 respectively. Further these samples used for electrochemical measurement such as, electrochemical impedance spectroscopy in three electrode system, prepared thin film as working electrode, graphite as a counter electrode and saturated calomel electrode as a reference electrode. The applied potential is 10mV between frequency range 10 KHz to 0.1Hz in 1M Na₂SO₄. [7-11].
Result and Discussion:
1. Synthesis of MnO$_2$ thin films:

MnO$_2$ thin films are deposited by simple and cost-effective chemical bath deposition method. Initially, a 30 ml solution of 0.1M manganese acetate is made basic with Na$_2$SO$_4$ up to in which 0.5 M solution is added. A well cleaned stainless steel substrate is dipped in as prepared solution for 1hr and the sample is named while the sample with deposition time 2 and 3 hrs are respectively.

2. Structural and morphological studies:

The thin films may contain voids, pinholes and number of inter-crystallite grain boundary discontinuities and some impurities absorbed gases that acts as defects and causes in homogeneity in the films. The crystallographic study of PbS thin films was carried out using Philips PW 3710 diffract meter with copper target at 40 KV and 30 mA of wavelength 1.54056 Å. Fig. shows X-ray diffract grams of MnO$_2$ thin film which is well matched with JCPDS patter. Hence as prepared thin films of MnO$_2$ are free from any impurities. We also study surface morphological properties of as prepared thin films by SEM techniques. It shows dendrite like structure which increases surface area of thin films and hence increases over all performance of thin films [13-16]

Fig. : (A) XRD pattern (B) SEM at 10000 magnification of MnO$_2$ thin film

3. Characterization Electrochemical Impedance Spectroscopy Of MnO$_2$:

The electrochemical impedance spectroscopy is an important tool to analyze the performance of a Supercapacitor. In order to further evaluate the ion transfer kinetics and electrode conductivity, electrochemical impedance spectroscopy measurement of the manganese oxide thin films deposited with various annealing temperature. [5]. Nyquist impedance plot of (Z'' vs. Z') imaginary and real impedance. The Nyquist plot of all manganese oxide electrodes is as shown in figure below. In general, the Nyquist plot for Supercapacitor describes in three parts,

1) Series resistance at high frequency region indicated by intercept to Z’ axis.[1]
2) At mild frequency region there is semicircle which represents charge transfer reaction at the interface between electrode and electrolyte [2].
3) The Warburg resistance at lower frequency region with a straight line representing ion diffusion into the electrode material [3].

Using EIS technique, the internal resistance and capacitive behavior of electrode was studied at potential 10mV in 1 M Na$_2$SO$_4$, in the frequency range 10KHze to 0.1Hz. The Nyquist plot of all samples with varying annealing temperature shown in figure below. [9]

Sample Manganese oxide (Mn_200):
The observed internal (series) resistance ($R_s$) is $\sim 1.6$ and charge transfer resistance ($R_{ct}$) is $\sim 3.0 \, \Omega$

Portion of the curve having an inclination of $\sim 45^\circ$ with imaginary axis gives the value of Warburg resistance ($Z_w$) and is related to the frequency dependent diffusion resistance of electrolyte ions resulted at the time of intercalation in the pores of electrode.

**Sample Manganese oxide (Mn_300):**

![Graph](image)

The observed internal (series) resistance ($R_s$) is $\sim 1.3$ and charge transfer resistance ($R_{ct}$) is $\sim 2.5 \, \Omega$

Portion of the curve having an inclination of $\sim 45^\circ$ with imaginary axis gives the value of Warburg resistance ($Z_w$) and is related to the frequency dependent diffusion resistance of electrolyte ions resulted at the time of intercalation in the pores of electrode.

**Sample Manganese oxide (Mn_400):**

![Graph](image)

The observed internal (series) resistance ($R_s$) is $\sim 1.8$ and charge transfer resistance ($R_{ct}$) is $\sim 6.3 \, \Omega$

Portion of the curve having an inclination of $\sim 45^\circ$ with imaginary axis gives the value of Warburg resistance ($Z_w$) and is related to the frequency dependent diffusion resistance of electrolyte ions resulted at the time of intercalation in the pores of electrode. It is observed that, at annealing temperature 300°C the series and charge transfer resistance values are low, consequently electronic conductivity increases.

The EIS measurement also carried out for manganese oxide thin films prepared by electrospinning method, by varying annealing temperature of the thin films. The Nyquist plot as shown in fig. 4-7. The sample codes along with series resistance and charge transfer resistance is mention in table below.

The electrospunn manganese oxide samples abbreviated as EMn_200, EMn_300, EMn_400 and EMn_500.
Sample Electrospun Manganese oxide (EMn_200):

![Graph of EMn_200](image)

Sample Electrospun Manganese oxide (EMn_300):

![Graph of EMn_300](image)

Sample Electrospun Manganese oxide (EMn_400):

![Graph of EMn_400](image)

Sample Electrospun Manganese oxide (EMn_500):

![Graph of EMn_500](image)
The electrosprun sample annealed at 300°C shows low series and charge transfer resistance. And as annealing temperature increases from 300 to 500°C the charge transfer resistance increases.

**Conclusion:**
The electrochemical measurement using electrochemical spectroscopy is widely used for determination of impedance (series resistance and charge transfer resistance) of the thin film samples. It is observed that, at annealing temperature 300°C the series and charge transfer resistance values are low, consequently electronic conductivity increases.

The samples were measured in three electrode system in neutral electrolyte 1M Na$_2$SO$_4$. The resistance were measured in higher frequency 10KHz to a lower frequency 0.1Hz at 10mV potential. The theoretical background of electrochemical impedance spectroscopy and spray-pyrolysis technique have been described. In which the detailed description of introduction to EIS, Historical survey and Basic model discussed in details. Also the detailed description of spray-pyrolysis with their different part and deposition parameters briefly discussed. The detailed information about the impedance measurement using EIS autolab met ohm (PGSTAT 302N) instrument. Using this instrument we can calculate series resistance and charge transfer resistance by applying higher frequency to lower frequency. The experimental preparative parameters, in which we study the effect of annealing temperature by spray pyrolysis technique. I used these deposited thin films as an electrode for EIS measurements. Also, thin films prepared by electrosprun method were used for EIS measurement. We observed that as annealing temperature conductivity of the thin film varies by varying series resistance and charge transfer resistance. [13-15].

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5. http://D:/Electrochemical%20Impedance%20Spectroscopy/EIS/technote06%5B1%5D.com
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10. Electrochemical Impedance Spectroscopy\EIS\Characterization of Damaged Skin by Impedance Spectroscopy - Mechanical Damage - DugDug.html
Study On Air Pollution In Maharashtra State

Mrs. Dhanashree. G. Sule
Assistant Professor, Department of Statistics,
Balwant College, Vita - 415 311,
Dist.: Sangli (M. S.)
Affiliated to Shivaji University, Kolhapur, INDIA.

Abstract:
Air pollution is a type of environmental pollution that affects the air and is usually caused by smoke or other harmful gases, mainly oxides of carbon, sulphur and nitrogen. In other words, air pollution is the contamination of air due to the presence or introduction of a substance which has a poisonous effect. In the study of air pollution there are five major outdoor air pollutant such as Ozone(O3),Nitrogen Oxides(NOx), Carbon monoxides(CO), Sulphur dioxides(SO2),Particulate matter (PM10 and PM2.5). The levels of nitrogen oxides and sulphur dioxides are under permissible range (or limit) according to MPCB (Maharashtra Pollution Control Board) the permissible limit for both NOx and SO2 is 80.00g/m$^3$. In this paper conclude that in the entire city PM2.5 and PM10 pollutant is very high as compare to the formal permissible range of air pollutant.

Keywords: Air Pollution, Air Pollutant.

1. Introduction:
Air pollution occurs when harmful or excessive quantities of substances are introduced into Earth's atmosphere. Sources of air pollution include gases such as ammonia, carbon monoxide, sulfur dioxide, nitrous oxides, methane and chlorofluorocarbons, particulates (both organic and inorganic), and biological molecules. It may cause diseases, allergies and even death to humans; it may also cause harm to other living organisms such as animals and food crops, and may damage the natural or built environment. Both human activity and natural processes can generate air pollution.

Air pollution is a significant risk factor for a number of pollution-related diseases, including respiratory infections, heart disease, COPD, stroke and lung cancer. The human health effects of poor air quality are far reaching, but principally affect the body's respiratory system and the cardiovascular system. Individual reactions to air pollutants depend on the type of pollutant a person is exposed to, the degree of exposure, and the individual's health status and genetics. Indoor air pollution and poor urban air quality are listed as two of the world's worst toxic pollution problems in the 2008 Blacksmith Institute World's Worst Polluted Places report. Outdoor air pollution alone causes 2.1 to 4.21 million deaths annually. Overall, air pollution causes the deaths of around 7 million people worldwide each year, and is the world's largest single environmental health risk.

Productivity losses and degraded quality of life caused by air pollution are estimated to cost the world economy $5 trillion per year. Various pollution control technologies and strategies are available to reduce air pollution.

2. Objectives:
i. To study maximum and minimum monitoring effect of air pollutant in different cities in Maharashtra state.
ii. To study Average monitoring effect of air pollutant in different cities in Maharashtra state.

3. Material and methods:
The data of the ambient air quality of seven districts (such as Aurangabad, Chandrapur, Mumbai Nagpur, Nashik, Pune, Solapur.) in Maharashtra for the year 2018-19 is collected from MPCB. Then it is analyzed by using Graphical representation and diagrammatical representation to check level of Air pollution. The MS-EXCEL software is used for data analysis.

4. Data Analysis and interpretation:
- Maximum monitoring of Air pollutant in different city in Maharashtra state:

<table>
<thead>
<tr>
<th>Pollutant</th>
<th>City</th>
<th>Aurangabad</th>
<th>Chandrapur</th>
<th>Mumbai</th>
<th>Nagpur</th>
<th>Nashik</th>
<th>Pune</th>
<th>Solapur</th>
</tr>
</thead>
<tbody>
<tr>
<td>PM2.5</td>
<td>188</td>
<td>263</td>
<td>255</td>
<td>315</td>
<td>62</td>
<td>322</td>
<td>294</td>
<td></td>
</tr>
<tr>
<td>PM10</td>
<td>200</td>
<td>183</td>
<td>171</td>
<td>180</td>
<td>120</td>
<td>233</td>
<td>411</td>
<td></td>
</tr>
<tr>
<td>NO2</td>
<td>25</td>
<td>52</td>
<td>147</td>
<td>150</td>
<td>11</td>
<td>24</td>
<td>153</td>
<td></td>
</tr>
<tr>
<td>SO2</td>
<td>11</td>
<td>34</td>
<td>44</td>
<td>66</td>
<td>44</td>
<td>110</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>CO</td>
<td>106</td>
<td>30</td>
<td>103</td>
<td>150</td>
<td>116</td>
<td>151</td>
<td>157</td>
<td></td>
</tr>
<tr>
<td>OZONE</td>
<td>102</td>
<td>11</td>
<td>63</td>
<td>59</td>
<td>180</td>
<td>12</td>
<td>76</td>
<td></td>
</tr>
</tbody>
</table>
Interpretation:

According to above graph we conclude that, In Solapur city, PM 10 pollutant level is very high as compare to other city and in Pune city PM2.5 pollutant is very high as compare to other city.

- Minimum monitoring of Air pollutant in different city in Maharashtra state:

<table>
<thead>
<tr>
<th>Pollutant</th>
<th>Aurangabad</th>
<th>Chandrapur</th>
<th>Mumbai</th>
<th>Nagpur</th>
<th>Nashik</th>
<th>Pune</th>
<th>Solapur</th>
</tr>
</thead>
<tbody>
<tr>
<td>PM2.5</td>
<td>40</td>
<td>38</td>
<td>33</td>
<td>47</td>
<td>8</td>
<td>44</td>
<td>31</td>
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<tr>
<td>PM10</td>
<td>40</td>
<td>70</td>
<td>51</td>
<td>57</td>
<td>34</td>
<td>22</td>
<td>41</td>
</tr>
<tr>
<td>NO2</td>
<td>19</td>
<td>14</td>
<td>42</td>
<td>17</td>
<td>32</td>
<td>12</td>
<td>52</td>
</tr>
<tr>
<td>SO2</td>
<td>1</td>
<td>10</td>
<td>11</td>
<td>4</td>
<td>2</td>
<td>70</td>
<td>12</td>
</tr>
<tr>
<td>CO</td>
<td>8</td>
<td>8</td>
<td>59</td>
<td>14</td>
<td>20</td>
<td>95</td>
<td>47</td>
</tr>
<tr>
<td>OZONE</td>
<td>3</td>
<td>10</td>
<td>37</td>
<td>18</td>
<td>7</td>
<td>11</td>
<td>12</td>
</tr>
</tbody>
</table>

Interpretation:

In Minimum monitoring of CO pollutant is very high in Pune city and low in Chandrapur City. In PM10 pollutant minimum monitoring is high in chandrapur city and low in Pune city.

- Area wise Average monitoring of air pollutant:
Interpretation:

- In fig 1, we can see that, Average monitoring of Aurangabad city, PM10 pollutant is 31% and SO2 is 2% occur.
- In fig 2, We can see that, Average monitoring of Chandrapur city, PM10 pollutant is 40% and SO2 and OZONE both are 4% occur.
- In fig 3, we can see that, Average monitoring of Nashik city, OZONE pollutant is 40% and SO2 is 5% occur.
- In fig 4, we can see that, Average monitoring of Mumbai city, PM10 pollutant is 25% and SO2 is 5% occur.
- In fig 5, we can see that, Average monitoring of Nagpur city, PM2.5 pollutant is 25% and SO2 is 5ss% occur.
- In fig 6, we can see that, Average monitoring of Pune city, PM2.5 pollutant is 34% and OZONE is 2% occur.
- In fig 7, we can see that, Average monitoring of Solapur city, PM10 pollutant is 30% and SO2 is 3% occur.
5. Findings:
   1. In the entire city PM2.5 and PM10 pollutant is very high as compare to the formal permissible range of air pollutant.
   2. In Solapur city, PM 10 pollutant level is very high as compare to other city and SO2 pollutant level is low in Aurangabad city.
   3. In average monitoring of air pollutant, PM2.5 pollutant is maximum in Pune city, PM10 pollutant is maximum in Solapur City, NO2 pollutant is maximum in Solapur city, SO2 pollutant is maximum in Pune city, CO pollutant is maximum in Pune city, OZONE pollutant is maximum in Nashik city.
   4. In average monitoring of air pollutant, PM2.5 pollutant is minimum in Nashik city, PM10 pollutant is minimum in Nashik City, NO2 pollutant is minimum in Pune city, SO2 pollutant is minimum in Aurangabad city, CO pollutant is minimum in Chandrapur city, OZONE pollutant is minimum in Chandrapur city.

6. References:
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Titanium Dioxide (TiO₂) Thin Films By Hydrothermal method  
( Synthesis And Characterization)

A.P. Kumbhar* S A Mane P S Shinde C R Bobade and M.A.Gaikwad  
Department of Physics, Balwant College Vita  
(affiliated to Shivaji university Kolhapur ), Dist: Sangli (M.S.) India- 415 311

Abstract

High yield, facile synthesis of pure rutile nanorods has been achieved by low cost and simple hydrothermal technique. In typical experiment solution of 0.1M concentration was prepared using Titanium Tetra Isopropoxide (TTIP), HCl, double distilled water as precursors. Films were synthesized at different times in autoclave viz: 1 hour, 2 hours, 3 hours & 4 hours at 180°C and were designated as T₁, T₂, T₃ & T₄ respectively. A typical sample T₁ was characterized by X-ray diffraction (XRD), UV-Visible spectroscopy, scanning electron microscopy (SEM), Fourier transform infrared (FT-IR) spectroscopy and contact angle measurement techniques. From X-ray diffraction studies it is observed that, as deposited thin films are polycrystalline in nature having preferential growth along (110) plane. From optical absorption studies, it is seen that TiO₂ is semiconducting in nature having band gap 3.11eV. From SEM studies it is observed that thin film was compact, uniform and exhibits microflower like morphology & upon high resolution each microflower is further resolved into nanorods of TiO₂ of diameter 95 nm. From contact angle measurement, contact angle was 56⁰ indicating hydrophilic nature of rutile TiO₂ which supports the percolation of electrolyte through pores of material. The residual organics onto nanorod surfaces were completely removed by annealing this sample at 450°C for 1 hour in muffle furnace.

Keywords: Hydrothermal, Nanorods, Characterisation, Rutile

1. Introduction

Titanium dioxide (TiO₂), is one of the most popular and promising materials in the field of photocatalytic applications due to its strong oxidizing power, high photo-stability, and redox selectivity [1]. When TiO₂ is irradiated by photons with an energy higher than or equal to its band gap (~3.2 eV), through photon absorption, the electrons can be promoted to the conduction band, generating holes in the valence band. The photogenerated electrons and holes migrate to the TiO₂ surfaces where they can induce reduction and/or oxidation of adsorbed molecules. TiO₂ is also a commonly used semiconductor for photon-electron transfer processes. In the dye-sensitized solar cells (DSSCs) invented by Grätzel et al., nanosized TiO₂ particles were used for preparing working electrodes, and the cell performance was found to be improved significantly when compared to the flat layered photoelectrodes [2]. The TiO₂ crystal exists in two major forms: rutile and anatase [3, 4]. Anatase is thermodynamically metastable and can be transformed irreversibly to rutile phase at high temperature [3, 5]. Most of the chemistry researchers have paid greater attention to anatase TiO₂ than rutile TiO₂ (r-TiO₂) in both photocatalytic reactions and photoelectrochemical cell because anatase phase of TiO₂ had been considered to be more active than rutile. Several excellent properties of r-TiO₂, such as chemical inertness, superior light scattering characteristics, and lower cost [3, 6], however, make it a potentially important phase in photocatalytic and photovoltaic applications. Wang et al. reported the high photocatalytic activity of r-TiO₂ for decomposition of rhodamine-B in water under artificial solar light irradiation [7]. Bacsa and Kiwi found that the presence of r-TiO₂ showed enhanced catalytic activity compared to pure anatase TiO₂ during the degradation of p-cumaric acid [8]. Rutile phase has also been shown to be more active than anatase in photodecomposition of H₂S [9], and photooxidation of H₂O with Fe³⁺ [10]. Park et al. showed that the photovoltaic characteristics of rutile TiO₂-based DSSCs are comparable to those of anatase TiO₂-based solar cells [11,12]. However, due to the insufficient TiO₂ film thickness which is less than 5µm, the electron injection current and the photon to electron conversion efficiency are limited. In continuation of the previous work, we are presenting here the investigation of the influence of hydrothermal conditions, including the acid concentration and hydrothermal duration on the crystal structure, particle size, particle morphology of r-TiO₂ nanorods.

2. Experimental Details :

2.1 Materials: All the chemicals were of analytical reagent grade and used without further purification. Titanium (IV) isopropoxide (C₁₂H₂₈O₄Ti) (99.98%, Alfa Aesar), concentrated HCl (35.46%, Thomas Baker). The aqueous solutions were prepared using double distilled water.

2.2 Preparation : 

In typical experiment the precursor solution was prepared by mixing 0.5 ml of TTIP, 10ml HCl and 10ml double distilled water. The above solution stirred well for a half hour and then it is transferred into the Teflon...
lined stainless steel autoclave containing FTO with conducting side facing up. Subsequently autoclave was
maintained at 180°C temperature for different time periods (i.e. 1 hour, 2 hour, 3 hour and 4 hour). The
samples were designated as T_1, T_2, T_3 and T_4 respectively. The concentration of the Ti precursor and
reaction temperature kept constant for all experiments. The deposited thin films were annealed for one hour
at 450°C.

2.3 Characterisation:
The crystallinity and orientation were studied by X-ray diffractometer (XRD, Philips, PW 3710)
operated at 40 kV, 30 mA with Cu Kα radiation (λ = 1.5406 Å). The Raman spectra is recorded using
Raman microscope (LabRam HR800 UV Raman microscope) with excitation wavelength of 514 nm
using diode laser. The surface morphology is observed using scanning electron microscope (SEM, Hitachi
S4800). Optical absorption study is carried out using a UV-visible spectrophotometer (UV1800,
Shimadzu). The surface wettability measurement was carried out using contact angle meter (Rame-
hart, model 500-F1, USA). The elemental composition of the deposited material was analysed by energy
dispersive X-ray spectrometer (EDAX) (Bruker, nano GmbH, Germany, attached to the FESEM).

3. Results and discussion
3.1 Reaction mechanism
It is well known that the nanorods are of tetragonal shape, the expected growth habit for the tetragonal
structure.

\[
\begin{align*}
2\text{Ti} + 6\text{HCl} & \rightarrow 2\text{TiCl}_3 + 3\text{H}_2 \\
\text{Ti}^{3+} + \text{H}_2\text{O} & \rightarrow \text{TiOH}^{2+} + \text{H}^+ \\
\text{TiOH}^{2+} + \text{O}_2 & \rightarrow \text{Ti(IV)-oxo species} + \text{O}_2^- \rightarrow \text{TiO}_2
\end{align*}
\]

Initially Ti species from TTIP precursor start to react with H+ ions from concentrated solution. It is
well known that Ti^{3+} species are not stable in an aqueous solution, therefore TiOH^{2+} species are
formed by hydrolysis of Ti^{3+} species. According to the “dissolve and grow method” TiOH^{2+} is oxidized to Ti
(IV) by reaction with dissolved oxygen. The Ti (IV) complex ions are thus used as the growth units.

The formation mechanism of the rutile TiO\textsubscript{2} nanorods may be described as follows: For rutile TiO\textsubscript{2}, a TiO\textsubscript{6} octahedron forms first by the bonding of a Ti atom and six oxygen atoms. The TiO\textsubscript{6} octahedron then
shares a pair of opposite edges with the next octahedron, forming a chainlike structure.

3.2 X-ray diffraction (XRD) study
The XRD patterns of hydrothermally grown TiO\textsubscript{2} thin films synthesized at the deposition time 3 hr is shown in Fig. 3.1. The comparison of observed XRD patterns with the standard JCPDS data (01-076-0318) confirms the formation of a rutile TiO\textsubscript{2} phase with tetragonal crystal structure. No peaks of anatase or brookite phase are detected, indicating the high purity of the products. The TiO\textsubscript{2} thin film exhibit the polycrystalline nature, having major peak corresponding to (110) plane as highest intense peak. Besides these major peaks, ten more peaks corresponding to (101) and (111) planes are observed [11].

Fig. 3.1. XRD pattern of T-3 sample deposited with hydrothermal method for 3hour reaction time

3.3 Raman spectroscopy
Fig. 3.2 shows Raman spectra of T_3 sample. The first-order Raman spectrum of rutile TiO\textsubscript{2} shows four Fourier Transform (FT) Raman-active fundamental modes: Eg (447cm\textsuperscript{-1}) and A1g (612cm\textsuperscript{-1}). In the present case the Raman spectra of samples shows Eg and A1g modes, as well as the second-order effect at ~ 447 cm\textsuperscript{-1}, as the major features; the B1g and B2g modes are extremely weak or absent [12].

Fig. 3.2 : Raman spectra of T_3 sample deposited with hydrothermal method for 3h reaction time
3.4 Scanning electron microscopy (SEM)

Fig. shows the surface SEM images of T₃ sample with different magnifications (from X 500 to X 20,000). The formation of nanorods in T₃ sample is clearly observed in the top view SEM images. From the SEM images it is also observed that there are many homocentrically grown TiO₂ nanorods, which are randomly distributed on the surface which are served as the nucleation center for the formation of microflowers.

![SEM images of T-3 samples with different magnifications (from X 500 to X 20,000) deposited with hydrothermal method for 3h reaction time.](image)

The reaction rate plays very critical role in the formation of TiO₂ nanostructures. In case of hydrothermal method reaction rate significantly depends upon the pH of the solution. The reaction rate slowed strongly when the acidity of the medium is increased. In present case the mixture of concentrated HCl and double distilled water in the 1:1 ratio is used as the solvent.

At the given temperature and pressure the molecules of FTO acts as a nucleation center for the growth of well aligned TiO₂ nanorods. FTO substrate has the tetragonal rutile structure and the mismatch between the tetragonal FTO (a=b= 0.4738 nm) and rutile TiO₂(a=b= 0.4508 nm) is 2%. This small mismatch may promote the initial epitaxial nucleation and growth of rutile TiO₂ nanorods on FTO although conclusive remark can be made only after a careful study of the FTO-nanorod interface using transmission electron microscopy. Approximately in one hour of reaction time the whole area of the immersed FTO is covered with a single layer of well aligned TiO₂ nanorods. After the formation of first layer some of the tips of the TiO₂ nanorods act as a nucleation centre for development of fully grown 3D microflowers for 3h reaction time.

3.5 Energy dispersive X-ray (EDAX) analysis

The chemical composition of as synthesized TiO₂ microstructure was investigated by EDAX analysis. Fig.3.4 shows the EDAX spectrum of hydrothermally deposited T₃ sample. Only Ti and O signals have been detected, which indicated that the microstructure is indeed made up of Ti and O. No signal of secondary phase or impurity is detected, thus suggested the high purity of TiO₂ microstructure. The atomic percentage ratio of Ti to O is observed nearly equal to two, hence the deposited sample is stoichiometric in the composition [14].

![EDAX spectrum of typical T-3 sample deposited with hydrothermal method for 3h reaction time.](image)

<table>
<thead>
<tr>
<th>Element</th>
<th>Atom. %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ti K</td>
<td>33.22</td>
</tr>
<tr>
<td>O K</td>
<td>66.78</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>
3.6 Surface wettability study

Surface wettability involves the interaction between a liquid and a solid in contact which is an important parameter in surface science and its measurement provides a simple and reliable technique for the interpretation of surface engineering. It is reported that the use of wettability studies is a diagnostic method to determine quality of deposited metal chalcogenide/oxide thin film absorbers without performing actual application. As the surface tension reflects the surface energy, which is related to the quality and quantity of interfacial bonds and the chemical nature of the surface [15]. From Fig. 3.5, water contact angle for sample T3 is observed as 48°. This value indicates hydrophilic nature of TiO2 sample as water contact angle is less than 90°. The hydrophilic nature supports the percolation of electrolyte through the pores of the material facilitating the ionic conduction for improving the performance of DSSC.

![Fig 3.5. Contact angle image of T-3 sample deposited with hydrothermal method for 3h reaction time](image)

3.6 Optical absorption studies

The band gap energy (Eg), the type of transition and absorption coefficient of TiO2 samples is determined from optical absorption spectra shown in Fig. 3.6 and 3.7. The optical absorption of T3 sample indicates absorption lies mainly in UV region due to its wide band gap (3.35 eV). The strong UV absorption of TiO2 sample is due to electronic transition of an electron from valence band to the conduction band. The optical band gap energy (Eg) of TiO2 thin film was calculated by using Tauc relation [16]

\[ \alpha h\nu = A(h\nu - E_{g})^{n} \]

where \( \alpha \) is the absorption coefficient, \( A \) is the edge width parameter, \( h\nu \) is the incident photon energy, \( E_g \) is the energy difference between the top of the valence band and the bottom of the conduction band, \( n \) is the constant, \( n = 1/2 \) for direct transition and \( n = 2 \) for indirect transition. The absorption data is analyzed and the band gap value is estimated by extrapolating the linear portion of the plot of \((\alpha h\nu)^{2}\) against \( h\nu \) to \( \alpha = 0 \), as shown in Fig. 3.7. The band gap energy for T-3 is found to be 3.11 eV [17].

![Fig 3.6. Absorbance Vs. wavelength spectrum of T-3 sample deposited with hydrothermal method for 3h reaction time](image)  
![Fig 3.7. Variation of \((\alpha h\nu)^{2}\) Vs. photon energy for the estimation of optical band gap energy of T3 sample deposited with hydrothermal method for 3h reaction time.](image)

3.6 Conclusion

A cost-effective chemical approach has been employed to overcome the difficulty of depositing uniform and compact TiO2 thin films with desired stoichiometric composition. The XRD patterns show the formation of rutile TiO2 phase with tetragonal crystal structure. No peaks of anatase or brookite phase are detected, indicating the high purity of the products. The TiO2 thin film exhibit the polycrystalline nature,
having major peak corresponding to (110) plane as highest intense peak. The observed Raman peaks strongly support the formation of rutile TiO$_2$. The SEM study manifests that microflowers are made from numerous nanorods growing homocentrally, display open structure, extended outside and becomes gradually compact inside. In EDAX spectrum, no signal of secondary phase or impurity is detected, thus suggested the high purity and stoichiometric composition of TiO$_2$ thin films. The water contact angle for sample T$_3$ is observed as 48$^\circ$. This value indicates hydrophilic nature of TiO$_2$ sample as water contact angle is less than 90$^\circ$. The optical absorption of T$_3$ sample indicates absorption lies mainly in UV region due to its wide band gap. The band gap energy for T$_3$ sample is found to be 3.11 eV.

4. References
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Smart Home Automation System

Deokate D.T., Patil N.M., Attar G. R., Hasabe B. R.

Associate Professor, Assistant Professor,
Department of Electronics
Balwant College, Vita, (Maharashtra) India

Abstract

Smart home automation system provides android based low cost remote control technology, to control the electrical and electronic equipment wirelessly in house. The main objective of the proposed system is to easeful and assist for users in handling their home apparatus in their absence and also this system fulfill the needs of elderly and disabled persons in house. Also, the smart home automation concept in the system improves the standard of living at home. Bluetooth module provides remote access from smart phone using Android based mobile app to control the entire home gadgets. The proposed system replaces the existing mechanical switching functionality and provides more protective control on the devices with low voltage triggering mode. The switching status is synchronized in all the control system whereby every user interface and specifies the real time existing switching status. The system ensures inter-operability between app devices and various home appliances, to improve the lifespan of apparatus. This system relatively low cost, user-friendly interface, ease to handle or installation and minimize energy consumption. The developed model can be implemented with advanced defense mechanisms.

Keywords – Smart Home Control, Smartphone, Automation, Bluetooth, Android App and Arduino.

I. Introduction

Since from last three decades, technology has become vital part of our daily lives. In technologically era, global people’s life style becomes more and more advanced as new technology is probing deeper into our personal lives even in our homes as well. A smart home is equipped with lighting, heating, cooling and electronic devices that can be controlled remotely on single click by Android Smartphone [1]. A basic task of home automation system is to remotely turn ON or OFF the domestic appliances and avoid the extra consumption of energy [2].

The recent developments in technology which permit the use of Bluetooth and smart phone enabled to connect or disconnect the different devices with mains supply [3]. Due to the high communication rate and great accuracy, mostly Bluetooth technology and smartphone used for control the home appliances. Thus this application outline provides to enhance the Bluetooth functionality. For controlling AC load at home, the Android app. software is developed in the smartphone [4].

Remote controlling for home automation with help of computer, requires more electricity and internet and it is huge in size with heavy to convey the information around it. Proposed system electricity bill, minimize installation cost, effort, increase system flexibility and scalability [5].

Suggested article here is a home automation system using a simple Android app, which we can use to control the operation of electrical appliances with single click command is sent via Bluetooth to Arduino Uno [6]. So we need not get up to switch on or off the device while watching a movie or doing some work.

II. Methodology

System is designed around the Arduino AT-MEGA 2560 microcontroller. Bluetooth module is used for communication between hardware and android software. The figure 1 shows complete block diagram of the smart home automation system. Android app used for communication between smartphone and microcontroller through HC-5 Bluetooth module. The microcontroller is used to access the code generated by smartphone and make ON or OFF condition of expected apparatus.
As technology is advancing so houses are also getting smarter, mostly houses are converting from normal switches to automatic controlled switches which involve wireless control devices. In earlier days conventional mechanical switches which are located in different parts of the house makes, it difficult for user to go near them to operate. It is very tedious job to operate mechanical switches for kids as well as the persons with disability and some aged persons.

The system proposes an idea to operate switches from android based Smartphoneto make ‘ON’ or ‘OFF’ the particular appliance using wireless sensor network (WSN). The Bluetooth technology is used in this system for the sake of wireless operation.

**Bluetooth module**

The Bluetooth module is a high speed with low powered wireless technology link, which is designed to connect smartphone. The IEEE 802.15.1 standard protocol which has derived a wireless network based on the Bluetooth. This Bluetooth module is uses serial port (USART) microchip for communication with microcontroller to exchange data over a short distances.

HC-05 Bluetooth module is conformable where wireless data transmission is needed in a master or slave mode. This module can be configured as Master or Slave mode. The board of HC-05 Bluetooth module is designed for wireless communication over a range of up to 9 meters (30ft) and it has 6 pins shown in fig 2.

**Table 1:**

<table>
<thead>
<tr>
<th>Pin connections of HC-05</th>
<th>Arduino pin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vcc</td>
<td>3.3V</td>
</tr>
<tr>
<td>GND</td>
<td>GND</td>
</tr>
<tr>
<td>Tx</td>
<td>Tx</td>
</tr>
<tr>
<td>Rx</td>
<td>Rx</td>
</tr>
</tbody>
</table>

The HC-05 module operates at 5 V or 3.3 V power supply. The key pin of Bluetooth module is used to bring it in AT commands mode or data mode. If the key pin is set to high then operate in its command mode, that change the setting of HC-5 to send these commands to serial port. Otherwise it is in data mode to
exchange of data between devices. The baud rate of HC-05 in command mode is 38400 bps and 9600 bps in data mode. TXD and RXD pins acts as an USART (Universal Synchronous/Asynchronous Receiver/Transmitter) interface for communication. The data is transmitted serially out through TXD pin; it is connected to RXD pin of Arduino. While the serially data received through RXD pin by the module from TXD pin of Arduino. The state pin is connected to LED device to indicate the properly working of Bluetooth. When LED is blinking at fast speed, it is the notification for not connected and LED blinks at slow rate when it is connected to device [8].

**Relay module**

A relay is an electromechanical switch, which allowto connect or disconnect the high voltage device to ac mains supply. Relay works as switch to drive heavy loads with complete isolation between the low voltage circuit on Arduino side and the high-voltage side controlling the load. It gets activated using 5V from Arduino, which, in turn, controls electrical appliances like fans, lights and air conditioners etc. The relay module contains 4 Relays, power connectors with common, N/O & N/C connections for each relay. As shown in fig.3 relay module consist on board driving circuit with transistors. So user need not to build driver circuit to power up relays.

**Arduino Uno**

Arduino is an open source electronics board based on easy-to-use hardware and software. It is designed with microcontroller and interfacing circuit, to make electronics more accessible to everybody. Arduino Uno is based on AT megamicrocontroller to drive external device. It contains of 14digital input and output pins, 6 analog inputs, through the USB connector for programming the on board microcontroller unit, dc power supply connector. ICSP (In Circuit Serial Programming) header allows the microcontroller to receive the data or program and a reset button. It is powered with 7 volt dc supply through the USB cable or battery and worked with a 16 MHz crystal oscillator and everything needed to support the MCU. The figure 4 shows the hardware of Arduino Uno kit. The MCU on board is programmed in Arduino programming language i.e. C using Arduino IDE (Integrated Development Environment).
Working

The home automation circuit is constructed from Arduino UNO board, Bluetooth module HC-05, smartphone and 4-channel relay board. The number of relay channels depend on the number of appliances you wish to control. Arduino UNO is powered with a 12V DC power source. The Bluetooth module used in this project is HC-05, which supports master and slave mode serial communication (9600-115200bps) SPP and UART interface. This module runs on 3.3V dc power supply from Arduino. A 4-channel relay switch operated by a relatively small electric supply from Arduino kit and it can turn on or off a heavy electric supply. Arduino is a prototype platform based on easy-to-use hardware and software. Arduino IDE is used to write and upload the computer code to the physical board. Code is written in embedded-C language, read from serial(), write_to_relay(), delay() functions are used. Bluetooth module, Relay module and Arduino are connected as shown in fig.1

The Android platform based application is used to control the relays. Applications get the access of cell phones from Bluetooth module to communicate with HC-05. The app shows the turn ON, OFF, Time switch like operations to be performed.

ON and OFF operation simply switches Relay. Timer mode turns relay on for predefined time period. After completion of time period it turns off Relay.

Flow Chart

Start

Initialize System

Is Data received from Bluetooth Module?

Yes

Is Data matched?

Yes

Turn Relay on/off particular relay

Stop

No

No

Figure 6: Flow chart of System

Figure 3 Screenshot of proposed smart Android
Functions used

Table 2: Functions used in program

<table>
<thead>
<tr>
<th>Name of Function</th>
<th>Uses</th>
</tr>
</thead>
<tbody>
<tr>
<td>void init()</td>
<td>initialize and configure Bluetooth</td>
</tr>
<tr>
<td>void read_serial_data()</td>
<td>read data from serial port</td>
</tr>
<tr>
<td>void write_port()</td>
<td>change port status</td>
</tr>
</tbody>
</table>

Results and discussion:

Smart home Automation system proposed in this paper was fully developed and tested to prove its probability and efficiency. The screenshots of this developed system app has been presented in Figure 5. It is undeniably resource which can make a house environment automated. People can control their electrical appliances via this smart home automation system and set up controlling actions through Smartphone. In future this system can be worked on internet and ZigBee platform and system may have high potential for marketing.

References

Automatic Control Of Polyhouse-Parameter With Retractable Roof

Patil N.M., Deokate D.T., Attar G. R., Hasabe B. R.
1Assistant Professor, 2Associate Professor,
Department of Electronics
Balwant College, Vita (Maharashtra) India

Abstract:
Now adays green houses are used to increase yields in floriculture, vegetables and nursery materials. To increase yield, development and growth of crop is very important, this dependson internal climate of greenhouse such as temperature, light and humidity. For healthy plant, all climatic parameters and soil nutrients play vital role. The tedious job of maintain and monitor overall development of plant, is now done by embedded systems. The experimental work suggested here, reduces human efforts of continuous supervision. The rain water is utilized for greenhouse by retractable roof. Light is most important part of photosynthesis that’s why light intensity also monitored.

Keywords—greenhouse, floriculture, vegetables, nursery, embedded system, retractable roof

I. Introduction
Agriculture contributes about 16% of total GDP (Gross Domestic Product) of Indian economy. As considered modern agriculture field, the role of electronics and communication increased day by day. In present era micro irrigation systems such as drip and Sprinkler irrigation are so useful to draught prone areas to save water, because water is given directly to roots of plants [2]. Considering this fact, the present work is carried out. Playhouse or greenhouse, is made of colored transparent material like polyethylene. Under the controlled climate, plants growth and development seen stronger as compared to conventional farming. Main source for plant growth is, surrounding climates such as humidity, temperature, light intensity and proper watering.

The proposed system in this article, is controlling the temperature, humidity, light intensity and rain water is utilized by retractable roof.

For more accuracy micron roller is involved in this system. The use of microcontroller helps to get faster decisions as soon as changes are seen in parameters. The ability of microcontroller to access multiple parameters makes it more reliable for maintaining required parameters.

II. Methodology
The system designed around microcontroller, gives on chip ADC which is useful for interfacing of analog sensors. onchip ADC makes circuits less complicated. Block diagram of system is as shown in fig.1.

Temperature range of poly house can be easily measured by LM35. Sensor used in this system to detect temperature is LM35, a precision semiconductor integrated circuit sensor. Its output is linearly proportional to Celsius temperature [3]. LM35 gives linear output of 10mV per degree centigrade, it doesn’t require external calibration, have good accuracy, consumes very small current, only 60µA.

DHT-11 a humidity sensor used for measurement of internal humidity. The soil moisture level is determined by Soil moisture sensor. For photo syntheses, light is important parameter, artificially light is provided to plants in cloudy environments. Light intensity is detected by simple LDR (Light Dependent Resistor) circuit. Rain sensor is placed at the top of roof to detect rain.

All these sensors are wired around PIC microcontroller. The PIC 16F886 is a 28 pin microcontroller with 25 I/O pins and all other required modules are available on chip [6] is used for the system.
In high temperature conditions, to maintain certain amount of temperature sprinklers are used, which blows sprinkles of water inside. Humidity is controlled by heating mechanism. In case, if soil moisture level goes below threshold, system firstly checks for rain water, if it is raining, retractable roof automatically opens and rain water directly taken inside. The retractable roof remains open until soil moisture level goes above threshold value. On contrast if there is no rain. Water pumps started by system, and watering takes place.

Light is artificially given to plants in darker/ cloudy situations by LED lamps. When system detects darker situation in day time only, it will automatically turn on lights. Sensors and other materials are used in this system are as follows.

**DHT11 Humidity Sensor** - This sensor is used for measurement of humidity in poly house. Sensor gives output of temperature and humidity in the form of digital signal. It has integrated a high-performance 8-bit microcontroller. Sensors hardware have high reliability and excellent long-term stability. Temperature measuring devices. This sensor have admirable quality and can work faster.

The DHT11 is a digital temperature and humidity sensor. It uses a capacitive humidity sensor and a thermistor to measure the surrounding air, and spits out a digital signal on the data pin (no analog input pins needed). Its fairly simple to use, but requires careful timing to grab data. The product is 4-pin single row pin package. Convenient connection, special packages can be provided according to users need.[4]

**Soil water Sensor** - The Soil Moisture Sensor are capacitance based sensors used to measure water content in soil, by measuring the dielectric permittivity of the soil. By inserting this sensor into soil one can get readings of water content of soil in percentage. Sensor gives high output for dry moisture and gives low output for wet condition. As per sensor output roof mechanism or water pumps are operated by microcontroller.

**Temperature Sensor**

Temperature sensor used in the system is LM35, a precision semiconductor integrated circuit sensor. Its output is linearly proportional to Celsius temperature. The benefits of LM35 include, i) it gives linear output of 10mV per degree centigrade, ii) It doesn’t require any external calibration, iii) Good accuracy of 0.5°C as measured at 25°C iv) very low Nonlinearity only ±¼°C, v) very low power dissipation, only 60µA has been
drawn from the supply, vi) very low self-heating of less than 0.1 °C in still air, because of low power dissipation. The Precision LM-temperature sensor LM-35[3] is used to sense temperature inside poly house.

This analog output of temperature sensor is connected to On-chip ADC of PIC Microcontroller, then this analog value is converted with software algorithm into 0°C. The Variants of LM35 series are as shown in table 1[3].

<table>
<thead>
<tr>
<th>Sensor</th>
<th>Temperature Range</th>
<th>Output</th>
</tr>
</thead>
<tbody>
<tr>
<td>LM35A</td>
<td>-55°C to +150 °C</td>
<td>10mV/°C</td>
</tr>
<tr>
<td>LM35CA</td>
<td>-40°C to +110 °C</td>
<td>10mV/°C</td>
</tr>
<tr>
<td>LM35D</td>
<td>0°C to +100 °C</td>
<td>10mV/°C</td>
</tr>
</tbody>
</table>

Parameters and control actions

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Threshold value</th>
<th>Control actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Temperature</td>
<td>above 50°C</td>
<td>Cooling Fan on, sprinklers on</td>
</tr>
<tr>
<td>Soi Humidity</td>
<td>below 40 %</td>
<td>Roof open or Irrigation on</td>
</tr>
<tr>
<td>Light intensity</td>
<td>below 50 %</td>
<td>LED on</td>
</tr>
</tbody>
</table>

The PIC 16F886 Microcontroller have 8 channels of ADC with 10 bit resolution[5]. The temperature range considered for the application is 0°C to +50°C and hence corresponding output voltage of sensor will be 0V to 50*10mV=500 mV i.e. 0.5V. The reference voltage of 5 V with Step size of 2.5mV is suitable for the application. With these settings the system will be capable of displaying temperature between 0°C to 50°C.

The microcontroller have sufficient port pins for interfacing peripherals and for control operation drive circuit.

**Roof mechanism** - Utilization of rain water for irrigation purpose is the objective while designing of this experiment, so retractable roof mechanism is used in this polyhouse. When plants need water and the same time if rain comes, automatically retractable roofs are opned.

The gear motor drive is used for folding and unfolding of roof sheet material. To open the roof motors are driven in clockwise direction and to close the roof motors are driven in counter clockwise direction. The L293D - Quadruple Half-H Drivers - IC based drive gives high current Upto 600 mA at voltages from 4.5 V to 36 V[Datasheet] is used for driving motors.

**Roof mechanism Simulation** - Retractable roof simulation is done inside Proetus simulation design suite, as shown in fig.

![Figure 8 Retractable roof Mechanism simulation](image-url)
**Software Description**

The software code part of this system is developed in embedded-C language and compiled in MPLAB-X IDE compiler for PIC-16F886 microcontroller. The fig.6 shows flowchart of microcontroller’s program. Microcontroller initializes its memory and peripheral devices. Firstly it reads data from sensors, internally converts into required units. After conversion microcontroller refers these values with threshold values and takes appropriate decisions by sending control actions to drive circuits. This process is continuously repeated for each and every sensor. If soil moisture level goes below threshold, microcontroller reads rain sensor data to check rain status, if raining, retractable roof opened and rain taken inside until soil moisture level goes above threshold. If not raining retractable roof is not opened and water pumps for irrigation are started.

**Flowchart**

To control physical parameter inside polyhouse, a code is written for PIC microcontroller which include control block. Fig. 6 represents overall flow of control system. Microcontroller reads from sensor, manipulate data for comparison of threshold value then compares data with threshold value and generates control signal. This process is repeated for every sensor.

**Results and discussion**

Use of automatic systems in farming is extremely useful for rural farmers as they don’t have to monitor the environments inside the polyhouse. The system will read the conditions inside polyhouse and take the appropriate actions required to maintain the threshold conditions inside the polyhouse. Use of Rainwater for watering plants is more beneficial to farmers. Use of microcontroller technology has certain advantages over traditional electronic systems. This system collects and automatically controls the condition of greenhouse environment by using different sensors. The current experiment uses temperature, humidity, water level and soil moisture parameters in the polyhouse to solve the problem of plant disease. Regular monitoring of polyhouse parameters give an opportunity to predict and check the availability of micronutrient and detection of possible problem they affect to plant growth and quality.

**References**


Feminist Historiography and Feminist History Writing of Tarabai Shinde

Dr. Ramchandra Vasant Kumbhar
Assistant Professor of History Department,
Rayat Shikshan Sanstha's Balwant College, Vita - 415311,
Maharashtra, India.
Affiliated to Shivaji University, Kolhapur

• Abstract:

Earlier Kings, Great Men, their wars had been Centre of history writing, but in the second half of 20th century, there have been various new trends came in history writing. Subaltern History, Marxist History, Environmental History, Micro History etc. new trends came in history writing. As like this Feminist History is one of the recent trend emerged in History writing. While studying feminist history writing in India, we can’t go ahead without studying of Tarabai Shinde’s feminist history writing. Main purpose of this research article is to focus on Tarabai Shinde’s thoughts in her marathi book, ‘Stri-Pursrud Tulana.’

Tarabai Shinde has strongly criticized the duality of patriarchal society. They raised very basic questions about Sati tradition, polygamy, and widow’s status. Although she called her writing only essay, but it is a feminist historiography.

• Introduction:

Earlier Kings, Great Men, their wars had been Centre of history writing, but in the second half of 20th century, there have been various new trends came in history writing. Subaltern History, Marxist History, Environmental History, Micro History etc. new trends came in history writing. As like this Feminist History is one of the recent trend emerged in History writing. While studying feminist history writing in India, we can’t go ahead without studying of Tarabai Shinde’s feminist history writing. Main purpose of this research article is to focus on Tarabai Shinde’s thoughts in her Marathi book, ‘Stri-Pursrud Tulana.’

• Nature of Feminist History Writing:

The concept of feminism is based on direct knowledge of feminine awareness, knowledge and action historically and culturally. Science the concept of feminism is based on local conditions and events, there is not a single definitive definition of feminism. Yet from the perspective of Women in the Third World, the following two definitions of feminism were made in the workshop of South Asia.
1. Feminism is about raising awareness about the oppression and abuse of women in society, the workplace and the family, and consciously taking action to change the status quo.
2. Feminism is a conscious attempt to control the physical and ideological level of oppression and harassment and patriarchal control of the family, the woman's workplace, and the female in general, and the patriarchal control of the family and to change the current situation.

Some call the feminist history a Women's History, a GenderHistory. In fact, some historians refer to the history of women as feminist History or the history of gender intimacy. But both Women's History, a GenderHistory, is not feminist history, it can be considered as the stages of development of feminist Historiography.

• About Tarabai Shinde’s Book ‘Stri-Pursrud Tulana’:

Tarabai Shinde was written famous Marathi book, ‘Stri-Pursrud Tulana’ in 1882 AD. This article cum book is first feminist writings not only of India, but also of world. Tarabai Shinde wrote this essay, putting all his intellectual skills to ensure equal status for women in India. This essay was about to spread all over Maharashtra during that time. In this book, he raised basic questions about various restrictions on women in the male dominated society. These questions apply even in today's Indian society.

Explaining the purpose of the book, ‘Stri-Pursrud Tulana’, Tarabai Shinde says, “The same God who created this wonderful Universe created the man and the woman. However, whether all kinds of qualities reside on the part of women or those who are subordinate to women, it is clear whether they are male or not. For the purpose of doing this, this short essay I am proud of all my countrywomen. There is no caste or clan in it”. Tarabai Shinde has appealed to men that I have written what I see. So, I do not say that you should read my essay or approve my essay. She has also said that I will always work for the welfare of the self-gender and make them think morality. Tarabai Shinde considered only two castes, men and women.
• **Thoughts of Tarabai Shinde**:

Tarabai Shinde has presented his thoughts in her book ‘Stri-PurushTulana’. She has read out the injustice done to women by referring to the Ramayana and Mahabharata. On the issue of widow remarriage, TarabaiShinde raises questions by quoting a reference from the Ramayana. When Ram killed Vali Vanara, Hedeceides to marry Vali’s wife Tara with Sugriva, Tara says that marriage is inappropriate for her, because husband’s younger brother is like as son. Then Ram said that even if you marry with husband’s younger brother, you will be counted as pure wife. Stating this, TarabaiShinde raises the question of why widows do not remarry today.

Tarabai Shinde has also pointed out how widows are treated as a result of non-remarriage of widows. Vijayalakshmi is a widow of a Brahmin community in Surat at the age of 19. At 24, she became pregnant from an immoral relationship. She miscarried for fear of blasphemy. She was interrogated and sentenced. This made TarabaiShinde very upset. He strongly criticized the unjust scriptural rules that allowed a man to remarry when his wife died and not allowed a woman to remarry after her husband’s died. In this regard, she says that which wise God has given you the permission that you can have a second wife on the tenth day of first wife’s death.

Tarabai Shinde has also presented her views on Sati tradition. She says that why should a husband not go sati when his wife dies, like wife go sati when her husband dies? She further says that if a women go sati, there will more loss than men, because if the woman go sati, who will take care of her young children? TarabaiShinde also discusses the merits and demerits of women and men in her essay. She says that a woman came to the court of Yama to bring back her husband's life in the ancient time. But no one has heard of a man going to the Yama Darbar or on this way to bring his wife's life back. Criticizing the brave attitude of men, she says that she does not want to be like the queen of Jhansi, but let a woman of four – five hundred come up with a weapon, then see how the plight of the men. Men will not even have a place to lie near the stove.

• **Conclusion**:

TarabaiShinde was written famous Marathi book, ‘Stri-PurushTulana’ in 1882 AD. This article cum book is first feminist writings not only of India, but also of world. TarabaiShinde wrote this essay, putting all his intellectual skills to ensure equal status for women in India. This essay was about to spread all over Maharashtra during that time. In this book, he raised basic questions about various restrictions on women in the male dominated society. These questions apply even in today's Indian society. TarabaiShinde has strongly criticized the duality of patriarchal society. They raised very basic questions about Sati tradition, polygamy, and widow’s status. Although she called her writing only essay, but it is a feminist historiography.

**References**:

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Local History Of Bhalavani Village

Assi. Prof. Pradeep Hanmant Nikam
Balwant College, Vita

Abstract

Bhalavani is a Historical Village. The present study is strictly based on very rare and valuable source material. It will be a guideline for the next generations to come. The village is thousands of years old historical heritage. There are many footprints in the village today. I am quite sure that the fore mentioned sources and references are very important to open the history of the village which will go back in its ancient time. Hence it will be very interesting and wonderful for every villager to know its past history.

Keywords: historical heritage, inscription, temples

Research Methodology:

Use of Historical Research Method of this paper. We are use primary sources as like inscription.

Introduction

The Focus of the present study is not to rewrite the present history. In fact it is a try of highlighting the hidden and suppressed history by foregrounding all the primary sources and references. No doubt, present research will contribute to the history of Bhalavani in future. The present study is strictly based on very rare and valuable source material. It will be a guideline for the next generations to come. Bhalavani is a Historical Village. Hindu-Muslim People live together. Many old temples are situated in Bhalavani. Recently renovation of shree Khandoba, Hanuman and Mahadev temple has been done. The Village is very beautiful and greenery because of yerala river. Tremendous agricultural development is being observed due to blessing of the irrigation. Bhalavani is a Village in khanapur-vita taluka in Sangli District of Maharashtra state, India. It comes under Desh or western Maharashtra region. For the administrative purpose it is grouped in Pune Division, It is located 49 KM towards North from District headquarters Sangli.

Bhalavani-How this Name Was?

1] ‘Bhalavani’ the word is a Combo of ‘Bhala + Vani’. Which ‘Bhala’ is a Kannada word it means ‘Many’? The Vani is the word derived from ardhmagadhi language means ‘Forest’. Therefore large area covered from forest is known as ‘Bhalavani’. Yerala River flows in north-south-west direction of Bhalavani. There is a flowing stream on the east side of the village. As a result of this flora and fauna is being observed.

2] As far as the ancient inscriptions that are found in Bhalavani, (12 Line, 1st word) Bhaiyala means a God name. Moreover, we may come across the history of village in the scriptures of Chittraj kept in Berlin Museum during shaka 956 (Line 20) it means shri bhaiyapes on devatanam. If above consideration related to the word bhaiyala and its close meaning as deity is true, we may say that the village name Bhalavani it may be the extension of that deity’s name.

Historical heritage

The village is thousands of years old historical heritage. There are many footprints in the village today. There are two inscriptions in the Kannada language, which belong to 12th century. Besides, there are many tombs and ancient Shiva temples in this village. 1400 years of history around this point on the basis of the posterior Bhalavani compatible motion village is rich in history.

Based on the inscription of history?

2 inscription found in the village would help us to set the history of the village. In Bhalavani found Kannada language inscription mentions of ‘Shrimtu Rajadhani Bhalavani’. Furthermore it was the state of Kalachuri. Both inscriptions belong to 12th century. It is impossible to ignore the connection of Bhalavani’s history with today’s history of Karad. Because the state Karad which was 50 km away from Bhalavani was the kingdom of Vijayadity. Belonging to silahar race. But despite getting helped from vijayaditya to settle of his own state binjan started to acquire vijayadats state by plotting. As a result of this vijayadats might have decided to shift his state from Karad to Kolhapur.

In future Chalukya Someshwar won the state of Kalchuri around 1184 at the same time in South Digvijay of Singhana II was going on. Later Singhana defeated second Bhoj of Shilahar. The first official inscription of sighana dated 1140 (c.c.1218) is available in this regard. As far as inscription found in Bhalavani
dated back shke 1138(e.c.1216) we may claim that this inscription may come in the first position compare to the inscription of Singhana.

**Based on the history of the Temple?**

If we try to go in the depth of History of the village we cannot ignore or avoid the importance of temples located in the village. A Village having one Shiva temple Can be considered with no objection. But in Bhalavani we may come across around 5/6 Shiva temples. Moreover, the structure and construction of these temples is based on Hemadpanti this is rare to see. Therefore these temples are unique in its nature and having old Historical Background. The clubbing of all these gods has a relevance and sameness of Chalukya rajvat which goes back in (e.c.535 to 757 e.c.). In addition to this, study of state icons is useful to find out traces of Bhalavani’s History. Colance was one of the state in south having lion as its icon. Whereas, Chalukyan’s icon power was an elephant.

It will be suitable to connect chalukyance’s icon with history of bhalavani. Because in bhalavani also we come to know some inscription on which we see some children playing with an elephant. Even though the ancient history of in bhalavanist influenced by the kingdoms of chol, Rastrkut, chalukya. My focus for the present study is on kalchuri. In order to set the crucial platform for the present study, the history of temples is quite essential and needed.

**Some inscription, Idol... Found in Village Bhalavani**

- [Image of inscription]
- [Image of idol]

**Conclusions**

The long lasting rich history of bhalavani having 1000 years ago definitely shows us that how bhalavani was the suitable town/capital for the karad state having 4000 town in its control. There are many relics/traces, tombs, idols etc. available in town. A long with Kannada language inscriptions evidences are enough to indicate the historical importance of the village.

I am quite sure that the fore mentioned sources and references are very important to open the history of the village which will go back in its ancient time. Hence it will be very interesting and wonderful for every villager to know its past history. Moreover, it will create a kind of pride in all the inhabitants. I ensure that the history of village is very rich, so in future it can be developed as a historical tourism site.

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A Study Of Recent Trends And Problems In Agriculture

Dr. M. R. Khot
Economics Deparment,
S. K. Patil Sindhudung Mahavidyalaya, Malvan

Introduction

Since more than half of workforce is still engaged in agriculture for their livelihoods and employment, agriculture continues to be a predominant sector of Indian economy, even though its share in national Gross Domestic Product has declined in recent years. Rapid growth of the non-agriculture sectors, particularly services in post-reforms period has failed to accelerate agricultural growth or poverty reduction. During the last two decades Indian agriculture has been facing major challenges like deceleration in growth rate, degradation of natural resources, inter–sectorial, inter–regional equity, declining input efficiency etc. In this context this paper analyzes the trends of agricultural and problem of agriculture.

Objective Of The Study : The following objective are decided in this study
1. To analyze the Trends of agriculture
2. To examine the problems in Indian agriculture

Methodology Of The Study :
The study is based on secondary data. The secondary data is collected from the figures published various documents.

Performance Of Agricultural Development :

Agriculture sector is the mainstay of the Indian economy, contributing about 15 percent of national Gross Domestic Product (GDP) and more importantly, about half of India’s population is wholly or significantly dependent on agriculture and allied activities for their livelihood (GOI, 2011). The contribution of agricultural sector to GDP has continued to decline over the years, while that of other sectors, particularly services and has increased. In 1950–71 agriculture contributed about 55 percent of GDP, which declined to 31.4 percent and 14.6 percent in 1990–91 and 2009–10 (at 2004–05 prices) respectively (CSO, 2011). Nevertheless, agriculture remains a major source of employment, absorbing about 52 percent of the total national work–force in 2004–05 down from about 70 percent in 1971. The share of agricultural exports in total export value declined from about 18.5 percent in 1990–91 to about 10.6 percent in 2009–10, while share of agricultural imports to total national imports increased from 2.8 percent in 1990–91 and reached a high of 8.2 percent in 1998–99 and declined to about 4.4 percent in 2009–10 (GOI, Today is percent).

A] Recent Trends in Agriculture
1. Price Control:
The fluctuating prices for key crops such as tomato, potato and onion (TOP) has resulted in the government announcing 500 corers for initiating Operation Green. It aims to stabilize the demand-supply situation for these crops and promote initiatives to control disparity. The situation requires fundamental changes beginning from crop variety selection (table variety vs processing varieties), procurement mechanism, post-harvest handling and storage, processing of produce, market development, logistics services and distribution. However, it remains to be seen how it will impact an average farmer. Take the example of tomato, India produces around 19 million tons of tomato every year. Leading producing states like Andhra Pradesh and Madhya Pradesh which contribute to around 30% of the total production of India should innovate on implementation of these solutions. Another important aspect which needs to be considered is the development of large scale infrastructure to support the mass storage and movement of perishable items.

2. Digital Agriculture Economy:
The agricultural sector has witnessed the infusion of digital intervention. Most stakeholders understand that the next growth curve for agriculture can be achieved through digital innovation in the sector. It can transform the entire input supply chain, crop management cycle, storage and market access. The trend has begun to pick up as more and more agri innovation start up ventures are popping up in the sector looking...
at modernizing agriculture by bringing in applications in precision agriculture/ traceability/ climate smart agriculture, creation of digital platforms and natural resource management.

3. Enabling Farmer Community:

The year has seen continued effort in strengthening farming community through greater focus on the Farmer Producer Company (FPO) formation. Currently there are over 900 FPO's (both registered and under process) supported by Small Farmer Agribusiness Consortium (SFAC) which have mobilized approximately 9 lakh farmers across India. Apart from basic formation, these entities are also being handheld on developing an ambient environment to undertake business operations unlike a corporate entity.

4. Water management:

Agriculture consumes 60% of available water resources. Despite the availability, only 47% of agricultural land is irrigated. Schemes like Pradhan Mantri Krishi Sichai Yojna (PMKSY) has been a great effort to bring in more area under irrigated agriculture. In 2017, approximately 1484 cores have been sanctioned under PMKSY scheme, aiming to cover 39 lakh ha of land. This trend needs to continue. The micro irrigation scheme under the PMKSY has added 6 lakh ha in the current year against a target of 11 lakh ha. The scheme is beneficial for small and marginal farmers and in geographies where water sources are available. However with increased water stress due to erratic rainfall pattern and shrinking ground water resources, the need for strong water management techniques have become more important.

B) Problems faced by Indian Agriculture :

1) Small and Scattered Holdings :

The average size of holdings was 2.28 hectares in 1970-71 which was reduced to 1.82 hectares in 1980-81 and 1.50 hectares in 1995-96. The size of the holdings will further decrease with the infinite Sub-division of the land holdings.

The problem of small and fragmented holdings is more serious in densely populated and intensively cultivated states like Kerala, West Bengal, Bihar and eastern part of Uttar Pradesh where the average size of land holdings is less than one hectare Indian Country.

Rajasthan with vast sandy stretches and Nagaland with the prevailing ‘Jhoom’ (shifting agriculture) have larger average sized holdings of 4 and 7.15 hectares respectively. States having high percentage of net sown area like Punjab, Haryana, Maharashtra, Gujarat, Karnataka and Madhya Pradesh have holding size above the national average.

Further it is shocking to note that a large proportion of 59 per cent holdings in 1990-91 were marginal (below 1 hectare) accounting for 14.9 per cent of the total operated area. Another 19 per cent were small holdings (1-2 hectare) taking up 17.3 per cent of the total operated area.

The main reason for this sad state of affairs is our inheritance laws. The land belonging to the father is equally distributed among his sons. This distribution of land does not entail a collection or consolidated one, but its nature is fragmented.

Different tracts have different levels of fertility and are to be distributed accordingly. If there are four tracts which are to be distributed between two sons, both the sons will get smaller plots of each land tract. In this way the holdings become smaller and more fragmented with each passing generation.

2. Seeds :

Seed is a critical and basic input for attaining higher crop yields and sustained growth in agricultural production. Distribution of assured quality seed is as critical as the production of such seeds. Unfortunately, good quality seeds are out of reach of the majority of farmers, especially small and marginal farmers mainly because of exorbitant prices of better seeds.

In order to solve this problem, the Government of India established the National Seeds Corporation (NSC) in 1963 and the State Farmers Corporation of India (SFCI) in 1969. Thirteen State Seed Corporations (SSCs) were also established to augment the supply of improved seeds to the farmers.

High Yielding Variety Programmed (HYVP) was launched in 1966-67 as a major thrust plan to increase the production of food grains in the country. The Indian seed industry had exhibited impressive growth in the past and is expected to provide further potential for growth in agricultural production: The role of seed industry is not only to produce
adequate quantity of quality seeds but also to achieve varietal diversity to suit various agro-climatic zones of the country.

The policy statements are designed towards making available to the Indian farmer, adequate quantities of seed of superior quality at the appropriate time and place and at an affordable price so as to meet the country’s food and nutritional security goals.

3. Manures and fertilizers and Biocides:

Indian soils have been used for growing crops over thousands of years without caring much for replenishing. This has led to depletion and exhaustion of soils resulting in their low productivity. The average yields of almost all the crops are among the lowest in the world. This is a serious problem which can be solved by using more manures and fertilizers.

Manures and fertilizers play the same role in relation to soils as good food in relation to body. Just as a well-nourished body is capable of doing any good job, a well nourished soil is capable of giving good yields. It has been estimated that about 70 per cent of growth in agricultural production can be attributed to increased fertilizer application.

Thus increase in the consumption of fertilizers is a barometer of agricultural prosperity. However, there are practical difficulties in providing sufficient manures and fertilizers in all parts of a country of India’s dimensions inhabited by poor peasants. Cow dung provides the best manure to the soils.

4. Irrigation:

Although India is the second largest irrigated country of the world there are many problems. Irrigation is the most important agricultural input in a tropical monsoon country like India where rainfall is uncertain, unreliable and erratic India cannot achieve sustained progress in agriculture unless and until more than half of the cropped area is brought under assured irrigation.

This is testified by the success story of agricultural progress in Punjab Haryana and western part of Uttar Pradesh where over half of the cropped area is under irrigation! Large tracts still await irrigation to boost the agricultural output.

5. Lack of Mechanisation:

In spite of the large scale mechanisation of agriculture in some parts of the country, most of the agricultural operations in larger parts are carried on by human hand using simple and conventional tools and implements like wooden plough, sickle, etc.

Little or no use of machines is made in ploughing, sowing, irrigating, thinning and pruning, weeding, harvesting threshing and transporting the crops. This is specially the case with small and marginal farmers. It results in huge wastage of human labour and in low yields per capita labour force.

There is urgent need to mechanise the agricultural operations so that wastage of labour force is avoided and farming is made convenient and efficient. Agricultural implements and machinery are a crucial input for efficient and timely agricultural operations, facilitating multiple cropping and thereby increasing production.

6. Soil Erosion:

Large tracts of fertile land suffer from soil erosion by wind and water. This area must be properly treated and restored to its original fertility.

7. Agricultural Marketing:

Agricultural marketing still continues to be in a bad shape in rural India. In the absence of sound marketing facilities, the farmers have to depend upon local traders and middlemen for the disposal of their farm produce which is sold at throw-away price.

In most cases, these farmers are forced, under socio-economic conditions, to carry on distress sale of their produce. In most of small villages, the farmers sell their produce to the money lender from whom they usually borrow money.

8. Inadequate storage facilities:

Storage facilities in the rural areas are either totally absent or grossly inadequate. Under such conditions the farmers are compelled to sell their produce immediately after the harvest at the prevailing market prices which are bound to be low. Such distress sale deprives the farmers of their legitimate income.
The Parse Committee estimated the post-harvest losses at 9.3 per cent of which nearly 6.6 per cent occurred due to poor storage conditions alone. Scientific storage is, therefore, very essential to avoid losses and to benefit the farmers and the consumers alike.

9. Inadequate Transport:

One of the main handicaps with Indian agriculture is the lack of the transportation. Even at present there are lakhs of villages which are not connected to market centers.

Most roads in the rural areas are Kutch a (bullock- cart roads) and become useless in the rainy season. Under these circumstances the farmers cannot carry their produce to the main market and are forced to sell it in the local market at low price. Linking each village by metal led road is a gigantic task and it needs huge sums of money to complete this task.

10. Scarcity of Capital:

Agriculture is an important industry and like all other industries it also requires capital. The role of capital input is becoming more and more important with the advancement of farm technology. Since the agriculturists’ capital is locked up in his lands and stocks, he is obliged to borrow money for stimulating the tempo of agricultural production.

The main suppliers of money to the farmer are the money-lenders, traders and commission agents who charge high rate of interest and purchase the agricultural produce at very low price. All India Rural Credit Survey Committee showed that in 1950-51 the share of money lenders stood at as high as 68.6 per cent of the total rural credit and in 1975-76 their share declined to 43 per cent of the credit needs of the farmers.

To Conclude:

It is observed that there is need to incur more expenditure is agriculture and allied sectors to increase the share of agriculture in GDP of our country.

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Abstract:

The government aims to transform the tax scenario of the country by streamlining the system through a single tax for supply of all goods and services across the country. It will help in creating a uniform national market fulfilling the dream of ‘One Nation, One Tax, One Market’ a reality. GST will be levied on all transactions such as sale, transfer, purchase, barter, lease, or import of goods and or services. It will help to create a unified common national market for India.

**Key Words:** GST, GSTN, VAT, CST, CGST.

Introduction:

The Goods and Services Tax (GST) was launched in India on July 1, 2017. Tax becoming a reality from July 1, 2017. The new system is being regarded as the most revolutionising tax reform in the Indian taxation history. Tax apart from being a source of revenue and growth, also plays a key role in making the state accountable to its taxpayers. Effective taxation ensures that public finances are sustainable in the longer term to support social objectives and promote economic development. The Centre, State, and Local bodies have the powers to levy a plethora of taxes, every single person belonging from the common man to manufacturers and traders have felt the burden of multiple taxes. All these years, taxes were collected at various levels right from the place of origin of the goods to the final destinations.

Importance of the Study:

The new govt. aims to transform the tax scenario of the country by streamlining the system through a single tax for supply of all goods and services across the country. A system of this large nature requires an adequately strong IT infrastructure base. The Goods and Services Tax Network (GSTN) created for the purpose. It is expected to make this landmark reform a success through its strong network. Once implemented, this unparalleled tax reform holds great promise in terms of sustainable growth for the Indian Economy. It will help in creating a uniform national market making the dream of ‘One Nation, One Tax, One Market’ a reality.

**Objectives:** The major objectives of the study are as follow:

1) To know the concept of GST.
2) To study the Main features of GST.
3) To review the benefits from GST.

Research Methodology:

The present study is based on Secondary data. The secondary data will be collected through Books, Magazines, News Paper and Internet.

**The concept of GST:**

The GST has already been introduced in nearly 160 countries. Finance was the first to introduce GST in the year 1954. GST brings numerous benefits to the economy. It was on the political agenda of the country for quite some time. The Goods and Services Tax (GST) mainly try to replace taxes levied by the Central and State Governments. It was implemented through the constitution (One Hundred and First Amendment) Act 2016, following the passage of constitution 122nd Amendment Bill. It is governed by the GST Council and its Chairman is the Union Finance Minister. Under GST, Goods and Services will be taxed at the following rates.

The following taxes will be brought together by the GST, Central Excise Duty, Commercial Tax, Value Added Tax (VAT), Food Tax, Central Sales tax (CST), Octroi, Entertainment Tax, Entry Tax, Purchase Tax, Luxury Tax, Advertisement Tax.

It will be levied on all transactions such as sale, transfer, purchase, barter, lease, or import of goods and or services. India will adopt a dual GST model. It means that taxation is administered by both the Union and
State Governments. Transactions made within a single state will be levied with Central GST (CGST) by the Central Government and State GST (SGST) by the government of the state. For inter-state transactions and imported goods or services, an Integrated GST (IGST) is levied by the Central Government.

**The Main features of GST:**
In order to understand GST, the key features of GST model in India are as follow:

1) GST is applicable on ‘supply’ of goods or services as against the present concept of tax on the manufacture of goods or on sale of goods or on provision of services.
2) It is based on the principal of destination based consumption taxation as against the present principal of origin based taxation.
3) Import of goods is treated as inter-State supplies and would be subject to IGST in addition to the applicable duties.
4) CGST, SGST, IGST is levied at rates mutually agreed upon by the Centre and the States under the aegis of the GST Council (GSTC)
5) There are four tax slabs namely 5 per cent, 18 per cent and 28 per cent for all goods or services.
6) ITC of CGST allowed for payment of CGST and IGST in that order.

**The benefits from GST**
The benefits from GST is detailed as follow:

1) GST will help to create a unified common national market for India.
2) It will mitigate cascading of taxes as Input Tax credit will be available across goods and services at every stage of supply.
3) Harmonization of laws, procedures and rates of tax
4) It will be more efficient neutralization of taxes especially for exports thereby making our products more competitive in the international market.
5) Average tax burden on companies is likely to come down which is expected to reduce prices and lower prices.
6) Simple tax regime with fewer exemptions.
7) Reduction in the multiplicity of taxes that are at present governing our indirect tax system leading to simplification and uniformity.

**Conclusion**

If we look at GST from a viewpoint only shades of indirect tax reform will be visible. But if we have a comprehensive idea of this transformational reform it can be seen as a business change, a social regeneration, a revolution that will be identified the sagging wheels of our economic growth, as a booster does for the immunity of our economy from the vagaries of world developments. It was indeed a historic occasion and a paradigm shift as India moved towards ‘One Nation, One Tax, One Market’. All these benefits will add significantly to the GDP growth of India in the medium and long run.

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A Study Of Employees Absenteeism with Special Reference To Tobar Textiles, Mayanital-Khatav, Dist-Satara

Shendage Shankar Maloji
D. P. Bhosale College, Koregaon (Satara)

Introduction

Absenteeism is one of the major threats to Indian industry. Absenteeism causing poor utilization of plant India is facing unemployment problem on one side and the other side abnormal absenteeism in industries if our absenteeism can be reduced. We can improve our grossnational product without any investment. Absenteeism not only causes production loss but also causes reduction of gross national income, when the gross income of workmen reduces naturally his buying capacity also reduces if he could not manage the primary and secondary needs offimly and properly. He has to face problems like poor family harmony, poor health, more mental and physical tiredness which will again lead to absenting from work.

Absenteeism as commonly understood refers to the failure of an operative to report to work when work is available to him as used in the study overall absenteeism is made up of threecomponent.
- Leave sanctioned by management referred to in this report as authorized absence.
- Absence without any prior information to and permission from management referred to as unauthorized absence.
- Certified sickness most widely known as ESI leave. This does not include maternity leave absence of workers during strike due to lay off those earned leave and women workers on maternity leave not have been considered as absentees.

a. Rationale of Study: Absenteeism is one of major human problem of Indian textiles industries. Absenteeism is the term generally used to refer to unscheduled employee absences from the workplace. It is a habitual pattern of absence from a duty or obligation. Absenteeism is a big barrier for any kind of organization because its effect on organization growth. This research shows how absenteeism is a big barrier for retail sector and how it’s give the inverse effect on organization growth and development.

b. Scope of the study: The development of any organization depends on the regularity of employees. The study is conducted to know the various levels and reasons for absence of employees in an organization. By looking it one can adopt corrective measures to decrease irregularities in the organization leads to organizational growth.

c. Limitations of the study:The time is a important constraint and there may be a chance for sample error. The observation and conclusion which are presented in the report is based on the data. The data collected are only the sample employees of 100 and cannot be generalized to other areas. The respondents may tend to disclose information unwillingly.

Importance And Significance Of The Study

“ABSENTEEISM” is one of the great disasters faced by all the organizations in this modernized world which results in turnover. So the firm has to reinvest so many amounts. People not only used to leave the organizations due to the personal reasons, the main reason is all about the industrial environmental factors

“ABSENTEEISM” not only indicates the physical presence it starts with the “Mental absence” of an individual so the firm has to take this as a important issue before initiating any remedial actions through that and along with the participative management.

All the textile industry is facing a significant problem on employee’s regular attendance. There are so many factors that influence employees to take leave. This study ensures that it will reveal a clear good result for the absence. Due to absence of employees, the management is compulsion to give target production. Generally, the textile industry is facing a tight competition all over the world. So the TEXTILE industry should have to take necessary steps and this also helps the management to know about the employee’s basic needs which are not fulfilled and what the employee’s expectation.
Objectives Of The Study

- To study about the factors that influence absenteeism.
- To know how the Private Textile industries deals with absenteeism.

Research Methodology

**POPULATION:** The employees of Babar Textile Market, in Mayani, District Satarais the population for the study. There are 98 employees in the market i.e. textile shop.

**SAMPLE SIZE:** Out of total population 25% of employees are taken as sample for the study. Convenient sampling is used for study.

A detailed questionnaire were prepared and circulated to the respondents and required data were collected. Also data is collected from books, Journals, registers maintained at office as secondary source data.

Analysis Expected Contribution

This research work covered the study of Employee absenteeism. The study put some light on the absenteeism in employee of textile market. Private Textile industries are handling absenteeism in proper manner. The quality of product and productivity can be increased by improving machine utilization by reduction of absenteeism. Working condition prevailing in the market were understand.

1. Factors influencing absenteeism of employees.

<table>
<thead>
<tr>
<th>Reasons</th>
<th>No. of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illness</td>
<td>06</td>
<td>24</td>
</tr>
<tr>
<td>Harassments</td>
<td>02</td>
<td>08</td>
</tr>
<tr>
<td>Disagreement</td>
<td>03</td>
<td>12</td>
</tr>
<tr>
<td>Low workplace Moral</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td>Stress</td>
<td>05</td>
<td>20</td>
</tr>
<tr>
<td>Child / Elder care issue</td>
<td>07</td>
<td>28</td>
</tr>
<tr>
<td>Addiction</td>
<td>02</td>
<td>08</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>25</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Interpretation:**

As compare to male employees female employees are comparatively higher in number. There is maximum absenteeism observed due to child and elder care followed by illness. It clearly reflects that main reason behind absenteeism is health related issues. This will ultimately increases the stress among employees which again increase absenteeism. Least absenteeism observed due to harassment and addition.

2. Remedies to deals with absenteeism:

- Proper medical facility should be provided to the employees
- Motivational training should be given to the employees at regular period of time.
- Promotions have to be given to the employees for their excellent performance.
- The company should provide proper transport facility.
- Job repetition should be minimized
- Providing them good working condition is very essential
- Their personal problems should be solved through counseling

References:

Structural and Electrical properties of PbZr$_{0.52}$Ti$_{0.48}$O$_3$

N. D. Patil$^1$, R. B. Chopade$^2$
1. M. H. Shinde mahavidyalaya, Tisangi,
2. Doodhasakhar mahavidyalaya, Bidri

Abstract:

Structural and Electrical properties of PbZr$_{0.52}$Ti$_{0.48}$O$_3$ are reported in this paper. PZT powder is synthesized by solution combustion method and pressed into pellet (bulk) form. PZT thick films are made using screen printing technique. The X-ray diffraction pattern confirms the formation of ferroelectric phase of PZT with tetragonal pervoskite structure.

Fourier transform infra-red spectroscopy (FTIR) shows two broad bands with minimum transmittance at 680.40 cm$^{-1}$, and another band at 368.70 cm$^{-1}$. The SEM images shows the average grain size of bulk and thick film Pb(Zr$_{0.52}$Ti$_{0.48}$)O$_3$ is about 0.5 and 3µm respectively. The room temperature resistivity of bulk and thick film PZT is found to be about $8.16 \times 10^6$ Ω.cm and $5.01 \times 10^8$ Ω.cm respectively. Dielectric properties of PZT are also reported.

Keywords: PZT, XRD, SEM, FTIR, Electric properties

Introduction

The lead zirconate titanate is a most widely used piezoelectric materials. Ferroelectric materials are attractive because of their switchable polarizations. They have been widely used in transducers, actuators, and sensors, high energy capacitors, non-volatile memories, ultrasonic sensors, and electro-optical devices since they possess high dielectric and piezoelectric properties.

Many methods have been suggested by the researchers to prepare PZT such as combustion method, ceramic method, wet chemical method, sol-gel method.

The planarization of PZT in thin and thick film form on a suitable substrate can be achieved using spin coating method, sol-gel process, and screen printing technique, pulsed laser deposition method. The thick piezoelectric layer with a thickness up to tens of micrometers is desired for applications with high resonance frequency and high voltage sensitivity. Screen printing of ceramic piezoelectric material is the preferred deposition technique to get film thicknesses in the range from 10 to 100µm.

Experimental:

1. Preparation of Samples: The lead nitrate, zirconyl nitrate, and titanium dioxide and sucrose with O/F ratio 1:2 were dissolved in distilled water. To the solution, 10% of polyvinyl alcohol (PVA) and sucrose with oxidant to fuel ratio 1:2 were added. PVA forms a polymer with metal ions trapped in it, while the added sucrose acts as a fuel for combustion process. The whole mixture of solution of nitrates, PVA, and sucrose solution was heated and stirred at about 80°C for the evolution of N$_2$, CO$_2$, and H$_2$O. This transforms the solution mixture into a gel. The dried, black, and fluffy gel gets burnt out in a self-propagating manner. The ash was again calcined at about 900°C for 6 hour. The calcined powder was uniaxially pressed to form the pellets which were sintered at 600°C for 5 h in air. The calcined powder is used to prepare screen printing technique.

2. X ray diffraction studies: The x-ray diffraction patterns for bulk and thick film PbZr$_{0.52}$Ti$_{0.48}$O$_3$ are shown in Fig. 1 and 2 respectively. The XRD pattern confirms the formation of ferroelectric phase with tetragonal pervoskite structure (JCPDS card No. 33-0783) with highest intense peak (110) [1]. All the diffracting peaks are observed and no impurity peak was observed. The lattice parameters were observed as $a = 4.01 $Å and $c = 4.15$Å for bulk PZT and $a = 4.01$Å and 4.16 Å for PZT thick film respectively.

Fig. 1 XRD pattern of bulk PbZr$_{0.52}$Ti$_{0.48}$O$_3$
The crystallite size for Bulk and thick film PZT was observed as 50.12 nm and 62.62 nm respectively. The crystallite size of PZT thick film is greater as compared with that of Bulk PZT. This may be due to higher firing temperature (800°C). The intensities of the diffracting peaks of PZT thick film are greater in comparison with that in bulk PZT which indicates growth of the crystals in PZT thick films.

![XRD pattern of PbZr\textsubscript{0.52}Ti\textsubscript{0.48}O\textsubscript{3} thick film](image)

**Fig. 2 XRD pattern of PbZr\textsubscript{0.52}Ti\textsubscript{0.48}O\textsubscript{3} thick film**

The X-ray densities of bulk and thick film PZT were calculated as 6.48 gm/cm\textsuperscript{3} and 6.45 gm/cm\textsuperscript{3} respectively. The porosity (%) of bulk PZT was calculated using value of X-ray density and it is calculated as 16.76% which is very less as compared with that of ferrite phase. Table 1 shows data on dislocation density (\(\rho_D\)), dislocation density per unit area (\(\psi\)) and micro strain of PbZr\textsubscript{0.52}Ti\textsubscript{0.48}O\textsubscript{3} thick film.

<table>
<thead>
<tr>
<th></th>
<th>(t)</th>
<th>(\rho_D \times 10^{21})</th>
<th>(\psi \times 10^{13}) m\textsuperscript{2}</th>
<th>(\varepsilon)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bulk PZT</td>
<td>0.2 cm</td>
<td>0.398</td>
<td>0.0079</td>
<td>0.072</td>
</tr>
<tr>
<td>PZT thick film</td>
<td>33 (\mu)m</td>
<td>0.255</td>
<td>0.8416</td>
<td>0.057</td>
</tr>
</tbody>
</table>

**Table 1. Data on dislocation density (\(\rho_D\)), dislocation density per unit area (\(\psi\)) and micro strain of PbZr\textsubscript{0.52}Ti\textsubscript{0.48}O\textsubscript{3}**

3. **Fourier transform infrared studies**

The transmittance of PZT has been investigated by Fourier transform infrared spectroscopy in the range of 350–1000 cm\textsuperscript{-1} is shown in Fig 3. Two broad bands were observed with minimum transmittance at 680.40 cm\textsuperscript{-1}, and another band was observed with minimum transmittance at 368.70 cm\textsuperscript{-1}. The two absorption bands were attributed to Ti-O and Zr-O stretching and bending in the octahedral normal modes [2-3].

![FTIR spectra of PbZr\textsubscript{0.52}Ti\textsubscript{0.48}O\textsubscript{3}](image)

**Fig. 3 FTIR spectra of PbZr\textsubscript{0.52}Ti\textsubscript{0.48}O\textsubscript{3}**

4. **Scanning electron microscopy**

Fig. 4 shows the SEM images of bulk and thick film PZT. It shows that the bulk PZT is more compact with distribution of grains compared to its thick film.
Thick film is more porous and has open grain boundaries. It is well known that the organic vehicle is responsible for porous morphology in thick films. The formation of open grain boundaries and grain growth are easily seen in thick film. Higher firing temperature of PZT thick film leads to grain growth and evaporation of the organic binder which increases porosity of PZT thick film [4]. The open grain boundaries are found to be larger in thick film than in pellet because of the planar structure of the thick film. The average grain size of bulk and thick film Pb(Zr0.52Ti0.48)O3 is about 0.5 and 3 μm respectively.

5. DC electrical resistivity

Fig. 5 shows the log ρ versus 1000/T plots for Pb(Zr0.52Ti0.48)O3 bulk and thick film. The DC resistivity of both bulk and thick film PZT decreases with increase in temperature showing semiconducting nature of PZT. The room temperature resistivity of bulk and thick film PZT is found to be about 8.16 × 10^6 Ω.cm and 5.01 × 10^8 Ω.cm respectively. The resistivity of PZT thick film was found to be larger as compared to bulk PZT. Higher resistivity of PZT thick film as compared with bulk PZT may be due to large grain size and porous nature of the thick film. Being a thermally activated process, the resistivity of ferroelectrics decreases at high temperatures. The decrease in resistivity with increasing temperature is due to an increase in the thermally activated charge carriers according to the hopping mechanism. Because of low porosity of the material, the electric resistivity of the material is reduced significantly.
(fromSEM) which acts as an insulating surface and increases resistivity. The two activation energies of bulk PZT, EFerro and EPara for the ferroelectric and paraelectric region are 0.09 and 0.26 eV respectively. Similarly, the two activation energies of PZT thick films, EFerro and EPara for the ferroelectric and paraelectric region are 0.17 and 0.34 eV respectively. The first region observed at lower temperature is due to the impurities and is attributed to the ordered ferroelectric phase; the second region that occurs at higher temperature due to polaron hopping is attributed to disordered paraelectric state[7]. In ferroelectric region the activation energy is just sufficient to allow the cations jump into already exiting vacant sites where as in the paraelectric region the thermal energy is large enough to create additional vacancies. The related activation energy is thus the sum of activation energies for vacancy creation and charge carrier movement [8].

Conclusions

XRD pattern of both bulk and thick film PZT confirms the formation of ferroelectric phase with tetragonal pervoskite structure without any impurity phase. Two broad bands were observed with minimum transmittance at 680.40 cm⁻¹, and at 368.70 cm⁻¹. These two absorption bands were attributed to Ti-O and Zr-O stretching and bending in the octahedral normal modes. The SEM images show that the bulk PZT is more compact with distribution of grains compared to its thick film. Thick film is more porous and has open grain boundaries. The DC resistivity of both bulk and thick film PZT decreases with increase in temperature showing semiconducting nature of PZT. The resistivity of PZT thick film was found to be larger as compared to bulk PZT.

References

Green Banking: An Initiative towards Eco-friendly Banking with Special Reference to Selected Banks in Kolhapur City

Prof. Salokhe Suhas Shivajirao (MMS, MBA)
ASSISTANT PROFESSOR, Department of B.B.A.
Shri. Venkatesh Mahavidyalaya, Ichalkaranji.

Abstract:
Green banking is a good way for people to be aware of global warming. Green banking clearly has a direct, positive effect on the environment, but the benefits go much further, reaching into security and cost. Banking sector can play a vital role in promoting environmentally sustainable and socially responsible investment. Green banking concept has been adopted by Private, Public sector and foreign banks to reduce cost and sustain environment protection. It is not only beneficial to the human life but also banking industry in economy. The paper deals with importance of green banking, site international experiences and their useful products in India. It also establish the benefits and future prospects in banking industry. The paper concludes that green banking is not only the responsibility of bank but also customer is equally important in contribution. There is vast scope of challenges and opportunity in India for green banking. Therefore we suggest possible policy measures and initiative to promote green banking in India.

Key words: Banking Sector, Green Banking, Environment, Ethical bank, Sustainable Growth.

Introduction:
Green is good for environment and the planet, it is today’s need to control global warming as it affects on real life of human being and total environment. Green banking means promoting environmental friendly practices and reducing carbon footprint from banking activities. To protect the globe from environmental degradation is one of the significant challenges for the whole society at macro level and micro for various institutions, business sector, corporate world and banking sector too. At present the financial institution particularly banking sector is spreading its roots all over the world. The Government as well as banking sector has realized the alarming needs of Go-Green because the present decade is witnessing the burns of global warming, environmental changes, melting of glaciers, wrecking of the ozone layer, untimely rain, heavy cold, tsunami and earth quacks etc. This make a pressure on each sector for environment protection. Banking as the key driver of economic development also took initiative to became environment conscious and reduce the carbon footprints by offering innovative new ideas, technologies eco- friendly services and products to their customer at large. For e.g. banks take active part in go green movement and afford various service and products just like green fund, green mortgage, paperless banking, green audit, green credit cards, green financical service at low interest rate, on line business, green marketing and green advertisement etc. In era of environment protection role of green banking is more significant regarding eco- conscious market, hence it is necessary to understand its role with following objectives.

Objectives of the paper:
The paper entitled Role of Green Banking for Environment protection, has been studied with following objectives.
1. To identify with the concept of green banking.
2. To know the relevance of green banking for environment protection.
3. To be familiar with the strategies use by green banks.
4. To study importance of green banks.
5. To take review of Indian banks regarding green banking activities.

Methodology:
This paper is based on conceptual discussion with the use of secondary data source. For this purpose various data available on web sites of public sector banks, private banks were used information available through brochure, annual reports, journals, reference books has been collected analyzed and finally conclusion is drawn.

A) What is Green banking:
The financial reforms that are initiated in the early 90 and the liberalization measures brought in a completely new operating environment to the banks services and products like Any
where Banking, Tele banking, Internet Banking, Web-banking E Banking have become the buzz word of the day and the banks are trying to cope with the competition by offering innovative and attracting green technology packaged based services to their customers in the name of green banking.

Green banking means promoting environmental- friendly practices and reducing your carbon footprint from your banking activities. This comes in many forms, using online banking instead of branch banking, paying bills online instead of mailing them, opening c d s and money markets accounts at on line banks. Any combination of the above personal banking practice can help to protect the environment. Green banking is the term covers several different areas, but banks refers to how environmentally friendly bank work and now committed to green and ethical policies they are.

Green banking refers to the initiatives by bank to encourage environment friendly investment, to give lending priority to those industries which have already turned green or trying to go green and thereby help to restore the natural environment. These encouraging responsibilities of the green banking. Further, those industries which have already become green, and which has making serious attempts to go green, should be accorded priority to lending by the banks. This method of finance is called as Green banking, an effort by the banks to make the industries grow green and in the process restore the natural environment. This concept of Green Banking will be mutually beneficial to the banking, industries but in improving the asset quality of the banks in future.

B. Relevance of Green Banking for Environment Protection

Banking sector is generally considered as environmental friendly and not impact the environment through their own internal operation, External impact on the environment through their customers activities is substantial. The banking sector is one of the major sources of financing industrial sector such as steel, paper, cement, textile, lather, fertilizer, power textile etc. which cause maximum carbon emission. Therefore banking sector can play intermediary role between economic development and environment protection, for promoting environmentally sustainable and socially responsible investment.

Green banking refers to the banking business conducted in such areas and in such manner that helps the overall reduction of external carbon emission and internal carbon footprint. To aid the reduction of external carbon emission, banks should finance for green technology and reducing pollution reducing projects, although banking is never considered polluter sector, the present scale of banking operations have increased the carbon footprints of the banks due to their massive use of energy (i.e. lighting, air, conditioning, electrical equipment etc.), high paper wastage, lack of green buildings etc. Being a major source of fund provider, bank can play a significant role in ensuring environmentally sustainable and socially responsible investment in the economy. For this purpose banks should adopt technology, process and products which results in sustainable reduction of their carbon footprints and should play a vital role in ensuring environmentally friendly development.

As discussed earlier that the external impact on the environment through bank customers activities is sustainable. Hence bank encouraged their customers to change their banking practices with following five simple actions to help to protect environment.

1. Banks encouraging every customers to reduce the use of paper in bank.
2. Customers should be encouraged for not taking print of bank document at home.
3. Customers should also store documents in a single, secure, internet-accessible location,
4. Customer was encouraged to make deposit through ATM.
5. Customers should inform detailed information through e-mail.

In short the trend towards green banking is still largely driven by and directed towards consumers behavior hence banks have introduced incentives to encourage their customers to reduce paper by moving to online banking. These incentives vary from rewards cards to contest rebates and thus help environment protection through banking transactions. Green banking optimizes costs, reduces the risk, enhance banks reputation and contributes to the common good of environmental sustainability. So it serves both the commercial objective of the bank as well as its social responsibility.

Due to policy of these banks environment received following advantage.
1. Basically Green banking avoids as much paperwork as possible and relies on online/electronic transactions for processing so that you get green credit cards and green mortgages. Less paperwork means less cutting of trees.

2. Creating awareness among business people about environmental and social responsibility enabling them to adopt an environmental friendly business practice.

3. Green banks adopt and implement environmental standards for lending, which is really a proactive idea that would enable eco-friendly business practices.

4. When you are awarded with a loan, the interest of that loan is comparatively less with normal banks because green banks give more importance to environmental friendly factors—ecological gains. Natural resources conservation is also one of the underlying principles in a green bank while assessing capital/operating loans to extracting/industrial business sector.

C. Importance of Green Banking

Green banking is very important in mitigating the following risks involving the banking sector.

1. Credit Risk

Due to climate change and global warming, there have been direct as well as indirect costs to banks. It has been observed that due to global warming, there have been extreme weather conditions which affect the economic assets financed by the banks, thus lead to companies whose business are adversely affected due to changes in environmental regulation.

2. Legal Risk

Banks, like other business entities, face legal risk if they do not comply with relevant environmental regulation. They may also face risk of direct lender liability for cleanup costs or claims for damages in case they actually take possession of pollution causing assets.

3. Reputational Risk

Due to increasing environmental awareness, bank are more prone to reputation risk, if their direct or indirect actions are viewed as socially and environmentally damaging. Reputation risks emerge from the financing of environmentally objectionable projects.

D. Green Banking strategies

Indian banks can adopt green banking as a business model for sustainable banking by launching some of the following strategies:

Carbon credit business

Indian banks can involve themselves in carbon credit business, wherein they can provide all the services in the area of Clean development mechanisms (CDMS) and carbon credits including services of identification and funding of CDM projects, advisory services for registration of CDM projects and commercialization of CERs under different structures to meet the requirements of its customers, acting as an intermediary for buying certified Emission Reductions CER on behalf of end user or carbon funds, financing against CERs receivables, and other related banking services. As India has huge potential for carbon credit business, Indian banks can set up dedicated carbon credit cells to capture a major share of this carbon credit business.

Green Banking Financial Products

Indian banks should develop innovative green banking financial products which can directly or indirectly help in the reduction of carbon emissions. These banks can introduce a ‘Green Fund’ to provide climate conscious customers the option of investing in environmental friendly projects. Banks can also introduced green bank loans with financial concessions for environmental friendly products and projects. Bank should also include green guidelines in their credit policies to raise the green loan portfolio.

A. Green Deposits

Banks can offer higher rates on CDs, money market accounts, checking accounts, checking accounts and saving account if customers opt to conduct their banking activities online.

B. Green Credit Cards

A green credit card allows cardholders to earn rewards or points which can be redeemed for contributions to eco friendly charitable organizations. These cards offer an excellent incentive for
consumers to use their green card for their expensive purchases. Imagine the millions of dollars that could be raised for worthwhile environmental groups if green credit cards really took off.

C. Green Reward checking Accounts
   A bank product called a reward checking accounts pays a bonus rate for customers who go green. Customers can earn higher checking account rates if they meet monthly requirements that might include receiving electronic statements, paying bills online or using a debit or check card. With this banking product higher rates and eco-friendly living goes hand-in-hand.

Green Mortgages
   Banks as the mortgage lenders offering special discounts on mortgage used to build or update buildings and homes to be more green. One of the reasons for the push for green mortgages is that green building and rebuilding tends to incorporate more energy efficient materials and building plants.

Carbon Footprints Reduction
   Carbon footprints is a measure of the impact of our activities on the environment. Bank can reduce their carbon footprints by adopting the following measures:
   a) Paper –less Banking: As bank have computerized their branches, there is ample scope for doing paperless or less-paper banking. Mostly PSBs use huge quantities of paper for office correspondence, audit reporting, recording public transactions, etc. These banks can switch over to electronic correspondence and reporting. Banks should encourage their customers also to switch over to electronic transactions and popularize e-statements.
   a) Energy consciousness: developing energy-consciousness, adopting effective office time management and automation solutions and using compact fluorescent lighting (CFL) can help banks save energy consumption considerably. Banks can conduct energy audits in all their offices for effective energy management. They can also switch over to renewable energy (solar, wind, etc.) to manage their offices and ATMs.
   b) Using mass Transportation system: PSBs can become fuel efficient organization by providing common transport for group of officials posted at one office.
   c) Green Buildings: The Indian banking industry uses more than one lakh premises for their offices and residential houses throughout the country. These banks should develop and use green building for their office and employee accommodation. These measures will not only help banks reduce their carbon footprint but also save the operational costs considerably.

Social responsibility services: As part of the green banking strategies, Indian banks can initiate various social responsibility services such as tree plantation camps, maintenance of parks, pollution check-up camps etc.

E) Findings:-
   Selected banks in Kolhapur city have started to realize the importance and they are taking up various Green Banking initiatives:
   IndusInd Bank:-
   • “Human aur Hariyali” campaign which introduced solar powered ATM’s. The banks expect to save 1980 Kwh of energy annually. They are also supporting environment friendly finance programmes and providing incentives to go green.
   IDIBI Bank:-
   • Exclusive group for working on climate change and more specifically carbon credits advisory to the clients to deal with clean development mechanism (CDM), carbon credits of Kyoto protocol and voluntary emission reduction (VERs) authority.
• Entered into agreements with multilateral agencies and buyers of carbon credit like KIW Banker group. Federal republic of Germany to offer complete range of CDM related services tailor made to suit the needs of the clients.

**SBI:-**
• Green home loan scheme which supports environment friendly housing projects and offer subsidy and interest rates reduction.
• The new Green Home Loan Scheme from SBI, For instance, will support environmentally friendly residential projects and offer various concessions. These loans will be sanctioned for projects rated by the Indian Green Building Council (IGBC) and offer several financial benefits to their customers.

**Axis:-**
• Facility of e-statement and for each e-statement registration by a customer. Axis bank will donate a note book to the needy and poor.

**Conclusions:-**
Green banking as a concept is a proactive and smart way of thinking with the vision for future sustainability of our globe. Banks in particular have an important role to play in this context by contributing to the creation of a strong and successful low carbon economy. They should expand the use of environmental information in the credit extension and investment decisions. The endeavour will help them proactively improve their environmental performance and creating long term value for their business.

In future, business with a higher carbon footprint would be seen as a riskier business and banks may keep themselves away from financing such business and would look for financing new technology solutions that capture or reduce carbon emissions. The green banking is thus the order of the day and it will definitely benefit the banks, the industries and the environment as a whole.

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Knowledge Entrepreneurship- Opportunity to Youths in India

Prof. D.D. Patil
Assistant Professor,
D.P. Bhosale College, Koregaon
Tal. Koregaon, Dist. Satara

Introduction-
Today’s world is called as knowledge and digital world. It is also called as information and technology era. Entrepreneurship and innovation are needed everywhere in our society. Knowledge is necessary to every kind of businesses. Even traditional businesses cannot run efficiently without use of knowledge.

Knowledge means information which will be used in practical application.
Entrepreneurship includes innovative ideas, industrious, applicability of knowledge, effective use of the resources.

In India 65% of the population is below 35 years. Youths are asset of our country. In 2022 when average age in Japan will be 46, in America it will be 40, in China it will be 50 & in India it will be only 29. It clear that 100% population is not of youths in India but 100% future of India is in hands of youth. Youths are having great scope in Knowledge entrepreneurship.

Objectives of the study-
1. To study the concept of knowledge Entrepreneurship.
2. To study the opportunities available in knowledge entrepreneurship.
3. To study the obstacles before knowledge entrepreneurship.
4. To make suggestions and remedies for increasing knowledge entrepreneurship.

Research Methodology-
The present paper depends on secondary data which is collected from Articles, Reports, and official records, books, journals, periodicals, newspapers and websites etc.

Concept of Knowledge Entrepreneurship-
Knowledge entrepreneurship refers to ability to recognize create an opportunity and take action aimed at realizing an innovative knowledge practice or product. In other words knowledge entrepreneurship includes production or service industry in which productivity is increased by using technical knowledge. E.g. Online marketing, Digital Photography, Medical operations through Computer system, Freelancers etc.

After adoption of new policy in 1991 knowledge based companies are increasing. After 2000, drastically and revolutionary changes has been made in the field of information and technology.

In Indian Capital market Tata Consultancy, Pune is having market value of Rs. 5 Lakh Crore. In world, Google, Amazon etc. companies are having higher market value than other all types of industries. First 10 Information Technology Companies in India is having total market value above Rs. 11 Lakh Crore. As compared to other institutions it is too much higher.

Opportunities available in knowledge entrepreneurship-
1. Knowledge is one of the production factor-
Now days knowledge factor is one of the production factor. It relates to every business.

2. Necessary for every type of business-
Knowledge is required for every business and industry. A person who is having knowledge can use it everywhere.

3. Increasing demand around world-
Knowledge is having demand overall world. Any knowledgeable person is having scope.

4. Highest market value in Capital Market-
In capital market knowledge knowledge is having great demand. It gets highest value.

5. Digital India and knowledge entrepreneurship-
In the era of digitalization, knowledge entrepreneurship is having good opportunity. Any person can earn income without going to office.
6. Freelancers and OIDAR and Knowledge Entrepreneurship-
Freelancers are person or firm who works on project basis on specific object. For such work special knowledge or qualification is not necessary. Freelancers are available in all fields like accounting, designing, photography, data searching etc. It is best source of income specially who is having technological knowledge. Youngsters is having scope who secures knowledge and skill easily in present era. This is major platform for people to display talents. Such persons are service providers. Clients pay fees to such agencies.
OIDAR means Online Information Database Access and Retrieval System which is based on Internet work. It is having world wide scope. It is covered under knowledge entrepreneurship.

Obstacles before Knowledge Entrepreneurship-
Following Obstacles are before Knowledge Entrepreneurship -

1. Lack of awareness-
   This is basic problem. Indian youths are having lack of awareness about knowledge entrepreneurship. It will be major obstacle.

2. Negative Attitude of Government-
   Governmental role for enhancing knowledge entre. is not good one. It badly affects on development of this entrepreneurship.

3. Educational System Problem-
   Basically Indian educational system is not proper. Technical education is not provided.

4. Lack of work Culture-
   Knowledge Entrepreneurship requires work culture. But Indian youths are lacking of work culture.

5. Lack of skill based knowledge-
   Knowledge Entrepreneurship requires skill based development. But due to negative things skill based knowledge is not provided.

Suggestions and Remedies for increase in knowledge Entrepreneurship-

1. Governmental Campaigning-
   Govt. campaigning is required to increase Knowledge Entrepreneurship. It requires to introduce new programs.

2. Need of Confidence and Capacity Building in youths-
   For developing this sector it is necessary to increase confidence and capacity in youths.

3. Societies Positive Role-
   Society must treat youths in positive manner. It will help in development of Knowledge Entrepreneurship.

4. Skill based Education-
   Government must concentrate on skill based education. So Knowledge Entrepreneurship can be developed.

5. Need of work Culture-
   Youth must attract towards work culture. It will help in increasing no. of youths in Knowledge Entrepreneurship field.

Conclusion-
Indian population is having great part of youths. Youths are having innovative ideas, good communication skill, using advanced technologies like ICT and acquire skills and knowledge rapidly. Youths are having great potential. So having great scope in knowledge based entrepreneurship. Knowledge Outsource Processing (KPO) is having greater part in Indian industry. Our country provides most part of KPO for advanced countries. Knowledge based entrepreneurship started after 1980 in India. In 1990 export in this field was only 100 Crore Rs. But now days India crosses the export of 80000 Crore Rs. Due to knowledge entrepreneurship, youths in India can achieve new horizons. Knowledge is the only factor which is added due to use of it. It can be added without investing capital. Indians have already proved their capacity in information
and technological fields. Due to political want of feeling, and Governmental negative role most of youth power is wasting. Let it hope that knowledge entrepreneurship will lead India as No. 1 economy in world.

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Synthesis And Characterization Of Nano Particles Using Co-Precipitation Method

Kadam S.S. *Shinde S.D. More A.L.
Junior College Teacher, Junior College Teacher, Junior College Teacher
Department of Physics Balwant College, Vita, (Maharashtra) India

Abstract—

Nanotechnology is the manipulation of matter on an atomic and molecular scale. The earliest, widespread description of nanotechnology referred to the particular technological goal of precisely manipulating atoms and molecules for fabrication of macro scale products, also now referred to as molecular nanotechnology. Synthesis of nanomaterials by a simple, low cost and in high yield has been a great challenge since the early development of nano-science. Various bottom and top down approaches have been developed so far, for the commercial production of nanomaterials. Among all top down approaches, high energy ball milling has been widely exploited for the synthesis of various nanomaterials, nano-grains, nano-alloy, and nano-composites materials. The recent developments and trends in combustion science towards the synthesis of nanomaterials are discussed. Different modifications made to conventional combustion approaches for preparation of nanomaterials are critically analysed. Special attention is paid to various applications of combustion synthesized nano-sized products.

In this study, Nano crystalline Nickel Ferrite (NiFe2O4), Copper Ferrite (CuFe2O4) & manganese (MnFe2O4) particles were successfully synthesized using chemical co-precipitation method. Various characterization methods are used to investigate structural properties of above three particles. The main characterizations XRD, UV-Visible Spectroscopy, FTIR, and SEM analysis was used for structural investigations. The corresponding characterization frequency data for the respective sites are also presented in this project report. Nanocrystalline Copper Ferrite (CuFe2O4), Nickel Ferrite (NiFe2O4), and manganese (MnFe2O4) particles were successfully synthesized at room temperature using chemical co-precipitation method. These nanoparticles are synthesized without annealing.

In this study, the higher frequency band and lower frequency band are assigned to the tetrahedral and octahedral complex. X-ray diffraction pattern confirms the formation of single-phase cubic structure. Their corresponding reflection planes are also determined. The lattice constant calculated from XRD peaks is 8.398 Å. Crystallite size calculated from XRD peak broadening confirms an average particle size of 20 nm. Particle size measured using SEM show good agreement with the calculated Value.

Keywords – XRD, SEM, FTIR, UV-Visible Spectroscopy.

I. Introduction

Most definitions revolve around the study and control of phenomena and materials at length scales below 100 nm and quite often they make a comparison with a human hair, which is about 80,000 nm wide. Some definitions include a reference to molecular systems and devices and nanotechnology 'purists' argue that any definition of nanotechnology needs to include a reference to "functional systems". Nanotechnology is being heralded as the next enabling technology that will redesign the future of several technologies, products, and markets. Nations are focusing on this emerging technology in particular and serious research as well industry efforts is being made. Recent developments, current treads and industry progress are very interesting. Nanotechnology has become one of the important sectors which are drawing intense interest and it will replace most of the existing technology in use today. The term nanotechnology itself has been variously defined. By one definition, it is the ability to do many things; measure, see, predict and make on the scale of atoms and molecules.

‘Nanotechnology has also been defined to be dealing with materials in the range of 0.1 to 100nm’.

It is also referred to as the term for the construction and utilization of functional structures with at least one characteristic dimension measured in square nanometers. The term nanoparticle is generally used to indicate particles with dimensions less than 100 nm (nanometer). A nanometer is one billionth of a meter. For comparison, a human hair is about 50000 nm in diameter. The term nanotechnology was introduced in physics by author Eric Drexler through his 1986 book engines of creation. Since then it was never looked back and has assumed such importance that today all the research institutes are sanctioning larger budgets for research work in nanotechnology.

II.Methodology

In chemistry, co precipitation (CPT) or co-precipitation is the carrying down by precipitate of substances normally soluble under the conditions employed. Analogously, in medicine, co precipitation is specifically the precipitation of an unbound "antigen along with an antigen-antibody complex". Coprecipitation is an important issue in chemical analysis, where it is often undesirable, but in some cases it can be exploited. In gravimetric analysis, which consists on precipitating the analyte and measuring its mass to
determine its concentration or purity, co precipitation is a problem because undesired impurities often co-precipitate with the analyte, resulting in excess mass. This problem can often be mitigated by "digestion".

Typical co-precipitation method for micro and nano particle synthesis On the other hand, in the analysis of trace elements, as is often the case in radiochemistry, co precipitation is often the only way of separating an element. Since the trace element is too dilute (sometimes less than a part per trillion) to precipitate by conventional means, it is typically co precipitated with a carrier, a substance that has a similar crystalline structure that can incorporate the desired element.

III. Results and discussion:
Thermo-Gravimetric Analysis:
1) TGA OF NiFe2O4

Dehydration take place at 35\(^\circ\)C to 195\(^\circ\)C then from 195\(^\circ\)C to 640\(^\circ\)C may be decomposition take place and form oxide.
TGA for NiFe2O4:

Decomposition take place at 350\(^\circ\)C to 2100\(^\circ\)C and from 1200\(^\circ\)C to 6300\(^\circ\)C may be carbonate formation and from this oxide is form.
<table>
<thead>
<tr>
<th>Precursor</th>
<th>TGA</th>
<th>DTA peak temp. (°C)</th>
<th>Predicted intermediates and final products</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>% mass loss</td>
<td>Temp. range (°C)</td>
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</tr>
<tr>
<td></td>
<td>Observed</td>
<td>Calculated</td>
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</tr>
<tr>
<td>NiFe2(C2O4)3·7H2O</td>
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<tr>
<td></td>
<td>53.18</td>
<td>53.64</td>
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<td></td>
<td>35-195</td>
<td>195-640</td>
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<td>132</td>
<td>236</td>
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</tr>
</tbody>
</table>

2) Fourier transforms infrared radiation (FTIR)

NiFe2O4

Figure: FTIR spectrum of NiFe2O4 in the range 4000-500 cm⁻¹

The above figure shows FTIR spectra of NiFe2O4 synthesized by Co-precipitated method at 50°C. The FTIR indicates formation of NiFe2O4 along with presence of trace quantity of organic matter which may be due Undecomposed organic matter.

3) CuCl2O4

Figure: FTIR spectrum of CuCl2O4 in the range 500-4000 cm⁻¹

The above figure shows FTIR spectra of CuCl2O4 synthesized by Co-precipitated method at 50°C. The FTIR indicates formation of CuCl2O4 along with presence of trace quantity of organic matter which may be due Undecomposed organic matter.
MnFe2O

Figure: FTIR spectrum of MnFe2O4 in the range 500-4500cm⁻¹

The above figure shows FTIR spectra of MnFe2O4 synthesized by Co-precipitated method at 50°C. The FTIR indicates formation of MnFe2O4 along with presence of trace quantity of organic matter which may be due to un-decomposed organic matter.

Chemical Analysis Of The Oxides:

For NiFe2O4

Weight 0.20g of oxide sample and dissolve it in 10 ml of HNO3, heat for dissolution. Dilute to 50 ml then add NH4Cl + NH4OH till complete precipitation of Fe. Filter ppt. on what Mann no. 41 dry it in oven at 160°. Ignite in previously weight crucible. Filtrate contains Ni which precipitates by adding DMG. Filter ppt. on previously weighed Gooch crucible find out weight of Ni in NiFe2O4.

X-ray diffraction (XRD)

NiFe2O4

The NiFe2O4 nanoparticles have a degree of crystallites. The XRD pattern of Nickel ferrite was prepared by co-precipitation method. The practical size was prepared by calculated by using Scherer formula.

CuCl2O4

The CuCl2O4 nanoparticles have a degree of crystallites. The XRD pattern of copper ferrite was prepared by co-precipitation method. The practical size was prepared by calculated by using Scherer formula.
VI) Ultraviolet-Visible (UV-Visible) spectroscopy

NiFe2O4

From the above graph we have calculated the band gap of NiFe2O4 by using the cut-off wavelength 661.613272 nm. The band gap of NiFe2O4 is 1.8742 eV which was calculated by using the following formula,

\[ E = \frac{\lambda}{2 \sin \theta} \]

2) CuFe2O4

From the above graph we have calculated the band gap of CuFe2O4 by using the cut-off wavelength 610.755149 nm. The band gap of CuFe2O4 is 2.03072 eV which was calculated by using the following formula,

\[ E = \frac{\lambda}{2 \sin \theta} \]
From the above graph we have calculated the band gap of MnFe2O4 by using the cut-off wavelength 

\[ E = 1240 / \lambda = 1240 / 289.130435 = 4.2887 \text{ eV} \]

As annealing temperature increases grain size increases. Also sample become sharper, indicating has better crystal degree.

The morphology of the crystals, particles sizes are studied by a scanning electron microscopy.

Thermo gravimetric analysis showed two steps of decomposition to formed respective ferrites. Using Ultraviolet-Visible (UV-Visible) spectroscopy, band gaps for each ferrite are observed. (For Ni=1.8742 eV, Cu=2.030227 eV & Mn=4.2887 eV)

Conclusion:

We have used co-precipitate method of the three compounds (Nickel Iron Oxide (NiFe2O4), Copper Iron Oxide (CuFe2O4) & Manganese (MnFe2O4)) are characterized by using X-ray diffraction (XRD), Ultraviolet-Visible (UV-Visible) spectroscopy & Fourier transforms infrared radiation (FTIR) techniques. We have successfully synthesis of nanomaterials by using Co precipitate method. The following conclusions were drawn from the present investigation: From X-ray diffraction it is conclude that obtained film contain some impurities of Ni & Cu. The calcinated product of nickel ferrite, copper ferrite & manganese ferrite showed with cubic structure, which is confirmed byX-ray power diffraction.

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From X-ray diffraction it is conclude that obtained film contain some impurities of Ni & Cu. The calcinated product of nickel ferrite, copper ferrite & manganese ferrite showed with cubic structure, which is confirmed byX-ray power diffraction.

As annealing temperature increases grain size increases. Also sample become sharper, indicating has better crystal degree. The morphology of the crystals, particles sizes are studied by a scanning electron microscopy.

Thermo gravimetric analysis showed two steps of decomposition to formed respective ferrites. Using Ultraviolet-Visible (UV-Visible) spectroscopy, band gaps for each ferrite are observed. (For Ni=1.8742 eV, Cu=2.030227 eV & Mn=4.2887 eV)

References

Books:
SulbhaKulkarni: Nanotechnology; principle and practice

Papers:
[9] Characterization of Nanostructured Spinel NiFe2O4 Obtained by Soft Mechnochemical Synthesis- Jing Zhang
[10] Magnetic resonance of the NiFe2O4 nanoparticles in the gigahertz range Zhenhua Shi, Jing Zhang
Evaluation of Antifungal Activities of Some Plant Extracts Against the Brown Leaf Rust of Wheat Under Field Conditions

Dhanaji S. Pawar
Dept. of Botany M. H. Shinde Mahavidyalaya Tisangi, Gaganbavada Dist- Kolhapur- 416 206 Maharashtra State -India.

Abstract:
The effect of plant extracts on brown leaf rust, Puccinia triticina of wheat were studied under field condition in Kharif season 2012. Field application of plant extracts gave effective control on brown rust disease. Azadirachta indica Juss and Oxalis corniculata L were the most effective treatments gave least percent disease index of 9.74 percent was recorded in T3 followed by T4 recorded 11.47 percent respectively. Least percent disease control of 75.81 percent was recorded in T3 followed by T4 and recorded 70.57 percent. Foliar spray with all plant extracts significantly reduced the percent disease index (PDI). Application of higher concentrations of the extracts showed better disease control. All the treatments were significantly superior to untreated control. Hexaconazole (0.05%) showed complete protection against rust disease incidence in field trails.

Keywords: Puccinia triticina, wheat, brown rust disease, hexaconazole.

Introduction:
Leaf rust disease of wheat caused by Puccinia triticina is considered the most serious disease of wheat. This disease develops on leaves causing great losses in yield and grain quality (Abdel-Hak et al; 1980 and Shafik et al; 1992). Natural products and non-phytopathogenic fungi, bacteria and yeast have proved to be potential sources of environmentally safe antimicrobial agents useful in plant protection ( Eldoksch, 1984; Biles and Hill, 1988; Bar-Nun and Mayer, 1990; Abdel-Moity et al., 1993; Eldoksch and Abdel-Moity, 1997; Hassanein and Eldoksch, 1997 and Hammouda et al., 1999). Pesticides hazards and resistance problems as well as effects on non-target organisms have produced renewed interest to naturally occurring pesticides and biocontrol agents. These naturally compounds are often less toxic and less persistant so, they are assumed to be environmentally more acceptable and less hazardous to human and animals.

The present investigation aimed to study the antifungal activity of some plant extracts against the brown leaf rust, Puccinia triticina of wheat under field conditions.

Materials And Methods:
A rust susceptible local variety of wheat was used. A field experiment was conducted during Kharif 2012 in Vahagaon, a village located at the outskirt of Karad city. The experiment was laid out in a randomized block design (RBD) with ten treatments and three replications with size 1x1m plots. The plant extracts that produced high percentage of inhibition at 3% concentration viz, Capsicum annum L, Allium sativum L, Azadirachta indica Juss, Oxalis corniculata L, Parthenium hysterophorus L, Datura stramonium L, Ipomoea fistulosa Mart.Ex Choisy, , (Ipomoea carnea) Jacq, Clerodendron inerme Gaertn, Calotropis gigantea (L.) R.Br, Argemone mexicana L, Pongamia pinnata (L) Pierre, Nerium oleander L etc. Extracts of plant parts such as leaf, bulb, tuber, seed, etc. were tested further to see their effect in vivo conditions.

The uredospore inoculum prepared in tap water was uniformly sprayed in the evening hours to all the treatment plots at 35 days after sowing. In all the treatments totally three sprays were given at 45, 60 and 75 days after sowing. Recommended package of practices were followed to raise the crop. Plant extract of test plants were prepared a fresh on the day of foliar application and used for spray immediately after preparation. The spray treatments were started after 45 days of planting followed by two subsequent sprays at 15 days interval. A standard check with Hexaconazole (0.05%) and untreated control (water spray) was also maintained.

a. Percent Disease Index (PDI)
The five plants were selected from each plot and labeled randomly. The top, middle and bottom leaves of each wheat and were taken, labeled and the index of the disease recorded by scoring all the
individual five plants in each cultivar using 0-9 scale (Mayee and Datar, 1986). Further the PDI was calculated with the above scales using the formula of Wheeler (1969).

\[
PDI = \frac{\text{Sum of numerical values grades}}{\text{Number of plants observed}} \times \frac{100}{\text{Maximum disease rating}}
\]

Where,

\[\text{PDI} = \text{Percent Disease Index.}\]

Spray schedule:
- First spray: 45 days after sowing at onset of disease
- Second spray: 60 days after sowing first spray
- Third spray: 75 days after sowing second spray

Observations on intensity of disease were recorded using five randomly selected plants from each treatment plot and graded as per 0 to 9 scale given by Mayee and Datar(1986). This has been described here under:

<table>
<thead>
<tr>
<th>Scale</th>
<th>Score Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>No pustules</td>
</tr>
<tr>
<td>1</td>
<td>1-10% leaf areas covered with rust pustules</td>
</tr>
<tr>
<td>3</td>
<td>11-25% leaf areas covered with rust pustules</td>
</tr>
<tr>
<td>5</td>
<td>26-50% leaf areas covered with rust pustules</td>
</tr>
<tr>
<td>7</td>
<td>51-75% leaf areas covered with rust pustules</td>
</tr>
<tr>
<td>9</td>
<td>&gt; 75% leaf area covered with rust pustules</td>
</tr>
</tbody>
</table>

b. Percent Disease Control (PDC):

The percent disease control was calculated by using the formula of Wheeler (1969).

\[
PDC = \frac{\text{PDI in control} - \text{PDI in treatment}}{\text{PDI in control}} \times 100
\]

Where,

\[\text{PDC} = \text{Percent Disease Control, PDI = Percent Disease Index.}\]

Result And Discussion:

Field experiments were carried out on farms of village Vahagaon during kharif season of 2012. The tested plants were found effective in vitro used under field condition, for their efficacy against wheat rust. Chemical fungicides Hexaconazole 0.05% was used as standard check and distilled water as a control.

a. Percent Disease Index (PDI) - The data of disease index recorded at periodic intervals were presented in (table no.01). The treatment differences in respect of index of rust as influenced by plant extracts and fungicide were statistically significant at fifteen days interval of observations except at initial observation (Natural condition). The results indicated that there was a significant difference between the various treatments with respect to percent disease index. Least percent disease index of 9.74 percent was recorded in T3 followed by T4 recorded 11.47 percent respectively. However, these two treatments were superior over rest of the treatments and control. The T10 (Control) recorded maximum percent disease index of 37.09 percent followed by T1, T2, T5 and T8. The T1, T2, T5 and T8 treatments were on par with each other and recorded 15.42, 16.45, 19.36 and 18.41 percent respectively. The fungicide Hexaconazole 0.05% was least effective (0%) which was followed by control (37.09 percent disease index).

b. Percent Disease Control (PDC) - The data of disease control recorded at periodic intervals were presented in (table no.02). The treatment differences in respect of disease control of rust as influenced by plant extracts and chemical fungicide were statistically significant at fifteen days interval of observations except at initial observation (Natural condition). The results indicated that there was a significant difference between the various treatments with respect to percent disease control. Least percent disease control of 75.81 percent was recorded in T10 followed by T4 and recorded 70.57 percent. However, these two treatments were superior over rest of the treatments and control. The T10 (Control) recorded less percent disease control of 0% followed by
T1, T2, T5 and T8. The T1, T2, T5 and T8 treatments were on par with each other and recorded 61.65, 59.65, 49.36 and 53.41 percent respectively. The fungicide Hexaconazole 0.05% was maximum effective (100%) and control as less effective in disease control.

**Conclusion:**

Present investigation suggests that locally available plant resources such as *Azadirachta indica* and *Oxalis corniculata* may be of use for possible control of *Puccinia triticina*. However, further work is needed to explore potential of selected plants at the field level.

**Acknowledgement:**

The authors express their sincere thanks to Principal and Head of the Department of Botany M. H. Shinde Mahavidyalaya, Tisangi for providing necessary laboratory facilities and cooperation during this research work.

**References:**


**Table-01**

Disease index in *Puccinia triticina* causing leaf rust of wheat as influenced by different plant extract sprays under field condition at various days after sowing.

<table>
<thead>
<tr>
<th>Tr. No.</th>
<th>Name of the plant</th>
<th>Plant part used</th>
<th>Mean percent disease index (PDI) at days after sowing</th>
<th>Pooled Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>45</td>
<td>60</td>
</tr>
<tr>
<td>T1</td>
<td>Capsicum annum</td>
<td>Fruit</td>
<td>3.45</td>
<td>12.17</td>
</tr>
<tr>
<td>T2</td>
<td>Allium sativum</td>
<td>Bulb</td>
<td>3.46</td>
<td>12.99</td>
</tr>
<tr>
<td>T3</td>
<td>Azadirachta indica</td>
<td>Leaf</td>
<td>2.45</td>
<td>6.56</td>
</tr>
<tr>
<td>T4</td>
<td>Oxalis corniculata</td>
<td>Leaf</td>
<td>2.84</td>
<td>9.36</td>
</tr>
<tr>
<td>T5</td>
<td>Parthenium hysterophorus</td>
<td>Leaf</td>
<td>5.38</td>
<td>15.10</td>
</tr>
<tr>
<td>T6</td>
<td>Ipomoea fistulosa</td>
<td>Leaf</td>
<td>5.52</td>
<td>17.62</td>
</tr>
<tr>
<td>T7</td>
<td>Datura stramonum</td>
<td>Leaf</td>
<td>5.56</td>
<td>18.51</td>
</tr>
<tr>
<td>T8</td>
<td>Clerodendron inerme</td>
<td>Leaf</td>
<td>4.30</td>
<td>15.10</td>
</tr>
<tr>
<td>T9</td>
<td>Hexconazole (0.05%)</td>
<td>Chemical fungicide</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td>T10</td>
<td>Control</td>
<td>Distilled water</td>
<td>11.23</td>
<td>30.07</td>
</tr>
<tr>
<td></td>
<td>SE ±</td>
<td></td>
<td>3.67</td>
<td>0.22</td>
</tr>
<tr>
<td></td>
<td>C.D at 5%</td>
<td></td>
<td>10.99</td>
<td>0.66</td>
</tr>
</tbody>
</table>
Table-02
Disease control in *Puccinia triticina* as influenced by different plant extract sprays under field condition at various days after sowing.

<table>
<thead>
<tr>
<th>Tr. No.</th>
<th>Name of the plant</th>
<th>Plant part used</th>
<th>Mean percent disease control (PDC) at days after sowing</th>
<th>Pooled Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>45</td>
<td>60</td>
</tr>
<tr>
<td>T1</td>
<td><em>Capsicum annum</em></td>
<td>Fruit</td>
<td>69.27</td>
<td>59.52</td>
</tr>
<tr>
<td>T2</td>
<td><em>Allium sativum</em></td>
<td>Bulb</td>
<td>69.18</td>
<td>56.80</td>
</tr>
<tr>
<td>T3</td>
<td><em>Azadirachta indica</em></td>
<td>Leaf</td>
<td>78.18</td>
<td>78.18</td>
</tr>
<tr>
<td>T4</td>
<td><em>Oxalis corniculata</em></td>
<td>Leaf</td>
<td>74.71</td>
<td>68.87</td>
</tr>
<tr>
<td>T5</td>
<td><em>Parthenium hysterophorus</em></td>
<td>Leaf</td>
<td>52.09</td>
<td>49.78</td>
</tr>
<tr>
<td>T6</td>
<td><em>Ipomoea fistulosa</em></td>
<td>Leaf</td>
<td>50.84</td>
<td>41.40</td>
</tr>
<tr>
<td>T7</td>
<td><em>Datura stramonium</em></td>
<td>Leaf</td>
<td>50.48</td>
<td>38.44</td>
</tr>
<tr>
<td>T8</td>
<td><em>Clerodendrum inerme</em></td>
<td>Leaf</td>
<td>61.70</td>
<td>49.78</td>
</tr>
<tr>
<td>T9</td>
<td>Hexaconazole (0.05%)</td>
<td>Chemical fungicide</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>T10</td>
<td>Control (D.W)</td>
<td>Distilled water</td>
<td>00</td>
<td>00</td>
</tr>
</tbody>
</table>

SE ± 1.16
C.D at 5% 3.48

Fig 1-Effect of plant extracts on percent disease index in *Puccinia triticina*. Data points represent the mean values at 3% concentration after 45, 60 and 75 days incubation period.

Fig 2- Effect of plant extracts on percent disease control in *Puccinia triticina*. Data points represent the mean values at 3% concentration after 45, 60 and 75 days incubation period.
Role of Goods And Services Tax (GST) Council : A Perspective

Dr. Bharat V. Patil
Matoshri Bayabai Shripatrao Kadam, Kanya Mahavidyalaya, Kadegaon, Dist-Sangli, Maharashtra (India)

Abstract

This article enlightens the role of Goods and Services Tax (GST) Council for the efficient management of GST in India. Attempt was made to understand the policy effectiveness of GST Council and effects made towards new indirect tax structure. It enables the reader to analysis the performance GST Council. The GST Council estimates economic environment and formulate the policy. The article also covers the features of GST system in India. GST Council is the statutory body which plan, estimates the challenges in the implementation of the GST and suggests the ways to overcome it. GST Council has the powers to modify, reconcile law relating to the better implementation of the GST. Article 279A (4) specifies that the GST Council will make recommendations to the Central and the States government on the issues related to GST. GST Council has powers to change in tax rates, place of supply of goods and services and limits of turnover. It is attempted to analyses efforts of GST Council as a key decision making body. GST Council empowered to determination of GST regulations and rules. GST Council acts to make GST as a simple and suitable tax structure in India which assists faster economic development.

Key Words: Goods and Services Tax (GST), GST Council, GST Circulars and Notifications

1. Introduction

Goods and Services Tax (GST) is an indirect tax which concerned to the supply of goods and services. It is the amalgamation of the different indirect tax laws that previously existed in Indian tax structure. The main object of the enforcement of GST in India is to rebuild one nation one tax for goods and services. The GST Act implemented from 1st July, 2017. The implementation of this act is a historical movement. Various countries passed GST Act to familiar with word accepted taxation system. It assist to boost world trade and economic benefit to the country. GST helped to develop one unified common market in India. The enforcement of GST results on the cost of goods and services rendered. Indian goods and services are becoming more competitive in international level. GST is levied on value addition of goods and services. GST levied at every point of sale of goods and services. India is a tax driven economy. Tax is levied on income from salaries, income from house property, income from business and profession and income from other sources. In GST regime tax is imposed on goods and services under a single head. In 2017, Parliament and the President assent four Bills concerned to the GST which includes Central GST Bill, Integrated GST Bill, Union Territory GST Bill and GST (Compensation to States) Bill. Before implementation of GST Act there are different tax laws of Union and States regarding to sale of goods and services in India. GST insure similar tax regime to the rest of the countries. GST Council is a changing mechanism in GST tax. The aim of the GST is to reduce tax burden on the society and increase the number tax payers in India. It assists to prevent black money in the Indian economy. The revenue generated from the GST is shared between Union and States.

2. Review of Literature

Goutam Bhattacharya (2017)[1] concluded in his research paper that consumption and productions of goods and services is undoubtedly increasing and because of multiplicity of taxes in current tax regime administrative nature. Although this sector enjoys different exemptions and concessions as it is important on national front. With the implication of GST the multiplicity of taxes will be removed and it would increase the tax base with continuation of exemptions and concessions for national interest and growth.

Anand Nayyar & Inderpal Singh (2018)[2] they sum up that GST will give India a clear and transparent taxation system, but it is also surrounded by various challenges. There is need for more analytical based research for successful implementation.

Suresh Kumar Dhameja & et.al (2016)[3] they reported that the Goods and Services Tax will indeed be a further significant improvement towards a comprehensive indirect tax reforms in the country. Integration of goods and services taxation would give India a world class tax system and improve tax collections. It would end distortions of differential treatments of manufacturing and service sector.
B. Mitra Priya (2017)\textsuperscript{4} studied that GST has the potential to boost GDP, broaden tax base and attract foreign investment and pave way to promote Make in India ultimately creating ample of job opportunities. Hence GST is a significant game changer for India’s economic growth.

Atul Bansal, (2017)\textsuperscript{5} explained that GST is the most logical steps towards the comprehensive indirect tax reform in our country since independence. GST is likely to improve tax collections and Boost India’s economic development by breaking tax barriers between States and integrating India through a uniform tax rate. GST will be a revolutionary step in the field of indirect taxation reform in India.

3. Methodology

3.1 Objectives of the Study

1. To find out the role of Goods and Services Tax (GST) Council for the management of GST in India.
2. Identify the challenges in the implementation of GST in India.
3. To suggest the remedies for efficient management of GST.
4. To provide additional information for further research on GST.

3.2 Hypothesis

i. Alternate Hypothesis
   Goods and Services Tax (GST) Council had taken positive decisions for better administration of GST in India.

ii. Null Hypothesis
   Goods and Services Tax (GST) Council had not taken positive decisions for better administration of GST in India.

3.3 Research Design

3.3.1 Scope of the Study

This paper concerned role of the GST Council in management of the GST rules. It is attempted to understand the functions of GST Council regarding to modify, reconcile any law or regulation of GST in India. After implementation of GST what are the challenges faced by the GST Council and what remedies and rules are made by the GST Council for efficient management of GST act were studied. What are the environmental factors such as financial, industrial policy, social, political and creation of employment opportunities effects on the policy formulation of GST Council were studied. The present study assists to understand the indirect taxation system in India. The Good and Services Tax Council efforts relating to rate revisions restructure of GST and simplification of GST return system.

3.3.2 Limitations of the Study

The present study is concerned to the role of Goods and Services Tax (GST) Council of India. Attempt was made to understand the how the GST Council decisions are changing according to the economic environment. This paper is in descriptive nature.

3.3.3 Source of Data

For the study of Goods and Services Tax (GST) Council of India following sources of collection of information were used.

3.3.3.1 Primary Data

The following techniques were used for the collection of primary data.

i) Discussions: Discussions were made with the GST payers. It is attempted to understand the problems of online filing, knowledge about GST structure, framework of tax dispute, the mechanism of input credit under GST and difficulties faced in GST transactions.

ii) Personal Visits: Personal visits were arranged for the observations and investigations of GST transactions with traders, customers and tax consultants.
3.3.3.2 Secondary Data
Secondary data were collected through the following sources which are most useful to the researcher to collect secondary data.
   i. Government publications.
   ii. Published reports and survey concerned to GST.
   iii. Published sources collected from journals, books, periodicals and newspapers.
   iv. Web sites related to GST.

3.3.4 Expected contribution of the study
   i. The study enlightens the role of the Goods and Services Tax (GST) Council of India.
   ii. The study assists for the policy formulation for the efficient administration of GST in India.

4. Discussions
GST is one of the biggest tax reforms in India. The main aim of GST is one tax, one market in one nation. The role of Goods and Services Tax (GST) Council is remarkable in the formulation of GST policy. Goods and Services Tax (GST) Council is a key decision making body which is formulated according to the constitution of India. It acts as a path developer for indirect taxes in India. GST assists for the unified tax regime in India. From 1st April, 2019 new GST rates were applied for sale of goods. If a business has a turnover exceeds Rs. 40 lakhs per year are required to register for GST. For the North-Eastern States the GST registration limit is Rs. 20 lakhs. The changes were proposed in the 32nd GST Council Meeting held on 10th January 2019. Service provider’s turnover exceeds 20 lakhs per year and special Category States Rs. 10 lakhs is compulsory for registration of GST. Trader who would like to get input tax credit should require to registration for GST voluntary. The GST Council shoulder the responsibility to determination of tax rates, fixation of date of forms to be filled by GST payers and rules and provisions concerned to the GST for maintaining simple and effective tax structure in India. According to the Article of the Constitution of India GST Council consists The Union Finance Minister as a Chairperson, the Union Minister of State will be in charge of Revenue of Finance as a member and The Minister in charge of finance of each State government act as members. The Secretary Revenue department of the Central government is appointed as the Ex-officio Secretary to the GST Council. Article 279A (4) empowered the GST Council to recommend Central and States government regarding GST issues. Total gross GST revenue collected in the month of July, 2019 was Rs. 1,02,083 crores and in the month of December, 2019 it was Rs. 1,03,492 crores. Last GST Council meeting was held on 18 December 2019 and total thirty eight GST Council meetings were held. The 38th meeting of the GST Council, input tax credit will not exceed 10 per cent of the eligible credit available in respect of invoices or debit notes uploaded by the suppliers. In 37th GST Council Meeting 23 agenda items are kept for the discussion. 36th GST Council meeting major decision concerned to reduction of tax rate from 12% to 5% for electronic vehicles. 35th GST Council meeting decision taken to introduce Aadhaar enabled GST registration and e-invoicing to start from January 2020. 34th GST Council centered on the applicability of tax rates for under construction housing projects and 5% tax rate apply for residential property. GST strengthen to regulate the unorganized sector and increase the tax base. A registered person, unregistered person or transporter can generate e-way bill for the movement of goods value exceeds Rs. 50000 and helps to prevent corruption. Application of data analytics and artificial intelligence to analyses the transactions by the GST administration helps to prevent tax evasion. Proper awareness programme of GST helped to positive response from the businessman. The role of GST Council in the administration of GST is remarkable.

5. Conclusion
The role of GST Council assists for the development of simple tax structure. After implementation GST revenue of the government is increasing and manufacturers and sellers are charging competitive price of goods and services. GST helps to boost the export. Inter- states of movements of goods transactions are increasing. It is a simple way to ease of doing business. Goods and Services Tax (GST) Council had taken positive policy decisions for better administration of GST in India which results to increase the revenue of the government. After implementation of GST multiple layers of taxation system is abolished. The success of the GST depends on various economic environmental factors. It is essential to eliminate the GST leakages.
Appropriate steps are required to prevent corruption in the fixing of prices and fake invoices. It is essential to strengthen quick and justified grievance redress system established at Union and State level. GST model must be familiar to all stakeholders. It is essential to develop efficient GST portal. Proper training programme to the GST administrative staff is essential. The tax rate of GST is required to reduce for the encouraging ethical transactions of goods and services. It is expected to introduce one GST tax rate for all types of goods and services in India for good and simple GST structure.

References
Effective Use Of Flipped Classroom In Higher Education

Sou. Dr. Seema Bharmu Marje
Asso.Prof. Balwant College, Vita
Affiliated to Shivaji Uni. Kolhapur

Abstract
Teaching learning is an integral part of an education system. After independence we have number of methods, devices and techniques at our disposal. Modern age is the age of science and technology. Recently new innovations are taken place in the field of education. Flipped classroom model is one of them. The present scholar paper throws light on the concept of flipped classroom, types of flipped classroom models used in higher education. It also covers phases of flipped classroom model and its advantages. Flipping the classroom adds value to face-to-face interaction between students and educators.

Terms Used: Flipped classroom, cycle of learning

Introduction
Teaching-learning is the backbone of education process. Since last two decades so many changes have been taken place in the field of teaching-learning process. Today’s age is the age of science and technology. Existing methods, devices and techniques are not fulfilling the requirement of the students. In the age of social media, students are dealing all types of technology in their day today transaction. Lot of information is now available, they can access it very easily by using computer and internet. Recently innovative methodology and techniques are being used by the teachers in higher education classrooms. The present paper discusses the effectiveness of flipped classroom in higher education.

Objectives of the study
The objectives of the study are as below
1. To know the concept of the flipped classroom.
2. To understand the phases of the learning cycle.
3. To understand how to use flipped classroom model effectively.
4. To know how to implement flipped classroom model in the classroom.
5. To know the advantages of flipped classroom model.

Concept of Flipped Classroom
A flipped classroom is a model of blended learning. It’s a combination of online and offline education. In the flipped classroom model, students study the training materials outside the classroom before the lessons. They watch pre-recorded video lectures, online webinars, and read articles assigned to them by a teacher. Inside the classroom, the teacher guides students to apply the knowledge studied at home. Learners complete group discussions, interactive exercises, team-building activities, and case studies.

Flipped learning aims at saving time in the classroom for active training exercises to provide richer learning experience. This way, the teacher doesn’t waste class time on delivering a lecture. Students come to school already prepared for the class. They only need to practice and learn how to use their fresh knowledge.

During the class work, the teacher acts as a facilitator. He or she helps students to get a deeper understanding of the material, provides any support, and facilitates the communication between learners.

A method of teaching in which students study new material at home, for example with videos over the internet, and then discuss and practice it with teachers in class, instead of the usual method where teachers present new material in college and students practices at home.

The flipped classroom model covers all phases of the learning cycle (cognitive dimension of Bloom’s taxonomy):
1. Knowledge
2. Understanding
3. Application
4. Analysis
5. Summary
6. Evaluation

Types of Flipped Classroom in Higher Education

1. Traditional flipping
   This is the standard format. Students prepare by watching short explanatory or tutorial videos prior to the class.
   They then practice key concepts doing exercises or debating, while receiving personalized feedback. After the class students review what they learned and expand their knowledge.

2. Debate-oriented flipping
   Instructors assign learning materials like TED talks or other videos to set the ground for face-to-face debate and idea exchange in the classroom.
   The flipped approach is an innovative solution to the unmet challenges of traditional education.
   Flipping the classroom towards debate can be very useful to analyze subjects that require argumentation skills, like political science and certain MBA courses.

3. Demonstration-based flipping
   This model focuses on the process. Professors record a video of themselves executing activities step by step. Students study this content at their pace and must replicate the procedure in class.
   They need to get the same result, much like a laboratory experiment.
   The learning process is later reinforced with tutorial videos students use to review specific steps as much as necessary.

4. Group-based flipping
   This model adds value to the learning experience through student interaction.
   Students digest video and other resources prior to the class, and work in teams to attack the material.
   This format encourages students to learn from one another. It also reinforces soft skills and specific knowledge, as they need to have a firm grasp of the subject in order to explain it to their peers.

5. Virtual flipping
   Sometimes flipping the classroom eliminates the need for a face-to-face class.
   In some Higher Education centers, professors share video material with their students. They also receive and grade students’ assignments through online learning management platforms.
   The only face-to-face interaction happens in personalized coaching sessions based on each student’s individual needs.

6. Double-flipped classroom
   The concept is simple: Putting the student in the role of the instructor. In this model students record their videos to show mastery and new skills.
   Again, the act of showing or teaching how something is done reinforces learning.

Steps of Flipped Classroom

Step 1: Decide which technology you will use.
   Low tech or high tech? That is, indeed, the question here. You really need to choose something that is easy and straightforward for you. After all, if it isn’t easy for you, this whole process can be grueling.
   The videos themselves are not meant to be worthy of the silver screen. They are meant to teach the content, not show off editing skills. The key thing here is to make them in one take. If you slip up a little, no big deal. It should take 5 minutes to make a 5-minute video.
   There are so many ways you can flip your lectures. The low tech, less time consuming approach is to film yourself with a Flip cam (or any camera, even your cell phone will work). Then you just upload your video to YouTube, preferably your own channel. It’s as easy as that.
   The higher tech approach would be to use an application to capture the voice along with computer screen.
Step 2: Decide which video service you will use to publish your videos to your students.

The main things to consider are:

- What service will be easiest for my students to access at home?
- Will the service I choose allow students to watch my videos on multiple devices, like smart phones and iPads?
- Do I want my videos to be public or private? (YouTube has this option, and still makes it very simple to share your videos.)

Step 3: Make your videos!

When it is time to make your videos, set some limits. These limits will not only help you while making them, but will help your students while they watch. The limits decided on were a maximum video length of 5 minutes, and no more than 3 videos assigned per night. This way, students are not overloaded on any given night and can even watch the videos in the morning before college in case they forgot or do not access to technology at home.

Step 4: Make your students accountable for watching your videos.

One of the main questions when presenting about the Flipped Classroom is how do I know my students are watching my videos. It is very important to hold your students accountable for watching them every evening. There are a few ways to do this, of course, so you need to find the one you’re most comfortable with.

Step 5: Keep it up!

Find a video-making schedule that fits your lifestyle. Some of my colleagues have locked themselves in their classrooms for an entire day and knocked out all their videos. I preferred to do my videos at home on Sundays. Sure, it wasn’t always the most interesting thing to do on a day off, but I found it to be surprisingly relaxing. However you fit making your videos into your already busy life, just keep in mind that you are doing good work. Also keep in mind that you get to reuse your videos in the future! You’re saving yourself so much time in the long run.

Step 6: Bask in the glow of stress-free teaching.

Once you have your video-making schedule underway you can start to reflect on how much less stress you have. Now, whenever a student is absent they can still view your lecture online. Special education teachers and administrators will love you because they can now access your teaching directly. Parents now have no delusion that you don’t know the material. You are available on demand. Anytime. Anywhere. A bit creepy? Sure. But, it’s worth it the first time you hear that a student has used your videos to master the material.

The Flipped Classroom model drastically changes the way you teach. If you are a teacher that likes to keep up with current advancements in education, and reap their vast rewards, the model is a great thing to try. At the very least your students will have more access to the material. They will also have more access to you, which is the biggest benefit of the Flipped Classroom. After all, you are their most important resource. Never forget that.

Benefits of Using the Flipped Classroom Model

The flipped classroom, also known as a reverse classroom, improves the learning experience in many ways:

- Studying at one’s own pace
  When studying lectures at home, it’s possible to reread or rewatch the material anytime. Students can also find additional information on the Internet. It helps to understand difficult topics better.
- Better perception of knowledge
  Students get a deeper understanding of the material, as they interact with each other and an instructor and receive frequent feedback.
- Tracking the achievement gap
  In the traditional approach, students do their homework at home after classes. They don’t have anyone to ask questions on the exercises at home if there’s any problem with understanding. What is more, students make mistakes, and it’s hard to track what exactly went wrong.
  Doing the homework in classroom, learners can ask questions to their instructor immediately. The instructor can notice some common mistakes and pay more attention to the problem.
- The more active process of studying
Learners aren’t just the recipients of new information. They take part in interactive learning activities in class.

- Awareness of the curriculum
  With all the courses available online, parents can have a clue of what their children study. Therefore, parents can provide support to their children.
- Building social skills, providing constant interaction between students.
- Learning to take responsibility for one’s education

Conclusion

- Flipping the classroom adds value to face-to-face interaction between students and educators.
- Students explore contents, test their skills and collaborate. Instructors provide counsel and orientation through one-on-one support when needed.
- It also establishes a dynamic context in which students can experiment to obtain results. This provides counterpoint to the traditional model, which places greater emphasis on a binary answer. It is either right or wrong.
- In regards to learning, the flipped classroom focuses on mastery. Traditional education, in many ways, aims to cover subjects to test memorization.
  However, even the flipped concept could end up falling behind if educators fail to incorporate new tools and technologies. For now, it’s a concept worth exploring to improve the offer of our Higher Education centers.

References:

Abstract:

District Central Cooperative bank provide various banking products and services to farmers like ATM, mobile van, Deposits, various types of loan, KCC/Rupay card, E-banking, Mobile Banking, RTGS/NEFT, Various schemes of government. The present research has attempted to study of Sangli DCC bank product offered to the farmers. Present paper studied farmer’s perspective regarding problems in accessing Sangli District Central Cooperative Bank Products. This paper analysed factors promoting and affecting to use banking services by farmers in district. In the survey, borrowers have highlighted various positive points about factors promoting to be a borrower of Sangli District Central Cooperative Bank. Among farmers, more than 50 percent unawareness of e-banking is observed, about 24 percent farmers claimed difficulties to use e-banking and about 27 percent farmers do not want to use this facility.

Keywords: Farmers, bank products.

1.1 Introduction:

It is much easier for the cooperative banks to crack the psychological barrier that proves unaffordable in the 'last mile' of financial inclusion, create trust for the bank among its target community and fetch customers within its fold. These days when big commercial banks work hard to set up branches and make use of technology to reach out to hit her to untapped regions of the country, it is time for the cooperative banks to step into the game that is naturally theirs to triumph. In spite of their advantage of being rooted in the local community, cooperative banks have to get their own house in order to make a meaningful incursion in financial inclusion.

First and foremost, enhanced financial inclusion will drastically reduce the farmers’ indebtedness, which is one of the main causes of farmers’ suicides. The second important benefit is that it will lead to more rapid modernization of Indian agriculture. New agriculture, by nature, needs more working capital and is capital intensive as it depends on improved seeds, fertilizers and other modern inputs and equipment. Since enhanced financial inclusion means better risk management tools for the farmers, they will be encouraged to adopt new technologies at a faster rate. Yet another benefit will be increased growth, as well as more equitable growth, in both rural and urban areas because financial growth will mobilize what Prof. C. K. Pralhad calls “the bottom of the pyramid”.

The DCC Bank’s provides various product and facilities like Saving Deposit, Recurring Deposit, Fixed Deposit, Zero Balance A/C, E-Banking, ATM/Debit/Credit Card, Mobile Van, Mobile Banking, Cheque Book, RTGS/NEFT, Kisan Credit Card, Interest Waiver Scheme, Financial Literacy Centre, Self Help Group, Joint Liability Group, Farmers Club in the District. The E-banking banking is enhancing the banking accounts with the help of internet; in it the account holder can do transactions with the help of internet by using account number and its internet passwords. Now a day’s internet banking becomes easiest way of money transfer and online purchasing. One of the most remarkable developments in terms of innovation in order to harness the full power of technology, the banks have tied up with mobile operators to provide financial services like bill and utility payment, fund transfer, ticket booking, shopping etc. SDCC bank mobile van is the facility started in the district, in 2013. In it the van is loaded with ATM machine, bank counter for receiving deposits and withdrawing cash, electricity bill receiving counter etc. This facility provided in more than 15 unbanked villages.

1.2 Review Of Literature:

Bimal Jaiswal, Saloni Bhasin(2015): Entitled research paper “Role of Cooperative Banks in Financial Inclusion for Inclusive Growth of India”, highlights the main concerns of financial inclusion as a strategy for achieving inclusive growth through the cooperative banking structure in India and also attempts to fill the existing gap by evaluating the extent of financial inclusion and emphasizing the active participation of cooperatives as important tools of financial inclusion in India.
Anil Kumar V.V. (2013): In his entitled research “A Study on the Role of District Co-Operative Banks in the Financial Inclusion in Kerala” the main objectives were to identify the demand side and supply side factors explaining Financial Inclusion/Financial Exclusion.

Bijujohn M. (2016): Entitled study on “Financial Inclusion of the Small and Marginal Farmers by the Banking Sector in Kerala” throw the light on progress of the initiatives towards Financial Inclusion in India and Kerala. The financial inclusion is measured on the basis of the access and usage of the major financial services such as the transaction banking services, type of formal account, savings, formal credit and insurance.

Vinit Rokade(2014): “Development in Cooperative Banking and Financial Inclusion”, in the paper pointed that the necessity of financial inclusion. For effective financial inclusion he studied major activities such opening No frill A/C, opening of branches in rural area, direct benefit transfer, new bank license.

1.3 Objective Of The Study:
1. To study the farmer’s perspective regarding factors promotes while taking loan from Sangli District Central Cooperative Bank.
2. To study the problems for accessing bank products and services to the farmers.

1.4 Research Methodology:
The researcher adopted the survey method to collect the information. Researcher collected information of ‘problems facing by farmers while getting loan and benefit of loan from Sangli District Central Cooperative Bank’ through questionnaires. Simple statistical methods such frequency, percentage analyzed in tabulation.

1.5 Data Collection:
Primary Data collected through the interviews and questionnaires collected from farmers.
The Secondary data consist of literature survey of relevant study. Data collected from published and unpublished research papers, websites relevant study.

1.6 Sample Design: For selecting sampled farmer in Sangli district random sampling method is used. Researcher did survey 683 farmers against total 700 questionnaires.

1.7 DATA ANALYSIS:
Table No. 1.1: Farmers Perspective: Factors Promotes While Taking Loan

<table>
<thead>
<tr>
<th>Factors Promote while Taking loan</th>
<th>Frequency</th>
<th>Total</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Rate</td>
<td>410</td>
<td>683</td>
<td>60.03</td>
</tr>
<tr>
<td>Loan Amount</td>
<td>216</td>
<td>683</td>
<td>31.63</td>
</tr>
<tr>
<td>Timely available</td>
<td>242</td>
<td>683</td>
<td>35.43</td>
</tr>
<tr>
<td>Repayment period</td>
<td>205</td>
<td>683</td>
<td>30.01</td>
</tr>
<tr>
<td>Easily available</td>
<td>253</td>
<td>683</td>
<td>37.04</td>
</tr>
<tr>
<td>Employee behavior</td>
<td>203</td>
<td>683</td>
<td>29.72</td>
</tr>
<tr>
<td>Security</td>
<td>144</td>
<td>683</td>
<td>21.08</td>
</tr>
<tr>
<td>Minimum Expenses of transaction</td>
<td>210</td>
<td>683</td>
<td>30.75</td>
</tr>
<tr>
<td>Amount meet at near place</td>
<td>196</td>
<td>683</td>
<td>28.70</td>
</tr>
<tr>
<td>Information of Government Facilities</td>
<td>125</td>
<td>683</td>
<td>18.30</td>
</tr>
<tr>
<td>Other facilities</td>
<td>147</td>
<td>683</td>
<td>21.52</td>
</tr>
</tbody>
</table>

Source: Field Survey

In the survey borrowers have highlighted various positive points about factors promoting to be a borrower of SDCC bank. About 60.03 percent borrower claimed the low interest rate promoting them to borrow from SDCC bank. The sufficient loan sanctioned amount experienced sufficient about 31.63 percent borrowers and this factor promoting them to be a borrower.

If the loan amount not provided at the time of requirement, then the loan is not worth for the borrower. About 35.43 percent borrower claimed they are getting loan on the right time. A particular loan has its own repayment period and it should be convenient for borrower. About 30.01 percent borrowers feel convenient
repayment period of loan given by SDCC Bank. For providing loan various banks needs different types of documents and some time they need collateral other than agricultural land, but about 37.04 percent borrowers experienced easy loan availability and this factor promoting them to be borrower of SDCC bank. The rural borrowers and small land holder borrowers sometime have to face rude behaviour of bank employee, but about 29.27 percent borrower experienced cooperative and good behaviour of employees of SDCC bank.

In the district about 728 villages are well covered by 218 bank branches and 756 rural PACS. The local elected board of directors and unbanked of villages provide confidence of security among the farmers. This factor also promotes and it claimed by about 29.09 percent borrowers. The different charges are applicable for various types of transactions in different banks, the low transaction and transfer cost factor is highlighted by about 30.75 percent borrowers.

About 28.70 percent borrowers focused, that they are getting loans and other bank facility at lowest distance. The various Government schemes and facilities are attracting the farmers for being borrower of DCC bank, claimed by about 18.30 percent and timely providing information about government facilities and schemes related to farmers by DCC bank also promotes farmers to be a their borrower. Other facilities included the crop insurance, home loan for farmers at low interest rate, interest waiver schemes promotes farmers for taking loan from SDCC bank.

**Table No.1.2: Problems for accessing Bank Products and Services**

<table>
<thead>
<tr>
<th>Problems</th>
<th>R.D.</th>
<th>F.D.</th>
<th>Zero Balance A/C</th>
<th>E-Banking</th>
<th>Cheque Book</th>
<th>RTGS</th>
<th>KCC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not required</td>
<td>186</td>
<td>127</td>
<td>308 (45.10)</td>
<td>180 (26.35)</td>
<td>99 (14.5)</td>
<td>141</td>
<td>14</td>
</tr>
<tr>
<td>Unaware</td>
<td>77</td>
<td>131</td>
<td>340 (49.78)</td>
<td>347 (50.81)</td>
<td>50 (7.32)</td>
<td>267</td>
<td>130</td>
</tr>
<tr>
<td>Difficult to Use</td>
<td>8</td>
<td>4</td>
<td>7 (1.02)</td>
<td>161 (23.57)</td>
<td>5 (0.73)</td>
<td>21</td>
<td>39</td>
</tr>
<tr>
<td>Bank Branch is Away</td>
<td>22</td>
<td>17</td>
<td>19 (2.78)</td>
<td>11 (1.61)</td>
<td>9 (1.32)</td>
<td>26</td>
<td>25</td>
</tr>
<tr>
<td>Other</td>
<td>130</td>
<td>167</td>
<td>53 (7.76)</td>
<td>159 (23.28)</td>
<td>24 (3.51)</td>
<td>26</td>
<td>109</td>
</tr>
</tbody>
</table>

Source: Field Survey (Figure in bracket shows percentage)

The above table no.1.2 shows problem discussed by sampled farmer while accessing the bank product. It has observed from above table, the Recurring Deposit (R.D.) highest 27.2 percent sampled farmers have claimed not required, whereas about 11.3 percent sampled farmers observed unaware of R.D. About 19 percent sampled farmers claimed Fixed Deposit (F.D.) not required for them and about 20 percent sampled farmers observed unaware of F.D. The zero balance account unknown for about 50 percent sampled farmers and about 45 percent sampled farmers feel not required for them. Awareness of e-banking absent in about 51 percent sampled farmers, difficulty in use e-banking claimed by 24 percent farmers and about 27 percent farmers do not want to use this facility. The 40 percent farmers observed unaware of RTGS. While accessing Kisan Credit Card (KCC) about 6 percent farmers face difficulty.

**Table No. 1.3: Problems for accessing Bank Products and Services**

<table>
<thead>
<tr>
<th>Problems</th>
<th>SHG</th>
<th>JLG</th>
<th>Farmers Club</th>
<th>Literacy centre</th>
<th>ATM</th>
<th>Mobile van</th>
<th>Mobile Banking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not required</td>
<td>178</td>
<td>33</td>
<td>60 (8.78)</td>
<td>45 (6.59)</td>
<td>92</td>
<td>125 (18.30)</td>
<td></td>
</tr>
<tr>
<td>Unaware</td>
<td>246</td>
<td>629</td>
<td>102 (14.93)</td>
<td>213 (31.19)</td>
<td>112</td>
<td>308 (45.10)</td>
<td></td>
</tr>
</tbody>
</table>
From table no.1.3 it has observed, about 26 percent and 80.3 percent farmers not required JLG and Mobile banking. The unawareness of SHG observed in about 36 percent and highest 92 percent sampled farmers are unaware of JLG. About 45 percent farmers are unaware of mobile banking. For SHG about 22 percent farmer claimed they don’t have enough time to join. About 11 percent farmer claimed that they don’t have trust and 9 percent farmers claimed lack of coordination in SHG.

The difficult in using ATM card and Mobile Banking claimed by about 17.7 percent and 23.2 percent respectively. About 22 percent farmers are far away from ATM centre. About 38 percent farmers want mobile van, but in their village mobile van never reported.

1.8 Findings:
1. About 28.70 percent borrowers focused, that they are getting loans and other bank facility at lowest distance.
2. The zero balance account unknown for about 50 percent sampled farmers and about 45 percent sampled farmers feel not required for them.
3. Among farmers, more than 50 percent unawareness of e-banking is observed, about 24 percent farmers claimed difficulties to use e-banking and about 27 percent farmers do not want to use this facility.
4. It is found about 26 percent and 80.3 percent farmers not required JLG and Mobile banking.
6. It found about 38 percent farmers want mobile van, but in their village mobile van never reported.

1.9 Conclusion:
Sangli district is one of the important districts in Maharashtra. SDCC Bank role played in financial inclusion for inclusive growth of the farmers in Sangli district. Large numbers of agriculturists are living in Sangli district. There is a need of micro level study for farmer’s inclusion in accessing bank products and services in Sangli district. The awareness and benefit of modern technology should be generates in farmers. The awareness of Recurring deposit, FD, zero balance account, E-Banking, Mobile van and Mobile banking is still very low and not accessed by most of farmers, so product awareness camps should be taken by DCC Bank.

References:
Role of Self-Help Groups in Rural Development in India

Dr. Bajirao Namdev Kamble.
Asst. Professor,
Shri. Venkatesh Mahavidyalaya, Ichalkaranji.
Tal-Hatkanangale, Dist-Kolhapur, Maharashtra India.

Abstract

Rural development is a multidimensional view which connotes improvement in the quality of life of people rural area. In this sense, it encompasses the development of agriculture and allied activities relating to village and cottage industries and crafts, socio-economic infrastructure and community services in the rural areas. A self-Help Groups is defined as “self-governed, pre controlled in formatting group of people with similar socio-economic background and having desire to collectively perform common purpose”. Self-Help groups have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the member for meeting the productive and emergent credit needs of members of the group.

Key Words- Self-Help, Rural Development, Socio-Economic.

1.1 Introduction

The rural development refers to the development of rural areas through programmes like rural infrastructural development, alleviation of rural poverty and unemployment, rural marketing etc. Similarly the rural social development implies the development of social sector in rural areas through programmes like public health programme literacy programme and nutritious food programmes etc. In a nutshell, “Rural Development is a comprehensive programme of activities which include agricultural growth development of economic and social infrastructure, fair wages housing, village planning, public health, education, literacy and communication”. Thus, rural development is aimed at developing and conserving the available resources like land men and materials for raising the standard of living particularly of the retaliate, pre-independence, Rural Development programmers started by Rabindranath Tagtore planned programme of development for the village through his ‘Shantiniketan’ In 1917 Mahatma Gandhi started his experiments in Champaran. Gandhi also launched the programme ‘Village Swaraj’ and “Swadeshi Movement” Gandhiji introduced extremely simple activities such as Charkha and Khadi at sevagram a village near Wardha, In that village various activities like road sweeping revival of handicrafts, Gandhiji advocated for a ‘Self –sufficient village economy’ and Self –Reliant village Community”.

Post –Independence Rural Development programme launched by Albert Mayor on September 15,1948 Mayor and team submitted their ‘Pilot Intensive project for Etawah District’ in Uttar Pradesh. In April , 1951 India started ‘Five Years plan’ The Government of India design Rural Development programme. It is programme for the people, of the people and by the people.

The concept of self help groups had its origin in the co-operative philosophy and the co-operators by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary co-operative credit society itself. As SHGs are small and economically homogenous affinity groups of rural poor, they are voluntarily coming together for achieving the following objectives:

1. To save small amount of money regularly.
2. To mutually agree to contribute a common fund.
3. To meet their emergency needs.
4. To have collective decision making.
5. To solve conflicts through collective leadership mutual discussion.
6. To provide collateral free loan with terms decided by the group at the market driven rates.

Today, the self help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the bank. A self help group is defined as a group consisting of people who have personal experience of a similar
issue or life situation, either directly or through their family and friends. Sharing experiences enables them to give each other a unique quality of mutual support and to pool practical information and ways of coping.

Self help groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solitarily and joint responsibility. Self help groups are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic upliftment of their families and community.

1.2 Objectives Of The Study:
1. To create a habit of saving, utilization of local resources.
2. To assist the member financially at the time of need.
3. To act as a socio-economic development in village.
4. To develop leadership qualities.

1.3 Research Methodology
The entire study will be based on primary ada however the sec ondary data will also be used to build the theoretical background.
1) Primary Data- Primary data for the study will be collected by conducting interview of the sample respondents a structured questionnaire will be administered for this purpose.
2) Secondary Data-Secondary data will be collected through books, journals reports, Ph. D. thesis and Government publications.

1.4 Role Of Shgs In Rural Development In India:
i) Women Empowerment –
The rural women involved in SHGs programme have increased involvement in decision making, awareness about various programmes and organization and rural women get information about the different sources of credit and also reported that there are the evidences of household income, food security and increased standard of living.
ii) Self Reliance –
Their benefits are social as well as economic. These groups encourage women to become active in village affairs and to take action against domestic violence. The dowry system or the lack of schools.
iii) Employment –
SHG has generated self employment opportunities for the rural poor women. The progress of the programme since inception assisted information of 35.7 lakh SHGs, assisted 1.24 Cr. Swarozgaris in establishing their owm micro – enterprises the Government. The programme helped many participants in improving their economic conditions. The NABARD will create a Rs 1.5 billion found to crater to Women’s Self – Help Groups in economically weaker districts in the country.
iv) Participation in Local Government
Because of SHGs women know about their local political empowerment process it is a pertinent fact that many women have not only been elected to the Gram Panchayats but have become the rulers too. Through theSHGs generate positive impact on the rural economy. Through empowering women and enhancing the rural income of those participant households, the issue of group size has been of long standing concern.
v) Change in Family Violence –
Involvement with SHGS has reduced this violence in 25 percent cases especially due to reduction in economic difficulties. In most of the cases members releaved that their husbands should also be involved in SHGs.
vi) Increased Nutritional Status –
They find positive impacts on empowerment and nutritional intake. Rural Female Social and Economic Empowerment in programme areas increased irrespective of participation status. Evidence of higher consumption is not income or asset formation. The programme’s main economic impact has been through consumption smooting and diversification of income sources rather than exploitation of new income sources.

1.5 Conclusion
The major motivator to join the SHG is self motivation followed by SHG members. Though the literacy is good but participation in the group meetings is low. A few of them associated as chairman, secretary
etc .in the meetings. Majority members are benefited by taking loan from the SHGs and the loan amount is used for income generating economic activities. This further helped them leading to increase in income, saving as well as expenditure. Of course, in some cases asset creation happened. Loan repayment is a challenging task if the economic activity is not generating sufficient income. About 40 percent are not repaying loan regularly. The interest rate charged is reasonable which is expressed by the members. About 57 percent members made investment in the purchase of milch animals, poultry and small trade. Also the production gone up as mentioned by 56 percent members.

References
4. www.nabard.rog.
Study The Effect Of Innovative Teaching Strategies For Enhancing Student Engagement In Learning And Academic Achievement

Principal, Dr. Bharmu Parisa Marje
Smt. Putalaben Shah College of Edn., Sangli
Affiliated to Shivaji University, Kolhapur

Abstract
The present research paper throws light on effective innovative teaching strategies and its impact on students’ engagement and academic achievement. In the present system of education number of innovative teaching strategies are being used. It is research based paper. In this paper present system of education is discussed. Four innovative strategies are also discussed in brief. Need and importance of the study is stated. Objectives and hypothesis are formulated and tested by using appropriate statistics. In methodology research design, sampling procedure, variable and how research is conducted is discussed. On the basis of obtained data analysis and interpretation is done and conclusions are drawn. Teaching strategies encourage students to use their imagination to dig deep when engaging with the content of the lesson. The students are actively involved with the learning and can work with their peers in collaborative groups to showcase their learning. The students actively seek knowledge and don’t just sit and receive the knowledge from a lecture or worksheet.

Introduction
Teaching learning process is the backbone of education system. Researches investigates in this area that traditional ways of teaching learning process are out of dated and not more effective, students are passive listeners. Students are not engaged in teaching learning process. In the present scenario emphasis is given on such strategies where students can engage in the process and learn lot of things. Innovative strategies encourage innovation by pushing students to work with others who may be different from them, either in their beliefs, behavior, or background. Innovative teaching strategies encourage discussion, which are the father of all innovations.

Student engagement refers to the degree of attention, curiosity, interest, optimism, and passion that students show when they are learning or being taught, which extends to the level of motivation they have to learn and progress in their education. When students are engaged with the lesson being taught, they learn more and retain more. Students who are engaged in the work tend to persist more and find joy in completing the work.

Students prefer to work where they can have hands-on activities and get to collaborate with their peers. They tend to be less engaged when listening to teacher lectures or doing repetitive tasks and busy work.

In this research paper, the researcher made an attempt to how far innovative teaching strategies to enhance the students’ engagement in teaching learning process. Four innovative teaching strategies are selected that engage students.

Innovative Teaching Strategies
1. Inquiry-based learning
2. Problem-based learning,
3. Wisely managed classroom technology, and
4. Jigsaws.

Brief description of each strategy is given below-

Inquiry-Based Learning
Inquiry-based learning is one of the most powerful teaching strategies in the classroom. Students learn best when they construct their own meaning. Inquiry-based learning triggers student curiosity. Teachers act as facilitators during the inquiry-based learning process.

There are four steps in the process:
1. Students develop questions that they are hungry to answer.
2. Students research the topic using time in class.
3. Students present what they’ve learned.
4. Students reflect on what worked about the process and what didn’t.
In a classroom where students research a topic then present their findings, inquiry-based learning allows students to "learn deeper and wider than ever before" (Wolpert-Gawron, 2016). In traditional teaching, students are less likely to ask questions and are expected to listen and answer questions posed by the teacher.

1. **Project-Based Learning**

Project-based learning (PBL) is an effective and enjoyable way to learn. Project-based learning uses real-world scenarios, challenges, and problems to engage students in critical thinking, problem solving, teamwork, and self-management. Once students solve the problem or challenge, they present their solutions. The problems students solve can be presented to community leaders to solve problems in their own community.

PBL uses collaboration, digital tools, and problem solving skills to come up with a solution to the problem presented.

**Significance of this strategy:**
- PBL makes school more engaging for students
- PBL improves learning
- PBL provides opportunities for students to use technology
- PBL makes teaching more enjoyable and rewarding
- PBL connects students and schools with communities and the real world.

**Wisely Managed Classroom Technology**

There is a delicate balance with technology use in the classroom. Teachers must use technology in a wisely managed way and with a variety of activities. Several activities that lead to student engagement are Google Docs, YouTube videos, Quizlet, Kahoot!, and the Remind app.

**Jigsaws**

The jigsaw technique is a "tried and true" cooperative learning strategy that helps students create their own learning. Students are arranged in groups and assigned a different piece of information. In their groups, students learn the piece of information well enough to be able to teach it to another group of students.

When using this technique, students become experts on the learning as they teach their peers. Once all groups have learned their information, they are placed into new groups with members from each of the small groups. Each group member shares the knowledge they gained in their informational group.

**Need And Importance Of The Study:**

Since last two decades so many changes have been taken place in the field of teaching learning process. Due to innovations in the field of science and technology, and social media, the approach of teaching learning process is also changed. Our old method, devices techniques and strategies are proved out dated. With the help of these methods, determined objectives are not fulfill. Hence new strategies and approaches need to be used in teaching learning process. New strategies assist to involve all the students in the process. Their critical thinking, divergent thinking develops with these strategies. Overcrowded classes can be engaged systematically.

**Title Of The Study**

“Study the Effect of Innovative Teaching Strategies for Enhancing Student Engagement in Learning and academic achievement.”

**Statement Of The Problem:**

The researcher has stated the problems in the form of questions.

1) Do the old methods and strategies of teaching enhance students’ engagement in learning?
2) Does innovative teaching prove more effective for enhancing students’ engagement in learning?
3) What is the effect of innovative teaching strategies for enhancing students’ engagement in learning?

**Objectives:**

The following objectives have been set forth for the present study.

1) To study the present status of teaching learning process in higher education.
2) To study the innovative teaching strategies which can be used in higher education?
3) To find out the effectiveness of innovative teaching strategies for enhancing students’ engagement in learning.
4) To suggest measures for further improvement in using innovative teaching strategies.

Hypothesis:
The following hypothesis was formulated and tested keeping in view the objectives of the study.

1. There is no significance difference between the mean achievement of students from group ‘E’ and that of group ‘C’ on cumulative test.

Assumptions:
The present study was based on the following assumptions.

1. In the present system of teaching learning process teacher uses old methods and strategies of teaching.
2. Students are less engaged in learning in the present system of teaching learning process.
3. Teachers are not well acquainted with the innovative teaching strategies.

Scope and Delimitations of the Study:
The present study aimed to enhance students’ engagement in learning. Effect of innovative teaching strategies is measured by using teacher made achievement test. In this paper only four innovative teaching strategies are considered. Those are – 1. Inquiry based learning. 2. Problem-based learning, 3. Wisely managed classroom technology and 4. Jigsaws.

The present study is limited to only four innovative teaching strategies. The study is limited to only enhancing students’ engagement in learning. Experiment was conducted on F, Y. B. A. Students in Sangli city.

Methodology:
The following methodology was used for the study.

The Experimental Method:
The purpose of the study was to know the effect of innovative teaching strategies for enhancing students’ engagement in learning. To ensure such valid casual inferences and verified functional relationship experimental study is the best method of educational research.

The Experimental Design:
The researcher used the Pre -Test – Post- Test Equivalent Group design.

<table>
<thead>
<tr>
<th>Randomly Assigned</th>
<th>Pre-test</th>
<th>Independent Variable</th>
<th>Post-test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Experimental Group (E)</td>
<td>T1E</td>
<td>Teaching through innovative strategies</td>
<td>T2E</td>
</tr>
<tr>
<td>Control Group (C)</td>
<td>T1C</td>
<td>Teaching through conventional method</td>
<td>T2C</td>
</tr>
</tbody>
</table>

Variables

1. Independent Variable
   Teaching through innovative teaching strategies

2. Dependence Variable:
   Enhancement of students’ engagement in learning (Academic achievement)

Sampling Procedure:
A purposive of 60 F.Y.B. A. students were taken as the subject of the study. The researcher selected the population from one college out of three colleges in Sangli city. In order to make two equivalent groups, the researcher considered their previous academic achievement. The scores were put in descending order and assigned the subjects into two groups using the curved order. Means and SDs were calculated. Calculated means and SDs were equal. The researcher used lottery method and assigned the groups as experimental and control group.

Tools Used In The Study
Pre and Post Tests for measuring students’ engagement in learning.(Academic achievement).
Conduct Of The Experiment:

The researcher administered pre-test for both the groups to know the entering behavior of the students. Then the researcher taught group E by using innovative strategies for six days. On the same day the researcher taught the control group by using conventional methods. The researcher administered the same test on both the groups. Data were obtained and analyzed it by using inferential statistics.

Analysis And Interoperation Of The Data:

In order to know the cumulative performance of the students achievement after implementing the innovating teaching strategies, the hypothesis is tested.

Hypothesis 1.

There is no significance difference between the mean achievement of students from group ‘E’ and that of group ‘C’ on cumulative test.

Means and standard Deviations were computed for both the groups. In order to test the above hypothesis, ‘t’ test was applied.

The summary table of means, SDs and calculated ‘t’ value are as below.

Table No.2 MEANS, SDs AND ‘t’ Value Of Both The Groups On Cumelative Test

<table>
<thead>
<tr>
<th>Group</th>
<th>N</th>
<th>Mean</th>
<th>SD</th>
<th>DF</th>
<th>“t” Value</th>
<th>Significant Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Experiment</td>
<td>30</td>
<td>30.26</td>
<td>3.70</td>
<td>1/58</td>
<td>13.76</td>
<td>0.01</td>
</tr>
<tr>
<td>Control</td>
<td>30</td>
<td>18.7</td>
<td>2.77</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Observation and Interpretation:

As evident from the above table, it indicates that the mean of group ‘E’ is greater than that of group ‘C’. The difference is 11.56. The SD of group ‘E’ is 3.70 and the group ‘C’ is 2.77. The difference is 0.93. It is not remarkable. It shows that both the groups are homogenous.

In order to know the further level of significance ‘t’ value was calculated. The calculated ‘t’ value 13.76 is significant at 0.01 level. Hence the above stated hypothesis was rejected.

On the basis of above observation and the result, the following findings were drawn

Findings:

It was found that Teaching strategies encourage students to use their imagination to dig deep when engaging with the content of the lesson. The students are actively involved with the learning and can work with their peers in collaborative groups to showcase their learning. The students actively seek knowledge and don’t just sit and receive the knowledge from a lecture or worksheet.

Conclusions:

From the findings of the study the following conclusions are drawn:

1. Teaching strategies encourage students to use their imagination to dig deep when engaging with the content of the lesson. The students are actively involved with the learning and can work with their peers in collaborative groups to showcase their learning. The students actively seek knowledge and don’t just sit and receive the knowledge from a lecture or worksheet.

2. Students learn best when they construct their own meaning. Inquiry-based learning triggers student curiosity.

3. Inquiry-based learning allows students to pose the questions and research and convert the information into useful knowledge, thus ramping up the level of student engagement.

4. PBL develops deeper learning competencies required for success in college, career, and civic life.

5. Innovative apps and websites can help teachers engage their students, remind them about upcoming assignments and homework, provide visual learning through videos, organize student learning, provide group collaboration, and provide check-ups on learning through games and online quizzes.

6. Jigsaws technique brings lessons to life and challenges students to create their own learning. This challenge engages students and encourages them to share their learning with others.
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Analysis of Internet Banking

Pratibha Dattatraya Pudale
Contact details- A/p- Palus,
Tal- Palus, Dist- Sangli Pin- 416308

Abstract:-
Internet banking includes the services like ATM, Electronic Fund Transfer, Core Banking, Tele Banking and Internet Banking. Internet Banking facilitates banking transactions by customers round the clock worldwide. Through Internet a customer may perform banking transactions electronically. There are certain strengths and weaknesses of as well as opportunities for and threats to Internet Banking. By capitalizing strengths, resolving weaknesses, exploiting opportunities & overcoming threats, future of internet banking in India is bright.

Keywords: - Internet Banking, SWOT.

1. Introduction:-
Internet banking was introduced in 1980s and has a long way since then. Last decade has seen consistent growth in internet banking transactions. Several pieces of legislation have also been introduced in this area. There were times when the bank customers want to know their bank balance or make an urgent payment have to visit to a bank. That was not convenient for Customers. Internet banking has solved all such problems. The use of internet or telephone is beneficial for the bank as it reduces cost of processing each transaction. Internet banking allows the customer to check their balance or pay a bill at any time of the day or night. The services offered by internet bank mainly includes:

a. Internet balances & statements giving up to date information.
b. Credit transfer so that bills can be paid through internet.
c. Maintenance of standing orders & direct debits.

2. Meaning & Definitions of Internet Banking:

a. Internet banking is ‘an umbrella term for the process by which a customer may perform banking transactions electronically without visiting brick & mother institution.’
b. Internet banking means ‘the technique of banking which allows any user with a PC and a browser to get connected to his website to perform any of the virtual banking functions & avail himself of any of the banks services.’

3. Objectives of the Study:
The objectives of the study are as follows:

1. To study the concept of Internet Banking in detail.
2. To carry out SWOT Analysis of Internet Banking.

4. SWOT Analysis:
SWOT analysis is a tool that identifies the strengths, weaknesses, opportunities and threats of an organization or activity. The method of SWOT analysis is to take the information from an environmental analysis and separate it into internal issues (strengths and weaknesses) and external issues (opportunities and threats). Once this is completed, SWOT analysis determines what may assist the company in accomplishing its objectives and what obstacles must be overcome or minimized to achieve desired results.

SWOT stands for:
Strengths: - means characteristics of the business or project that give it an advantage over others.
Weaknesses: - means characteristics that place the business or project at a disadvantage relative to others.
Opportunities: - means elements that the project could exploit to its advantage.
Threats: - means elements in the environment that could cause problem for the business or project.
5. SWOT Analysis of Internet Banking:

A) Strengths of Internet Banking:

- a) Sophisticated technology:
  Sophisticated technology systems will help to make a banking institute more efficient & customer oriented.

- b) Convenience:
  There are times when the bank customers want to know their bank balance or make an urgent payment has to go to the branch. This is not at all convenient for the customers. Internet banking facilitates customers to check their balance or pay a bill 24*7 form anywhere. This convenience provided by internet banking to the customers is an important strength of internet banking.

- c) More accuracy in banking transactions:
  There is possibility of some mistakes on the part of the employee of the bank. Therefore, being a human, bank employee can make mistakes. But in case of internet banking, there is no possibility of such mistakes.

- d) Security Standards:
  The use of public key infrastructure (PKI) has been suggested the use of at least 128 bits SSL for server authentication & for securing browser to web server communication has been mandated. This is one of the important strengths of internet banking.

- e) Transaction Speed:
  In internet banking a transaction can be effected in a fraction of seconds. In case of non-internet banking comparatively more time is required for carrying out one transaction.

- f) Profitability:
  Internet banking is more profitable for banks as compared to non internet banking.

  ![Graph showing Equity Capital vs Profitability for Internet Banking and Non-Internet Banking]

  X-axis - Equity Capital
  Y-axis - Profitability

  From the above multiple bar diagram it is clear that, banks following internet banking earns more returns than the banks following non-internet banking.

- g) Effectiveness:
  Internet banking provides services like accounts aggregations, stock quotes & rate alerts. Offering of such sophisticated tools increases effectiveness of internet banking.

B) Weaknesses of Internet Banking:

- a) High Prices of service:
  Though internet banking provides quick, efficient & effective services, the customers have to pay high prices for services provided by internet banking.

- b) Illiteracy in India:
  In India, the proportion of illiterate people is very high. Many of the Indian people are computer illiterate. They are not able to handle internet. It is the biggest hurdle in the growth of internet banking.

- c) Large initial investment in technology is expensive:
  For starting internet banking, a lot of initial investment in technology is required. There is need for PCs & internet connections etc. All these are the expensive technologies.

- d) Adverse feelings among employees:
  There are usually adverse feelings among employees about the internet banking due to possible pending layoffs due to automation. Due to internet banking, many bank employees have to lose their jobs.
e) Unable to provide cash in & cash out services: - The most important service that is not provided by internet banking is cash in & cash out. For this service, the account holders have to leave home & visit an ATM or a bank branch.

f) More chances of mistakes by customers & banks: - A problem in internet banking is that doing your own banking allows you to make your own mistake & there are reports of customers sending money to the wrong account or just out in cyberspace. Banks also make mistakes.

g) Issue of security: - Security is an obviously issue for internet banking. At the bank of Scotland, logging on reportedly involves a customer’s number, three passwords & eight different pages before the balance could be accessed & the service needs special software downloaded onto the PC. It is right that it is taken seriously but it does not necessarily make for an easy to use or a fun service.

C) Opportunities for the Growth of Internet Banking: - 
Following are the opportunities for the growth of internet banking:

a) Chances of worldwide expansion: - Internet banking has no limitations of geographical boundaries. There are chances of the growth of internet banking all over the world. There is an enormous market which will be a great opportunity in future.

b) Growing Popularity: - The popularity of internet banking has been increasing day by day. Customers expect anytime, anywhere quick & effective service. With expansion of internet, more & more bankers & financial institutions are using the internet & the web to offer an additional channel for their services as well as to improve communications with their customer’s convenient & safe internet is becoming more & more popular.

c) Increasing urbanization, standard of living & computer literacy: - Urbanization and standard of living of the people are increasing in the present era of liberalizations, privatizations and globalization. It is the greater opportunities for the growth of internet banking.

d) Ability to obtain a large customer base: - The population of India is more than hundred crores. Many of the people are bank account holders. It is an opportunity for banks to increase their customer base for internet banking.

e) Growth opportunities in rural & remote areas: - To establish & run branches in rural, hilly & remote area is the main difficulty before banks. Internet banking is very much convenient for such areas. By internet banking, people from such areas can operate their banking transactions from anywhere & anytime easily.

D) Threats for the Growth of Internet Banking: - 
Following are the threats for the growth of internet banking:

a) Competition from lower price operations: - In today’s era of liberalization, privatization & globalization, almost all existing banks as well as new banks are entering in the field of internet banking. To survive in the cut throat competition, they are lowering their operating charges. This leads to the competition among internet banking services at lower prices. It becomes difficult for internet bankers to get recovered their operating costs. This has created a giant threat of loss for internet bankers.

b) Possibility of product failure: - While offering new product, internet bankers has to keep in mind the possibility of non-acceptance of product by customers. Today, there is buyers market & customer is the king. The new product offered by banker not only satisfies needs & wants of the customers but also delight the customer. Due to product failure, bank has to sustain great amount of loss. Therefore, possibility of product failure is an important threat for internet banking.

c) Increasing competition in banking industry: - Many new banks have introduced internet banking due to open market policy. There is tough fight competition among banks for survival & achieve their business targets. This increasing competition among banks is an important threat for internet banking.

d) Uncertainty of banking industry: - In every service industry, there is possibility of uncertainty of future. Being a service industry, banking is also having uncertainty. This is one of the threat of internet banking.

e) Learning Curve: - Many of the Indian people are either computer illiterate or newly computer illiterate. In internet banking, banking sites are difficult to navigate. This threatens the growth of internet banking.
f) **Distrust the user**: In internet banking, customers have to fill up a lot of information. E.g., in a bank of Scotland logging on reportedly involves a customer’s numbers, three passwords & eight different pages before the balance could be accessed & the service needs special software downloaded onto the PC. Due to possibility of frauds & error, this is required. But it distrusts customers. It is the threat to internet banking.

6. **Conclusion**:

The popularity of internet banking had been increased at a faster speed. The concept of internet banking is dynamic and having wider scope. The SWOT analysis of internet banking has provided strengths and weaknesses of internet banking from internal environment. It has also provided opportunities for and threats to internet banking from external environment. By minimizing weaknesses and overcoming threats, by utilizing strengths and capitalizing opportunities, internet banking has been proving its utility to the entire stakeholders.

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Women Empowerment Through Entrepreneurship

Miss. NutanDattatraya Raut
Assistant Professor, Department of Commerce,

Abstract:

The emergence of entrepreneurs in a society depends to a great extent on the economic, social, religious cultural and psychological factor prevailing in the society. In the advanced countries of the world there is a phenomenal increase in number of self employed women after the world war. In India as per the census of 2011 the female population is half of the country population. Women have many entrepreneurial qualities such as accept challenges, hard work, enthusiastic, determination, industrious, keenness to learn etc. But Indian women are dominated by male and got very poor recognition. Women entrepreneurs have some problems such as they are treated or harassed. They are women, inadequate motivation, faulty socialization, role conflict, injustice, social-economic system and negative attitude etc.

But in India emergence of women entrepreneurs is quite visible after 1990s because of education and central and state government entrepreneurial development programs. Women Self Help Groups is a means of empowerment. Self Help Groups are playing important role in women empowerment; especially in rural India. At the early stage women were engaged in unorganized sector or traditional as well as nontraditional. with education and training women have gained confidence to do all work which was the prerogative of man do it excellently rather better than men. Women entrepreneurship has been recognized during the latest decade as an important untapped source of eco growth. Women entrepreneurs create new jobs for themselves and for others also. Women entrepreneurs provide the society with different solution to management and business as well as to the exportation of entrepreneurial opportunities. Women's empowerment is the process in which women elaborate and recreate what it is that they can be, do, and accomplish in a circumstance that they previously were denied.

Key Words: Women, Self Help Groups, Entrepreneurs, Employment, Empowerment.

1.0 Introduction:

“You can tell the condition of a nation by looking at the status of the women.” – Jawaharlal Nehru. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs over a period of time, especially in the 1990’s. The growth of any nation is linked to the pace and growth of entrepreneurs of that nation. For development of grass-root level means amelioration of several socio-economic problems stemming from poverty and employment.

In India the female population is 586 million as per the census in 2011 contributing to nearly half of the country population. In this traditional and male dominated society women were confined within four wall of the house to perform household activities that’s why women get a very poor recognition which in no ways matches their contribution.

To eliminate the above condition Central Government and State Government has launched many entrepreneurial development programs through forming voluntary empowerment of women. Women’s entrepreneurship has been re organized during the last decade as an important untapped source of economic growth, women entrepreneurs create new jobs for themselves and other also being different women entrepreneurs provides the society with different solution to management organization and business problems as well as to the exportation of entrepreneurial opportunities.

Definition of an ‘Entrepreneur’-The concept of entrepreneur varies from country to country, from period to period and the level of economic development thoughts and perceptions. The word ‘Entrepreneur’ is derived from the French verb entrepreneur. It means “to undertake”[1]. In the early 16th century the Frenchmen who organized and laid military expedition where referred to as “entrepreneurs”. Around 1700 AD the term was used for architects and contractors of public works.

The term “entrepreneurs” is defining in a variety ways Peter Drucker “Invention is the specific tool of entrepreneurs, the means by which they exploit changes as an opportunity for a different business or different service. It is capable of being presented as discipline, capable of being learned and practiced.Entrepreneurs need to search purposefully for the source of innovation, the changes and their symptoms thatindicate opportunities for successful innovation and they need to know and to apply the principle of successful
innovation. “The stage is a set for social take off for women from low development path to an accelerated pace in achieving higher level of self – sustaining economic growth. Women entrepreneurs have to graduate from a state of dependence on subsides / concessions to that of seizing opportunities as they emerge in an open economy”.

The emergence of entrepreneurs in a society depends to a great extent on the economic, social, religious, cultural and psychological factor prevailing in the society. In the advance countries of the world there is a phenomenal increase in the number of self employed women after the world war. In the United States women won 25% of all business, even though their sales on an average are less than 2/5th of those of other small businesses in Canada 1/3rd, In France 1/5th .since 1980 in U.K. the number of self employed women has increase 3 times as fast as the number of self employed men. Women entrepreneurs have been making significant impact in all segments of the economy. They have made their mark in the business for the following reasons,
1. They want new challenges and opportunities for self fulfillment.
2. They want to prove their mettle in innovative and competitive jobs.
3. They want change to control balance between their family responsibilities and their business lives.

1.1 Objectives:-
Undertaken study has the following main objectives.
1) To know the concept, principles of women empowerment and Entrepreneurship Development.
2) To establish the linkage between women empowerment and Entrepreneurship Development in existing Economic scenario.;
3) To pinpoint the impact of ED on women empowerment; and.
4) To find some possible solutions for encouraging; developing; and improving the Women empowerment in emerging economies.

1.2 Methodology.
Author understood the nature of the current study scenario, it was essential to collect data from the secondary possible sources. Author was always keen about the objectives of the study and collected data accordingly to achieve these objectives. Secondary data were collected from research studies and paper, books, journals, newspapers and ongoing academic working papers. The collected data maybe processed and analysed in order to make the present study useful to the practitioners, Researchers, planners, policy makers and academicians of the concern context.

2.0 Women entrepreneurs in India:-
According to 6th economic census released by the ministry of statistic and program implementation, women constitute around 14% of the total entrepreneurship i.e. 8.05 million out of total 58.5 million entrepreneurs. Out of this 2.76 million women constituting 13.3 % of women entrepreneurs works in agricultural sector. Majority of them are engaged in the unorganized sector like agriculture agro based industries, handicrafts, hand looms and cottage based industries. Participation of women as a industrial entrepreneurs is comparatively recent phenomenon–commencing from 70’s and onward there were more than 2, 95,680 women entrepreneurs claiming 11.2% of the total 2.64 million entrepreneurs in India, during 1995-1996. This is almost double of 1981 of this a majority were concentrated in low-paid, low skilled, low technology and low productivity jobs in the rural and unorganized sector. During the 8th five year plan the rough estimate showed that amongst the SSI entrepreneurs approximately 9% were women entrepreneurs. Their participation is increasing beside the SSI women entrepreneurs, large number of women entrepreneurs particularly in the district and rural areas were likely to developed for small business even assuming a very modest target of 335 women entrepreneurs per districts, the number of women entrepreneurs would have come to 1, 42,375 per year. These women were to be given training in self employment and entrepreneurship of shorter duration as well as some training in trade skill development.
In order to mobilize such percentage of women entrepreneurs a number of activities such as motivational drives, preparation of information material, conducting training, creation of women industrial estates/areas/shades creation of marketing exposition centers, training of trainers, promoters and use of mass
media etc. are required. Combined effect of all of these is bound to accelerate the process of women entrepreneurship development.

Women's empowerment is the process in which women elaborate and recreate what it is that they can be, do, and accomplish in a circumstance that they previously were denied. ... There are several principles defining women's empowerment such as, for one to be empowered, they must come from a position of disempowerment.

2.1 Women Self Help Groups:--

Self Help Groups (SHG) is a means of Empowerment of SHG’s. They are playing an important role in empowering of women in rural India. Their participation in the SHG’s enabled to discover inner strengths, capacity building, gain self confidence, capacity management, socioeconomically, political, psychological empowerment. This also cultivates azimuth skills of the woman and provides platform towards self sufficiency of their families. These women SHG’s are inculcating entrepreneurial skills and SSI in SHG’s

2.2 Profile of Women Entrepreneurs:--

Today we find women in different types of industries traditional as well as non-traditional such as engineering, electronics, readymade garments, plastics, soap, ceramic, jewelry design, solar cooker, eatable, handicrafts etc. What motivates women to aspire for career in business is an interesting thing to explore and analyze. She is a women of commitment who is not relevant independently employed, she has a close relationship with her father and after obtaining and undergraduate and subsequently graduate degree in some area of liberal arts, marries, has children and start her first significant Profile of women entrepreneurial venture in the service area in her last 30s or early 40s, her biggest problem startup and later in the venture reflects a lack of business meeting generally in financial area.With education and training, women have gained confidence to do all work which was the prerogative of man do it excellently, rather better than men. Over the years the educated women become ambitious, acquired experience and basic skill of competency and self assurance.

2.3 Entrepreneurial qualities:--

Some of the basic outstanding qualities of women entrepreneurs are accept challenges, ambitious adventure, conscious, enthusiastic, determination to excel, hard work, keenness to learn and imbibe new idea, patience, industrious, skillful, unquenchable optimism.

3.0 Basic problems of women:--

Though the women entrepreneurs have above stated qualities and come other leadership qualities also but still they are facing some problems. The main basic problem is that she is treated or harassed ‘she is a woman’. This pertains to her responsibility towards family, society and work. The attitude of the society towards her and constraints in which she has to live and work are not conducive. In spite of the constitutional equality in practice the attitude of men is not only traditionally bound but even of those who are responsible for decision- making, planning and research is not equality. They still suffer from male reservations. This attitude of reservation creates difficulties and problems at all levels. Rural women have to suffer still further. They have to suffer from male reservation as well as elderly women who are gained in the attitude of inequality. Their contribution in monetary terms uncounted or given very low value though they are working since immemorial times.

The problem of women entrepreneur is of training. They are not properly trained many institution have been imparting training under various schemes but social attitude does not permit. At the government level the concerning authorities ask many questions regarding technical qualifications, business, marketing strategies and family responsibilities. The middlemen it calls a lot of trouble regarding selling, stiff competition etc.

Rather than the above problems women entrepreneurs have to face these problems also such as poor self image inadequate motivation, faulty socialization, role conflict, cultural system afraid of failure and criticism, susceptible to negative attitudes etc.

3.1 The New Thrust:--

Nowadays several women are now willing to become entrepreneurs due to various factors, these factors are


Pull factors means the women entrepreneurs choose a profession as a challenge and adventure with an urge to do something new liking for business and to have an independent occupation. Push factors means
women take up business to get over financial difficulties and responsibility is thrust on them due to family circumstances.

With the spread of education and new awareness approaches, women entrepreneurs\(^1\) are achieving higher level of 3E\(^1\) i.e. Engineering, Electronic, and Energy though they are in small numbers\(^1\). But the very fact that the women are putting up to this units to manufacture solar cookers in Gujarat, small foundries in Maharashtra and I.V. capacitors in the backward areas of Orissa show that women if trained and given opportunities can venture in non-traditional industries so today no field is unapproachable to the trained and determined modern Indian women.

3.2 Recommendations:-

Seminar on “Women and Rural Entrepreneurship” at Madhura Kamraj University in 1990\(^4\)

- women are not weak but very strong .-A majority of women entrepreneurs are from the middle class families but have low technological education, less family responsibilities but desire to become entrepreneurs. These potential should be identified and trained.

- Adequate infrastructural support by nodal agency to facilitate flow of working capital, technology, electricity, land and marketing for rural women entrepreneurs may be helpful and mobile training centers should be opened. Post training follow-up is vital for the success of entrepreneur development programs.

4.0 Conclusion:-

Educating women is absolutely essential in strengthening her personality. Empowerment is about being able to grow. Women grow their management skills and also must embrace areas of strategic planning and develop visions of growth. The need for awareness motivation to be an active member of the society and courage to correct the faults of male counterpart is great challenges today. It is therefore encouragement the growing intensity of motivation amongst the educated young women for coming in the entrepreneurial stream and extent support with scientifically design package of the technical and financial assistance. The NGO have a vital role in stimulating and nurturing the spirit of entrepreneurship amongst women through women SHGs. Women are becoming more personally and economically empowered through business ownership or entrepreneurship development.

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Advantages of Online Marketing

Vinod Hanumant Awaghade
Assist. Prof. Dept.of Commerce,
Chandrabai-Shantappa Shendure College, Hupari.

Abstract:

The online marketing has become an indispensable tool for today’s businesses. Every business organization is using it in these days. And it is becoming familiar now days to everyone in this today’s world. This is all about how the online marketing is impacting the conduct of a firm’s marketing strategy and how they formulated their strategy to grasp the whole market also includes that impact of the online marketing on product and brand strategy, pricing strategy, and promotion strategy, Sales strategies for different companies.

A comprehensive Internet marketing strategy can launch or increase sales substantially for a business. Internet marketing requires knowledge of social media, search engine optimization (SEO), blogs, email lists, affiliate marketing and more. If you do not already recognize these terms, you may want to learn more about Internet marketing. If you are ready to launch a business or a product, then you should research, create and track a marketing strategy online as well as in print. Read the steps to find out how to create an Internet marketing strategy.

It includes how online marketing strategies differ from one business to other such as Flipkart, Snapdeal, Amazon. These are the most popular online markets having successful strategies with the different way of implementation. The comparison of these markets is done with their different strategies. So, let us face the facts The Internet is no longer a medium of “new economy”.

Introduction:

Even before the Internet there were many different ways to advertise, in different media Such as radio, TV, newspapers, magazines, as well as via telemarketing or pamphlets. Usually, the goal was to get a company-and/or product name, a statement etc. communicated to as many people as possible for the smallest price possible. When the Internet arose, a number of search options became available. Companies had the Option to advertise themselves on a larger scale. Due to advertising perception at the time, Many businesses were assumed to have great value, and thus traded on the stock exchange at Extraordinary high rates. This collapsed in 2001 at what is commonly known as the dot-com Bubble. After the dotcom collapse, the Internet was almost disregarded because of many failing Website-based businesses that had expectations to the market and assumptions about Consumers. However, both consumers and companies continued exploring online options. Soon more substantial business models emerged; search advertising and e-commerce were the new possibilities. Enhancements in targeting advertising and understanding how Websites maintain visitors, became relevant. Researching consumer’s behaviour and buying Patterns online began to interest scholars.

Online marketing refers to a set of powerful tools and methodologies used for promoting products and services through the Internet.

Online marketing includes a wider range of marketing elements than traditional business marketing due to the extra channels and marketing mechanisms available on the Internet.

What is online marketing? Online Marketing is the marketing of products or services over the Internet & it ties together creative and technical aspects of the Internet, including design, development, advertising and sale.

Objective:

1. To Study the Concept of Marketing
2. To Study the Advantages of Online Marketing.
3. To Understand Types of online marketing.
4. To Give Proper Suggestion.

Methodology:

The present study is of descriptive type. The entire study is based on secondary of data. The secondary data has been collected from books and websites. In order to fulfill constructed objectives of the study the secondary data has been assembled.
Scope of the Study:
The important benefit accruing from the implementation of Market Segmentation and control is that it without doubt facilitates smooth, quick and free flow of information in between the customer. Which infect many times enables to build better image in the delivery time and the customer can go out with a happy state of mind for having been received pleasing service from market.

Advantages of e-Marketing
Following are some of the advantages of e-Marketing:
- Extremely low risk
- Reduction in costs through automation and use of electronic media
- Faster response to both marketers and the end user
- Increased ability to measure and collect data
- Opens the possibility to a market of one through personalisation
- Increased interactivity
- Increased exposure of products and services
- Boundless universal accessibility

Following are some disadvantages of e-Marketing:
- Dependability on technology
- Security, privacy issues

Types of online marketing are:

Email Marketing
- Email marketing is promoting products through the use of email
- There are 2 main ingredients to an effective email marketing campaign
- They are to build a large list of people you can email and to write great emails
- The emails should be packed with free value and they should move people to buy what you’re trying to sell

Blogging
- Yet another but important and crucial marketing trend that has brought a huge aberration in our society
- Blogger was launched in 1999 by three friends. Blogging as an ardent marketing tool has really blossomed in the last some years
- Businesses, companies and even superstar now use blogging system for huge promotion
- You target certain words and then when those words are searched for on a search engine such as Google your ad will appear.
- But you do have to pay every time your ad is clicked on.

Social Media Marketing:
- Social media is very popular right now and it’s only getting more popular
- You can tap into that popularity by using social media to sell your products
- Just make sure you don’t SPAM people. In fact, you shouldn’t use any social media to directly sell anything

Digital marketing:
- With regards to the Internet, this is the promoting of brands using all forms of online digital advertising channels to reach consumers
- This includes video channels, Internet Radio, mobile phones, display or banner ads, digital outdoors, and any other form of digital media.

Viral marketing:
- Marketing techniques that use social networks to produce an increase in brand awareness or achieve other marketing objectives (such as product sales) through self-replicating viral processes.
- It can be word-of-mouth delivered or enhanced by the network effects of the Internet. Viral promotions may take the form of video clips, interactive Flash games, ebooks, images, or even text messages.
AIDA Model: Applying the AIDA Model to Online Marketing

- A – Awareness
  Initial point where your brand and/or business is recognised and acknowledged.
- I – Interest
  Generating thoughts and discussion about your brand.
- D – Desire
  Communicate your messages through the use of social media and email marketing.
- A – Action
  The stage where the conversion is complete and back to the 'interest' stage to retain them.
  Your website is responsible for this stage.

Marketing Strategies

Pull marketing:
- Websites and blogs are pull strategies
- Build websites & Blogs
- Company’s social media profiles
- long-term success
- the company tries to draw in customers through different kinds of advertising, such as TV ads, online banner ads and social media
- Online banner ads, and radio and TV ads are other forms of pull marketing.

Push Marketing:
- Email Campaign
- Certain offers through your social media profiles
- Companies may push information and promotional material directly to end users through email or fliers to generate demand
- Create an email database of potential customers and send them product announcements and promotions directly

Importance of online marketing

- One to one approach
- Cater to specific interests
- Different content by choice
- Geo-marketing
- Relatively inexpensive

Problems:
- Illegal or unethical practices
- Physical demonstration and needs to be tangible
- Transparency
- Cost of Hardware

Challenges for Internet Marketing in India:

- Governance, laws and regulations
- Cultural issues
- Lack of technical infrastructure
- Marketing philosophies & channels
- Online shopping worries

Marketing future:

- Clearly, the strengths of the Internet as a marketing medium far outweigh the negatives
- Companies grappling with the issue of whether to market via the Internet are already behind
- Companies attempting to build a coherent Internet marketing strategy must begin to believe that the Web is likely to be the center of their marketing future, not simply an adjunct to traditional marketing methods
What are the alternative options:
To understand the options available, a review of existing thoughts on the topic is needed. A Thorough presentation of the approaches companies can undertake, and how they affect the Outcome. Moreover, different options of advertising online will be discussed, and a Presentation on already done material will highlight where the current potential is, and what should be carefully considered before use. This section should develop into some considerations, which expand into the option of carrying out some empirical studies. Are internationally-oriented Danish companies aware of, and how do they use online Marketing.

Problem formulation:
It is important to stress that this paper is not a final manual of do’s and don’ts online, our Research area is too small, and time is too much of essence. Neither will this paper give any Insight to whether the Internet is a more optimal tool for marketing than other channels (Such as TV-, radio- or outdoor advertising). Furthermore no return on investment

Discussions will be sought, ROI requires a very different perspective, but could easily be the natural extension of this paper. Though the paper is not meant to give a conclusion on the Matter, or become a guideline of what to do, (and not do) as a business, there will be points that lead to several statements, that alone could raise new questions, and therefore the paper Will end with a reflection of the project and topic.

Structure of the project:
This project is overall divided into four main parts. The introduction, methodology and Problem formulation is our pre-understanding and questions towards Internet marketing, and how we intend to analyse them. Each of our main questions from the Problem Formulation will have an interdependent section. We tried to find existing material on the Subject, but were unable to attain such. Therefore we have no primary data, and thus have to create our own. This will be conducted from questionnaires and interviews, and together with secondary data will be our main empirical collection.

Limitations:
Throughout this paper online and offline will refer to whether or not the subject is available to the public via the Internet. We will not consider in what “language” (HTML or other) the information is available, nor will it be considered, what device the information is brought Conceptual framework from. The Internet is not only available on computers. Cellular phones, mechanical calendars, portable music players etc are integrating faster and faster. “In the near future, networked computers will be everywhere.

Conclusion:
Through this paper we can conclude that how online marketing playing role in the industries which is time saving and easy to deal through internet hence more companies and even people are depending on this, for small businesses it helps to create more networks and gives opportunity employment.

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Various Perspectives of Feminism and Related Movements in India (Maharashtra).

Prof. K.B. Mane  
Department Of Hindi  
Balwant College, Vita.

Abstract-  
This paper is mainly focuses on the Feminism in Maharashtra is a set of movements aimed at defining, establishing and defending equal political, economic, and social rights and equal opportunities for women. It is the pursuit of women rights within the society. Like their feminist counterparts all over the world, feminists seek gender equality: the right to work for equal wages, the right to equal access to health and education, and equal political rights. Firstly Feminism is a sociological and political term referring to the view that women are disadvantaged in various ways and that action must be taken to address this disadvantage. So, in this paper we discussed various issues of political, social and economic perspectives in feminism. Feminism today is the constant questioning of the world we perceive and the boundaries we encounter. The more we understand, the more we are able to build a narrative for change.

Keywords- Feminism, Socio-economic, Equality, Women rights and Movements.

Introduction-  
Feminism has occupied an important role in contemporary literary criticism. Feminist literary criticism strongly takes side of women. Its purpose is not to make another parallel system, but to present the individual existence of women. It stresses on the equality of the sexes and fights against the discrimination against women. It reveals the ideology of patriarchal society in works of art and searches the representation of women in literary texts. Feminist see literary text as a battleground where actual power relations between men and women are played out. Feminism is an ideology which seeks to understand the world as well as to change it for the empowerment of women.

Currently, there is a backlash to feminism, as major insights of women's activism did not succeed in altering the fixed notions of gender roles and traditions. On the contrary, some of these have enjoyed a revival with marketization and cultural traditionalism. There is a disconnection between theory and practice: study groups and human rights activists seem to work in silos, unlike in the 1970s when there was greater dialogue between the women's movement and women's studies. The gendering of citizenship requires us to question and challenge the fact that citizenship, a supposedly public identity, is produced and mediated by the supposedly private heterosexual patriarchal family. The 'personal' has become 'political' as it is completely submerged in power relations. Like any other structure of power, patriarchy too has an outside, which is what makes possible the different kinds of protests that constantly undermine it.

Research Methodology-  
Data used in this study collected basically from the secondary sources. Secondary data have been collected from various sources including websites, newspapers, various published and unpublished article about pre-primary education etc.

History-  
Historically, Indian women’s role in the family, community and society at large was determined by interplay of several forces such as caste and gender based division of work, class background, geographic location and ethnic origin of particular community/tribe. For example, women dominated by Aryan culture had a far more rigid control over sexuality, fertility and labour. Women in Dravidian culture had to face relatively less ferocious patriarchy. Over the last 5,000 years, Indian women’s status has also been influenced by various religions– Hinduism, Jainism, Buddhism, Islam, Sikhism, Christianity and Zoroastrianism. Religious reform movements between 12th century and 16th century, which also gave rise to liberation theology, namely Bhakti Movement and Sufism, brought women’s concerns to the fore. Saint poetesses such as Mirabai, LalDed, AkkaMahadevi, and Bahinabai articulated women’s aspirations of personal freedom and creative urge (Krishnaswamy, 1993). India's movement was initiated by men, and later joined by women. But feminism as an initiative by women started independently a little later in Maharashtra by pioneering advocates of women's
rights and education: SavitribaiPhule, who started the first school for girls in India (1848); TarabaiShinde, who wrote India's first feminist text StriPurushTulana (A Comparison Between Women and Men) in 1882; and PanditaRamabai, who criticized patriarchy and caste-system in Hinduism, married outside her caste and converted to Christianity (1880s). The efforts of Bengali reformers included abolishing sati, which was a widow's death by burning on her husband's funeral pyre, abolishing the custom of child marriage, abolishing the disfiguring of widows, introducing the marriage of upper caste Hindu widows, promoting women's education, obtaining legal rights for women to own property, and requiring the law to acknowledge women's status by granting them basic rights in matters such as adoption.

**Broad Areas Of Feminism**

Feminism focused on to increase the awareness of all individuals regarding the realities of women’s oppression. Consciousness is an integral part of feminist theories. Feminist frameworks attempt to provide the basis for: 1) increasing the self-esteem of women, 2) active participation in decision making and social action, 3) empowerment, and 4) facilitating the recognition by societies for value and worth of women.

**Feminism**

**The Dalit Feminism** The structure of dominant society inherently places men in the roles of power (Pomeroy et al., 2004). In Indian society, Brahmin is dominant caste, has fixed the centric role of men through their traditions and literature. Hindu religious literature says that the women of shudra have to be sexually assaulted and not to marry. It limits the caste structure. The rebellious love story of Chandali and BhikkuAnand is famous in Buddhist literature. SharadPatil (1925-2014), A. H. Salunkhe (b. 1943), SharmilaRege (1964-2013) and many others concentrated on non-brahminical re-conceptualization of feminist agenda in contemporary India. They emphasized to reformulate the purely upper caste historiographies that lead to more nuanced and dialectical understanding. However, Dalit literature and feministic writings are very meager in quantity (Datar, 1999).

**The Eco-feminism** the feminist geographers revealed the feminist issues in 1980s e.g. employment, family, welfare provision, domestic divisions of labour, institutionalised sexism, violence and sexuality. The Eco-feminists saw men’s control over land as responsible for the oppression of women and destruction of the natural environment. They criticized the idea of focusing too much on a mystical connection between women and nature.

**The Cultural Feminism** The feminism stands for ‘rights’ and culturalism stands for ‘culture’. The culture defines the way of life of every individual and society including thoughts, beliefs, behavior, customs, traditions, rituals, dress, language, art, music, literature, etc.

**The Socialist Feminism** Socialists have defined the terms of private sphere (home) and public sphere (work). The private sphere is oppressing the role of women in the household and equal opportunities for women in the public sphere.

**Challenges And Steps Taken**

The list of challenges faced by women in contemporary Indian society is indeed long. In a nation which promises to carry forward diversity in faith, languages, and ways of living, increasingly, there is greater
aggression in defining ‘correct’ behavior that acquires special characteristics with reference to women. There is an attempt to present a homogenized notion of the nation, nationhood as well as of Indian womanhood. While political formations actively propagate such strident assertions with moral overtones, the media and the market play their part in defining these. Such homogenized ‘mainstream’ articulations seek to marginalize and delegitimize pluralist discourses, thereby exacerbating exclusions and denials in both the cultural and the political domain. The exclusion and marginalization of women appears to be a common pattern cutting across religions, communities and regions, posing challenges at both the individual and societal level.

The new social movements, such as the Dalit movement, assert their cultural rights through resistance, offering a counter discourse to dominant narratives of power and contributing greatly to an understanding of culture as a site of difference, multiplicity, contest, and negotiation. Women’s movements, too, have contributed to such processes through an articulation of resistance in the form of paintings, songs, films, documentaries, poetry, autobiographies, and so on. We have today a conjuncture of opposites: persistent exclusion of large sections of people, increasing privilege of a few and the very real possibility of new connections and conversations.

There are also fiery, independent, militant activist women like MedhaPatkar, with the politics of her struggle against ecologically unsustainable and unjust capitalist development; IromSharmila, who has been force-fed and under arrest for over 11 years by the State because she continues her fast for the repeal of the Armed Forces (Special Powers) Act (AFSPA), a law that allows her state of Manipur and the northeast region, in general, to be treated as occupied territory. Then there is NaliniNayak, who works with the fisher people’s movements on issues of livelihood and ecological sustainability (Nayak, 2005).

Issues Taken Up By The New Women’s Groups-


Needs-

Feminist works need: 1) systematic research dimension with self-reflexivity, 2) sophistication and generalization of theoretical work, 3) clarification of concepts and theories, 4) communication amongst women internationally, 5) examining contemporary research, 6) to find the major sources of feminist information including individuals, organization’s, social and women’s history, and 7) to promote area-specific studies for geographic region and socio-cultural groups.

Conclusions-

The status of women in Maharashtra reveals contradictory trends. On the one hand there have been extremely pro-women legislations to ameliorate the lot of women, on the other, demographic trends as well as that of education, health and workforce participation reveal the continued gender inequalities in the state. To understand these gaps, it is necessary to look at current downsizing of the economy and the cut backs in the state spending on the social security sector.

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Recent Trends and Issues in Indian Agriculture

Prof. B. C. Patil,
Asst. Professor (Dept. of Economics),
K. P. G. Arts, Commerce & Science College, Igatpuri, Dist- Nashik

Introduction:
Indian agriculture system is one of the largest economies which are based on the agriculture. Agricultural development affects the whole economic development rate. From independence many problems are facing by this sector. Every five year planning has discussed about the solution of above, but some problems still exist. More than sixty per cent population has depended on this sector. They have full employment opportunity through this. But they do not earn sufficient income from the agriculture. There cost of production has not been getting through output. The cultivation system had also some kind of changed like crop pattern, mixed crop system, drop irrigation, cash crops etc. The agriculture has trying to develop itself.

‘If agriculture fails, everything will be fail’ according to this statement the importance of agricultural sector is reflecting. So collectively discuss about it. The main problem is that farmers have not optimum land for better farming. Indian farms have divided very small pieces. Our population increasing rapidly, on other hand the employment opportunities are decreased in other sectors. The only agriculture has included excess manpower through employment. So the distinguished unemployment problem is rising in this sector. Indian agriculture depends on monsoon. The lack of irrigation facilities, lack of marketing knowledge, inadequate infrastructure facilities and transport etc. are main cause behind the backwardness of agriculture. In this research paper tries to find out recent issues in the Indian agriculture from last decade.

Keywords: Agricultural issues, Rural Development, Sustainable development, Agricultural growth.

Objectives:
1) To study the recent agricultural issues.
2) To study the recent trends in agriculture.

Methodology: The present study is based on the secondary data which was published by the national journals and by government of Maharashtra.

Recent trends in Indian Agricultural

 ✓ Increase the production of Food grain:
The production of food grains has increased from last decade. Farmers are aware about the demand of food grains. So they try to increase production. Now day’s farmers are using HYVP seeds for the increasing production capacity after the green revolution. It is good for the process of development system. The sector has boosted their production capacity to fulfill the increasing demand.

 ✓ Employment generation:
Indian population has increased very highly since independence. With the increasing ratio of population it created many problems specially unemployment, poverty, malnutrition etc. Agriculture sector has included rural population for employment. So the main resource of rural people is it. The income of rural poor’s and needy peoples has increasing by this sector. It is only sector has its own capacity to include more workers than its need.

 ✓ Agricultural Exports:
After globalization the World economies opened to all for all good. The Indian agrarian goods have increasing participated in the export ratio. Most of the food grains are include in the export goods. Indian Grapes, rice, sugar, coffee etc. are exports to the other countries. It helps to increase foreign currency for the development.

 ✓ Food Processing industries:
Agriculture processing industries was established in the era of economic planning. Most of the agrarian production is processed in these industries. So the farmers are changing their cultivation
system instead of traditional. The cooperative processing industries are engage in the food processing process. They are working in the rural areas that are source of row material. Sugar cane industries, cotton industries, milk processing industries are give support for the agricultural development.

✓ **Increase in supplementary industries:**

The agriculture sector has developed with the potential of supplementary industries. It is important that the Indian economists was identifies all related industries which was run with agriculture. So many supplementary industries are gives employment for the rural youth. Both educated and uneducated youth is getting the employment though these industries.

**Problems of Indian Agriculture**

- **Small land-holdings:**

  It is one of the main barriers in path of agriculture development of India. Farms are divided in small pieces with increasing population. This is main reason to decrease productivity of agriculture. So cannot use machineries for the production. Due to small holding farmers are not getting full employment in the farm. It also negative effect on the investment on land, irrigation sources, land leveling etc.

- **High rate of Seeds and Fertilizers:**

  After economic reforms Indian farmers cannot get seeds with reasonable rate. The manufacturing projectors are take control of seeds production which is single use in the production process. The seeds rates are very high, so farmers cannot able to purchase it. On other hand rate of fertilizers are also increased with price of seeds. Because of high rate of seeds and fertilizes the cost of production ultimately increase. It is not possible to cover cost of production through the price of output in market. So farmers have not got minimum income through the agriculture. Then they are not able to invest in the farm.

- **Inadequate storage facilities:**

  In agriculture if sometimes production has fulfill done, but the prices in market is not supporting it. So that time food grains should store in the storage houses. But its facilities are very rare to the farmers. Lack of storage facilities farmers have not own storage capacity they sell it on low prices and lose their income.

- **Lack of mechanization:**

  There is no mechanization system in the agriculture. It means agriculture system required soil testing, use of limited water, use of organic fertilizers; maintain environment etc. is use as its need. Only those farmers use it which has large size of farm. Small farmers are not able to do it. Lack of mechanization its negative effects on production.

- **Agricultural Marketing:**

  Agriculture marketing system is one of the important factors in development of agriculture. The farmers have not capacity to wait for good price. The food grains prices are direct effect on the farmer’s income. So lack of market information farmers has not got sufficient income. If the monsoon support to the farmers then the market also wants to support. But if the market does not support to the prices of food grains then the farmers are not live stable. Indian marketing system is responsible for the backwardness of farmers.

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A Study of Daily Wage Earners of Shivaji University in Kolhapur, Maharashtra.

Litton Prosad Mowalie\(^1\), Naykawade Toufik Harun\(^2\), Swati Hajare\(^3\), Archana Dabholkar\(^4\), Rahul Khandare\(^5\), Bhagwan Gande\(^6\),

\(^1\) Ph.D. Scholar, Department of Commerce and Management, Shivaji University, Kolhapur.
\(^2\) Ph.D. Scholar, Department of Commerce and Management, Shivaji University, Kolhapur.
\(^3\) Ph.D. Scholar, Department of Law, Shivaji University, Kolhapur.
\(^4\) Ph.D. Scholar, Department of Economics, Shivaji University, Kolhapur.
\(^5\) Ph.D. Scholar, Department of Public Administration, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad.
\(^6\) Ph.D. Scholar, Department of Public Administration, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad.

Abstract

The issue of minimum wages and the suffering of low paid workers is a worldwide phenomenon. Even after independence, the government of India has not been able to fulfill or tackle the issues of low paid workers. This particular study focuses on the daily wage earners of Shivaji University in the light of their economic standard and the challenges they face as a result of it. The paper is organized in a systematic order as it starts with a basic introduction, review of literature, conceptual framework, and research methodology leading to testing of hypothesis, drawing inferences and a conclusion. The study is purely based on primary sources of data collected through convenient sampling method and supported by legitimate secondary sources of data.

Key Words: Wage, Wage Earner, Standard of Living, Challenges, Income

Introduction:

To live is to earn, to earn is to work. Work is an inevitable part of our existence. Workers of various kinds and caliber are often engaged into various departments and avenues of jobs to earn a living. Among the earning folks, the wage earners suffer the greatest challenges due to inequality in payment, facilities and etc. These affect their standard of living and their rightful status in the society. They often go through pain, financial and social suffering which are not taken into consideration by anyone and problems remains untended. The present researchers decided to focus the study on this special group of wage earners. “Low pay and wage inequality persist in India despite 7 percent annual average gross domestic product (GDP) growth over the past two decades, according to a new report by the International Labour Organization, a United Nations agency.

While real wages almost doubled over 18 years between 1993-94 and 2011-12 and GDP grew four-fold, “the Indian labour market remains characterized by high levels of segmentation and informality”, inhibiting India’s path to achieving decent working conditions and inclusive growth, said the India Wage Report, which used government wage and employment data from the national Employment and Unemployment.” (Tish Sanghera, 2018)

Considering the above setbacks of the daily wage earners, the researchers has decided to study on the topic called “a study on daily wage earners of Shivaji University”.

Review of Literature

‘The Minimum Wages Act, 1948 and the Maharashtra Minimum Wages Rules, 1963 with Notification Fixing, Revising Minimum Rates of Wages in Maharashtra State (For Schedule Employment’ (Puri, 2003) - The author of this book stressed on salient features of the act and Maharashtra Minimum Wages (Unclaimed Amount) rules 1963. He stressed that the object of the act is not only to provide minimum wages to workers but also others facilities like medical, education and others. The absence of aforesaid facilities affect the working efficiency of the workers. As per his study, if all the facilities are available with the minimum wage it could be termed as fair wages. The author also declared that where the labor or services to another for remuneration is less than minimum wages, it falls within the word forced labor under the article 23 of the Indian Constitution.
‘Labour & Industrial Laws’, (Misra, 2009) - Misra presented the twenty one labor laws containing labor related issues like wages, their relations with management and social security legislation etc. He stressed on the object of the act, applicability, and wage structure with help of various case laws. The components of minimum wage, fair wages, and living wages, authority who can fix it, modes of fixing and revising the minimum wages have been part of his study. The legal provisions and penalties for its contraventions for not providing minimum wages to the laborers was stressed in his study which basically relates to the present focus of the study.

‘Socio-Economic Status of Workers of Building Construction Industries’, (Guddi Tiwary, 2012) - The researcher focused on socio economic conditions of construction workers using cross-sectional prospective methods of study. He conducted his study using stratified sampling methods taking 150 of construction workers as samples from unorganized construction industries in north-east part of Kolkata. He termed the construction workers as ‘daily wage earners’ and mentioned that they maintained their families with low income, lived in Kacha house and had to borrow the money from their relatives just make their ends meet. The study had nothing to do with economic standard of living though it talked about wages of the wage earners.

‘Challenges and Problems Faced by Women Workers in India’, (Azadeh Barati, 2015) - focused on challenges and problems faced by women workers in India. The study identified factors preventing women employees from aspiring for higher post and challenges and problems faced by women workers using secondary sources of data. It was found that woman has to manage employment at workplace along with her household work, and again there is a difference in the payment of wages in spite of having equal qualification and working conditions. The major focus was on reasons for occupational stress which affect their physical and mental health. The author only dealt with the problems but how to solve these problems were not discussed.

‘The future of work – Trends and Challenges for low-wage workers’, (Thiess, 2012) - The report by Thiess focused on who are low wage workers and what their future challenges are, like job quality, wages, and educational skill requirements. The reporter found that female, young, and minority workers are usually overrepresented when low wage workers study is taken. The report came out with the generalization that future jobs will not require significantly higher level of education or training than the workers currently possess. The report also stated that the education will not be a cure for all workers in the labor market in future. The report relates to our study though it doesn’t directly deal with our objectives of the study.

Definitions of Terms, Ideas and Concepts for the Study:
Definitions of various terms and concepts should be stated clearly in order to have the clarity of the thoughts, terms and concepts and ideas used in the study. Therefore the researchers have enumerated various definitions of terms, ideas and concept or the study and they are as follows:

**Job:**
A job, or occupation, is a person's role in society. More specifically, a job is an activity, often regular and often performed in exchange for payment. Many people have multiple jobs. A person can begin a job by becoming an employee, volunteering, starting a business, or becoming a parent. (Wikipedia, 2019)

**Unemployment:**
Unemployment or joblessness is a situation in which the able bodied people who are looking for a job cannot find a job. (Wikipedia, 2019)

**Wage:**
A wage is monetary compensation paid by an employer to an employee in exchange for work done. Payment may be calculated as a fixed amount for each task completed, or at an hourly or daily rate, or based on an easily measured quantity of work done. Wages are part of the expenses that are involved in running a business. (Wikipedia, 2019)

**Salary:**
A salary is a form of payment from an employer to an employee, which may be specified in an employment contract. It is contrasted with piece wages, where each job, hour or other unit is paid separately, rather than on a periodic basis. (Wikipedia, 2019)
Standard of living:
A standard of living is the level of wealth, comfort, material goods, and necessities available to certain socio-economic class or certain geographic area. The standard of living is closely related to quality of life. (Kenton, 2018)

Challenge:
Something that needs great mental or physical effort in order to be one successfully therefore tests a person's ability. (Dictionary, 2019)

Working Definitions:

Wage:
It is the payment given to a daily worker which might range between Rs. 250 to Rs.300.

Wage Earners:
A person who earns on a daily basis, the permanency of that worker is not guaranteed.

Economic Condition:
Economic condition is a concept which is defined by monetary terms.

Standard Economic Condition:
Standard economic condition is defined by regular income, salary, perks, and financial compensations.

Economic Standard of Living:
Economic standard of living can be defined if the following is sufficiently available:

a. Regular Income i.e. daily, weekly or monthly stable payments.
b. Other income source i.e. income of family members
c. Savings – i.e. Savings in banks, self-help groups etc.
d. Good house i.e. concrete house, apartments, personal house.
e. Residence in a standard area of living i.e. living in area where water, electricity and good transportation services are easily available.
f. Use and possession of Vehicle i.e. Two wheeler, three wheeler and four wheeler.
g. Children studying in good government or private schools.

Challenges of Daily Wage Earners:
The daily workers face challenges if the following conditions are met:

a) Less and Irregular payment of wages
b) Lack of Facilities i.e. food facilities, medical facilities etc.
c) Lack of Job Security i.e. job is of irregular type, seasonable or need based. Permanency of the job is always uncertain.
d) Low savings and investments i.e. no bank accounts and savings.
e) Lack of Transportation facilities i.e. no personal vehicle
f) Additional hours of work without payments

Problems Identified:
The daily workers have to work a lot though their payment is low. Most of these daily wage earners come from villages and poor and backward areas of the cities. They often work on temporary basis and they find no future in that. They go through feeling of insecurity because they are aware that they can be removed from their appointments any time. Financial crisis becomes the end results of these workers when they lose their job. Finding no other way, they often resort to borrowings and loans else their family is jeopardized.

In addition to the above, daily wage earners are treated differently by the society than those who have a regular type of work. Furthermore, the payment are often low and does not meet their daily needs. The researchers observed these type of phenomenon at Shivaji University too. Apart from personal observation, the researchers have had discussions with various daily wage earners in various departments. The said activities inspired and motivated the researchers to choose the subject matter in hand. The researcher identified the following to be major issues of the wage earners of Shivaji University.

1. Pay scale of the wage earners is not sufficient as per the need and it adversely affects their standard of living.
2. The pension schemes, perks and other facilities are not available for the wage earners which are greatly needed.
3. Insecurity in job causes mental stress among the wage earners, creates disharmony at the workplace, causes health problems, and leads to various family and social issues.
4. The wage earners prestige and dignity is often at stake due to lower category of work and it affects their social status.
5. There are huge skill gaps in education system and also less job opportunities which forces even the graduates to take up the job as a laborer on daily basis.

Objectives of the Study
The objectives of the study determine what is to be achieved out of the study. Objectives must be clear and precise in order to achieve the ultimate result. The researchers after recognizing the problem and doing thorough literature review designed the following objectives:
1. To explore the economic standard of living of daily wage workers of Shivaji University.
2. To examine the challenges of daily wage worker of Shivaji University.

Hypotheses of the Study:
A hypothesis is a tentative generalization of the given problem which might be rejected and accepted as per the analysis of the selected variables.

The hypotheses of the study are as follows:
1. $H_0$ – The economic standard of living of wage earners are not standard or up to the mark.
2. $H_0$ – The daily wage earners of Shivaji University face no challenges.

Methodology of the Study:
The methodologies are the procedures that are to be followed during the study. It is the blueprint of the research work, a step by step design. The methods of the study are described as follows:-

The samples of the study have been designed following convenient sampling method. The population was selected from the census data of wage earners from Shivaji University.

<table>
<thead>
<tr>
<th>Table 1: Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Population</strong></td>
</tr>
<tr>
<td>650</td>
</tr>
</tbody>
</table>

Source: Department of Establishment, Shivaji University, Kolhapur, Maharashtra.

Snowball sampling technique was used to reach to the respondents and collect data. The respondents were chosen based on the buildings and departments where they work.

The study is basically based on the primary sources of data. The primary data was collected through questionnaires, discussions and observation. A total of 57 questionnaires were distributed out of which 52 were received from the respondent. The secondary data was collected from books, theses, journals, websites, articles and newspapers etc.

In order to have a clear and precise analysis, Tabulation, Graphs and chart was prepared using Microsoft Excel and SPSS software. Inferences and interpretation was drawn accordingly.

The demographic scope of the present study was limited within the male and female the daily wage earners of Shivaji University irrespective of their age, caste, creed or religion. The geographical scope was limited within the departments of Shivaji University campus, Kolhapur, Maharashtra.

Limitation of the Study:
a) The study was limited within the daily wage earners of Shivaji University
b) The total samples for the study was only 52. If the study is done taking large samples, the results might be affected.
c) Extensive literature on the subject matters was not available for in-depth reviews.
d) The study focused only on economic aspects of the wage the earners to define the standard of living and the challenges. If other aspects like social and cultural aspects could have been considered, the study would have been more comprehensive.

Analysis, Interpretation and Findings of the study:

Crosstabs On Comparison Regarding Economic Standard Of Living

Table No. 1

<table>
<thead>
<tr>
<th>Monthly Income * Nature of Residence Cross-tabulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Count</td>
</tr>
<tr>
<td>Nature of Residence</td>
</tr>
<tr>
<td>Owned</td>
</tr>
<tr>
<td>5000 to 6000</td>
</tr>
<tr>
<td>6001 to 7000</td>
</tr>
<tr>
<td>7001 to 8000</td>
</tr>
<tr>
<td>8001 to 10000</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Table No. 2

<table>
<thead>
<tr>
<th>Monthly Income * Type of House Cross-Tabulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Count</td>
</tr>
<tr>
<td>Monthly Income</td>
</tr>
<tr>
<td>No Answer</td>
</tr>
<tr>
<td>5000 to 6000</td>
</tr>
<tr>
<td>6001 to 7000</td>
</tr>
<tr>
<td>7001 to 8000</td>
</tr>
<tr>
<td>8001 to 10000</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Chart: 1 – Monthly Income and Type of House Comparison Chart
The chart above shows that the maximum respondents’ (i.e. 32) live in RCC houses which reveal that the daily wage earners within the brackets of Rs. 7001 to Rs.8000 monthly income do have good economic standard of living in terms of their house and as per the working definitions of the study.

### Table No. 3

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>Saving Pattern</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>5000 to 6000</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>6001 to 7000</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>7001 to 8000</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>8001 to 10000</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>18</strong></td>
<td><strong>32</strong></td>
</tr>
</tbody>
</table>

### Table No. 4

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>Rural</th>
<th>Semi Urban</th>
<th>Urban</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>5000 to 6000</td>
<td>3</td>
<td>1</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>6001 to 7000</td>
<td>4</td>
<td>3</td>
<td>6</td>
<td>13</td>
</tr>
<tr>
<td>7001 to 8000</td>
<td>11</td>
<td>5</td>
<td>16</td>
<td>32</td>
</tr>
<tr>
<td>8001 to 10000</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>03</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>21</strong></td>
<td><strong>9</strong></td>
<td><strong>22</strong></td>
<td><strong>52</strong></td>
</tr>
</tbody>
</table>

The chart no. 2 reveals that the maximum number (i.e.22) of the respondents live in urban area thought almost the similar number (i.e. 21) of respondents live in rural area too. It can be said then that respondents’ pay structure is not a bar to their area of living and thus contributes to good economic standard of living.

Apart from the chart, cross tabulation data of various factors i.e. nature of residence, type of house, saving pattern, area of living in comparison with the monthly income show that the respondents’ economic standard living is not affected by their income. The researcher draws their inferences that within the working definition of economic standard of living of wage earners, the wage earners monthly income has no negative relation to their economic standard of living. In other words, even though their income is low, it doesn’t necessarily affect their economic standard of living as they are able to manage everything within their means.
Cross-Tabulation On Comparison Of Income Regarding Challenges Of Wage Earners

Table No. 5

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>Money Spent for Children’s Education</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>500 to 1000</td>
</tr>
<tr>
<td>5000 to 6000</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>6001 to 7000</td>
<td>9</td>
<td>3</td>
</tr>
<tr>
<td>7001 to 8000</td>
<td>27</td>
<td>0</td>
</tr>
<tr>
<td>8001 to 10000</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>39</strong></td>
<td><strong>5</strong></td>
</tr>
</tbody>
</table>

Chart: 3 - Monthly Income and Money Spent for Children’s Education Comparative Chart

Chart 3 reveals that 39 respondents expressed that they don’t have to pay anything for their children’s education, 5 of them pay only between Rs.500 to 1000, 5 of them pay between Rs.1001-2001 and only 1 pays between Rs.3001-4000. Thus it can clearly be staged that wage earners don’t face any challenges regarding the payment for their children’s education.

Table No. 6

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>Job Security</th>
<th>No Comments</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>5000 to 6000</td>
<td>0</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>6001 to 7000</td>
<td>1</td>
<td>7</td>
<td>13</td>
</tr>
<tr>
<td>7001 to 8000</td>
<td>0</td>
<td>18</td>
<td>10</td>
</tr>
<tr>
<td>8001 to 10000</td>
<td>1</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2</strong></td>
<td><strong>28</strong></td>
<td><strong>10</strong></td>
</tr>
</tbody>
</table>

Table No. 7

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>Payment Regularity</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>5000 to 6000</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>6001 to 7000</td>
<td>0</td>
<td>13</td>
</tr>
<tr>
<td>7001 to 8000</td>
<td>2</td>
<td>30</td>
</tr>
<tr>
<td>8001 to 10000</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3</strong></td>
<td><strong>48</strong></td>
</tr>
</tbody>
</table>
Table No. 8

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>Co-operation of Regular Works</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Always</td>
<td>Sometime</td>
</tr>
<tr>
<td>5000 to 6000</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>6001 to 7000</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>7001 to 8000</td>
<td>24</td>
<td>2</td>
</tr>
<tr>
<td>8001 to 10000</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>34</td>
<td>6</td>
</tr>
</tbody>
</table>

Chart: 4 - Monthly Income and Co-operation of regular Workers Comparative Chart

The chart no. 4 above reveals that the daily wage earners of Shivaji University face no challenges regarding the co-operation from the regular wage earners. 48 respondents out of 52 said that they receive necessary support from the regular workers when asked. Thus co-operation is not a challenge for the wage earners of Shivaji University.

Table No. 9

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>Medical Facility</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>5000 to 6000</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>6001 to 7000</td>
<td>12</td>
<td>1</td>
</tr>
<tr>
<td>7001 to 8000</td>
<td>32</td>
<td>0</td>
</tr>
<tr>
<td>8001 to 10000</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>1</td>
</tr>
</tbody>
</table>

Table No. 10

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>Medical Leave</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>5000 to 6000</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>6001 to 7000</td>
<td>13</td>
<td>0</td>
</tr>
<tr>
<td>7001 to 8000</td>
<td>31</td>
<td>1</td>
</tr>
</tbody>
</table>
The cross tabulation analysis of various factors i.e. money spent on children’s education, job security, regular payment of wage, co-operation of regular workers, medical facility, medical leave, bonus, provident fund etc. in comparison to income shows that the maximum wage earners do not face any challenges at Shivaji University. The researcher draws the inferences that though apparently it may appear that the wage earners of the university face challenges in terms of their income, which after analysis found that it is simply our assumption. The study completely shows an opposite result. The reasons for this could be the government’s enforcement of minimum wage laws.

Testing of Hypothesis 1: $H_0$—The economic standard of living of wage earners are not standard or up to the mark.
As per the one-way ANOVA test, it has been seen that the income of the wage earners do not significantly impact their economic standard of living. The income of the wage earners has no positive connection between the type of house, nature of residence, saving pattern and area of living. The test in the above table shows opposite significance level of various factors like 0.667, 0.155, 0.350, 0.698, 0.207 and .082 respectively. Only two factors like type of vehicle and education is significantly affected by the income of the wage earners, therefore the null hypothesis chosen for the study is rejected.

Testing of Hypothesis no Two: Hₐ – The daily wage earners of Shivaji University face no challenges.

### ONE WAY ANOVA TEST

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df.</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Spent on Children Education</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>2.179</td>
<td>3</td>
<td>.726</td>
<td>.480</td>
<td>.698</td>
</tr>
<tr>
<td>Within Groups</td>
<td>72.647</td>
<td>48</td>
<td>1.513</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>74.827</td>
<td>51</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Type of House</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>.708</td>
<td>3</td>
<td>.236</td>
<td>.525</td>
<td>.667</td>
</tr>
<tr>
<td>Within Groups</td>
<td>21.599</td>
<td>48</td>
<td>.450</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>22.308</td>
<td>51</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Job Security</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>.631</td>
<td>3</td>
<td>.210</td>
<td>.280</td>
<td>.839</td>
</tr>
<tr>
<td>Within Groups</td>
<td>36.061</td>
<td>48</td>
<td>.751</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>36.692</td>
<td>51</td>
<td></td>
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</tr>
<tr>
<td><strong>Regular Payment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>.048</td>
<td>3</td>
<td>.016</td>
<td>.199</td>
<td>.897</td>
</tr>
<tr>
<td>Within Groups</td>
<td>3.875</td>
<td>48</td>
<td>.081</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>3.923</td>
<td>51</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>No. of Hours Worked in a Day</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>1.058</td>
<td>3</td>
<td>.353</td>
<td>1.705</td>
<td>.178</td>
</tr>
<tr>
<td>Within Groups</td>
<td>9.923</td>
<td>48</td>
<td>.207</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>10.981</td>
<td>51</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Co-operation of Regular Workers</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>4.410</td>
<td>3</td>
<td>1.470</td>
<td>1.490</td>
<td>.229</td>
</tr>
<tr>
<td>Within Groups</td>
<td>47.359</td>
<td>48</td>
<td>.987</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>51.769</td>
<td>51</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Type of Vehicle</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>3.339</td>
<td>3</td>
<td>1.113</td>
<td>3.415</td>
<td>.025</td>
</tr>
<tr>
<td>Within Groups</td>
<td>15.642</td>
<td>48</td>
<td>.326</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>18.981</td>
<td>51</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Saving Pattern</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>.987</td>
<td>3</td>
<td>.329</td>
<td>1.121</td>
<td>.350</td>
</tr>
<tr>
<td>Within Groups</td>
<td>14.090</td>
<td>48</td>
<td>.294</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>15.077</td>
<td>51</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
As per the one-way ANOVA test it has been seen that the income of the wage earners causes no significant challenges. The income of the wage earners have no negative correlation between the type of house, job security, payment regularity, number of hours worked, co-operation of regular workers, saving pattern and loan payment installment. The test in the above table shows negative significance of various factors as 0.667, 0.839, 0.897, 0.178, 0.229, 0.350 and 0.630 respectively. Only one factor that is type vehicle is significantly affected by the income of the wage earners, therefore the null hypothesis chosen for the study is accepted.

**Suggestions and Recommendations:**

The researcher after the thorough analysis came to realize that the wage earner of Shivaji University have good economic standard of living within the set working definition of the study yet the researchers feels that there are areas that can be developed. Furthermore, the wage earners of Shivaji University do not face challenges within the set parameters of the study but at the same time they are deprived of various facilities like medical, food, provident fund etc. Therefore the researchers would like to suggest and recommend the following:

1. The daily wage earners should be provided with additional facilities like medical, health, transportation and food which are not given at present. This will enhance their standard of living and improve their morale and performance at the work place.
2. The researcher found that the number of female wage earners is greater in number than the male wage earners (i.e. 46 female and 6 Male) in university departments. Therefore special analysis should be done by university authority to find out why this disparity is, and whether female workers are discriminated and or given lower category of jobs to do in comparison to male wage earners.
3. It is found during the study that the education of wage earners is not necessarily different or lower than the regular workers of similar category of jobs. Therefore more opportunities should be created by the university authority along with the state government agency so that these educated laborers can find their own space within regular work arena.
4. Future researchers should conduct study based on the various stratifications of the wage earners in order to have in-depth understanding of their challenges and issues.

**Conclusion:**

It is true that the daily wage earners are different than the regular salaried workers, but it is observed that the education and expertise between these two groups are not much different from one another. It is the unavailability of job opportunities and access to it that differs them. In addition, the standard living of daily wage workers cannot be improved without the subsistence allowances, facilities and payments. A good economic standard of living greatly depends on reception of regular payments, security of job, supportive facilities. The researcher’s ultimate aim is to draw the attention of prospective administrative departments and leaders so that they consider the issues and challenges of these marginal workers and take caution to support and create viable policies that are beneficial. The researchers propose that it is only by giving equal opportunities of all types to all kinds of workers that equality in the society is possible. And that effort towards this direction should be given without much delay.

**References:**


Promoting Innovation In Teaching And Learning: Problems And Institutional Mechanisms

Mahamad Yunus B.H &* * Dr.jagannath Kukkudi
Asst. Professor & Head, Dept. of History,
Govt. First Grade College KALAGI- 585 312 Dist. Kalaburgi. Karnataka State
Asst. Professor, Govt. First Grade College KALAGI- 585 312
Dist. Kalaburgi. Karnataka State

The needs, goals and resources of institutions of higher education vary widely, and we should expect this to be reflected in their curricula and in their teaching patterns. Even within a single institution there is considerable variation. Differences in subject matter, differences in tradition and differences in personnel all make it probable that many problems of teaching and learning will be specific rather than general.

This paper examines constraints on innovation in teaching and learning in higher education, and institutional mechanisms for trying to promote such innovation. Innovation is considered as a process of change rather than the dissemination of novel ideas. Factors such as teaching climate, resource allocation and consultancy support are considered. The dangers of a mismatch between "innovations" and problems are discussed, and the importance of giving adequate attention to problem diagnosis is stressed. This paper attempts to answer three questions. What are the problems of innovation in teaching and learning? What kind of policy should an institution have for promoting such innovation? What, if any, should be the role of the various support services?

Key words: High Education Resource Allocation Institutional Mechanism Adequate Attention Problem Diagnosis.

Introduction:

Education, being a social institution serving the needs of society, is indispensable for society to survive and thrive. It should be not only comprehensive, sustainable, and superb, but must continuously evolve to meet the challenges of the fast-changing and unpredictable globalized world. This evolution must be systemic, consistent, and scalable; therefore, school teachers, college professors, administrators, researchers, and policy makers are expected to innovate the theory and practice of teaching and learning, as well as all other aspects of this complex organization to ensure quality preparation of all students to life and work.

Using innovative methods of teaching is a crucial skill for teacher and education staff. Scientific research has shown that innovative teaching methods and approaches can significantly enhance the student learning process. Innovating our teaching strategies is no easy feat. It can be scary because, just like our students, it places us out of our comfort zone in a position where we can fail.

Education, being a social institution serving the needs of society, is indispensable for society to survive and thrive. It should be not only comprehensive, sustainable, and superb, but must continuously evolve to meet the challenges of the fast-changing and unpredictable globalized world. This evolution must be systemic, consistent, and scalable; therefore, school teachers, college professors, administrators, researchers, and policy makers are expected to innovate the theory and practice of teaching and learning, as well as all other aspects of this complex organization to ensure quality preparation of all students to life and work.

Modern Innovative Ideas

As a teacher, to tackle this challenge effectively, you should implement innovative ideas that make the classroom experience much more lovable for your students. So here are 14 innovative ideas that will help you reinvent your teaching methods and make your classes more interesting.

1. Creative Teaching: Take the help of tools to stimulate creativity. Include playful games or forms of visual exercises that will excite young minds and capture their interest.
2. Audio & Video Tools: Incorporate audio-visual materials to supplement textbooks during your sessions. These can be models, filmstrips, movies, pictures, infographics or other mind mapping and brain mapping tools. Such tools will help their imagination thrive and grow.
4. **Brainstorm:** Make time for brainstorming sessions in your classrooms. These sessions are a great way to get the creative juices flowing. When you have multiple brains focusing on one single idea, you are sure to get numerous ideas and will also involve everyone into the discussion.

5. **Classes outside the classroom:** Some lessons are best learnt, when they are taught outside of the classroom. Organize field trips that are relevant to the lessons or just simply take students for a walk outside of the classroom.

6. **Role Play**” Teaching through role-playing is a great way to make children step out of their comfort zone and develop their interpersonal skills. The role playing approach will help a student understand how the academic material will be relevant to his everyday tasks.

7. **Story Bird Teaching:** Story boarding is a great way to teach any subject which requires step-by-step memorization or visualization highly-conceptual ideas.

8. **Stimulating Classroom Environment:** A classroom environment that is well-decorated, fun, and engaging will help stimulate a student’s mind and will help think and learn better. Such a creative and stimulating environment will help them explore and will encourage them to learn about the subject.

9. **Welcome New Ideas:** An open-minded attitude can help you in innovating new teaching methods. Though you might claim to be open-minded, its human nature to resist change. Evaluate yourself and ensure you try out new ideas in the classroom.

10. **Think About A New Hobby:** Sometimes, a hectic workload may affect your engagement in teaching. If it happens to you, it’s natural. You can take a break for a couple of hours and engage in some other activity that you’re interested in.

11. **Work Together as a Team:** As everyone knows, the end result of the collaborative effort is always immense. Think about spending some quality time with your colleagues. Ask them to share their views on improving teaching methods, you can see many of them come up with interesting strategies.

12. **Refer to Books On Creativity:** To be a creative teacher, you need to do some research on creative ideas and techniques. There are a lot of books on creativity. Choose some of the best works and start learning, it will be helpful for your professional development as well.

13. **Love What You Do:** You can give your best only if you truly love what you do. When you are not stressed, you will be more creative and inspired. Loving your work keeps you relaxed and gives you room to experiment with new ideas.

14. **Introduce Lessons Like a Story:** Learning sessions become more interesting when you introduce it as a story. If you are creative, even math lessons can be related to interesting stories.

**Degree of Impact of Innovation**

Along with types of innovation, the degree of impact can be identified on the following three levels:

1. **Adjustment or upgrading of the process:** innovation can occur in daily performance and be seen as a way to make our job easier, more effective, more appealing, or less stressful. This kind of innovation, however, should be considered an improvement rather than innovation because it does not produce a new method or tool. The term innovative, in keeping with the dictionary definition, applies only to something new and different, not just better, and it must be useful (Okpara, 2007). Educators, incidentally, commonly apply the term “innovative” to almost any improvement in classroom practices; yet, to be consistent, not any improvement can be termed in this way. The distinction between innovation and improvement is in novelty and originality, as well as in the significance of impact and scale of change.

2. **Modification of the process:** innovation that significantly alters the process, performance, or quality of an existing product (e.g. accelerated learning (AL), charter school, home schooling, blended learning).

3. **Transformation of the system:** dramatic conversion (e.g. Bologna process; Common Core; fully automated educational systems; autonomous or self-directed learning; online, networked, and mobile learning).
Outcomes of Innovation

All innovations are ultimately directed at changing qualitative and/or quantitative factors of learning outcomes:
- qualitative: better knowledge, more effective skills, important competencies, character development, values, dispositions, effective job placement, and job performance; and
- quantitative: improved learning parameters such as test results, volume of information learned, amount of skills or competencies developed, college enrollment numbers, measured student performance, retention, attrition, graduation rate, number of students in class, cost, and time efficiency.

Conclusion

Colleges and schools of pharmacy are home to a rich diversity of student learners. For the past 15 years and into the next generation, student culture has been impacted tremendously by the digital revolution. These students grew up communicating and sharing resources through the Internet. They are poised to take advantage of the digital world for learning. The question arises, are faculty members and institutions ready to take advantage? We should not jump headfirst into this potential digital cauldron without taking stock of an important detail which is shared with all technologies and instructional practices: we must not only understand their potential to impact deeper learning in students, we must also understand their limitations as a means to achieve deeper learning. It is not the lecture, cooperative learning, or the problem-based method itself that enhances student learning any more than it is the Internet, podcasts, or simulations. It is far more important to know how to use the instructional methods and technology to support learning outcomes that are integrally linked to the student learner as a critical, practical, and creative thinker. Students may know how to navigate the Internet and use other forms of digital technology for purposes of their own learning, but do they know how to take full advantage of those technologies for learning at the professional level? In today's educational climate of decreasing state support and public scrutiny of educational spending, universities can ill afford to squander important dollars on technology resources that have not been critically assessed in terms of supporting student learning.

References:
A Study of Various Plans of General Insurance With Special Reference to United India Insurance Com. Ltd, Vita

Divya Arvind Tikole.
Department Of Commerce And Management

Abstract

Since the mankind, every individual were ready for some type of sacrifice to avoid the evil consequences of flood and fire. The same is now in today’s businessmen to secure themselves against the loss and disaster. This instinct was the main reason for the birth of the insurance. Beginning date of insurance is almost 6000 years back but it largely developed in the past few centuries, particularly after the industrial era. In India, insurance has a deep-rooted history. It finds mention in the writings of Manu (Manusmriti), Yagnavalkya (Dharmasastra), and Kautikya (Arthasastra). The writings talk in terms of pooling of resources that could be re-distributed in times of calamities such as fire, floods, epidemics and famine. This was probably a pre-cursor to modern day insurance. Ancient Indian history has preserved the earliest traces of insurance in the form of marine trade loans and carriers contract. Insurance in India has evolved over time heavily drawing from other countries.

Keywords :- General Insurance, Fire Insurance, Marine Insurance, Motor TP Insurance

Introduction:-

India insurance is a flourishing industry, with several national and international players competing and growing at rapid rates. Thanks to reforms and the easing of policies regulations, the Indian insurance sector been allowed to flourish, and as Indians becomes more familiar with different insurance products, this growth can only increase, with the period from ‘2010-2015’ projected to be the ‘Golden Age’ for the Indian Insurance industry.

Meaning of Insurance :

Insurance is a contract represent by a policy in which an individual or entity receive financial protection or reimbursement against loss from an insurance company. The company pools client risk to make payments more affordable for the insured. Insurance policy are hedge against the risk of financial loss both big,small that may result from damage to the insured or her property or from liability from damage or injury caused third party.

There are a multitude of different types of insurance policies available and virtually any individual or business can find an insurance company willing to insure them for a price. Business require special type of insurance policies that insure against specific types of risk faced by the particular business.

2.2 Definition of Insurance:-

“Insurance is an agreement in which you pay money to a company and they pay money to you if something unpleasant happen to you.”

“The act, system or business of providing financial protection for property, life, health etc against specified contingencies such as death, loss or damage and involving payment of regular premium in return for a policy guaranteeing such protection.”

Indian insurance industry is sub-divided into two different categories which shown below.

Insurance Industry in India

Life Insurance  General Insurance

Motor Insurance  Fire Insurance  Health Insurance  Marine Insurance
2.4 The Indian General Insurance Market :-

The general insurance industry of India constituted by the 6 public sector insurance companies and 17 private sector companies. There is one re-insurance that is GIC. These companies are providing their services in different line of business. List of Public sector General Insurance Companies are given below:-

- United India Insurance Company
- The New India Assurance Company
- The National Insurance Company
- The Oriental Insurance Company
- Export Credit Guarantee Corporation of India Limited (Specialized Insurance)
- Agriculture Insurance Company of India Limited (Specialized Insurance)

United India Insurance Company is an Indian **general insurance** company, headquartered in Chennai, India. It was incorporated on 18 February 1938, and was nationalised in 1972. The Company has a variety of insurance products to provide insurance cover from bullock carts to satellites United India Insurance Company is formed as a subsidiary of General Insurance Corporation of India. Their quarter is in Chennai. Now they are the second largest insurer in India and the largest in Rural insurance and Insurance of major power plants. They have carved a niche for themselves in this segment because of their deep rooted commitment combined with experience and expertise over 7 decades. Investment Information and Credit Rating Agency of India (ICRA) has awarded them with ‘iAAA’ rating indicating sound financial position and highest claims paying capacity. There are 4451 officers (Class1), 2013 Development Officers (Class 2), 8505 Staff Senior Assistant and Assistant(Class 3), 2516 Sub staff, Drivers, Peons and thousands of agents.

The micro office of United India Insurance Company was formed in 2009 at Vita. There are two employees and 25 agents working with them. They are largest insurers of vita city.

**Statement of the Study:**
Researcher has been selected this topic because to know the various plans / schemes of General Insurance with special reference to United India Insurance Com and also getting information about their facilities. Another object of this study is to know the premium collection and claim settlement procedure of the plans. The statement of the study is “A study of various schemes of general insurance with special reference to United India Insurance Company, Vita.”

**1.3 Objectives of Study:**
The Researcher set following objectives:

1. To study the various schemes of GIC with special reference to United India Insurance Com, Vita.
2. To understand the year wise premium and claim settlement of United India Insurance Com, Vita.
3. To find out the profitable policy for the company.

**1.4 Scope of the study:**

1. **Geographical Scope:** The geographical scope of the study is limited to the United India insurance Com, vita.
2. **Topical Scope:** The topical scope of the study is limited to the study. To study of various schemes/Plans of United India Insurance Com, vita.
3. **Periodical Scope:** The scope of the study is limited to 3 years commencing from 2015-16 to 2017-2018.

**1.5 Research Methodology:**

Following are the research methodologies are adopted for proposed research work. Research methodology is helps for solving different problem. In research various steps generally adopted by researcher of research steps and techniques for in his object. The present study is based on primary data and secondary data. The data has been collected by two ways i.e.-primary and secondary.

1. **Primary:**
   The researcher collects the data originally for the project report is called primary data. The data regarding the premium collection & various types of planes, claim settlement has been
collected by the observation and discussion with various officers of company like finance manager, account manager and non-technical staff of the United India Insurance Com, vita.

2. **Secondary data:**
   
   Researcher does not collect the data originally these data is already collected for their purpose, that collected data is called as secondary data. The secondary data has been collected through the following sources are-
   
   1. Annual report of 2015-2016 to 2017-2018
   2. Annual publications
   3. References books and magazines
   4. Internet sources

1.6 **Importance of Study:**

This study useful for the company for developing various plans. The comparative analysis of claim settlement and premium collection helpful for customer for taking decision related to insurance.

1.7 **Limitation of study:**

Some of the limitation of the study can be summarized as follows:

1. This research study basically depend upon secondary data collection.
2. The information available for the research work is only for 3 years.
3. The study is limited only United India Insurance Com, Vita. The researcher also has limitation of time.

**Policies of United India Insurance Company:**

The United India Insurance Company provide various policies for their client.

![Policies of UIIC](image)

1. **Fire Insurance:**
   
   Fire insurance is property insurance covering damage and losses caused by fire. The purchase of fire insurance in addition to homeowner’s or property insurance helps to cover the cost of replacement, repair, or reconstruction of property, above the limit set by the property insurance policy. Fire insurance policies typically contain general exclusions, such as war, nuclear risks, and similar perils. On expiration, the policyholder may renew the policy according to the conditions of the policy.

2. **Marine Insurance:**

   Marine insurance covers the loss or damage of ships, cargo, terminals, and any transport by which the property is transferred, acquired, or held between the points of origin and the final destination. Cargo insurance is the sub-branch of marine insurance, though Marine insurance also includes Onshore and Offshore exposed
property, (container terminals, ports, oil platforms, pipelines), Hull, Marine Casualty, and Marine Liability. When goods are transported by mail or courier, shipping insurance is used instead.

3 Miscellaneous Insurance:-

A. Property Insurance:-
Property insurance is a policy that provides financial reimbursement to the owner or renter of a structure & it’s content in the event of damage or theft. Property insurance can include homeowner insurance, renter insurance, flood insurance and earthquake insurance. Personal policy is generally covered by a homeowner or renter policy, unless it is of particularly high value in which case it can usually be covered by purchasing an additional to the policy called a rider. If there claim, the property insurance policy will either reimburse the policyholder for the actual value of the damage or the replacement cost to remedy the damage.

B. Package Insurance-
Under the package policy the United India Insurance Company can provide combination various policies such as shopkeeper policy, unhomecare insurance policy, compact insurance, householder policy, jewelers’ block policies.

C. Personal Accident Insurance:-
The policy provides that, if the insured shall sustain any bodily injury resulting solely and direct from accident caused by external violent and visible means, them the company shall pay to the insured or his legal personal representative (s) as the case may be, the sum or sum set forth, in the policy

D. Motor Insurance:-
Auto insurance in India deals with the insurance covers for the loss or damage caused to automobile or it’s part due to natural and man made calamities. Auto insurance in India is a compulsory requirement for all new vehicle used whether for commercial or personal use. The insurance companies have tie-ups with leading manufacturing company. Auto premium is determined by the number of factors and the amount of premium increase with the rise in the price of vehicle. The claim of auto insurance in India can be accidental, theft claim or third party claim.

E. Social and Rural Insurance:-
The Government of India have laundes various programmes for the benefits of small farmers, marginal farmers, agricultural labours etc. Since 1980, all these programmes have been integrated into Integrated Rural Development Programmes which is founded by the Central and State government on 50:50 basis. Special insurance scheme are framed to protect the beneficiaries of IRDP projects, under these policies, the rates of premium are lower and claim procedure is simplified. Whenever, the word ‘Scheme’ is used hereafter, it refers to these special policies.

Table No.1 Year wise Premium Collection

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Premium collection</th>
<th>Percentage</th>
<th>Increase or Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-16</td>
<td>7070504</td>
<td>33%</td>
<td>0%</td>
</tr>
<tr>
<td>2016-17</td>
<td>6692767</td>
<td>31%</td>
<td>-2%</td>
</tr>
<tr>
<td>2017-18</td>
<td>7731983</td>
<td>36%</td>
<td>3%</td>
</tr>
<tr>
<td>Total</td>
<td>21495254</td>
<td>100%</td>
<td>1%</td>
</tr>
</tbody>
</table>

(Sources Annual Report)
Interpretation:-

In the above table the researcher has to show the year wise premium collection and there comparison. It makes comparison among last three year of each policy. Year 2015-16 is considered base for comparison. In the year 2015-16 total premium collection is 33% of total premium collection and in the year 2016-17 it become 31% it means that the premium collection is decreased by 2%. But in the next year premium collection is increased by 3% and become 7731983.

**Table No .2 Claim Paid**

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Claim Paid</th>
<th>Percentage</th>
<th>Increase or Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-16</td>
<td>2711669</td>
<td>22%</td>
<td>0%</td>
</tr>
<tr>
<td>2016-17</td>
<td>289074</td>
<td>3%</td>
<td>-19%</td>
</tr>
<tr>
<td>2017-18</td>
<td>9122332</td>
<td>75%</td>
<td>53%</td>
</tr>
<tr>
<td>Total</td>
<td>12123075</td>
<td>100%</td>
<td>34%</td>
</tr>
</tbody>
</table>

(Sources Annual Report)

Interpretation:-

In the above table the researcher has to show the year wise claim settlement and there comparison. It makes comparison among last three year of each policy. Year 2015-16 is considered base for comparison. In the year 2015-16 total claim paid is 22% of total claim paid and in the year 2016-17 it become 3% it means that the claim paid is decreased by 19%. But in the next year claim paid is increased by 53% and becomes Rs 9122332. In the year 2016-17 the amount of claim paid is decrease because in this year the amount of premium collection also decreased. It means that in the year 2016-17 the company faces the low business.

**Table No .3 Year Wise Premium Collection**

<table>
<thead>
<tr>
<th>Types of Policy</th>
<th>2016</th>
<th>%</th>
<th>2017</th>
<th>%</th>
<th>2018</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fire Insurance</td>
<td>127233</td>
<td>1.80%</td>
<td>128562</td>
<td>1.92%</td>
<td>308844</td>
<td>4%</td>
</tr>
<tr>
<td>Property Insurance</td>
<td>7162</td>
<td>0.10%</td>
<td>6293</td>
<td>0.09%</td>
<td>6454</td>
<td>0.08%</td>
</tr>
<tr>
<td>Package Insurance</td>
<td>112324</td>
<td>1.59%</td>
<td>168377</td>
<td>2.52%</td>
<td>123282</td>
<td>1.60%</td>
</tr>
<tr>
<td>Motor OD Insurance</td>
<td>2088406</td>
<td>30%</td>
<td>2083889</td>
<td>31.14%</td>
<td>2201063</td>
<td>28.47%</td>
</tr>
<tr>
<td>Motor TP Insurance</td>
<td>2563874</td>
<td>32%</td>
<td>3492544</td>
<td>52.18%</td>
<td>4817185</td>
<td>62.30%</td>
</tr>
<tr>
<td>Motor DR Insurance</td>
<td>34678</td>
<td>0.49%</td>
<td>8316</td>
<td>0.12%</td>
<td>28420</td>
<td>0.37%</td>
</tr>
<tr>
<td>Personal Accident</td>
<td>25376</td>
<td>0.35%</td>
<td>7810</td>
<td>0.12%</td>
<td>19476</td>
<td>0.25%</td>
</tr>
<tr>
<td>Social and Rural Insurance</td>
<td>2111451</td>
<td>30%</td>
<td>797274</td>
<td>11.91%</td>
<td>227259</td>
<td>0.02%</td>
</tr>
<tr>
<td>Total</td>
<td>7070504</td>
<td>96.33%</td>
<td>6692767</td>
<td>100%</td>
<td>7731983</td>
<td>97.09%</td>
</tr>
</tbody>
</table>

(Sources Annual Report)
Interpretation:-

The above table and graph shows the policy wise premium collection of different policies. From the above graph we can say that motor insurance premium shows consistently growth year by year. The fire insurance policy shows the normal growth in premium collection because it shows the premium collection in 2015-16 is 1.82% of total premium and in the 2016-17 it shows small increase i.e.1.92% of total premium collection. It means only 0.10% increase in the fire insurance premium collection. The social and rural insurance premium collection shows the decrease in the premium year by year because in 2015-16 the premium collection of social and rural insurance is 30% but in 2016-17 is 11.91% and 2017-18 in goes down upto 0.02%.

Findings:
1. According to the analysis researcher has conclude that, there is fluctuation in amount of premium collection. In 2015-16 the premium collection was 33% and in the next year it reduced by 2%. And in the 2017-18 it become 36% of the total premium collection.(Table No .1)
2. It is observed that in 2017-18 the company paid 75% claim of total claim in the three years.(Table No .1)
3. From the data analysis the researcher found that the most of the customer prefer the motor insurance and after that they give second preference to social and rural insurance. Customer gives very low preference to property insurance. (Table No .3)

Suggestions:-
1. Company should make awareness among general public about personal accident insurance, property insurance, social and rural insurance etc.
2. Agent and private player should target new market in rural and semi-rural areas rather than tapping the same market.

Conclusion:
From the above data and information the researcher has conclude that insurance is very important for minimizing future risk. Life insurance provide protection for the life of human but it does not provide protection to commodities and assets. The general insurance plays important role by providing protection to the commodities. Which helps to minimize the risk. United India Insurance Company create awareness among the policy holder for motor insurance. Also after the study researcher was conclude that the maximum customers are take motor insurance.
E-Recruitment Changing Scenario of Recruitment

Mr. Mahesh B. Nilaje,
M.B.A, DLL& LW, DSM
Office Superintendent,
Shri Vijaysinha Yadav Arts and Science College, Peth Vadgaon,
Tal. Hatkanangale,
Dist. Kolhapur, (Maharashtra).416112

Abstract
The present paper highlights new changing methods of recruitment rather than earlier traditional methods. E-recruitment is new scenario which helps faster to all institutions, universities, recruiting agency and interested candidates to get faster results than earlier traditional methods. This research focuses on how internet is used for advertisement and recruitment of the interested candidate and even social media is also helpful to provide the right candidate the right information about the recruitment. Traditionally most of the interested candidates for any particular kind of job were not able to get the information in faster manner regarding the advertisements vacancies and therefore most of the interested candidates were far away from the recruitment posts but due to this e-recruitment most of the interested youngsters or candidates are able to updates themselves for the vacancies in their areas and are able to competent and achieve the specified desired vacancies. In short we can say that internet and data has changed the recruitment scenario for every kind of stakeholders.

01. Introduction:
There are two kinds of things regarding the E-recruitment it has some benefits as well as some drawbacks which are need to be discussed in this research. Internet is the base of E-recruitment without internet it is not possible to carry e-recruitment, after the invention and speedy use of internet in common people we are able to see some its great benefits one of them it has bring before the common people valuable data and information and it started to spread its benefits to common people, due to internet the E-recruitment is possible. The internet has helped in attracting potential candidates to an organization from the recruitment process, which is referred to as E-recruitment process, which is referred to as E-Recruitment. Nowadays it has been observed that the practice of issuing a vacant position and applying for a job via a website has increased steadily. Companies and recruitment agencies have moved much of their recruitment process online so as to improve the speed by which interested candidates for the various jobs can be matched with live vacancies and dare able to save the time because of E-recruitment.

Recruitment is responsible to determine the speed of company and advertising agency as well as recruitment agency in order to get the most efficient candidates for their vacant positions and actually it was not possible in the earlier manner but due to E-recruitment it has change the situation and the results are very faster and more productive to get the proper matches for the company. The future success of the company is predominantly based on the success of human resource efforts, which evolves through the identification and attraction of quality new employees generated from the recruitment process that will stimulate organization to development as a result of manpower skills available in the organization. Therefore the researcher has decided to select the topic of E-recruitment for their study.

02 Methodology Of The Study:
The researcher in order to study the e-recruitment process has followed the following research methods. Even the researcher has taken help of the secondary data in order to complete the study.

02.1 Objectives Of The Study:
The researcher has formed the following objectives to complete the study title as E-recruitment changing scenario of recruitment.
02.1.1. To study the tool of recruitment
02.1.2. To study the concept of E-recruitment
02.1.3. To study the advantages of E-recruitment
02.2 Hypothesis Of The Study: The researcher has formed the following given list of the hypothesis. These hypotheses are as follows.

- 02.2.1 E-recruitment saves time and money of both employer and employee.
- 02.2.2 E-recruitment places the right person at the right place.
- 02.2.3 There are many advantages of E-recruitment than traditional method of recruitment.

02.3 Research Design: The researcher has selected the research E-recruitment changing scenario of recruitment is descriptive type of research.

02.4 Data Collection: The researcher has selected research as topic E-recruitment changing scenario of recruitment is descriptive type of research. In the above mentioned research the researcher has used the secondary data. In the secondary data the researcher has used news papers, websites, reference books and journals.

03 Earlier Traditional Methods Of Recruitment

These are in general methods to recruit the employees at different vacancies in various places. But unfortunately these methods having two basis drawbacks that it was taking long time. As well as it has certain impact like it was not probably getting large publicity therefore it was not possibility of getting good people at vacant places as appointed due some these kind of methods. These kinds of appointments are called as external kind of recruitment. The external source of recruitment means hiring people from outside the organization. In other words, seeking applicants from those who are external to the organization. There are several methods for external recruiting. The company must carefully analyze vacant positions then tring to use out of one following methods.

03.1 Media Advertisement: The advertisement is the most common and preferred source of external recruiting. The ads in the newspapers, gives comprehensive detail about the organization, type, and nature of job position, skills required, qualification and experience expected, expected.

03.2 Employment Exchange: the employment exchange is the office run by the government wherein the details about the job seekers such as name, qualification, experience, etc. is stored and is given to the employers who are searching for men for their organizations. For certain job vacancies, it is mandatory for every organization to provide details about it to the employment exchange. It is the most common source of external recruitment that offers jobs to unskilled, semi-skilled and skilled workers.

03.3. Campus Placement: Creating a close liaison with the educational institutes for the recruitment of students with technical and professional qualifications has become a common practice of external recruitment. Here, the companies, visit the technical, management and professional colleges to recruit the students directly for the job positions. The recruitment from educational institutions is also termed as campus recruitment.

03.4 Labor Contractors: This is the most popular and common way to recruit the labors in the factory, who are either employed with the firm or have agreement to supply workers to the firm for the completion of a specific type of a task. This method is used for hiring the unskilled and semi skilled workers. The contractor keeps in touch with the workers and sends them to the places where their need arises. In doing so, the contractors get the commission for each worker supplied.

03.5 Management Consultants: There are several private management firms that act as a middleman between the recruiter and the recruit. These firms help the organization to hire professional, technical and management personnel, and they specialize in recruiting middle level and top level executives.

04 New Way Of Recruitment Like E Recruitement:

The e-recruiting means searching and screening the prospective candidates electronically. There are several online job portals that enable the job seekers to upload their resume online which are then forwarded to the potential hires. Such as naukri.com, monster.com, shinecom, etc. are some of the well renowned online job portals.
04.1 Definition Of E Recruitment: The E recruitment, also called as online Recruitment, is the process of hiring the potential candidates for the vacant job positions, using the electronic resources, particularly internet. Nowadays, companies make use of the internet to reach a large number of job seekers and hire the best talent for the company at a less cost, as compared to the physical recruitment process.

04.2 Advantages Of E Recruitments: There are advantages of E recruitments which are discussed as follows by the researchers.

04.2.1 Low cost per candidates: as compared to physical recruitment to E recruitment it has reduced the cost of recruitment because it is very cheap to produce it with the help of internet compared to old earlier methods.

04.2.2 Wide geographical coverage: While recruiting the vacant posts in any office or company it has become very beneficial that because of through internet most of the people from all around the world are able to get information about the advertisements so different people from all surroundings are able to apply for the vacant post.

04.2.3 Beneficial to both employer and job seekers: It’s very easy access to the both the employer as well as job seeker through the internet so therefore is beneficial to both of this components in the field of appointments.

04.2.4 Less time consuming: It is easy access to the both employers as well as the job seekers therefore it is very less time consuming and it has turned out to bethe time saving process for both of them so this one is one of the benefit of the

The e-recruitment software and systems are available, through which the entire recruitment process become automated one of the system is Recruitment management systems, which is a portal that involves hiring the candidates online and each step involved in the recruitment process is automatized.

05 Conclusion:

The researcher has formed some of the hypothesis while studying this research and all hypotheses were proved true. In short the researcher here tries to shows the difference between the old traditional methods of appointing interested job seekers at various places and new methods of appointing with the internet and new kind of job website which are available. In the both of the systems new way of appointing that is e-recruitment facility which is time saving as well as easy for access to both of the parties job seekers and industries and companies. So this internet facility is helpful for this one of the neglected area for the job seekers.

References:
2)https://businessjargons.com/e-recruitment.html
Recruitment Technology Adoption in


A Study on Working Capital Management with Special Reference to S.K.Textiles, Ichalkaranji

Miss. Mohini Sureshchand Anchaliya.
Shri Venkatesh Mahavidyalaya, Ichalkaranji.

Abstract:
A business uses capital in its daily operations; capital is that the difference between a business's current assets and current liabilities or debts. Working capital is a metric for a way efficiently a corporation is working and the way financially stable it's within the short-term. The capital ratio, which divides current assets by current liabilities, indicates whether a corporation has adequate income to hide short-term debts and expenses. The present study is a kind of descriptive research. The profit of the company is increasing every year. Company has more working capital and also sale has increasing year to year.

Keyword: Trend, Ratios, Mean, Standard Deviation, Coefficient of Variance.

1) Introduction
Every business whether big, medium or small, needs finance to hold on its operations and to realize its target. In fact, finance is so indispensable today that its deservedly said to be objectives.

A business the lifeblood of an enterprise. Without adequate finance, no enterprise can possibly achieve its uses capital in its daily operations; working capital is the difference between a business's a corporation is working and the way financially stables it’s within the short-term. The Capital Ratio indicates whether a corporation has adequate income to hide short-term debts and expenses.

The study of working capital of S.K.TEXTILES describes the current position of the firm, how the firm manages its working capital and the various steps that are required to be taken in managing its current assets and current liabilities or debts. Working capital is the metric for a way efficiently working capital more efficiently.

The present research attempts to acknowledge initially the importance of capital as a neighborhood of the entire capital. It further goals to acknowledge the factors influencing the capital, its volume, and within the process attempt to suggest remedial measures which could help in optimizing the utilization of the working capital.

2) Statement Of Problem
The present study is entitled as “A STUDY ON WORKING CAPITAL MANAGEMENT WITH SPECIAL REFERENCE TO S.K.TEXTILES, ICHALKARANJI.”

3) Objectives Of The Study
- To study the various components of working capital.
- To measure and evaluate the liquidity position of S.K.TEXTILES, through the various working capital ratios.

4) Scope Of The Study
The main scope of the study was to put into practical the theoretical aspect of the study into real life work experience. The study deals with analysis and interpretation of the data collected through the sources of primary and secondary data for a period of four financial years. i.e. 2015-2016, 2016-2017, 2017-2018 and 2018-2019. Graphs, diagrams and tabulation methods are used to analyze and interpret the data collected. It will help to understand the company’s liquidity position. Since the decision regarding working capital are of an operating nature not one time decision, the scope of the study is geared towards identifying important areas of control and to establish model for better control of the various components of working capital. The study would also attempt to identify the various sources available for financing of working capital.

5) Need And Significance Of Study
The analysis and interpretation of working capital helps in identifying the financial position and liquidity of the company and identifying strength and weakness of the company. Analysis creates awareness about financial statement in the management, which may help to improve the future performance of the
company. Working capital analysis play important role in solving difficulty as its interpretation puts light on many aspects otherwise neglected.

6) Research Methodology

Research means search for facts in order to find answers to certain questions or to find solutions to certain problems. It is often referred to as 'scientific inquiry’ or 'scientific investigation’ into a specific problem or situation.

The present study is a kind of descriptive research for which the following methodology has been applied.

❖ Period Of Study


❖ Data Source

The data collection of the study is covered by the following method.

Primary method

Personal interaction with Finance Manager, Personal observation

Secondary method

Annual accounting statement, Company prospects, Company record, Text book, Previous reports

7) Limitations Of Research

1. The present study restricted for the four years from 2015-2016 to 2018-2019.
2. All the ratios couldn’t be applied in study.
3. The secondary data has its own limitations and there are chance of it’s being manipulated at any stage.

8) S.K.Textiles, Ichalkaranji

S.K. Textiles incorporated in the year, 2005 as a composite textile mill mainly manufacturing yarn. The management of the unit taken over by the Mr.Omprakashji.P.Kothari and there after the mill has been regularly progressing and manufacturing a wide range of products.

Later on the management has been under the dynamic leadership of the directors Mr.Narendra.O.Kothari and Mr.Sandeep.O.Kothari and has made tremendous progress by way of its product range, quality and performance. They tremendously progressing in their product range. They exported machineries from different nations like Germany, China etc. They equipped with the latest quality control equipment.

The business model that had dominated the industry for centuries was to change radically. Cotton & wool produces were not the only sources for fibres as chemical companies created new synthetic fibers that had superior qualities for many uses, such as cotton, yarn, pv/pc, psf, polyester, leno, locking yarn, tag yarn, etc.

9) Ratio Used in The Study

1. Working Capital Turnover Ratio

It shows the relationship between the funds used to finance a company's operations and the revenues a company generates as a result.

Working capital turnover ratio = Sales / Working Capital

2. Current Assets Turnover Ratio

Current Asset Turnover is an activity ratio measuring firm’s ability of generating sales through its current assets (cash, inventory, accounts receivable, etc.).

Current Assets Turnover Ratio = Sales / Current Assets

3. Current Ratio

The current ratio is a liquidity ratio that measures a company's ability to pay short-term and long-term obligations. A current ratio 2:1 indicates a highly solvency position.

Current Ratio = Current Assets / Current Liabilities
4. Quick Ratio

The quick ratio is an indicator of a company’s short-term liquidity position, and measures a company’s ability to meet its short-term obligations with its most liquid assets. A quick ratio of 1:1 is usually considered satisfactory.

**Quick Ratio = Quick Assets / Quick Liabilities**

Quick assets = current assets - inventories
Quick liability = current liability - bank over draft

10) Statistical Tools Used In The Study

1. Mean

The following formula has been used in study for calculating Mean-

\[ x = \frac{\sum x}{n} \]

2. Standard Deviation

Standard deviation is the measure of dispersion of a set of data from its mean.

\[ \sigma = \sqrt{\frac{\sum(x-\bar{x})^2}{N}} \]

3. Coefficient of variance

It is used to measures the consistency in the concerned working capital.

\[ C.V = \frac{S.D}{\text{MEAN}} \times 100 \]

11) Trend in Working Capital of S.K Textile

The following table shows the trend in working capital of S.K.TEXTILE for study period.

**Trend In Working Capital Of S.K Textile**

(Amount in rupees)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2015-16</th>
<th>2016-17</th>
<th>2017-18</th>
<th>2018-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Assets, Loans &amp; Advances</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sundry Debtors</td>
<td>91,300</td>
<td>2,47,399</td>
<td>3,25,165</td>
<td>74,500</td>
</tr>
<tr>
<td>Closing Stock</td>
<td>2,46,700</td>
<td>2,92,145</td>
<td>9,45,894</td>
<td>10,86,700</td>
</tr>
<tr>
<td>Cash &amp; Bank Balance</td>
<td>47,676</td>
<td>99,969</td>
<td>1,07,643</td>
<td>2,30,588</td>
</tr>
<tr>
<td>Total (a)</td>
<td>3,85,676</td>
<td>6,39,513</td>
<td>13,78,702</td>
<td>13,91,788</td>
</tr>
<tr>
<td>Current Liabilities &amp; Provisions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sundry Creditors</td>
<td>11,300</td>
<td>18,591</td>
<td>1,26,475</td>
<td>1,32,700</td>
</tr>
<tr>
<td>Total (b)</td>
<td>11,300</td>
<td>18,591</td>
<td>1,26,475</td>
<td>1,32,700</td>
</tr>
<tr>
<td>Working Capital (a – b)</td>
<td>3,74,376</td>
<td>6,20,922</td>
<td>12,52,227</td>
<td>12,59,088</td>
</tr>
</tbody>
</table>

**Source:** Annual Report of S.K.TEXTILE, Ichalkaranji.

**Interpretation**

From the above table it is learnt that the working capital of the firm has shown the increasing trend during the study period. It may be understood from above table that the firm has been expanding its business year after year and this calls for more and more working capital.
12) Ratio and Statistical Analysis

<table>
<thead>
<tr>
<th>Ratios</th>
<th>2015-16</th>
<th>2016-17</th>
<th>2017-18</th>
<th>2018-19</th>
<th>Mean</th>
<th>SD</th>
<th>C.V (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working Capital Turnover Ratio</td>
<td>5.27</td>
<td>4.00</td>
<td>1.58</td>
<td>2.09</td>
<td>3.24</td>
<td>1.71</td>
<td>52.78</td>
</tr>
<tr>
<td>Current Assets Turnover Ratio</td>
<td>5.12</td>
<td>3.90</td>
<td>1.44</td>
<td>1.89</td>
<td>3.09</td>
<td>1.73</td>
<td>55.99</td>
</tr>
<tr>
<td>Current Ratio</td>
<td>34.13</td>
<td>34.40</td>
<td>10.90</td>
<td>10.48</td>
<td>22.48</td>
<td>13.61</td>
<td>60.54</td>
</tr>
<tr>
<td>Quick Ratio</td>
<td>12.30</td>
<td>18.68</td>
<td>3.42</td>
<td>2.30</td>
<td>9.18</td>
<td>7.76</td>
<td>84.53</td>
</tr>
</tbody>
</table>

Interpretation

The table indicates working capital turnover ratio of the year 2015-16 was 5.27 which is good sign for the firm then it was decreased to 4 in the year 2016-17, 1.58 in the year 2017-18, and then increased to 2.09 in the year 2018-19. The firm is satisfactory with its last year turnover ratio. The firm has to maintain in increasing the working capital turnover ratio.

The table shows current asset turnover ratio of S.K.Textile was 5.12 in 2015-16, which was decreased to 3.90 in the year 2016-17, 1.44 in the year 2017-18. And it slightly increased to 1.89 in the year 2018-19. It means the firm is not able to convert its current assets into cash at desirable speed.

The standard for current ratio is 2:1 but the firm’s current ratios are more than the standard. The highest ratio is 34.40 in the year 2016-17 and the lowest ratio is 10.48 in the year 2018-19. In the previous year 2015-16 and 2016-17 it was found that there was an excess amount in current assets its shows that the firm is not utilizing the funds from current assets properly, but in the last 2 years the firm concentrated on its excess amount from current assets.

The standard ratio for quick ratio is 1:1 but the firm’s quick ratio are more than the standard the highest quick ratio is 18.68 in the year 2016-17 and lowest quick ratio is 2.30 in the year 2018-19 .So the firm has to concentrate for collection of funds.

It may be understood from above table that the firm has maintained more consistency in respect of Working Capital Ratio(C.V = 52.78%) and less consistency (i.e. more variability) in respect of Quick Ratio (C.V = 84.53%).

13) Findings

1. The working capital turnover ratio of the year 2015-16 was 5.27 which is good sign for the firm then it was decreased to 4 in the year 2016-17, 1.58 in the year 2017-18, and then increased to 2.09 in the year 2018-19. The firm is satisfactory with its last year turnover ratio. The firm has to maintain in increasing the working capital turnover ratio.
2. The current asset turnover ratio of S.K.Textile was 5.12 in 2015-16, which was decreased to 3.90 in the year 2016-17, 1.44 in the year 2017-18. And it slightly increased to 1.89 in the year 2018-19. It means the firm is not able to convert its current assets into cash at desirable speed.
3. The highest ratio is 34.40 in the year 2016-17 and the lowest ratio is 10.48 in the year 2018-19. In the previous year 2015-16 and 2016-17 it was found that there was an excess amount in current assets its shows that the firm is not utilizing the funds from current assets properly, but in the last 2 years the firm concentrated on its excess amount from current assets.
4. The highest quick ratio is 18.68 in the year 2016-17 and lowest quick ratio is 2.30 in the year 2018-19 .So the firm has to concentrate for collection of funds.
5. It may be understood from that the firm has maintained more consistency in respect of Working Capital Ratio (C.V = 52.78%) and less consistency (i.e. more variability) in respect of Quick Ratio (C.V = 84.53%).

14) Conclusion

Today working capital is considered to be an important tool for progress. Working capital management techniques are playing significant role in assisting the management for decision-making. The study of working capital management at S.K.TEXTILES is found to be very effective. The working capital contains the management of Cash, Debtors, and creditors. S.K.TEXTILES is profit oriented company .The profit of the company is increasing every year. Company has more working capital and also sale has increasing...
year to year. The company current ratio has above the standard current ratio i.e. 2:1 but company current ratio is above 10.48:1. The Company has financially soundness.

15) Suggestion
1. In the light of high Current Ratio, it can be suggested that the firm may raise 5 to 6 times of borrowed funds to expand their business, without causing any harm to its solvency.
2. Likewise, in the view of high Quick Ratio, it is suggested that the firm may at least double or triple its liabilities to expand its business.
3. Company needs to increase the current assets turnover ratio because the high turnover ratio implies better utilization and quicker conversion into cash.
4. Working capital of the company has increasing during the study period. This is good sign for the company, it is suggested that it has to maintain further, to run the business long term.

16) Bibliography
Referred following standard text and websites:

Website:
www.financialmanagement.com
www.pricipals of accounting.com
A Role of WhatsApp in Small Scale Industries (SSI)

Mr. Sushil Bhimrao Bansode
Research Student
Department of Commerce and Management,
Shivaji University, Kolhapur

Abstract
Small scale industries are those industries in which manufacturing, production and services are rendered on a small scale. These industries are set up by government of India. SSIs are an important sector of the economy from both a financial and social point of view, as they help with per capita income and resource utilization in the economy. The SSI have very less amount of Capital and hence there production, manufacturing and selling is limited. In marketing and selling purpose SSI required huge number of staff. WhatsApp is one of the highest rating social media app, which is use socially for all purpose like send text, image, document as well as calling etc.. By using WhatsApp, How to SSI achieve success in marketing as well as sales that is showing by researcher in this research paper with considering features of the whatsapp. The paper’s main objective is showing the role of whatsapp in changing environment of SSI by considering the SSI response and customers / WhatsApp users’ response. The research paper concludes that whatsapp user is also interested in using SSI offers facility through whatsapp. Also SSI can earn quite more profit by using whatsapp in business.

Key words:- Small Scale Industries (SSI), WhatsApp, WhatsApp Users, verified business and MSME etc.

1. Introduction
Small scale industries are those industries that provide services and engage in manufacturing activities in micro scale. These industries make one time investments in machinery, plants and industries which may be on an ownership basis, hire or lease basis, but it does not exceed one crore limit. Chocolates, toothpick, water bottles, small toys, Pen, Pencil etc. are the examples of Small Scale Industries. The enterprise should be under the guidelines set by the Government of India. For manufacturing units for goods: Investment in plant and equipment should be between twenty-five lakh to five crores and for service provider: Investment in machinery in between ten lakh to two crores.

Small scale industries are the lifeline of Developing countries like India. These are generally labour intensive industries hence they create lot of job. Labour intensive industries are need of developing countries mostly in India. Small Scale Industries also help in per capita income and resource utilization in the economy. They are a very important sector of the economy from a financial and social point of view. They also play an important role in growth of rural people mostly women.

Today's world is connected through social media. Whatsapp is one of them; Whatsapp business is another version of whatsapp which is designed for small entrepreneurs. It Interact with your customers easily using specialized tools like automate messages, categorize them, and send instant replies to messages.

2. Statement of the problems
Small business has less capital. Therefore, they supply small products and services. This is where a large amount of their capital is consumed. And small businesses fall short for marketing those products. So the researcher took up this topic for study by looking at the falling aspects of small businesses in marketing of product and services.

3. Objectives of the study
1. To measure the supplementary role of whatsapp in changing environment of SSI.
2. To measure the perception of SSI and Customers towards whatsapp role in business.

4. Significances of the study
WhatsApp can help provide customer support committees to the medium and large businesses and provide important suggestions to customers. Keep inform customer about product and various services time to time, small businesses they do not incur any cost on marketing of product and services through whatsapp.
That’s why increases the profit and creates an emotional connection between the customer and the company. It will be impactful on business development. This study shows the role of WhatsApp in changing environment of SSI hence that will be helpful to SSI in development.

5. Research Methodology

1. Scope of the study

The challenges facing SSI in Sangli district and how WhatsApp will be helpful for their progress are being studied. Different SSIs in the world may have different problems but this research study will only study SSI in Sangli district. We will also study the role of social media such as WhatsApp in emerging SSI.

2. Research methodology

<table>
<thead>
<tr>
<th>Research type</th>
<th>Descriptive Research</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>SSI in Sangli</td>
</tr>
<tr>
<td>Sample Size</td>
<td>50 SSI and 50 Whtsapp user</td>
</tr>
<tr>
<td>Sampling Method</td>
<td>Convenient Sampling Method</td>
</tr>
<tr>
<td>Data Type</td>
<td>Primary</td>
</tr>
<tr>
<td>Source of Data Collection</td>
<td>Questionnaire</td>
</tr>
<tr>
<td>Period of the study</td>
<td>January to June 2019</td>
</tr>
</tbody>
</table>

3. Data Collection

When deciding on the data collection method, the researcher has considered two types of data, such as primary data and secondary data.

3.1 Primary Data:

Primary data means first hand data or original data that is collected special purpose. It mean someone collect original data from original sources from different SSI on the basis of Sample chosen for specific purpose. The research study involves the use of primary data for faire results. First hand data is recent data. Its on location study that’s why validity of this data is more than secondary data. Findings are given on the basis of primary data.

3.2 Secondary Data:

The secondary data is second hand data means data is collected by someone else. This is published or unpolished data. The secondary data collected from various reports and internet websites. The secondary data helps to understand the concepts of that specific research that purpose the data will be collected from various secondary sources.

4. Sampling Size:

For this research study sample size consisted of 50 SSI and 50 whtsapp user of Sangli from the total population. The sample Size is selected through convenient sampling method and the reson of choose this sample size is to generalized of collected data and reduce number of errors to make research reliable.

5. Limitations of the study

Although this research successfully answered and accepted all the research questions but here is limitation are following:

1. Due to time constraints, the field of study is limited to Sangli only
2. The respondent perception are vary from time to time
3. Due to time constraints, the researcher selects the exact small sample size, so there is a limit to the extent to which we can raise the issue.

6. Analysis and interpretation of the data

| Table No. 1 User of wireless telecom services and Internet users in India |
|-----------------------------|-----------------------------|
| Total Wireless Subscriber  | 1,167.44 Million            |
| %Change over the previous year | 3.55%                     |
| Urban Subscribers          | 668.44 Million             |
| Rural Subscribers          | 499.00 Million             |
Total Internet Subscribers | 445.96 Million
---|---
Wired Internet Subscriber | 21.28 Million
Wireless Internet Subscriber | 424.67 Million
Urban Internet Subscriber | 313.92 Million
Rural Internet Subscriber | 132.03 Million
Total Internet Subscriber Per 100 Population | 34.42
Urban Internet Subscriber Per 100 Population | 76.76
Rural Internet Subscriber Per 100 Population | 14.89

(Source: - Telecom Regulatory Authority of India Report 2017)

India is a developing country. The people here are aware of technology. Looking at the table above in India 1,167.44 millions peoples are use wireless telecom services. Among them, the urban 668.44 million and the rural 499 million are users. Means 43 % rural and 57% urban peoples has used wireless telecom services in India. Also there are 445.96 million internet users. 95% of them use the wireless Internet service and the remaining 5% use only the wired service. Considering above table total internet user per 100 populations is 34.42. The above table shows the internet and telecom service user data that shows the trend of growing the internet users in India.

Chart No. 1 WhatsApp extraordinary growth in User

(source: - Forbes)

The above table shows the first four year growth of whatsapp after launch. Showing people's interest in apps used by people in social media. The whatsApp is user friendly, One of the main reasons users spend their time on WhatsApp is that they provide them with a variety of options. For example, it allows them to send, receive and forward various texts, including non-text images, GIFs, audio and video, plus it is free for both parties. WhatsApp claims that they provide end to end encryption hence its highly secure. And It doesn’t take any extra time to pen the app and easily operate any new user can easily handle it. Hence mostly people like to use whatsapp.

Table no. 2 Small Scale Industries in India

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Registered SSI Sector</th>
<th>Unregistered Sector</th>
<th>Total SSI Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Size of the sector</td>
<td>13,74,974</td>
<td>91,46,216</td>
<td>1,05,21,190</td>
</tr>
<tr>
<td>No. of rural units</td>
<td>6,09,537 (44.33%)</td>
<td>51,95,822 (56.8%)</td>
<td>58,08,359 (55%)</td>
</tr>
<tr>
<td>No. of SSI's</td>
<td>9,01,291 (65.55%)</td>
<td>35,44,577 (38.75%)</td>
<td>44,45,668 (42.26%)</td>
</tr>
<tr>
<td>No. of SSSBES</td>
<td>4,73,683 (34.45%)</td>
<td>56,61,639 (61.25%)</td>
<td>60,75,322 (57.74%)</td>
</tr>
<tr>
<td>No. of ancillary units (%age of no. of SSI's)</td>
<td>45,797 (5.08%)</td>
<td>86,510 (2.44%)</td>
<td>1,22,313 (2.38%)</td>
</tr>
<tr>
<td>No. of tiny units among SSI's</td>
<td>8,82,496 (97.6%)</td>
<td>35,43,091 (99.9%)</td>
<td>44,25,587 (95.5%)</td>
</tr>
</tbody>
</table>

(Source :- Third MSME census)
Considering above table there are total 1,05,21,190 SSI in India. It includes registered and unregistered SSI. There are 86% unregistered SSI and 14% registered SSI in India. However, this data was taken from the third MSME census, which was carried out using the old definition prevalent during 2001-02. It revealed about 1.8 million MSME activities. By the new definition, the number of MSMEs has now been increased to 13 million.

Table No. 3

WhatsApp Business benefits SSI

<table>
<thead>
<tr>
<th>Sr. no.</th>
<th>SSI perception</th>
<th>No. of respondent</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Easy to introduce product</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>2.</td>
<td>Easily response from customer</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>3.</td>
<td>Build trust</td>
<td>48</td>
<td>96</td>
</tr>
<tr>
<td>4.</td>
<td>Build emotional relation with customer</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>5.</td>
<td>Two Sides communication</td>
<td>46</td>
<td>92</td>
</tr>
<tr>
<td>6.</td>
<td>Increase profit</td>
<td>40</td>
<td>80</td>
</tr>
<tr>
<td>7.</td>
<td>Verified business</td>
<td>46</td>
<td>92</td>
</tr>
<tr>
<td>8.</td>
<td>Environment friendly</td>
<td>47</td>
<td>94</td>
</tr>
<tr>
<td>9.</td>
<td>Cost saving</td>
<td>40</td>
<td>80</td>
</tr>
<tr>
<td>10.</td>
<td>Create Good image in market</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

(Sources: - Collected through Questionnaire)

Looking at the above tables, it can be seen that most of the SSI is 100% agreed with Easy to introduce product and create good image in market. 90% agreed with easily respond from customer and build emotional relation with customer through WhatsApp. 96% SSI agrees that because of WhatsApp through business. SSI have less amount of capital hence 80% SSI agrees that because of WhatsApp through business the selling and advertising cost is saving and additional labour for marketing is reduce because of this the mostly spend cost/petty expenses on that things is saved and increasing the profit of business and this profit use in business growth. Verified business can reduce the risk of fraudulent companies sending messages to your users. WhatsApp now gives the business a green tick (shown below) as proof of their authenticity. This is one way users will find out that they are not scamming and interacting with real businesses.

Table No. 4

People’s perception towards WhatsApp use of SSI

<table>
<thead>
<tr>
<th>Sr. no.</th>
<th>SSI perception</th>
<th>No. of respondent</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Getting information of new product with feature</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>2.</td>
<td>Easily place order</td>
<td>48</td>
<td>96</td>
</tr>
<tr>
<td>3.</td>
<td>Customer support 24/7</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>4.</td>
<td>Offers introduced</td>
<td>46</td>
<td>92</td>
</tr>
<tr>
<td>5.</td>
<td>Two side communication</td>
<td>40</td>
<td>80</td>
</tr>
<tr>
<td>6.</td>
<td>Some time irritating</td>
<td>46</td>
<td>92</td>
</tr>
<tr>
<td>7.</td>
<td>Easy to bargaining</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>8.</td>
<td>Forward product to Colleague</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>9.</td>
<td>Getting information of verified Company</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>10.</td>
<td>Interested to buy Product through WhatsApp</td>
<td>48</td>
<td>96</td>
</tr>
</tbody>
</table>

(Sources: - Collected through Questionnaire)

WhatsApp is one of the best and most popular apps all over the world. Whoever has the Smartphone must have installed WhatsApp. Consumer/WhatsApp user’s perspectives are measured in that SSI provides services through WhatsApp. 100% customers/WhatsApp user said that they getting information of new product which introduced by the SSI in market and because of WhatsApp Favorite products convince everyone by consumer. Because of WhatsApp business the two way communication is possible as well as braining is possible. SSI provides 24*7 services to customer hence 90% customers is enjoy the shopping through WhatsApp. Some time the customer is frustrated by getting daily notification from SSI and 92% customers
agree with the statement of “Some time irritating” but remaining 8 % enjoying to seeing variety of product in daily which is send by SSI. Through online shopping website shopping is very time consuming process but through whatsapp buyer can choose product and inform to the SSI through whatsapp and after bargaining the price is fixed and buyer can buy the product easily at seating home.

7. Findings

WhatsApp is completely free to use only required Smartphone with Internet. As per the Table no. 1 shows that in India 445.96 Million Internet Subscriber and wireless telecom services user is 1167.44 million. Chart No. 1 shows that how WhatsApp get progress is on social media's comparison. Total number of whatsapp user is high in India. Hence SSI easily captures market through whatsapp and create good image in mind of customer. And make strong relation with customer that show table no 3 and customer also happy with whatsapp business strategies of SSI. Because customer can easily order specific product and whatsapp offer verified business option that’s why customer can easily get information that particular business is verified or not. SSI is small scale industries hence they have very less amount of capital hence whatsapp through business is very beneficial to the customer. Because of whatsapp selling and marketing cost is reduce hence business can earn normal profit. Some features of whatsapp which helpful to SSI.

Business Profile: Create a profile for your business to help your customers find valuable information — like your website, location, or contact information.

Business Messaging Tools: Be more responsive to your customers by using Away messages to indicate that you're away.

Run Both WhatsApp Messenger And WhatsApp Business: You can use both WhatsApp Business and WhatsApp Messenger on the same phone, but each app must have its own unique phone number.

Landline/Fixed Number Support: You can use WhatsApp Business with a landline (or fixed) phone number and your customers can message you on that number. During verification, select the “Call me” option to

WhatsApp Web: You can more efficiently respond to your customer’s right from your computer's browser.

8. Conclusion

The research paper conclude that the importance of the whatsapp in SSI. Easily getting any type of document related business from other party as well as create company image in customer mind and reduce cost this kind benefits SSI getting from whatsapp. If any amount of capital is invested in small scale industries it will help in reducing unemployment in India and increasing self-employment. The industry is a sector in which the production of goods is a segment of the economy. Only production is not enough the sell is also important hence the whatsapp play a big role in selling and marketing of product.

9. References

1. www. apps.apple.com
2. www.topper.com
Entrepreneurship Empowerment - Trigger of MSMEs Service Sector

Dr. P. N. Devali,
Assistant Professor, CDE, Shivaji University Kolhapur.

Dr. A. M. Gurav,
Head of the Department of Commerce and Management, Shivaji University, Kolhapur.

Abstract

The main aim of research paper is to understand the growth of Service industry in Indian Context. Furthermore, this paper enlighten on unemployment level rise with the level of education in India. Moreover, it’s stated that entrepreneurship opportunities in service sector in India. Furthermore, it is noted that, this paper based on secondary data which available on Government portals. However, this paper useful to understand entrepreneurship opportunities in Indian as well as Global context and point out skill and entrepreneurship competencies for garbing the entrepreneurship opportunities in focused areas of MSMEs services sector in Indian context.

Keyword: Education, MSMEs Service Sector, Entrepreneurship, Skills, employability etc.

1. Introduction:

The recent years have seen Micro, Small and Medium Enterprises (MSMEs) in the services sector flourish with these enterprises accounting for over 30% share of the national GDP. Over 68% of all working MSME enterprises, both in the formal as well as informal sectors are engaged in service activities. MSMEs in services sector account for over 60% of the overall employment opportunities generated by MSMEs in rural and urban areas. In India, the services sector, as a whole, contributed about 65 per cent of the country’s gross domestic product (GDP), 35 per cent of employment, a quarter of the total trade, and over half of the foreign investment inflows. These enterprises have outpaced the growth of MSMEs engaged in manufacturing activities. With over 68% of Indian MSMEs engaged in Services Sector, this sector holds a lot to support the robust growth of Indian Economy through Empowered Entrepreneurs.1

Worldwide, MSMEs have been accepted as the key component of industrial development and a significant contributor to national income. In a developing economy, this sector not only provides employment opportunities to millions of people, but it also creates an enabling environment for entrepreneurs to develop their talents and necessary skills. In India too, the role and contribution of MSMEs in the growth of economy and entrepreneurship development is well established. The importance of MSMEs specific to Service Industry in our country is attributable to the fact that it has low investment requirements, location wise mobility and in many cases it uses traditional skills and human capital only. Therefore, it seems that, MSMEs from Services Sector can play a very important role by supplementing and complimenting manufacturing companies, hence contributing towards the overall economic prosperity of the country. Thus, the aim of the study is to know entrepreneurship opportunities in service sector in Indian context.2

2. Aim of the Study:

1. To understand the growth of Service industry in Indian Context.
2. To enlighten unemployment level rise with the level of education in India.
3. To state entrepreneurship opportunities in service sector in India.

3. Hypotheses:

\[ H_1 = \text{MSMEs services sector has potential for the rising entrepreneurship opportunities in Indian Context.} \]

4. Scope of the Study:

This study enlighten on the unemployment level rise with the level of education in India. However, this study try to interpreted the need to skill based education for enhance the employability and entrepreneurship competencies for startup in services sector. The main aim of this research paper was lime light entrepreneurship opportunities in service sector of India as well as Global context which reported by International Chamber for Service Industry.
5. **Methodology of the Study:**

The aim of the study is to know entrepreneurship opportunities in service sector in Indian context. Therefore, this study based on secondary data, which available on Government reports. It is noted that researcher internally referred and reviewed reports as Global Career Opportunities, Future in MSMEs Service Sector, and MSMEs vision etc., which was prepared by *International Chamber for Service Industry*.

6. **Data Analysis and Interpretation:**

The service industry forms the backbone of social and economic development of a country. MSMEs from Services Sector can play a very important role by supplementing and complimenting manufacturing companies, hence contributing towards the overall economic prosperity of the country. It is also noted that, MSMEs service sector in India contributed as 30% share of the national GDP, Over 68% of all working MSME enterprises and 60% of the overall employment opportunities, which outpaced the growth of MSMEs engaged in manufacturing. Therefore for the understanding of entrepreneurship opportunities in MSMEs service sector in Indian context researcher analyze the factual information related to unemployment level rise with the level of education in India, skill shortage, and growth and prospects of MSMEs Service Sector in Indian context as follows.

![Table 5.1: Unemployment Level Rise with the Level of Education in India](http://www.livemint.com)

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Particular</th>
<th>Unemployment Rate by Education (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Male</td>
</tr>
<tr>
<td>1</td>
<td>Not Literate</td>
<td>0.6</td>
</tr>
<tr>
<td>2</td>
<td>Below Primary</td>
<td>1.4</td>
</tr>
<tr>
<td>3</td>
<td>Primary</td>
<td>1.7</td>
</tr>
<tr>
<td>4</td>
<td>Secondary</td>
<td>2.5</td>
</tr>
<tr>
<td>5</td>
<td>Higher Secondary</td>
<td>4.5</td>
</tr>
<tr>
<td>6</td>
<td>Diploma/ Certificate</td>
<td>8</td>
</tr>
<tr>
<td>7</td>
<td>Graduate</td>
<td>6.6</td>
</tr>
<tr>
<td>8</td>
<td>PG and Above</td>
<td>4.1</td>
</tr>
<tr>
<td>9</td>
<td>Total</td>
<td>2.4</td>
</tr>
</tbody>
</table>

(Source: ICSI, 2017, [www.icsiindia.in](http://www.icsiindia.in))

![Chart 5.1: Unemployment Level Rise with the Level of Education in India](http://www.livemint.com)

Table and Chart 5.1 shows the unemployment rates for graduates, post graduates and those with technical qualification are far higher than others in India. Therefore, International Chamber of Service Industry reported some reason of that as the educated belong to more affluent background and hence can afford to wait till they find suitable job, a sizeable chunk of the educated workforce may not be well toned for the job market, regular job opportunities are not expanding fast enough to absorb the rising proportion of educated workers.
Beside this shortage of skill is major issue of Indian service Industries as well as Global context too, which represent chart 5.2

![Chart 5.2: Countries facing the Skill Shortages](chart.png)


As per available data from available reports, indicate gap between unemployment level rise with level of education and skill in Indian context as well as shortage of skill in selected countries. However, it is noted that in 2020, the average Indian will be only 29 years of age, compared with 37 in China and the U.S., 45 in Western Europe, and 48 in Japan. Moreover, by 2030, India will have the youngest median age of 32 years, while China's will be 43 years. Most major economies will see a decline of working age adults. It seems that a good number of India's educators believe that the higher education system is unable to respond to the changing societal needs. Moreover, new technologies, ever-hanging skill requirements and outdated curricula are challenging India's higher education system in its efforts to equip graduates with job-ready skills (Dr. Arun Kumar Panda, 2017). Considering this in India it is need to empowering youth towards service sector entrepreneurship. Therefore, it is stated that the list of opportunities ready for the taking in the service areas is rather long.

**Table 5.2: Growth and Prospects of MSMEs in Service Sector:**

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Focus Areas</th>
<th>Prospects for Job and Entrepreneurship Opportunities</th>
<th>Growth Rate (%)</th>
<th>Employment Present Scenario</th>
<th>Future Scenario</th>
<th>Present Scenario</th>
<th>Future Scenario</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>IT</td>
<td></td>
<td>12</td>
<td>1.2*</td>
<td>71.5**</td>
<td>500**</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>ITES</td>
<td></td>
<td>12-15</td>
<td>2.8*</td>
<td>250**</td>
<td>1.7***</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Telecom</td>
<td></td>
<td>1.5</td>
<td>70,000</td>
<td>1.5**</td>
<td>5**</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Retail</td>
<td></td>
<td>5.7</td>
<td>4 cr.</td>
<td>270**</td>
<td>738.7**</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Media and Entertainment</td>
<td></td>
<td>11.8</td>
<td>183 lakh</td>
<td>900**</td>
<td>1.8***</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Wealth and Wellness</td>
<td></td>
<td>27</td>
<td>2*</td>
<td>3.9**</td>
<td>7.2**</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Education and Counseling</td>
<td></td>
<td>15</td>
<td>2*</td>
<td>142.6**</td>
<td>180**</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Aviation</td>
<td></td>
<td>1.5</td>
<td>1.7*</td>
<td>162**</td>
<td>421**</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Banking</td>
<td></td>
<td>8.5</td>
<td>8.4*</td>
<td>1.8***</td>
<td>28.5***</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Insurance &amp; Financial Services</td>
<td></td>
<td>12</td>
<td>2.5*</td>
<td>64.5**</td>
<td>400**</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Travel &amp; Tourism</td>
<td></td>
<td>7.5</td>
<td>36*</td>
<td>8.01*</td>
<td>13.4**</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Agri Based Services</td>
<td></td>
<td>8</td>
<td>47%</td>
<td>365.1*</td>
<td>CAGR 3.3%</td>
<td></td>
</tr>
</tbody>
</table>

(Source: Dr. Arun Kumar Panda, 2017 (www.icsiindia.in), pp 3-4 [Note: * = US$ Million, ** = US$ Billion, *** = US$ Trillion])

Table 5.2 reveals the focus areas in service sector that combine together to constitute service industry. It seems that in Indian service sector with specific reference *Aviation, Tourism, Hospitality, Retail, Media and Entertainment, Information Technology, Wellness, Education and Skill Development*. Instead of this has emerging services in sector likewise agro based services, real estate, HR consultancy, fashion design, sports services, energy services, railway services, professional services, exhibition and event services, cyber security, food and other services etc., this sectors are create more number of entrepreneurship opportunities in India. It is also stated that through finishing centers and incubation centers for innovation in service sector as per requirement of entrepreneurs, beside this, need to implement skill based programmes or activities at school,
college and university level, which helps to lead entrepreneurship among youth and set up new ventures (www.indiaservices.in). Therefore, it is noted that Centre for Skill & Entrepreneurship Development, Shivaji University, Kolhapur already taken such types steps from last five years, which lead notable outcome in Shivaji University region.

7. Discussions and Conclusion:

In brief, it is conclude that, the service sector is very important for India, as it is contributing half of the GDP growth in the Indian economy. Employment is increasing due to development of service sector. There is a very good scope to improve further in the services provided by the companies and government. As India is developing very vasty there is a need for change in the quality and also the speediness of the services. It is also found that in India there were gap between education and appropriate skill requirement in focused areas of service Industries. It means shortage of skill is major issue to empowering people towards service sector entrepreneurship. However, considering the future of MSMEs and global career opportunities, need to grab that entrepreneurship opportunities, considering focused areas of service industry in Indian context. Finally it is stated that on the basis of available secondary data preset hypothesis as ‘MSMEs services sector has potential for the rising entrepreneurship opportunities in Indian Context’ was accepted.

8. References:

Emergence Of Women Entrepreneur In Satara District Of Maharashtra –Case Study

Vaishali Rajpure
College of computer application for women satara.
Add: Shivanjali society plot no-7, sadarbazar.

Abstract:
Today’s women entrepreneurs do not come only from the established business families or from higher income section of population, they come from all walks of life. women entrepreneurs related to those businesswomen who undertake business operation with a view to earn profits .like male entrepreneurs, women entrepreneur also organize resources and assume business risk.in the both rural and urban areas women entrepreneur playing senior role in constructing employment opportunity.

Introduction:
Female entrepreneurs are women who organize and manage an enterprise, especially a business. It is the process in which women initiate a business, gather all resources, undertake risk, face challenges, provides employment to other and manages business independently. Women entrepreneurship refers to business or organization started by women or group of women.

Objective of the study
1. To search Emergence women entrepreneur in satara district.
2. To study the working and contribution of women entrepreneur in satara.
3. to challenges faced by women entrepreneur.
4. To study the strategies of balancing their family and business life.
5. To understand women entrepreneur from its basic framework.

Hypothesis
- H0 Only need of money leads to emerging women entrepreneur.
- H1 the creativity and a strong desire to do something emerging women entrepreneur.

Research methodology
The research methodology which is used during the study is based on primary data
Primary data has been collected through personal format. Structured questionnaires, telephone enquiry.
Secondary data – Is collected through various articles, research papers and World Wide Web (www)

Source of secondary data are as follows-
1. Research Paper- International research journal of Engineering & Technology (www.irjet.net)
www.shodhganga
All the other material published on SE on website.

Literature Review- Literature Review-
The literature review contains the work already done on the area of research in hand. Literature review is also needed for understanding nature of the research topic in details so that according to that research can make an approach for the research topic.
The literature review for the present study is as follows-
1. “Shital Mahavir Sanghavi” is their research paper title. The potential impact & the imp. Of social E 2018 act.
The success story of Monika nikam.
Prior work- housewife.
Education - Bachelor of art
Monika nikamshindeis belonging to small farmer family from Joshivihr village. At the school time, she was very sincere and ranker girl. She completed her graduation from kisan veer mahavidyalayacollege wai
.after her graduation she decided to help her family financially that’s why she worked as sale executive at Idea Company. She always said,” that she like to take challenge and make innovative solution”. She always wants to do something new.That’s why she always seeking a new opportunity in her job. Then she jointed metric consultancy company at wai branch. There she worked as supervisor. In that period she got married. After that she continuous her job but becauseof the family responsibility and no one elder person to tookcare for her son she had to leave her job .and her all time goes in household responsibility.

Many years she has engaged in household duties. But she was not happy.Her strong desire and creative mind not allowed her to seat at home. But it is not possible to her to go outside for the job. Then she decided to start a small house hold business. Selling cloth like kid’s garment, ladies and gent’s wear etc. and she started her business. by this business she got sufficient profit .but it is not enough for her innovative and strong desire.She wants her own shop at market for the best sell. Then she started a market research. After a long struggle she found shop as rent basis. Without losing a time she was immediately ready to take over that shop as rent basis but only strong desire is not enough she require a huge fund .there is no immediate resource for it. But her hard work and innovative mind don’t want to go back .she decided to mortgage her all gold and she also received some financial support from her father. There was very up and downs in her family life. But in that entire situation her husband plays a vital role for supporting her. He is just like her back borne.

Her strong believe and self-confidence bring that extreme day. She started her new shop as named “Namaste collection”. She just not only started her new shop but her shop is the first shop in khadi specialty. In her shop you will find variety in cloth like modi jacket, printed cotton, shirts,jeans,western kurties leggings etc.in very short period she successful in attracting her target customer and earn extreme profit.

Her main motto is providing as best quality of khadi at cheapest cost. According to her ‘the satisfaction of customer is most valuable asset for the business. Within six months she resolved her mortgaged gold and 50% of bank loan.

The ‘Namaste collection’ ladies and men’s wear,located at nagrpalika raj path road, satara.
Contact number-8087828084, 9028840276
Really this case study show us that the hard work and strong desire never let you down so believe in yourself and go for your dream.

**Problem faced by her**

1. **Family ties**

   She has to spend more time with her family member and household responsibility. Her total involvement in family. Leaves little or no energy and time to devote for business.

2. **Male dominated society**

   Just like all women in India she also faced the problem of the society is dominated by males. Male generally do not motivation women entrepreneurs.

3. **Barriers of society**

   The Neighbours and relatives always discourage and laugh on her ideas. They always demoralized her. It is very difficult to her to face that problem created by society.

4. **Children responsibility**

   In her family no one is elder person to take care of her two children when she go out of the house. so it is very difficult to start new business. So the is big question for her how to handle children responsibility.

5. **Financial problem**

   Like another entrepreneurs she also faced problem of finance. Because every implementation of program and planning require a fund. Other work just like resources allocation, administrative expenses.

**Strategies for overcome the problem**

1. Finally she strongly believes and decided to go one step ahead of the family ties. She planned her daily routing work and family responsibility. Capture a time for her desire business.

2. by disclosing the story of successful women entrepreneur she changes her husband mind. And got the support of her husband for business.
3. She strongly believes that “no risk no profit” she stands and took a risk. She mortgage her all gold .which is most favorable to her like other Indian women .and got a fund from bank. While going to the shop there is big question of took care of children .then she got idea of baby sitter. And solved that problem.

Conclusions and finding
1. From the above case study it is understand that women entrepreneurs have hardworking and never give up qualities.
2. They are self-confident and optimistic in their work.
3. They respond positively to challenges and able to take calculated risk.
4. They have analytical mind to be able to deal with various situations and problems.
5. It is also found that once she decided to do something .she never give up.
6. From the above study it is also found they effectively balance or manage their personal and professional life.

References:
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2. Gender equality: women empowerment by Dr. T. Rama Devi September-2007
3. Role of women entrepreneur in India by viness
Study On Direct Marketing From Consumers Perspective

1) Mr. Suraj Ankush Patil
PG Student Department of Management Studies
D.Y. Patil Technical Campus Faculty of Engineering & Faculty of Management, Talsande

2) Dr. Avinash Kharat
Nanasaheb Mahadik College Peth Naka

3) Mrs. Swati M. Patil
Research scholar,
D Y Patil College Talsande

Abstract

Direct marketing is very important in creating good relations with clients for the presentation of new products/services, and to also achieve sales in the meantime. Direct marketing uses different techniques, such as e-mails, telephones, fairs, festivals and other techniques in order to directly communicate with clients by being very flexible, and it also allows immediate feedback. This paper consists of two parts: the first part is related to the review of literature regarding direct marketing, and the second part is related to the research conducted through surveys in companies, by interviewing the director, general manager, marketing manager and managers of other departments within the company who have knowledge about the marketing in the company. The study regarding direct marketing and its role in relation with consumers is an interesting field to study, but at the same time it is also a challenge, because knowing more about one technique or another is a field on its own and requires the analysis of particular specifics of each technique in order for the direct marketing to have a positive impact in creating good relations with the clients on the basis of fulfilling their needs and requests.

Literature Review

Direct marketing tries to gain and keep the clients by contacting them without mediators. Thus, direct marketing is the distribution of products, information and promotion by aiming interactive communication with the consumers (Jobber and Lancaster, 2009).

The term “direct marketing” was first used in 1961. This was the idea of an American pioneer, Lester Wunderman. Direct marketing is the process where the individual answers the consumers (Baker, 2003). Direct marketing is a relative process, a process of trade, research, conversion and maintenance by using different means for sale and direct relation with the consumers. This definition entails four aspects: relational marketing, the process of research, conversion and maintenance, information and control in the individual level, and advertisements as a direct answer (Miglautsch and Bauer, 1992).

Direct marketing has had an impact a long time ago as an integral part of marketing campaigns, but because of its high cost, only big companies were able to apply direct marketing. However, with the increase of internet users, and by using e-mail in the direct market for consumers, the companies have managed to decrease the cost and to increase the efficiency (Stokes, 2008).

Introduction of Direct Marketing

Direct marketing is not an event, but it is a very effective process of marketing that involves activities such as forecast analysis, compilation of lists, the creation and implementation of the important campaign for the audience, and the efforts for the fulfillment of the analytical marketing’s activities. Today, most of the leading companies in the world use direct marketing, and also most advertising agencies have a department for direct marketing (Sharma, 2009).

Source: Sharma (2009) The increase in the industry of direct marketing is continuing, and today we have facts that show this increase. Direct marketing is a practice of sending promotional messages directly to the consumers in individual basis and not based on a large extent (Mandapakaand, et.al., 2014).
Direct marketing is the process in which the individual answers to consumers and the transactions are registered (Baker, 2003). Direct marketing is very opportunistic, and we must have a plan and a clear priority about where we are and where we want to be. For example, here are three different opportunities from which we can benefit:

- Send a letter to your employees by offering them a special discount
- Write to your latest consumers by offering them the chance to enter in a Sweepstake by simply sending a catalogue (by knowing that the majority will think that they have a better chance to win if they buy something)
- If you are a manufacturer, develop a direct program with telephone or e-mail to present your products in new stores of retail sales, by developing close contacts with your existing clients that are important for the retail sale (Bird, 2000). Once we have a list of clients, suppliers and friends, we can call them on their telephones, send them a note or visit them in order to let them know more about the business. The duty of direct marketing is to improve this idea in order for us to contact with the people on our list and tell them about an event, activity, a product or service which will be welcomed by them (Phillips and Raspberry, 2001).

Objectives of study:
1. To study concept of direct marketing from consumer perspective
2. To study various techniques of direct marketing and its impact on consumer
3. To study effects of direct marketing on industry.

2. The Research Methodology:-

To realize this paper primary data was used, collected through questionnaires by questioning directly the managers, directors and owners that have a wide knowledge about their organizations.

3) Data Analysis

From the answers of the respondents we can see that direct marketing is important for companies, by helping in increasing the sales and in this way in increasing sales. 79% of the respondents said that direct marketing.
affects in increasing their sales very much, 13% said it doesn't affect it that much, 6% said that direct marketing has only a little impact in increasing sales and only a small percentage of 2% said that direct marketing is not related at all with increasing sales.

Figure 4: Do you develop direct contacts with clients through telephone and e-mail to present your products or services, by creating close contacts with the clients?

![Graph](image)

Source: Calculations from the authors based on the research data

Direct contacts through telephone and e-mail are very important in creating direct contacts with clients and in presenting new products by different companies. Based on the results we can see that companies don’t develop direct contacts with their clients that much, where 24% said that they keep contact with their clients by telephone and e-mail, and most of the respondents, 76% of them said that they don’t keep contacts by telephone or e-mail in order to increase the sales performance and create a new image for their clients.

Figure 5: Have you been part of fairs and festivals to present your products/services in the last two years?

![Graph](image)

Source: Calculations from the authors based on the research data

43% of the respondents said that they have attended different fairs and festivals to present their products/services, and 57% said that they have not attended in fairs and festivals to present their products/services in the last two years.

Figure 6: If you have attended fairs and festivals, how much did they help for you to connect to your clients to present your products/services and to also increase the sales in the company?

<table>
<thead>
<tr>
<th>Very much</th>
<th>On the average</th>
<th>Little</th>
<th>Not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>49%</td>
<td>34%</td>
<td>14%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Source: Calculations from the authors based on the research data

From the results, we can see that 49% of the respondents said that the attendance in fairs had very much impact in connecting with the clients to present the products/services, by also affecting the increase of
sales, 34% of them said that the fairs and festivals had an average impact in connecting with clients and increasing sales, 14% said that they have only a little impact in connecting with the clients and increasing sales and 3% said that fairs and festivals have no impact in connecting with the clients and increasing sales at all.

3. Conclusions and Recommendations

Direct marketing keeps the consumers by creating direct contacts with them, by fulfilling the needs and requests of the consumers, and on this basis it increases sales. Direct marketing as one of the main forms of promotion is increasingly being used by companies, by increasing the performance of the companies. In the research it results that in the major number of companies, direct marketing has had an impact in increasing sales and companies develop direct contacts through telephone and e-mail, to present their products or services and to create close contacts with their clients.

What remains to be given a greater importance by companies is the low attendance in fairs and festivals in order to present their products and services, while the companies that attended more fairs and festivals agree that the attendance in fairs and festivals helped them to connect with clients and to present their products and services and in the meantime it increased the sales in the company.

List of References

Role Of GST In Economic Development Of India

Dr. Chavan Ashok Daulatrao
Department of Commerce,
Late Ramesh Warupdkar ACS College,
Sonpeth, Dist.: Parbhani-431516. (MH)

Abstract:
Today essential goods and services have been exempted from taxation like GST, so that the masses are benefitting greatly. No other taxes are levied. In the age of commercial competition, they have also grown in authenticity today. The same tax is being implemented by replacing all the old taxes. There is a great deal of transparency in transactions. Earlier, the merchant was making more profit. It has been banned by the government. There is only one type of control board working for it. GST is accepted by all. GST is in the interest of consumers. Traders and consultants are benefitting greatly. Reverse charge, the loss of revenue has been avoided by charging. Currently, the aim of the government is to bring India in an umbrella of one tax promoting the “One Nation One Tax” system. Implementation of Goods and Services Tax substituted the regime of Value Added Tax in India. It merged all the indirect taxes which was prevailing in the country during the Value Added Tax regime. The imposition of Goods and Service Tax was a big task in a country like India where new changes are not easily accepted. It was a complex system to understand at first but later it is coming out as a long term benefit for the country. There is the various sectorial impact of Goods and Services Tax. Some sectors show a positive impact while others show a negative impact. Due to a long term benefit scheme, there is a less immediate positive impact on Indian society and economy. However, it is expected that there is an expectation of the growth of the Indian Gross Domestic Product. The only thing is required to have patience and continuous following of rules and regulations for uplifting the country’s economy. Goods and Services Tax is extremely useful for the economy of India for a long term basis. The reason for the benefit of the Good and Services Tax is due to the uniformity of taxes.

Introduction:
France is the first country to implement Goods and Services Tax in 1954. The concept behind Goods and Services Tax was invented by a French tax official in the 1950s. In some countries it is known as VAT, or Value-Added Tax. Today, more than 160 nations, including the European Union and Asian countries such as Sri Lanka, Singapore and China practice this form of taxation. The idea of moving towards the Goods and Services Tax was first mooted by the then Union Finance Minister in his Budget for 2006-07. Today, India’s biggest indirect tax reform in the form of Goods and Services Tax has completed two year six months. A comprehensive dual Goods and Services Tax was introduced in India from 1 July 2017. The Goods and Services Tax journey began in the year 2000 when a committee was set up to draft law. It took 17 years from then for the Law to evolve. In 2017 the Goods and Services Tax Bill was passed in the Lok Sabha and Rajya Sabha. On 1st July 2017 the Goods and Services Tax Law came into force.

In India, the idea of adopting Goods and Services Tax was first suggested by the Atal Bihari Vajpayee Government in 2000. The state finance ministers formed an Empowered Committee (EC) to create a structure for Goods and Services Tax, based on their experience in designing State VAT. Seven months after the formation of the then Modi government, the new Finance Minister Arun Jaitley introduced the GST Bill in the Lok Sabha, where the BJP had a majority. In February 2015, Jaitley set another deadline of 1 April 2017 to implement GST. The Goods and Services Tax council has fitted over 1300 goods and 500 services under four tax slabs of 5%, 12%, 18% and 28% under Goods and Services Tax. This is aside the tax on gold that is kept at 3% and rough precious and semi-precious stones that are placed at a special rate of 0.25% under Goods and Services Tax. This, however, is not to suggest that the rationalization of slabs is not needed, he said, that “process is already on.” The Goods and Services Tax system currently has four slabs — 5%, 12%, 18% and 28%. On top of the 28% slab, a cess is levied on automobiles, luxury, and demerit and sin goods. Removal of cascading effect of taxes i.e. removes tax on tax. Reduction of manufacturing costs due to lower burden of taxes on the manufacturing sector. Hence prices of consumer goods will be likely to come down. Introduction to The Goods and Services Tax and its three types– CGST, SGST, IGST AND UTGST are effectively supporting such major economic development programs. GST stands for Goods and Services Tax. It is considered as the biggest taxation reform in the history of Indian economy. The GST council has fitted over 1300 goods and 500 services under four tax slabs of 5%, 12%, 18% and 28% under The Goods and Services Tax.
Tax. This is aside the tax on gold that is kept at 3% and rough precious and semi-precious stones that are placed at a special rate of 0.25% under GST. The Goods and Services Tax system currently has four slabs — 5%, 12%, 18% and 28%. On top of the 28% slab, a cess is levied on automobiles, luxury, and demerit and sin goods.

Research Methodology:
I have selected descriptive and analytical research methodology. This study is mainly based on secondary data. The required data have been collected from various Reports, journals and books. For this present research paper I have selected descriptive and analytical research methodology.

Objectives of the Study:
The objective of the study is to highlight the Role of GST in Economic Development of India. I express an opinion on the following objectives of the research paper.

- To know the contribution of the Role of GST in Economic Development of India.
- To know defects in the present Structure of the Role of GST in Economic Development of India.
- To know the need of the financial infrastructure and the Role of GST in Economic Development of India.
- To identify the measures to improve the Role of GST in Economic Development of India.

Data Collection:
The study lights on study of wide secondary data collected from various books, Government Reports, Web sites, which is focused on Goods and Services Taxes various aspects.

Goods and Service Tax is a comprehensive tax levy on manufacture, sale and consumption of goods and services. Goods and Service Tax is termed as biggest tax reform in Indian Tax Structure. It will not be an additional tax, it will include central excise duty, service tax additional duties of customers at the central level, VAT, central sales tax, entertainment tax, octroi, state surcharge, luxury tax, lottery tax and other surcharge on supply of goods and services. The purpose of GST is to replace all these taxes with single comprehensive tax, bringing it all under single umbrella. The purpose is to eliminate tax on tax. In short Before GST: Central Excise Duty, Additional Excise Duty, Service Tax, Entertainment Tax, Value Added Tax, Sales Tax, Octroi and Entry Tax, Purchase Tax, Luxury Tax, Taxes on Lottery, Betting and Gambling.

After GST: Goods and Service Tax, Costume.

Some advantages of Goods and Service Tax: For Business and Industry: Easy compliance, Uniformity of tax rate and structures, Removal of cascading, Improved competitiveness, Gain to manufacturers and exporters, etc. For Central and State Government: Simple and easy to administer, Better controls on leakage, Higher revenue efficiency, etc. For the Consumer: Single and transparent tax proportionate to the value of goods and services, Relief in overall tax burden, etc.

The enforcement of the tax was for the long term benefit. There were very few sectors that received an immediate benefit from the implementation of Goods and Services Tax. The long term benefit requires the patience of citizens. Where one sector in the country faces a positive aspect, on the other hand, the other sector faced the negative aspect. It is very important to know how and to whom the Goods and Services Tax had impacted. In a country where the population is 133.92 crores, implementation of a new tax regime was not less a big hurdle. It was required that the authority first understand the concept then it will be easy for the citizens to bring under the concept of “One Nation One Tax”.

Some of the major sectors that have been affected by the implementation of GST are- Export-Import sector, Automobile sector, Real estate, Iron and steel, Energy sector, Entertainment industry, Hotel and tourism, Education sector, Banking sector, Textile sector, Manufacturing sector, Information technology sector, etc.

“Today the central Government is planning to make the Goods and Service Tax registration compulsory for businessmen such as plumbers, fitness trainers, electrician beauty parlors, etc. this decision is likely to be due to the large turnover of many businesses. Without Goods and Service Tax numbers, it will be difficult for them to get work. The annual turnover of some businessmen is more than forty lakh rupees. Therefore, such businessmen cannot be freed from Goods and Service Tax. The central Government feels that Goods and Service Tax should be imposed.”
Today, November-December 2019, the Goods and Services Tax is above Rs one lakh crore on Goods and Services Tax collection. The major reason for the increase in Goods and Services Tax revenue is the improvement in the collection methodology. There are also restrictions on campaign tax and income tax credits launched against tax fraud. In the interim, as the recession started to recoup Goods and Services Tax payments, a government system was started to improve the collection process. Tax filing was up 4.3% this year.

Maharashtra has given the highest share of 22 per cent to other states in terms of Goods and Services Tax concepts. Goods and Services Tax collection is satisfactory in Gujarat, 18%, Tamil Nadu 19%, Madhya Pradesh 16%, and West Bengal 16%. But major states like Andhra Pradesh, Uttar Pradesh, 11% and Bihar 12%, Rajasthan 10%, have also shown disappointment in Goods and Services Tax collection. Even today, Maharashtra is the only state to pay huge tax in respect of Goods and Services Tax to the central government. Therefore, the state of Maharashtra is honored in terms of Goods and Services Tax.

Today, the state of Maharashtra is the first in the Goods and Services Tax system to be collected under the Goods and Services Tax System from across the country. Maharashtra Government has paid the highest amount of tax of Rs. 16,530 crore to the Central Government through Goods and Services Tax at the end of December 2019 compared to last year. These taxes Services Tax for the state would have been simplified and IGST tax was collected with increase by 22 percent, with the cancellation of the VAT tax system by the Central and State Governments, the Goods and international trade.

At the end of December 2019, the central government has collected a tax of Rs. 1,03,184 crore. Of this 19,962 crore of central government, 26 thousand 792 crore of state governments and Rs 48,099 crore have been collected under IGST. Amid economic slowdown, collections of the Goods and Services Tax have dropped to a 19-month low of Rs. 91,916 crore in September, 2019.

This is the second straight month of a drop in Goods and Services Tax collections. The Goods and Services Tax collections in September, 2019 were lower than Rs. 98,202 crore that had been collected in the previous month of August, 2019 and Rs. 94,442 crore collected in September 2018, the same month of the last year. During the months of October - November 2019, Goods and Services Tax is not expected to recover. The recession hit nationally and internationally, and it was huge on tax recovery. But in the month of December, 2019, Goods and Services Tax recovery has increased by 16 per cent. 69,983 crore was collected in the month of December, 2018. In December, 2019, tax of Rs 80 thousand 849 crore was recovered in 37 states of the country. The highest taxes were collected from the state of Maharashtra in the country. Maharashtra paid Rs 13 thousand 524 crore to the Center only in 2018. All three taxes are included. This is an increase of 22 per cent this year and a tax of Rs. Karnataka is second, Gujarat third then Tamil Nadu and Uttar Pradesh. This is likely to increase further by the end of March. There is no other tax paying state around the state of Maharashtra.

### The Leading State in GST Recovery

<table>
<thead>
<tr>
<th>No.</th>
<th>State</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Maharashtra</td>
<td>13,524 crore</td>
<td>16,590 crore</td>
</tr>
<tr>
<td>2</td>
<td>Karnataka</td>
<td>6,209 crore</td>
<td>6,886 crore</td>
</tr>
<tr>
<td>3</td>
<td>Gujarat</td>
<td>5,619 crore</td>
<td>6,621 crore</td>
</tr>
<tr>
<td>4</td>
<td>Tamil Nadu</td>
<td>5,415 crore</td>
<td>6,422 crore</td>
</tr>
<tr>
<td>5</td>
<td>Uttar Pradesh</td>
<td>4,957 crore</td>
<td>5,489 crore</td>
</tr>
</tbody>
</table>

*Source:www.loksatta.com,03/01/2020,P-07.*

Economy enters New Year on a positive note as Goods and Services Tax collections cross one lakh crore mark:

### Goods and Services Tax Revenue Collection Rs. In Crore

<table>
<thead>
<tr>
<th>No.</th>
<th>Month &amp; Year</th>
<th>Rs. In Crore</th>
<th>No.</th>
<th>Month &amp; Year</th>
<th>Rs. In Crore</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>September, 2018</td>
<td>94,442</td>
<td>9</td>
<td>May, 2019</td>
<td>1,00,289</td>
</tr>
<tr>
<td>2</td>
<td>October, 2018</td>
<td>1,00,710</td>
<td>10</td>
<td>June, 2019</td>
<td>99,939</td>
</tr>
</tbody>
</table>
In a positive sign for Indian economy, gross Goods and Services Tax revenue collections for the December, 2019 rose to Rs. 1,03,184 crore, making it the second straight month when the collections surpassed Rs. One lakh crore mark. This achievement was largely because of steps taken by the Union Government to increase Goods and Services Tax compliance and check its evasion.

The gross GST revenue collected in the month of January, 2020 is ₹1,10,828 crore of which CGST is ₹20,944 crore, SGST is ₹28,224 crore, IGST is ₹53,013 crore (including ₹23,481 crore collected on imports) and Cess is ₹8,637 crore (including ₹824 crore collected on imports).

**Easy procedure for registration in GST act:**

Furnish all details: PAN, Mobile No., E-mail Address, State or UT. Reference Number

File of Application: GST registration form no 01, Part B

Attach the following document in GST registration form:


Today, Maharashtra will receive Rs 52,465 crore as per the recommendations of the 15th Finance Commission in the current financial year 2020-21. The Fifteenth Finance Commission has recommended that the states pay 41 per cent of the taxable amount to the Center. Maharashtra will get 6.14 per cent of the total aid. The Center will provide Rs 8.5 lakh crore in aid to the states by 2020-21. Uttar Pradesh accounts for 17.93 per cent of the total. Uttar Pradesh will get Rs. 86,000 crore. Madhya Pradesh will get Rs 67 thousand 439 crore and West Bengal will get Rs 64 thousand crore.

**Conclusion:**

In a nutshell, today essential goods and services have been exempted from taxation like GST. So that the masses are benefiting greatly. No other taxes are levied. In the age of commercial competition, they have also grown in authenticity today. The same tax is being implemented by replacing all the old taxes. There is a great deal of transparency in transactions. Earlier, the merchant was making more profit. It has been banned by the government. There is only one type of control board working for it. GST is accepted by all. GST is in the interest of consumers. Traders and consultants are benefiting greatly. Reverse charge, the loss of revenue has been avoided.
A member of the central indirect taxes and customs board has recently announced to promote consumers on the GST bill in a lottery manner. The government has come up GST with a lottery plan to encourage consumers to buy GST bills or purchase goods. Therefore, customers are likely to get a lottery from Rs one lakh to one crore rupees. The prize will be awarded through the consumer welfare fund. Customers will have the chance to win the lottery on each bill. Therefore, consumers will be encouraged to pay tax.

In India Goods and Services Tax is restructured in current critical indirect tax system in India. A well designed Goods and Services Tax is an attractive method to get liberate of deformation of the existing process of multiple taxation. Government has promised that Goods and Services Tax will reduce the compliance burden. At present there will be no price difference between imported goods and Indian goods, and they would be taxed as same rate and also price will be same. Due to Goods and Services Tax many indirect taxes like VAT sale tax etc. diminished Goods and Services Tax will face many challenged after implementation and will result in giving many benefits. In overall we can say Goods and Services Tax plays vital role in growth and in developing of Indian Economy.

References:
3. Dr. Bharat Pagare, Direct Taxes & GST, Kailash publication, Aurangabad, 2017, Page No 303.
A Survey on Customer Satisfaction Happiness towards Selected Products as well as Services

Mr. Maheshkumar Devendra Mohite,
Research Scholar

*Institute: CSIBER, Kolhapur, INDIA (MH)

Abstract:
Customer satisfaction and happiness is all about how individual or group-wise like and love on corporate business, product and services. Happy and satisfied customer and consumer are most requirements to any business organization. Satisfaction is vital to the victory of any commercial. Satisfaction is a good measure to evaluate buyer attitude to the qualified activity of originalities. It also expresses a level of happiness of a customer in his / her professional, inner and outer environment connected with interpersonal relations with business and individual / group. Satisfaction of customer as well as consumer is a key part of successful business, growing business and win mind of buyer. This research is focusing on collecting or getting the customer ‘satisfaction happiness’ or ‘satisfied with happy’ information towards product as well as Services, gets general 'user experience' of customer. Here 'User experience’ was considered on the basis of individual as well as summery of 'his/ her' opinion from his connecting people or summery of listening user experience. Researcher used selected product as well as service from companies that was mobile phone, vehicle and telecommunication. Primary data and secondary data source taken for reach research objective. Area was selected Residential of Rajarampuri from Kolhapur City. Sample size is 1000. Purposive Convenience Sampling technique was used to achieve target. An analytical method has been developed to check the customer satisfaction and happiness from selected product, service and business. This study is intended for perceive customer satisfaction and happiness.

Keywords: customer satisfaction, customer happiness, satisfied with happy

Introduction:
Customer satisfaction and happiness or satisfied with happy is that the necessary space of analysis for marketers; as satisfied and happy customer is that the happy and satisfied customer of a corporation that generates vital revenue for the corporate. This analysis is conducted for the exact same reason to seek out that what are the various factors that create customer will satisfied and happy. This study will collect the customer satisfaction and happiness data from product as well as Services, general 'user experience' of customer here 'User experience' was thought of on the idea of individual furthermore as summery of 'his/ her' opinion from his connecting people and understand most typical factor for customer satisfaction. Everywhere the planet varied researches has conducted several work on client loyalty and its impact on sale and gain of the firm. However an issue arises once a customer become satisfies, happy and loyal? There’s a variable that lies before the customer loyalty that's customer happiness. Satisfaction and happiness is that the feeling of a customer or consumer once a client expressing joy. Rising trend of business may be a smart facet for the economies. An increasing competition focus additional on the facet of client/ customer retention through applying varied selling activities. Customer and client happiness is one among the tool among those factors. This analysis is conducted for the explanation to seek out that however client will be happier and knows satisfaction data from product and services. What are the various factors that are answerable for creating client happy and the way these factors contribute towards customer or consumer happiness; The time has modified once companies was solely providing the merchandise, price, place and promotion. The corporate are currently accenting on even additional. Today’s companies ought to perceive the realistic and emotions of shoppers, their culture and supply most client worth together with relationship selling in keeping with the things. Author* told that "Customer and consumer ‘satisfaction happiness’ or ‘satisfied with happy’ provides an upper indicator of customer / consumer / buyer purchase intentions and reliability. Customer satisfaction and happiness information are among the foremost often collected indicators of market perceptions. Their principal use is two way communications. Within organizations, the gathering, analysis and dissemination of that information send a message concerning the importance of tending to customers and guaranteeing that they need a positive expertise with the company's merchandise and services. Although sales or market share will indicate however well a firm is acting presently, satisfaction is probably the most effective indicator of however seemingly it's that the firm’s customers can build any purchases within the future. Customer means a person who buys goods
or service from business or shop. Customer was also known as shopper, consumer, buyer, purchaser, patron and client. Abundant analysis has targeted on the connection between client satisfaction, happiness and retention. Previews Research study indicates and aimed on the consequences of satisfaction are most powerfully complete at the extremes."

Reviews of Literature:

[1] According to Emelda M. (June 8, 2016) Happiness: it's outlined as each a state of mind associated an feeling. Man will prefer to be happy. It’s relevant to notice that even those who are poor may be happy despite the actual fact that not all their wants are met, even the foremost basic ones. Satisfaction: it's the state whereby your wishes are met. You’ll realize it within the possession and delight of things that you simply want. In effect, it, too, may be a state of mind whereby you discover happiness knowing that your demands and wishes are created attainable

[2] According to Pragati Chopra (Nov 2017) Happiness are some things to keep up and revel in, however satisfaction are some things to try for. Happiness is solely a mix of chemicals; however satisfaction comes solely through positive action. She might outline satisfaction as a sense of wellbeing derived through setting worthy goals and reaching them. Satisfaction is not transient, like happiness; as a result of the action of goals is not one thing that fades away. It conjointly cannot be tricked; you cannot feel happy through medicine or stimulation or perhaps through positive although Satisfaction could be a sensible indicator of your execution, and could be a carrot that pulls you towards doing kickshaws. The particular feeling of satisfaction is not that necessary / although it will feel good, however the pursuit of it'll drive your life during a sensible direction.

[3] According to OSAT Marketing Education (CEOE) (041) Practice & Study Guide (2019) Customer satisfaction is associate abstract idea and involves such factors because the quality of the merchandise, the standard of the service provided, the atmosphere of the situation wherever the merchandise or service is purchased, and also the value of the merchandise or service

[4] According to pi Happiness (June 2019) Customer happiness is pre-requisite for customer satisfaction and is important for no-hit businesses. Explore numerous suggests that to enhance customer delight.

Theoretical Background:

[1] Andrew Blumenthal (Feb 2020) 'Customer’ “A client is a personal or business that purchases another company's product or services. Customers square measure necessary as a result of they drive revenues; while not them, businesses don't have anything to supply. Most public-facing businesses vie with different firms to draw in customers, either by sharply advertising their merchandise or by lowering costs to expand their” author* Study on customer explained that A person or group of people or client or business that purchases another company's product or services. Customers square measure necessary as a result of they drive revenues; while not them, businesses don't have anything to supply. Most public-facing businesses vie with alternative corporations to draw in customers, either by sharply advertising their product or by lowering costs to expand their. Customers square measure necessary as a result of they drive revenues; while not them, businesses don't have anything to supply. Most public-facing businesses vie with alternative corporations to draw in customers, either by sharply advertising their product or by lowering costs to expand their. Customers square measure necessary as a result of they drive revenues; while not them, businesses don't have anything to supply. Most public-facing businesses vie with alternative corporations to draw in customers, either by sharply advertising their product or by lowering costs to expand their. Customers square measure necessary as a result of they drive revenues; while not them, businesses don't have anything to supply. Most public-facing businesses vie with alternative corporations to draw in customers, either by sharply advertising their product or by lowering costs to expand their.

[2] Author* Study on statically/ arithmetic tools explanation as “Descriptive statistics: This was used to describe the basic features of the data in a study. They are provides very simple summaries about the sample and the measures. Use Summary statistics to obtain the following statistics: sample size, mean, median, mode, and Standard deviation, standard error of the mean (SEM), Skewness, kurtosis and std. error of Skewness as well as kurtosis. With the help of simple graphics analysis, they form the basis of virtually every quantitative analysis of data and has able collect, organize and compare vast amounts of discreet categorical and continuous non-discreet or say numerically infinite data in a more manageable
form. Not only for demographic variable, but descriptive statistical analysis also conducted to search the mean value for each independent variable to show the level of satisfaction.”

[3] Study on Sample size which defined “the number of cases N is the number of numerical entries for the variable that full fills the filter”

[4] Study on mean, mode, medium defined next; arithmetic mean: “the arithmetic mean is the summation or sum of all comment or observations divided by the number of observations.” Median: “According study considering example when you have 100 observations, and these are sorted from smaller to larger, then the median is equal to the middle value. If there found distribution of the data is Normal, then their median is equal to the arithmetic mean.” Mode: “The mode is the number that is repeated more often than any other” Standard Deviation: “the standard deviation is the square root of the variance. When the distribution of the observations is Normal, then it can be assumed that 68% and 95% of all observations are located in the intervals Mean ± 1SD and Mean ± 2SD respectively”.

[5] Study on Skewness &Kurtosis contains that, Skewness:“Its coefficient of Skewness was measuring the degree of symmetry in the variable distribution. If the corresponding P-value is low (P<0.05) then the variable symmetry is significantly different from that of a Normal distribution, which has a coefficient of Skewness equal to 0. Minimal required sample size for Skewness: 2, for it's P-value: 8”. Kurtosis: “The coefficient of Kurtosis is a measure for the degree of peakedness/flatness in the variable distribution. If the corresponding P-value is low (P<0.05) then the variable peakedness is significantly different from that of a Normal distribution, which has a coefficient of Kurtosis equal to 0. Minimal required sample size for Kurtosis and it's P-value”

[6] Study on Test for Normal Distribution: “The result of this test is expressed as 'accept Normality' (P is higher than 0.05) or 'reject Normality' (P is lower than 0.05). The result of skewness and kurtosis values was attained; and this will indicate whether the data is normally distributed or not. Normal distribution is acceptable when the skewness and kurtosis values are in the range of +3 to -3”

[7] Author* Study Consideration: (a) the level of ‘Satisfaction happiness’ (or satisfied with happy) score are categorized by Very low (1.0 to 1.8 mean value), low (1.8 to 2.60 mean value), medium (2.61 to 3.40 mean value), high (3.41 to 4.20 mean value) and very high (4.21 to 5.00) level of satisfaction and happiness or satisfaction happiness or satisfied with happy. (b) Ranking and percentage is used for sorting highest order value to lowest order value. Higher is your percentile higher is your rank also Greater is your percentile or value Greater is your rank. (c) Percentage of respondents (P_N) is calculated with the formula “obtained response (O_R) divide by total number of respondent (N)” multiply with 100. Formula: P_N % = (O_R / N) multiply with 100. Here is example If Sample Size or total number of respondent N = 1000, obtained response O_R= 890 then answer is “Percentage of response P_N %” is 89%. [89% = (890/1000) multiply with 100]

[8] Percentile rank refers to the proportion of scores that are adequate to or less than a given score. In the world of statistics, percentile rank refers to the proportion of scores that are adequate to or but a given score. mark ranks, like percentages, fall on a time from 0 to 100. as an example, a mark rank of 40 indicates that 40th of the scores in a very distribution of scores fall at or below the score at the 40 % Percentile ranks are helpful after you need to quickly perceive however a specific score compares to the opposite scores in a very distribution of scores. For example, knowing somebody scored 235 points on Associate in nursing communicating does not tell you a lot of you and do not savvy several points were potential, and notwithstanding you probably did, you would not savvy that person's score compared to the remainder of his classmates. If, however, you were told that he scored at the 90th percentile, then you'd understand that he did similarly or higher than 90th of his category. Formula for percentile Ranks: The formula for calculative percentile ranks is comparatively straightforward and easy. Knowing solely the distribution of scores, you'll be able to simply calculate the percentile rank for any of the scores within the distribution. The percentile rank formula is: R = P / 100 (N + 1). R represents the ordering of the score. P represents the percentile rank. N represents the amount of scores within the distribution.
Research Gap:
Light discussing and study of author state that there was few research conducted on customer satisfaction and happiness towards product and services. Previous researcher was wrote paper on specific product and services. They are not examining combined user experience, listening experience towards companies product or services. Previous Researcher was not answered on recent information of customer satisfaction happiness (satisfied with happy) from product as well as Services. Light research was done from Western Maharashtra Side. There was not found updated information of satisfaction happiness towards product as well as services companies business.

Objective of Study:
[1] To collect the customer satisfaction happiness (satisfied with happy) information from product as well as Services.  
[2] To share general 'user experience' of customer. ('User experience' was considered on the basis of individual as well as summery of 'his/ her' opinion from his connecting people or summery of listening from other )

Scope of Study:
[1] Geographical Scope: The geographical scope for the study within the Kolhapur town as additional various firms are found during this Kolhapur city or town, most business growing wide. 
[2] Analytical Scope: An analytical method has been developed to check the customer satisfaction and happiness from selected product, service and business 
[3] Topical Scope: This study is intended for perceive customer satisfaction and happiness or satisfied with happy.

Research Methodology Adopted:
There is important to collect the customer satisfaction happiness (satisfied with happy) information from product as well as Services and like to share general 'user experience' of customer. Researcher was adopted Methodological Approach: Quantitative Method, Methods of Data Collection: Primary & Secondary Data. Survey was conducted for primary data with the help of questionnaire including 5 multiple choice questions; demographics questions and Yes/ No answer type quest ‘Yes’ consider important and ‘No’ consider ‘Not Important’ etc. Method of Analysis: Calculation, SPSS, MS Excel software used. Unit Selected- Business Organization Product and Services. (Mobile Phone: Mi, Oneplus, Samsung, Huawei, Apple, Motorola, Nokia, Vivo, Coolpad, Honor, Lenovo, LG, Micromax, Basics Mobiles, Intex, Ambrane, Tab PC, OPPO, Jabra, Syska, Vehicle: Tata Motors, Mahindra, Maruti Suzuki, Hero Motocorp, Bajaj Auto, Toyota Motor, Chevrolet, Royal Enfield, Honda, Ford, NEXA, Hyundai, Telecommunication: Vodafone – Idea, Airtel, Jio, BSNL, Aircel, Tata Docomo). Area Selected- For the purpose of research the researcher has selected Residential of Rajarampuri from Kolhapur City, Maharashtra State. Type of Research - Empirical Research facts finding investigation with adequate interpretation and identifying the various views. Researcher chose Survey method. Data Source: Primary source- collected by arranging extensive filed work, for this purpose questionnaire of selected question is prepared and distributed among residential, customers were interviewed, and personnel’s discussion and interaction was conducted. Secondary source- for secondary sources researcher has referred published literature by various magazines, research articles, seminar papers, company reports, manuals, database, dairy, website etcResearch Approach- Field Study Method. Research Instrument- Structured Questionnaire. Sampling Size- 1000. Sampling Procedure- Purposive Convenience Sampling. Sampling Unit- Residential People from selected area. Statistical Tools: arithmetic mean, frequency, percentage, Percentage with ranking technique etc.

Data analysis & Interpretation:
Researcher was collected 100% data and it was analyzed and interpreted below (a), (b) sections.
(a) Demographic Analysis: “Researcher was asked personal information question to customer. Researcher gets the information of customer gender, Age, connecting people with them, suitability of buying or purchasing product as well as services.” (See below 1, 2, 3, and 4)
(a.1) Gender Wise Response: Research gets the information of demographic variable Gender (Male and Female) availability count.

Table 1: Gender Wise Response:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Response Gender</th>
<th>F</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Male</td>
<td>840</td>
<td>84%</td>
</tr>
<tr>
<td>2</td>
<td>Female</td>
<td>160</td>
<td>16%</td>
</tr>
<tr>
<td></td>
<td>Respondent Total</td>
<td>1000</td>
<td>100%</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

According to study (ref Table 1) out of 100 % responses; 84 % Male Respondents And 16 % Female Respondents Have Given Response. Majority Of Male Respondents Are More.

(a.2) Age Group Response: Research gets the information of demographic variable Age wise availability count.

Table 2: Age Group Response

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Age</th>
<th>F</th>
<th>%</th>
<th>Sr. No.</th>
<th>Age</th>
<th>F</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10-18</td>
<td>58</td>
<td>6%</td>
<td>4</td>
<td>34-42</td>
<td>267</td>
<td>27%</td>
</tr>
<tr>
<td>2</td>
<td>18-26</td>
<td>230</td>
<td>23%</td>
<td>5</td>
<td>42-50</td>
<td>61</td>
<td>6%</td>
</tr>
<tr>
<td>3</td>
<td>26-34</td>
<td>247</td>
<td>25%</td>
<td>6</td>
<td>50-58</td>
<td>137</td>
<td>14%</td>
</tr>
</tbody>
</table>

(Source: Primary Data)

According to study (ref Table 2) out of 100 % responses; From The Age Group Of (10-18) 6 %, (18-26) 23 %, (26-34) 25%, (34-42) 27%, (42-50) 6 %, (50-58) 14% Respondents Are Given Response. From The Age Group Of 18-42 Are More Participants Or Customers.

(a.3) Connecting People with user: Research gets the information of users that are connecting to other Customer.

Table 3: user are connecting to other Customer

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Connect</th>
<th>Response</th>
<th>F</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Below 5 People</td>
<td>780</td>
<td>78%</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>In between 5 to 10</td>
<td>130</td>
<td>13%</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>In between 10 to 15</td>
<td>80</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>In between 15 to 20</td>
<td>10</td>
<td>1%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Respondent Total</td>
<td>1000</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary Data)

Study shows (ref table 3) Out of 100% Customers; 78% respondents “Below 5 People”, 13% In ‘between 5 to 10 respondents’, ‘In between 10 to 15’ are 8% and ‘In between 15 to 20’ are 1% counted that are user told that they are connected or contacted or in communication. The maximum “below 5 people’ are connected with respondents.

(a.4) Response of Suitability of Buying or Purchasing Goods & Service by Customer: Research gets the information of way of his her like or suitability for buy/ purchase goods/ service.

Table 4: Customer Suitability of Buying or Purchasing Goods & Service

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Buy/ Purchase Response</th>
<th>F</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Online</td>
<td>280</td>
<td>28%</td>
</tr>
<tr>
<td>2</td>
<td>Offline</td>
<td>420</td>
<td>42%</td>
</tr>
<tr>
<td>3</td>
<td>Both</td>
<td>300</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td>Respondent Total</td>
<td>1000</td>
<td>100%</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
Study shows (ref table 4) Out of 100% Customers Are Buy/ Purchase Goods and Service by Online Is 28% And Off Line Are 42 % And 30% Customers Are Buy / Purchased Goods And Service By Both (Online & Offline). Majority respondent told that they like purchase or buy product or service by offline.

(b) Response of respondents Satisfaction Happiness towards product and services: “Researcher was asked direct question to customer regarding Satisfaction happiness from selected product and service. Asked Question to respondents is “Mention your opinion about ‘satisfied with happy’ or ‘satisfaction happiness’ from the listed product as well as service companies business” They were responded with the reference of questioner by Five point Liker scale observation. Researcher observe and gets answer from respondents with the help of “(1) powerfully disagrees; (2) Disagree; (3) Neither agrees nor disagrees; (4) Agree; (5) powerfully agree” from him or her. Respondent’s opinions are considered his / her user experience. (‘User experience’ was considered on the basis of individual as well as summery of ‘his/ her’ opinion from his her connecting people or summery of listening user experience). Researcher catches the following primary data which was analyzed by statically tools and interpreted.” (See below 5, 6, and 7)

(b.5) (Respondent & Users) Opinion of Mobile Phone (which was combined Product and Service) Satisfaction happiness: Research gets the information of Opinion from users of Mobile Phones Product as well as service Satisfaction happiness experience. Respondents was answered “opinion about satisfied with happy from listed product as well as service companies business” consider score for analysis is “(1) Powerfully Disagrees; (2) Disagree; (3) Neither Agrees Nor Disagrees; (4) Agree; (5) Powerfully Agree “Table 5 shows total counted response and percentage of response obtained in primary data from respective questions.

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Company, Product / Service</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Total</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mi</td>
<td>105</td>
<td>11</td>
<td>680</td>
<td>68</td>
<td>40</td>
<td>4</td>
<td>160</td>
</tr>
<tr>
<td>2</td>
<td>Oneplus</td>
<td>45</td>
<td>5</td>
<td>180</td>
<td>18</td>
<td>96</td>
<td>10</td>
<td>678</td>
</tr>
<tr>
<td>3</td>
<td>Samsung</td>
<td>650</td>
<td>65</td>
<td>290</td>
<td>29</td>
<td>20</td>
<td>2</td>
<td>40</td>
</tr>
<tr>
<td>4</td>
<td>Huawei</td>
<td>540</td>
<td>54</td>
<td>198</td>
<td>20</td>
<td>240</td>
<td>24</td>
<td>19</td>
</tr>
<tr>
<td>5</td>
<td>Apple</td>
<td>90</td>
<td>9</td>
<td>38</td>
<td>4</td>
<td>498</td>
<td>50</td>
<td>234</td>
</tr>
<tr>
<td>6</td>
<td>Motorola</td>
<td>429</td>
<td>43</td>
<td>141</td>
<td>14</td>
<td>109</td>
<td>11</td>
<td>320</td>
</tr>
<tr>
<td>7</td>
<td>Nokia</td>
<td>538</td>
<td>54</td>
<td>440</td>
<td>44</td>
<td>22</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>8</td>
<td>Vivo</td>
<td>7</td>
<td>1</td>
<td>89</td>
<td>9</td>
<td>240</td>
<td>24</td>
<td>324</td>
</tr>
<tr>
<td>9</td>
<td>Coolpad</td>
<td>278</td>
<td>28</td>
<td>554</td>
<td>55</td>
<td>64</td>
<td>6</td>
<td>95</td>
</tr>
<tr>
<td>10</td>
<td>Honor</td>
<td>107</td>
<td>11</td>
<td>456</td>
<td>46</td>
<td>107</td>
<td>11</td>
<td>174</td>
</tr>
<tr>
<td>11</td>
<td>Lenovo</td>
<td>283</td>
<td>28</td>
<td>215</td>
<td>22</td>
<td>189</td>
<td>19</td>
<td>290</td>
</tr>
<tr>
<td>12</td>
<td>LG</td>
<td>456</td>
<td>46</td>
<td>123</td>
<td>12</td>
<td>200</td>
<td>20</td>
<td>198</td>
</tr>
<tr>
<td>13</td>
<td>Micromax</td>
<td>67</td>
<td>7</td>
<td>230</td>
<td>23</td>
<td>100</td>
<td>10</td>
<td>235</td>
</tr>
<tr>
<td>14</td>
<td>Basics Mobiles</td>
<td>32</td>
<td>3</td>
<td>132</td>
<td>13</td>
<td>5</td>
<td>5</td>
<td>141</td>
</tr>
<tr>
<td>15</td>
<td>Intex</td>
<td>146</td>
<td>15</td>
<td>120</td>
<td>12</td>
<td>203</td>
<td>20</td>
<td>456</td>
</tr>
<tr>
<td>16</td>
<td>Ambrane</td>
<td>400</td>
<td>40</td>
<td>150</td>
<td>15</td>
<td>450</td>
<td>45</td>
<td>0</td>
</tr>
<tr>
<td>17</td>
<td>Tab PC</td>
<td>322</td>
<td>32</td>
<td>66</td>
<td>7</td>
<td>355</td>
<td>36</td>
<td>240</td>
</tr>
<tr>
<td>18</td>
<td>OPPO</td>
<td>234</td>
<td>23</td>
<td>142</td>
<td>14</td>
<td>100</td>
<td>10</td>
<td>342</td>
</tr>
<tr>
<td>19</td>
<td>Jabra</td>
<td>12</td>
<td>1</td>
<td>18</td>
<td>2</td>
<td>880</td>
<td>88</td>
<td>90</td>
</tr>
<tr>
<td>20</td>
<td>Syska</td>
<td>0</td>
<td>0</td>
<td>13</td>
<td>1</td>
<td>170</td>
<td>17</td>
<td>809</td>
</tr>
</tbody>
</table>

Note “(1) Powerfully Disagrees; (2) Disagree; (3) Neither Agrees Nor Disagrees; (4) Agree; (5) Powerfully Agree”

(Source: Primary Data)

Ranking Table 5 gives information of customer response ranks so it helps to understanding his her satisfaction happiness from listed product services business companies. Ranking Table did by sorting highest percentage response to lowest percentage response.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Powerfully Disagree</th>
<th>Disagree</th>
<th>Neither Agree Nor Disagree</th>
<th>Agree</th>
<th>Powerfully Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>Samsung</td>
<td>Mi</td>
<td>Jabra</td>
<td>Syska</td>
<td>Basics Mobiles</td>
</tr>
<tr>
<td>2nd</td>
<td>Huawei</td>
<td>Coolpad</td>
<td>Apple</td>
<td>Oneplus</td>
<td>Micromax</td>
</tr>
</tbody>
</table>
According to above table 5 it was seen that mean value represent customer ‘satisfaction happiness’ or ‘satisfied with happy’ towards or from product as well as services. It was seen that Basics Mobilesmean is 4.3, Vivo mean is 3.9, Syska mean is 3.8, Micromax mean is 3.6, Oneplusmean is 3.4, Apple mean is 3.3, Intex mean is 3.2, Oppo mean is 3.1, Jabra mean is 3.0, Honor mean is 2.8, Tab PCmean is 2.6, Lenovo mean is 2.3, Mi mean is 2.3, LGmean is 2.2, Ambrane mean is 2.1, Coolpad mean is 2.0, Huawei mean is 1.7, Nokia mean is 1.5, Samsung mean is 1.5. “The level of ‘Satisfaction happiness’(or satisfied with happy) score are categorized by Very low (1.0 to 1.8 mean value) found in Huawei, Nokia, Samsung, low (1.8 to 2.60 mean value) found in Tab PC, Lenovo, Motorola, Mi, LG, Ambrane, Coolpad, medium (2.61 to 3.40 mean value) found in Oneplus, Apple, Intex, OPPO, Jabra, Honor, high (3.41 to 4.20 mean value) found in Vivo, Syska, Micromaxand very high (4.21 to 5.00) found in Basic mobile has level of satisfaction happiness or satisfied with happy”. Researcher concluded that ‘Basic mobile’ has very high level and Vivo, Syska, Micromax has high level of customer ‘satisfaction happiness’ or ‘satisfied with happy’ found towards or from product as well as service.

(b.6) (Respondent & Users) Opinion of vehicle (which was combined Product and Service) happiness: Research gets the information of Opinion from users of vehicle Product as well as service Satisfaction happiness experience. Table 6 shows total counted response and percentage of response obtained in primary data from respective questions.

### Table 6: Respondents Response / Opinion of vehicle.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Company, Product / Service</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Total</th>
<th>%</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Tata Motors</td>
<td>80</td>
<td>8</td>
<td>580</td>
<td>58</td>
<td>89</td>
<td>9</td>
<td>230</td>
<td>23</td>
</tr>
<tr>
<td>2</td>
<td>Mahindra</td>
<td>45</td>
<td>5</td>
<td>140</td>
<td>14</td>
<td>96</td>
<td>10</td>
<td>465</td>
<td>47</td>
</tr>
<tr>
<td>3</td>
<td>Maruti Suzuki,</td>
<td>78</td>
<td>8</td>
<td>346</td>
<td>35</td>
<td>90</td>
<td>9</td>
<td>453</td>
<td>45</td>
</tr>
<tr>
<td>4</td>
<td>Hero Motocorp</td>
<td>125</td>
<td>13</td>
<td>223</td>
<td>22</td>
<td>23</td>
<td>2</td>
<td>353</td>
<td>35</td>
</tr>
<tr>
<td>5</td>
<td>Bajaj Auto,</td>
<td>72</td>
<td>7</td>
<td>238</td>
<td>24</td>
<td>114</td>
<td>11</td>
<td>234</td>
<td>23</td>
</tr>
<tr>
<td>6</td>
<td>Toyota Motor</td>
<td>156</td>
<td>16</td>
<td>245</td>
<td>25</td>
<td>67</td>
<td>7</td>
<td>453</td>
<td>45</td>
</tr>
<tr>
<td>7</td>
<td>Chevrolet</td>
<td>111</td>
<td>11</td>
<td>231</td>
<td>23</td>
<td>245</td>
<td>25</td>
<td>290</td>
<td>29</td>
</tr>
<tr>
<td>8</td>
<td>Royal Enfield</td>
<td>46</td>
<td>5</td>
<td>151</td>
<td>15</td>
<td>240</td>
<td>24</td>
<td>330</td>
<td>33</td>
</tr>
<tr>
<td>9</td>
<td>Honda</td>
<td>284</td>
<td>28</td>
<td>342</td>
<td>34</td>
<td>109</td>
<td>11</td>
<td>256</td>
<td>26</td>
</tr>
</tbody>
</table>
According to above table 6 it was seen that mean value represent customer ‘satisfaction happiness’ or ‘satisfied with happy’ towards or from product as well as services. It was seen that Mahindra mean is 3.7, Royal Enfield mean is 3.6, Bajaj Auto mean is 3.5, Hero Motocorp mean is 3.4, Ford mean is 3.3, Chevrolet mean is 3.1, Toyota Motor mean is 3.0, NEXA mean is 2.6, Tata Motors mean is 2.5, Honda mean is 2.4, Hyundai mean is 2.3. “
The level of ‘Satisfaction happiness’ (or satisfied with happy) score are categorized by Very low (1.0 to 1.8 mean value) found in no any vehicle, low (1.8 to 2.60 mean value) found in NEXA, Tata Motors, Honda, Hyundai, medium (2.61 to 3.40 mean value) found in Hero Motocorp, Ford, Chevrolet, Toyota Motor, Maruti Suzuki, high (3.41 to 4.20 mean value) found in Mahindra, Royal Enfield, Bajaj Auto and very high (4.21 to 5.00) found in no any vehicle has level of satisfaction happiness or satisfied with happy.” Researcher concluded that ‘Mahindra, Royal Enfield, Bajaj Auto’ has high level of customer ‘satisfaction happiness’ or ‘satisfied with happy’ found towards or from product as well as service.

(b.7) (Respondent & Users) Opinion of Telecommunication Service Provider: Research gets the information of Opinion from users of telecommunication Product as well as service Satisfaction happiness experience. Table 7 shows total counted response and percentage of response obtained in primary data from respective questions.

Ranking Table 7 gives information of customer response ranks so it helps to understanding his her satisfaction happiness from listed product services business companies. Ranking Table did by sorting highest percentage response to lowest percentage response.
According to above table 7 it was seen that mean value represent customer ‘satisfaction happiness’ or ‘satisfied with happy’ towards or from product as well as services. It was seen that Jio mean is 3.4, Airtel mean is 3.4, Tata Docomo mean is 3.2, BSNL mean is 3.1, Vodafone – Idea mean is 3.1, Aircel mean is 2.6.”

The level of ‘Satisfaction happiness’ (or satisfied with happy) score are categorized by Very low (1.0 to 1.8 mean value) found in no any telecommunication, low (1.8 to 2.60 mean value) found in Aircel, medium (2.61 to 3.40 mean value) found in Jio, Airtel, Tata Docomo, BSNL, Vodafone – Idea, high (3.41 to 4.20 mean value) found in no any has level of satisfaction happiness or satisfied with happy.”

Researcher concluded that ‘Jio, Airtel, Tata Docomo, BSNL, Vodafone – Idea has medium level of customer ‘satisfaction happiness’ or ‘satisfied with happy’ found towards or from product as well as service.

(c) Response of respondent’s individual importunacy during buying or purchasing any product and services: Researcher was collected information from customer regarding importunacy during buys or purchases any product and service from the listed. Asked Question to respondents is “Answer ‘yes’ if important and ‘no’ if ‘not important’ State you importunacy when you will buy or purchase product and service from listed content”.

Table 8: Respondents Response / Opinion individual importunacy

<table>
<thead>
<tr>
<th>[Product] Content List</th>
<th>Opinion individual importunacy</th>
<th>[Service] Content List</th>
<th>Opinion individual importunacy</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>[Yes (1)] F % [No (2)] F %</td>
<td></td>
<td>[Yes (1)] F % [No (2)] F %</td>
</tr>
<tr>
<td>Price or worth</td>
<td>890</td>
<td>89</td>
<td>110</td>
</tr>
<tr>
<td>Specification</td>
<td>878</td>
<td>87.8</td>
<td>122</td>
</tr>
<tr>
<td>Presentation</td>
<td>767</td>
<td>76.7</td>
<td>233</td>
</tr>
<tr>
<td>Place</td>
<td>678</td>
<td>67.8</td>
<td>322</td>
</tr>
<tr>
<td>Availability</td>
<td>647</td>
<td>64.7</td>
<td>353</td>
</tr>
<tr>
<td>Package</td>
<td>234</td>
<td>23.4</td>
<td>766</td>
</tr>
<tr>
<td>Human Support</td>
<td>870</td>
<td>87</td>
<td>130</td>
</tr>
<tr>
<td>Non-Human Support</td>
<td>860</td>
<td>86</td>
<td>140</td>
</tr>
<tr>
<td>Advertisements</td>
<td>697</td>
<td>69.7</td>
<td>303</td>
</tr>
<tr>
<td>Quality</td>
<td>654</td>
<td>65.4</td>
<td>346</td>
</tr>
<tr>
<td>Brand</td>
<td>764</td>
<td>76.4</td>
<td>236</td>
</tr>
<tr>
<td>Recommendation</td>
<td>789</td>
<td>78.9</td>
<td>211</td>
</tr>
<tr>
<td>Reviews</td>
<td>775</td>
<td>77.5</td>
<td>225</td>
</tr>
</tbody>
</table>

(Source: Primary Data)
According to above table, Graph 8; it was seen that out of 1000 (100%) respondents or customers from 0% to 25% customer or respondents told that “packages” is important when he / she will buy or purchase product and service. From ‘25% to 50%’ customer or respondents told that “Non-Human Support” is important when he / she will buy or purchase service only. From 50% to 75% customer or respondents told that “Place, Availability, Advertisements, Quality” is important when he / she will buy or purchase product only; and “Presentation, Place, Advertisements, Reviews” is important when he / she will buy or purchase service only. From 75% to 100% customer or respondents told that “Price or worth, Specification, presentation, Human Support, Non-Human Support, Brand, Recommendation, Reviews” is important when he / she will buy or purchase product only; and “Price or worth, Specification, Availability, Human Support, Quality, Brand, Recommendation” is important when he / she will buy or purchase service only.

Discussion:

A consumer or customer satisfaction happiness survey contains a range of benefits that up to date firms recognize, blessings that are tested within the course of your time. Satisfaction happiness surveys don't seem to be solely tools of tempting customers to precise their opinion, they're additionally opportunities to ask customers to find out new info concerning firms, like innovations or changes, and transport of creating customers’ viewpoints. In the first place, a satisfaction happiness survey is associate degree economical tool to evaluate customer loyalty. Once customers denote the merchandise or services they like and dislike, they additionally reveal what keeps them and makes them repeat customers. Learning the explanations for customer loyalty or the impediments to loyalty may be a secret to eminent business. Naturally, a satisfaction happiness survey has the advantage of stating the extent of client satisfaction. High still as low satisfaction is equally vital to ascertain. Satisfaction happiness surveys are opportunities for patrons to precise their opinions, and that they will gift their aspect of the story, freely and while not being interrupted. Then the analysis of opinions and knowledge submitted by customers can facilitate to section customers into classes, on the idea of what ought to be done to satisfy their desires, expectations, etc. Happiness may be a state of mind whereas satisfaction is the absence of need. Happiness is a feeling whereas satisfaction isn't. Though each happiness and satisfaction will go along, one is happy though his needs don't seem to be met whereas he is happy while not essentially being happy. Being happy or satisfied depends for the most part on a person’s beliefs, particularly spiritual ones that offer his life a purpose. Once he she has done his share, he she can feel satisfied and happy. Author* told that Customer or consumer ‘satisfaction happiness’ or ‘satisfied with happy’ is associate intellectual conception and involves such factors because the quality of the merchandise, product and service with the standard of the service provided, the atmosphere of the situation wherever the merchandise or product and service is purchased, and therefore the worth of the merchandise or product and service. Customer happiness is pre-requisite for customer satisfaction and is important for winning businesses. Explore varied means that to boost client, customer or consumer delight.

Finding:

[1] Research study observed 84 % Male Respondents And 16 % Female Respondents Have Given Response 1000 (100%) customer. Majority Of Male Respondents Are More. The Age Group Of (10-18) 6 %, (18-26) 23 %, (26-34) 25%, (34-42) 27%, (42-50) 6 %, (50-58) 14% Respondents Are Given Response. From The Age Group Of 18-42 Are More Participants Or Customers. 78 % respondents “Below 5 People”, 13% In ‘between 5 to 10 respondents’, ‘In between 10 to 15’ are 8% and ‘In between 15 to 20’ are 1% counted that are user told that they are connected or contacted or in communication. The maximum “below 5 people” are connected with respondents. Majority respondent told that they like purchase or buy product or service by offline which are buy Online Is 28% and Off Line Are 42 % from 100% customers.

[2] Researcher catches the information from the research study of customer ‘satisfaction happiness’ (satisfied with happy) from product as well as Services which was told that ‘Basic mobile’ has very high level and Vivo, Syska, Micromax has high level of customer ‘satisfaction happiness’ or ‘satisfied with happy’ in the mobile phone business companies. ‘Mahindra, Royal Enfield, Bajaj Auto has high level of customer ‘satisfaction happiness’ or ‘satisfied with happy’ in the vehicle business companies. ‘Jio, Airtel, Tata
Docomo, BSNL, Vodafone – Idea has medium level of customer ‘satisfaction happiness’ or ‘satisfied with happy’ in the telecommunication business companies.

[3] From 50% to 75% customer or respondents told that “Place, Availability, Advertisements, Quality” is important when he / she will buy or purchase product only; and “Presentation, Place, Advertisements, Reviews” is important when he / she will buy or purchase service only. From 75% to 100% customer or respondents told that “Price or worth, Specification, presentation, Human Support, Non-Human Support, Brand, Recommendation, Reviews” is important when he / she will buy or purchase product only; and “Price or worth, Specification, Availability, Human Support, Quality, Brand, Recommendation” is important when he / she will buy or purchase service only.

Suggestion

[1] Business holder must know the whole loyalty, happiness and satisfaction of product and service. There should know the rationale for getting merchandise, the options what will they admire in their product and service. Find out closely user personal and listening experience on product, services, and business organization. Increase benefits option to end user from business, product and service. There should understand most common factor for customer satisfaction and happiness.

[2] Company’s product and service must meet end user requirements, need and wants. It is clearly see that there is important once customer (he / she / other) will buy or purchase product and service that are “Price or worth, Specification, Presentation, Place, Availability, Package, Human Support, Non-Human Support, Advertisements, Quality, Brand, Recommendation, and Reviews.”

[3] One of the foremost moneymaking ways that to enhance your business is to draw in your competitor’s customers to your business. Customers can switch brands and businesses if they will see real price, thus you would like to convey them a reasonably sensible reason to settle on your business over your competitors. Thorough challenger analysis is that the strategic approach of developing a clearer image of what is happening within the market and supplying you with a basis to develop your own action arrange.

Conclusion:

Knowing the customer needs and achieving satisfaction happiness are the basis for successful business activities and the employee, customer and consumer feedback is most important source of information for improving product and services. Satisfied and convinced customer / consumer ensure the company’s success in the long term. Today is a ecosphere of computation and businesses need to know satisfaction and happiness of customer. Customer happy and satisfaction is favorableness or un-favorableness with which his her views his work. It expresses the amount of agreement between one’s expectation and the rewards that the product and service provides. Customer or consumer may be a party that receives or consumes product (goods or services) and has the flexibility to settle on between completely different product and suppliers. Happiness and Satisfaction is a part of business grows. Business holder must focus on Developing customer or consumer Service Communities, supplying Proactive customer or consumerService, regularly Study on Complaints and Compliments, Treat Customers such as you Would need to Be Treated, Hold Daily arise conferences along with your Team, offer Multichannel Support, Slash Wait Times, raise however Your shoppers would really like to be capable, build worker Satisfaction a Priority, place a Social Media arrange in situation, offer further edges, Encourage Agents to require possession of issues, Rethink the Approach to Doing Business & Building Relationships, supply Free Product coaching and Support, flip customer or consumer Survey knowledge into Action, Demonstrate Product information, Press Reset when each decision, work out What the customer or consumer extremely desires, Benchmark customer or consumer Satisfaction, kindle additional Feedback, concentrate on Company Culture, Set Clear Expectations and Exceed Them, Empower Your Agents and keep Current on client or customer or consumer Reviews.

Acknowledgement:-

A Survey on Customer ‘Satisfaction Happiness’ or ‘satisfied with happy’ towards or from Products as well as Services companies business will helps to corporate business, its products and services. Title of Research Project is “A Survey on Customer Satisfaction Happiness towards Selected Products as well as
Services” Project Duration 10/01/2018 to 10/01/2020. Team Size- 4 members. Author* M D Mohite is a Leader. Others are volunteer person name Mr. YuvrajKamble, B.E. as Assistant, Institute: STBCET, Tuljapur; Mr Amar Satpute, MBA as Jr. Assistant, Institute: KITIMER, Kolhapur; MrSangramVarale as Jr Assistant whose were Successfully did assigned responsibility for completion of this research. Thanks lot.

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Current Situation of Agriculture and Food Security

Prof. Santosh Dashrath Borate
(Assistant Prof. in Commerce)
Smt Akkatai Ramgonda Patilkanya Mahavidyalaya, Ichalkaranji

Abstract:
Investments in agricultural research and extension have consistently demonstrated high rates of return in Asia and therefore the Pacific. It also demonstrated the necessity for continued innovation. In sight of the emerging economic, climatic, and political scenarios within the region, this paper explores the role of applied research for development and extension services through the two-pronged approach of boosting food production and preventing losses. Priority extents for research emphasize attention to smallholder farming systems, practical business models, the mixing of gender, and multidisciplinary research that's complex to nutritional outcomes. Furthermore, ground-breaking mechanisms to public-private partnerships are examined towards the strategic use of renewed stakeholder commitments to realize food security and stop future crisis. By learning from the past and searching into the longer term, this paper makes a case for sustained investments in research and extension to deal with the various experiments along the alleyway from agriculture production and distribution to consumption and utilization.

Keywords: food security, agriculture, research and extension, the Asia and Pacific region

Introduction:
The current global challenges of ensuring the supply of and access to food, in both quantity and quality, require deliberate and far-reaching solutions. Historically, research for development in agriculture and extension services has been a robust drive for meeting food supply round the world. The Asia and Pacific region is that the largest supplier also as consumer of the world’s food and agricultural products. This region, where agriculture is one among the key economic sectors, houses about 58% of the world’s population in 39 countries, but has only 38% of the world’s agricultural land. Despite the wide selection of natural resources within the region, some countries quite others face major challenges of food insecurity, poverty, and malnutrition. The large diversity within the size, population, and agricultural and economic development of the countries reflect the massive differences in their agricultural production systems, agro climatic potential, population density, and infrastructure.

Research Methodology:
In order to raise an understanding of food security research in India, Value Notes conducted intensive secondary research, including questioning some Government and personal funders. These conversations provided insights on their –

- Co-funding programmes with research institutes
- Strategic linkages with research institutes
- Perspectives on strengths and weaknesses of the research undertaken in India
- Types of research projects funded, and therefore the research institutes executing such projects in India.

The research institutes provided further details on the research groups and therefore the Principal Investigators (PIs) heading such groups. Additionally, Principal Investigators, researchers and department heads representing various centers of research (CoR) on food security across India were interviewed.

These questions helped establish a far better understanding of the key funding processes of food security research in India, including -

- How priority areas are decided
- Different funding methods (competitive bidding versus sponsored)
- Allocation and disbursement of funds.

Objective:
The research papers on Current Situation of Agriculture and Food Security aimed to foster increased understanding of the key role that best practices associated with assessment methodology should play in improving A&FS, especially in developing countries. The precise objectives of this research paper were:
1) Highlight new quantitative methodologies and approaches that contribute to A&FS measurements;
2) Identify key challenges to combining different variables associated with the pillars of the A&FS concept in one model;
3) Explore innovative and transdisciplinary approaches and opportunities to extend recognition of the importance of mixing variables from different fields of study, so as to enhance A&FS measurement;
4) Share experiences in A&FS measurement using both spatial analysis and modern modelling techniques.

Past Successes and Challenges:

Many reviews have examined the advancements in agricultural productivity during the past century and have demonstrated the worth of investments channeled through research. Even from the very early years of recent agriculture, the challenge of feeding increasing global populations with limited land was met as an immediate results of strides in agricultural research, development, and extension.

A. Return on Investments: Understanding the impact of research is beneficial for donors and policymakers to make a decision where to take a position and prioritize. The speed and scale that improved cereal production and improved food security within the past were remarkable and unprecedented, contributing to a considerable reduction in poverty and therefore the launch of broader economic process in many Asian countries.

B. Intimidation to the Sustainability of Past Production Gains: Much of the priority about feeding the planet in 2050 relates to the slowing yield growth of major cereals round the world over the decades, casting doubts on the sustainability of past gains, which were mainly in irrigated lands and mono cropping strategies. Additionally, the negative impact of mono crop farming on the environment, like soil degradation and loss of biodiversity, emerged as a priority.

C. Funding for Agricultural Research and Development: However, agricultural research lost its early strong footing due to the premature belief that the matter of inadequate food supply has already been solved. The vital basic and adaptive research that classifies scientific solutions and translates the science into nearby modified practices has been underfunded for the past 2 decades.

Current Situation and Future Opportunities for Research:

It is now rightly recognized that despite its past success, agricultural R&D, with a narrow specialize in a couple of staple cereals, is not any longer sufficient. That specialize in the increased production of staple cereals assumes that the most food security challenge is that the number of calories they contain, while the adequate provision of protein and micronutrients is assumed to be automatic.

Research on Agricultural Production and Productivity:

Limits to the new arable land, much of it relatively fragile, which will be brought into production; the challenge of a projected 9 billion populations by 2050; and consumer’s changing food preferences, driven by higher income, point to increasing the productivity of existing cultivable lands and finding ways to raised utilize the potential of land, as key areas for research investment.

1. Crop Diversification: The Asia and Pacific region can increase food production through crop diversification, making the simplest use of alternatives to rice and wheat. For instance, potato has emerged together of the important food crops within the region.

2. Expanding Agro ecological Zones: With the rich agro ecological diversity within the Asia and Pacific region, the constraints of arable land could be addressed through better use of neglected zones. For instance, opportunities to extend productivity within the vast uplands could also improve the livelihoods of the high percentage of poor households in these areas.

3. Attention to Small Farms: Although producing food during a sustainable manner may be a challenge to both large and little farms, this is applicable more to small farms. For instance, small farmers cannot expand production to require advantage of upper food prices if they need difficulty accessing services and credit.

4. Women’s Contribution in Agriculture: The role of girls in agriculture receives considerable hypocrisy but needs more pragmatic and realistic attention in research. The contribution of girls to food production is critical, though this varies by country and therefore the sort of crop. Studies
Indicate that ensuring women’s control over production, income, and assets represents the surest path to enhancing the impact of agricultural development strategies.

**Preventing Postharvest Losses:**

1. **Global climate change and Water Considerations:** Agriculture is extremely susceptible to global climate change and water. Global climate change will affect agriculture within the Asia and Pacific region in some ways, particularly in areas susceptible to natural disasters. Changes in precipitation patterns and floods affect agriculture and will stimulate crop failures within the short run and production within the end of the day.

2. **Food Utilization and Changes in Dietary Patterns:** The utilization pillar of food security refers to a household’s use of the food to which they need access and an individual’s ability to soak up nutrients. Even when food is out there within the household, its use may be hampered by factors including inadequate water system, poor sanitation, and an overall lack of data about healthy diets.

3. **Research Evidence and Measuring Results:** Research evidence is that the key to informing policies on food security also as determining priorities for donor investments. Therefore, research planning should strongly consider bridging the info disconnect and building a robust evidence base. For meaningful investments, there's a transparent need for research that generates evidence on the connection between agricultural interventions, income, and nutrition.

**Public and personal Investments in Agricultural Research and Extension:**

In light of the strong case for agricultural R&D and extension alongside the present commitments of the many stakeholders to take a position in improved food security and nutrition, it's useful to research the pattern of current public and personal investments at national and international levels. Historically, applied research in agriculture generally happened either through the Consultative Group on International Agriculture Research (CGIAR), other national and international research institutions, or the National Agricultural Research Systems (NARS) funded by governments.

**Conclusion:**

The challenge is obvious. The planet must produce 40% more food by 2050, using limited land and water, and fewer energy, fertilizer, and pesticide, while dealing with rapid changes in many spheres. Though research has had its successes within the past, it not has all the answers. Science has contributed greatly within the past to finding solutions, and it can still do so within the future if investments are made. Some research priorities which will be summarized from this review include:

1) Research that's interdisciplinary which addresses the various needs and context of small holder farming systems,

2) Research for development which is demand-driven and considers farmer concerns and results-based strategic action plans,

3) Research that considers developing cost-effective business models and financing options for every technology and market,

4) Research that has considerations of nutrition pathways and gender connecting to agricultural interventions,

5) Research that generates strong evidence for policy and programming, and

6) Research that optimizes the contributions of the general public and personal sectors.

**References:**


A Comparative Study of Housing Finance Schemes of Bank of India and Federal Bank with Reference to Kurundwad Branches

Miss. Shamali Vijay Patil
Assistant Prof. Shri Venkatesh Mahavidyalaya, Ichalkarnji

Abstract

Housing being one of the three basic needs of life always remains in the top priorities of any person, society and economy. The shortage of housing is a big problem in the healthy development of an individual and consequently the society and the nation. There are number of housing finance banks and companies offering cheap home loans at low interest rates. The home loan schemes offered by both public sector bank and private sector banks are very competitive. Research study aimed at comparative study of home loans schemes offered by BOI and Federal Bank home loan schemes and the problems faced by customers while availing home loan for this purpose research have taken two banks in kurundwad branches namely BOI and Federal bank. It includes one public sector bank and private sector bank.

Key words: Housing Finance, Basic nuances of Housing

Introduction

The major issue in the development of the housing finance sector in India is the availability of long term resources for the sector. The foundation of National housing Bank (NHB) in 1988. The national housing bank was established to make such a method. Housing is an initial human require next in importance only to food and clothing. A first priority for a youngster who begins life is therefore to plan for a house. This takes priority over other household expenses and creature needs. One of the most important benefits of taking a home loan is the interest rate that is allowed on the home loan. Decided and changeable interest rate options are also available for home loans. Many financiers also offer home improvement loans at the same interest rate as the offer the home loans. The bank has been mandated to establish a network of housing finance outlets across the vast span of the nation to serve in different income and social groups in different regions. The first accountability of progress is to increase a healthy and self-sustaining housing finance system in the country.

Review of Literature

Study of housing finance in India with reference to HDFC and LIC housing finance ltd.: this article is published in 2016 the researcher is ParishwangPiyush, HimashuNegi and Navneer Singh the purpose of this study taking a home loan nowadays many advantages. Because of the RBI has been regularly slashing interest rates that came at an interest rate of 16.5% to 18 % four years ago now available at 11.5% to 13% or lower.

Paul Diamond, T (1998) observed the housing shortage in the country and highlighted the role of the HFIs in national housing. His observations include introducing flexibility in designing products and systems, development of mortgage market and development of suitable products to satisfy wide range needs of borrowers.

Housing finance system in India: this article is published in 2013 the researcher is Dr. A Rambabu. In this paper, housing finance may be defined as the need to reconcile the tree partially conflicting objectives of affordability of household’s viability of financial institution and resources mobilization for the expansion of housing sector and of the national economy. In this paper mainly concentrated of housing finance system in India. The rapid increases in population and migration of rural people to urban areas and expansion of industrial and commercial activities have created huge demand for housing in urban centers. The problem is actually felt in urban areas and the worst affected are the migrants from rural areas belonging to the low income groups. The critical problem of housing finance is that of capital mobilization for construction purpose. Both private and public agencies are invested in construction of housing sector.

Mathurn (1993) opined that the financial burden of investment in housing is generally very heavy when the owner does not have sufficient funds available to pay for the site and the entire cost of construction. Hence, he must make arrangements to obtain funds from some other sources.
Statement Of The Problem:
Housing finance stands top in the financial sector today. Housing finance banks play an important role in the national economy. Though the housing finance banks are fast flourishing, they face problems due to various reasons. Considering these aspects researcher has selected the topic entitled “A Comparative Study Of Housing Finance Schemes Of Bank Of India And Federal Bank With Reference To Kurundwad Branches”.

Objectives Of The Study:
1) To study of Housing finance schemes in Bank of India and Federal bank.
2) To study the problems faced by customers in obtaining the home loans, if any.
3) To offer suitable suggestions based on findings.

Hypothesis Of The Study:
H0 - There is no significant relationship between income and security of borrowers

Significance Of The Study:
The Housing finance is one of the major indicators to understand the success of the bank. The proper evaluation of different aspect of housing finance will explore the things, which may have impact on the bank. Therefore, this study will be beneficial to the bank for making proper evaluation.

Scope Of The Study:
1) Topical Scope:
The present study scope is confined to the “A Comparative Study of Housing Finance Schemes of Bank of India and Federal Bank with reference to Kurundwad branches.”
2) Analytical Scope:
The analytical scope of the study is limited to the analysis of A Comparative study of Housing Finance Schemes of Bank of India and Federal Bank with reference to Kurundwad Branches.
3) Geographical Scope:
The geographical scope is restricted only to the selected of Bank of India and Federal Bank of Kurundwad branches.

Research Methodology:
1) Primary data:
Under this research, the sample unit was mainly collected from a wide range of sample survey. The primary data were collected through well designed questionnaire.
2) Secondary data:
Under this, researchers refer to the bank, articles, newspapers, newspapers, companions, and bank magazines. Other published materials are used.

Census Survey:
The study is a census survey the list given by banks of the clients who had taken home loan was 45 clients from Bank of India and 48 clients Federal Bank. The questionnaire was distributed all the clients. However, three clients of Federal Bank failed to give the responses. Therefore, the total respondents under census survey have gone that is 45 from each bank.
The classification in the list was as under:

<table>
<thead>
<tr>
<th>Name of branches</th>
<th>No. of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of India</td>
<td>45</td>
</tr>
<tr>
<td>Federal bank</td>
<td>45</td>
</tr>
</tbody>
</table>

Limitation Of The Study:
1) The present study is limited to housing finance schemes.
2) The study is based only two banks of Kurundwad branches.
Result and Discussion

Comparative statement of home loan

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Bank of India</th>
<th>Federal Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest rate</td>
<td>8.10% - 8.40% [as on 2019]</td>
<td>8.60% - 8.65% [as on 2019]</td>
</tr>
<tr>
<td>Processing fee</td>
<td>Upto 0.25% Minimum Rs.1500 Max. Rs. 20000 (S T)</td>
<td>Upto 0.50% Minimum Rs. 3000 and Maximum Rs.7500.</td>
</tr>
<tr>
<td>loan amount</td>
<td>Up to 5 cr.</td>
<td>Up to 15 cr.</td>
</tr>
<tr>
<td>Min. Income</td>
<td>Rs. 12000/- P.m</td>
<td>Rs.12000/-p.m.</td>
</tr>
<tr>
<td>Loan repayment</td>
<td>30 years</td>
<td>30 years</td>
</tr>
<tr>
<td>Prepayment charges</td>
<td>Nil</td>
<td>Allowed with Nil charges for floating rate loans</td>
</tr>
<tr>
<td>Minimum age limit</td>
<td>21</td>
<td>21</td>
</tr>
</tbody>
</table>

(Secondary Data)

Bank of India compare to Federal Bank for home loan. Federal Bank is giving more home loan as well as charging interest with high rate and both the bank providing home loan those who are having monthly income is more than 12000 and Bank of India and Federal Bank providing home loan those who are having each more than 21 year for home loan prepayment charges are nil in BOI because it’s commercial bank but for the Federal Bank prepayment charges are fixed because it’s private banks.

Problems of getting home loan

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Contents</th>
<th>Bank of India</th>
<th>Federal Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Frequency</td>
<td>Percent</td>
</tr>
<tr>
<td>1</td>
<td>Lack of knowledge</td>
<td>15</td>
<td>33</td>
</tr>
<tr>
<td>2</td>
<td>Procedural delays and non-co-operation</td>
<td>22</td>
<td>49</td>
</tr>
<tr>
<td>3</td>
<td>Others</td>
<td>8</td>
<td>18</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>45</td>
<td>100</td>
</tr>
</tbody>
</table>

(Primary Data)

From the above table classification according to problem of getting home loan. 49 percent Bank of India borrower’s problem with procedural delays and non-co-operation as well as 53 percent Federal Bank loan borrower’s problem to procedural delays and non-co-operation. Less than 18 percent other problem faces to the loan borrowers in Bank of India and the 7 percent loan borrowers in Federal Bank to the other problem. Researcher concluded that the other major problems of home loan are rejection of application forms, sanctioning of less amount, processing fee not refunded etc.

Hypothesis Testing

H0 - There is no significant relationship between income and security of borrowers

<table>
<thead>
<tr>
<th>Chi-Square Tests</th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>18.483</td>
<td>9</td>
<td>.030</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>19.088</td>
<td>9</td>
<td>.024</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>4.757</td>
<td>1</td>
<td>.029</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>90</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------</td>
<td>----</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .80.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Above table shows that chi-square value of respective hypothesis is 18.483 for 9 degree of freedom along with P-value is that 0.030 less than 0.05 percent significant level. When, P-value is less than 0.05 (P<0.05) percent significant level, then we can say’s that null hypothesis is rejected in opposite condition null is accepted. Here, researcher observed that P-value is less than (P>0.05) 0.05 percent significant level. Hence, results of present hypothesis is significant at P>0.05. Means, both of the present variables are dependable on each other and their separate existence is not found. In conclusion, Income groups are affected on kind of security require for bank loan sanction.

**Findings**
1. It is found that the rate of interest of Bank of India is less than Federal bank.
2. Bank of India requires large formalities to be fulfilled.
3. Majority of the both banks borrower’s problems of getting home loan of procedural delays and non-co-operation.
4. Home loan availing procedure is very much difficult for the people who demanding it. Some customers do not have proper knowledge about different home loan schemes.

**Suggestion**
1. The documentation work and formalities should be reduced while providing loans to the customer.
2. The bank should improve their customer service.
3. According to the customer point of view the documentation work should be less and must be fast procedure in Federal bank.
4. Employees of banks dealing with customers should have full knowledge of home loans. Customers should be more personalized and work efficiency should be increased.

**Conclusion:**
The present study concludes that there are various satisfactory factors, which affect the satisfaction level of customers of housing loan. On the basis of collected data, it is being concluded that customers are satisfied by Bank of India because the interest rate is lower in Bank of India as compare to Federal Bank and the trust level that customer have with these bank is very high in comparison to Federal Bank, especially older persons are more dependent on public banks. Overall, in level of customer satisfaction the customer more satisfied with the Bank of India in variables of application form of home loan is easy to understood, interest rate charges by bank, employee behavior and public sector bank. But in Federal Bank borrower satisfied with the after home loan services provide by your bank as compare to other bank. So, there is need to reduce the rate of interest, terms and conditions, procedural formalities and processing fees.

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Miss Pallavi Popat Sunke  
Assistant professor  
Shri venkatesh Mahavidyalaya, Ichalkaranji.

Abstract

Every business is digitizing and the banking business is working hard cope although electronic banking is becoming more popular banking today. It is good to know that digital banking services are still facing several challenges. However, it should not go without mentioning that there are some profitable opportunities in digital banking and we are going to look at both co-operative banks challenges behind the digital banking, opportunities of the co-operative banks for digital banking.

Key words: Electronic banking, profitable opportunities, several challenges.

Introduction:

Banking is considered by most as the business of money. However, talk to banking veteran and he or she will categorically instruct you that banking is a business of customers. In digital Banking so many electronic products or services are used in banking like-Automated teller machine, telephone, Internet, social media, mobile phone etc. They require and expect a facility to conduct their banking activities at any time and place. Most of the co-operative banking sector are use ATMs, plastic money(Debit card, credit card, smart card etc.)

The number of financially weak urban cooperative banks (UCBs) has declined, according to the RBI. In a report published in December, the RBI said the number of cooperative banks fell to 1,551 in March 2018 from 1,926 in 2004. Their gross bad loans have also reduced to less than 10% from nearly 25% in the same period.

While a clean-up has helped these organizations stabilize, they need technology support to remain relevant in the future.

Co-operative banking in India

Co-operative banking Is an institution established on the CO-OPERATIVE basis and dealing in ordinary banking business like other banks the CO-OPERATIVE banks are the founded by collecting funds through shares accept deposits and Grant’s loans. Co-operative banks are generally concerned with rural credit and provide financial assistance for agricultural and rural activities co-operative banking in India is federal in structure. Primary credit societies, central co-operative banks at the district level and state level. Most of the credit co-OPERATIVE banks are located in villages over the India.

In India primarily dealing the problems if rural credit then co-operative societies acts 1904 was passed then in 1912 co-operative societies act recognized the need for establishing new organizations.

In India there are total number of co-operative banks in recent as on September 2019 total number of urban co-operative banks are 1542 and rural co-operative banks are 94,384. All of these banks mostly in the rural India. Most of the banks have an some challenges and opportunities for digital banking.

Objectives of study

- To study the challenges face by the banks behind the digital banking system.
- To study the opportunities for the co-operative banks to using the digital banking system.

Research Methodology:  The study is based on the secondary data

Challenges of digital banking to co-operative banks in rural India.

1) In India out of the 1574 co-operative banks around 38% do not have core banking solution
2) Most of the co-operative Banks are offering electronic fund transfer service like NEFT,RTGS in tie up with sponsor commercial banks
3) Poor penetration of desktop (pc)/laptop and smart phones.
4) Customer education is also key for real volumes in digital channels to grow their existing knowledge gap in understanding technology and digital channels even among the bank staff.
5) Another challenge is the economy of scale that co-operative banks lack compared with big commercial banks.
6) Not enough funds to procure the required software and hardware needed for internet banking.
7) Unfamiliarity among (rural) people about using these devices.

Opportunities of Digital Banking to Co-operative Banks
1) Digital banking helps in implementation of various schemes related to agriculture – To ensure that the farmers get fertilizers and seeds in transparent manner.
2) Co-operative banks need to connect their core banking solution to the internet and link up with these services.
3) Co-operative banks also boarding small traders could take at least two weeks and migrate to could base platform for digital banking.
4) The initial phase of implementing core banking solutions has since moved on to enhanced payment offering for consumers bulk payments like RTGS (Real time gross settlement).
5) There are more than 360 co-operative banks live on IMPS (Immediate payments system).
6) Access to UPI means customers of these banks can use any of the available UPI app such as Bhim, phone pay, Google pay to make transaction digitally from co-operative banks saving accounts.
7) ATM infrastructure is another space where these entities have invested. This not only helps customer’s withdrawal cash but also allows tourists from the mainland to use these facilities.
8) Co-operative banks are offering digital products to its customers and banks are maintaining their books of accounts in a standalone computer an d using E-mail for communicating with its customers/supervisors/other banks.

Findings
1) Most of the co-operative banks have in core banking solutions for digital banking.
2) Customer education about IT channels is poor.
3) Not enough funds to required software and hardware.

Suggestions
1) Co-operative banks have appoint one of the most talented person in IT – For give training to them.
2) Aware the customers for digital banking channels.
3) To be through hosting helped by companies by technology companies big and small to pitching the software and hardware as services and technology players will host the solution and these banks will just pay for every transaction only.

Conclusion
If the co-operative banks accept the opportunities of digital banking then they have really more relationships to get customers and do the faster transaction with compare to their compete also create better value position and reach new customers.

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Home Emotional And Social Adjustment: The Predictors Of Neurotic Tendency Among Elderly People

Mr. Gajanan Chougule
Assistant Professor, Adarsh College, Vita

Abstract:
This article presents the relation between adjustment and neurotic tendency among elderly people. The old age is the natural process which starts from birth and ends at death. The old age or elderly is later part of the life of an individual also known as closing period of the life. Indian society provides a congenial set of condition for physically conformable and emotionally problems due to the changing family patterns. Hence, the aim of this study was to predict the levels of the neurotic tendency of elderly people caused by home, emotional and social adjustment. The research population contained 300 respondents aged between 65 and 85 years. The neurotic tendency was measured using the PGI Health Questionnaire (PGI HQ) while adjustment was measured using Shamshad Jasbir Old Age Adjustment Inventory. The obtained data were analyzed using Pearson product moment correlation coefficient, stepwise multiple regression, and Student's t-tests. The results showed that the neurotic tendency of elderly people could significantly be predicted by looking at adjustment. The results further revealed that the mean level of the home, emotional and social adjustment in elderly males is higher than it is in elderly females. However, the neurotic tendency is higher in elderly females than it is in elderly males.

Key words: Home Adjustment, Emotional Adjustment, Social Adjustment, Neurotic Tendency, Elderly People

Introduction:
Aging is the natural process which starts from birth and ends at death. Elderly is later part of the life of an individual also known as closing period of the life. It is usually marked by the manifestation of physiological, psychological and social changes.

Globally the population of the aged is increasing. The portion of people aged 60 years is estimated to double from the 10% of the world population in 2002 to approximately 20% in 2050. (Chandah, 2005) India is poised to become the second largest hub of seniors in the world. Because of improvement in health care and technology has resulted in increased life expectancy. Indian society provides a congenial set of condition for physically conformable and emotionally satisfying old age. The extended family is the golden side of Indian Social System. Strong kinship ties and religious values extolling the virtues of old age people have, for generations, acted as the natural social security for the old people (D. Souza 1982). But nowadays all these things are changing. There has been a marked change in the treatment of elderly compared to earlier periods. Many of recent studies emphasize the transition in the role and status of elderly Indians from a pre-industrial society to existing industrial social order (D’ Souza 1982, Gangrade 1999, Khan 1999, and Singh 1999). Their main argument is that the elderly enjoyed a much higher status in a pre-industries society marked by group-oriented social interaction. Agricultural mode of production extended family system kinship and patriarchal authority. The concomitant disintegration of the joint family system, which resulted in the rejection or neglect of the aged (Planning Commission 1963). This is in contrast with the low position of the aged in the new industrial social order of India is affected by the process of change such as modernization, industrialization, urbanization, secularization and also changed the position of women. In this kind of social situation, conflict and problem of adjustment have become a normal feature of Indian families. If we do not maintain harmony in the family it will cause adjustment problem. Lack of warmth and security of the family environment in this changing scenario has brought quite an unpleasant impact on elderly. Also, they have lost the respect and care in the family. The term adjustment is tantamount to internal and external equilibrium of the human (Rosow, 1967). The problem of adjustment is a vital issue of the old Age people in the modern world so it needs serious consideration. The 21st century is characterized by anxiety and conflict because of mechanical and busy life has exposed the old age people to a greater stress affecting their adjustment capacity. The positive pole of adjustment is efficient satisfied

The negative pole of adjustment is called as neuroticism, is known as organized. emotionality, emotional instability or maladjustment in psychological literature. In the present study an attempt is made to predict the neurotic tendencies of old age people on the basis of home, emotional and social adjustment. It was
hypothesized that neurotic tendencies as criterion variable would be significantly predicted on home, emotional and social adjustment.

Method
Aim: This study aims to predict the neurotic tendencies of old age people on the basis of Home, Emotional, and Social Adjustment.

Objectives Of The Study:
1) To assess the gender differences in adjustment in four areas viz. Home, Emotional, Social and neurotic tendencies.
2) To investigate the strength and direction of the correlation between neurotic tendencies and adjustment in three areas Home, Emotional and Social.
3) To determine the possibility of prediction of neurotic tendencies of old age people with respect to their adjustment in Home, Emotional, and Social.

Hypotheses Framed In The Study:
1) There will be significant gender difference existed in home, emotional and social adjustment and neurotic tendencies of old people.
2) The negative and significant coefficient of correlation will be yielded between neurotic tendencies and three areas of adjustment viz. home, emotional and social.
3) Neurotic tendencies of old age people will be significantly predicted on the basis of three areas of adjustment Home, Emotional, and Social.

Sample:
The research-population contained 300 respondents at baseline, aged between 65 and 85 years. The sample is selected from Sangli, Kolhapur, and Pune Districts of Maharashtra, India. Among them 150 were living in the old age home and 150 living in home. The sample was matched in terms of age, sex, education and Income etc.

Tools: For this present research following psychological tests were used for data collection.
1) Old Age Adjustment Inventory developed by Shamshad Jasbir. This inventory consists of 125 items and having health, home, social, mental, emotional and financial sub-dimensions. adjustment is considered in this study. The reliability coefficient of this inventory is 0.80. But only three dimensions viz. home, emotional and social
2) P.G.I. Health Questionnaire developed by S. K. Verma, Dwarka Pershad, and N.N. Wig. It consists of 38 items divided into (A) physical distress and (B) psychological distress. The test re-test reliability is 0.88 while split half reliability is 0.86. This test is widely used in various researches in India to assess the neurotic tendency of old age people.

Procedure:
In the first stage of data collection, the old age people living in the family and living in the old age home were contacted and explained the purpose of the study. With permission, date and time of data collection was decided. Then group wise, in each group 20 to 25 old age people contacted personally. The good rapport was established and then the tests were administered one by one in two sittings and gathered the data from selected sample.

Result and discussion

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<th>Variable</th>
<th>Gender</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t</th>
<th>Sig.</th>
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<tr>
<td>Emotional</td>
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<td>19.40</td>
<td>5.01</td>
<td>8.34</td>
<td>.01</td>
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<tr>
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<td>13.48</td>
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<tr>
<td>Social</td>
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<td>Neurotic Tendency</td>
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<td>6.26</td>
<td>13.96</td>
<td>.01</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>150</td>
<td>31.74</td>
<td>7.63</td>
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</table>
It was evident from table 1 that the male old age people mean score = 22.48, SD = 6.31 of home adjustment is higher than female old age people mean score = 15.80, SD = 5.60. The t value 6.95 is significant at 0.01 level. It shows that old males are better adjusted with home than females. On the dimension of emotional adjustment the mean score of male = 19.40, SD = 5.01 and female mean score = 13.48, SD = 3.85 significant at 0.01 level indicates that male are more emotionally adjusted than the females. Further on social adjustment dimension the mean score of male = 18.27, SD = 4.82 and female mean score = 12.88 and SD=3.43 significant at 0.01 level reveals that, male are socially adjusted better than females. It is seen that females are more sensitive than males. The death of a spouse and other incidental events in the home make them feeling anxious and insecure. These results are consistent with earlier research conducted by Jamadar Chandrakant (2011), Sijuwade (2008), Chandrika(1982) and Randhawa (1987) and Nadeem (2007) etc., clearly shows the adjustment among males is better as compared to females. But it is contradictory findings of Gupta and Kohli (2011).

Further, on neurotic tendency dimension, the mean score of male = 13.17, SD=6.26, female mean score=31.74, SD=7.63 is more which shows that females are having more neurotic tendency than their counterparts. This study is supported by the various findings of Jorm (1987).

<table>
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<tr>
<th>Sr. No.</th>
<th>Predictors</th>
<th>Adjusted R Square</th>
<th>df</th>
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<th>Standardized Coefficients Beta</th>
<th>Sig.</th>
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<tbody>
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<tr>
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<td>94.486</td>
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</tbody>
</table>

To explore the predictors of neurotic tendencies of old age people, stepwise multiple regression analysis was carried out. Three factor of adjustment viz. home, emotional and social adjustment as predictors were entered into the regression model. Table no. 3 indicates emotional and home adjustment emerged as a significant predictors of neurotic tendencies of old age people. It is seen that emotional adjustment was a most significant predictor than home adjustment. The social adjustment was not retained as a predictor in this model. The study conducted by Bas Steunenberg, and his colleagues (2004) found that neuroticism of old age people is not affected by other adjustment issues like physical fitness. Moreover, it is observed that emotional adjustment have .284 adjusted r square while home adjustment has. 198. It means that respectively 28% and 19% variance occurred into neurotic tendencies. Beta value .536 and .341 respectively shows the significant impact of emotional and home adjustment on neurotic tendencies of old age people. It indicates that if a change of 1 standard deviation is existed in emotional adjustment and home adjustment then change of fifty three and thirty four standard deviation respectively is taken place in criterion variable neurotic tendencies.

**Conclusion:**

The issue of adjustment and neuroticism is very important for old age people, though, male and female significantly differ on it. The adjustment in all aspects of life is inversely related to neuroticism. Moreover, the
neurotic tendency of old age people is significantly predicted on the basis of their home and emotional adjustment issues.

Reference:
Introduction of Digital Marketing and its Challenges in 2020

Smt. Jamadar Shahida Abdulrahim  
M.com, M.Phil.  
Assistant Professor  
Department of Commerce  
Dattajirao Kadam Arts, Science, Commerce College, Ichalkaranji, Dist.: Kolhapur

Shri.Wandre Vasant Shankarrao  
M.com, M.Phil.  
HOD & Associate Professor, Department of Commerce,

Abstract:

The best advanced advertisers have an away from of how each computerized showcasing effort underpins their general objectives. What's more, contingent upon the objectives of their promoting technique, advertisers can bolster a bigger crusade through the free and paid channels available to them. A substance advertiser, for instance, can make a progression of blog entries that serve to produce leads from another digital book the business as of late made. The organization's online networking advertiser may then assistance advance these blog entries through paid and natural posts on the business' internet based life accounts. Maybe the email advertiser makes an email crusade to send the individuals who download the digital book more data on the organization. We'll speak increasingly about these particular computerized advertisers in a moment.

A prepared inbound advertiser may state inbound showcasing and advanced promoting are for all intents and purposes something very similar, yet there are some minor contrasts. Also, discussions with advertisers and entrepreneurs in the U.S., U.K., Asia, Australia, and New Zealand, I've taken in a great deal about how those little contrasts are being seen over the world. Why computerized promoting? While conventional showcasing may exist in print promotions, telephone correspondence, or physical advertising, computerized advertising can happen electronically and on the web. This implies there are various unlimited potential outcomes for brands including email, video, online life, or site based advertising openings. Since computerized advertising has such huge numbers of alternatives and procedures related with it, you can get imaginative and try different things with a n assortment of promoting strategies on a spending limit. With computerized showcasing, you can likewise utilize instruments like examination dashboards to screen the achievement and ROI of your crusades beyond what you could with a conventional limited time content –, for example, a board or print

Keywords: digital marketing, e-book, email, video, social media, or website-based marketing opportunities etc.

1. Introduction:

Digital marketing is the showcasing of items or administrations utilizing computerized advances on the Internet, through cell phone Apps, show publicizing, and some other computerized mediums. Advanced advertising channels are frameworks dependent on the Internet that can make, quicken, and transmit item an incentive from maker to a purchaser terminal, through computerized systems.

The improvement of advanced promoting, during the 1990s and 2000s, changed the manner in which brands and organizations use innovation for advertising. As advanced stages turned out to be progressively joined into promoting plans and regular day to day existence, and as individuals progressively utilize computerized gadgets as opposed to visiting physical shops, computerized showcasing efforts have gotten predominant, utilizing mixes of website streamlining (SEO), web crawler promoting (SEM), content advertising, influencer showcasing, content computerization, battle advertising, information driven promoting, online business showcasing, internet based life showcasing, web-based social networking enhancement, email direct advertising, show publicizing, digital books, and optical plates and games have gotten ordinary. Advanced showcasing reaches out to non-Internet stations that give computerized media, for example, TV, cell phones (SMS and MMS), callback, and on-hold versatile ring tones. The augmentation to non-Internet channels separates advanced showcasing from web based promoting.

2. History

The improvement of advanced showcasing is indivisible from innovation improvement. One of the key focuses in the beginning of was in 1971, where Ray Tomlinson sent the absolute first email and his innovation set the stage to permit individuals to send and get records through various machines. Be that as it
may, the more unmistakable period just like the beginning of Digital Marketing is 1990 as this was the place the Archie internet searcher was made as a list for FTP destinations. During the 1980s, the capacity limit of PC was at that point sufficiently large to store tremendous volumes of client data. Organizations began picking on the web systems, for example, database showcasing, as opposed to restricted rundown merchant. This sort of databases permitted organizations to follow clients' data all the more adequately, subsequently changing the connection among purchaser and dealer. Be that as it may, the manual procedure was not all that proficient.

During the 1990s, the term Digital Marketing was first begat,. With the introduction of server/customer engineering and the fame of PCs, the Customer Relationship Management (CRM) applications turned into a critical piece of advertising technology.[citation needed] Fierce challenge constrained merchants to incorporate more assistance into their product, for instance, promoting, deals and administration applications. Advertisers were additionally ready to possess enormous online client information by E-CRM programming after the Internet was conceived. Organizations could refresh the information of client needs and get the needs of their experience. This prompted the primary interactive pennant advertisement being going live in 1994, which was the "You Will" battle by AT&T and over its initial four months going live, 44% surprisingly who saw it tapped on the promotion.

In 2007, the concept of marketing automation was raised to solve the problem above. Marketing automation helped companies’ segment customers, launch multichannel marketing campaigns and provide personalized information for customers. However, the speed of its adaptability to consumer devices was not fast enough.

During the 2000s, with increasingly more Internet clients and the introduction of iPhone, clients began looking through items and settling on choices about their needs online first, rather than counseling a sales rep, which made another issue for the showcasing division of an organization. Moreover, an overview in 2000 in the United Kingdom found that most retailers had not enrolled their own area address. These issues made advertisers locate the advanced ways for showcase improvement.

In 2007, the idea of showcasing robotization was raised to take care of the issue above. Advertising robotization helped organizations' portion clients, dispatch multichannel showcasing efforts and give customized data to clients. In any case, the speed of its versatility to shopper gadgets was not quick enough

Advanced showcasing turned out to be increasingly refined during the 2000s and the 2010s, when the expansion of gadgets' equipped for getting to computerized media prompted abrupt development. Measurements created in 2012 and 2013 indicated that advanced showcasing was all the while developing. With the improvement of web based life during the 2000s, for example, LinkedIn, Facebook, YouTube and Twitter, purchasers turned out to be exceptionally reliant on computerized gadgets in every day lives. In this manner, they expected a consistent client experience across various channels for looking through item's data. The difference in client conduct improved the expansion of showcasing innovation.

Advanced advertising is additionally alluded to as 'web based promoting', 'web showcasing' or 'web showcasing'. The term computerized advertising has developed in ubiquity after some time. In the USA web based promoting is as yet a famous term. In Italy, computerized showcasing is alluded to as web advertising. Worldwide advanced advertising has become the most well-known term, particularly after the year 2013.

Digital media development was assessed at 4.5 trillion online advertisements served every year with advanced media spend at 48% development in 2010. An expanding segment of publicizing originates from organizations utilizing Online Behavioral Advertising (OBA) to tailor promoting for web clients; however OBA raises worry of shopper security and information assurance

3. Objectives of the study:
1) To introduce the terms and concepts of digital marketing.
2) To understand the need of digital Marketing.
3) To examine some of the reason that organizations are adopting a digital marketing philosophy.
4) To mention some of the challenges of digital marketing.
4. Research Methodology-
The researcher will collect required secondary data from following sources.
   a) Books, Magazines, Periodicals, Newspapers etc.
   b) Various statutory reports form Digital marketing
   c) Published and un-published research work.
   d) Internet and website.

5. Definition:
   1. “Digital marketing is the marketing of products or services using digital technologies on the Internet, through mobile phone Apps, display advertising, and any other digital mediums.”
   2. “Digital marketing encompasses all marketing efforts that use an electronic device or the internet. Businesses leverage digital channels such as search engines, social media, email, and other websites to connect with current and prospective customers”.
   3. “Digital marketing is defined by the use of numerous digital tactics and channels to connect with customers where they spend much of their time: online. From the website itself to a business's online branding assets -- digital advertising, email marketing, online brochures, and beyond -- there's a spectrum of tactics that fall under the umbrella of "digital marketing."

6. New non-linear marketing approach:
   To draw in clients retailers have moved from the direct promoting approach of single direction correspondence to a worth trade model of common discourse and advantage sharing among supplier and buyer. Trades are more non-direct, free streaming, and both one-to-numerous or one-on-one. The spread of data and mindfulness can happen over various channels, for example, the blogosphere, YouTube, Facebook, Instagram, Snapchat, Pinterest, and an assortment of different stages. Online people group and interpersonal organizations permit people to handily make content and openly distribute their assessments, encounters, and musings and sentiments about numerous points and items, hyper-quickening the dissemination of data.

   The Nielsen Global Connected Commerce Survey directed meetings in 26 nations to see how purchasers are utilizing the Internet to settle on shopping choices in stores and on the web. Online customers are progressively hoping to buy globally, with over half in the investigation who obtained over the most recent a half year expressing they purchased from an abroad retailer.

   Utilizing an Omni-channel methodology is getting progressively significant for ventures who must adjust to the changing desires for shoppers who need always complex contributions all through the acquiring venture. Retailers are progressively concentrating on their online nearness, including on the web shops that work nearby existing store-based outlets. The "interminable passageway" inside the retail space can lead buyers to buy items online that fit their needs while retailers don't need to convey the stock inside the physical area of the store. Exclusively Internet-based retailers are likewise entering the market; some are setting up comparing store-based outlets to offer individual types of assistance, proficient assistance, and unmistakable encounters with their items.

   An Omni-channel approach benefits shoppers as well as advantages business primary concern: Research recommends that clients spend more than twofold when obtaining through an Omni-channel retailer instead of a solitary channel retailer, and are frequently increasingly faithful. This could be because of the simplicity of procurement and the more extensive accessibility of items.

   Clients are regularly inquiring about on the web and afterward purchasing in stores and furthermore perusing in stores and afterward scanning for different alternatives on the web. Online client investigation into items is especially famous for more costly things just as consumable merchandise like goods and cosmetics. Purchasers are progressively utilizing the Internet to look into item data, think about costs, and quest for arrangements and advancements

7. Use in the digital era
   There are various ways brands can utilize advanced promoting to profit their advertising endeavors. The utilization of advanced promoting in the computerized period not just takes into account brands to showcase their items and administrations, yet in addition considers online client service through day in and day out administrations to cause clients to feel bolstered and esteemed. The utilization of online networking
cooperation permits brands to get both positive and negative criticism from their clients just as figuring out what media stages function admirably for them. All things considered, advanced advertising has become an expanded bit of leeway for brands and organizations. It is currently normal for shoppers to post input online through web based life sources, sites and sites on their involvement in an item or brand. It has gotten progressively mainstream for organizations to utilize and support these discussions through their internet based life channels to have direct contact with the clients and deal with the criticism they get properly. Verbal correspondences and shared exchange frequently greatly affect clients, since they are not sent legitimately from the organization and are consequently not arranged. Clients are bound to believe other clients' encounters. Models can be that internet based life clients share nourishment items and dinner encounters featuring certain brands and establishments. This was noted in an investigation on Instagram, where analysts saw that immature Instagram client posted pictures of nourishment related encounters inside their interpersonal organizations, giving free publicizing to the items. It is progressively beneficial for organizations to utilize internet based life stages to interface with their clients and make these exchanges and conversations. The potential reach of online life is shown by the way that in 2015, every month the Facebook application had in excess of 126 million normal one of a kind clients and YouTube had more than 97 million normal exceptional clients.

8. Brand Awareness:
   a) Ease of access

A key goal is drawing in advanced showcasing clients and permitting them to cooperate with the brand through overhauling and conveyance of computerized media. Data is anything but difficult to access at a quick rate using advanced interchanges. Clients with access to the Internet can utilize numerous computerized mediums, for example, Facebook, YouTube, Forums, and Email and so on. Through Digital correspondences it makes a multi-correspondence channel where data can be immediately shared the world over by anybody with no respect to what their identity is. Social isolation has no influence through social mediums because of absence of up close and personal correspondence and data being wide spread rather to a specific crowd. This intelligent nature permits buyers make discussion in which the focused on crowd can pose inquiries about the brand and get acquainted with it which customary types of Marketing may not offer.

b) Competitive advantage

By utilizing Internet stages, organizations can make upper hand through different methods. To arrive at the most extreme capability of computerized advertising, firms utilize internet based life as its primary apparatus to make a channel of data. Through this a business can make a framework wherein they can pinpoint personal conduct standards of customers and input on their needs. This methods for content has appeared to have a bigger impingement on the individuals who have a long-standing association with the firm and with shoppers who are moderately dynamic internet based life clients. Comparative with this, making an internet based life page will additionally expand connection quality between new buyers and existing buyers just as steady brand fortification in this manner improving brand mindfulness bringing about a potential ascent for purchasers up the Brand Awareness Pyramid. In spite of the fact that there might be changeability with item pictures; keeping up an effective web based life nearness requires a business to be reliable in connections through making a two path feed of data; firms consider their substance dependent on the input got through this channel, this is a consequence of the earth being dynamic because of the worldwide idea of the web. Compelling utilization of computerized showcasing can bring about generally brought expenses in connection down to conventional methods for advertising; Lowered outer assistance costs, publicizing costs, advancement costs, handling costs, interface configuration expenses and control costs.

c) Effectiveness

Brand mindfulness has been demonstrated to work with more viability in nations that are high in vulnerability evasion, additionally these nations that have vulnerability shirking; web based life promoting works successfully. However marks must be mindful so as not to be inordinate on the utilization of this kind of showcasing, just as exclusively depending on it as it might have suggestions that could adversely outfit their picture. Brands that speak to themselves in a humanizing way are bound to prevail in circumstances where a brand is advertising to this segment. "Since web-based social networking use can upgrade the information on the brand and in this manner decline the vulnerability, it is conceivable that individuals with
high vulnerability evasion, for example, the French, will especially value the high internet based life cooperation with a humanized brand." Moreover, advanced stage gives a straightforwardness to the brand and its clients to collaborate legitimately and trade their intentions for all intents and purposes.

9. Digital marketing work for all businesses:
Advanced promoting can work for any business in any industry. Despite what your organization sells, computerized promoting still includes working out purchaser personas to distinguish your crowd's needs, and making significant online substance. In any case, this isn't to imply that all organizations should execute a computerized advertising technique similarly.

i) B2B Digital Marketing
On the off chance that your organization is business-to-business (B2B), your advanced promoting endeavors are probably going to be based on online lead age, with the ultimate objective being for somebody to address a sales rep. Therefore, the job of your showcasing system is to draw in and convert the most excellent leads for your salesmen by means of your site and supporting computerized channels. Beyond your site, you'll presumably decide to concentrate your endeavors on business-centered channels like LinkedIn where your segment is investing their energy on the web.

ii) B2C Digital Marketing
In the event that your organization is business-to-shopper (B2C), contingent upon the value purpose of your items, all things considered, the objective of your computerized advertising endeavors is to draw in individuals to your site and have they become clients while never expecting to address a salesman. Hence, you're most likely less inclined to concentrate on 'leads' in their customary sense, and bound to concentrate on building a quickened purchaser's excursion, from the minute somebody arrives on your site, to the minute that they make a buy. This will frequently mean your item includes in your substance higher up in the advertising pipe than it may for a B2B business, and you may need to utilize more grounded suggestions to take action (CTAs). For B2C organizations, channels like Instagram and Pinterest can regularly be more important than business-centered stages LinkedIn.

10. Channels:
Digital marketing is encouraged by various channels, as a sponsor one's center target is to discover directs which bring about most extreme two-way correspondence and a superior by and large ROI for the brand. There are different advanced advertising channels accessible specifically;

a. Affiliate marketing –
Affiliate marketing is perceived to not be viewed as a sheltered, solid and simple methods for advertising through online stage. This is because of an absence of dependability as far as partners that can create the requested number of new clients. Because of this hazard and awful offshoots it leaves the brand inclined to misuse as far as guaranteeing commission that isn't actually gained. Lawful methods may offer some insurance against this, yet there are constraints in recouping any misfortunes or venture. In spite of this, offshoot showcasing permits the brand to advertise towards littler distributers, and sites with littler traffic. Brands that decide to utilize this showcasing frequently ought to be careful with such dangers included and hope to connect with subsidiaries in which rules are set down between the gatherings required to guarantee and limit the hazard in question.

b. Display advertising -
As the term suggests, online presentation publicizing manages displaying special messages or thoughts to the buyer on the web. This incorporates a wide scope of commercials like promoting websites, systems, interstitial promotions, logical information, advertisements on the web crawlers, grouped or dynamic notice and so on. The strategy can target explicit crowd tuning in from various kinds of local people to see a specific ad, the varieties can be found as the most beneficial component of this technique.

c. Email marketing –
Email showcasing in contrast with different types of advanced promoting is viewed as modest; it is likewise an approach to quickly impart a message, for example, their incentive to existing or potential clients. However this channel of correspondence might be seen by beneficiaries to be troublesome and disturbing particularly to new or potential clients, in this manner the accomplishment of email showcasing is dependent
on the language and visual intrigue applied. As far as visual intrigue, there are signs that utilizing illustrations/visuals that are significant to the message which is endeavoring to be sent, yet less visual designs to be applied with starting messages are increasingly viable thusly making a moderately close to home feel to the email. Regarding language, the style is the fundamental factor in deciding how dazzling the email is. Utilizing easygoing tone summons a hotter and delicate and welcoming feel to the email in contrast with a proper style. For mixes; it's proposed that to augment viability; utilizing no designs/visual nearby easygoing language. Interestingly utilizing no visual intrigue and a proper language style is viewed as the least successful strategy.

d. Search engine marketing

Search engine showcasing (SEM) is a type of Internet advertising that includes the advancement of sites by expanding their perceivability in web crawler results pages (SERPs) principally through paid publicizing. SEM may join Search motor advancement, which modifies or reworks site substance and site design to accomplish a higher positioning in internet searcher results pages to improve pay per click (PPC) postings.

e. Social Media Marketing

The term 'Advanced Marketing' has various promoting aspects as it underpins various directs utilized in and among these, comes the Social Media. At the point when we utilize online networking channels (Facebook, Twitter, Pinterest, Instagram, Google+, and so forth.) to showcase an item or administration, the technique is called Social Media Marketing. It is a method wherein systems are made and executed to attract traffic for a site or to pick up consideration of purchasers over the web utilizing distinctive internet based life stages.

f. Social networking service

An informal communication is an online stage which individuals use to fabricate interpersonal organizations or social relations with others who share comparable individual or profession interests, exercises, foundations or genuine associations

g. In-game advertising

In-Game promoting is characterized as "consideration of items or brands inside a computerized game. The game permits brands or items to put promotions inside their game, either in an unpretentious way or as a commercial flag. There are numerous components that exist in whether brands are effective in their promoting of their image/item, these being: Type of game, specialized stage, 3-D and 4-D innovation, game type, congruity of brand and game, unmistakable quality of publicizing inside the game. Singular components comprise of frames of mind towards position ads, game inclusion, item contribution, stream or diversion. The mentality towards the publicizing likewise considers the message appeared as well as the frame of mind towards the game. Ward of how charming the game is will decide how the brand is seen, which means if the game isn't truly pleasant the purchaser may subliminally have a negative disposition towards the brand/item being publicized. Regarding Integrated Marketing Communication "incorporation of publicizing in computerized games into the general promoting, correspondence, and showcasing methodology of the firm"[is a significant as it brings about a greater lucidity about the brand/item and makes a bigger by and large impact.

h. Online public relations

Video advertising - This sort of publicizing regarding computerized/online methods are notices that play on online recordings for example YouTube recordings. This kind of showcasing has seen an expansion in notoriety over time.[Online Video Advertising for the most part comprises of three sorts: Pre-Roll notices which play before the video is watched, Mid-Roll promotions which play during the video, or Post-Roll ads which play after the video is viewed. Post-move notices were appeared to have better brand acknowledgment comparable to different kinds, where-as "promotion setting congruity/confusion assumes a significant job in fortifying advertisement memorability". Because of specific consideration from watchers, there is the probability that the message may not be gotten. The fundamental bit of leeway of video promoting is that it disturbs the review understanding of the video and along these lines there is a trouble in endeavoring to maintain a strategic distance from them. How a customer collaborates with online video promoting can boil down to three phases: Pre consideration, consideration, and social choice. These online notices give the
brand/business choices and decisions. These comprise of length, position, contiguous video content which all straightforwardly influence the adequacy of the delivered commercial time, in this manner controlling these factors will yield various outcomes. Length of the notice has appeared to influence memorability where-as longer span brought about expanded brand acknowledgment. This kind of publicizing, because of its inclination of interference of the watcher, all things considered, the customer may feel as though their experience is being hindered or attacked, making negative view of the brand. These ads are likewise accessible to be shared by the watchers, adding to the engaging quality of this stage. Sharing these recordings can be likened to the online rendition of word by mouth promoting, expanding number of individuals came to. Sharing recordings makes six unique results: these being "joy, friendship, incorporation, getaway, unwinding, and control". As well, recordings that have amusement esteem are bound to be shared, yet delight is the most grounded helper to pass recordings on. Making a 'viral' pattern from mass measure of a brands notice can boost the result of an online video advert whether it be sure or a negative result.

It is significant for a firm to connect with buyers and make a two-way correspondence model, as advanced showcasing permits purchasers to give back input to the firm on a network based site or straightforwardly to the firm by means of email. Firms should look for this long haul correspondence relationship by utilizing different types of channels and utilizing limited time systems identified with their objective purchaser just as verbal promoting.

11) The 7 Challenges of Digital Marketing Transformation in 2020:

Around 250 million years back, Earth saw what we know as a Tectonic move. At that point appeared the mainland’s that are spread over the globe. This was trailed by a progression of upheavals that occurred over and over to offer shape to the world we live in now.

What we are currently a piece of is the Digital Revolution. With everything getting versatile, including even our correspondence, we are seeing the Digital Shift where patterns and advancements continue coming, remaining in the pattern and afterward getting outdated just to be supplanted.

Best Digital Marketing Companies

Despite the fact that organizations are attempting to keep pace with these movements, there are a great deal of difficulties that they are confronting. As time passes, web based life and the web is enabling clients with all they have to think about different brands. Different internet based life handles minister the best advertising advertisements and battles which are even enjoyed by individuals other than advertisers. And Trending Formats in designs isn't simply languages anymore. They have become a piece of everybody's day by day life and are shared by millions via web-based networking media stages. Individuals as of now have their preferred brands, be it for drinking espresso with companions or purchasing hero shirts. It is a typical case of computerized advertising change

1. People with the Right Set of Skills:

The challenge is expanding as is the prerequisite for talented individuals to drive the business. In any case, where are on the whole these individuals hiding? Well, it has gotten progressively testing to locate the correct arrangement of abilities in one person. And in spite of the fact that organizations can frame groups with the mix of various aptitudes, it is hard to oversee and keep that workforce roused to run alongside the changing business sector requests. The key is to discover and team up with procuring offices that can choose
the best for your organization. If you would prefer not to go for such outsider agreements, you can move toward the individuals utilizing internet based life stages like LinkedIn, Twitter, Instagram, or Facebook, where you will likewise find a workable pace work. When finished with the individuals employing process, center around how to keep them refreshed and persuaded to stroll with the market dynamics. Companies additionally need to concentrate on giving the correct condition to development and learning inside the association. All things considered, focus on a fit work process and coordinated collaboration to get the best out of everybody.

2. The Customer is King:

"Best phones under 15,000 with a high-resolution camera."

The above inquiry may have been entered in Google Chrome, and those billions of pages would have been searched through for data, including YouTube videos. This will have been trailed by interminable item surveys on web based business sites and online networking. Furthermore, and still, after all that, when organizations attempt to streak and follow clients with promotions, there is no assurance that they will get the client to tap on the BUY NOW option. What organizations ought to do in such situations is to make the most ideal utilization of buyer conduct investigation information to set up a profoundly targeted crowd fragment for propelling showcasing campaigns. The ManTech apparatuses utilized must be best used to accumulate data from products channels to clergyman redid crusades.

3. A Transparent Brand Identity:

From one perspective, we have brands that are winning hearts with their client driven methodology and then again, there are the brands that were once cherished however who double-crossed this trust. Business choices are never again restricted to the "inside four dividers." People are increasingly educated in any event, when they don't peruse the paper day by day in light of the fact that there's Twitter! Associations can discuss straightforwardly with their clients to create trustful relations and sack those dedicated crowds to play in the market field over the long haul. This not just includes giving out the correct data to the network however keeping them refreshed with what will be the best for them. Nobody needs to be cheated, and by being straightforward to your clients, you are as of now clearing a path for informal showcasing through generosity. This is an exceptionally normal test in advanced showcasing change.

4. Making Sense of this Big Data:

Data and more data about the clients and their associations on different stages has left numerous associations confused. Despite the fact that there is a great deal of programming that help in understanding this constant information, how to change over these examination to bits of knowledge that can be later changed into advertising procedures is by all accounts a gigantic undertaking. The way to connecting with the correct arrangement of crowd that ensures higher change rates lie in getting continuous criticism from the market about how your clients are taking your items and administrations. When you have those numbers, you need the assets that can make determinations from the current information and think of crusades to actualize, remembering the client division.

5. Integration of Teams:

For the most part, in many organizations, correspondence among groups doesn't happen every now and again except if there are accelerations. This is one reason that organizations endure in light of the fact that the extension among the groups that ought to impart all the more regularly is somewhat consuming. For example, the Marketing Team and Data Analytics Team must go connected at the hip to design out systems that sell out. What's more, similar holds for the Marketing and Sales group as they have to jump in agreement when clients are concerned. This should be possible by directing data stream in associations and furthermore having incorporated information the executives framework available to all groups. Aside from that, the groups that are worried about clients need to reverberate with the correct data to give a consistent encounter to clients.

6. Hyper-personalization:

You may feel that personalization is too misrepresented. However, it is exaggerated for the correct reasons. Because of online networking, individuals are accustomed to getting consideration, and in this manner one message for all won't work any longer. Your showcasing efforts and buyer reactions must be custom fitted, remembering the conduct of people. You need to engage your promoting group with prognostic
estimates that can enable you to extend what will work the best. With ground-breaking information systematic apparatuses that get you continuous information, you can concoct client sections and minister messages to go ahead on the correct channel to communicate with your range of shoppers. Personalization hence accomplished along these lines will take your image far towards remaining as the top picks with your crowd.

7. Crafting an Omni channel Experience:

Individuals are on their cell phones, looking over Instagram for some time, and afterward bouncing to a web based business stage to get on their shopping list. These cycles are perpetual, and the example rehashes with most of them. Right now, your organization has set paid promotions on one stage, and merry go rounds on another and afterward you likewise send convenient updates through SMS or pop-ups, it is obligatory that you give out reliable data as opposed to deceiving. More often than not, organizations neglect to give a smooth change across stages. Furthermore, this isn't useful for business. What you can do to conquer this is fitting an Omni channel understanding for your clients. There is a great deal of martech programming that helps organizations in making uniform encounters over all the correspondence channels to arrive at the intended interest group. Utilize that product to get the best outcomes in giving a consistent client experience and see your transformation rates go high.

12. Conclusion

Digital marketing is the showcasing of items or administrations utilizing computerized advances on the Internet, through cell phone Apps, show publicizing, and some other computerized mediums. Advanced advertising channels are frameworks dependent on the Internet that can make, quicken, and transmit item an incentive from maker to a purchaser terminal, through computerized systems.

Advanced advertising is additionally alluded to as 'web based promoting', 'web showcasing' or 'web showcasing'. The term computerized advertising has developed in ubiquity after some time. In the USA web based promoting is as yet a famous term. In Italy, computerized showcasing is alluded to as web advertising. Worldwide advanced advertising has become the most well-known term, particularly after the year 2013. Affiliate marketing, Display advertising, Email marketing, Search engine marketing, Social Media Marketing, Social networking service, In-game advertising, Online public relations etc.

References:

Internet
8. How To Embrace The Five Steps Of Data-Driven Marketing Published by Forbes, October 17, 2013; accessed 17 January, 2017

Mr. Arage Laxman Tavanappa
Assi. Prof. & Head
Department of Commerce & Management
Shri Shiv-Shahu Mahavidyalaya, Sarud
Tal- Shahuwadi Dist- Kolhapur

Abstract:
Investments in human capital are a key to improvements in productivity and profitability of the firm. Human Resource Management is a specialized field that attempts to develop programmes, policies and activities to promote the satisfaction of both individual and organizational needs, goals and objectives. A HRM practices plays an important and vital role in a modern organization. Many familiar HRM practices will be overlaid by special programmes designed to improve productivity and profitability of the firm. Specifically HRM practices included selective staffing, comprehensive training, developmental performance and equitable reward system etc. The Study of the HRM Practices and its relation with financial performance is very important, because good and well developed HRM practices leads to better financial performance. The sample size of the data is 71 employees in the managerial department in selected industries in Kolhapur. This study is undertaken to find out the relation of HRM practices with financial performance.

Key words: HRM practices, Financial Performance, Selective Staffing, Comprehensive Training, Developmental Performance Appraisal and Equitable Reward System.

Introduction:
Human resources are an increasingly important factor in the global economy. Recently it has been recognized that an important source of achieving firm performance is the human resource of the firm. The employees of the organization create an important source of advantage for firms. So, it is very important that a firm adopts HRM practices that make use of its employees. The management of human resource consists of several inter-related functions. There are two types of functions, which the human resource management is supposed to perform; these functions may broadly be classified into two categories, viz., Managerial functions and Operative functions.

Investments in human capital are a key to improvements in productivity and profitability of the firm. Human Resource Management is a specialized field that attempts to develop programmes, policies and activities to promote the satisfaction of both individual and organizational needs, goals and objectives. A HRM practices plays an important and vital role in a modern organization. Many familiar HRM practices will be overlaid by special programmes designed to improve productivity and profitability of the firm.

Specifically HRM practices included selective staffing, comprehensive training, developmental performance and equitable reward system etc. The Study of the HRM Practices and its relation with financial performance is very important, because good and well developed HRM practices leads to better financial performance.

Human Resource Management Practices:
Human Resource Management is an integral part of all the functions of modern management. It is a strategic approach to the acquisition, motivation, development and management of the organizations human resources which seeks to achieve competitive advantage through the strategic development of a highly committed work force and personnel techniques.

The management of human resource consists of several inter-related functions. There are two types of functions, which the human resource management is supposed to perform; these functions may broadly be classified into two categories, viz., Managerial functions and Operative functions. Specifically HRM practices included selective staffing, comprehensive training, developmental performance and equitable reward system etc., these familiar HRM practices will be overlaid by special programmes designed to improve profitability of the firm.

Financial Performance: Financial performance is understood as the overall increase in profit and sales of the firm. HRM practices influence firm’s resources such as human capital of a firm or employee behavior so, it is
though the creation of skilled, motivated and empowered workforce that HRM practices influence operational performance it lead to higher financial performance.
Company’s profit margin, average annual sales growth can be used as indicators to measure financial profits.

**Objectives of the study:**
1. To study the HRM practices related to Selective staffing, Comprehensive training, Developmental performance and Equitable reward system.
2. To study the financial performance in selected industries.

**Hypothesis of the study:**
1. Human Resource Management practices differ between organizations to another organization.
2. Financial Performance indicator differs between organizations to another organization.

**Research Methodology:**
This study is based on survey conducted in the selected industries in Kolhapur with the help of primary and secondary data. The secondary data is collected from various books, magazines, periodicals and websites. The universe of the sample for the study consist the employees from Menon Piston Ltd. Shiroli MIDC, Kolhapur and Menon Piston Rings Ltd. Top Sambhapur, Kolhapur in the Managerial department. The questionnaire was circulated to 75 employees, out of these 71 employees responded properly.

The mean, standard deviation and “t” test is used to know the HRM practices and financial performance. Also mean difference is tabulated to know the effectiveness of the HRM practices and financial performance.

**Data analysis, interpretation and findings:**
- **Analysis of HRM practices between Menon Piston Ltd. and Menon Rings Pvt. Ltd.**

  **Table No. 1:** the entire spectrum of Selective Staffing

<table>
<thead>
<tr>
<th>Company</th>
<th>Mean</th>
<th>SD</th>
<th>df</th>
<th>“t”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company –I</td>
<td>27.00</td>
<td>1.48</td>
<td>59</td>
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<td>28.61</td>
<td>1.78</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* P = < 0.05

Table No. 1 is related to the entire spectrum of selective staffing. The obtained “t” value is 4.95, which is significant at 0.05 level of confidence. It indicates that the selective staffing procedure of both the units differs with each other.

**Table No. 2:** the mean score of Selective Staffing

<table>
<thead>
<tr>
<th>Company</th>
<th>Mean</th>
<th>Mean Difference</th>
</tr>
</thead>
<tbody>
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<td>Company –I</td>
<td>27.00</td>
<td></td>
</tr>
<tr>
<td>Company –II</td>
<td>28.61</td>
<td>1.61</td>
</tr>
</tbody>
</table>

The mean score of II Company is higher than the I Company. It indicates that the selective staffing practice is well projected in II Company as compared to the I Company.

**Table No. 3:** the entire spectrum of Comprehensive Training

<table>
<thead>
<tr>
<th>Company</th>
<th>Mean</th>
<th>SD</th>
<th>df</th>
<th>“t”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company –I</td>
<td>36.67</td>
<td>1.62</td>
<td>59</td>
<td>4.55*</td>
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<td>Company –II</td>
<td>39.68</td>
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</tr>
</tbody>
</table>

* P = < 0.05

Table No. 3 is related to the entire spectrum of comprehensive training. The obtained “t” value is 4.55, which is significant at 0.05 level of confidence. It indicates that there is significant difference between comprehensive training in both the company.
Table No. 4: the mean score of Comprehensive Training

<table>
<thead>
<tr>
<th>Company</th>
<th>Mean</th>
<th>Mean Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company –I</td>
<td>36.67</td>
<td></td>
</tr>
<tr>
<td>Company –II</td>
<td>39.68</td>
<td>3.01</td>
</tr>
</tbody>
</table>

The mean score of II Company is higher than the I Company. It indicates that the comprehensive training is better projected in II Company as compared to the I Company.

Table No. 5: the entire spectrum of Developmental Performance Appraisal

<table>
<thead>
<tr>
<th>Company</th>
<th>Mean</th>
<th>SD</th>
<th>df</th>
<th>“t”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company –I</td>
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<td>1.79</td>
<td>59</td>
<td>4.17*</td>
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<tr>
<td>Company –II</td>
<td>41.06</td>
<td>3.21</td>
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</tbody>
</table>

* P = < 0.05

Table No. 5 is related to the entire spectrum of Developmental Performance Appraisal. The obtained “t” value is 4.17, which is significant at 0.05 level of confidence. It indicates that the Developmental Performance Appraisal in the both the units differs with each other.

Table No. 6: the mean score of Developmental Performance Appraisal

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<th>Mean</th>
<th>Mean Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company –I</td>
<td>38.47</td>
<td></td>
</tr>
<tr>
<td>Company –II</td>
<td>41.06</td>
<td>2.80</td>
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</tbody>
</table>

The mean score of II Company is higher than the I Company. It indicates that the selective Developmental Performance Appraisal is well projected in II Company as compared to the I Company.

Table No. 7: the entire spectrum of Equitable Rewards

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<th>Company</th>
<th>Mean</th>
<th>SD</th>
<th>df</th>
<th>“t”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company –I</td>
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<td>1.98</td>
<td>59</td>
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<tr>
<td>Company –II</td>
<td>43.26</td>
<td>1.59</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* P = < 0.05

Table No. 7 is related to the entire spectrum of Equitable Rewards. The obtained “t” value is 4.25, which is significant at 0.05 level of confidence. It indicates that there is significant difference between Equitable Rewards in both the company.

Table No. 8: the mean score of Equitable Rewards

<table>
<thead>
<tr>
<th>Company</th>
<th>Mean</th>
<th>Mean Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company –I</td>
<td>41.30</td>
<td></td>
</tr>
<tr>
<td>Company –II</td>
<td>43.26</td>
<td>1.96</td>
</tr>
</tbody>
</table>

The mean score of II Company is higher than the I Company. It indicates that the Equitable Reward system is better projected in II Company as compared to the I Company.

- **Analysis of relation between HRM and Financial Performance.**

<table>
<thead>
<tr>
<th>Company</th>
<th>HR Practices</th>
<th>Mean</th>
<th>Financial Performance Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company - I</td>
<td>Selective Staffing</td>
<td>27.00</td>
<td>6.33</td>
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<td>Company - II</td>
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<td>Company - I</td>
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<tr>
<td>Company - I</td>
<td>Developmental Performance Appraisal</td>
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</tr>
<tr>
<td>Company - II</td>
<td></td>
<td>41.06</td>
<td></td>
</tr>
</tbody>
</table>
In the present study the II Company namely Menon Piston Rings Pvt. Ltd. has obtained higher score in all the parameters of HR practices. The II Company’s mean score of HR practices related to selective staffing is 28.61; comprehensive training is 39.68; developmental performance appraisal is 41.06 and equitable reward system is 43.26.

Similarly the same company has obtained higher mean score is 7.67 on financial performance; it simply reflects that better HR practices leads to better financial performance.

**Conclusion:**

The main focus of the present study is base on the assumption that a better HR practices influences the organizational performance, quality, market share etc. similarly it has a direct impact on financial performance.

Financial performance is understood as the overall increase in profit and sales of the firm. Good financial performance can be achieved through effective utilization of its HR practices. Company’s profit margin, average annual growth is used as indicators to measure financial performance.

In the present study the II Company namely Menon Piston Rings Pvt. Ltd. has obtained higher score in all the parameters of HR practices. Similarly the same company has obtained higher mean score on financial performance; it simply reflects that better HR practices leads to better financial performance.

**References:**

Introduction:
Humans can survive in healthy environment. The environment plays a vital role in human living. The environment comprises of all the natural resources such as air water, land, forests, and minerals. It is responsibility of populace to protect the natural resources. Nonetheless, due to technical advancement and other reasons, there is a lot of misuse of these natural resources, in the form of land degradation, water pollution, air pollution, and deforestation. All these factors lead to worsening of environment. Great efforts are being made in order to regain the environment by people through voluntary organizations, which have concerns about the environment. There are cases where people have revoked and adopted non-violent action movements to protect their environment (Arne Kalland, Gerard Persoon, 2013).

Key World: Pollution, Environment, global warming

Objective:
1. To analyze the environment movement
2. To Study the environment movement in India

Research Methodology:
This paper is basically descriptive and analytical in the nature. The data is secondary according to need of study

Environmental Movement:
An environmental movement can be defined as a social or political movement, for the conservation of environment or for the improvement of the state of the environment. The terms ‘green movement’ or ‘conservation movement’ are alternatively used to denote the same. The environmental movements favour the sustainable management of natural resources. The movements often stress the protection of the environment via changes in public policy. Many movements are centered on ecology, health and human rights. Environmental movements range from the highly organized and formally institutionalized ones to the radically informal activities. The spatial scope of various environmental movements ranges from being local to the almost global.

Major Environmental Movements In India

1. Bishnoi Movement (1700s):
   Bishnoi Movement spread the Khejarli, Marwar region, Rajasthan state. This movement leaders are Amrita Devi along with Bishnoi villagers in Khejarli and surrounding villages. This Movement aims are Save sacred trees from being cut down by the king’s soldiers for a new palace. Amrita Devi, a female villager could not bear to witness the destruction of both her faith and the village’s sacred trees. She hugged the trees and encouraged others to do the same. 363 Bishnoi villagers were killed in this movement. The Bishnoi tree martyrs were influenced by the teachings of Guru Maharaj Jambaji, who founded the Bishnoi faith in 1485 and set forth principles forbidding harm to trees and animals. The king who came to know about these events rushed to the village and apologized, ordering the soldiers to cease logging operations. Soon afterwards, the maharajah designated the Bishnoi state as a protected area, forbidding harm to trees and animals. This legislation still exists today in the region.

2. Chipko Movement
   Chipko Movement, started in 1970's, was a non violent movement aimed at protection and conservation of trees and forests from being destroyed. The name of the Chipko moment originated from the word ‘embrace’ as the villagers used to hug the trees and protect them from wood cutters from cutting them. In 1731, the king of Jodhpur in Rajasthan asked one of his ministers to arrange wood for constructing a new palace. The minister and workers went to a forest near a village, inhabited by Bishnois, to cut down trees. A Bishnoi woman Amrita Devi showed exemplary courage by hugging a tree and daring king’s men to cut her first before cutting the tree. The tree mattered much more to her than her own life. Sadly, the king’s men did not heed to her pleas, and cut down the tree along with Amrita
Devi. Her three daughters and hundreds of other Bishnois followed her, and thus lost their lives saving trees. The incident inspired the several other rural women, who launched such similar movements in different parts of India. The Chipko Movement gained momentum under Sunderlal Bahuguna, an activist, who spent his whole life persuading and educating the villagers, to protest against the destruction of the forests and the Himalayan mountains by the government. The chipko protests achieved a major victory in 1980 with a 15 years ban on tree felling in the Himalayan forests of the state by the order of Mrs. Indira Gandhi.

- **Save Silent Valley Movement**
  Save Silent valley was a social movement aimed at a protection of silent valley, an evergreen tropical forest in the Palakkad district of Kerala in India. It was started in 1973 to save the Silent Valley Reserve forest from being flooded by a hydroelectric project. The Valley was declared as Silent Valley National Park in 1984. Nonetheless there is still controversy surrounding on the valley.

- **Jungle Bachao Andholan**
  The tribals of Singhbhum district of Bihar started the protest when the government decided to replace the natural sal forests with the highly-priced teak. This move was called by many as “Greed Game Political Populism”. Later this movement spread to Jharkhand and Orissa.

- **Appiko Movement**
  The Appiko movement saved the basic life sources for the people such as trees like bamboo useful for making handcrafted items which they could sell for earning a few rupees. It also saved medicinal trees for their use by the local people” (Sheth, Pravin 1997). This movement started 1983 in Uttara Kannada and Shimoga districts of Karnataka State. Appiko’s greatest strengths lie in it being neither driven by a personality nor having been formally institutionalised. However, it does have a facilitator in Pandurang Hegde. He helped launch the movement in 1983. This movement aim is Against the felling and commercialization of natural forest and the ruin of ancient livelihood.

- **Narmada Bachao Andholan (1985)**
  The movement first started as a protest for not providing proper rehabilitation and resettlement for the people who have been displaced by the construction of Sardar Sarovar Dam. Later on, the movement turned its focus on the preservation of the environment and the eco-systems of the valley. Activists also demanded the height of the dam to be reduced to 88 m from the proposed height of 130m. World Bank withdrew from the project. The movement area impact the Narmada River, which flows through the states of Gujarat, Madhya Pradesh and Maharashtra. The movement led by Medha Patker, Baba Amte, adivasis, farmers, environmentalists and human rights activists.

  The environmental issue was taken into court. In October 2000, the Supreme Court gave a judgment approving the construction of the Sardar Sarovar Dam with a condition that height of the dam could be raised to 90 m. This height is much higher than the 88 m which anti-dam activists demanded, but it is definitely lower than the proposed height of 130 m. The project is now largely financed by the state governments and market borrowings. The project is expected to be fully completed by 2025.

  Although not successful, as the dam could not be prevented, the NBA has created an anti-big dam opinion in India and outside. It questioned the paradigm of development. As a democratic movement, it followed the Gandhian way 100 per cent.

- **Save Ganga Movement:**
  Save Ganga Movement is a pervasive Gandhian non-violent movement backed by saints and popular social activists across the Indian States Uttar Pradesh and Bihar in support of a free Ganga. The movement is supported by Ganga Seva Abhiyanam, Pune-based National Women's Organisation (NWO) besides those of many other compatible organisations and with the moral support from many religious leaders, spiritual and political, scientists, environmentalists, writers and social activists.

**Conclusion:**

All these factors lead to deterioration of our environment. There have been many efforts made in order to reclaim the environment by people through voluntary organizations, which are concerned about the environment. There are instances where people have revoked and adopted non-violent action movements for protecting their environment. The environmental movements in India have emerged as a new type of social
movement, that have successfully linked the degradation of nature with the survival of the masses. These movements blame the very model of development that is currently in practice for this degradation. This resource-intensive development process takes away the resources on which the poor people survive to put them in more profitable enterprises, the benefits from which accrue to a privileged few. Thus the degradation of nature and the further impoverishment of the poor take place simultaneously.

References:
Comparative Study of Traditional Advertising and Online Advertising and Its Effectiveness on Consumer Behaviour in Solapur City

Author
Mr. Revanth S. Navale
Assistant Professor,
NBN college of Commerce and Science,
Kusgaon (BK), Lonavala

Guide (Co-Author)
Dr. Vijay M. Kumbhar
Assistant Professor,
Head, Dept. of Bank Management,
D. G. College of Commerce, Satara,
Dist: Satara (Maharashtra)

Abstract:
The purpose of this study is to find out the effectiveness of internet advertising on consumer in solapur city. The present study is conducted in Solapur city of Maharashtra. In order to achieve the objectives of the study, a sample of 50 respondents were taken by using convenience sampling method. The both primary and secondary data were used for conducting research. It is proved through analysis the research that online advertising is neither effective nor reliable as compared to the traditional medium which is Television commercials and print media i.e. newspapers and magazines. Internet advertising is more successful in western countries. The present study suggested that the advertising companies should remember the buying behavior pattern and influencing factors while making the marketing strategies for a product and publishing add.

Key Words: Digital marketing, Traditional Advertising, Online Advertising, Consumer Behaviour,

1.1 Introduction of the study
Online advertising is a form of promotion that uses the Internet and World Wide Web for the expressed purpose of delivering marketing messages to attract customers. Examples of online advertising include contextual ads on search engine results pages, banner ads, Rich Media Ads, Social network advertising, online classified advertising, advertising networks and e-mail marketing, including e-mail spam.

Online video directories for brands are a good example of interactive advertising. These directories complement television advertising and allow the viewer to view the commercials of a number of brands. If the advertiser has opted for a response feature, the viewer may then choose to visit the brand’s website, or interact with the advertiser through other touch points such as email, chat or phone. Response to brand communication is instantaneous, and conversion to business is very high. This is because in contrast to conventional forms of interruptive advertising, the viewer has actually chosen to see the commercial.

1.2 Objectives of the study
1. To compare the trust level of traditional advertising and online advertising in solapur city (consumers point of view)
2. To find the effectiveness of internet advertising on consumer in solapur city
3. To find the reliability of internet advertising

1.3 Research Methodology
The present study focuses on comparing the trust level of traditional advertising and online advertising in Solapur district.

a) Primary data and secondary data: This study is properly based on primary data and secondary data. This is collected through organized questionnaire from respondents.

b) Sample and sampling Technique

a) Population: The population is consisting of all consumer that are situated in city
b) Sample: Researcher has selected 50 respondents.
c) Sampling method: Convenience sampling technique has been used for selection of Sample

1.4 Scope of the Study
Advertisers are expected to spend Rs. 22,500 million in internet advertising in the year 2009 third only to TV and Print ads, which is around 5257% more than that in the year 2004, compound percentage increase of
124% over the last 5 years. This is the new age of advertising. It is true that people have started realizing that internet can serve as a one stop point for all their needs. Be it communication, entertainment, shopping, information search, internet serves as a panacea for all their requirements. This has led 70% of the ever users to glue themselves to the Internet and access it on a regular basis. This is an opportunity for advertisers to exploit this revolution. But, is it the end of traditional advertising? Is internet advertising effective and efficient compared to the traditional form?? Does it fulfill the basic objectives of advertising (create awareness, to generate sales, build positive image, etc…)? The problem is that, volumes of consumers are online everyday for their personal work, but do they notice the ads, banners etc. displayed on that webpage, most important what is their recall/remembrance value. What about the reach of online advertising, is it effective across over all target groups? We have trusted traditional advertising all these years and it’s a proven medium that fulfills all the objectives of advertising, can one have the same trust for online advertising…

1.5 Limitations of the Study

a) The study is targeted on only Solapur.
b) The answers given by the respondents are subjective and hence it may cause the result.
c) As a study is going to done in a particular area, the result obtained from this study may not be taken granted for all city

1.6 Data Analysis

Graph No: 1 Attitude towards Advertisements

One can clearly make out that consumers perceive advertisements as a source of information and awareness, be it general or towards TV commercials. Not many people find advertisements to be irritating, annoying or waste of time. This clearly shows a positive attitude toward them and hence is a good indication for marketers.

Graph No: 2 Attitude towards TV/ Radio Ads

For television commercials, around 70% of consumers had a positive perception towards advertising on TV.
For television commercials, around 70% of consumers had a positive perception towards advertising on TV.

**Graph No: 3 Influencer behind Decision Making**

Influencers influence the decision making process of a potential consumer. Influencers can be advertisements, friends, relatives, third party or it can be self motivated also. In Solapur (as the target market is Solapur) we can infer that friends and relatives are the major influencers behind decision making.

**Graph No: 4 Consumer preference of advertising**

Again, one can easily make out that traditional form of advertising has an edge over internet advertising in terms of consumer preference mode of advertising. Traditional mode got over 82% preferences than that of internet advertising which is a huge margin.

The reason for this is same as that of influencer, i.e. cultural attitude of consumers towards advertising. Consumers would prefer to check out ATL elements in case there is a need i.e. information search and take their decision in terms of purchasing.

**Graph No: 5 Consumers Trust on advertising**
The above is the chart for trust level of advertisement medium from consumer’s point of view. Again recommendation and traditional advertisement are a leap ahead of online mobile and BTL form of advertising. One can say that Indian mentality towards online form of advertising is still at the baseline and that of mobile is even worse.

**Graph No: 6 Time spent**

On an average, a person spends more than 4 hours on the internet during his free time which is 70% more than that of TV and movies and around 300% more than that of radio and print medium. Hence, on an average the exposure of internet to an individual is around 150% more than that of other mediums i.e. the reach of medium internet is much better than that of others.

**Graph No: 7 Impression of Online Ads (Ad avoidance)**

Whereas in case of online advertising, around 79% of consumers ignore it completely, i.e. they don’t even see them and that of 21% see them if they find it to be attractive. Out of that 21%, 15% said that the intension was not to see those ads, but they didn’t have any option but to see them as they were Interstitial Adverts, Pop – up ads or Floating ads. These ads either block the view of the content, or appear right in the middle of the page, or keeps on floating (moving) around which is considered to be very irritating for the consumers.

**Graph No: 8 Ad Remembrance**
The question that was asked in the survey was the latest ad that they remember in the specific medium. Only 11% could remember their last online ad, whereas 90% could remember the TV commercial. In this case also, traditional form of advertising has a huge edge over the online form.

1.7 Findings

1. It is found that consumers still trust and prefer the traditional form of advertising than that of online.
2. For television commercials, around 70% of consumers had a positive perception towards advertising on TV.
3. Even though the reach of internet is much higher than that of other modes, its ability to attract consumers for awareness creation is very low. Hence comparatively, traditional modes especially TV commercials are a better option.
4. One can easily make out the reliability of online and TV ads through the remembrance and recall values. It’s pretty clear that TV ads are much reliable than that of their counterparts.

1.9 Conclusion

Practically it has been proved through the research that online advertising is neither effective nor reliable as compared to the traditional medium which is Television commercials and print media i.e. newspapers and magazines. Also, consumers trust the traditional medium more than that of online and there is a vast difference in their trust levels. Of course, it could be because of the Indian culture which is different from the western countries that are more into e-commerce and prefer to buy things online and they trust the internet more as compared to the other forms. Therefore, Internet advertising is more successful in those countries. All in vain in India, as we prefer to tangibles the things that we buy. Being collective we go shopping along with family friends and relatives.

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Women Entrepreneurship Development Through Self-Help-Help-Groups in Maharashtra

Prof. Sanjay V. Yadav
Assistant Professor in Commerce &Management Department.
Dhananjayrao Gadgil College of Commerce,Satara(Maharashtra) India.

Abstract

Employment and unemployment is the basic problems in India, and Self Help Groups (SHGs) its plays a crucial role in the development of creation of employment situation. Empowerment of women has emerged as an important issue in recent times. The economic empowerment of women is being regarded these days as a Sine-quo-non of progress for country; hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social scientists and reformers. The Self Help Groups (SHGs) have paved the way for economic independence of rural women. The members of SHGs are involved in Micro –Entrepreneurship. Through that, they are becoming economically independent and providing employment opportunities to others. This article deals with empowerment of rural women through entrepreneurship and the advantages entrepreneurship among the rural women. “Economic empowerment of women led to development of family and community”.


1.1 Introduction:

Women play a very important role in the economic development of Maharashtra. The self-help groups (SHGs) plays a significant role in the development of woman Entrepreneurship. They are involved in business activities at all levels, making important contributions to economic growth. Now days, Indian women are increasingly active in part of economy that were previously considered male domain. But the development of women entrepreneurship is very low in India, especially in the rural areas. Entrepreneurship amongst women has been a recent concern. Women have become aware of their existence their rights and their work situation. Now days self-help groups (SHGs) is doing very important role to women motivated in entrepreneurship through micro-finance. SHGs are not only increasing in rural women entrepreneurship but also in urban women entrepreneurship.

India has adopted the Bangladesh’s model in a modified form. To alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrumenting the new economy. With availability of micro-finance, self-help groups (SHGs) and credit management groups have also started in India. And thus the movement of SHG has spread out in India. The members of SHGs now become entrepreneurs. Innovative thinking and farsightedness, quick and effective decision making skill, ability to mobilize and marshal resource, strong determination and self-confidence, preparedness to take risks, accepting changes in right time, access and alertness to latest scientific and technological information these are basic qualities in women therefore they are actively running them own business with help of SHGs.

They are actively running business like, food processing and preservation, catering services and fast food centers, interior decoration, DTP and Book binding, dairy, poultry, house-hold appliances, stationeries, packing and packaging, diagnostic lab and pathology clinics, communication centers with telecom, fax, browsing and Xeroxing facilities, readymade garments, embroidering and fashion designing, retail selling, art and painting works, hiring of warehouses and god owns, floral decorations, jewellery,beauty parlors. Though women entrepreneurship is a recent phenomenon in India which came into prominence in late 1970’s now we see that more and more women are venturing as entrepreneurs in all kinds of business and economic activities and service sector. Though at the initial stage women entrepreneurship developed only at urban areas, lately it has extended its wings to rural areas.Hence the researcher focused on “Women Entrepreneurship Development Through Self-Help-Help-Groups in Maharashtra”

1.2 Concepts regarding Woman Entrepreneurship development

1.2.1. Entrepreneur:

It is a process where one person getting himself self employed provides job to others also. The person is called “entrepreneur”.

Development Through Self-Help-Help-Groups in Maharashtra”

1.2 Concepts regarding Woman Entrepreneurship development
1.2.2. Women Entrepreneurship:

Women entrepreneurship is the process where women organize a business or industry and provide employment opportunities to others. Women entrepreneurs can engage in both unorganized and organized sectors. In India, only 8 percent of the small-scale manufacturing units are run exclusively by women entrepreneurs, which is proportionately very small as compared to other developed and developing countries. In the USA, about 50 percent of the business is owned by women. Women entrepreneurship is the process where women take lead and organize business or industry and provide employment opportunities to others.

1.2.3. Entrepreneurship Development:

Entrepreneurship development means all those activities that aim at stimulating the individuals for becoming entrepreneurs.

1.3 Review of Literature:

The present study is “Women Entrepreneurship Development Through Self-Help-Groups in Maharashtra.” The study encompasses a wide range of issues related to Women Entrepreneurship Development.

1. Ajay K Garg and Mr. Nelson Phayane (2014), concludes that there are three key points that discovers the degree of entrepreneurialism amongst immigrants: the middleman minority, the cultural market niche, and the ethnic closed society. They revealed that immigrant entrepreneurs tend to target markets that are unrestricted by local entrepreneurs and large chain stores. The aim of this study was to examine the influence of small businesses possessed by immigrant entrepreneurs on the local community. This impact was analysing during three variables namely employment generation, revenue to the municipality and investment in real estate. Key findings explored that, very few individuals were employed by a small business owned by migrant entrepreneur and majority of migrant entrepreneurs rent the business premises at municipal level, migrant entrepreneurs contribute positively to the local economy.

2. Sameeksha Desai (2009), in her article accessed the complications related with determining entrepreneurship in emerging nations. Three imperative dichotomies in the exploration on entrepreneurship were conferred: formal-informal, legal-illegal, and necessity-opportunity. Some common magnitudes of entrepreneurship are summarized together with prominence to rising countries, including self-employment, Global Entrepreneurship Monitor data, World Bank Group Entrepreneurship Survey data and OECD data. The propositions of modern understanding of entrepreneurship are conversed with relation to organizations and economic progress.

3. Nidhi Srivastava and Anand Agrawal (2010), in their work explored the factors supporting corporate entrepreneurship as perceived by the employees. Study advocates four dimensions holding corporate entrepreneurship - organisational system, team spirit, leaders support and empowerment. The firms need not to exaggerate rewards and autonomy to employee, rather try hard to make a supportive organisational structure in conjunction with a collaborative work environment and uphold from leaders in the entrepreneurial initiatives.

1.4 Entrepreneurship development of women through SHG:

Strength and weakness, both are the different sides of the same coin. Hence, all involved group members of SHG must realize that they all work with their own individual strengths and weaknesses. No one should be blamed for ones weakness i.e. all SHG members are equally responsible for success and failure of their entrepreneur. Self-help group can take a lead in any of the income generating activities by which group members can get employment and enhance their family socio-economic status. The group provides a platform to women for income generation with co-operative and mutual helping attitude.

1.5 What is Self-Help-Group

The definition of SHG as approved by National Bank For Agriculture and Rural Development [NABARD] the apex banking body in India, is “An SHG is a small, economically homogeneous and affinity group of rural poor voluntarily formed to save and mutually agree to contribute common fund to be lent to its members as per group decision for their socio-economic development”. As the name indicates, self-help group
is an informal group of about 15-20 people from a homogeneous class, who come together for addressing their common problems. Group itself becomes a base to convey necessities and sort out social economic problems of their group members. Main aim of SHG is to make group members self sufficient and self-reliant [independent] by self-employment and empowerment through group dynamics.

1.6. Principle of SHG:
1.6.1. “Unity is strength”
Self-help group is a best way to get strengthen. Ex:- A single wooden piece can be easily broken, but a bundle of 15-20 wooden pieces can’t be broken easily. As like this a group of people can easily sort out any of the problem, because group decisions carry more weightage than individual decision.

1.8. Characteristics of an ideal SHG:
According to MARADA well-functioning SHG should have following structural features:-
1. An ideal SHG comprises 15-20 members.
2. All the members should belong to the same socio-economic strata of society.
3. Rotational leadership should be encouraged for the distribution of power and to provide leadership opportunities to all the members.
4. Member should regularly attend meetings, save money and participate in all activities voluntarily.
5. The procedure of decision-making in SHG should democratic in nature.
6. The group frames rules and regulations, which are required in its effective functioning.
7. Transparency in account keeping and accounts should be maintained and updated regularly.
8. An SHG should be socially viable institution.

1.9. Objectives of the Study:
2. To study the Women Entrepreneurship Development in Maharashtra.
3. To Study the role played by SHGs in Women Entrepreneurship Development.
4. To find the drawbacks and remedies for Women Entrepreneurship Development.
5. To suggest appropriate suggestion for Increase women entrepreneurship technologies.

1.10. Methodology of the Study: The present study is of descriptive in a nature. The entire study is based on secondary sources of data. The secondary data has been collected from related books and websites.

1.11. Significance of the study:
The study will bring out Development of Women Entrepreneurship in Maharashtra. Entrepreneurship cab be explain as the process & the State of being through and in which people utilize the constructive opportunities in the market by producing a new idea in the form of a business. Women Entrepreneurs who establish a new business which generating new jobs in the economy. Women Entrepreneurship as a whole is the ability to deal with the situation of uncertainty along with differentiating between risk & Uncertainty and Women Entrepreneurs plays an significant role in the development of Indian economy. Its betterment of rural womens for starting their business and become a sustainable in their future life. So the researcher focused on Women Entrepreneurship through self-help-groups in Maharashtra.

1.12. Empirical Model for Women Entrepreneurship development through SHG.
I) EMERGING STAGE:
a] Identification of common interest area of SHG members:
For the successful implementation of any enterprise it is necessary that entrepreneurial activity should be accepted by all the SHG members with interest. So they will work as volunteers, otherwise it becomes boredom that may be the cause of failure.
b] Identification of Indigenous Entrepreneurs:
Dr. Hasnain defines “Indigenous as a part of culture which is being necessarily followed by society and expressed in form of oral, social and physical behavior”. Such knowledge or experiences thus have been
passed on from one generation to another by word of mouth, which are commonly known as indigenous knowledge.

c) Technical Guidance:
Technical guidance at every step is required for success of any enterprise. The Government and Non-Government Organizations are giving emphasis on women entrepreneurship. Special financial assistance is provided and training programs are organized for women to start their enterprise. There is a big list of Government and Non Govt. agencies and programs helping for the promotion of women entrepreneurship as below;
1) Women’s corporate finance corporation [WCFC]
2) Federation of societies of women entrepreneur [FSWE]
3) Small entrepreneurship development institute of India [SEDII]
4) District industrial center [DIC].
5) Development of women and children in rural areas [DWCRA]
6) Integrated rural development programme[IRDP]
7) Prime Minister’s Rozgar Yojana[PMRY]
8) Training of rural youth for self-employment [TRYSEM] etc.

These institutes and programs are providing technical guidance to their beneficiaries for self-employment and entrepreneurship development.

1.13. ESTABLISHMENT STAGE:

a] Linkage with bank: Small-scale enterprise development cannot be ensured without arrangement for financing. Adequate and timely supply of credit is essential for new entrepreneurs development. Financial problems are being solved by National Bank for Agriculture and Rural Development [NABARD] through providing credit facilities to SHG’s on the basis of 5 principles of “Development through credit”;
1. Credit must be used in accordance with the most suitable methods of science and technology.
2. The terms and conditions of credit must be fully respected.
3. Work must be done with skill so as to increase production and productivity.
4. A part of the additional income generated by using credit must be saved.
5. Loan installments must be repaid in time and regularly so as to ensure timely recycling of credit.

b] Micro Entrepreneurship Establishment:
In the present scenario, everywhere the cost of living has increased. Now time is demanding from women to undertake economic activity and utilize her inherent talents to support her family. Now the attitude of the society has also changed and working women is not seen with suspicious eyes like earlier. Self-help group’s women can engage in various traditional and non traditional income generating activities e.g.: value addition of crops, dairying, medicinal plants, nursery, bee keeping, domestic industries like, preservation of locally available fruits and vegetables, papad badi making, masala making, handicrafts, embroidery, quilting, knitting, soft toy making, doll making, pottery, fancy items, candle making, chalk making, agarbatti making, tailoring and garment industry, dari weaving, soap and surf making, beauty parlour, baby crèche centers, etc. Such activity should be started which can be easily accepted by all the group members.

c] Explore the consumers:
One cannot imagine about enterprise without its consumers. The existence and survival of any enterprise depends on consumers. To achieve consumer satisfaction, products must be made available in the right form, on the right time at the right place and in the right manner that would tempt the consumer to obtain their possession. Hence, the purpose of an enterprise in order to exist and survive is to create and keep its consumers. An entrepreneur may have two options before him like either to respond to market demand or create demand. Hence, an entrepreneur should explore and identify the consumers for their produce before production because without knowing the demand and attitude of consumers towards the produce, production is useless.
1.14. EXPANSION STAGE:

a] Marketing:
Marketing as a process or a function originated and developed along with human civilization. A market, in general, may be described as a place or geographical area where buyers and sellers meet and function, goods or services are offered for sale and transfers of ownership of title occur. Clark and Clark defines it as “an area in which the forces lending to exchange of title to a particular product operate, and towards which and from which, the actual goods tend to travel. This obviously means that a market is a geographical area and is found where a commodity is concentrated for sale”. Packaging, branding, standardizing are some other forms of processes carried on to increase the value and utility of products. Generally women entrepreneurs will have small-scale business they have to strive hard to sell their products in the modern competitive world. Thus, women entrepreneur should enhance her knowledge and skills regarding marketing strategy. Success of a small-scale enterprise mainly depends on the local and nearby market.

b] Identification of problems:
Problems and constraints facing by women entrepreneurs should be identified and enlisted. Group discussion should be made on the existing problems for solution

c] Sort out problems by group dynamics:
Possible solutions and alternates should be identified and enlisted to solve the burning problems. Problem should be sort out by the group decisions. The frequent interaction among the members creates an atmosphere of mutual trust and encourages the members to participate in decision-making. Always keeping in mind the welfare of all the group members.

d] Embodies new ideas and innovations:
Old practices are always replaced by new ones due to some external or internal factors. However, societies are changing through time constantly by adopting new practices, it is necessary to embodies new ideas, innovations and appropriate technologies in the existing enterprise for its sustainable development. Technological advances in the environment create new needs for the small entrepreneur as far as adaptation and adjustment is concerned. She may need to learn how to adjust to the new technological environment surrounding her, or she may need to take a set of advance technologies and bring these to her own level in the small enterprise. Either way constant reexamination is needed for possible utilization and improvement of existing

1.15. Problems and Suggestions:
Researchers were found many problems in women Entrepreneurs development. Some of which are discussed as follows and the relevant measures to overcome these problems are also discussed herewith.
1. Women entrepreneurs are always seen with suspicious eyes, particularly in rural areas, they face more social barriers.
2. Women lack self-confidence and always feel that they may not be successful and hence hesitate to take risks. Their risk-bearing capacity is always less.
3. Low-level risk taking attitude is another factor affecting women folk decision to get into business.
4. Women entrepreneurs have low-level management skills but they have less achievement motivations.

1.16. Conclusion:
Women entrepreneurship is important factor to empower the women in the country. They need to be promoted and motivated for further growth. The SHG is playing such great role but at central level some major step should need to take. It is also observed that the motivating factor such as utilization of own experience knowledge, interest, family support, economic needs, personal ego satisfaction and desire to become independent are helping to further growth, but it is flexible. It may affect to the entrepreneurs to their psychological nature. Any how the women entrepreneurship has many advantages that are creates more employment and can be stated in small investment. We feel it is major activity to economic development of nation. Women don’t have in-depth knowledge about SHGs. Hence, it is very important to develop such programme that can give them complete knowledge about these schemes so that they can take maximum benefit out of them. The Self Help Groups (SHGs) have paved the way for economic independence of rural
women. The members of SHGs are involved in Micro-Entrepreneurships. Through that, they are becoming economically independent and providing employment opportunities to others. The participation of women entrepreneurship from rural areas is very low. Therefore, there is a need to formulate such policies that can increase the participation of women from these areas.

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Indian Microfinance At A Crossroads - The Current Situation And Its Most Prominent Challenges

Maher Kareem Mohammed, Ridha Malik
M, COM Student, Department of Commerce and Management, Shivaji University, Kolhapur.

Abstract
The phenomenon of unemployment in India is exacerbated for various reasons, which leads to the deepening of the problem of poverty. In light of the global crises ravaging the global economy, governments resort to adopting austerity policy and the weakness of the private sector initiative, which leads to a shrinking of opportunities for new employment. Global experience has shown that the experience of microfinance reduces unemployment and alleviates poverty. This research aims to study the current reality of microfinance in India and its most prominent challenges.

Keywords: Microfinance, MFI, Growth of Microfinance, Poverty

Introduction
Small projects are of great importance in all countries of the world, especially countries, because they have a positive and significant role in developing the economy of countries in terms of creating and providing job opportunities, reducing poverty and tackling the problem of unemployment, by contributing to increasing income at the individual and national level, improving the standard of living and achieving Self-sufficiency is partly due to some of the goods and services that society needs, and small projects are spread in all economic sectors Different.

Objectives Of The Study
1- To know about the history of microfinance.
2- To examine the challenges of microfinance in India

(1) Microfinance and poverty
In developing economies, especially in rural areas, many activities that will be classified in the developed world are not monetized as financial: that is, money is not used to implement them. This is often the case when people need money for services that can provide but do not have money that can be dispensed with for those services, forcing them to return to other means to obtain them. Stuart Rutherford and Sukwinder Arora cites in their book "The Poor and Their Money" with several types of needs:

(2) Microfinance in India
Loans to the poor by banks impose many restrictions, including insecurity and high operating costs. As a result, microfinance was developed as an alternative to providing loans to the poor with the aim of creating financial inclusion and equity.

Ella Bhatt launched the SEWA Cooperative Bank for Women in 1974 in Ahmedabad, Gujarat, and is perhaps one of the first modern microfinance institutions of its kind. Nobel Prize winner Muhammad Yunus introduced the concept of microcredit in Bangladesh in the form of "Grameen Bank". The National Bank for Agriculture and Rural Development (NABARD) looked at several models of providing financial services to unrestricted people, especially women, and decided to try a completely different model, now known as Self-Help Groups (SHGs). In this approach, a small group of women (and men) can form their own small, self-governing bank and establish links with banks (self-help groups), NGOs and banks. NGOs are often formed and nurtured, and after achieving a certain level of maturity in terms of their own domestic savings and credit operations, they are able to save and seek credit from banks. Often there is an NGO or government agency engagement during the initial training and even after the SHG-Bank engagement. The SHG-Bank Connect program, which has been in effect since 1992 in India, contains savings accounts with 7.9 million SHGs, with 4.6 million SHG having outstanding loans, with nearly $ 2 billion in bank savings, and $ 8.9 billion in outstanding loans, Making it one of the largest microfinance programs in the world (March 2016). It includes commercial banks, regional rural banks (RRBs) and cooperative banks in their operations.
In 2013, Grameen Capital India managed to lend $144 million to microfinance groups. In addition to Grameen Bank, Equitas was another Tamil Nadu MFI. It is the southern and western states that attract the largest number of microfinance loans.

Microfinance is defined as financial services such as savings accounts, insurance funds, and credit provided to poor and low-income clients to help them increase their income, thereby improving their standard of living.

In this context, the main features of microfinance are:

- Loan without guarantee
- Loans for those people who live below the poverty line
- Self-help group members may benefit from microfinance
- Maximum Loan Under Microfinance Rs 25,000 /
- Terms and conditions provided to the poor are defined by NGOs
- Microfinance differs from microcredit - under the latter, small loans are given to the borrower but under microfinance along with many other financial services including savings and insurance accounts. Therefore, microfinance has a broader concept than microcredit.

In June 2014, Kreisel released its latest report on the Indian microfinance sector entitled “India's Leading MFIs”. This list is the most comprehensive and up-to-date overview of the microfinance sector in India and the various microfinance institutions operating in the subcontinent.

1. Life cycle needs: such as weddings, funerals, childbirth, education, home building, widowhood, old age.
2. Personal emergencies: such as illness, injury, unemployment, theft, harassment, or death.
3. Disasters: such as forest fires, floods, hurricanes, and man-made events such as war or home demolitions.
4. Investment opportunities: expanding business, buying land or equipment, improving housing, securing a job, etc.

(3) History of Microfinance

Over the past centuries, there are practical insights, from the Franciscan monks who founded mortgage-oriented mortgage offices in the 15th century to the founders of the 19th-century European Credit Union movement (such as Friedrich Wilhelm Raiffeisen) and the founders of the microcredit movement in the 1970s (such as Muhammad Yunus and Whitaker). They tested practices and institution building designed to provide the types of opportunities and risk management tools that financial services can provide to the poor.

While the success of Grameen Bank (which now serves more than 7 million poor women from Bangladesh) has inspired the world, [citation needed] it has proven difficult to replicate this success. In countries with low population densities, meeting the retail operating costs of servicing nearby customers has proven to be more difficult. Hans Dieter Siebel, member of the Board of Directors of the European Microfinance Platform, endorses the group model. He says that this particular model (used by many MFIs) has a financial meaning, because it reduces transaction costs. Microfinance programs also need to rely on domestic finance.

The history of microfinance can be traced back to the mid-nineteenth century, when theorist Lisander Spooner was writing about the benefits of microcredit to entrepreneurs and farmers as a way to lift people out of poverty. [Citation needed] Aside from Spooner, Friedrich Wilhelm Raiffeisen founded the first cooperative lending banks to support farmers in Germany’s rural areas.

The modern use of the term "microfinance" has its roots in the 1970s when the Grameen Bank in Bangladesh, founded by pioneering microfinance Muhammad Yunus, began to shape and shape the modern microfinance industry. The microfinance approach was institutionalized by Yunus in 1976, with the establishment of the Grameen Bank in Bangladesh. Another pioneer in this sector is the Pakistani sociologist Akhtar Hamid Khan.

(4) Channels of Microfinance

1. The Self-Help Group-Bank Linkage Program (SBLP) SHG
2. Micro Finance Institutions (MFIs)
The Self-Help Group-Bank Linkage Program (SBLP) SHG

This is the bank-led microfinance channel that was initiated by NABARD in 1992. Under the SHG member model, women in villages are usually encouraged to form groups of around 10-15. Members contribute their savings to the group periodically, and from these savings small loans are provided to members. In the subsequent period, these humanitarian groups are generally provided with bank loans for the purpose of generating income. Group members meet periodically when new savings come, previous loans are recovered from members and new loans are also disbursed. This model has been very successful in the past and over time it has become more popular. Self-help groups are self-sufficient, and when the group becomes stable, they start working on their own with some support from NGOs

Micro Finance Institutions (MFIs)

These MFIs are known as the main process of MFIs. A number of organizations of various sizes and legal shapes offer microfinance. These organizations offer the JLG concept. The JLG Group is an informal group consisting of 5 to 10 individual members who meet to benefit from bank loans either individually or through the group's mechanism in exchange for a mutual guarantee. Here is why there are separate institutions, that is, MFIs to offer microfinance:

- High transaction cost - microcredit is generally less than the break-even point of bank loans
- Lack of collateral - the poor are usually in a state to provide credit insurance collateral
- Loans are generally taken for very short periods
- High frequency of premium payments and high default rate

(5) challenges faced by Microfinance institutions

1- High-risk loans High-risk lending was an important factor during the crisis, but high-risk loans were not in themselves, they were financing institutions

2- Multiple borrowing - The “Oliver Weiman” report in 2008 discovered that multiple borrowing spanned widely, and that 39% of all portfolios were comprised of clients with two or more loans simultaneously. Although this multiple borrowing did not contribute to vaccinations default at the time, it was a major source of concern.

3- Spread of the sector - The increase in the ratio of multiple loans in the market reflects a more fundamental problem which is the excessive spread of credit, which can be measured at its simplest level by the number of loans in relation to the population

4- Lack of Scalability - Microfinance systems often struggle to maintain profitability and performance in these markets, as the FI faces high growth rates that result from correct service delivery. This frustrates the growth of these organizations.

5- SHGs Quality (Self Help Groups) - Due to the rapid growth of the SHG-Bank Connect program, the quality of MFIs has come under pressure. This is due to various reasons such as:
   - Government departments are involved in encouraging groups
   - The skill sets are shrinking on part of the MFI members in managing their groups.
   - Change group dynamics.

6- High transaction cost - The high transaction cost is a major challenge for the MFI. The transaction size is very small, while the fixed cost of these transactions is very high.

7- Limited Budgets - Large advance allocation is not possible for most MFIs, limiting their ability to purchase world-class banking solutions that can help them meet their requirements and support their growth targets.

(6) Conclusion

Microcredit and microfinance were widely recognized as a strategy to reduce poverty and empower the economy. Microfinance is a way to combat poverty, especially in rural areas, where most of the world's poorest people live in rural development. Poverty reduction is usually associated with the issue of rural unemployment. Livelihood strategies for rural families include many options, including agricultural and non-farm activities, local self-employment, paid work, and migration. Microfinance has proven to be an effective and powerful tool for rural development and reduce poverty. In this context, the government took various
initiatives. He drew attention to microfinance as an effective tool for poverty reduction and economic and social development.

(7) Suggestion

1- The "credit data exchange" system and the credit bureau
It is a simplified database that is supervised by the Foundation, which receives the data of other institutions on a weekly basis, and all participating institutions have the full right to obtain the data. Institutions that identify borrowers with loans as well as determine if they are active or defaulted.

2- Focus on human resources
Changes in growth when the rate of employment in a fast-growing MFI rises, the number of its junior employees is greater than a slow-growing or stable institution, which would push average salaries down

3- Change in the offered products
Probably the most important change in the product is loan pricing, as significant competition and a focus on operational efficiency in the pre-crisis period led to a marked decrease in loan pricing

4- More supervision and oversight
The ratio of employees to both internal audit and internal oversight must be increased in lending institutions as the supervision process is directly integrated with the lending operational processes.

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A Case Study On Progress of The Satara District Central Cooperative Bank Limited Satara, Satara

Smt. M. M. Chavan.
Venutai Chavan College, Karad.
Tal.-Karad, Dist.-Satara.
Pin.-415110.

Abstract-
This paper intends to analyze a comparative on progress of The Satara district Central Cooperative Bank Limited Satara, Satara. The Cooperative sector over the years has made significant contribution to various sectors of National economy and has achieved voluminous growth. Co-operative banks play an important role in the economy of India. These Banks also contribute the major part in the India's banking and financial system. The role of cooperative banks in Rural and Urban areas has been increased in a Ample part nowadays because of increase of primary Cooperative and their main role of Financing both Rural and Urban area is increasing day by day. The Satara district has historical background. The District had been very active the freedom struggle, a number of individuals were involved in the freedom movement there after some leaders initiated their struggle towards Economic Freedom for ruler /ordinary people in the district enabling them to achieve overall development.

Key Words- Co-operative banks, Owned capital, Loan and Profit.

Introduction-
A bank is generally understood as an institution which provides fundamental banking services such as accepting deposits and providing loans. All the bank safeguards that money and valuable and provides loans, credit, and payment services these days includes issuance of debit and credit cards providing safe custody of valuable items lockers, ATM services and online transfer of funds across the country / world.

Classification of Banks-
Banks these days provide a variety of services they provide both short-term and long-term credit banks can be classified into the following categories
1. Commercial banks
2. Exchange banks
3. Industrial banks
4. Agricultural or co-operative banks
5. Saving banks
6. Central banks
7. Utility of banks

Co-operative Banks-
A Cooperative bank is a financial entity which belongs to its members who are at the same time the owners and the customers of their bank. Co-operative banks are often created by person belonging to the same local or professional community or sharing a common interest cooperative bank generally provides their members with a wide range of banking and financial services.

Types of cooperative banks-
1. primary credit societies
2. District Central cooperative banks

District Central cooperative banks-
Banks operate at the district level. They act as a link between primary credit societies and state cooperative banks.

The Satara district Central Cooperative Bank Limited, Satara-
"The Satara district Central Cooperative Bank Limited Satara." being the economic power house of the Satara district ; we always engaged in the work of socio-economic upliftment of the farmers since 1950.
Today, it has emerged as a lending name in Co-operative banking. Core credit for this due must go to the great visionary minds of Ex-Deputy Prime Minister of India Honorable late Y.B. Chavan, Honorable late Balasaheb Desai and Honorable late Kisan Veer who with their dedications, hard work and team spirit have turned into the success story in 62 years. We are glad to celebrate the "Janma Shatabdivarsh of Honorable let Y.B. Chavanso, this year. Also we celebrate the year 2012 as the "International year of Co-operatives 2012" by organising the Programs /Event.

The Satara district Central Cooperative Bank is a nucleus of a flourishing movement that is bringing prosperity, well-being and better standard of living to the rural atomatic scenario (areas) in the district. Aiming full utilization of their hard-earned resources. The strive efforts are being made to mobilize banking system so as to uplift the rural habitants.

The Satara district Central Cooperative Bank having 272 Branches and 46 Extension counters along with the 10 Division Office (as on 31st March 2019). To give the better and quick service to the customer, to make them satisfied bank has implemented Core Banking System in all branches and extension counters. The bank has started RTGS/NEFT and ABPS (Aadhar Payment Based System).

**Highlights of the Bank**-
- The Bank has achieved ISO 9001:2008 Certificate by giving better services to customers and by making continuous up-gradation in Customer services to satisfy them.
- Account opening facility for the students for purpose of scholarship.
- Bank provides the overdraft facility to Government salary under employees as like primary/high school teachers.
- The bank has launched the innovative gdeposit schemes offering attractive interest rates as compared with other banks in the market. The maximum 7. 50% rate of interest is offered for fixed deposit. One percent more rate of interest is given then normal fixed deposit rates for senior citizens. The existing interest rate on savings deposit is 3.75 percent and interest is calculated on daily basis.
- Bank has been awarded by NABARD's "Best Performance Award" continuously for last 6 years. Moreover bank has own Maharashtra state cooperative Banks Association first prize as a "Best District Central Cooperative Bank". for the last 10 years. Recently bank has honoured for the "Best Overall Performance" for the year 2013-14 by NAFSCOB.

**Objectives of Study**-
1. To make a study of performance of The Satara District Central TCo-operative Bank Ltd., Satara.
2. To study the published Financial Statements of Satara District Central Cooperative Bank Limited, Satara.

**Hypothesis**-
1. The Satara District Central cooperative Bank Ltd., Satara has made satisfactory progress during the study period.
2. The Organisation and Management of The Satara District Central Cooperative Bank Limited, Satara is active.
3. There are some difficulties faced by officials in lending and recovery functions in the Satara District Central Co-operative Bank Limited, Satara.

**Limitations of study**-
1. The Study is based on the data of past five years only.
2. The data for study mainly based on a single bank.

**Research Methodology** -
The data required for this paper is mainly collected from Secondary data sources collected from Book, Published Annual Reports of the The Satara District Central Cooperative Bank Limited, Satara and internet, Articles and Research papers.

**Data Analysis and Conclusions** - The progress of the Satara District Central Co-operative Bank Limited, Satara can be seen from following figures.
Table No. 1  Owned Capital of The Satara District Co-operative Central Bank Limited, Satara.  
(₹ In Lakh)

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Year</th>
<th>₹</th>
<th>Increased /Decreased</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2014-15</td>
<td>40,765</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>2015-16</td>
<td>42,846</td>
<td>2,081</td>
</tr>
<tr>
<td>3</td>
<td>2016-17</td>
<td>46,184</td>
<td>3,338</td>
</tr>
<tr>
<td>4</td>
<td>2017-18</td>
<td>49,430</td>
<td>3,246</td>
</tr>
<tr>
<td>5</td>
<td>2018-19</td>
<td>54,559</td>
<td>5,129</td>
</tr>
</tbody>
</table>

Conclusion-
The Table No.1 show the data about Owned Capital of Satara District Central Cooperative Bank Limited, Satara. It is evident from the table the Owned Capital of Satara District Central Cooperative Bank increased during the study period. In the year 2014-15 the total on the capital of Satara DCC Bank was ₹ 40,765 lakh increased upto ₹ 54,559 in the year 2018-19.

Table No. 2 Deposited of The Satara District Co-operative Central Bank Limited, Satara.  
(₹ In Lakh)

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Year</th>
<th>₹</th>
<th>Increased /Decreased</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2014-15</td>
<td>4,49,474</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>2015-16</td>
<td>5,24,682</td>
<td>75,208</td>
</tr>
<tr>
<td>3</td>
<td>2016-17</td>
<td>5,90,014</td>
<td>65,332</td>
</tr>
<tr>
<td>4</td>
<td>2017-18</td>
<td>6,56,576</td>
<td>66,562</td>
</tr>
<tr>
<td>5</td>
<td>2018-19</td>
<td>7,00,035</td>
<td>43,359</td>
</tr>
</tbody>
</table>

Conclusion-
Deposit is the important part of any banking Institution. The Table No.2 shows that Total Deposits of Satara District Central Cooperative Bank Limited, Satara. During the study period 2014-15 to 2018-19. The Table shows the amount of Deposits in the year 2014-15 was ₹ 4,49,474 lakh increased up to ₹ 7,00,035 in the year 2018-19.

Table No. 3 Investment of The Satara District Co-operative Central Bank Limited, Satara.  
(₹ In Lakh)

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Year</th>
<th>₹</th>
<th>Increased /Decreased</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2014-15</td>
<td>1,81,406</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>2015-16</td>
<td>2,26,774</td>
<td>45,368</td>
</tr>
<tr>
<td>3</td>
<td>2016-17</td>
<td>2,90,469</td>
<td>63,695</td>
</tr>
<tr>
<td>4</td>
<td>2017-18</td>
<td>3,32,668</td>
<td>42,199</td>
</tr>
<tr>
<td>5</td>
<td>2018-19</td>
<td>2,37,125</td>
<td>95,543</td>
</tr>
</tbody>
</table>
Conclusion-
The Table No.3 shows the data about Investment of Satara District Central Cooperative Bank Limited, Satara. It is evident from the table the Investment of Satara District Central Cooperative Bank increased during the study period. In the year 2014-15 the total on the Investment of Satara DCC Bank was ₹1,81,406 lakh increased up to ₹2,37,125 in the year 2018-19.

**Table No. 4 Loan Given By The Satara District Co-operative Central Bank Limited, Satara.**

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Year</th>
<th>₹ (In Lakh)</th>
<th>Increased /Decreased</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2014-15</td>
<td>3,50,538</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>2015-16</td>
<td>4,02,423</td>
<td>51,885</td>
</tr>
<tr>
<td>3</td>
<td>2016-17</td>
<td>3,86,298</td>
<td>16,125</td>
</tr>
<tr>
<td>4</td>
<td>2017-18</td>
<td>4,45,312</td>
<td>59,014</td>
</tr>
<tr>
<td>5</td>
<td>2018-19</td>
<td>5,30,562</td>
<td>85,250</td>
</tr>
</tbody>
</table>

Conclusion-
The Table No.4 shows the data about Loan Given By The Satara District Central Cooperative Bank Limited, Satara. It is evident from the table Loan Given By The Satara District Central Cooperative Bank increased during the study period. In the year 2014-15 the total Loan Given By The Satara DCC Bank was ₹13,50,538 lakh increased up to ₹5,30,562 in the year 2018-19.

**Table No. 5 Working Capital of The Satara District Co-operative Central Bank Limited, Satara.**

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Year</th>
<th>₹ (In Lakh)</th>
<th>Increased /Decreased</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2014-15</td>
<td>5,76,357</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>2015-16</td>
<td>6,77,495</td>
<td>1,01,138</td>
</tr>
<tr>
<td>3</td>
<td>2016-17</td>
<td>7,35,559</td>
<td>58,064</td>
</tr>
<tr>
<td>4</td>
<td>2017-18</td>
<td>8,34,292</td>
<td>98,733</td>
</tr>
<tr>
<td>5</td>
<td>2018-19</td>
<td>8,55,095</td>
<td>20,803</td>
</tr>
</tbody>
</table>

Conclusion-
The Table No.5 shows the data about Working Capital of The Satara District Central Cooperative Bank Limited, Satara. It is evident from the table Working Capital of The Satara District Central Cooperative Bank increased during the study period. In the year 2014-15 the total Working Capital of The Satara DCC Bank was ₹5,76,357 lakh increased up to ₹8,55,095 in the year 2018-19.

**Table No. 6 Net Profit of The Satara District Co-operative Central Bank Limited, Satara.**

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Year</th>
<th>₹ (In Lakh)</th>
<th>Increased /Decreased</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2014-15</td>
<td>2,500</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>2015-16</td>
<td>3,300</td>
<td>800</td>
</tr>
<tr>
<td>3</td>
<td>2016-17</td>
<td>3,375</td>
<td>075</td>
</tr>
<tr>
<td></td>
<td>2017-18</td>
<td>3,500</td>
<td>125</td>
</tr>
<tr>
<td>---</td>
<td>---------</td>
<td>-------</td>
<td>-----</td>
</tr>
<tr>
<td>5</td>
<td>2018-19</td>
<td>3,850</td>
<td>350</td>
</tr>
</tbody>
</table>

**Conclusion**

Amount of Profit of The Satara District Central Cooperative Bank Limited, Satara. In the period 2014-15 to 2018-19 is covered Table No. 6. It is evident from the table that the amount of Profit was ₹ 2,500 lakh in the year 2014-15 was increased up to ₹ 3,850 in the year 2018-19.

**Suggession**
1. The Bank should plan to increase customer satisfaction level.
2. The Bank should plan to introduce new schemes for attracting new customers.
3. The Bank should plan to increase productivity of staff.
4. The Bank should plan to increase profitability.

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Current Trends in Commerce Education

Prajakta Babar  
Research Student  
Balwant College Vita  
B. Com III

Abstract

The growing phenomenon of globalization, liberalization and privatization has been immensely influencing the Commerce Education. Alvin Toffler in his famous book “Future Shock” says that, “To help avert future shock, we must create a super industrial educational system and to do this, we must search for our objectives, methods in the future rather than past. Education must shift into future tense.” The Higher Education sector in India is very vast. The role of Higher Education in national development is well established. The objectives of Higher Education can be achieved only through qualitative change in the system. The output of Commerce Education should be multidimensional and with full global competitiveness. But we have to realize that the Commerce graduate have lack of practical knowledge. The practical oriented Commerce Education is a need of the age.

Keywords: Commerce Education, Online Education, E-banking, E-marketing, E-commerce

Introduction

The first Commerce school was established in Chennai in 1886 by Trustees of Pachiyappa’s Charities. Commerce classes started in the Presidency College, Kolkata in 1903. The Sydenham College of Commerce and Economics was established in 1913 as the first institution for higher education in Commerce. In post-Independence period, Commerce education has emerged as one of the most potential pursuits in the wake of industrialization, economic development and techno-managerial revolution. Commerce has grown from a subject to a full-fledged faculty in most of the universities and had acquired a pride of place amongst different academic disciplines. The growing phenomenon of globalization, liberalization and privatization has been influencing the Commerce education. The technological revolution has further provided new dimensions’ E-banking, E-marketing, E-commerce, E-finance, E-investment paper less trading and governance has been gaining importance of all over the world. At the same time, the outsourcing business, call Centres, small business operation, IT based services etc. Are expanding very fast. These developments demands paradigm shift in teaching and learning process. The new skills and training are required to cope up with these changes. The technological advances must be integrated into the basic fabric of Commerce education.

Objectives of the Study:
1. To study the aims and objectives of Commerce education in the globalised world.
2. To study the Challenges and Opportunities in Commerce Education

Research Methodology:

The present research paper is based upon the secondary data collected from the books, journals, internet and primary observations of the researcher.

Definition

Webster defines Education as the process of educating or teaching. Educate is further defined as to develop the knowledge, skill, or character of students. The principle purpose of education is to educate all students and give everyone equal opportunity as a means to succeed in life. The important factors of education includes providing the necessary knowledge and skill. According to Eric Hoffer, “The central task of education is to implant a will and facility for learning; it should produce not learned but learning people. The truly human society is a learning society, where grandparents, parents and children are students together”

Commerce

Commerce is the exchange of items of value between Persons or Companies. Any exchange of money for a product, service or information is considered a deal of Commerce. The Internet and an efficient postal system have made International Commerce convenient for Business as well as individuals.

Education

Education is developing inherent abilities and power of students. It is the process by which society deliberately transmits its accumulated knowledge, skill and values from one generation to another.
in the largest sense is any act or experience that has a formative effect on the mind, character or physical ability of an individual.

E-Commerce

E-Commerce involves conducting business using modern communication instrument like Internet, Fax, Telephone, E-data interchange, E-payment, Money transfer system. E-Commerce provides multiple benefits to the consumers in the form of availability of goods at lower cost, wider choice and save times. People or Consumer can buy goods with a click of mouse button without moving out of their house or offices. Similarly, online services such as Internet Banking, Tickets includes Airlines, Railway, Bus Bill Payment, Hotel Booking etc. have been tremendous benefit for the customers. E-Commerce education has been phenomenal in making a deep impact on higher education. Growth in the Internet over the last few decades has led to great impact on communication and research in the institutes. Many MBA’s, Working Professionals, Administrators, Housewives and similar people who fell short of time to go to a campus program have been able to benefit immensely from onlinesources.

E-Commerce education has opened new avenues for Cyber law studies. It need not be stated that the importance of Cyber laws has increased by leaps and bounds in the recent years. With hundreds of Cybercrime cases every day, awareness and knowledge about Internet has become more important. E-Commerce education not only equips students about latest career development advancements, it also opens door for access to information and knowledge.

Online Education

It has become an important mode of education. Since the regular courses in India are getting very expensive and highly competitive, distance and online education is fast developing as an amazing option for the students E-learning opportunities are immense in India. Even the distance education programs are serving wonderfully. Distance learning can be availed through various types such as interactive CD-ROM programs, Mobile learning programs, Telecourses or Broadcast course via Television or Radio, Postal correspondence programs and many more.

Challenges and Opportunities in Commerce Education

Commerce is considered as one of the most popular career options in India. Commerce education is the backbone of the business and serial development of the nation. This education stresses on developing the people and making effective use of available resources. Commerce education develops the relationship of people with one another. Commerce education covers wide area of business and society. Commerce education provides to the business and society that how to use it for the betterment of self and oneself. Commerce education gives to the people for democratic living, good citizenship and proper utilization of resources. It provides skill oriented education to students and society.

Challenges

1. Challenges and Strategies for controlling inflation and promoting growth.
2. Emerging issue in global Economy, Commerce and Management.
4. Role of Foreign Direct Investment and Foreign Institutional Investment.
5. Reform in Indian and International Economic Sectors.
6. Challenges and Strategies of IMF and WORLD BANK for International competition.
8. Challenges and Strategies for commodities markets in the world and in currency market in International scenario.
9. Challenges and Strategies for export and import of Trade, Commerce and Industries in global scenario.

Opportunities

- At the undergraduate level, Bachelor of Commerce, a three year full time course. And Master of Commerce at the postgraduate level. After completing course in the field of Commerce, a student can join any private institute or government organization as a specialist in any of the Commerce stream and they can also pursue professional courses such as Company Secretary, Chartered Accountant, and ICWA.
A graduate in Commerce can also opt careers in financial services as a Financial Consultants, Stock Brokers, Merchant Bankers, Budget Consultant, Financial Portfolio Manager, Project Formulation Manager, Tax Consultants.

Careers in Management are also available in the field of Personnel Management, Production Management, Financial Management, Marketing Management, and Material Management, other areas of Management such as Hotel Management, Hospital Management, Tourism Management, Event Management, Office Management, Export and Import Management.

In the Bank, call for Commerce graduates and post graduates with specialization of Banking.

Insurance Companies can also call for Commerce graduates and post graduates with specialization of Insurance.

Industrial segment are also call for Commerce graduates and post graduates with specialization of accounting skill including Computer Technology.

Conclusion

With a growing emphasis on information, global economy, Higher Education was viewed as increasingly essential for the world's population. Information Technology and Mobile Technology is now forcing education sector to change according to the need of the time. The most emerging dimension of the Business and Commerce education in the 21st century is the need for Business School to use technology and make it integral part of course contents. Education now becomes an industry, there is explosion of technologies and knowledge in all sphere. The quality of Commerce Education has become a major marketing issue in the changing environment. As per specialization, a practical training should be provided to the students. By making relevant and practical oriented Commerce Education, we may impact global competitiveness to our students. As a part of the society the social awareness among Commerce students is the emerging need of present time.

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Initiatives towards Skills & Entrepreneurship Development: A Case Study of Skill Development & Entrepreneurship Cell, Sanjay Ghodawat University, Kolhapur

Mr. Purushottam Arvind Petare.
Assistant Professor, School of Commerce & Management,
Sanjay Ghodawat University, Kolhapur.

Abstract
The objective of the National Policy on Skill Development and Entrepreneurship, is to meet the challenge of skilling at scale with speed and standard (quality). It aim to provide an umbrella framework to all skilling activities being carried out within the country, to align them to common standards and link the skilling with demand centers. In addition to laying down the objectives and expected outcomes, the effort also is to identify the various institutional frameworks which can act as the vehicle to reach the expected outcomes. The national policy also provides clarity and coherence on how skill development efforts across the country can be aligned within the existing institutional arrangements. This policy is link skills development to improved employability and productivity. Considering this scenario center for Skill Development & Entrepreneurship Cell, Sanjay Ghodawat University, Kolhapur has taken various initiatives towards Skills & Entrepreneurship Development. This paper focuses on the Initiatives towards Skills & Entrepreneurship Development as a Case Study of Skill Development & Entrepreneurship Cell, Sanjay Ghodawat University, & Sanjay Ghodawat Institutes Kolhapur.

Keywords: - National Policy of Skill India, Case Studies, Skills & Entrepreneurship Development, initiatives, Sanjay Ghodawat University, Kolhapur.

Introduction:
Skill India is an initiative of the Government of India which has been launched to empower the youth of the country with skill sets which make them more employable and more productive in their work environment. Our National Skill Mission is chaired by the Hon’ble Prime Minister, Shri Narendra Modi himself.

India is a country today with 65% of its youth in the working age group. If ever there is a way to reap this demographic advantage, it has to be through skill development of the youth so that they add not only to their personal growth, but to the country’s economic growth as well.

Skill India offers courses across 40 sectors in the country which are aligned to the standards recognised by both, the industry and the government under the National Skill Qualification Framework. The courses help a person focus on practical delivery of work and help him enhance his technical expertise so that he is ready for day one of his job and companies don’t have to invest into training him for his job profile.

Objectives :
The primary objective of the research paper is to study the Initiatives towards Skills & Entrepreneurship Development with the help of a Case Study of Skill Development & Entrepreneurship Cell, Sanjay Ghodawat University, Kolhapur.

Research Methodology:-
Data Collection Method:-
Primary Data: The primary data was collected by discussions and unstructured interviews with Chief Coordinator Mr. A. B. Konge & his staff members at centre of Skill Development & Entrepreneurship Cell working in Sanjay Ghodawat University, Kolhapur.
Secondary Data: Secondary Data was collected by websites, journals, articles, newspapers & books.

Case Studies on Skill India:
(1) Pratham Busines Innovation: Between now and 2025 over 250 million young people are estimated to enter the Indian workforce, while only 5% of youth aged 20-24 have obtained vocational skills through a formal training system. Many students drop out of the formal educational system unaware of the alternative educational and employment opportunities available. These students often settle in rural areas and engage in daily wage work, and are not privy to the industry growth evident in urban areas.
(2) Indian Institute of Gems & Jewellery: The Indian Institute of Gems and Jewellery in Jaipur has been doing something very interesting. They have been running a special job-oriented program customised to the needs of Deaf and Dumb students.

(3) Kaushal Vikas Yatra, an AISECT Initiative: AISECT, which is a 28 year old organization, working in the unorganized sector and rural and semi-urban parts of the country for skill development, has a rich experience of doing mobilization of trainees for vocational training and skill development. Our experience shows that ground level activation campaigns which can reach the students directly are one of the most effective ways of awareness generation and publicity. In the rural areas, interaction with students and reaching out to them ensures effective awareness generation and recall for courses.

(4) Gram Tarang skilling Motor Mechanics: A one of a kind partnership that GRAM TARANG has forged in this area is that with Ashok Leyland, a leading manufacturer of heavy vehicles. GRAM TARANG has set up a captive 200 seater fully residential training facility at Bhubaneswar to cater to its manpower requirements across its dealerships and help employ the large number of ITI graduates of the state.

(5) ASTM Student Testimonials: This contains testimonials from 2 trainees, both from Palghar district in Maharashtra which is a tribal region. They underwent training for Security sector with ASTM Institute and are gainfully employed after training with salary of over Rs. 10,000 per month.

(6) Future Sharp: This section has 7 Case Studies of beneficiaries who received training in Retail sector from Future Sharp Institute who are gainfully employed after completion of training.

(7) Gras Academy: This section has 8 Case Studies of varying backgrounds from Jaipur district who pursued training in BPO and Retail sectors from GRAS Academy and are gainfully employed after successful completion of training.

(8) Keertika Training Academy: This section has testimonials from 4 retired army personnel who have worked as trainers for Security sector with Keertika Training Academy.

(9) NIIT Yuva Jyoti: This section gives Success Stories of 4 trainees who made a significant transition in their lives with training from NIIT Yuva Jyoti. This includes a jobless graduate becoming Customer Support Associate, a Courier Boy becoming Accounting Professional, a Rickshaw Puller becoming Retail professional and a jobless 12th Pass becoming a Retail professional.

(10) Smart Edusol Service: This section contains testimonials from Trainers as well as Trainees of Edusol service in Hospitality, Housekeeping and Food & Beverages sector. The trainees are employed with KFC and Nagarjuna Suites.

(11) Yuva Parivartan: This section contains 9 success stories from Yuva Parivartan's Youth Career Initiative pertaining to trainings in various sectors.


1. Tree Plantation
2. Involvement in Maharashtra Harit Sena an Government Initiative.

3. 15 July World Youth Skills Day:

4. Workshops for the Students:
5. National Level Workshop on E-Content

6. Workshop on Networking & Ethical Hacking:

7. SKILL SAATHI COUNSELLING SCHEME: “Sanjay Ghodawat University, Skill Development and Entrepreneurship Cell and National Yuva Cooperative Society (NYCS)” Organized one day Workshop On “SKILL SAATHI COUNSELLING SCHEME” were On Saturday 23 March 2019.


9. MCED Programme
10. Skill Fair – Skills for Self Development and Social Action A collaborative Activity of Centre for Skill and Entrepreneurship Development Shivaji University, Kolhapur and the “bahai Academy, Panchganin”.


Conclusion:
Skill development is a powerful tool to empower the people and improves their social acceptance. It is complemented by a good economic growth and enhances employability. India is towards the verge of being a developed country with needs a greater number of skilled and knowledgeable people. Thus contribution made by each & every institutes plays a very vital role in the field of skill & entrepreneurship development. The study concludes with the insights on various initiatives taken by the Skill Development & Entrepreneurship Cell, Sanjay Ghodawat University, Kolhapur.

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Current Trends in Teaching Business Communication in English

Mrs Anandi Santosh Ghorpade (CHB)
Asst.Prof.
Shri Venkatesh Mahavidyalay Ichalkaranji

Abstract:
English has become important in all spheres in business world. English Teaching facing challenges of being able to provide knowledge for specific purpose (ESP). Very little research has been conducted on Indian Business Communication in India. Gaining English Language Skills in special area of Business English is Important for future managers entrepreneurs. This paper presents insights and experience of teaching English for Business communication. It explains difference between general and Business English and also focuses on Communication as a key aspect of todays teaching business English. It also discusses the role of English teacher.

Key Words : Communication, Business Communication, Business English.

Introduction :
Business Communication has much in common with professional and technical communication. English has become the language of business world that is the well-known fact the term business English is used either for English taught to different business professionals or job experienced learners or students who are preparing for business career. Business people use specific language to communicate. They need some business communication skills. It is more than just teaching English. Everyone has the specific goal and needs. So it is important for the expert instructor to be careful while selecting materials and activities. It is highly important issue with low experience learners. The goal in this study was to define modern trends in teaching business communication.

Objectives:
1) To prepare students for a career in business by familiarizing them with various businesses related in English topics.
2) To develop students academic productive skills writing reading, speaking effectively in English.
3) To facilitate students to write academic essays using appropriates conventions.
4) To provide students the opportunity to speak in public and take part in discussion, seminars, workshops.
5) To make able students to communicate effectively in business world.
6) To make student aware of cultural differences.

Methods: Analytical & Interpretative methods
This study examines web content on current trends in teaching business communication in English. Analyzed the adoption of technology inside the classroom had certain outcomes respect to increase in student learning .It also interprets the distinction between general and business English.

Difference between general and business English.
In general English topics discussed will concern family, friends and situations, that a person generally encounters, in his life. But in Business English classes topics will concern the life, within a company, environment in the office. The skills taught & Practiced will be generally related to the learners need in his job or for future career. The listening and reading exercises in business English is also different from general English, Business English belongs under English for specific purpose. It has special characteristics Business English is not so clear, when you have the knowledge of general English it is prerequisite to start learning Business English. There are Business English course book which are designed for different levels of knowledge of English. In general English we learn the basics, the grammar composition and vocabulary But Business English focuses on business situations which require presentation styles, Clarity.

Communications is the key aspect of language. And business English can be seen English for communication in special context. Successful use of language is a successful outcome of business event. Business meetings, telephone calls, conference calls, group discussion, are regarded as most important
characteristics of exchanges. In meetings People of different mother tongues and cultures should feel comfortable with each other. That’s why social contacts through language are often ritualized. So business English should be clear and concise.

Need of Communicative language teaching (CLT):

Communication is the important issue in learning and teaching Business English. So the communicative approach should be important when teaching English for Specific Purposes (ESP). Main goal of language teaching is the ability to communicate. For that group and pair work is important for instances: role play dramatization and other activities to facilitate language in different social context. The teacher’s role is especially to facilitate .Communication teacher needs to be able to use the target language fluently and appropriately.

The main principle of CLT is to develop students confidence, fluency in language , making language practice interesting are social and teaching language skills that are useful ,relevant and meaningful.

Need of cultural awareness:

Due to globalization we have to deal with people from all over world. Though English has been acknowledged as international language it isn’t standardized .We should aware of the cultural differences for the completion of business English course students should know the manners and etiquettes while communicating in business world. Modern business communication text books have changed. More up to date vocabulary along with practical business skills and traditional grammar found in this book. Teacher should provide opportunity to get in touch with real life situations of business practice. All the text books focus on effective communication between people of different cultures and languages.

Materials used in teaching and learning English

Teacher should identify current language level of learners and select materials that are appropriate. Now a day’s lot of published material is available. It becomes easier to teacher to choose from that. They have to make their own decision in syllabus, content and methodology . And tailor them to the needs of groups of learners. Following are the types of Business English materials for teaching and learning

1. Framework Materials :- This material allow the learners to produce contents and context directly applicable to them. We can see the diagrammatic representation in this material which is useful for the visual learners.

2. Authentic Material: -Some opposes to this kind of material because it is not accurate at intrinsic merit. This kind of material is authentic in a sense that it sends a message from writers to an assumed readers .eg text, videos, audio programs, linguaphone , language laboratory, slide projector, films. Internet can be used to provide learners with authentic up to date material to enrich lessons .This aids used by the teacher or facilitator in the classroom to make his teaching more understandable and effectively. It not only helps the students to enhance their learning but also make their learning permanent. The aids should be student oriented and should be selected systematically to fulfill the purpose.

3. Tailored materials: - It refers to such materials which have been produced by the teacher to address specific needs of students. A student learning is built on firm foundation. Tailored learning ensures that all students have the foundation. Through tailored learning the students get the individual attention that their need to ensure that they fully understand each concept before they move on to the next. We are also able to give them higher level of confidence in themselves and their academic abilities and help them to overcome their weaknesses.

4) Methods of teaching English

Language teacher should know the needs and interests of today’s students. Now a day audio lingual and direct methods are outdated in modern classroom. Communicative approach is considered latest in modern language teaching

1. Task Method :-It focuses on skill and Competencies students actually needs. Students were to learn grammar and vocabulary .This approach teaches students the materials actually need to know. The simple task should be taken such as booking railway, air tickets, hotel rooms, ordering in a restaurant, critiquing movie, view counterview on current issues etc .Actually to achieve final outcome grammar vocabulary and language skills are important.
2. **Project Method:** To adopt language skills second important approach is project based. When we are teaching Business English in class. We should know why students are in class? We should begin with and plan accordingly and when we deal with corporate client we should plan differently. In this way casual English class must be different according to their needs. When students sort out all difficulties related to grammar, vocabulary. They will finish the final project and submit for the approval. Project based approach needs a lot of relevant supplemental material like resources. Teacher should analyzes them.

3. **Lexical Syllabus:** Above two methods focus on skills and competences but this method focuses on what language students actually needs. It is based on the core language that students need. Professional students need very specific vocabulary i.e. BPO, Human resources, Business low, Aviation, Hotel tourism. Teacher should focus on vocabulary list. At least ten words can be given to the beginners and let make them dialogue with the help of this words.

4. **Technology :**Biggest area for language learners
   
   Now a day’s smart phones are our part of life. And everyone has internet access. Banning smart phone in the class may end the opportunity to enhance learning experience. It provides many learning apps to the students. BYJU’S is one of them. Smart phones makes students smart it provides dictionary, Translator, grammar. But there is a need to understand that their phones aren’t for play or personal use but as learning tool. We can find dictionary grammar on Google. Now a day’s internet is a new method of communicating and sharing information. We witnessed how technology muscles its way on to the teaching. Facebook and Google have been dominating our lives. Twitter is more socializing app. marketing companies use social networking sites in order to promote and launch their products. So when you want to spread something you should ‘go viral’. Thus taking into consideration above examples we came to the point that business English teacher need to constantly update his business vocabulary knowledge.

**Conclusion**

Today there is a high demand for business English classes because English has become the international language of business. Now learners have a clear idea of what they need. Students who are non native speakers of English and pursuing their studies in business fields such as marketing accountancy, finance and business administration. Generally this pre-experienced learners gain their knowledge of business from books. Such kind of knowledge is theoretical rather than practical. And also students are unaware of communicating language needs to their real life situations. This paper attempts to look today’s teaching business English to pre experienced learners. Effective communication is essential part of teaching business English. WE should also aware of cultural differences. Today teacher should work as a facilitator of learning process. Majority of teachers have not been trend for specific role. They often use text which is not very familiar to them. That is why they do not cope up. Learners of business English have highly specific goals and they are intelligent. Teacher should know their needs and what kind of knowledge they are required. Materials ply important role in creating authentic context but now a day’s internet and smart phones are more important tools in teaching. Teaching and learning is going to be public and user friendly. So efficient learning has started with various online courses that offer high quality college education. Thus this study attempts teaching and learning with digital competence and effectiveness in teaching. Students now became pre experienced learners this is the challenge for the teachers.

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A Study Of New Business Model: Digital Marketing Challenges, Benefits, And Opportunities

Mr. Bharat N. Ravan (M.Com –II)
Commerce and Management Department,
Shivaji University Kolhapur- 416004.

Abstract

The best thing about digital marketing is for reaching to global audience that it provides a multiple of tools in each sector through online any time any way and at any place to analyze instant result. Digital Marketing is increasing its importance for marketing and sales strategy. Provides an integrated mix of internal marketing solutions, including a wide range of strategic, creative and production services designed to grow your business. Digital Marketing provides an integrated mix of internal marketing solutions, including a wide range of strategic, creative and production services designed to grow your business i.e. any time any way any place. The search engine developers quickly got wise to those tricks. That’s when they added code to prevent people from manipulating their algorithms. Advertising also changed quite a bit over the years our forward thinking, customer-centric approach enables brands and businesses to expand their digital presence and customer base in their respective market to achieve desired marketing goals. In the early days of Ad Sense, some advertisers complained that it served ads related to content rather than consumer demand. In the, Google allowed advertisers to opt out of the Ad Sense network.

Keywords- Digital Marketing, business model, Challenges, Benefits, Opportunities.

1.0 Introduction:

Digital marketing is an umbrella term for the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium Digital marketing is a marketing of products or services using digital technologies that make use of electronic devices like computer, smart phone and tabs. Digital marketing are all marketing activities that use and electronic device or the internet. Digital selling applies technologies or platforms like websites, emails apps and social networks. Digital marketing is any time anyway, any place the term used. Digital marketing has transformed how businesses and other organizations communicate with their audience. Digital Marketing can be called as the process of promoting brands or products using the electronic media. It mainly takes place on the Internet. Other platforms include mobile phones, digital displays and any other digital medium. As the name suggests, it makes use of the digital technologies.

2.0 The statement of problem:

1. The statement of the problem of this study is to understand the digital marketing concept and impact of business.
2. What is the business strategy and digital marketing framework.

3.0 The History of Digital Marketing:

First digital marketer was Guglielmo Marconi, because he invented the radio. Others will claim that the era of digital marketing launched in 1971 when Ray Tomlinson sent the first email (to himself, because nobody else was on email back then). Although both of those episodes represent important moments in the evolution of technology, it’s a bit of a reach to say that they launched digital marketing as we think of it today.

A better starting point for the history of digital marketing is 1990. Because that’s when the search engine was born. It was called Archie and it was an index for FTP sites.

- 1981- First personal computer was launched by IBM
- 1986- American National Standard Institute (ANSI) adopted SQL as a standard
- 1989- Storage capacity of the computers was 100mb

4.0 Objective:

1. To understanding the concept Digital Marketing or online marketing.
2. To study the benefits and challenges and Opportunities of Digital Marketing.
3. To study the Digital Marketing and Framework.
4. To find out new business strategy of digital marketing.
5.0 Research Methodology:
The present study is based on both primary and secondary data. Primary data is collected through questionnaire, discussion with business man and digital marketing agencies.

Secondary data compiled through books, journals, newspapers, news channels and internet data collected is tabulated in structure from following by the text. Percentage, Average with charts, Pie chart and Diagram used to the study.

6.0 Data analysis:-
The chart shows different modes used for purchasing though the current market trends 50% respondent use online marketing, 25% use mobile marketing, 15% use other digital marketing and remaining 10% use social media marketing.

It is found that majority respondent prefer online marketing because they get branded product at very low prices so they save money, at the same time they save their valuable time. These online marketing companies give many facilities to their customer like product return policy, huge discounts, variety of offers, better services; cash back facility, money at delivery facility etc.
7.0 The Theoretical And Conceptual Framework:
“Digital marking is an umbrella term for the marking of products or services using digital technologies, mainly on the internet but also including mobile phones, display advertising and any other digital medium.” In Digital Marketing there are some types like search engine optimization (SEO), search engine marketing (SEM), social media marketing (SMM), email marketing, smartphone marketing, affiliate marketing, viral marketing etc.

![Digital Marketing](https://www.googleimages.com)

Source: www.Google Images.com

8.0 Challenges of Digital Marketing: Digital Marketing is an expansion tool for the businesses but it is facing some challenges or hindrances. Some of these challenges are:

8.1. Limitation of Internet Access:
The Digital marketing is closely reliant on internet. In some areas, internet facility may not be accessible to the consumers or with poor internet connections. The Digital Marketing can be unsuccessful in those areas having no or limited internet accessibility.

8.2 Limited Consumer Link and Conversation:
As digital marketing is highly dependent on internet, so the marketers may find it hard to make their advertisements more comprehensive and start a conversation with their consumers about the company brand image or products.

8.3 High Competition of Brands:
Digital Marketing has a drawback when a customer searches for a specific product of a specific company on the internet, many competing goods, and services having same marketing strategies appear on the customer’s home page. As a result, some customers lack the trust on a lot of advertisements that appear on a website or social media and consider it as fraud and look like a dishonest brand.

8.4 Producing Effective Referrals:
One of the top career challenges a digital marketer faces today is being able to build effective referrals to the brand’s website. You want your consumers to click on your ads, your social posts, and other online media and take action on your website.

8.5 Keeping Up with Web Trends:
A digital marketer constantly must be nimble when it comes to directing the design and curation of content on the brand’s website. The actual job of uploading content and creating it will not be your job but the strategy behind the website will be your job, and that will be challenging on several fronts.

8.6 Convincing Your Brand You Need More Money:
Digital marketers are creative people. They like to think big picture and digital design campaigns that are going to “wow” consumers and make them feel something substantive toward the brand. In theory, this leads to a sale. But the other, more complicated role of a digital marketer is to
secure enough money to deploy a killer campaign successfully. To do this, you'll need to learn the tactics for convincing the higher-ups you require more money to pull off your digital campaign.

9.0 Benefits of digital marketing

- **Global reach** - a website allows you to find new markets and trade globally for only a small investment.
- **Lower cost** - a properly planned and well-targeted digital marketing campaign can reach the right customers at a much lower cost than traditional marketing methods.
- **Trackable, measurable results** - measuring your online marketing with web analytics and other online metric tools makes it easier to establish how effective your campaign has been. You can obtain detailed information about how customers use your website or respond to your advertising.
- **Personalization** - if your customer database is linked to your website, then whenever someone visits the site, you can greet them with targeted offers. The more they buy from you, the more you can refine your customer profile and market effectively to them.
- **Openness** - by getting involved with social media and managing it carefully, you can build customer loyalty and create a reputation for being easy to engage with.
- **Social currency** - digital marketing lets you create engaging campaigns using content marketing tactics. This content (images, videos, articles) can gain social currency - being passed from user to user and becoming viral.
- **Improved conversion rates** - if you have a website, then your customers are only ever a few clicks away from making a purchase. Unlike other media which require people to get up and make a phone call, or go to a shop, digital marketing can be seamless and immediate.
- **Better Growth Options For Small business** - The importance of digital marketing for business lies in the option to select your method of marketing as per your budget and reach a wider audience at a lesser cost. Even a decade back getting your product marketed especially for a small business was a task in itself. They had to resort to small level methods where the guarantee of success was close to negligible.
- **Solving Customers Problems** - Be it email marketing or social media you can always offer the customer solutions to their problems and make them relate to your product by even providing live chat access. Your website and social media page can easily be converted into a place where the consumer can ask queries, give suggestions and hence take the association with you on a positive level.
- **Digital marketing is Cost-Effective** - A small business needs to save up on its resources before it finally goes into the green zone and starts making profits. Digital marketing gives you the scope to reach out to many customers at the same time and that too within your budget. You can plan your marketing strategy such that you only use modes that lie in your budget. If there is a budget constraint then you should always target your niche audiences.

10.0 Opportunities of Digital Marketing:

Digital Marketing can be successful and opportunities after utilizing different tools and techniques. These tools help marketers to get maximum benefits of digital marketing such as:

10.01 Easy Consumer Reach:

Digital Marketing is an effective way of communication for companies to target a large number of potential consumers at the same time. Using the internet channel for marketing is a quick approach to target a number of potential consumers and prospects at the same time all over the world. Social Media Marketing has also revolutionized these marketing activities on different social media platforms such as Facebook, Twitter, LinkedIn, etc.

10.02 Direct Advertising:

Digital Marketing enables direct advertising and creates awareness about a product or a brand. Now the companies can easily show their advertisements for products and services on different digital channels. But
a good online advertising strategy and promotional tools can help digital marketers to perform well in highly competitive marketing environment.

10.03 Perpetually Displaying Ads:

Digital Marketing makes advertisements more accessible to target customers at any time or any place. There is no time and place limitation for the prospects to visit any website and view ads. The perpetually displayed ads attract the prospects to get in touch with you and find the products and services of their need. But these ads should be managed efficiently to display on a webpage. See the four-step process to display Ads on a webpage as well.

10.04 Global Advertisements:

This is one of the most effective benefits of Digital Marketing that enables the companies to make advertisements internationally and expand their customer reach to other countries across geographical boundaries.

10.05 Easy Brand Promotion:

With the development of new technologies and use of internet in business, the brands may take a great advantage of Customer’s reached and communicates its clients successfully.

10.06 Cost Effective Channel:

Digital marketing allows marketers to set their advertising campaigns subject to availability of their budget. Mostly, the websites and business profiles (displaying ads and information about products or services) generate huge traffic for free. Social media, with its numerous benefits has played a vital role in promoting digital marketing activities. Social Media Marketing platforms such as Facebook, Twitter, Google+, LinkedIn, WhatsApp, Blogs, Yelp, Instagram, and YouTube etc. also provide a huge traffic source.

10.07 Consumer’s Convenience to Shop Online:

Due to more popularity and capabilities of digital marketing, customers have become more convenient to shop online at any time (24/7 basis) whether the shops are over or across the borders. Digital Marketing has opened-up an opportunity for companies and retailers to direct its customers to an outlet of the online store.

11.0 Findings:

- It is observed that the most common marketing tool used online marketing Sites get branded product at very low prices so they save money, at the same time they save their valuable time. (Table -1)
- It is observed that 10 % of customers are social media marketing seeing the advertisement. (Table -1)
- Researcher observed that the satisfaction of customers and advertisers about concept of digital marketing and conclude that digitalization of marketing concept is better for both.(Table -2)
- It is evident from the study that Digital Marketing Sites benefit the growth of business as well as Satisfaction by profit based on the responses from customers. It also found that now there is awareness among customers about Digital Marketing. (Table -2)

12.0 Conclusion:

The research and practice of digital marketing is improving with the advancement of technology. The advancement in technology fosters multifaceted opportunities and at the same time poses unprecedented challenges for the marketers. Marketers make use of Digital Portfolio as a platform to promote a professional brand by defining the product in a manner that adds credibility. Research highlights that B2B buyers dislike cold emails and calls, hence, Digital marketing allows enough provisions for finding the right people through its streamlined search engine and connections (Korda, Holly and Zena, 2013). In the present era, buyers expect knowledge that offers potential solution to their product related problems. The strong visibility of the organization or the brand through digital marketing allows the consumers to develop perceived knowledge about the brand. The best thing about digital marketing is for reaching to global audience that it provides a multiple of tools in each sector through online any time any way and at any place to analyze instant result. Digital Marketing is increasing its importance for marketing and sales strategy.

In today’s scenario, the business will be successful only if they acquired the skill of digital marketing. Once they create a business website they can directly target customers by using digital marketing, it is very easy to reach all over countries in the world. This is the growing field of business. It is conclude that digital
advertisement is best source to increase the market for customer. To increase the sales, marketer can invest more on the advertisement to get more and more benefits. In current trend business house will be successful if they acquired the skill of digital marketing. Digital marketing is not merely a technique but is also a process. It helps to create business website and easily helps to target to customers directly. With help of digital marketing it is very easy to reach all over the other countries in the world. This is the growing field of business.

13.0 Suggestions:
1. As per our market advertisement price high then needs to give some concession and discount for customers.
2. The social networking strategy should sufficiently flexible to allow it to adapt to new developments and to determine what works and what does not work.
3. To create awareness of customers mind towards the digital advertisement.
4. Try to make strategy for find out new customers.
5. Give some awards and rewards for motivate our marketing Executives.

14.0 Reference:
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Pani Foundation-Environmental Movement

1) Mrs. Tejaswini Adanaik
   Research scholar
   D. Y. Patil Technical institution, Talsande

2) Miss: Snehal Karande
   Research scholar
   D. Y. Patil Technical Institute, Talsande

Abstract:

Watershed development and removal of drought area in Maharashtra is an important component of rural development and natural resource management strategies in Maharashtra. A watershed is a collection of water at a common point where optimal management requires coordinated use of natural resources by all users. A watershed is a useful hydrological unit but not a natural unit of human social organization (Rhoades 1999; Swallow et al. 2001). Managing Water resources is difficult because watershed systems have multiple, conflicting uses, so any given approach will spread benefits and costs unevenly among users. There is great difficulty in managing complex watersheds and explain why success has been limited to isolated, actively facilitated microwatershed projects with a focus on social organization. Instead of working at the microwatershed level there is requirement of working at the macrowatershed level.

Key Words-Watershed development, groundwater recharge, natural resources, soil conservation

Introduction:

This paper focuses primarily on efforts to promote better watershed programme where team members have tried to strengthen the natural resource base. Often microwatershed refers to a small area about the size of a village, while macrowatershed refers to something much larger.

A casual review of the literature found discussions of watershed management covers from two hectares (White and Runge 1995) to 30,000 hectares (World Bank 2007). Scale can refer to either hierarchy or magnitude (Swallow et al. 2001). For scale as a hierarchy, a watershed is part of a hierarchical relationships, whereby a small microwatershed is nested within a larger watershed, which in turn is nested in an even larger watershed. As a magnitude, scale refers to size, for example the number of hectares that a watershed covers or, from a socioeconomic perspective, the number of people living in it. We can often used interchangeably Watershed development and watershed management. In this paper, watershed development refers to involving villagers to harvest water with technical interventions (planting trees, building check dams, etc.) to raise the productivity of certain resources and bring water resources under control. It is necessary to managing hydrological relationships in a watershed, which may involve protecting certain resources from degradation rather than making physical investments in their productivity.

Typically Watershed projects begin by investing in soil conservation in the upper watershed. Upper watersheds are hilly, with pasture or forest land use rather than agriculture. In such cases, soil conservation typically involves increasing vegetative cover because bare ground is more prone to erosion. It involves planting new vegetation and making the area off-limits to grazing animals. Water harvesting means building small dams to capture runoff from upper watersheds after heavy rains. Decreasing erosion reduces silt in runoff water and in water harvesting ponds, thus lengthening their lifespan. Water harvesting in beneficial to farms further down the slope by providing irrigation, either via surface water or by recharging groundwater. These water harvesting program interventions are designed to eventually raise the productivity of all natural resources in the watershed. Thus Soil becomes more productive for agriculture, water is captured for irrigation, and pastures and forests yield more biomass. All daily activities that depend on these water resources may be enhanced, and employment may increase as farming becomes more productive and more labor is needed for harvesting and other operations. Important point is that there is improvements in different natural resources have different durations. Water harvesting can begin almost immediately but forests and pastures take time to yield increased biomass, and they are off limits to grazing and harvesting during revegetation.

Watersheds may cover areas of any size, because small watersheds are subsections of large watersheds that themselves can be nested within larger watersheds up to entire river basins.

In India in hilly, semi-arid areas the focus is on water harvesting, or trapping runoff during the rainy season for later use when water is scarce. In the United States, watershed management is mainly about to
Protect water quality. In many areas it is about flood control. In flatter areas with less chances for water harvesting, it is more about concentrating soil moisture to raise rainfed agricultural productivity. In virtually all watershed projects, soil conservation is either a specific objective or a may be of achieving another objective. This paper focuses primarily on Pani foundation project that harvest water and concentrate moisture, which are widespread in areas with seasonal water scarcity. Watershed projects in developing countries that focus on water harvesting and soil conservation typically state objectives like conserve and strengthen the natural resource base, make agriculture and other natural resource-based activities more productive, and support rural livelihoods to alleviate poverty. The first objective builds the base for the second, which in turn supports the third. In seasonally dry areas where watershed projects focus on water harvesting, the natural resource base in question typically includes soil, water, agricultural land, pastures, and forests. Surface water bodies support small fisheries.

**Objectives:**

1) To find out various areas of Maharashtra (drought prone area) where pani foundation can start their work.
2) To study strategies used to remove drought area by foundation.

**Research Methodology:**

This research paper is totally based on secondary data. For completion of this research paper researcher used various journals, published papers and internet.

**Review of literature:**

1) In Haryana state, Sukhomajri the entire village ecosystem and economy were transformed because of protection of common lands and irrigation. The areas became a lush, valuable forest, and stall-fed buffaloes and crossbred cows almost entirely replaced goats, turning the village into a increased productivity of milk. There is change in the results and increasing in a sharp rise in incomes, with all households gaining (Kerr 2002).
2) In Ralegaon Siddhi, Maharashtra, due to water harvesting irrigated area rose from 0 to 70 percent and transformed the village economy.
3) The Indo-German Watershed Development Project, irrigation raised labor demand such that within four years, laborers in one village indicated that they could find 9-10 months of employment compared to only 3-4 before the project (World Resources Institute 2005).
4) All over India, trees are planted in watershed programmes with the stated objective of promoting groundwater recharge. A main objective of the Tamil Nadu Forest Department is ‘Save Trees to Save Water.’ However, all trees have precisely the opposite function because they are net consumers of water (Calder 2002).
5) Soil scientists long estimated landscape-wide erosion rates by extrapolating upward from experimental erosion plots, as if all land in a watershed eroded at the same rate and all eroding soil disappeared entirely from the watershed.
6) Evidence shows that due to filters in the landscape, most eroding soil simply moves from one part of a watershed to another (e.g. Swallow et al. 2001). Some of farmers benefit from soil erosion through silt deposition on their land and even actively encourage erosion to move soil to where it can be most productive (Chambers 1990).
7) Watershed development as a strategy for transforming rural natural resources and livelihoods. Rhoades (1999) suggested the need for more empirical analysis of whether participatory approaches can really be replicated widely, and he argued that project workers need better science, better methods, and better organizational skills along with donor money and patience. As discussed below, to date there have been more evaluations but most participatory approaches still operate in small microwater. In India the absence of measures to manage groundwater demand contributes to this problem.
Actual Working of Pani Foundation:

A television show named “satyamev Jayate” was run from 2012 to 2014. Team Aamir Khan, Kiran Rao, Satyajit Bhatkal took the idea for Pani foundation and started to work for water in Maharashtra where there is drought.

Pani foundation is a non-profit organization which gives knowledge of watershed management and groundwater replenishment.

Pani foundation invited a group of 5 villagers consisting of 2 women for short training and they teach about water conservation principles, watershed management structures like contour trenches, earthen dams, soak pits. After learning this, the group of 5 people lead the work which involved all the villagers in shramdan work. All villagers executed plans before the monsoon.

Farmers, middle class professionals, urban labours all joined this water movement “Pani foundation”. Pani foundation provides technical expert persons at village level to convert into jobs. As people come together so there is development of good relations among them.

Some Indian well known Business persons and philanthropic organizations such as Tata trust headed by Ratan Tata, Reliance foundation, Rajiv Bajaj, Deepak Parekh and Ajay Piramal support to Pani foundation. The Funds are used by Pani foundation for administration of the competition, training camps and prizes WOTR-The Ahmednagar based watershed organization trust is the foundations knowledge partner. During training camps WOTR imparts technical training to villagers. A Pune based non-profit organization Bharatiya Jain Sanghatana (BJS) is also associated with the foundation. In 2018, BJS donated free machine usage. Hours to villages which have achieved a certain level of work through manual labour.

Satyamev Jayate water cup, billed as a “People movement against drought” is the primary event organized by Pani foundation every year starting late March early April up to late May-early June. It is a competition among participating villages to complete the maximum possible amount of work for watershed development and water conservation within their habitats before the monsoon season begins. The competition is intended to be a platform to get people to volunteer to carry out watershed development works throughout the periphery of their villages.

The foundation selects drought hit tehsils, trains a group of residents in watershed development and organizes a 45 day water cup contest among villages to see who creates the maximum possible rainwater storage capacity thereby gaining water conservation.

The foundation provides training on technical aspects and social leadership to a small number of representatives from each village before the competition. These representatives called water messengers are expected to return to their villages and mobilize follow villagers to work on watershed management structures around the village. The Competition rules stress on the importance shramdan by people. The foundation itself does not provide financial assistance to carry out works, except bearing the costs of training program and prizes for the winners. The Villages are expected to arrange for finances from internal, government or private sources. The foundation also has several partner organizations that lease machinery such as excavators, JCBs or offer other expertise to the participating villages free of cost.

The foundation organized the Satyamev Jayate water cup competition in 2016. The Idea was tested in 3 talukas with 116 villages in its first year. Subsequently the competition expanded to include several talukas and thousands of villages in the state in the next 2 years. The foundation began modestly by selecting only 3 tehsils for the mission but has scaled up to as many as 4032 villages spread over 75 drought hit tehsils in 4 regions of Maharashtra-Marathawada, vidarbha, North Maharashtra and Western Maharashtra in 2018.

In 2016 and 2017 the participating villages created an aggregate storage capacity of 10,000 crore liters of water.

The worst-hit areas in Maharashtra are Solapur, Parbhani, Ahmednagar, Latur, Pune, Satara, Beed and Nashik. Residents of Latur, Osmanabad, Nanded, Aurangabad, Jalna, Jalgaon and Dhule districts are also affected by this famine.

Groundwater, which is found in aquifers below the surface of the earth, is one of the nation's most important natural resources. Groundwater provides drinking water for a large portion of the nation's population, supplies business and industries, and is used extensively for irrigation.
Use of groundwater especially for irrigation, may also lower the water tables. Groundwater recharge is an important process for sustainable groundwater management, since the volume-rate abstracted from an aquifer in the long term should be less than or equal to the volume-rate that is recharged.

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of talukas</th>
<th>Number of villagesCovered</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>3</td>
<td>113</td>
</tr>
<tr>
<td>2017</td>
<td>30</td>
<td>1321</td>
</tr>
<tr>
<td>2018</td>
<td>75</td>
<td>4325</td>
</tr>
</tbody>
</table>

Conclusion:

Satyamev Jayate water cup, billed as a “People movement against drought” is the primary event organized by Pani foundation every year in Maharashtra. Pani foundation invited group of 5 villagers consisting of 2 women for short training and they teach about water conservation principles, watershed management structures like contour trenches, earthen dams, soak pits. After learning this, the group of 5 people lead the work which involved all the villagers in shramdan work for water conservation.

References / Videos

1. Further impact stories of Paani Foundation and Water Cup are available on: [https://www.paanifoundation.in/impact-stories/videos/](https://www.paanifoundation.in/impact-stories/videos/)
2. Official Android App of Paani Foundation is available to download on: [https://www.paanifoundation.in/our-work/app/](https://www.paanifoundation.in/our-work/app/)
4. The success stories, and case studies of Water Cup and Paani foundation are also available on the official Youtube channel of Paani Foundation: [https://www.youtube.com/channel/UCUmhrRevHylwk_pLfqwDr0Q](https://www.youtube.com/channel/UCUmhrRevHylwk_pLfqwDr0Q)
International Accounting Standards  Meaning , Scope & Learning Objectives And Outcome

Ahmed Jasim Mutar
Gujarat University

Abstract
Many papers on IAS generally deal with the contents of the individual standards. This writer, however, believes that accountants, as social scientists, are also interested in tracing the development of social forms over time and comparing those developmental processes across cultures. Thus, this paper addresses the interest of accountants to learn how some contemporary events or institutions—like the IAS—came into being. In like manner, accountants are interested in finding out the varied reasons why the issue of coming up with a global set of accounting standards has taken a long while. Indeed, these are perspectives that substantially differ from those commonly presented in professional forum and scholarly exercises.

Introduction
Creation of international system of accounting was an objective process that was influenced by global economic development and was tightly connected to development of accounting as a science; formalization of theories of accounting and establishment of different schools of accounting and evolution of the entire economic profession. International system of accounting was envisioned as a solution to the problem of incompatibility of economic information across countries, economic units and users of such information who are tasked with economic decision-making. Accounting, as the international language of business, should insure that information that is formed both on the level of individual business entities and economy as a whole is understandable, correct, sufficient and compatible. Different developmental stages in International Accounting can be characterized by various factors which are: growth of world economy, rapidly changing technology, growing complexity of organization of production, global economic integration which also lead to increase in capital flows, international trade and foreign direct investment, expansion of international economic relationships, specialization and cooperation of production, creation of transnational corporations, and the problem of incompatibility of accounting. Historical aspects of development of accounting have been studied extensively by many academic researchers such as Butynets F. F., Dankiv J. Y., Druzhilovska T. Y., Luchko M. R., Mykh E. V., Mizikovskii Y. A., Ostap'yuk M. J., Paliy V. F., Pushkar M. S., Sokolov Y. V., Tkach V. I., Tkach M. V., Shvets V. G., Shturmina O. S., Ahmad S., Basoglu B., Goma A., Doupnik T., Mueller G., Perera H., Flasher D. to name a few. First stage: From the end of 19th century/beginning of 20th century until the middle of 20th century.

Learning Objectives
1. To learn about the father of International accounting education according to Dale L Flesher.
2. To be able to identify the three major stages of evolution and development of international system of accounting.
3. To understand what International accounting is and is not.
4. To know the areas covered by international Accounting scope.
5. To fully understand the Nigerian University Commission benchmarks on International Accounting Topics.
6. To know the gap/s between the expected and the Nigerian Practice.

Learning Outcome
By the end of the presentation, the reader will know the:
1. Father of International accounting education according to Dale L Flesher.
2. Definitions of international Accounting.
3. Three major stages of evolution and development of international system of accounting, and
4. Areas covered by International Accounting - scope.
5. Nigerian University Commission on International Accounting topics minimum benchmarks.
6. Gap/s between the expected and the Nigerian Practice.
Scope International accounting:

The scope of international accounting takes us to the various problems and suggested practical solutions that can be found in International Transactions as seen in chapter one, this scope leads us to the wide range of topics found under international accounting. T. Evans, M. Taylor and O. Holzmann (1994) believe that the most important topics in international accounting fall into two categories: Financial accounting topics: Translation, Consolidation, Segment reporting, Inflation accounting, Disclosure, Auditing, Taxation, Comparative accounting (with non-US nations). Managerial accounting topics: Foreign exchange risk management, Foreign investment analysis, Information systems, Transfer pricing, Budgeting, Performance evaluation, Control, Operational auditing. These authors state that international accounting is a well-established specialty area within accounting and has two major dimensions: (1) Comparative: Examining how and why accounting principles differ from country to country; and (2) Pragmatic: accounting for the operational problems and issues encountered by individuals and firms in international business. Although, in our opinion, there is no common division in these two systems of classification, Evans, Taylor and Holzmann add that the comparative dimension of international accounting is oriented toward financial accounting, and the pragmatic one tends to be managerial.

IAS adoption effects on firms’ management and decision making processes

Even though the main objective of the IAS is achieving convergence in presenting fair picture for the businesses through their financial statements (which aspect is analysed later), however, accepting IAS has broader impact on firms. For instance, Karamanou and Nishiotis (2005) found that adopting IAS, because of the higher disclosure required, is associated with viewing the firm as entity with high value. Moreover, this is considered as reputation building effect (Karamanou and Nishiotis, 2005). Wilson (2001; cited in Rudheide and Wahlberg, 2003) emphasizes the improved market communication of the firm which has adopted IAS, because every disclosure should be further explained by the management. Deepening the last conclusion, it infers that by adopting IAS, management becomes more accountable for running the business and its results. Following this line of thinking, on the other hand, IAS adoption could be considered in regards to the management and decision making processes in the firm itself. I asked Mr. Boseski, a financial manager in a company which has adopted IAS some years before, to compare management and decision making process in the firm which he works for, before and after IAS adoption. According to him, the main advantage of accepting IAS for the firm’s management process is the availability of relevant, crucial and accurate information, which in turn are the platform for making good and accurate decisions. Indeed, compliance to IAS in the firm provided “more understandable, comparable, unified and valid information for the assets, liabilities, equity, revenues and costs”, said Mr. Boseski, and therefore enabled solid basis for acquiring valid information for the firm. Moreover, according to him, this further afforded investors to make more reliable estimations for the firm when they attempted investing in it last year. Literature also (Dumontier and Raffouriner, 1998) supports this view, emphasizing that the IAS-complied firm supplies superior information, which in turn helps in attaining better financing conditions. “Another important area where IAS adoption was effectuated in our case was the opportunity of other firms – our business partners, which have adopted IAS also, to precisely assess our firm under international accounting.

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- Translation, Consolidation, Segment reporting, Inflation accounting, Disclosure, Auditing, Taxation, Comparative accounting (with non-US nations). Managerial accounting topics: Foreign exchange risk management, Foreign investment analysis, Information systems, Transfer pricing, Budgeting, Performance evaluation, Control, Operational auditing. These authors state that international accounting is a well-established specialty area within accounting and has two major dimensions: (1) Comparative: Examining how and why accounting principles differ from country to country; and (2) Pragmatic: accounting for the operational problems and issues encountered by individuals and firms in international business. Although, in our opinion, there is no common division in these two systems of classification, Evans, Taylor and Holzmann add that the comparative dimension of international accounting is oriented toward financial accounting, and the pragmatic one tends to be managerial.

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preparing and reporting. Thus, much more attention in the following sections is devoted to the IAS impacts on financial statements.

IAS adoption effects on financial statements Theoretical aspect

Although IAS adoption effects could be considered in many ways, the core IAS influence on a firm which has accepted and implemented them, is to its financial statements. “Examining financial statement implications is important because, while IAS adoption might lead to indirect economic consequences … the only direct effects … are changed financial statements …” (Hung and Subramanyan, 2004, p.4). Indeed, many companies, accepting IAS, face with the facility to implement new accounting definitions and valorization principles and procedures, than to acquire more exhaustive and detailed reporting for their operations and activities and finally, to satisfy the needs for a variety of financial statements’ users (Blanc, 2003). Besides these facilities, by not allowing the creation of hidden reserves, IAS make financial statements more credible (Dumontier and Raffouriner, 1998). Some articles (Hung and Subramanyan, 2004 and Barth et al, 2005) have examined the effects of adopting IAS on financial statements, particularly on some accounting measures and financial ratios. For that purpose, for instance, Hung and Subramanyan (2004) have used a sample of 80 firms in Germany that have adopted IAS for the first time and found some significant results. Specifically, they found that the total assets and the book value of equity are considerably higher under IAS and that the latter plays more significant, while the former less significant “valuation role under IAS” (Hung and Subramanyan, 2004, p.36). Finally, they have concluded that “IAS emphasizes fair values and balance sheet valuation” (p.36). In the same line of thinking, Barth et al (2005) found that companies that have adopted IAS experience more volatility in net income. Further, they found that these firms “evidence less earnings management, more timely loss recognition and more value relevance of accounting amounts” (p.5), compared with firms that haven’t adopted IAS. Due to the lack of available literature for this topic, further a case study is examined, where implications of certain IAS on financial statements’ figures are pointed out.

Case study: Saint-Gobain Key Impacts of the IAS application

In order to see the impact of adopting IAS on financial statements, in this section a case study is analysed. For that purpose, Saint-Gobain Group is chosen. Saint-Gobain Group is a world-wide producer of high-tech products and comprises more than 1200 consolidated companies all over the world (Saint-Gobain Group web site). Operating in various countries and various accounting environments, this group needed compliance with IAS (IFRS) in order to achieve more reliable picture for its world-wide business. Therefore, IAS were applied retroactively on the opening financial statements at the date of adoption – 1st January, 2004 (Saint-Gobain Group, 2005). Restated financial statements’ figures are shown in the appendices. They are obtained from the Annual Report 2004 for Saint-Gobain Group. Further, changes under concrete IAS that mostly influenced them are analyzed. 6 Impacts on the Balance Sheet The main impact on Group’s financial statements of switching to IFRS is on the opening Balance Sheet. As it can be seen from the Appendix-1, the key changes are (SaintGobain Group, 2005): • Decrease in shareholders’ equity for 7,6%; • Increase in debt for 11,7%; and therefore • Increase in gearing ratio, from 46,5% under GAAP to 57% under IFRS. Further analysing these effects of adopting IFRS, the following could be inferred. The main impacts of accepting IAS on opening Balance Sheet, besides IFRS-1, are: • Decrease in goodwill under IFRS-3, which is due to the re-measuring the foreign operations according to IAS-21 and also, the negative goodwill cancellation; • Increase in property, plant and equipment, which, when applied IAS-16 comes up with a greater figure, mainly reflecting the retrospective increase in the useful lives of these assets and also the resulting write-back of depreciation. Here, the Group has applied the depreciated cost method (Saint-Gobain Group, 2005) set out in IAS-16, which directly results in an increase in the net book value of PPE at 1st January; • Further, under IAS-38 – Intangible assets, retail brands are recognized as indefinitelived intangible assets; • Employee benefits recognized under IAS-19 - a decrease which is due to the “full recognition of cumulative actuarial gains and losses at 1st January, 2004” (p.105). Under this IAS, the Group passed on including the interest cost referring to pensions, which previously was included in operating items. The latter corresponds with reduction in shareholders’ equity; • Increase in deferred tax under IAS-12 which reflects all above restatements under the other applied IAS, but the main impact comes from the pension and post-retirement benefits under IAS-19;
also the change is due to “a recognition of additional deferred tax on certain acquired retail brands, benefiting from a reduced tax rate” (p.108); • Finally, in order to achieve more comparative figures, the Group decided on applying IAS-32 and 39 of financial instruments, which has resulted in certain item increase. 7 All in all, a couple of standards have had material impact on Saint-Gobain’s financial statements: IFRS-1 – First-time adoption of IFRS, IFRS-3 – Business combinations, IAS-16 – Property, plant and equipment, IAS-38 – Intangible assets, IAS-19 – Employee benefits, IAS-12 – Income taxes and IAS-32 & 39 – Financial instruments. All mentioned standards contributed for shareholders’ equity decrease, shown in Appendix-1. The last is not convergent with the theoretical aspect discussed above. All above IASs had certain impact on the net debt too. Not citing the specific reasons for such change, it could be inferred that the net debt has increased for 11.7%, resulting in increase in gearing ratio. Impacts on the Income Statement Main IAS-adoption impacts on Income Statement (shown in Appendix-2) are: • Increase in sales and operating income and therefore increase in operating margin from 8.2 to 8.5%; • Increase in net income for 14.4% (Saint-Gobain Group, 2005). Operating income increases primarily reflecting the impact of IAS-19 and IAS-16: the former’s influence is through the reclassification under financial income a portion of the pension cost, while the latter’s influence is through the decrease in related depreciation charge because of the adjusted useful lives of PPE under IAS-16. Hence, the decrease in net financial income item in Appendix-2 is due to above mentioned reason (IAS-19).

Furthermore, net income increases because of the elimination of goodwill amortization under IFRS 3. Indeed, this confirms what Barth et al (2005) found, that under IAS net income experiences considerable fluctuations. This is the way of analyzing the general impacts of IAS on financial statements. It can be inferred that several (but not all) standards have significant impact on certain financial statements (here presented through Balance Sheet and Income Statement), which in turn, depends on firms’ type, production, environment etc. Deepen analysis is needed to specifically quantify the effects of applying every single standard on firm’s financial statements and management, of course.

References
Review on Management Information Systems (MIS) and its Role in Decision Making

1) Miss. Sanyogita.S. Patil
   Assistant Professor, Balwant College Vita

2) Miss. Sayali L. Jadhav
   Assistant Professor, Balwant College Vita

Abstract:-

This paper centers around understanding the idea of MIS, the requirement for MIS, the upsides of MIS in an association, the MIS model, choices and the basic leadership framework and significantly the job of MIS in basic leadership. It talks about MIS to sum things up thinking about the idea of MIS, the MIS model that is utilized by associations, how MIS is useful, why is there a need of MIS in an association. It at that point gives an review of choices and the basic leadership framework which is important to comprehend the basic leadership process. At long last, the significant focal point of this paper is the job of MIS in basic leadership of an association. How choices are made in an association utilizing MIS, what difficulties are looked by the association right now process and a couple of suggestions to control these difficulties. It gives a short comprehension of why MIS improves choice making.

Key wards- Benefits of MIS, Decision making, MIS, MIS model, MIS concept, Need for MIS.

Introduction-

The executives data systems(MIS) is a sorted out, different and robotized data framework that is worried about the way toward get-together ,putting away and moving significant data to help the administration tasks in an association. The information is disseminated among the different divisions in an association. The preparing of information happens in different structures, for example, charts, graphs, diagrams, reports to produce exact and applicable data for the the executives. MIS gives focal stockpiling of all the business data. MIS is utilized over all levels in an association. There are various sorts of the executives data frameworks. This paper centers around basic leadership data system.MIS assumes an imperative job in not just gathering and man-maturing data, yet in addition speaking to it in different organizations valuable for the administration to settle on significant hierarchical choices. MIS gives quicker access to the necessary data which encourages the association to settle on viable and opportune decisions with respect to viewpoint, for example, ventures, vocations, items, and so forth relying on the association. Basic leadership essentially alludes to picking a specific line of activity from among a few other options. It is indispensable administration that happens in each degree of the executives and in each capacity. The adequacy of the association relies on the nature of choices that educates its activity. Basic leadership is a significant

Object Of MIS

The primary reason to gives precise and auspicious data important to encourage the dynamic procedure and empower the associations arranging, control, and operational capacities to be completed successfully. The executives Information System (MIS) is essentially worried about preparing information into data and is then conveyed to the different offices in an association for fitting dynamic. MIS is a subset of the general arranging and control exercises covering the utilization of people, advances, and systems of the association. The data framework is the component to guarantee that data is accessible to the administrators in the structure they need it and when they need it. The executives data framework in various areas, for example, support shop in sugar production line so it is particularly require to significant and concentrate to contemplate the effect of MIS in supporting association who confronting some issue, for example, arranging, recording, controlling, estimating and dynamic. MIS is dispose of the all said issue and to build execution and profitability of support shop in sugar industrial facility. MIS as the mix of human and PC based assets that bring about assortment, stockpiling, recovery, correspondence and utilization of the information with the end goal of business the executives and business arranging. MIS gives precise and convenient data important to encourage the dynamic procedure and empower the associations arranging, control, and operational capacities to be completed viably.
Methodologies Used In Management Information Systems

This examination is an engaging report, which its motivation is handy and gathering data has been directed by review. The populace incorporates all administrators and appointees of physical training schools, Head of Departments of physical instruction, science board of trustees educators, educational cost physical instruction instructors, bosses, directors and physical training specialists in different fields of sports of resources. The chart speaks to the approach where the framework will give usefulness to the particular customers who utilize the framework. The framework portrays the product to give a coordinated answer for the shopping center work force to get to different kinds of data through the database and make changes to it any place vital. Different work force incorporate the shopping center director and the retailers. The shopping center chairman finds a workable pace information for data in regards to the shopping center representatives. The executive approaches the whole floor plan of the shopping center to see the present status of each shop and access data with respect to the equivalent. This should be possible by tapping on any alluring shop on the floor plan and choosing the sort of data that he requires to see. The head likewise has the office to see the deals and income status of the shopping center. For this, the past records are shown in a graphical way and for the future deals, the expectations are made utilizing the straight relapse calculation. The retailer has the usefulness of getting to the stock status of his shop and make changes to it as needs be. He can likewise get to the representative subtleties of the individuals who work in their shop and alter them at whatever point required or even expel them, hence renouncing their privileges to the shop. The retailer finds a good pace data with respect to the offers of the shop from the past occasions and the anticipated deals also. This examination utilizes naturalistic request to inspire information identified with the grouping and utilization of Airside Management Information Systems. The subjective investigation gathered information utilizing perceptions, meetings, and archive examination so as to respond to the exploration questions. An efficient quest for the whole information corpus was led and information classes were made. The consistent similar strategy is a procedure regularly utilized in the grounded hypothesis custom of subjective research. It includes orderly pursuit and course of action of field notes and other information amassed into classifications in solicitation to grow the perception of the condition. In reviewing the field saw, the investigator created and attempted verifications via scanning for key linkages and driving part checks. Experts use to inspect a marvel in its basic living space, and assembling data through, for instance, direct discernments, interviews, chronicle assessment, and so forth. A trial demand that analyzes a contemporary wonder inside its real setting when the points of confinement among miracle and setting are not evidently clear and in which different wellsprings of evidence are used.

Concept Of MIS

Data is a lot of ordered and deciphered information utilized in basic leadership and it has additionally been characterized as "some unmistakable or on the other hand elusive element which serves to diminish vulnerability about future state or occasions". There are various degrees of choice making, for which data can be portrayed as:
1) source
2) information
3) derivations and forecasts drawn from information
4) worth and decisions
5) activity which includes course of action.

The board data framework has a reason to meet the general data needs of the considerable number of directors in an association or on the other hand in certain subunits of the association. A subunit can be based on utilitarian territories or can be seen at the board levels. Thinking about the definition for MIS, one of the mainstream definition depicts the board data framework (MIS) as "a hierarchical strategy for giving past, present and anticipated data identified with inner tasks and outside knowledge. It underpins the arranging, control and activity elements of an association by outfitting uniform data in the correct time span to help the chiefs". The data in MIS portrays the firm or one of its significant frameworks as far as what has occurred previously, what's going on presently and what is probably going to occur later on. The data is given as reports and yields of scientific reproductions. There are two kinds of reports to be specific, occasional and uncommon report. All chiefs utilize the data yield as they settle on choices to take care of the association's issues. An administration data framework has likewise been characterized as "a coordinated client machine framework for..."
giving data to bolster tasks, the board and basic leadership capacities in an association. The framework uses PCs, manual techniques, models for examination, arranging, control and choice making, and a database. Every one of these definitions give a compact comprehension of MIS all in all.

**Need For MIS:**

Associations thought that it was hard to deal with the data as a entire, before PC innovation sprouted. Advancements in PC innovation made it workable for the administrators to effectively accumulate, coordinate, store and deal with the data in the structure they require contingent on their needs and timing. Data is utilized all the while by numerous individuals. The data needs to be current, exact, compact, convenient, complete, top notch furthermore, storable. For hierarchical efficiency, exclusively contingent upon PCs isn't dependable until it is utilized proficiently and successfully. Additionally, progressed mechanical frameworks for coordinating and arranging the information can be exorbitant except if the senior the executives arrangements it to the staff. Therefore, data frameworks came into picture. Data framework is a system that guarantees data is accessible to the chiefs according to their need and time. It gives significant data for basic leadership. The executives data is a significant contribution at each level in the association for basic leadership, arranging, sorting out, executing, and observing and controlling. Boss need to adapt masses of data, convert that data into information, structure choices about that information and choose decisions inciting the achievement of business targets. For an affiliation, information is as huge resource as money, mechanical assembly and work. It is fundamental for the perseverance of the endeavor. In this manner the officials information system accept a huge activity in regulating information and making it straightforward for the chairmen to accumulate, join and dole out the information and ensures effective and beneficial essential authority.

**The MIS Model**

This section describes how a MIS model actually looks like. The components of the MIS model consist of:

1) Database
2) Organizational decision maker
3) Report writing software
4) Mathematical model

The association of these segments can be alluded from Figure given beneath.

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**Fig:- MIS MODEL**

The working of the MIS model beginnings with information and data originating from various sources. The information gave by bookkeeping data framework is put away in the database. The information and the data are entered from the earth. Information based data is sent to the report composing programming for creating intermittent and uncommon reports, just as to the numerical model for recreation of the different parts of the association's activities. The yield from the report composing programming and the numerical
model is then sent to the individuals who are answerable for tackling the issues. To take care of the issue, viable basic leadership is required for efficiency. There are leaders which could conceivably exist in the association's condition. The earth may comprise of other associations to which the firm has teamed up, for example, providers, to from an Inter Organizational Information System (IOS). In such case, MIS supplies data to the next individual from the IOS.

**Decisions And The Decision Making Systems**

Basic leadership frameworks: This segment discusses the basic leadership frameworks and its arrangement, and the sorts and nature of choices. Choice settling on frameworks depend on the chief's or the administrator's information about the earth. They can be arranged into two kinds:

1) Closed Decision Making Systems
   - If the leader works in a referred to condition then it is called as shut basic leadership. The conditions for the equivalent are as follows:
     a) The supervisor has a known arrangement of choice other options with their results completely regarding qualities if actualized.
     b) The supervisor has a model, a strategy, rules where the choice choices can be created, tried and positioned.
     c) The supervisor can pick one of the choices based on the objectives and destinations. Model: Examination framework to announce a pass and fail.

2) Open Decision Making Systems
   - If the administrator works in an obscure situation then the basic leadership is called as open basic leadership. The conditions for the same are as per the following:
     a) The chief doesn’t know all the choice choices.
     b) The result of the choice is additionally not known completely for example the information on the result might be probabilistic one.
     c) No technique, rule or model is accessible to examine and conclude one choice among the arrangement of choice elective.
     d) It is hard to choose destinations and objectives. Along these lines the leader reports to that choice where goals and wants meet. Model: Pricing another product[4].

**Choices:**

As per Haynes and Massie, a choice is a course of activity which is deliberately picked for accomplishing an ideal result. As per Trewatha and Newport, Decision making includes the choice obviously of activity from among two of progressively potential options so as to land at an answer for a given problem. Thinking about the order of choices, there are arrangement dependent on the circumstance and their inclination. The sorts of choice based on circumstance depend on the information about the results that are yet to happen. For a effective choice, the chief ought to know about the result that will occur once that choice is taken. In expansion to that, if the chief has the full information on the framework then it is a circumstance of conviction. Contrastingly, if the chief has fractional or deficient information on the framework, at that point it’s a hazard circumstance. In conclusion, if the leader has no information on the framework then it is a circumstance under vulnerability. Based on nature, choices can be delegated customized choices and non-modified choices.

1) Programmed choice: - If a choice depends on rules, techniques or a few rules then it is called as customized choice. The customized basic leadership can be appointed to a lower level in the administration. Eg: If a stock degree of a thing is 200 number then a choice to raise buy demand for additional things in few numbers.
2) Non-modified choice: - A choice which can't be made utilizing a standard or strategy is called as non customized choices. This basic leadership is non-deterministic and is taken care of by top administration Eg. Stock level is 200

**How Management Information System help in Decision Making?**

MIS is a framework giving us the executives with exact, auspicious and appropriate data. Such data is required to help the dynamic procedure and empower the associations arranging, control, and operational
social events to be done viably and proficiently. MIS increment seriousness of the firm by diminishing expense and improving handling speed. The matchless quality and intensity of innovation has changed the job of data in a business firm. Presently data has gotten perceived as the flash of life (backbone) of an association and without data, the cutting edge organization is dead. In customary dynamic procedure, it begins with issue ID. For the most part three sorts of issues can be recognized.

1. Organized Problem (Programmable Problem)
   This is the standard issue confronting regularly by the vast majority of faculty. Spot doesn't make a difference, it might be emerge in association or in routine life. These sorts of issues are chiefly normal and dreary. Arrangements of these issues are straightforward and simple. For organized issue dynamic procedure is additionally organized and programmable. Choices that are tedious, daily schedule and have a distinct methodology for taking care of them.
   For Example: Operation level faces routine issue in every day work.

2. Semi-Structured Problem (Semi-Programmable Problem)
   This is additionally called semi-routine issues. Recurrence of this sort of issue is less. I am not saying it is extremely less. Force of this issue is to some degree higher than routine issue and for the most part arrangement of this issue is to some degree troublesome. Semi-Structured dynamic is utilized for the arrangement of this issue. Choice where just piece of the issue has an obvious answer given by an acknowledged system.
   For Example: Middle level faces semi-routine issues as for each useful region.

3. Unstructured Problem (Non-Programmable Problem)
   This is additionally called non-routine dynamic. This kind of issue is uncommon and faces once in quite a while. Force of this issue is exceptionally high and arrangement is troublesome if there should arise an occurrence of unstructured issue. An individual work force doesn't mindful of this kind of issue so it requires some investment t discover the answer for this sort of issue. For this kind of issue, mostly we use non-programmable dynamic procedure. Non-routine choice in which the leader must give judgment, assessment, and bits of knowledge into the issue definition. For Example: Top administration faces this kind of issue. Unexpectedly loss of offers with no recognizes and harm underway house because of characteristic catastrophes are the instances of unstructured issue. MIS and its authoritative subsystems add to the dynamic procedure from numerous points of view. it has been indicated that creation choices is a huge piece of working in the business condition. Organizations oftentimes settle on choices concerning operational improvements or choosing new business chances for amplifying the organization's benefit. Organizations build up a dynamic procedure dependent on personages answerable for settling on choices and the extent of the organization's business tasks. A valuable instrument for settling on business choices is an administration data framework. Customarily, MIS was a manual procedure used to assemble data and pipe it to people liable for deciding.
   MIS is an association – broad exertion to offer dynamic procedure data. The framework is a recommended confirmation by official to make the PC accessible to totally administrators. MIS sets the period for achievements in the other zone, which is DSS, the virtual office and information based frameworks. The fundamental thought behind MIS is to hold a nonstop stockpile of data streaming to the administration. Subsequently, by information and data congregated from MIS, choices are made. MIS is advantageous in the region of dynamic as it can screen independent from anyone else clashes in a framework, manage a game-plan and make a move to get the framework in charge. It is likewise appropriate in non-software engineer choices as it conveys support by giving data for the inquiry, the examination, the estimation and the decision and application procedure of dynamic. Adebayo (2007) focused on the need for MIS in dynamic as it conveys data that is required for more beneficial dynamic regarding the matters influencing the association concerning human and quantifiable assets. MIS may be seen as a mean for change of information, which are utilized as data in dynamic systems. Figure shows this comprehension about data as information handled for a sure reason. MIS differs from methodical data frameworks. The important targets of these frameworks are to analyze different frameworks managing the operational deeds in the association. MIS is a subset of the general
arranging and control exercises packaging the utilization of people, innovations, and methodology of the association. Inside the field of logical administration, MIS is most as often as possible customized to the mechanization or backing of human dynamic. The executives data frameworks consolidate equipment, programming and system items in a joined arrangement that conveys directors with information in a course of action reasonable for investigation, watching, dynamic and detailing. The framework gathers information, stores it in a database and makes it open to clients over a safe system.

Data Access
Directors need expedient access to data to make choices about key, money related, advertising and operational issues. Organizations accumulate huge measures of data, including client records, deals information, statistical surveying, money related records, assembling and stock information, and human asset records. In any case, a lot of that data is held in unmistakable departmental databases, settling on it trying for chiefs to get to information quickly. An administration data framework streamlines and accelerates data repossession by putting away information in a urgent area that is open through a system. The outcome is choices that are quicker and increasingly exact.

Information Collection
The executives data frameworks convey together information from inside and outside the association. By set up a system that connects a key database to retail outlets, merchants and individuals from an inventory network, organizations can accumulate deals and creation information everyday, or all the more normally, and settle on choices dependent on the forward-thinking data.

Coordinated effort
In conditions where dynamic incorporates gatherings, just as people, the executives data frameworks make it simple for groups to settle on agreeable choices. In a task group, for instance, the board data frameworks license all individuals to permission a similar fundamental information, regardless of whether they are working in various areas.

Translation
The board data frameworks help leaders perceive the ramifications of their choices. The frameworks sort out crude information into reports in a course of action that empowers leaders to quickly distinguish examples and patterns that would not have been observable in the crude information. Chiefs can likewise utilize the board data frameworks to comprehend the conceivable impact of progress. A team lead, for instance, can make appraisals about the impact of a value modification on deals by running recreations inside the framework and inquisitive various "imagine a scenario in which the cost was" questions.

Presentation
The reporting tools within management information systems permit decision-makers to modify reports to the information needs of other parties. If a decision needs approval by a senior executive, the decision-maker can generate a brief executive summary for review. If executives need to share the detailed findings of a report with colleagues, they can generate full reports and deliver different levels of supplementary data.

Conclusion
The board Information Systems gives precise, auspicious, applicable and complete data important to encourage basic leadership in an association. It helps in arranging, control and operational capacities to be done viably and proficiently. It gives a wide scope of choice options for the chiefs, empowering them to settle on their decision relying upon the framework and the circumstance. It guarantees that the decision brings about more frequently, a positive result. These are the significant reasons why MIS is picked by eminent associations for basic leadership and for the executives of data. MIS with the entirety of its preferences has a couple of moves that should be overcome. Associations ought to guarantee top level administration contribution for smooth working of the association with regards to MIS. Basic leadership hotel such associations would be
quicker and in accordance with the cutting edge and proficient strategic policies. Entrepreneurs must figure out how to adapt up to the regularly changing patterns in MIS and basic leadership, without which it will be trying to settle on positive advancement in basic leadership. At long last, recollect that improvement in basic leadership is generally intended to guarantee consumer loyalty while organizations keep on thriving in progress [3]. The MIS techniques ought to be embraced according to the necessity and should plan to accomplish the business objectives

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A Study of Corporate Social Responsibility and Its Impact on Performance of Corporate Sector

Charushila Bhupal Tasgave
M.com. Set Net (JRF)
Research Student, Shivaji University, Kolhapur.

Abstract
Maximizing profit has always been the goal and principle pursued in a company's development based on this so-called business principle, companies often blindly pursue economic interests. Leaving behind environmental protection and labor rights and consumer interests which cause many negative externalities with the continuous development of the society and the economy. The society no longer evaluates the corporate performance of company based on its financial performance alone. The society now expects a company not only to improve its financial performance but also fulfill its social responsibility obligations. In India many firms had taken initiatives for CSR practices which have met with different needs of the society as a whole. Now days all business and firms practicing corporate social responsibility with Intention of increasing reputation in the society, increasing sales and customer loyalty with practicing corporate social responsibility to make positive impact on stockholders, Government, employees and consumers etc. This Research paper focuses on Significance and impact of corporate social responsibility on corporate sectors. Different Indian companies used CSR programs and set aside budgets to find their these programs are often determined by social philosophy which have clear objectives and are well defined and are aligned with the mainstream business. The programs are put into practice by the employees who are crucial to this process to development in education, environment and health core etc. CSR contributes a lot to the organization every organization should adopt it make their business more efficient and profitable

Keywords – Corporate social responsibility, social welfare, regulation, enforcement etc.

Introduction
For long time in the past profit maximization was the sole business objectives but this objective no more holds good. if companies want to survive and maintain their growth rate, if they want to become market leaders, if they want to sustain their sales and assets, they have to sacrifice part of their profits in favour of groups other than owners.

Social responsibility refers to business organizations obligations to look after the interests of society. It goes beyond its limits of economic interests traditionally, providing goods and services to society, maximizing corporate profits and creating job opportunities were viewed as social responsibilities of business enterprises but the focus has changed from economic aspect to social aspect of business decisions. business organizations are looked forward to solve broad range of social problems like poverty, crime, pollution, raise the level of education, create better job opportunities, uplift minority and weaker sections of society etc. corporate social responsibility is a self regulating business model that helps a company be socially accountable to itself it stakeholders and the public. By practicing corporate social responsibility also called corporate citizenship. Companies can be conscious of the kind of impact they are having on all aspects of society, including economic, social and environmental to engage in CSR means that in the ordinary course of business. A company is operating in way that enhances society and the environment instead of contributing negatively them. Corporate social responsibility is a broad concept that can take many forms depending on the company and industry.

Through CSR programs, philanthropy and volunteer efforts, businesses can benefit society while boosting their brands.

For a company to be socially responsible, it first needs to be accountable to itself and its shareholders often, companies that adopt CSR programs have grown their business to the point where they can give back to society CSR strategies encourage the company to make a positive impact on the environment and stakeholders including consumers, employees, investors, communities and others. The concept of CSR has also germinated from the need of ethical and fair treatment of customers and all business relations with respect to honesty not because it was legally required but because it was the right thing to do. the idea of present day corporate social responsibility has come from different sociological setting of each era to influence the way businesses adopted a more considerate and responsible behavior. Business have conducted philanthropic activities through
especially dedicated charities or foundations which gradually developed to a broader concept of social responsibility encompassing not only charity work, philanthropy welfare programs but also large numbers of operational, economic, environmental and social issues.

Objectives of the study
1) To understand the nature of corporate social responsibility.
2) To see how corporate social responsibility, like other goals and objectives can be incorporated using the balanced scorecard.
3) To understand that corporate social responsibility like any other goal and objective, helps the firm only when aligned with its strategy, vision and mission.
4) To understand importance of CSR practices in firm.
5) To understand in which ways business firms practicing CSR to create Brand, reputation in society.

Research Methodology
In order to study corporate social responsibility and its impact on the performance of corporate sectors secondary data collected from different research papers, reports and online blogs, websites & Books etc.

Corporate Social Responsibility in India
India is the first country in the world to make corporate social responsibility mandatory following an amendment to the company's Act 2013 in April 2014 business can invest their profit in area such as education, poverty, gender equality and hunger as part of any CSR compliance. The amendment notified in the companies Act 2013 requires companies.

Act 2013 requires companies with a net worth of 500 crore or more or an annual turnover of INR 1000 crore or more or net profit of INR 5 crore or more to spend 2 percent of their average net profit of three years on CSR.

CSR amendments under the companies act 2019 until now if a company was unable to fully spend its CSR funds in a given year it could carry the amount forward and spend it in the next fiscal In addition to the money allotted for that year. The new law prescribes for a monetary penalty as well as imprisonment in case of non-compliance. The penalty ranges From INR 50,000 to INR 25 lakh where as the defaulting officer of the company may be liable to imprisonment for up to three years.

Benefits of corporate social investment for business
1) better brand recognition
2) positive business reputation
3) increased sales and customer loyalty
4) operational cost savings
5) better financial performance
6) greater ability to attract talent and retain staff
7) organizational growth
8) easier access to capital

Other benefits of CSR to companies
- access finance – investors are more likely to back a reputable business
- attract positive media attention – when taking part in community activities
- reduce regulatory burden – good relationships with local authorities can often make doing business easier
- identify new business opportunities – eg.for the development of new products or service
Examples of CSR in India

TATA Group

The Tata group conglomerate in India carries out various CSR projects, most of which are community improvement and poverty alleviation programs through self-help groups. It has engaged in women empowerment activities, income generation, rural community development and other social welfare programs. In the field of education the Tata group provides scholarship and endowments for numerous institutions. the group also engages in health care projects such as the facilitation child education, immunization and creation of awareness of AIDS other areas include economic empowerment through agriculture programs, environment protection, providing sports, scholarships and infrastructure development such as hospitals, research centers, educational institutions, sports academy and cultural centers.

Ultratech cement

Ultratech cement India's biggest cement company is involved in social work across 407 villages in the country aiming to create sustainability and self – reliance. Its CSR activities focus on health care and family welfare programs, education, infrastructure, environment, social welfare and sustainable livelihood.

The company has organized medical camps, immunization programs, sanitization programs, school enrollment, plantation drives, water conservation programs, industrial training and organic farming programs.

Mahindra & Mahindra

Indian automobile manufacturer Mahindra & Mahindra is established the K.C. Mahindra education trust in 1954 followed by Mahindra foundation in 1969 with the purpose of promoting education. The company primarily focuses on education programs to assist economically and socially disadvantaged communities. its CSR programs invest in scholarship and grants livelihood training, healthcare for remote areas water conservation and disaster relief programs. M&M runs programs such as Nanhi Kali focusing on education for girls, Mahindra pride schools for industrial training and lifeline express for healthcare services in remote areas.

ITC Group

ITC Group conglomerate with business interests across hotels, FMCG, Agriculture, IT and packaging sector is has been focusing on creating sustainable livelihood and environment protection programs the company has been able to generate and sustainable livelihood opportunities for six million people through its CSR activities. Their e-choupal programs which aims to connect rural farmers through the internet for procuring agriculture products covers 40,000 villages and over four million farmers. Its social and farm forestry program assists farmers in converting wasteland to pulpwood plantation. Social empowerment programs through micro enterprises or loans have created sustainable livelihood for over 40,000 rural women.

INFOSYS

It was formed in 1981 by NR Narayan Murthy ever since it has followed socially responsible path for conducting its business .its responsibilities include the following

a) Companies should be fair to the employees.

b) there should be fair disclosure of accounts to investors to attract capital from them.

c) Companies should be ethical to the government by paying taxes regularly.

d) Its strategic plan includes social consciousness that helps managers in making decisions.

e) It formed Infosys foundation to assist health care, primary education, social rehabilitation rural upliftment , art and culture.

Infosys spends about Rs 50 million on social activities.

Conclusion

The evolution of corporate social responsibility in India refers to changes over time in India of the cultural norms of corporation engagement of corporate social responsibility with CSR referring to way that business are managed to bring about an overall positive impact corporate sectors. The fundamental of CSR rest on the fact that not only public policy but even corporate should be responsible enough to address social issues. social responsibility is significant for organization like by motivating employee's, profitability, increasing value etc for managing social responsibility many steps are taken by the different companies for
demonstrating significant improvements in their environmental and social management practices. Different Indian companies use CSR programs and set aside budgets to find their own programs, which are often determined by social philosophy that have clear objectives and are well defined and aligned with mainstream business. The programs are put into practice by the employees who are crucial to this process. CSR programs range from community development to development in education, environment, and health care, etc. CSR contributes a lot to the organization. Every organization should adopt it to make their business more efficient and profitable.

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The Role of Agriculture Development in Tribal Region

Mr. Warghade Janardhan Bhau
HOD, Department of Commerce
Arts, Sci. and Commerce College
Mokhada,
Tal. Mokhada, Dist.Palghar.

Introduction:
The Indian economy is a continuously growing economy in globally. Due to the regularly changes in science and technology, the economy is developing rapidly and its development is noticeable in international level. Both rural and urban areas contribute significantly to the development of the Indian economy. An image of the rural areas is improving day by day, it seems important to pay attention to the activities of the rural areas and one of the important activity taken initiatives is an agriculture. Radical changes in agriculture are important in the development of rural areas. These include mainly people tendency to look agriculture, improve agricultural technology, government policies and educational attitudes of rural regions. The main reason are the trend towards agriculture sector seems to be increasing day by day, and its ratio become moving rapidly. The second major reason for this is that even in 21\textsuperscript{st} century the variety of businesses and industries in the countryside that has led to a high unemployment. The role of agricultural sector is crucial in achieving overall rural development and there is a huge requirement for careful attention today.

Objectives of the study:
1) To understand the concept of rural and tribal development.
2) To study the role of agricultural in tribal region
3) To know the various scheme related to agriculture in tribal region.

Research methodology:
The paper is based on secondary data information has been collected through various books, journals, Newspaper, Report of research agencies and related web link etc. The data used for this research project includes published material, magazine and government references. The main focus of the study is on recent status and emerges in agriculture development.

Indian Agriculture Sector:
India is a second most populous country in the word in terms of population. India has 132 million populations and 394.6 million hectors of agriculture in the time of independence of India. The agricultural sector was the largest shareholder in national income. Service sector was the second largest shareholder in national income at that time, in now day service sector dominate to agriculture sector and become the first runner in national income. The amount of Rs. 2.94 lacks carore is spent on various scheme by the Government. The main purpose of this expenditure is to contribute to the development of agriculture and cooperating with the maximum growth as far as a possible.

Role of Agriculture schemes:
Rural and tribal areas of India depend entirely on agriculture since agricultural income is the main source of livelihood and social development, tribal people are totally depend on agro related activity. Thus the agriculture department is planning and guide people through various schemes. Government has taken efforts is achieved development by providing agricultural materials and funds in large tribal areas. These include the following agricultural scheme and facilities.

1. Birsa Munda Krushi Kranti Yojana: These include new wells, repairs old wells, inwell boring scheme, pump set for agriculture purpose, Power connection, Plastic immobilization for agricultural lakes and Micro irrigation sets etc. schemes are provide through Birsa Munda agriculture revolution scheme.

2. Central Government Sponsored scheme:
Under these scheme government provide following facilities to tribal and rural areas. The national biogas development programme provide grants for construction to gas plants, promotional grants for scheduled
tribes, incentives grants for scheduled cast and also provide supplementary contribution to develop tribal region.

3. **Dr. Babasaheb Ambedkar Krushi Swavalamban Yojana:**
The scheme includes following schemes to improve and assist to tribal people, New Well construction fund, Old well repairs, fund for In well boring scheme, Krushitalav, Irrigation Set for agriculture, Power connection set etc. all above schemes and facility provide to tribal region for the purpose of rural development.

4. **Zilha Parishad Fund Scheme:**
Under these scheme government provide fund to controlling crop diseases caused by natural disaster up to 50% subsidy. The scheme supply of improved agricultural equipment to farmer up to 50% subsidy, Zilha Parishad also provide fund to flower farming. Travelling assist to Self Help Group for the purpose of transportation of agriculture product, the scheme supported farmers and tribal development through above mentioned financing scheme.

5. **Other Scheme:**
In addition to the above scheme government provide 50% subsidized Crop protection equipment, 50% grant for improved agricultural material, up to 50% subsidy grant for Paddy sowing machine, up to 90% subsidy grant for agriculture materials supply in tribal areas, National Biogas scheme, Vegetable Minikits scheme etc. schemes are working for agriculture.

**Challenges to agricultural development:**
Following are the major challenges before the development of agricultural sector in India.

1. Problems of agriculture marketing- While achieving rural development target one of the key challenges facing the economy is the marketing of agriculture. The problems of agriculture commodities, lack of markets, fraud of the middleman etc. appear to be diminishing the share of agriculture sector.

2. Lack of Infrastructure- The role of agriculture is very important in rural development, there is some improvement due to the preferences that go through the government level. Nevertheless one of the major problems in rural development is that the lack of infrastructure will not go unnoticed.

3. Lack of knowledge of the scheme— While agriculture scheme continue to be effective in rural areas. Only certain people know the various scheme only those who are aware take advantages of it. It is the responsibility of the government to spread the information to the public.

4. Unequal distribution- Another one reasons for poor social development is the uneven distribution of plans. Which is an important challenges facing the agriculture sector.

5. Marketing related problems- Problem related to agricultural marketing become a major challenge to rural development due to poor prices of commodities, lack of markets and lack of intermediaries etc.

**Conclusion:**
The Indian economy is one of the fastest growing economies in globally due to the change in Science and technology. The economy is rapidly evolving and this development is also on the global stage. Both rural and urban areas contribute significantly to the development of the Indian economy. To make high changes in agriculture in terms of tribal and rural development required. The main reasons for this is that the population in rural areas is high and the facilities provide are very short and poor. Mainly the tendency of people to look at agriculture and the development of agro technology, they want to establish a good mechanism related to agriculture services. Government policies and services should be easily available and such offices and office staff commitment for them. Most of people away from such type of subsidy and various scheme to lack of guidance and poor knowledge about various scheme. Thus here very huge requirement to create awareness among the tribal region and make them able to achieve the services, it is totally depend related government, government offices and society.

There is a need today to pay specially attention to develop Tribal and Rural agricultural sector and also expanding the agricultural awareness to improve the field of agriculture it’s very important to achieve the target of tribal development.

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Strategic Management: Tools For Management Decisions Implemented In Organization

Prof. Daingade Pratiksha Pandurang (MBA)
Assistant Professor, Department Of B.B.A.
Shri. Venkatesh Mahavidyalaya, Ichalkaranji.

Abstract:
Strategic management is the ongoing planning, monitoring, analysis and assessment of all that is necessary for an organization to meet its goals and objectives. Changes in the business environment require organizations to constantly assess their strategies for success. We can say that strategy works to meet short term and long term objectives. Now-a-days addition to Vision, Mission and objectives strategic management has become part and parcel of organisation. A need of a development of strategy which will help company to take market positioning and to develop. This research will help to have an overview of company, its business environment, its strengths, weaknesses, opportunities and threats. Business environment and SWOT analysis are used for alternatives of strategies. Each activity of the company is reviewed to find the real problem that company is facing and helps to find a solution. A strategy is finally given for company’s competitiveness and development. By using strategic management we can achieve more economic value for our product and service rather than our rivals in market.

Key words:- Strategic Management, Assessment, SWOT ANALYSIS, competitiveness, Economic value.

Introduction:-
The term 'strategic management' is used to denote a branch of management that is concerned with the development of strategic vision, setting out objectives, formulating and implementing strategies and introducing corrective measures for the deviations (if any) to reach the organization’s strategic intent. The basic purpose of strategic management is to gain sustained-strategic competitiveness of the firm. It is possible by developing and implementing such strategies that create value for the company. It focuses on assessing the opportunities and threats, keeping in mind firm’s strengths and weaknesses and developing strategies for its survival, growth and expansion. Strategic Management is all about specifying organization’s vision, mission and objectives, environment scanning, crafting strategies, evaluation and control. A process for managing an institution’s strategies helps organizations make logical discussion and develop new goals quickly in order to keep pace with evolving technologies, market and business conditions. Strategic management can thus help an organization gain competitive advantage, improve market share and plan for future. It is not about predicting the future, but about preparing for it and knowing what exact steps the company will have to take to implement its strategic plan and achieve a competitive advantage.

Objectives of the paper:-
The paper entitled as “Strategic Management: -Tools for management decisions implemented in organization”, has been studied with following objectives.
1. To identify with the concept of Strategic management.
2. To identify different areas of strategic management.
3. To determine use of strategic management to achieve competitive advantage.
4. To study importance of strategic management.
5. To take review of application of Strategic management in different industries.

Methodology:-
For the present study secondary data collection method was used as a source. For this purpose data available on web sites, journals, magazines, reference books has been collected, analyzed and then finally conclusion is drawn.
I) What is Strategic Management?

Strategic Management is all about identification and description of the strategies that managers can carry so as to achieve better performance and a competitive advantage for their organization. An organization is said to have competitive advantage if its profitability is higher than the average profitability for all companies in its industry. It can also be defined as a bundle of decisions and acts which a manager undertakes and which decides the result of the firm’s performance. The manager must have a thorough knowledge and analysis of the general and competitive organizational environment so as to take right decisions. They should conduct a SWOT Analysis (Strengths, Weaknesses, Opportunities, and Threats), i.e., they should make best possible utilization of strengths, minimize the organizational weaknesses, make use of arising opportunities from the business environment and shouldn’t ignore the threats. It is a way in which strategists set the objectives and proceed about attaining them. Strategic management is a continuous process that evaluates and controls the business and the industries in which an organization is involved; evaluates its competitors and sets goals and strategies to meet all existing and potential competitors; and then re-evaluates strategies on a regular basis to determine how it has been implemented and whether it was successful or does it needs replacement. One of the major role of strategic management is to incorporate various functional areas of the organization completely, as well as, to ensure these functional areas harmonize and get together well. Another role of strategic management is to keep a continuous eye on the goals and objectives of the organization.

Tools of Strategic Management:

1. External: Environmental threats and opportunities
2. Internal: Organisational strengths and weaknesses
   i.e swot analysis.
3. 2)Strategies: Business level (cost leadership, product differentiation, flexibility and tacit collusion.
4. Corporate Level (Vertical integration, strategic alliances, diversification, Mergers and Acquisition
5. Strategic Implementation - Strategic choice of organisation structures, management and control
   policies and compensation schemes chosen to support the strategy of the firm
6. Competitive advantage - Create more economic value than their rivals
   Economic value = (customers willingness to pay) - (total cost of developing and selling the product and service)

II) Applicability of Strategic Management in different industries.

1) Garment Industry: Strategy implementation in the garment industry requires a special kind of expertise. Formulating a strategy requires an entrepreneurial focus and emphasize the ability to conceptualize, analyse and weigh whereas applying strategy has a primarily managing focus. All fashion companies must develop a long term strategy. For each garment producer branding is a big challenge. For this purpose scenario method is a modern technique that provides a more qualitative description and also cause-effect links in strategy implementation.

2) Manufacturing Industry: The manufacturer plays a relevant role on the company's competitiveness. The manufacture should make sense in the operation to suit the strategic context, ensuring that its contribution to the competitiveness is clear and permanent. That means, the production must be aligned with how the business competes in the market. The elaboration of the manufacturing strategy consists on the idealization of policies, plans and projects that define the direction of the manufacture until it becomes the source of competitive advantage. It clears the bonds between the global competitive strategy and the development of the company's manufacture resources. It brings the concept and the sense of "competitiveness" into the factory.

3) Textile Industry: The study on the strategic planning for the above system is based on developing the understanding of the different parts of the problem at required level of detail and then creating a holistic view through combining those parts. It covers the studies on the system and its environment, future target scenarios, strategic planning and implementation. Therefore it advances through the main phases of environment and system analysis, development and analysis of strategic plans and their implementation, and finally the monitoring and readjustment phases. We address here mainly the implementation phase of the developed plans which were analyzed for their importance to the system targets by using different analytical tools. The planning
situation is focused on the textile and clothing chains in a developing country and the system is the country itself. There is use of SWOT analysis to study internal and external environment in textile industry.

**III Service Industry:**

The service industry has also implemented the use of strategy for its growth in different areas. The financial sector includes a large number of institutions such as commercial banks, financial term landing banks, insurance companies, capital markets like stock exchanges and so on. The marketing communication services include advertising, marketing research and entertainment. Government also has to accord topmost priority to infrastructure development with the use of strategy.

**IV Importance Of Strategic Management**

1) It guides the company to move in a specific direction. It defines organization’s goals and fixes realistic objectives, which are in alignment with the company’s vision.

2) It assists the firm in becoming proactive, rather than reactive, to make it analyze the actions of the competitors and take necessary steps to compete in the market, instead of becoming spectators.

3) It acts as a foundation for all key decisions of the firm.

4) It attempts to prepare the organization for future challenges and play the role of pioneer in exploring opportunities and also helps in identifying ways to reach those opportunities.

5) It ensures the long-term survival of the firm while coping with competition and surviving the dynamic environment.

6) It assists in the development of core competencies and competitive advantage, that helps in the business survival and growth.

**D) Findings:-**

1) Strategy is a set of key decisions made to meet objectives. A strategy of a business organization is a comprehensive master plan stating how the organization will achieve its mission and objectives.

2) The present day environment is so dynamic and fast changing thus making it very difficult for any modern business enterprise to operate. Because of uncertainties, threats and constraints, the business corporation are under great pressure and are trying to find out the ways and means for their healthy survival. Under such circumstances, the only last resort is to make the best use of strategic management which can help the corporate management to explore the possible opportunities and at the same time to achieve an optimum level of efficiency by minimizing the expected threats.

3) Every firm competing in an industry has a strategy, because strategy refers to how a given objective will be achieved. ‘Strategy’ defines what it is we want to achieve and charts our course in the market place; it is the basis for the establishment of a business firm; and it is a basic requirement for a firm to survive and to sustain itself in today’s changing environment by providing vision and encouraging to define mission.

4) Under strategic management, the first step to be taken is to identify the objectives of the business concern. Hence a corporation organized under the basic principles of strategic management will find a smooth sailing due to effective decision-making. This points out the need for strategic management.

5) Strategy provides a clear understanding of purpose, objectives and standards of performance to employees at all levels and in all functional areas. Thereby it makes implementation very smooth allowing for maximum harmony and synchrony. As a result, the expected results are obtained more efficiently and economically.

6) Strategy formulation requires continuous observation and understanding of environmental variables and classifying them as opportunities and threats. It also involves knowing whether the threats are serious or casual and opportunities are worthy or marginal. As such strategy provides for a better understanding of environment.

7) Lastly, we can say that Strategic management works as a effective tool to take effective decisions in organization. It covers all the areas of an organization right from designing a structure studying the internal and external environment, motivating employees and effective decision making.

**Conclusions:-**

In the globalized business, companies require strategic thinking and only by evolving good corporate strategies can they become strategically competitive. A strategy of a business organization is a comprehensive
master plan stating how the organization will achieve its mission and objectives. Strategy is significant because it is universal. It helps corporate to keep pace with changing environs, provides better understanding of external environment, minimizes competitive disadvantage by forcing to think clearly about mission, vision and objectives of enterprise. It improves motivation of employees and strengthens decision-making. It forms the basis for implementing actions. Strategy can be classified based on hierarchy into four levels: corporate level, strategic business level, functional level and operating level. The approaches to strategy making are: the Chief Architect approach, the delegation approach, the collaborator or team approach and the corporate intrapereneur approach. Strategy making is an ongoing process involving activities like defining vision, mission and goals, analyzing organization and environment and matching them to decide suitable actions and objectives, and implementing with a review system.

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www.google.com
Impact of ERP Implementation on the performance Sugar Factory

Mr. Sudhir Vishvanath Patil.

Abstract:

Computerization in Cooperative sugar industry ranges in its scope from simple applications like MS Excel up to Sugar ERP developed by Vasantdada Sugar Institute and many more. Today most of the sugar factories implement ERP as an integrated data management system. Implementation leads to efficiency of Successful ERP in sugar factory. ERP system helps for efficient resource utilization. Scientific approach in ERP implementation, top management support, awareness among employees these are important factors which affect on benefits of ERP implementation. This paper is aimed to study impact of ERP implementation on the performance parameters of sugar factory.

Introduction:

Enterprise Resource Planning commonly known as ERP is a system encompassing business integration through IT. Initially, ERP packages were targeted at the manufacturing industry, and consisted mainly of functions for planning and managing core businesses such as sales management, production management, accounting and financial affairs, etc. However, in recent years, adaptation not only to the manufacturing industry, but also to various types of industry has become possible and the development of implementation and use has been moving ahead on a global level.

Sugar industry is largest agro industry in India and greatly contributing for rural development. These industries include both cooperative and private sugar factories and are situated in rural part of country. ERP is an enterprise wide integrated management system which is based on centralized database and module wise functionalities. Due to modularization it provides information transparency that helps to determine status of every department at a time, at any place and anyone who are the part of this system.

Literature Review

Review of literature is concerned to the study of previous research work in the field of chosen research problem and other problems related to Computerization of sugar industry. This is one of the most important components in the research process, which introduces research gaps as well as the research process to a researcher. In order to get associate with the research process, to understand the research gaps in the chosen research problem and earlier research studies associated with sugar industry. Study of literature is based on IT implementation, ERP implementation and automation in sugar industries.

Sugar factories are using obsolete technology and application software which are not fulfilling their information needs. There are various issues related to manpower training and other factors affecting on IT implementation viz political, economical, social, environmental and legal [1].

Objective:

To study impact of ERP implementation on performance of Sugar Factory.

Scope Of Study

The geographical scope of present study is confined to cooperative Sugar factories in Maharashtra where ERP implementation is done. The conceptual scope of study is confined to ERP concept, implementation life cycle, ERP related technologies and infrastructural components required for ERP.

Historical Background: Cooperative Sugar Industry in Maharashtra

The cooperative movement for the sugar industry started in the 1960s in Maharashtra with the announcement of 12 places in the state where sugar factories could be established. The then Bombay state government announced a capital share of one million rupees to establish sugar factories at these potential 12 places. A central committee was formed by Bombay State Cooperative Bank under the chairmanship of economist Dhananjayrao Gadgil. Asia's first cooperative sugar factory was established at Pravaranagar in the Ahmednagar District of the then Bombay state in 1950 by Vithalrao Vikhe Patil, & Gadgil. The sugar mill, called Pravara Sahakari Sakhar Karkhana Ltd, had majority ownership by the local farmers.

At present there are 173 cooperative sugar factories in operation. Maharashtra accounts for 20% of sugar production in India behind Uttar Pradesh at 24%. The presence of this industry has led to development
of rural places, from which the sugarcane is drawn to factories, including an improved road network, transportation facilities, medical facilities, education facilities, and banking. Sugar mills in Maharashtra produced just over 100,000 tons of sugar in 2017-18 season, however the glut in global sugar production and the subsequent price crash has led to sugar factories not being able to pay the farmers to the tune of 20 billion rupees.

**Performance of Sugar Factory:**

A performance of sugar unit is based on many attributes namely geographical conditions in the area of operation, soil, availability of resources: water, trained manpower, professional management, computerization, automation and active involvement of share holders in the management of sugar units. ERP implementation is one of the factors, which has an impact on performance of sugar factories. The researcher wants to focus upon relation between the ERP implementation and its impact on performance.

An ERP its impact to increase the performance of all sugar industry. Capacity utilization, Sugar recovery, decreased by total losses, increased Reduced Mill Extraction (RME), increased by Boiling house recovery (BHR) and decreased total hrs lost. From above table it has been concluded that there is positive improvement in all performance parameters after ERP implementation.

Once we implement ERP in sugar industry, the company expects to achieve the targets, in the meantime farmers expect complete satisfaction regarding transparency in the process. In addition to that following advantages can be seen after implementing ERP

- Benefits from the supply of the inputs to the farmers.
- Farmer’s loyalty increase.
- Re-deployment of the human resources.
- Staggered plantation helps the factory to crush throughout the crushing season.
- Planning, budgeting and achievement have meagre deviation.

Sugar factory also reduce problems for availability of good quality application software also the computerization is done. So there is not need for adopting a method of effective planning of all resources in the sugar factory. This method is known as Enterprise Resource Planning (ERP) which includes all possible resources for organization namely man power, money, material etc. ERP covers techniques and concepts responsible to improve the efficiency of an organization. So they should prepare where they implement ERP.

There is a scientific approach for selecting hardware and software as well as network infrastructure with the help of experts. Industry to change employee mindset focus on IT. Regular training is given to the technical staff and MIS reports are generated as per user requirements.

**Conclusion:**

Sugar factories implementing ERP but they are not getting expected results. Scientific approach in ERP implementation needed for sugar factories for getting real benefits of ERP system.

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A Review of Co-Operative Movement in Maharashtra

Dr. Pradeep Rajaram Gaikwad
M.A., B.Ed., Ph.D.,
Assistant Professor,
Shri Venkatesh Mahavidyalaya, Ichalkarnji.

Abstract
In this research paper I have taken a brief review of co-operative movement in Maharashtra with the point of meaning of co-operation, introduction of co-operative movement in India, development of co-operative movement in Maharashtra as well as Kolhapur district and it is conclude that the urban co-operative movement in Maharashtra has played a crucial role in the overall development of urban as well as rural area.

1. Introduction
In India the co-operative movement was introduced as a remedy for the proverbial poverty of the small agriculturists. It was the government of Madras (Chennai) who grasped the possibilities of co-operative movement in India. The origin of urban co-operative credit societies in India can be traced to the close of 19th century. Inspired by the urban co-operative credit institutions organized in Germany by Mr. Hermann Schulze (1860) and in Italy by Prof. Luigi Luzzatti (1866), the first urban co-operative credit society named “ANYONYA SAHAKARI MANDALI” was established in Baroda on 5th February, 1889, under the guidance of Shree V.L. Kavthekar. But the co-operative credit societies got legal status only in 1904, when the govt. of India passed the first “Co-operative Credit Societies Act, 1904” with a view to encourage thrift, eradicate rural indebtedness and provide credit to the needy and weaker sections of the society in rural areas. This act has widened the scope of co-operative enterprises in India.

The Maharashtra state is the pioneer and rank first in the growth of cooperative movement in India. The co-operative credit societies and co-operative banks in Maharashtra are playing key role in the growth of agriculture expansion of rural development and social as well as cultural activities. The co-operative movement as the best source through which to apply it for rural development, people’s empowerment and poverty alleviation programmed. The basic nature of the co-operative societies is to encourage the „values of self-help, democracy, equality and solidarity, co-operative members believe in the ethical values of honesty, openness and social responsibility and carrying for others.

2. Objectives Of The Study
The main objectives of the present study are as follows:
1. To understand the meaning the of co-operation.
2. To take a brief review of the introduction of the cooperative movement in India.
3. To assess the co-operative agricultural credit structure in Maharashtra.
4. To ascertain the Types of Co-operative Societies of Kolhapur District.

3. Research Methodology
The required data and related information for the study have been collected with the help of secondary sources. The secondary data and additional information have been collected with the help of Books, Articles, News Papers, Internet etc.

4. Meaning Of Co-Operation
Literally co-operation means working together. To be more appropriate, we may define co-operation as acting together to accomplish the common goal through co-operative principles. Likewise, the co-operative society may be defined as an organization of individuals, commonly labours or persons of small means, formed for running in common of business, the profits being shared in accordance with the amount of labour or capital contributed by each.

Co-operation has been defined in a number of ways from time to time. For a proper understanding of the meaning of co-operation some of the definitions are given below-
1) By the Japanese Law of 1921, “a co-operative society is an association having legal existence, formed by persons of modest means in order to promote and develop, according to the principles of mutuality exercised by the members of their occupations and for the improvement of their economic conditions”.

2) The definition of co-operative society in German Law emphasized
(a) an open membership
(b) furtherance of the commercial interests of members by means of a common business undertaking.

3) The Australian Act refers to associations with an unlimited number of members, the object of which is the promotion of the industry or trade of their members by means of common action or credit.

4) I.U.S.S.R. a co-operative has been defined as “a voluntary association chiefly of the working people, set up for the purpose of improving the living conditions of its members shareholders, who on equal footing participate in the management of enterprises they established.”

5) The Indian Act suggests (section 4) that, “a co-operative society is a society which has as its objects the promotion of the economic interests of its members in accordance with co-operative principles”. But it levels to the registrar the decisions as to what co-operation principles are.

From the above discussion it may be conducted that co-operation has been defined in different ways to suit the individual requirements of a country.

5. Introduction of the co-operative movement in India

Before the introduction of the official co-operative movement in India in 1904. As early as 1882, Sir William Weddrburn and Justice Ranade (Government) prepared a scheme for establishing Agricultural Banks (Taccavi Loans) to provide loans to farmers who were in the severe grip of moneylenders (Land Improvement Act XII of 1884 for short term).

The main reason for the introduction of the cooperative movement in India was the failure of Taccavi loans because the loans issued by the government had lot of defects. However, Mr. Frederic Nicholson reports „Raiffeisen system” to examine the possibility to starts a land and Agricultural banks in Madras and Mr. Dupernex’s scheme „People bank for Northern India”. Edward Law Committee appointed by the government of India in 1900 considered these two schemes. Its recommendations formed the basis of the Bill, which was passed in to law in 1904, as the co-operative credit societies Act”, which formally inaugurated the cooperative movement in India. Henney Wolff called this measure as „a turning point in economic and social history” and by Daniel Hamilton „as the way from poverty to plenty.”

The co-operative credit societies Act of 1904 was found insufficient. It should a number of serious defects such as; the absence of central organization for supervision and supply of funds, the restricted nature of the act which prevented the formation of non-credit co-operative societies and the classification of societies in to rural and urban was found to extremely unscientific and inconvenient.

The government realized these deficiencies and passed a new act. The act of 1912 removed the deficiencies and for the first time permitted non-credit societies in India. In 1915, the report of Sir Edward Maclagan Committee was an important landmark in the history of co-operative movement. On the recommendations of the Maclagan committee the government of India passed the act of 1919, and made cooperation a provincial subject. The Bombay province took the lead by passing the co-operative societies Act of 1925. The other states adopted the central Act of 1912.

As the result of the great depression in early thirties of the last century the movement collapsed in same provinces. It gave a tremendous setback to cooperative activity. Not only did it stall the progress but created grave problems for the existing institutions, Government made various efforts to save the movement. Due to abnormal conditions created by World War II the prices of agricultural products rose substantially and the co-operative movement gained a lot of movement. These had been an overall improvement, when there was stimulated the growth of consumer stores and marketing societies. Many new type of non-credit co-operative societies were formed during the war period. During the Second World War Indian co-operative movement also experienced several ups and downs.

The movement on the whole, did not make substantial progress because of the inefficient management, high overdue, sever opposition from the moneylenders, the general lack of the principles and unsympathetic attitude and even ridicule of the revenue staff. The major development in co-operative field
since independence was the appointment of expert committees, from time to time, as and when government felt that something was wrong with the movement and expert opinion was called for some important committees were – All India Rural Credit Survey or Shree A. D. Gorawal Committee (1951), All India Rural Credit Review Committee (1969), P.R. Dubhashi Committee (1972), K. Madhavdas Committee (July 1978), Marathe Committee for UCB (1978), Ardhanaarishwaran Committee (1987), A. M. Khusro Committee (1989) and Narsimhan Committee (1991 & 1998).


Maharashtra has all along been a leader in co-operative movement. Cooperation has become a way of life for people in the State of Maharashtra. Almost 50% of the State’s population is connected to 1.78 lakh co-operative societies, covering different aspects of people’s day to day life. About 20,000 primary agriculture credit co-operative societies and 31 district central co-operative banks located in Maharashtra. As against six villages covered by the society in the country, and in Maharashtra have one society for two villages. More than 10 million farmers are members of the primary societies. The co-operative credit system in the State accounts for 65% of the credit disbursements for agriculture as compared to 35% at national level. Therefore, the state needs to ensure that the cooperative credit institutions remain vibrant and work in a professional and competitive environment. The co-operative credit institutions are in districts, having good access to irrigation have done extremely well due to greater degree of crop diversification. The dams and the societies in consistently drought prone and rain-fed districts have not been able to stand the impact of continued default and thus, over a period of time, become extremely weak. Revitalization of these institutions is a must to ensure greater flow of capital to agriculture in some districts i.e. Pune, Satara, Sangli, some part of Vidarbha and Marathawada region.

The co-operative movement has contributed a great deal in the development of rural economy in Maharashtra. Maharashtra lead the country in terms of financial institutes in the co-operative sector. There are many other success stories like sugar industry, textiles, poultry, milk, agro-processing and marketing etc.

Over the time, there has been some slackness in the working of some of these societies, but must say that these societies have contributed immensely in the growth of rural areas in the State. The slackness in the working of many of these societies can be attributed to many factors, but lack of appropriate incentive system is one of the key reasons for it.

6.1. Agricultural Credit

The co-operative agricultural credit structure in Maharashtra is a three-tier structure.

- State Co-operative Bank at Apex Level
- District Central Co-operative Banks at District Level
- Primary Agricultural Credit Societies at Village Level

The agricultural credit reached the farmers right up to their door step through the Primary Agricultural Credit Societies (PACS). The Short- Term loan is made available for a period of 12 to 15 months for meeting the cost of expenditure during the agricultural season. Medium Term loan is given for a period of up to five years for the purchase of bullocks, carts, repairs to old wells etc. The Long-Term Loans are granted for period exceeding five years mainly for sinking of wells, permanent fencing, purchase of land, purchase of heavy agricultural machinery like tractors, as well as for lift irrigation schemes. Life of the farmer is full of problems such as small holdings, indebtedness, lack of irrigation facilities low productivity etc. Farmers are traditionally used to dealing with one single agency for satisfaction of all his credit requirements. Thus, the local
trader/money lender not only lends him money for his seeds, fertilizers, insecticides etc. but at times also provides these necessities to him. The trader/moneylender also provides him credit for his household needs, and when the crops are harvested the trader also markets the crops.

In their initial days the rural credit societies could not satisfy the needs of the farmers. They did not have enough funds or facilities to offer to the farmers. Thus, the farmers continued to rely on the money lenders and suffer. Thus, came the advent of multipurpose co-operatives. However, since the societies at the village level were small in size, they could not provide adequate services to their members. The Government therefore gave financial assistance to these societies and thus increased their borrowing capacity, the government has introduced various schemes to improve the economic conditions at the rural level.

i. Crop Loan
ii. Subsidy to Agricultural Credit Stabilization Fund
iii. Contribution to Risk Fund
iv. Share Capital Contribution
v. Loans to Co-operative Credit Societies for the Conversion of Loans from Short Term to Medium Term.
vi. Crop Production Incentive to Agriculturists.

The co-operative movement in Maharashtra has played a significant role in the social and economic development of the state particularly in the rural areas. Initially, this movement was confined mainly to the fields of agricultural credit. Later it rapidly spread to other fields like Agro-processing, Agro-marketing, rural industries, consumer stores, social services, etc. Progress of co-operative movement in the last four decades showed increase more than four times. The cooperatives in Maharashtra have a political, historical, social and cultural heritage. It is particularly strong in Western Maharashtra as the independent movement and the leaders from Pune, Mumbai and Ahamadnagar initiated social reforms. Due to favorable climate conditions, soil and the development of irrigation facilities Maharashtra made good progress in sugarcane and sugar production through the help of co-operatives sugar factories in the western part of state. The Pravara sugar co-operative factory Ltd., Ahamadnagar district established in 1949, made a success. So it is become important to study the progress of the co-operative movement in Maharashtra, Maharashtra state co-operative banks, District Central Co-operative Banks and Urban Co-operative Banks in Maharashtra.

7. Co-operative Movement in Kolhapur District-

A Review Kolhapur is one of the leading districts in co-operative movement in Maharashtra. Co-operative movement made revolutionary developments in various fields of the district. There are about 9624 co-operative societies in the district. The total no. of members of these societies is 31.21 lakhs. The total share capital with these societies is 364.26 crore pes. Out of which 25.95 crore rupees is Govt. share capital and 338.32 crore is their own funds. These societies have deposits of 2030.57 crore rupees and distributed loans of 3383.61 crore rupees.

Among various co-operative societies the Co-operative Sugar Factories, Cooperative Milk Societies, Co-operative Banks, Co-operative Marketing Societies, Co-op. Spinning Mills are playing major role in prosperity of co-operative movement in the Kolhapur District.

1. Co-operative Sugar Factories
   There are 17 co-operative sugar factories in Kolhapur district. The total no. of membership of these co-op. Sugar factories is 2.84 lakhs. These sugar factories have 61.84 crores rupees share capital and 56.86 crores rupees working capital. Total crushing capacity of these sugar factories is 62.15 lakh metric tonne and total sugar production is 7.56 lakh metric tonne.

2. Co-operative Milk Unions
   In Kolhapur district there are three renowned Co-operative DudhSanghas Viz. Gokul SahakariDudh Sangh, Gokul Shirgaon, WaranaSahakariDudh Sangh, Warananagar. There are about 2755 Milk Producers Co-op. Societies. The total no. of members of these societies is 3.41 lakhs. Their total cost of Milk purchasing is about 323.32 crore rupees and total sellout price is about 600.54 crore rupees.

3. Co-operative Banks
There is Kolhapur District Central Co-operative Bank (KDCC) having 182 branches all over the district. It has 7143 society members and 719 individual members. The KDCC has share capital of 42.82 lakh rupees and working capital of 14.96 crore rupees. The total deposits are 10.47 crore and 88.03 lakhs, 5.08 lakhs and 7.50 crore rupees short, medium and long term loans respectively. Besides this there are Co-operative Urban Banks, Wage earners Credit Societies, and Urban Credit Societies in various parts of the district.

4. Co-operative Marketing Societies

There are 54 primary marketing societies having membership of 112246. Besides assisting farmers to get recent data on demand and price trends in distant markets and purchasing their produce, these societies also distribute fertilizers, seeds, implements and other agriculture related goods.

5. Co-operative Spinning Mills

There are 47 co-operative spinning mills in the Kolhapur district. Textiles are the main occupation of Ichalkaranji. The first power loom outside the composite mill was established in our country in 1904. Shrimant Narayanrao Ghorpade helped the industry to grow in and around Ichalkaranji. There are around 1,00,000 power looms, growing number of auto looms, 12-15 Spinning Mills, scores of processing houses, sizing units and ancillary units, besides yarn and cloth trading houses. Then leaders of this region Shree. Dattajirao Kadam, M. P. and Shri. A. G. Kulkarni, M.P conceived the idea of incepting a spinning mill in co-operative sector, to cater to the requirements of yarn for the growing power loom industry. They established Deccan Co-operative Spinning Mill the first co-operative spinning mill of our country and later on Navmaharashtra, the first 100% Export Oriented Unit (EOU) in the co-operative sector. Shree. K.B. Awade, Ex. Minister, after the demise of Shree. Kulkarni and Shree Kadam, established the Indira Gandhi Mahila Sahakari Soot Girani Ltd., a project totally owned and managed by women. All the shareholders, Board of Directors and most of workers of this mill are women only.

Types of Co-operative Societies of Kolhapur District have been shown in the table no 1.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Types of Co-operative Societies</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Agricultural Co-op. Credit Societies</td>
<td>15</td>
</tr>
<tr>
<td>2</td>
<td>Consumers Co-op. Societies</td>
<td>291</td>
</tr>
<tr>
<td>3</td>
<td>Co-operative Animal Husbandry Societies</td>
<td>271</td>
</tr>
<tr>
<td>4</td>
<td>Co-operative Fishing Societies</td>
<td>255</td>
</tr>
<tr>
<td>5</td>
<td>Co-operative Poultry</td>
<td>67</td>
</tr>
<tr>
<td>6</td>
<td>Co-operative Spinning Mills</td>
<td>47</td>
</tr>
<tr>
<td>7</td>
<td>Co-operative Sugar Factories</td>
<td>17</td>
</tr>
<tr>
<td>8</td>
<td>District Central Co-op. Bank</td>
<td>1</td>
</tr>
<tr>
<td>9</td>
<td>Food grain Banks</td>
<td>16</td>
</tr>
<tr>
<td>10</td>
<td>Handloom Co-op. Societies</td>
<td>15</td>
</tr>
<tr>
<td>11</td>
<td>Housing Co-op. Societies</td>
<td>94</td>
</tr>
<tr>
<td>12</td>
<td>Industrial Colonies</td>
<td>17</td>
</tr>
<tr>
<td>13</td>
<td>Industrial Co-op. Societies</td>
<td>199</td>
</tr>
<tr>
<td>14</td>
<td>Labour Co-op. Societies</td>
<td>94</td>
</tr>
<tr>
<td>15</td>
<td>Marketing Societies</td>
<td>51</td>
</tr>
<tr>
<td>16</td>
<td>Milk Producers Co-op. Societies</td>
<td>2755</td>
</tr>
<tr>
<td>17</td>
<td>Other Co-operative Societies</td>
<td>175</td>
</tr>
<tr>
<td>18</td>
<td>Power loom Co-op. Societies</td>
<td>318</td>
</tr>
<tr>
<td>19</td>
<td>Primary Agricultural Credit Society</td>
<td>1504</td>
</tr>
<tr>
<td>20</td>
<td>Primary Urban Co-op Banks</td>
<td>62</td>
</tr>
<tr>
<td>21</td>
<td>Processing Co-op. Societies</td>
<td>64</td>
</tr>
<tr>
<td>22</td>
<td>Transporters Co-op. Societies</td>
<td>64</td>
</tr>
<tr>
<td>23</td>
<td>Urban Co-op. Credit Societies</td>
<td>2158</td>
</tr>
<tr>
<td>24</td>
<td>Wage-earners Credit Societies</td>
<td>294</td>
</tr>
<tr>
<td>25</td>
<td>Water Supply Societies</td>
<td>541</td>
</tr>
<tr>
<td>26</td>
<td>Total</td>
<td>9624</td>
</tr>
</tbody>
</table>

Source: www.cooperativeindia.com
The table No.1. shows the Western Maharashtra in general and Kolhapur District in particular are much developed regions in the co-operative field. Though the co-operative movement was started in this region even before the independence, it got the momentum only after the independence. In the pre-independence period many people were connected with Indian freedom movement. After India became independent automatically these people got involved in the co-operative movement. Because of continuous supply of leaders, functionaries, government support and confidence of people in the co-operative movement, the same flourished very fast.

8. Conclusion

The urban co-operative movement in Maharashtra has played a crucial role in the overall development of urban as well as rural area. It leads to motivate the various aspects like small industries, peasants, service sector and priority sector as well. On the other hand, Co-operative movement in Kolhapur is a real lifeline of the people in the district.

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Recent Trends in Agriculture- Agricultural Diversification

Priyanka Ramchandra More.
Asst.Prof.
Mkss’s College of computer Application for Women Satara, Maharashtra, India

Abstract

In India more than half of population is still engaged in agriculture for their livelihood agriculture is main source of employment. Agriculture sector in post reforms rapidly change in this paper attempt to analyze the recent trends in agriculture through agricultural diversification, it is an opportunity to rural people to earn extra income and overcome on poverty. Agriculture Being Over Crowded cannot further generate employment opportunities there for the view the diversification is one of the essential component of economic growth. It is transformed in to aa commercial sector .An opportunity for maintaining labor throughout the year.e.g Horticulture, floriculture, poultry, dairy firm, fishery etc.

Keywords – Agriculture, Diversification, Horticulture, Floriculture, GDP, Soil Management

1. Introduction

The History of Agriculture in India dates back to Hindus valley civilization and even before India ranks second worldwide in agricultural outputs. As per2018 agriculture employed 50% of the workforce and contributed 17-18% to Countries GDP.2

In 2016 Agriculture and allied sectors accounted for 15.4% of GDP. Agriculture is demographically the broadest economic sector and plays a significant role in socio economic composition.

India is 7th largest agricultural exporter and 6th largest net exporter in worldwide. Most of its agriculture exports developing and least developed nations. Indian horticultural and processes food are exported more than 120 countries.3,4

Today we discussed here the new emerging trends in agricultural. In present agricultural is not only a mean of livelihood but also a mode of living life. With advance technology, advanced equipment, better irrigation facility and the specialized knowledge of agriculture stated improving. Today Indian Farmers not just produces the food grain but also produces vegetables, flowers, medicinal aromatic plants spices, arboriculture, condiments etc.

2. Objectives Of The Study:
- To Study the Trends of agriculture in India.
- To Study Diversification of agriculture, Horticulture, Floriculture etc.

3. Methodology

There is aim to know diversification of agriculture,Like Horticulture,Floriculture. The Secondary Data Is Collected From the published Magazines and Papers.

4. Agricultural Diversification

Agriculture has an influence on rural communities, the rural economy. It’s position with in the overall economy is altering. A normal response to these changing economic situation is for farm occupiers to seek to improve their household income from other than diversifying their business activities.

Indian agriculture is dependent in the moods of monsoon, agriculture being overloaded cannot further generate employment opportunity, and therefore agricultural diversification is essential.

5. Concept of Diversification

Agricultural Diversification is one of the essential Constituents of economic growth. It is the stage where traditional agriculture is transmuted in to a commercial sector. Department for Environment, Food and Rural Affairs (DEFRA) defines diversification as “the entrepreneurial use of farm resources for a non-agricultural purpose for commercial gain”. 5

6. Types of Diversification
- The change in the cropping form.
- Transformation of the manpower from agriculture work to other allied activities and non-agriculture sector.
7. Benefits of Diversification

- To reduce risk from agriculture sector.
- Employment Opportunities.
- Extra Income
- Helps TO Overcome on poverty
- Increase in Production

Agricultural Diversification is crucial for rural and economic growth. Indian Farmer motivated towards commercial agriculture like Horticulture, Floriculture, poultry, DairyFirm, fishery etc.

Let us discuss here horticulture farming in subject to agricultural diversification.

8. Horticulture

Horticulture is a Branch of Agriculture. Horticulture has been defined as the agriculture of plants, mainly for food, materials, comfort and beauty for decoration. According to American horticulturist Liberly Hyde bailey “Horticulture is the growing of flowers, fruits, vegetables and plants for ornament and fancy”. It also includes Plant conservation, landscape, restoration, soil management, landscape and garden design, construction and main tenance and arboriculture.

The Main Horticulture Sector includes a extensive variety of crops such as fruits, vegetables, spices, plantation crops, floriculture, medicinal and aromatic plants cashew etc. in now a days known as an important sector for diversification in agriculture. It is a crop science which deals with the production and utilization. It is an scientific methodology of farming to make high crops the desired quality.

The horticulture has gained importance in recent year as a major component of agriculture in India. Horticultural farming stimulates the development of natural resources, higher returns from land, create better purchasing power among the people. Development in horticulture is demanding day by day in India.

a. Types of Horticulture

b. Vegetables

In India more than fifty varieties of vegetables are grown on area of 4 million hectar. in recent era vegetables farming increased day by day. China, India and Brazil are the largest vegetable productive countries in the world. India produces approximately 15% worldwide, India stands 2nd rank in vegetable production in the world. Major vegetables grown India include onion, potato, tomato, chili, brinjal, green peas, cabbage, carrots, cauliflower, pumpkin, gourds, cucumber, beans etc.

c. Fruits

India is the main producer of mangoes, bananas, apple, papayas, orange, grapes and pineapples. India produces approximately 8% fruits in total worldwide production. Knowledge of cultivation growing of fruits, new technical information if accepted by the younger people or farmer in India. Agro industries are increased in India. It is an opportunity to rural people income source and employment. During 2018-19 India exported fruits and vegetable worth Rs 10236.93 crores.

d. Spices

India is very famous for spices. India exported spices in all over the world. Spices are those plants the products of which are made use of as food adjuncts to add flavor, e.g., pepper, cardamom, clove, chili, turmeric, coriander, garlic, ginger, etc.

e. Condiments

Condiments are also plants, products of which are used as food adjuncts to add taste only, coriander.

f. Floriculture

India is largest country in the worldwide in exporting the flowers. Floriculture contains broad range of crops. Floriculture is a branch of horticulture that studies in the science of flowers. Flower are cultivated under protected, semi protected and field conditions. Flowers have been an integral part of Indian society and were cultivated for various purpose aesthetic to social and religious purpose. Commercial floriculture is recent origin. Floriculture products mainly consist of cut flowers pot plants, cut flowers, pot plants, cut foliage, seeds bulbs, tubers, rooted cuttings and dries flowers or leaves. The important floricultural crops in the international cut flower trade are rose, carnation, chrysanthemum, gaggera, gladiooous, gypsophila, liasstris, neriene, orchids, archilea, tulips and lilies. Floricultural crops like gerberas, carnation etc. are grown in green house. The open field crops are roses gaillardia, chrysanthemum, lily, marigold aster, etc.
Maharashtra, Karnataka, Andhra Pradesh, Haryana, Tamilnadu, Rajasthan, West Bengal have major floriculture centers in India. The country has exported 19726.57mt of floriculture products to the world for the worth of Rs 571.38 crores, 81.94 USD millions in 2018-19. USA, Netherlands, U.K Germany and U Arab were major importing countries in 12.

9. Importance
- More Returns Per Unit Area.
- Horticultural crops are very important as their nutritional status is high fruits and vegetables etc.
- It is very vital as it beautifies the surroundings.
- Suitable for small and marginal Farmers
- Some fruit crops can offer the best use of wasteland. Litchi etc.
- An Opportunity for maintain labors throughout the year.
- Horticulture plants improve the environment by decreasing pollution, conserves soil, water.
- Horticulture crops develop the socio-economic position of the farmer.
- Growth and development in agro based industries.
- Generate more Employment opportunities

10. Conclusion
It is an opportunity to rural people to earn extra income and overcome on poverty. Increasing the awareness about the nutritional values the horticultural crops also adding towards the imports. India has tremendous opportunities for export. Increasing demand for Indian produces fresh and processed product in international market.

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12. Agricultural And Processed Food Products Export Development Authority.
A Comparative Study of Urban and Rural Retailers Opinion about Consumer Buying Behaviour towards selected FMCG’s In Satara District

1. Prof. Mrs. Amruta R. Sane 2. Dr.Mrs. A.M. Nikam

Abstract:
A retailer is an intermediary that customer use to get products from manufacturers. He is a person who directly interacts with end consumers. He is experts in marketing, sales, merchandise inventory, and knowing their customers. He purchases the goods from the manufacturers at cost and markets them to consumers at retail prices. Thus the retailing is the final stage in marketing channel for consumer products. The paper has focused on retailer’s opinion about consumer buying behaviour towards selected fast moving consumer’s goods in Satara District.

Keywords: Retailer, Intermediary, marketing channel, consumer buying behaviour

Introduction:
A retailer is a person that buys products from a manufacturer or wholesaler and sells them to end users or customers. In a sense, a retailer is an intermediary or middleman that customers use to get products from the manufacturers. Retailing in a way, is the final stage in marketing channels for consumer products. Retailers provide the vital link between producers and ultimate consumers. As they create value through providing information about products and services, breaking bulk, holding inventory and providing services to ultimate consumers. They buy the different products from different manufacturers, store it, merchandise it, aware and inform the customer about it, sell it and get margin. Thus retailing has vital importance in distribution channel.

Objectives of the study:
1. To study the retailer opinion about media effectiveness while purchasing of FMCG
2. To examine the impact of influencers in purchasing of FMCG.
3. To study the retailers opinion about high purchase during festivals.
4. To offer meaningful suggestions if required.

Level of research:
The research is exploratory and descriptive. It is exploratory because the research explores the consumer purchasing while making a buying decision. It is descriptive because there is a detailed description of retailer opinion in the urban and rural areas.

Sampling technique:
The sampling technique used in the study is proportionate, purposive and convenience sampling. It is proportionate as five retailers from each urban and rural area of each taluka of Satara district has considered as sample size of retailers. It is purposive because the efforts were taken to cover respondents from each urban and rural region in the selected area. It is convenience as within rural and urban area from each taluka of Satara district, the method of convenience sampling was adopted to select the respondents considering the accessibility of the respondents.

Methodology:
Collection of requisite information for analysis has used survey method. The primary data necessary for the research work basically obtained from urban and rural retailers i.e. intermediaries.

Selection of the area:
Satara district is situated in Maharashtra and due to the researcher’s convenience this district was selected to collect primary data. For administrative purpose Satara is distributed over eleven sub-divisions.

Sample Size:
The respondents are retailers i.e. intermediaries to sell company’s products to ultimate consumers. Any 5 retailers randomly selected from each urban and rural region of Satara district. Thus sample of retailers from urban were 55 and from rural were 55. Therefore total number of retailer respondents is 110.

Sources of data collection:
There are two sources to collect data 1. Primary 2. Secondary
Primary sources: It is data collection of retailer’s opinion. The questionnaire was prepared only for retailers. The study is related to selected fast moving consumer goods. Thus the researcher has classified FMCGs into three categories as a. Essential products b. Convenience products c. Premium products.

Secondary sources: The secondary sources such as literature from text books, periodicals, magazines, newspapers etc. has obtained by visiting well known libraries and also websites and company records.

Data Analysis and interpretation:
The sample of retailers from urban was 55 and from rural were 55. Thus total number of retailer respondents is 110.

Table No. 1 Customer’s recognition of products brand:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Recognition of needed products</th>
<th>Urban Retailers response</th>
<th>Rural Retailers Response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No. of Respondents</td>
<td>Percentage</td>
</tr>
<tr>
<td>1.</td>
<td>By colour (Neela, white, yellow etc.)</td>
<td>14</td>
<td>25.45</td>
</tr>
<tr>
<td>2.</td>
<td>By brand name</td>
<td>50</td>
<td>90.90</td>
</tr>
<tr>
<td>3.</td>
<td>By images (pictures) on packing</td>
<td>13</td>
<td>23.64</td>
</tr>
</tbody>
</table>

Source: Field survey data

From the above table, it is seen that, urban and rural retailers (90.90%, 81.82%) have responded that customer can recognize required product by its brand name. It is followed by products colour (25.45%, 43.64%) and followed by images on packing (23.64%, 38.18%).

Graph No. 1 Customer’s recognition of products brand:

Thus it proves that customers are nowadays become aware, informative about the purchasing of needed product.

Table No. 2 Retailers view about effectiveness of media in the brand awareness of product:

Marketers use different promotional media such as TV, radio, newspaper, cinema and publicity to communicate with customers. Here the researcher has focused on retailer’s opinion about effectiveness of media in the purchasing. Here retailers can choose more than one option.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Effective media</th>
<th>Urban Retailers response</th>
<th>Rural Retailers Response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No. of respondents</td>
<td>Percentage</td>
</tr>
<tr>
<td>1.</td>
<td>TV</td>
<td>52</td>
<td>94.54</td>
</tr>
<tr>
<td>2.</td>
<td>Radio</td>
<td>12</td>
<td>21.82</td>
</tr>
<tr>
<td>3.</td>
<td>Newspaper</td>
<td>13</td>
<td>23.64</td>
</tr>
<tr>
<td>4.</td>
<td>Cinema</td>
<td>10</td>
<td>18.18</td>
</tr>
<tr>
<td>5.</td>
<td>Word of mouth</td>
<td>13</td>
<td>23.64</td>
</tr>
<tr>
<td>6.</td>
<td>If any other please specify</td>
<td>1</td>
<td>1.82</td>
</tr>
</tbody>
</table>

Source: Field survey data
Graph No. 2 Retailers view about effectiveness of media in the brand awareness of product:

It is revealed that, majority of urban (94.54%) and rural (78.18%) retailers have responded that TV is the effective media. It followed by Radio (40%) in rural region while newspaper and word of mouth (23.64%) in urban area are influential media.

Cinema contributed less in both the regions i.e. urban and rural (18.18%, 21.82%) in terms of effectiveness. There is negligible response for ‘any other media’ in urban location while in rural retailers (9.09%) have responded towards any other media.

Other media includes mobile van (transit media), wall paintings, banners and sponsorship of different cultural programme and sport event in the both regions.

Table No. 3 Retailers opinion about influential person in the purchase:

The consumer’s purchase decision is affected by influence of different person. These influential persons are celebrities, neighbour, friend/relatives or salesperson and shopkeeper. Here retailers can tick more than one option.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Influential person in the purchase of product</th>
<th>Urban Retailers response</th>
<th>Rural Retailers Response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No. of respondents</td>
<td>Percentage</td>
</tr>
<tr>
<td>1.</td>
<td>Celebrity role</td>
<td>32</td>
<td>58.18</td>
</tr>
<tr>
<td>2.</td>
<td>Influence of Neighbour</td>
<td>11</td>
<td>20</td>
</tr>
<tr>
<td>3.</td>
<td>Influence of friend / Relative</td>
<td>15</td>
<td>27.27</td>
</tr>
<tr>
<td>4.</td>
<td>Influence of salesperson/shopkeeper</td>
<td>12</td>
<td>21.82</td>
</tr>
</tbody>
</table>

Source:-Field survey data

From this table, it is observed that most influential person for urban and rural consumer (58.18%, 56.36%) is celebrity. The impact of celebrities contributed more in the purchase of product.

Graph No. 3 Retailers opinion about influential person in the purchase:

In rural region, the next to celebrities are friends/relatives (41.82%), it’s followed by neighbour (36.36%) and lastly by salesperson/shopkeeper (29.09%) have influence in the purchase decision.

In urban area, influence of these persons is found to be more or less same.
Table No. 4 Retailers opinion about effective sales promotional tool in the sale of product:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Effective Sales promotional tool</th>
<th>Urban Retailers response</th>
<th>Rural Retailers Response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No. of respondents</td>
<td>Percentage</td>
</tr>
<tr>
<td>1.</td>
<td>Buy one Get one free</td>
<td>26</td>
<td>47.27</td>
</tr>
<tr>
<td>2.</td>
<td>Free samples</td>
<td>16</td>
<td>29.09</td>
</tr>
<tr>
<td>3.</td>
<td>Refill/Reuse pack</td>
<td>11</td>
<td>20</td>
</tr>
<tr>
<td>4.</td>
<td>Low price pack</td>
<td>24</td>
<td>43.64</td>
</tr>
<tr>
<td>5.</td>
<td>If any other please specify</td>
<td>4</td>
<td>7.27</td>
</tr>
</tbody>
</table>

Source:-Field survey data

Graph No. 4 Effective sales promotional tool in the sale of product:

According to retailers, Low price pack (45.45%) popular in rural while in urban location Buy one Get one free (47.27%) is popular, its contrast for second position that in rural region customer’s second choice towards Buy one Get one free (38.18%) and urban customer’s choose low price pack (43.64%) as next option. 29.09% urban and 27.27% rural consumers choose free samples in their respective region. The researcher have discussed direct with consumers, it is understood that, retailer does not give information about free samples to rural consumers every time.

In ‘any other category’, sales promotional tools are gift offer, coupon, lottery, but according to retailers, a very few customers choose that category in both the regions i.e. (7.27%, 5.45%) in urban and rural regions. This confirms the retailer’s opinion in previous table about consumer’s response towards ‘any other category’.

Table No. 5 Retailers opinion about effective festival:

In line with the above question, the researcher has asked retailers opinion about effect of festival on sale.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Festivals affect on sales</th>
<th>Urban Retailers response</th>
<th>Rural Retailers Response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No. of respondents</td>
<td>Percentage</td>
</tr>
<tr>
<td>1.</td>
<td>Yatra</td>
<td>13</td>
<td>23.64</td>
</tr>
<tr>
<td>2.</td>
<td>Diwali</td>
<td>52</td>
<td>94.54</td>
</tr>
<tr>
<td>3.</td>
<td>Dasara</td>
<td>7</td>
<td>12.73</td>
</tr>
<tr>
<td>4.</td>
<td>Ganesh festival</td>
<td>16</td>
<td>29.09</td>
</tr>
<tr>
<td>5.</td>
<td>Month of Shravan</td>
<td>13</td>
<td>23.64</td>
</tr>
<tr>
<td>6.</td>
<td>Month of Margshish</td>
<td>3</td>
<td>5.45</td>
</tr>
<tr>
<td>7.</td>
<td>Other religious festival</td>
<td>13</td>
<td>23.64</td>
</tr>
</tbody>
</table>

Source:-Field survey data
Graph No. 4.75 Retailers opinion about effective festival:

![Graph showing retailers opinion about effective festival](image)

It is found that majority of urban and rural retailers (94.54%, 92.73%) have opined that sales are high on the occasion of Diwali. In the rural region, yatra is followed by Diwali (50.91%) when sale is high, then after Ganesh festival (23.64%), month of shravan and other religious festival (18.18%). On celebration of Dasara (10.91%) and Month of Margshish (9.09%), the purchasing is less comparatively celebration of other festivals.

In urban region, the purchasing is more on Ganesh festival (29.09%) after Diwali, its followed by month of shravan (23.64%), other religious festival (23.64%) and yatra (23.64%), on Dasara (12.73%) and lastly in the month of Margshish (5.45%).

Other religious festivals like Eid, Christmas, Baisakhi, Parsi day (New Year) have contribution in rising of sales in both the regions.

**Findings:**

- According to retailer’s opinion, majority of customer can identify the brand name of needed product which proves that customer’s awareness is significant in both the regions. TV is most effective media to disseminate information about product brand. Radio, newspaper is equally contributed to communicate with the consumers and impact of word of mouth is also not less on consumer behaviour.
- Retailers said that celebrity’s role is most influential in the purchase of product in both the regions. The influence of friends/relatives is significant in the purchase.
- Though retailers offer various promotional tools, low price packs is popular in rural region and buy one get one free has more impact on urban consumers. In the sale of products free samples and refill packs also contributed significantly. Only negligible response towards other category sales promotional tools like lottery, gift coupon etc.
- Diwali is prominent festival affects positively on sale. Next to Diwali, the consumers have vital importance of Ganesh festival in both the regions and in rural region, the impact of yatra is seen effectively on consumer behaviour.
- In both regions i.e. urban and rural location, consumers purchase products on recommendations of shopkeeper instead of friend’s recommendations and self-evaluation. As consumers have faith on shopkeeper’s experience.

**Suggestions:**

From the above findings, the researcher has offered one major suggestion to retailer to patronize the customer towards their store. Therefore the retailers should realize the importance of the consumer and should work on store patronize of the customer.

It is necessary the retailers should realize the importance of consumers. Followings are some suggestions to retailers:

- **Storage layout:** While selection of retail shop, urban customers have considered the storage cleanliness and layout in the selection of the shop. Nowadays consumers are become hygiene conscious, it is
necessary to keep clean the store. Retailers should concentrate on storage layout which directly affects point of purchasing in both the regions.

Mall concept is recently taking root in the district. To attract customer towards malls against traditional retail format (kirana), storage cleanliness and layout has vital importance. Other thing is that kirana store has personal relations with individual customers, which is lacking in the mall. Thus salesman of malls also personally attends the consumer to create relationship.

Chart No. 1 Store patronization:

- **Credit facility to customer**: The retailers should provide credit facility to regular customers from both the region. As income of people is irregular in rural area and some of urban consumers have habit to purchase products on credit basis.

- **Source of information**: Retailers should inform the customers about new arrival in the market as well as different promotional schemes provide by the marketers.

- **Sales promotion**: On the festive time, along with marketer’s promotional schemes, retailers should himself offer discounts, offer gift or free samples on the bulk purchasing.

- **Value added services**: To patronize towards stores, retailers should provide some value added services as phone order, home delivery, monthly order book etc.

Conclusion:

From this study, the researcher has studied consumer buying behaviour from both regions i.e. urban and rural. Nowadays consumers know about brand of the goods. It is also seen that sales promotional tools affect the sale and Diwali is one of the festivals when high sale is seen. Finally it is suggested that the retailers should realize the importance of the consumer and should work on store patronize of the customer.

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Latest Crisis on Indian Economy

Saddamso Hajaratso Pirjade
Assistant Professor, Department of Economics
Affiliation – Shiv-Shahu Mahavidyalaya, Sarud
University – Shivaji University, Kolhapur

Abstract
The financial crisis is called that in front of us is the global depression of 1929. If we look at the history of today, it is considered one of the most important recession in the world. Because this was the only great depression any economy from whose roots could not depend himself, the worlds had to spend many years protection it self from this financial crisis and this as a huge impact on the each economy. The result of the economic downturn in 2008 the Indian economy was hit over. As a result, the trade of our country was greatly reduced internationally, the economic growth rate had also dropped to below 6% but our country recovered quickly from the financial crisis but now back in our country there are some things that are happening, as a result we are facing some financial crisis at the doorstep of our country. Once again, it seems that we are going back into the recession? Because such incident are happening in the country as well as internationally. Due to which the country is facing economic decline, it is worth looking at it all to see if we can once again find ourselves in a recession?

Keywords: - Economics crisis, Depression, Recession, G.D.P., Indian economics.

Introduction:
If you want to think about the economy of any country from the G.D.P. of that country you can understand the nature of the economy of that country. If the increase in GDP it is believed that the economy of the country is moving towards development and if GDP is falling or falling then that country is included in the ranking of backwards or underdeveloped countries. So overall, GDP is the country’s mirror and from this mirror, the decisions taken by the economy of each country they understand how right and wrong they are the whole picture of the economy form GDP stands before our eyes. In the same way you can see the Indian economy and let us consider the GDP of the Indian economy. So that we understand the current picture of the Indian economy. The GDP of our country is Nov. 2019 4.5% it was. That is, our country GDP is constantly declining and from this we know one think that if this GDP keep falling like that, you will soon face an financial crisis.

Objective:
➢ Important reasons for the current decline of the Indian economy.
➢ India is currently experiencing economics decline or a recession.
➢ What are some measures we can take to reduce the economic downturn?

Research Methodology:
The present study is of descriptive type. The entire Study is based on secondary of data. The secondary data has been collected from Newspaper, Journals, Internet website. In order to fulfill constructed objectives of the study the secondary data has been assembled.

Content of article:
This was the biggest fall in the GDP since 2012-13. Now we think the government is doing nothing for it? So it might not be fair to ask. Because the government of our country and the reserve bank of India are trying to get the economy out of this crisis. But every step taken, instead of stopping the economics slowdown, is going on increasing. Nevertheless, we cannot simply blame the indin economy for the economic decline in India. The important reason is the recession in various countries of the world is also the cause. Internationally, the economic rate of the US economy also comes down but the slowdown that china is experiencing seems like an arbitrary pattern. The GDP of these countries of Britain, Germany and Italy is also slowly increasing. That, in every country’s economy, somewhere the effect is beginning to appear, with little effect. There is no doubt that India is involved in this. Our Indian economy in 2017 overtaking England in teams of GDP fifth
place was seated. so in 2018, in line with the world bank the decline of our country followed by England and France that means falling to seventh place. from this we can certainly say that is not the beginning of such a financial decline not today, in started two or three year ago already and its downside are starting to take on our economy.

Inflation on the one hand and the other hand, the declining growth rate of the country such situation stand before us today the general public facing sinflation. Now it is natural for us to think that who is responsible for all of these situations.

Factors responsible for recession: - 
1) Demonetization

It has been almost there years since the demonetization. 2016 when the demonetization took place many economists had predicted that, the decision to demonitize cannot be benificial to the contry economic interests. some people have predicted this economics devolopment of the country due to diamenzation will increase four time the current devolopment rate. but after that we have never seen anything like it. on the county, the result was that bank and evry other sector suppered its loss. the shock bank of sitting people sitting in the name of reform has had a profound impact on peoples purchasing power.

2) Trade between china and the United States

Trade between these two countries India is likey to have an impact on the on going debate. currently there, is no major explorter in India but he result will be less if there is a dispute between the two countries, however china goods can be taxed up to 25 percent of their goods it will come to India at a discounted rate of 10 to 15 percent than today’s prices . This will reduced the demand for Indian goods and reduce economic growth and increase unemployment.

3) Increases in crude oil prices:

Developing Countries like India have to depend on foreign countries for fuel .as the price of mineral oil increases in the intenaional market, its adverse effects are produced our country. As petrol-diesel prices rise, transpiration costs rise. Therefore food is expensive going forward and so the daily life of the common people in increasing daily cost and inflation is increasing.

4) Reduction in purchasing power

The key question facing each country is employment generation in India. Demonetization and GST have a very bad impact on small and large industries and farmers many companie s closed down. in some places, workers were fired. so many people lost their jobs. it was difficult to get a new job they stopped earning and the result was that their purchasing power was decreasing.

5) Decline in private sector investment

If we look today the investment that was being made by the private sector declining, on the one hand, the question of debt collection is not resolved due to the heavy debt provided by banks, on the other hand, those which non-banking financial institution people trust is dwindling due to problems with various deposit and when to repay debt. people are investing less so that their money doesn’t sink . in such a case, the government should invest money in the economy and keep paying. but in the name of financial discipline, the government is trying to limit the fiscal deficit. government succeeded in this but the people purchasing power could not increase due to investment and cost reduction in the economy.

6) Decrease in vehicle sales business

We have to admit that the current economic decline in the country started from the vehicle sector. Currently the vehicle sales business in a slump. The new vehicle sales business has seen a hug decline over the past year . bike sales decline the by 20 percent also people more than getting a new car prefer to travel OLA and UBER at the same time , people are not paying attention to buying new vehicle as alternatives like the metro stand out. at the same time, the BS-6 engine system is going to be implemented in our country so consumers are tightening there hand.

7) Decline in industrial production

The decline in industrial production in the country is not taking the name of stopping. 4.3 percent in September 2019, and in October 2019, the industries decline 3.8 percent capital goods and long term consumer
goods industrial production has been hit by a decline in there production consumer goods production decline by 9.9 percent.

8) Etc.

Unlike the note closure , the idea of GST a as correct . but if good proposals are to be seen as an example of a formidable problem , then Modi can look in to the governments process of implementing GST . Modi Defended it is good and simple tax , but if could not prove to be either it worked to increase the odds of small and medium sized businesses . with 5 different rates and the necessity of ,complying with the rules from the first day , the GST was implemented so quickly that its software was not even reviewed . The provisions of which have been changed many time , as if a Chartered Accountant is super-computer , GST still needs many reforms .

Narendra Modi Started big schemes one after the other and everyone was started with so much noise as if a revolution was going to happen . but most of them were ineffective . make in india, skill india, digital india , stand up india none of them have come true to the promises of change.

The current economics decline in the country is just the beginning . if the economics downturn continues like this soon there will be a financial meltdown in our country. what are some of the factors that are responsible for the current state of the country it is important what we can all do together. it is important to strengthen our financial position by avoiding the various causes of looses in the economy . Measures on economic convergence .

1. Demand should increase -

The most important think is how to increase the demand ? to increase demand, people should have money in there pocket and for this , employment is the most impotent factors , to increase employment , the government will have to increase investment in contraction work like roads , fly-over , bridges. investment in construction sector helps many sectors.

2. GST system has to be fixed

Tax recovery from GST did not happen as expected. because of which the government has a problem of fund GST system has been fixed

3. Policy Stability and clarity –

Due to some government policies , domestic and international conditions , there is a confusion among investors. Due to which there is a feeling of insecurity among these investors , hence investment start to decrease. Therefore, the government will have to take measures that that will instill confidence in investors and create condition for policy stability and clarity.

4. Export Growth;

There is also sluggishness in the export sector. so we have to work on a better policies to promote exports. Import will have to be reduced by raising import duty. large companies have greater import exemption than the policy currently in place . Interest will have to be paid more on fixed deposits . lean have to make cheap . which will increase people purchasing power .

5. The benefits of the trade war –

The US – China – led trade war will have to identify new export market opened . it should be kept in mind that solutions to both cyclical and anatomical issues are essential . only then can we achieve high growth rates again in 2-3 years.

6. Liquidity –

Due to luck of liquidity of money , demand can also be seen . hence liquidity has to be increased so that demand can be increased. the auto sector is witnessing such a slowdown in the last 20 years , liquidity will prove to be an important factor to boost this. if demand increases, it is obvious that production will also increase and its effect will be positive on employment.

Conclusion –

As we have seen above , we have seen what the financial decline is . we also discussed the factors that are responsible factors that are responsible for the economic decline and suggested solution. if the economic decline in the country is not controlled in time that decline will turn in to a recession and our country will soon fall into a financial crisis . for this, we have to stand firmly behind the decision that the government has taken
in place from time to time only then can be get out of this crisis. we have to increase the demand by increasing the purchasing power of the country. in addition, it is important to be vigilant with regard to the movement tacking place internationally so that the risk of economic decline can be avoided.

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A Survey of the Views about Population Explosion and its Effect

Mrs. Urmila Subhash Shendage
Research Fellow SARTHI, Pune

Dr. D. B. More
Co-Author, Head of Department Economics
Terna Mahavidyalaya, Osmanabad

Introduction

The present research paper focused on the issue of a survey of awareness about population explosion and its effect on day today economy of the family. World is facing the problem of population explosion. Students should be made aware about it. Population explosion affects on every field of the nation. Economy is also affected because of population explosion. In this research paper, researcher wants to study the awareness among the students about the population explosion and its effect on economy of the family and other demerits of it. Is there any effect of population explosion on family which is the main issue of the research.

In this research paper, researcher discussed about the Research method, Sampling Tools for Data collection, Statistical tools, Data analysis and interpretation etc. researcher mentioned here some major findings and conclusions also. Researcher prepared questionnaire and Interview Schedule for the present research to collect the data which is interpreted and mentioned in the form of conclusions.

Objectives and importance of the study

1) To know the meaning of population explosion.
2) To know the meaning of economy.
3) To know the awareness among students about population explosion.
4) To study the effect of population on economy.
5) To study the problems about population explosion
6) To suggest remedies to the problems.

Delimitations of the study

1) The study has been delimited to the higher secondary teachers and students in Solapur district only.
2) The study was delimited to the views of economics subject teachers and students of UG level.
3) The present study is limited only for the Arts and commerce faculty teachers and students.

Research methodology

A Research method

Researcher used Survey method for the present research according to achieve the objectives of the research.

B. Sampling

For the present research paper, researcher selected the 20 teachers and 40 students in the field of economics subject from Arts and Commerce College Akluj for the research with the help of purposive sampling to collect the data.

E. Tools for Data collection

For the present research paper, Researcher used Questionnaire and Interview Schedule for the present research to collect the data.

F. Statistical tools

Researcher collected the data and analyzed it with the help of mean and percentage as statistical tools for interpretation.

G. Research Procedure

In the present research paper, researcher followed the survey method. Questionnaire and Interview schedule were prepared according to the objectives of the research. Selected teachers filled the questionnaire and thus data gathered and analyzed by using Mean S.D. and with percentage.

1) Questionnaire – It is prepared to collect the data from teachers.
2) Interview Schedule – It is prepared to collect the data from students.
H. Data analysis and interpretation

Findings of the research were made according to the collected data and its interpretation

Research Findings

1. According to the responses, it is noted that students know the meaning of population explosion and economy.
2. According to the responses, it is noted that most of the teachers and students know demerits of population explosion. They are well aware about it.
3. According to the teachers and students response, they said that due to population explosion Corruption is increased.
4. According to the teachers and students response, they said that due to population explosion unemployment is also the major problem that youth is facing.
5. Research pointed out that due to population, government can provide proper health facilities to the people, Health problem is also the main issue.
6. Lack of good facilities is also due to the population explosion.
7. According to the responses, it is noted that most of the teachers know that there is effect of population explosion on Economy of the family.
8. Teachers should be made aware to the students about population explosion and its effect on India.

Summing up

The present research paper focused on the issue of population and its effect on India. This paper also focused on the objectives like to know the meaning of population explosion, to know the meaning of economy, to know the awareness among students about population explosion, to study the effect of population on economy, to study the problems about population explosion and to suggest remedies to the problems.

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Marketing Problems Of Small And Medium Enterprises In Chincholi And Akkalkot MIDC In 2012 To 2014

Dr. Kale Santosh Popat
Assistant Professor,
Karmaveer Bhaurao Patil Mahavidyalaya, Pandharpur,

Abstract:
Marketing is an important factor for the survival and growth of firms. It is the place where goods and services are bought and sold. In India, in spite of the vast domestic market, marketing remains a problem area for the small and medium enterprises. Marketing has been identified as an important aspect affecting small and medium scale industries performance. Besides finance, marketing is the key element which, if not pragmatically assessed leads to the closure of the units. The main problems of marketing in the India and Maharashtra small and medium scale sectors are Slackness in Demand, Price Competition, Competition with Large Scale Units, High Taxes rate, High Transportation Cost, High Cost of Advertisement, product quality and lack of proper market information. Moreover, entrepreneurs are facing critical problems at the time of planning for an investment due to unawareness of proper planning lack of knowledge of market survey, selection of appropriate type of plant and machinery, etc. Also some units in the small and medium scale sectors are totally dependent on government purchase.

Keywords: SMEs, Cost, Tax, Chincholi, Akkalkot, Market Problems.

1. Introduction:
Industry is the part of economy concerned with production of goods. SMEs is a term which applies to the small and medium entrepreneurs who are engaged in manufacture and production on a micro scale. It mainly refers to agro- based rural industry which doesn't require huge capital influx and large infrastructure. These SMEs also include the indigenous cottage industry and the handicrafts industry. The development of small and medium scale industries is very important for a country like India which has mainly rural economy. These SMEs which are mainly agro- based in nature would provide job for millions of Indians and would contribute largely to the overall growth of the Indian economy. The SSI sector continues to remain an integral part of Indian as well as state economy with significant contribution to GDP, industrial production and employment generation in India and Maharashtra. Worldwide, the SMEs have been accepted as the engine of economic growth and for promoting equitable development. The major advantage of the sector is its employment potential at low capital cost. The labour intensity of the SME sector is much higher than that of the large enterprises. So We Can Say MSME sector has emerged as a highly vibrant and dynamic sector of the Indian and state economy. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable.

Marketers are progressively knowing the importance of formal methods to market planning, to meet the challenges of mounting competition, rising material costs, declining profit limitations and limited cash reserves. Market choices made by the entrepreneurs at a specific time influence the way and fate of the SMEs for a number of years. Fruitful market planning involves an analysis of market chances and assessment of the firm’s ability to take gain of these opportunities. The accomplishment of an industrial unit depends on the marketing of its kaput products.

2. Definitions Of Smes:
MSMEs defined by Micro, Small and Medium Enterprises Development Act, 2006, relates to all enterprises engaged in production of goods pertaining to any manufacturer or industry specified in the first schedule to I (R&D) Act, 1951 & other enterprises engaged in production and rendering services subject to the limiting factor of investment in plant & machinery and equipment respectively, which is shown in table 1.1.
Table No.1.1
Classification of MSMEs in India

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Particulars</th>
<th>Manufacturing Enterprises</th>
<th>Service Enterprises</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Micro Enterprises</td>
<td>Up to Rs 25 Lakhs</td>
<td>Up to Rs 10 Lakhs</td>
</tr>
<tr>
<td>2</td>
<td>Small Enterprises</td>
<td>Above Rs 25 Lakhs &amp; up to Rs 5 Crore</td>
<td>Above Rs 10 Lakhs &amp; up to Rs 2 Crore</td>
</tr>
<tr>
<td>3</td>
<td>Medium Enterprises</td>
<td>Above Rs 5 Crore &amp; up to Rs 10 Crore</td>
<td>Above Rs 2 Crore &amp; up to Rs 5 Crore</td>
</tr>
</tbody>
</table>

Source: Ministry of MSME Development Act.2006, India.

3. Objectives Of The Study

The main purpose of the study is to identify the marketing problems encountered by small and medium Enterprises (SMEs) in Chincholi and Akkalkot MIDC in Solapur District in 2012 to 2014 and thereby to suggest some measures that would resolve the problems.

4. Research Methodology:

4.1 Period Of The Study:

The study covers a period of three years 2012, 2013 and 2014. This period seems to be a normal period in the history of the small and medium scale industrial sector owing to the absence of any serious economic fluctuations during the period. The period from 2012, 2013 and 2014 is considered a reasonable period to analyse the various problems of the small and medium scale industrial sector. The comparative study between Chincholi and Akkalkot MIDCs was done by considering the above period of the study.

4.2 Sample Design:

The present study is completed by the researcher by examining the performance analysis of Chincholi and Akkalkot MIDCs. In the study area ‘Purposive Sampling Method’ is used for selection of samples out total enterprises. The total number the researcher has taken and concentrated on 25% SMEs as a sample for the study. In the Chincholi MIDC total number of small enterprises, 116 out of 29 and total medium enterprises 22 out of 5.5 (5) industries. Whereas, in Akkalkot MIDC, a total number of small enterprises 120 out of 30 and total medium enterprises 30 out of 7.5 (7) industries.

5. Discusses:

5.1 Production Problems In Chincholi And Akkalkot MIdc:

The table 1.2 shows some marketing problems small and medium entrepreneurs in Chincholi and Akkalkot MIDC in Solapur District in 2012 to 2015.

Table No. 1.2
Marketing Problems of SMEs

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Problems</th>
<th>Chincholi MIDC</th>
<th>Akkalkot MIDC</th>
<th>Chincholi &amp; Akkalkot MIDC</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Small Entrepreneurs</td>
<td>Medium Entrepreneurs</td>
<td>Small Entrepreneurs</td>
<td>Medium Entrepreneurs</td>
</tr>
<tr>
<td>1</td>
<td>Slackness in Demand</td>
<td>26 89.66% (N = 29)</td>
<td>5 100.00%</td>
<td>100 100.00%</td>
</tr>
<tr>
<td>2</td>
<td>Price Competition</td>
<td>25 88.12% (N = 29)</td>
<td>5 100.00%</td>
<td>100 100.00%</td>
</tr>
<tr>
<td>3</td>
<td>Competition with Large Scale Units</td>
<td>28 96.55% (N = 29)</td>
<td>5 100.00%</td>
<td>100 100.00%</td>
</tr>
<tr>
<td>4</td>
<td>Competition with other Products</td>
<td>24 82.76% (N = 29)</td>
<td>5 100.00%</td>
<td>100 100.00%</td>
</tr>
<tr>
<td>5</td>
<td>High Tax rate</td>
<td>23 79.31% (N = 29)</td>
<td>5 100.00%</td>
<td>100 100.00%</td>
</tr>
<tr>
<td>6</td>
<td>High Transportation Cost</td>
<td>20 68.97% (N = 29)</td>
<td>4 80.00%</td>
<td>100 100.00%</td>
</tr>
<tr>
<td>7</td>
<td>High Cost of Advertisement</td>
<td>12 41.38% (N = 29)</td>
<td>3 60.00%</td>
<td>100 100.00%</td>
</tr>
</tbody>
</table>

Note – Multiple choice was permitted N = Number of Entrepreneurs

The table 1.2 indications the percentage and the ranks for marketing problems of dissimilar types, nearby has been gone by the sample units.
Small and medium enterprises are rivalry from large enterprises is measured the foremost first rank problem by 97.18 per cent of the respondents. Slackness in demand is the second rank problem with 95.77 per cent said the small and medium enterprises. The third rank is for the problem of price competition (94.37 per cent). While, competition with other products is the fourth rank problem 85.92 per cent in Chincholi and Akkalkot MIDCs. High sales tax rate, high LBT rate, high customs duties etc. fifth rank is for the problem with 84.51 per cent said the small and medium enterprises in Chincholi and Akkalkot MIDCs. While, high cost of advertisement is seventh problem rank 52.11 per cent in both MIDCs respondents.

5.2 Suggestion On Marketing Problems:

Industry is the segment of economy concerned with production of goods. SMEs is a term which applies to the small and medium entrepreneurs who are engaged in manufacture and production on a micro scale. The SMEs sector continues to remain an integral part of Indian and state economy with significant contribution to GDP, industrial production and employment generation in India and Maharashtra. Worldwide, the SMEs have been accepted as the engine of economic growth and for promoting equitable development. The importance of MSME has been recognized in recent years in both developed and developing countries for its significant contribution in gratifying various socio-economic objectives such as higher growth of employment, output, promotion of exports and fostering entrepreneurship. They play a crucial role in the industrial development of any country. The MSME sector is an important pillar of Indian and state economy as it contributes greatly to growth of Indian and state economy. This sector even assumes greater importance now as the country moves towards a faster and inclusive growth agenda. Moreover, it is the MSME sector which can help realize the target of proposed National Manufacturing Policy of raising the share of manufacturing sector in GDP from 16% at present to 25% by the end of 2022.

The table 1.3 shows some suggestions made to solve the marketing problems of small and medium entrepreneurs in Chincholi and Akkalkot MIDCs

<table>
<thead>
<tr>
<th>Suggestion</th>
<th>Chincholi MIDC</th>
<th>Akkalkot MIDC</th>
<th>Chinchol &amp; Akkalkot MIDC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advertisements of Product</td>
<td>15 (51.72%)</td>
<td>20 (66.67%)</td>
<td>43 (60.56%)</td>
</tr>
<tr>
<td>Transport Concession</td>
<td>24 (82.76%)</td>
<td>15 (50.00%)</td>
<td>47 (66.20%)</td>
</tr>
<tr>
<td>Concession of Tax Rate</td>
<td>26 (89.66%)</td>
<td>24 (80.00%)</td>
<td>60 (84.51%)</td>
</tr>
<tr>
<td>Export Promotion</td>
<td>15 (51.72%)</td>
<td>10 (33.33%)</td>
<td>35 (49.30%)</td>
</tr>
</tbody>
</table>

Source: Field Work 2015

It is clear from table 7.19 that 60 units out of the 71, i.e., 84.51 per cent, suffer from suggestion on financial problems of first rank concession of sales tax, LBT, customs duties, income tax etc. While, 47 (66.20 per cent) respondents said the suggestion of this problems of transport concession due to efficient, quick and cheap means of transportation and communication are essential for the extension of trade, commerce and industry. The entire economy is dependent upon road transport in the absence of rail transport. The position of roads and road transport will definitely improve in future. 43 (60.56 per cent) respondents are suggesting of marketing problems suggestion of advertisement of industrial products. Where, only 35 respondents are suggesting of this problems of Government promotion of industrial goods and services of aboard.

6. Conclusion:

The promotion of SMEs is essential in developing economies like India to achieve equitable distribution of income & wealth, economic self-dependence & entrepreneurial development. To empower the SMEs sector to take its rightful place as the growth engine of Indian and state economy, it is necessary to support the MSMEs, educate and empower them to make optimum utilization of the resources, both human
and economic, to achieve success. The SMEs need to be educated and informed of the latest developments taking place globally and helped to acquire skills necessary to keep pace with the global developments.

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GST and Its Impacts on Agriculture Sector

Ganesh Adinath Tekale
Department Of Economics
Balwant College, Vita

Abstract:

GST the biggest tax reform in India founded on the notion of “one nation, one market, one tax” is finally here. Agricultural sector has been the root of Indian economy and it contributes to around 17.4 per cent to GDP. About 52 per cent of the total rural livelihood depends on this sector as their primary means of livelihood, so it is important to study the impact of GST on the Agriculture sector. GST will have both positive and negative effect on Agriculture. The GST roll out, with a single stroke, has converted India into a unified market of 1.3 billion citizens. Fundamentally, the $2.4-trillion economy is attempting to transform itself by doing away with the internal tariff barriers and subsuming central, state and local taxes into a unified GST.

An attempt is made in this paper to study the concept of goods and service tax and its impact on Agriculture sector. The study also aims to know the advantages and challenges of GST in Indian scenario.

KeyWords: Goods and services tax, agriculturist, Indian Agriculture and value added tax.

Introduction:

GST is a broad based, single, comprehensive tax levied on goods and services at each point of sale of goods or provision of service, in which, the seller or service provider may claim the input credit of tax which he has paid while purchasing the goods or availing the service; the final consumer will thus bear only the GST charged by the last dealer in the supply chain. With the introduction of GST at the State level, the additional burden of CENVAT and services tax would be comprehensively removed and major Central and State taxes will get subsumed into GST which will reduce the multiplicity of taxes. Thus it marks a major improvement over the previous system of VAT. Again, the transparent and complete chain of set-offs, GST will help widening the coverage of tax base and improve tax compliance. This may lead to higher revenue which further results in lowering of tax burden. Although there are many hurdles to be crossed before the implementation of GST like consensus over rates, constitutional amendment, compensation mechanism for States losing out on revenue, varying models, dispute resolution etc. the Central government has reiterated its commitment towards the adoption of a ‘flawless’ GST for the survival of the India’s economy in the face of increasing international competition consequent to globalization and liberalization. Despite the various impediments to the proposed transition, until the time GST is implemented, it would be worthwhile to assess its positive impacts on the various development areas in India. Approximately 65% of the respondents think that GST will have a positive impact on the Indian agricultural sector, however, 20% of the total respondents think the other way round. This aspect is the subject matter of this paper.

Research Methodology:

The study focuses on extensive study of Secondary data collected from various books, National & international Journals, government reports, publications from various websites which focused on various aspects of Goods and Service tax and Indian Agriculture.

Objectives:

1. To highlight the impact of GST on Indian Agriculture Sector.
2. To explain the working mechanism of GST in India.
3. To understand the implications of implementing GST on Agriculture sector.

Definition of Goods and Service Tax:

New Article 366(12A) of the Indian Constitution defines Goods and Services Tax (GST) to mean any tax on supply of goods or services or both except taxes on the supply of the alcoholic liquor for human consumption.
GST – How It Works In India?

The GST system is based on the same concept as VAT. Here, set-off is available in respect of taxes paid in the previous level against the GST charged at the time of sale. The GST model has some aspects which are as follows:

• **Components:** GST will be divided into two components, namely, Central Goods and Service Tax and State Goods and Service Tax.

• **Applicability:** GST will be applicable to all Goods and Services sold or provided in India, except from the list of exempted goods which fall outside its purview.

• **Payment:** GST will be charged and paid separately in case of Central and State level. Input Tax Credit: The facility of Input Tax Credit at Central level will only be available in respect of Central Goods and Service tax. In other words, the ITC of Central Goods and Service tax shall not be allowed as a set-off against State Goods and Service tax and vice versa.

GST – How It Works In Agriculture Sector?

**Late fee –**

The biggest relief extended by GST Council is the waiver of late fee for filing GSTR-1 and GSTR-3B return. The GST Council has announced:

“Late fee shall be completely waived for all taxpayers in case FORM GSTR-1, FORM GSTR-3B & FORM GSTR-4 for the months/quarters July 2017 to September 2018, is furnished after 22.12.2018 but on or before 31.03.2019.”

**GST registration criteria-**

According to the GST Act, only an agriculturist, to the extent of supply of produce out of cultivation of land is exempt from GST registration requirement. Further, the Act goes on to define an agriculturist as an individual or a Hindu Undivided Family who undertakes cultivation of land:

- By own labour, or
- By the labour of family, or
- By servants on wages payable in cash or kind or by hired labour under personal supervision or the personal supervision of any member of the family.

**Impact on input-**

Fertilizers which were subjected to a 0% to 8% VAT will henceforth attract 12% tax under GST. This will increase the prices of fertilizers by 5% to 7% unless the government offers to increase subsidy. Pesticides have been placed in 18% slab. This is an increase from the pre-GST.

**Impact on Output-**

The processed foods like fruit and vegetables juices under GST will be taxed at 12% up from 5%. Some items like fruit jams, jellies, marmalades etc.

**Benefits-**

GST is essential to improve the transparency, reliability, timeline of supply chain mechanism. However an agriculturist, for the purpose of agriculture is not required to register under GST but a better supply chain mechanism would ensure reduction in wastage and cost for the farmers/retailers. GST would also help in reducing the cost of heavy machinery required for producing agricultural commodities. Under the model GST law, dairy farming, poultry farming and stock breeding are kept out of the definition of agriculture. Therefore these will be taxable under the GST.

(i) Most raw Agri-commodities ranging from rice, wheat, fresh fruits and vegetables are in zero slab, rightly so, they are consumed by the masses.

(ii) Punjab which contributes maximum grain to the central pool imposes tax up to 12%. Arhatiya commission imposes 2.5% percent on transactional costs.

(iii) India where poverty is major threat, high taxation system could be distorting the markets. With the advent of new GST (Goods and Services Tax) which seeks to lower the purchase cost of wheat and rice by 12% could be a major reform as of now.
(iv) Food Corporation of India (FCI) could save many thousand crores of money but Andhra Pradesh, Madhya Pradesh, Punjab, Harayana and Chattisgarh may lose its revenue. How the state will be compensated is still also not clear to FCI.

(v) The rationalization of mandi taxes and associated cess and levies will be the biggest gain from GST (Goods and Services Tax).

Demerits-

GST will impact agriculture badly by increasing the input cost of raw material used by farmers here are few examples - GST rates on Fertilizers have gone up from existing (5–7) % to 12 %, this is going to hit very hard to farmers. Before 3 years, Urea bag of 50 kg was 250 Rs today it is already Rs 750 after GST it is going to more expensive. You can imagine how farmers can even afford the fertilizer in these cases. GST Rates of Pesticides have gone from existing 12–15% to 18%, this is really huge.

(i) The taxation system is also not very encouraging for processed food also. For example; fruits and vegetables will be taxed at 12% from the current system of 5%. Ways to improve the new GST.

(ii) It will be worth to reconsider the current GST (Goods and Services Tax) rates and all together in bringing down to 5%.

(iii) A smooth GST regime can break inter-state barriers on movement and facilitate direct linkage between processor and farmers

The proposed GST rate should provide consistency in tax of processed and unprocessed food items so that processed food comes within the reach of all the consumers. The slab for GST The proposed GST rate should provide consistency in tax of processed and unprocessed food items so that processed food comes within the reach of all the consumers.

Ideal GST vs. Indian GST-

GST is implemented in India and people are still confused with this new tax regime. Critics are wearing their opinion for an ideal GST by differentiating between its Indian and global versions. Generally, when GST is implemented in any country, a single rate of interest is levied all over that specific country to develop a perfectly unified indirect tax system.

The GST reform in India is the most complex reform in the world. With common 18% GST rate in the most of the goods is triggering inflation in the economy. In addition to this, the states and centers may have conflicts for the tax-sharing arrangements. The debt affected state-owned banks should clear their books as soon as possible and the government should focus on immediate job creation and assure social stability for a long term growth. India should also mop-up the corrupted income tax collection system as only 1% Indian pay income taxes according to reports. There is not a single newly implemented tax system is perfect during the time of its inception and India is not an exception. India needs time to be in a position that conforms to the world-class GST standards.

Conclusions:

By the above discussions one can reach following conclusion:

- Prior to the GST effect on the Agriculture Industry, the implementation of NAM scheme was challenging due to non-uniform and variable state VAT and APMC (Agricultural produce market committee) laws.
- Implementation of GST taxes is going to benefit a lot of farmers, traders, cultivators, and distributors, in the long run, owing to its creation of a single unified national agriculture market. It is designed for farmers to sell their produce for the best available price.
- Farmers would benefit due to increase in the business activity and lowering of the overall prices of goods as the GST stabilizes in the country.
Will the hopes triumph over uncertainty would be determined by how our government works towards making GST a “good and simple tax”. The idea behind implementing GST across the country in 29 states and 7 Union Territories is that it would offer a win-win situation for everyone.

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Demonetisation 2016 in India- an Analysis

Dr. Vidula Dnyaneshware Vyavahare
Associate Prof, Department of Economics.
Prof. Ramakrishna More Arts, Commerce and Science College,
Akurdi, Pune 411044, State of Maharashtra, India.

Abstract
Black money and corruption in India has been a big political and economic issue for several years. The new government which came into power in the year 2014 had a prime objective of reducing black money. The government took the decision of demonetising the notes of higher denomination of Rs.500 and Rs. 1000 on Nov.2016. The impact of demonetisation on the Indian economy is deep and diverse. The incidence of demonetisation has caused some gains and losses also. The losses and gains can not be directly compared, as the nature of the gains and losses are different. Therefore it can not be said that the demonetisation was a total failure or a success.

Keywords: Demonetisation, Indian Economy, Black money, Gains, Losses.

Introduction
Black money and corruption in India has been a big political and economic issue for several years. Use of cash instead of cashless transactions has always led to tax evasion and accumulating black money on a large scale. The money which was accumulated through illegal ways was also a matter of concern for the Indian economy. The new government which came into power in the year 2014 had a prime objective of reducing black money. In tune with this objective the decision of demonetising the notes of higher denomination of Rs.500 and Rs. 1000 on Nov.2016 was taken. It was expected by the government that the act of demonetisation will set a big blow to black money floating in the economy in various ways and the activities related to the black money like terror funding, the fake currency would also be contained. Whether this act proved to be a big reform or has proved to be a big damage to the Indian economy is discussed in this paper.

Objectives of the study
Demonetisation was a major reform in the Indian economy and the analysis of its impact has the following objectives.
1. To study whether the objectives of demonetisations expressed by the government were fulfilled.
2. To study the impact of demonetisation on various sectors of the economy.
3. To do the cost-benefit analysis of demonetisation.

Research methodology
The study is based on secondary data. The data revealed by the government and some authentic organisations are taken into consideration. The speeches and question-answer sessions in the parliament are also considered for the study. The websites of the government are used for the current data related to demonetisation.

Meaning of Demonetisation
As per RBI Act Section 26 (2), the central government, on the recommendation of the Central Board of RBI, may by notification in the Gazette of India, declare that, with effect from such date as may be specified in the notification, any series of banknotes of any denomination shall cease to be legal tender. Thus, demonetisation means withdrawal of a coin, note or a form of currency from circulation.

Objectives of Demonetisation
The Prime minister of India in his speech of demonetising certain notes of currency laid down certain objectives. These were,
1. Dealing with black money
2. Dealing with corruption
3. Reducing the cash transactions
4. Eliminating fake currency
5. Reducing funding to the terrorists.
6. Detecting Benami properties

The government took the decision of withdrawing Rs.500 and Rs. 1000 notes from circulation which constituted 86.9 per cent of the total currency and the value of this currency was 15.4 trillion. Though the exact size of black money can not be measured it was expected to be only six per cent in cash taking into consideration the black money collected by the income tax department. Other forms were gold, real estate and stocks. While calculating fake currency it was estimated that it was worth Rs.400 crores. The gains from demonetisation and the losses due to it are discussed in the next segment.

Gains from Demonetisation
1. Shell companies involved in money laundering or tax evasion were unregistered. The no.of such companies was 2, 26,166. Total 3,09,619 lakh directors associated with shell companies were disqualified. According to the data released by the government, 35000 shell companies had 58000 bank accounts. Rs.17000 were deposited by these companies and again withdrawn after demonetisation. It was observed that some of these companies had over 100 accounts to their names. One company opened 2,134 accounts. In some cases, the number of accounts was in the range of 900 and 300. In Bank of Baroda, 1,701 companies had opened 8,633 accounts. Such type of accounts showed suspicious transactions after demonetisation.
2. New taxpayers increased by 26.6% from 66.53 lakh in 2015-16 to 84.21 lakh in 2016-17. The tax collections increased 15 per cent and 18 per cent in the next two years of demonetisation, the rates were 6.6 per cent and 9 per cent two years of pre-demonetisation. Growth of about 41.79 per cent in the collection of Advance Tax under Personal Income Tax in 2016-2017 was found. In the corporate tax, the collections were 19.5% higher after two years of demonetisation. After one year of demonetisation 18 lakh new taxpayers were added upto Nov.2017.
3. In case of real estate, 14,000 properties of more than Rs.1 crore each, where persons had not filed Income Tax Returns were scrutinised by the income tax department in 2017.
4. Over 300 Benami Properties were identified, by income tax department 1300 high-risk cases where people's real estate deals and land purchases did not match with their tax profiles. The total value of this property transaction was more than Rs 6,000 crore in 2017.
5. Digital transactions rose from 1.49 billion in November 2016 to 1.97 billion in January Government's digital transaction initiative Unified Payments Interface (UPI) transactions grew from Rs 0.5 billion in October 2016 to Rs 598 billion in September 2018. The value of Bharat Interface for Money (BHIM) transactions had gone up from Rs. 0.02 billion in September 2016 to Rs. 70.6 billion in September 2018. The share of BHIM transactions in overall UPI transactions was at about 48% in June 2017.
6. There was an increase of 4.1 percentage points in the share of Current and Savings accounts deposits in aggregate deposits to 39.3 per cent up to February 17, 2017. The cost of CASA was 3.2 per cent which was lower than the weighted average term deposit rate at 7.1 per cent. Banks earned a return of around 6.23-6.33 per cent under reverse repos and market stabilization scheme (MSS) as against the cost of CASA deposits of around 3.2 per cent. Banks’ net interest income from increased deposits was about 45 billion in the subsequent quarter of demonetisation. The weighted average lending rate (WALR) of banks in respect of fresh rupee loans declined by 56 basis points during November 2016-January 2017.
7. There was 3 to 4.7 percentage point bank deposit growth and it amounted to r2.8 to 4.7 trillion after one year of demonetisation. The number of Jan Dhan bank accounts in August were over 23 crores while in November 25.68 crore. 48 per cent increase in deposits in PradhanMantri Jan-DhanYojana (PMJDY) accounts. an addition of 18 million accounts post-demonetisation (November 9 to January 25, 2017). 38.2 million new accounts were opened until July 26, 2017, since demonetisation. Rs.42000 crores were deposited in 3.74 crore Jana Dhana Accounts between Nov.8 2016 and Dec.30 2016. there was a temporary ceiling on the amount could be withdrawn by RBI. As per RBI, a sharp
rise in seven specific accounts, namely Basic Saving Bank Deposit Accounts, PMJDY Accounts, Kisan Credit Card accounts, dormant or inoperative accounts, co-operative banks' accounts with scheduled commercial banks, bullion trader/jewellers' accounts, and loan accounts, witnessed a steep rise in deposits. The total cash deposits in these seven types of accounts during November-December 2016 with 52 banks were estimated at Rs 4.35 lakh crore. Cash deposits in these accounts during September-October 2016 were Rs 2.70 lakh crore. The difference of Rs 1.65 lakh crore is the increase in cash deposits under these accounts due to demonetisation.

8. The Assets Under Management by mutual funds increased from Rs 16 lakh crore to Rs 21 lakh crore between end-October 2016 and end-October 2017. KPMG’s (Klynveld Peat Marwick Goerdeler.) Vanvari --helped the stock market get re-rated and it is today trading at 22 multiple as against 16 pre-demonetisation, indicating that its value has risen.

9. Economic Survey 2016-17 showed that currency in circulation contracted by 19.7 per cent whereas reserve money contracted by 12.9 per cent. "Cash has come down in the economy. There has been a 20 per cent reduction in cash." for 2017-18, household savings held in the form of currency increased from an average of 1.12% of Gross National Disposable Income (GNDI) in the pre-demonetisation five years to 2.8% of GNDI in 2017-18. Thussavings in the form of currency multiplied 2.5 times.

10. Hawala activities especially funding to terrorists and separatists based in Kashmir, which were mostly in the denomination of Rs 500 and Rs 1,000, reduced on a large scale. Maoist groups, particularly in states like Bihar and Jharkhand, also reduced their activities due to demonetisation.

11. Cases of stone-pelting came down to 75 per cent in the Jammu Kashmir area

**Losses**

1. The Economic Survey for 2016-17 estimated the loss in economic output arising from demonetisation. GDP growth rate slowed from 8% in 2015-16 to 7.1% in 2016-17 to 6.7% in 2017-18. However, the loss was also due to the introduction of GST in July 2017 and the twin balance sheet problem which depressed the investment in the economy,

2. According to the Centre for Monitoring Indian Economy (CMIE), new investment proposals dropped to ₹ 1.41 trillion in the third quarter as against an average of ₹ 2.36 trillion in the preceding nine quarters this no.was the lowest in a ten-period span.

3. Deaths occurred due to demonetisation standing in a queue, bank officers due to overwork and stress according to various newspapers and opposition party leaders. The no.told by different newspapers and political is different ranging from 80 to 120 deaths.

4. According to the Centre for Monitoring Indian Economy more than 15 lakh jobs were lost between January and April 2017 due to demonetisation.

5. The Reserve Bank of India paid Rs 17,426 crore to the government as liquidity in the banking system due to demonetisation. RBI's dividend declined by more than half. In 2016-17 RBI paid a dividend of Rs 30,659 crore. It went up again in 2017-18 but was less than that of the dividend in 2015-16. The RBI paid Rs 50,000 crore as dividend to the government earlier this year.

6. The total expenditure of the RBI in the process of demonetisation and remonetisation increased by 107.84 per cent- 14990 crore in 2015-16 to 31,155 crore in 2016-17.

7. India’s 263 million farmers are on cash. Due to demonetisation, there was fall in demand for fruits and vegetables. So they sold their produce at a lower price. There were difficulties in the supply chain. The farmers were facing problems in paying daily labourers and purchasing agriculture inputs.

8. About 63 million units of micro, small and medium enterprises (MSMEs) were in India employing 111 million people in 2016-17. It contributed 45 per cent of India’s manufacturing output and around 40 per cent of India’s exports. The workers suffered due to non-payments from employers. The firms lacked credit as MSMEs on large scale depend on non-formal sources of finance.

9. The inconvenience and man-hours lost in the queue was a loss.
Major findings
The demonatisation of higher denomination notes of Rs.500 and Rs.1000 in Nov.2016 had some positive effects and some negative effects

Positive effects
1. The increase in tax base and collection of total tax revenue was a major achievement
2. Shell companies and their fraudulent ways of operations could be found out.
3. Opening of accounts on a large scale by the people was an important gain.
4. More use of digital payments was observed.

Negative Effects.
1. If media reports were to be believed the deaths of the people were unfortunate.
2. The decline in the GDP showed considerable damage to the economy.
3. The informal sector which was on cash was hit hard.
4. Man-hours were wasted in the queue.
5. It was a costly affair for the time being though the long term effects are to be studied yet.

Conclusions
The impact of demonetisation on the Indian economy is deep and diverse. The incidence of demonetisation has caused some gains and losses also. The deaths and job loss are the more serious impact of demonetisation. If the gains of the demonetisation are to be counted the period should be long enough to observe whether these gains sustain in future also. The gains for the period of demonetisation or immediately after demonetisation also have contributed to offset the losses due to demonetisation to some extent. However, the losses and gains can not be directly compared as the nature of the gains and losses are different. Therefore it can not be said that demonetisation was a total failure or a success.

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Agriculture Production in India: An Outlook

Dr. Kokare Sadhu Hanamant
Asst. Professor, Dept. of Economics
Balwant College, Vita, Tal- Khanapur Dist- Sangli.

Mr. Kate Ajay Dagadu
Asst. Professor, Dept. of Economics
Adarsh College, Vita, Tal- Khanapur Dist- Sangli.

Abstract:
In the decade of 1960, there was lack of foodgrain due to this foodgrain was imported. Due to high yield variety seeds, research, availability water, was increase to foodgrain and commercial crops. Flood, mall rain, drought, due to this there was decrease in production. In this research paper to study foodgrain and commercial crop in India. This research paper based on secondary sources of data, appropriate statistical techniques such as averages, compound growth rate have calculated for relevant variables. Agricultural production of foodgrain and commercial crops data have studied from 2014-15 to 2018-19. Foodgrain of Agriculture is increasing.

Introduction:
In the economic development, there is importance to agricultural development. 54.6 % of population of India directly or indirectly depends on agriculture. Low productivity, climate change, global warming, decreasing underground water level, are challenges before agricultural. After 1967, due to Green Revolution, use of fertilizers and hybrid seeds, insecticides, modern instruments, there is increase in cultivated land and production as per hectar. But agricultural share in gross national income decreased. Farming raw products to cotton mills, sugar factories, food processing project, oil mills, there is development of industries. Sustainable growth and development of agriculture and allied sectors directly affect well-being of farmers and rural people at large, their prosperity and employment and also forms an important resource base for a number of agro-based industries and agro-services. With coordinated and integrated efforts made by policy makers, agricultural scientists and more so by farmers, the foodgrains production has gone up substantially and growth of horticulture crops has surpassed even the foodgrains production and productivity.

Significance of the Study:
Agricultural provides foods to population in great amount. India become self-dependent of foodgrains. Ration shop provides groceries (rice, wheat, sugar) to rural, urban and middle class below poverty people. India has emerged as a significant agree-exporter in a few crops viz. rice, cotton, sugarcane, cashew nut, castor seed and groundnut. As per WTO’s Trade Statistics, the share of India’s agricultural exports and imports in the world agriculture trade in 2017 were 2.27% and 1.90%, respectively. Employment is made available in agriculture. In first five years plan preference was given to the development of agricultural sector in India and since that plan efforts exerting continuously.

Objectives of the Study:
To study Indian agriculture production of food grains and major commercial crops in India.

Methodology:
The analysis is mainly based on secondary sources of data. The statistical data on relevant information have collected from the Annual Reports Published by Government of India. Additional information has also collected from books, journals, and Internet etc.

Tools of Data Analysis:
Keeping in a view the objectives of the study, appropriate statistical techniques such as averages, compound growth rate have calculated for relevant variables. Moreover, graphical devices has used for data analysis.

Analysis:
The Indian planners, right from the beginning realized the need to attend self-sufficiency in foodgrains as the one of important goals of planning. Total food grain production in the India described below.
Table No.1
Agricultural Production – Food grains (Lakh Tonnes)

<table>
<thead>
<tr>
<th>Year</th>
<th>Rice</th>
<th>Wheat</th>
<th>Coarse Cereals</th>
<th>Pulses</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014-15</td>
<td>1054.8</td>
<td>865.3</td>
<td>428.6</td>
<td>171.5</td>
<td>2520.2</td>
</tr>
<tr>
<td>2015-16</td>
<td>1044.1</td>
<td>922.9</td>
<td>385.2</td>
<td>163.5</td>
<td>2515.7</td>
</tr>
<tr>
<td>2016-17</td>
<td>1097.0</td>
<td>985.1</td>
<td>437.7</td>
<td>231.3</td>
<td>2751.1</td>
</tr>
<tr>
<td>2017-18</td>
<td>1127.6</td>
<td>998.7</td>
<td>469.7</td>
<td>254.2</td>
<td>2850.1</td>
</tr>
<tr>
<td>2018-19</td>
<td>1164.2</td>
<td>1021.9</td>
<td>429.5</td>
<td>234.0</td>
<td>2849.5</td>
</tr>
<tr>
<td>Average</td>
<td>1097.54</td>
<td>958.78</td>
<td>430.14</td>
<td>210.9</td>
<td>2697.32</td>
</tr>
<tr>
<td>CGR</td>
<td>2.78</td>
<td>4.20</td>
<td>2.04</td>
<td>11.21</td>
<td>3.77</td>
</tr>
</tbody>
</table>

Note: Data for 2018-19 are up to September 2019.

Table No.1 indicates that agricultural foodgrains production from 2014-15 to 2018-19. The data reveal that annual rice production were 1054.8 Lakh Tonnes during 2014-15, they increased 1164.2 Lakh Tonnes during 2018-19. The coarse cereals production 469.7 Lakh Tonnes recorded higher position in during 2017-18. In the pulses production 163.5 Lakh Tonnes noted lowest during 2015-16.

Table No.2
Agricultural Production – Major Commercial Crops (Lakh Tonnes)

<table>
<thead>
<tr>
<th>Year</th>
<th>Oilseds</th>
<th>Coffee</th>
<th>Cotton</th>
<th>Raw Jute &amp; Mesta</th>
<th>Sugarcane</th>
<th>Tea</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014-15</td>
<td>275.1</td>
<td>3270.0</td>
<td>348.1</td>
<td>111.3</td>
<td>3623.3</td>
<td>11971.8</td>
</tr>
<tr>
<td>2015-16</td>
<td>220.9</td>
<td>3480.0</td>
<td>300.0</td>
<td>105.2</td>
<td>3484.4</td>
<td>12331.4</td>
</tr>
<tr>
<td>2016-17</td>
<td>312.8</td>
<td>3120.0</td>
<td>325.8</td>
<td>109.6</td>
<td>3080.7</td>
<td>12504.9</td>
</tr>
<tr>
<td>2017-18</td>
<td>314.6</td>
<td>3160.0</td>
<td>328.1</td>
<td>100.3</td>
<td>3799.1</td>
<td>13250.5</td>
</tr>
<tr>
<td>2018-19</td>
<td>322.6</td>
<td>3155.0</td>
<td>287.1</td>
<td>97.7</td>
<td>4001.6</td>
<td>13500.4</td>
</tr>
<tr>
<td>Average</td>
<td>289.2</td>
<td>3237</td>
<td>317.82</td>
<td>104.82</td>
<td>3597.82</td>
<td>12711.8</td>
</tr>
<tr>
<td>CGR</td>
<td>6.95</td>
<td>-1.66</td>
<td>-2.91</td>
<td>-3.03</td>
<td>2.89</td>
<td>3.17</td>
</tr>
</tbody>
</table>

Source: Ministry of Agriculture & Farmers Welfare, Government of India, Coffee Board of India, Tea Board of India.
Note: 1. Data for 2018-19 are up to September 2019.
2. Coffee and Tea data measured in lacs kg.
3. Cotton data measured in lacs bales of 170 kg each.
4. Raw jute and the mesta data measured in lacs bales of 180 kg each.

Table No.2 indicates that agricultural commercial crops production from 2014-15 to 2018-19. Total oilseeds production in the country during 2018-19 is estimated at 322.6 Lakh tonnes. Which is higher than the production of last five year. Production of cotton in 2018-19 is estimated at 287.1 Lakh bales (of 170 kg each) which is lower than the production of 328.1 Lakh bales during 2017-18. Production of Jute & Mesta estimated at 100.3 Lakh bales (of 180 kg each) is marginally lower than their production during the 2017-18.

Conclusion:
Total foodgrain production in the country is noted at 2520.2 Lakh tonnes during 2014-15 and 2849.5 Lakh tonnes during 2018-19. It observes that average 2697.32 Lakh tonnes of total foodgrain from 2014-15 to 2018-19. In this period CGR is 3.77 of total foodgrain production. It is recorded that CGR is 11.21 of pulses from the selected period. Also production of oilseeds highest average and CGR noted from the period. Production of sugarcane average is 3597.82 Lakh tonnes and CGR is 2.89 from the period. Tea production is continuously increasing and production of raw jute & mesta is continuously decreasing excluding year 2016-17. It is found that entirely negative CGR is production of coffee, cotton, raw jute &
mesta. Agriculture production depend on rainfall, National policy for farmers, agricultural credit policy, crop insurance policy, agricultural extension & technology etc.

References:
4) Department of Agriculture, Cooperation & Farmers Welfare Ministry of
Tourism Revenue - A Key Source to Indian Economy

Dr. A. G. Suryavanshi
Assistant Professor, Department of Commerce,
The New College, Kolhapur (MS), India

Abstract:
Tourism is key economic source to generate money or fund for the nation. It has a significant role in the development of service sector in India. The domestic as well as foreign tourists are enjoying, visiting and seeing the Indian beauty of its cultural and historical heritage, variety in ecology, landscapes and various natural places. Tourism provides an employment to the number of hands and boosts the hospitality sector on the other hand. This sector helps in increasing the earning capacity by way of domestic as well as foreign currency. In the year 2019 it is observed that there is a significant growth in the foreign earnings by 3.7 percent.

This paper is descriptive in nature and focusing on the earnings or contributions through tourism for strengthening Indian economy.

Keywords: Tourism, domestic, foreign, tourists, earnings, economy.

Introduction:
India is one of the countries in the world having cultural and historical heritage. The WTTC opinions, as compared to the other 185 countries India ranked third of all in travel and tourism in contributing GDP. Similarly as per the report published by the World Economic Forum (WEF) India got 34th rank in Travel and Tourism Competitiveness 2019. Tourism is an economic tool for revenue collection. Hence the growth and development depends upon the success of qualitative tourism. Nowadays ecotourism is preferred by the most of tourist. If the government pays attention toward the concept of heritage tourism, religious tourism and ecotourism, it will generate more revenue for the development of Indian economy.

Rural tourism is also the emerging and new concept, which is more famous in various countries, includes agri-tourism, green tourism. Negi (1990) and Zurich (1992) focused on the concept of rural tourism.

Objectives of the study:
This paper has kept the following objectives in mind:
1. To understand the share of FTAs and Foreign Exchange Earnings in India.
2. To Know the Domestic Share of revenue in the development of Tourism sector.
3. To understand the future prospects and government initiative for tourism development.

Review of literature:
Bheemaraj, P. (2007) has done a study on, “Tourism and Economic Development of Tamil Nadu with Special Reference to Tiruchirappalli District,” by keeping in the mind a main objective of the study is to study the inflow of foreign and national tourist into Tamil Nadu and to study the increase or decrease in the foreign exchange earnings.

Mustafa Akal (2010) has opinioned in his study on, “Economic Implications of International Tourism on Turkish Economy”, found the effects of International Tourism by showing developments in tourism-related economic parameters and discusses the implications of tourism on the economy of Turkey. It revealed how far international tourism contributes to economic growth and development of Turkey.

Dr. Khatri Nitasha M. (2012) aimed the main objective of the study is to analyze the profitability of RTDC, for the financial year 2003 to 2008. The researcher has calculated ratios to understand the profitability of tourism sector.

Asok Singh Rathore, Hanuman Prasad and Lokeshver Singh Jodhana has focused tourism and financial performance of RTDC for the period of 2002-03 to 2006-07 for research studies. In this study focused on profitability, liquidity, financial efficiency and financial position of RTDC during the study period. As a result, this study is undertaken to know the contribution of tourism sector to develop the Indian economy.
Research Methodology:
This study is purely based on secondary data which was published by government on time to time. Tourism sector is one of the sectors which providing a huge revenue, employment in the economy.

Analysis and Results:

### Table 1
Share of India in International Tourist Arrivals (ITAs) in World and Asia & the Pacific Region, 2001 – 2018

<table>
<thead>
<tr>
<th>Year</th>
<th>ITAs (in million)</th>
<th>Percentage (%) share and rank of India in World</th>
<th>Percentage (%) share and rank of India in Asia and the Pacific</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>World</td>
<td>Asia and the Pacific</td>
<td>India</td>
</tr>
<tr>
<td>2001</td>
<td>683.4</td>
<td>114.5</td>
<td>2.54</td>
</tr>
<tr>
<td>2002</td>
<td>703.2</td>
<td>123.4</td>
<td>2.38</td>
</tr>
<tr>
<td>2003</td>
<td>691.0</td>
<td>111.9</td>
<td>2.73</td>
</tr>
<tr>
<td>2004</td>
<td>762.0</td>
<td>143.4</td>
<td>3.46</td>
</tr>
<tr>
<td>2005</td>
<td>803.4</td>
<td>154.6</td>
<td>3.92</td>
</tr>
<tr>
<td>2006</td>
<td>846.0</td>
<td>166.0</td>
<td>4.45</td>
</tr>
<tr>
<td>2007</td>
<td>894.0</td>
<td>182.0</td>
<td>5.08</td>
</tr>
<tr>
<td>2008</td>
<td>917.0</td>
<td>184.1</td>
<td>5.28</td>
</tr>
<tr>
<td>2009</td>
<td>883.0</td>
<td>181.1</td>
<td>5.17</td>
</tr>
<tr>
<td>2010</td>
<td>948.0</td>
<td>204.9</td>
<td>5.78</td>
</tr>
<tr>
<td>2011</td>
<td>994.0</td>
<td>218.5</td>
<td>6.31</td>
</tr>
<tr>
<td>2012</td>
<td>1039.0</td>
<td>233.6</td>
<td>6.58</td>
</tr>
<tr>
<td>2013</td>
<td>1087.0</td>
<td>249.7</td>
<td>6.97</td>
</tr>
<tr>
<td>2014</td>
<td>1137.0</td>
<td>269.5</td>
<td>13.11</td>
</tr>
<tr>
<td>2015</td>
<td>1195.0</td>
<td>284.6</td>
<td>13.77</td>
</tr>
<tr>
<td>2016</td>
<td>1241.0</td>
<td>306.6</td>
<td>15.02</td>
</tr>
<tr>
<td>2017</td>
<td>1328.0</td>
<td>324.0</td>
<td>16.81</td>
</tr>
<tr>
<td>2018</td>
<td>1403.0</td>
<td>345.1</td>
<td>17.42</td>
</tr>
<tr>
<td></td>
<td>Provisional</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


The above table No.1 reveals the data regarding to the share of India in International Tourist Arrivals (ITAs) in world and Asia & Pacific region during the period of 2001-2018. In 2001 India was ranked 51<sup>st</sup> in the World while 12<sup>th</sup> rank in Asia & Pacific region having the share 2.54 million. The share is increased to 17.42 million in world and achieved 25<sup>th</sup> rank in world where 7<sup>th</sup> rank in Asia & The Pacific region. It shows there is growth in arrivals of International Tourists due to the increase in the facilities for tourist.

There are top ten international check posts for Foreign Tourist Arrivals such as Delhi, Mumbai, Haridaspur, Chennai, Banglore, Kolkata, Hydrabad, Dabolim, Coachin and Gede Rail where the foreign tourists mostly preferred. Delhi has more share 28.83% followed by Mumbai 15.50% as compared to the remaining.

### Table 2
Top 10 Source countries for Foreign Tourist Arrivals (FTAs) in India in 2018

<table>
<thead>
<tr>
<th>S.No</th>
<th>Source country</th>
<th>FTAs</th>
<th>Percentage (%) Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bangladesh</td>
<td>2256675</td>
<td>21.37</td>
</tr>
<tr>
<td>2</td>
<td>United States</td>
<td>1456678</td>
<td>13.80</td>
</tr>
<tr>
<td>3</td>
<td>United Kingdom</td>
<td>1029758</td>
<td>9.75</td>
</tr>
<tr>
<td>4</td>
<td>Sri Lanka</td>
<td>353684</td>
<td>3.35</td>
</tr>
<tr>
<td>5</td>
<td>Canada</td>
<td>351040</td>
<td>3.32</td>
</tr>
<tr>
<td>6</td>
<td>Australia</td>
<td>346486</td>
<td>3.28</td>
</tr>
</tbody>
</table>
From the table 2 it is observed that in 2018, India has 10 major source countries for foreign tourist arrivals (FTAs) in India in 2018. The above mentioned countries has 65.65 percent share in the development of Indian tourism while the rest have 34.35 percent. Bangladesh has a large share of 21.37 percent followed by U.S (13.80) percent and U.K (9.75) percent respectively. The other countries like China, Germany, Russia, Australia, Canada etc have fewer shares of FTAs in India.

India has 16.81 million in 2017 and provisionally 17.42 million in 2018 as a share of world's international tourists arrivals.

### Table 3

<table>
<thead>
<tr>
<th>Year</th>
<th>FEE from Tourism in India (in US$ million)</th>
<th>Percentage (%) change over the previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>3460</td>
<td>15.0</td>
</tr>
<tr>
<td>2001</td>
<td>3198</td>
<td>-7.6</td>
</tr>
<tr>
<td>2002</td>
<td>3103</td>
<td>-3.0</td>
</tr>
<tr>
<td>2003</td>
<td>4463</td>
<td>43.8</td>
</tr>
<tr>
<td>2004</td>
<td>6170</td>
<td>38.2</td>
</tr>
<tr>
<td>2005</td>
<td>7493</td>
<td>21.4</td>
</tr>
<tr>
<td>2006</td>
<td>8634</td>
<td>15.2</td>
</tr>
<tr>
<td>2007</td>
<td>10729</td>
<td>24.3</td>
</tr>
<tr>
<td>2008</td>
<td>11832</td>
<td>10.3</td>
</tr>
<tr>
<td>2009</td>
<td>11136</td>
<td>-5.9</td>
</tr>
<tr>
<td>2010</td>
<td>14490</td>
<td>30.1</td>
</tr>
<tr>
<td>2011</td>
<td>17707</td>
<td>22.2</td>
</tr>
<tr>
<td>2012</td>
<td>17971</td>
<td>1.5</td>
</tr>
<tr>
<td>2013</td>
<td>18397</td>
<td>2.4</td>
</tr>
<tr>
<td>2014</td>
<td>19700</td>
<td>7.1</td>
</tr>
<tr>
<td>2015</td>
<td>21013</td>
<td>6.7</td>
</tr>
<tr>
<td>2016 RE</td>
<td>22923</td>
<td>9.1</td>
</tr>
<tr>
<td>2017 RE</td>
<td>27310</td>
<td>19.1</td>
</tr>
<tr>
<td>2018 RE</td>
<td>28585</td>
<td>4.7</td>
</tr>
</tbody>
</table>

Source: (i) Reserve Bank of India, for 2000-2015 (ii) Ministry of Tourism, Govt. of India, for 2016-2018

RE: Revised estimate

Table 3 indicates the estimates of Foreign Exchange Earnings (FEEs), in US$ million from Tourism in India for the period 2000-2018. On an average India has positive development in tourism except 2000-02 and in 2009. In 2013 it was more i.e. US $ 43.8 million 2010 & 2011 India has a vast share of Foreign exchange earnings of US $ million 30.1 and US $ million 22.2 respectively while it is fluctuating over a period from 2012 to 2018.
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Table No.7
Number of Foreign Tourist Visits to all States/UTs in India, 2011-2018

<table>
<thead>
<tr>
<th>Year</th>
<th>Foreign Tourist Visits (in million)</th>
<th>Annual Growth (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>19.50</td>
<td>8.9</td>
</tr>
<tr>
<td>2012</td>
<td>18.26</td>
<td>-6.3</td>
</tr>
<tr>
<td>2013</td>
<td>19.95</td>
<td>9.2</td>
</tr>
<tr>
<td>2014</td>
<td>22.33</td>
<td>11.9</td>
</tr>
<tr>
<td>2015</td>
<td>23.33</td>
<td>4.4</td>
</tr>
<tr>
<td>2016</td>
<td>24.71</td>
<td>6.0</td>
</tr>
<tr>
<td>2017 *</td>
<td>26.89</td>
<td>8.8</td>
</tr>
<tr>
<td>2018 *</td>
<td>28.87</td>
<td>7.4</td>
</tr>
</tbody>
</table>

Source: State/ UT Tourism Departments, *: Revised in August, 2019

Table No. 7 reveals that the number of foreign tourists has been visited to all the states and Union Territories of India during 2011 to 2018. It was 11.9% growth found in the year 2014 but it was observed 7.4% in 2018 i.e. 28.87 million. It has contributed a huge amount in the national economy.

**Government Initiative:**

The Indian government has realised the potential of tourism industry and has taken initiative to boost the tourism sector through Centrally Sponsored Schemes (CSS) and Central Sector Schemes (CSS) from 2018 onwards. It is step towards to make India a global tourism hub. India is the third largest country in the world having investment in travel & tourism US$ 45.7 billion in 2018 i.e. 5.9 per cent of national investment. The Statue of Sardar Vallabhbhai Patel (Statue of Unity) the total revenue generated till November 2019 is Rs 82.51 crore (US$ 11.81 million). Swadesh Darshan, National Mission for Pilgrimage Rejuvenation and spiritual augmentation drive (PRASAD), Tax Refund for Tourists (TRT) scheme etc have been introduced by the government for the development tourist sector. Indian Ministry of Tourism has spent the following are some of the government schemes:

Table 8.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Rs.</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>A</td>
<td>Centrally Sponsored Schemes (CSS)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Infrastructure Development for Destination and Circuits UT Plan</td>
<td>5.00</td>
<td>5.00</td>
<td>5.00</td>
</tr>
<tr>
<td>B</td>
<td>Central Sector Schemes (CSS)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Overseas Promotion and Publicity including Market Development Assistance</td>
<td>454.24</td>
<td>416.23</td>
<td>376.73</td>
</tr>
<tr>
<td>2</td>
<td>Assistance to IHMs/ FClS/IIITM/ NIWS</td>
<td>85.0</td>
<td>82.00</td>
<td>82.89</td>
</tr>
<tr>
<td>3</td>
<td>Domestic Promotion and Publicity including Hospitality</td>
<td>135.00</td>
<td>127.40</td>
<td>129.50</td>
</tr>
<tr>
<td>4</td>
<td>Capacity Building for Service Providers</td>
<td>30.00</td>
<td>29.86</td>
<td>38.00</td>
</tr>
<tr>
<td>5</td>
<td>Assistance for Large Revenue Generating Projects</td>
<td>1.00</td>
<td>0.00</td>
<td>10.00</td>
</tr>
<tr>
<td>6</td>
<td>Incentives to Accommodation Infrastructure</td>
<td>0.01</td>
<td>0.00</td>
<td>0.01</td>
</tr>
<tr>
<td>7</td>
<td>Externally Aided Projects</td>
<td>0.01</td>
<td>0.00</td>
<td>0.01</td>
</tr>
<tr>
<td>8</td>
<td>Assistance to Central Agencies for Infrastructure Development</td>
<td>70.00</td>
<td>71.00</td>
<td>61.00</td>
</tr>
<tr>
<td>9</td>
<td>Market Research including 20 years Perspective Plan</td>
<td>4.00</td>
<td>3.30</td>
<td>5.00</td>
</tr>
</tbody>
</table>
Conclusion:

India has ancient culture as well as historical heritage; as a result most of the tourists have visited India to its historical beauty. The foreign tourists and state tourists visits all over the places in India. The Tourism sector provides a huge share of revenue towards the nation. Today it is one of the flourishing industries in India which provides employment as well as revenue. Indian Government has taken various initiatives to generate income through tourism.

References:
6. India Tourism Statistics at a Glance, 2019
7. Media Reports, Ministry of Tourism, Press Releases, Department for Promotion of Industry and Internal Trade (DPIIT), Press Information Bureau (PIB), Union Budget 2019-20
Goods and Service Tax (GST) in India

Dr. Mrs. Swapnali Aniket Bhilavade
C/O-Mr. Aniket Mahaveer Bhilavade
2659, Krishnai Park, Haripur Tahsil-Miraj, Dist-Sangli

Abstract

The Goods and Services Tax (GST) was launched in India with hopes for taxpayers as well as for the government. It was expected to boost revenue and effect transformative changes to India’s indirect tax regime. It will relieve the economy from the burden of cascading taxes and help in the creation of a common national market.

The GST is a much needed stimulant for economic growth in India by transforming the existing base of indirect taxation towards the free flow of goods and services. GST is also expected to eliminate the cascading effect of taxes. India is projected to play an important role in the world economy in forthcoming years.

In the present paper, introduction of goods and services tax (GST), history of GST, networks of GST, features and Benefits of GST to the Indian economy are discussed.

Introduction

GST or Goods and Services Tax came into use from July 1, 2017 replacing number of other taxes that was applied till June 30, 2018. The discussions of GST Bill have been in process for more than two decades and the bill was passed to implement GST from July 1, 2017 by the Prime Minister of India and his Finance Minister Arun Jaitley. GST was launched on the midnight of July 1, 2017. The single GST replaced several taxes and levies which included central excise duty, services tax, additional customs duty, surcharges, state-level value added tax and Octroi. We follow the dual GST system i.e. GST for State and Central named SGST and CGST; respectively. Let us have an overview on the history of GST from the content below as an eye-opener.

GST is the biggest indirect tax reform of India. It is a comprehensive indirect tax levy on manufacture, sale and consumption of goods as well as services at the national level. It will replace all indirect taxes levied on goods and services by states and Central. GST was publicized as ‘One Nation, One Tax’. The government aims to provide a simplified, single tax regime in line with the tax framework applicable in several major economics across the globe. This single tax has helped streamline various indirect taxes and brought in more efficiency in business. GST law in India is a comprehensive, multi-stage, destination-based tax that is levied on every value addition. The implementation of the GST got overwhelming support from the industry. The industry took this as an opportunity to redefine supply chain model, customize IT processes and evaluate internal and external arrangements to safeguard interest and minimize their tax costs.

The implementation of the Goods and Services Tax (GST) in India was a historical move, as it marked a significant indirect tax reform in the country. The amalgamation of a large number of taxes which were levied at a central and state level, into a single tax is expected to have big advantages. One of the most important benefits of the move is the mitigation of double taxation or the elimination of the cascading effect of taxation. The initiative is now paving the way for a common national market. Indian goods are also become more competitive in international and domestic markets post GST implementation.

From the viewpoint of the consumer, there would be a marked reduction in the overall tax burden that is currently in the range of 25% to 30%. The GST, due to its self-policing and transparent nature, is also easier to administer on an overall scale. There are 3 types of GST - CGST, SGST and IGST and UTGST. They are effectively supporting such major economic development programs. GST is considered as the biggest taxation reform in the history of Indian economy. The GST Council has assigned GST rates to different goods and services. While some products can be purchased without any GST, there are others that come at 5% GST, 12% GST, 18% GST and 28% GST. GST rates for goods and services have been changed a few times since the new tax regime was implemented in July 2017.

Objectives

- To study the history of GST.
- To study the key features and benefits of GST.
Research Methodology

This is conceptual framework research. The entire source of collection of data is secondary that includes Books, websites, journals, articles and Research papers.

History of GST

The history of the Goods and Services Tax (GST) in India dates back to the year 2000 and culminates in 2017 with four bills relating to it becoming an Act. The GST Act aims to streamline taxes for goods and services across India. Several countries have already established the Goods and Services Tax. The Goods and Service Tax or GST is popularly called world over, was first introduced in France in the year 1954. It was consequently introduced in countries like Japan, South Korea, UK and Australia who implemented the GST law.

In Australia, the system was introduced in 2000 to replace the Federal Wholesale Tax. GST was implemented in New Zealand in 1986. A hidden Manufacturer’s Sales Tax was replaced by GST in Canada, in the year 1991. In Singapore, GST was implemented in 1994. GST is a value-added tax in Malaysia that came into effect in 2015.

2000: In India, the idea of adopting GST was first suggested by the Atal Bihari Vajpayee Government in 2000. The state finance ministers formed an Empowered Committee (EC) to create a structure for GST, based on their experience in designing State VAT. Representatives from the Centre and states were requested to examine various aspects of the GST proposal and create reports on the thresholds, exemptions, taxation of inter-state supplies, and taxation of services. The committee was headed by Asim Dasgupta, the finance minister of West Bengal. Dasgupta chaired the committee till 2011.

2004: A task force that was headed by Vijay L. Kelkar, the advisor to the finance ministry indicated that the existing tax structure had many issues that would be mitigated by the GST system.

February 2005: The finance minister, P. Chidambaram, said that the medium-to-long term goal of the government was to implement a uniform GST structure across the country, covering the whole production-distribution chain. This was discussed in the budget session for the financial year 2005-06.

February 2006: The finance minister set 1 April 2010 as the GST introduction date.

November 2006: Parthasarthy Shome, the advisor to P. Chidambaram, mentioned that states will have to prepare and make reforms for the upcoming GST regime.

February 2007: The 1 April 2010 deadline for GST implementation was retained in the union budget for 2007-08.

February 2008: At the union budget session for 2008-09, the finance minister confirmed that considerable progress was being made in the preparation of the roadmap for GST. The targeted timeline for the implementation was confirmed to be 1 April 2010.

July 2009: Pranab Mukherjee, the new finance minister of India, announced the basic skeleton of the GST system. The 1 April 2010 deadline was being followed then as well.

November 2009: The EC that was headed by Asim Dasgupta put forth the First Discussion Paper (FDP), describing the proposed GST regime. The paper was expected to start a debate that would generate further inputs from stakeholders.

February 2010: The government introduced the mission-mode project that laid the foundation for GST. This project, with a budgetary outlay of Rs.1133 crore, computerized commercial taxes in states. Following this, the implementation of GST was pushed by one year.

March 2011: The government led by the Congress party puts forth the Constitution (115th Amendment) Bill for the introduction of GST. Following protest by the opposition party, the Bill was sent to a standing committee for a detailed examination.

June 2012: The standing committee started discussion on the Bill. Opposition parties raise concerns over the 279B clause that offers additional powers to the Centre over the GST dispute authority.

November 2012: P. Chidambaram and the finance ministers of states hold meetings and set the deadline for resolution of issues as 31 December 2012.
February 2013: The finance minister, during the budget session, announces that the government will provide Rs.9,000 crore as compensation to states. He also appeals to the state finance ministers to work in association with the government for the implementation of the indirect tax reform.

August 2013: The report created by the standing committee is submitted to the parliament. The panel approves the regulation with few amendments to the provisions for the tax structure and the mechanism of resolution.

October 2013: The state of Gujarat opposes the Bill, as it would have to bear a loss of Rs.14,000 crore per annum, owing to the destination-based taxation rule.

May 2014: The Constitution Amendment Bill lapses. This is the same year that Narendra Modi was voted into power at the Centre.

December 2014: India’s new finance minister, Arun Jaitley, submits the Constitution (122nd Amendment) Bill, 2014 in the parliament. The opposition demanded that the Bill be sent for discussion to the standing committee.

February 2015: Jaitley, in his budget speech, indicated that the government is looking to implement the GST system by 1 April 2016.

May 2015: The Lok Sabha passes the Constitution Amendment Bill. Jaitley also announced that petroleum would be kept out of the ambit of GST for the time being.

August 2015: The Bill is not passed in the Rajya Sabha. Jaitley mentions that the disruption had no specific cause.

March 2016: Jaitley says that he is in agreement with the Congress’s demand for the GST rate not to be set above 18%. But he is not inclined to fix the rate at 18%. In the future if the Government, in an unforeseen emergency, is required to raise the tax rate, it would have to take the permission of the parliament. So, a fixed rate of tax is ruled out.

June 2016: The Ministry of Finance releases the draft model law on GST to the public, expecting suggestions and views.

August 2016: The Congress-led opposition finally agrees to the Government’s proposal on the four broad amendments to the Bill. The Bill was passed in the Rajya Sabha.

September 2016: The Honorable President of India gives his consent for the Constitution Amendment Bill to become an Act.

2017: Four Bills related to GST become Act, following approval in the parliament and the President’s assent: Central GST Bill, Integrated GST Bill, Union Territory GST Bill, GST (Compensation to States) Bill.

The GST Council also finalized on the GST rates and GST rules. The Government declares that the GST Bill will be applicable from 1 July 2017, following a short delay that is attributed to legal issues.

**Constitution (One Hundred and First) Amendment Act, 2016**

In order to address prevalent issues in taxation, the Constitution 122nd Amendment Bill was put forth in the 16th Lok Sabha on 19 Dec 2014. The Bill suggests levy of GST on all goods and services, except alcohol that humans consume. The tax is levied as Dual GST by the Centre and states/union territories. The component levied by the Centre is Central Tax - CGST, while that levied by the state is State Tax - SGST. The tax levied by union territories is Union Territory Tax - UTGST. The Centre would levy the GST on inter-state trade or imports of services and goods. This tax is referred to as Integrated Tax - IGST. The Central Government will also levy excise duty on tobacco products, in addition to GST. The tax on five petroleum products, i.e. high speed diesel, crude, petrol, natural gas, and Aviation Turbine Fuel (ATF) will be outlined later after a decision is made by the GST Council.

**Goods and Services Tax Network**

Goods and Services Tax Network (GSTN) was set up as a private company in 2013 by the Government under Section 25 of the Companies Act, 1956. GSTN is expected to offer the front-end services of registration, payment, and returns to taxpayers. It would also develop back-end technical modules that will be utilized by 25 states that have opted in. GSTN has also identified 34 IT and financial technology companies and tagged them as GST Suvidha Providers (GSPs). These organizations will develop applications that will be used by taxpayers when they interact with GSTN.
There would be four tax rates under the GST regime, i.e., 5%, 12%, 18%, and 28%. Some goods and services were also classified as exempt from tax. A cess above the peak rate of 28% would be levied on certain sin and luxury goods. The administrative control over 90% of taxpayers with turnover less than Rs.1.5 crore would be with the State tax administration. 10% of control would be with the Central tax administration. Administrative control over taxpayers having turnover above Rs.1.5 crore would be equally divided between the State and Centre tax administration.

**Key Features of GST**

- **Levy of GST:** The centre will levy Central GST (CGST) and the states will levy State GST (SGST) on the supply of goods and services within a state. The centre will levy IGST in case of (i) inter-state supply of goods and services, (ii) imports and exports and (iii) supplies to and from special economic zones.

- **Exemptions from GST:** The centre exempts certain goods and services from the purview of GST through a notification. This will be based on recommendations of the GST Council.

- **Turnover limit under GST and tax right over low turnover entities:** GST is applied when turnover of the business exceeds Rs 20 lakhs per year (Limit is Rs 10 lakhs for the North-Eastern States). Traders who would like to get input tax credit should make a voluntary registration even if their sales are below Rs 20 lakh per year. Traders supplying goods to other states have to register under GST, even if their sales are less than Rs 20 lakh. There is a composition scheme for selected group of taxpayers whose turnover is up to Rs 75 lakhs a year.

- **The four-tier rate structure:** The GST proposes a four-tier rate structure. The tax slabs are fixed at 5%, 12%, 18% and 28% besides the 0% tax on essentials. Gold is taxed at 3%. The center has strictly demanded and got an additional cess on demerit luxury goods that comes under the high 28% tax. Essential commodities like food items are exempted from taxes under GST.

- **Other consumer goods which are common items will be taxed at 5%. The new GST seems to have two standard rates – 12% and 18%:** GST rate structure for the goods and services are fixed by considering different factors including luxury/necessity nature.

- **Tax revenue appropriation between the center and states:** The center and states will share GST tax revenues at 50:50 ratios (except the IGST). This means that if a service is taxed at 18%, 9% will go to the center and 9% will go to the concerned state.

- **Input tax credit:** Every taxpayer while paying taxes on outputs may take credit for taxes paid earlier by the supplier on inputs. However, this will not be applicable on supplies related to: (i) Motor vehicles when used for personal consumption (ii) Supply of food, health services, etc. unless they are further used to make a supply.

- **Taxable amount (value of supply):** The GST levied on the supply of goods and services, whose value will include: (i) Price paid on the supply (ii) Taxes and duties levied under other tax laws (iii) Interest, late fee, and penalties for delayed payments, among others.

- **Refunds and welfare fund:** Any taxpayer may apply for refund of taxes in cases including: (i) Payment of excess taxes or (ii) Unutilized input tax credit. The refund may be credited to the taxpayer, or to a Consumer Welfare Fund under certain circumstances.

- **Returns:** Every taxpayer should self-assess and file tax returns on a monthly basis by submitting: (i) Details of supplies provided, (ii) Details of supplies received, and (iii) Payment of tax. In addition to the monthly returns, an annual return will have to be filed by each taxpayer.

- **Apportionment of IGST revenue:** The IGST collected will be apportioned between the center and the state where the goods or services are consumed. The revenue will be apportioned to the center at the CGST rate, and the remaining amount will be apportioned to the consuming state.

**Benefits of GST to the Indian Economy**

- Removal of bundled indirect taxes such as VAT, CST, Service tax, CAD, SAD, and Excise.
- Less tax compliance and a simplified tax policy compared to current tax structure.
- Removal of cascading effect of taxes i.e. removes tax on tax.
• Reduction of manufacturing costs due to lower burden of taxes on the manufacturing sector. Hence prices of consumer goods will be likely to come down.
• Lower the burden on the common man i.e. public will have to shed less money to buy the same products that were costly earlier.
• Increased demand and consumption of goods.
• Increased demand will lead to increase supply. Hence, this will ultimately lead to rise in the production of goods.
• Control of black money circulation as the system normally followed by traders and shopkeepers will be put to a mandatory check.
• Boost to the Indian economy in the long run.
• These are possible only if the actual benefit of GST is passed on to the final consumer. There are other factors, such as the seller’s profit margin, that determines the final price of goods. GST alone does not determine the final price of goods.

Conclusion:
It is a fact that GST has effected transformative changes to India’s indirect tax regime. GST has relieved the economy from the burden of cascading taxes and became significant step in the creation of a common national market. But implemented GST regime is a half-hearted attempt to rationalize indirect tax structure. There should be a clear consensus over issues of threshold limit, revenue rate, and inclusion of petroleum products, electricity, liquor and real estate in GST.

The government of India should make some positive changes in GST to increase revenue. At the same time, the government should make an attempt to insulate the vast poor population of India against the likely inflation due to implementation of GST. Finally, no doubt, GST has simplified existing indirect tax system and helped to remove inefficiencies created by the existing current heterogeneous taxation system.

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Abstract
The research paper focuses on the concept of Goods and Service Tax (GST) and expectation vs reality of GST implementation. The Goods and Service Tax (GST) is likely to change the whole scenario of current indirect tax system. It is considered as biggest tax reform since 1947. Currently, in India complicated indirect tax system is followed with imbrications of taxes imposed by union and states separately. GST will unify all the indirect taxes under an umbrella and will create a smooth national market. Experts say that GST will help the economy to grow in more efficient manner by improving the tax collection as it will disrupt all the tax barriers between states and integrate country via single tax rate. The new tax system creates the picture of “One Nation - One Market- and One Tax system” Even after implementation of GST more than two and half year’s tax system is not simplified. Tax payer and state government faces many issues with respect to Goods and service Tax portal. The expectation vs. reality of GST implementation is different. So Govt. should take necessary steps to implement GST successfully, so that it will be helpful in countries growth.

Keywords: Tax, Indian Tax Scenario, GST, Expectation vs. Reality of GST.

Introduction:
Government of India has taken a decisive decision of implement the new indirect tax system of Goods and Services Tax (GST) from 1st July, 2017. So the year 2017 always remember as an important an valuable year in the days to come. The implementation of Goods and Services Tax (GST) is considered as a revolutionary event in the history of India. The correct tax system and strong governing is the prime indicator of sustainable development. The new tax system creates the picture of “One Nation----One Market-----and One Tax system”. The new tax system is very easy for doing the business transitions. Entrepreneurs and capitalists (Investors) feel comfortable while doing their same business in new tax system.GST is not much familiar with the Indians but it has worldwide acceptance. GST satisfies all the norms and criteria’s of tax system at international level. It includes four steps i. e. 5%, 12%, 18%, and 28% of tax of goods. GST has very marginal tax on necessary goods i. e. 5% only and maximum on luxurious goods i. e. 28%. The loss caused due to indirect taxing will be recovered by additional surcharge on unwarranted/unreasonable goods.

The Goods and Service Tax (GST) is likely to change the whole scenario of current indirect tax system. It is considered as biggest tax reform since 1947. Currently, in India complicated indirect tax system is followed with imbrications of taxes imposed by union and states separately. GST will unify all the indirect taxes under an umbrella and will create a smooth national market. Experts say that GST will help the economy to grow in more efficient manner by improving the tax collection as it will disrupt all the tax barriers between states and integrate country via single tax rate. GST was first introduced by France in 1954 and now it is followed by 140 countries. Most of the countries followed unified GST while some countries like Brazil, Canada follow a dual GST system where tax is imposed by central and state both. In India also dual system of GST is applied, it includes Central Goods and Service Tax (CGST) and State Goods and Service Tax (SGST). At the consumer level, GST would reduce the overall tax burden, which is currently estimated at 25-30%.Under this system, the consumer pays the final tax but an efficient input tax credit system ensures that there is no cascading of taxes- tax on tax paid on inputs that go into manufacture of goods. In order to avoid the payment of multiple taxes such as excise duty and service tax at Central level and VAT at the State level, GST would unify these taxes and create a uniform market throughout the country. Integration of various taxes into a GST system will bring about an effective cross-utilization of credits. The current system taxes production, whereas the GST will aim to tax consumption.

Review of Literature:
1. Dr. Santosh Dhastane (2020) in his article stated that government of India has taken a decisive decision of implement the new indirect tax system of Goods and Services Tax (GST) from 1st July, 2017. He told that after implementation of GST more than two and half years tax system is not simplified. Tax payer and state
government faces many issues with respect to Goods and service Tax and its portal. **So he concludes that expectation and reality of GST implementation is different.**

2. **Arun Goyal (2017)** in his research paper stated that on 1st July 2017 Government of India has taken a decisive decision of implement the new tax system i.e. Goods and Services Tax (GST). The implementation of Goods and Services Tax (GST) is considered as a revolutionary event in the history of India. He mentioned that GST will help the economy to grow in more efficient manner by improving the tax collection as it will disrupt all the tax barriers between states and integrate country via single tax rate. He has also given information on timeline of GST in India, slab of GST rate, establishment of GST council and compensation of states. **So he concluded that in future GST would reduce the overall tax burden on stakeholders but could not focused impact on common man.**

3. **Dinesh A. Hashin & Varsha Kumari (2017)** in his article stated that government of India has taken a decisive decision of implement the new indirect tax system of Goods and Services Tax (GST) from 1st July, 2017. So the year 2017 always remember as an important an valuable year in the days to come. The implementation of Goods and Services Tax (GST) is considered as a revolutionary event in the history of India. GST satisfies all the norms and criteria’s of tax system at international level. It includes four steps i.e. 5%, 12%, 18%, and 28% of tax of goods. GST has very marginal tax on necessary goods i.e. 5% only and maximum on luxurious goods i.e. 28%. The loss caused due to indirect taxing will be recovered by additional surcharge on unwarranted /unreasonable goods. **The gap has found regarding implementing and understanding of Indian gentleman man.**

**Objectives Of Study:**
1. To Study the concept of GST.
2. To ascertain reforms in Indirect Taxation System.
3. To Study expectation vs reality of GST implementation.

**Limitation Of The Study:**
A detailed study could not be undertaken because time constrain.

**Research Methodology:**
The content of the paper is totally dependent upon secondary sources of data, which have been obtained from various Goods and Services Tax (GST) implementation discussion papers, published article in journals, web articles (internet sources), past studies and news paper etc.

**Concept Of Goods And Service Tax:**
GST is a comprehensive indirect tax on manufacture, sale and consumption of goods and services at national level. One of the biggest taxation reforms in India the (GST) is all set to integrate State economies and boost overall growth. Currently, companies and businesses pay lot of indirect taxes such as VAT, service tax, sales tax, entertainment tax, octroi and luxury tax. After implemented GST, all these taxes are exist . The GST is only one tax, that too at the national level, monitored by the central government. GST is also different in the way it is levied — at the final point of consumption and not at the manufacturing stage. At present, separate tax rates are applied to goods and services. Under GST, is only one tax rate for both goods and services . The goods and services Tax will indeed be a further significant improvement towards a comprehensive indirect tax reforms in the country. Integration of goods and services taxation would give India a world class tax system and improve tax collections. It would end distortions of differential treatments of manufacturing and service sector. GST is expected to create a business friendly environment, as price levels and hence inflation rates would come down overtime as a uniform tax rate is applied. It will also improve government's fiscal health as the tax collection system would become more transparent, making tax evasion difficult. The GST is expected to replace all the indirect taxes in India. At the centre's level, GST will replace central excise duty, service tax and customs duties. At the state level, the GST will replace State VAT. There are three prime model of GST-a) GST at Central Government level only b) GST at State Governments level only c) GST at both, Central and State Government level
Major Milestones In Indian Tax Reforms:

In India, GST was first time introduced on 28th February 2006 in the Budget Speech of the year 2006-07 by Finance Minister Sh. P. Chidambaram. A message was left by the Finance Minister in the Union Budget 2007-08 that GST will be introduced with effect from 1st April 2010. Central and State Governments will be work together to prepare a roadmap for the introduction of GST in India. They planned to introduce GST or “replacing the previous VAT and Service Tax” on 1st April 2010, but some of the States were not ready to implement the GST. After that on 1st April 2012, again Government was going to introduce GST, but due to some management and infrastructure problems it was not introduced. Finance Minister Arun Jaitley introduced the 122nd Constitution Amendment Bill in Parliament and intends to implement GST reform by 1st April 2016. The advantage of GST is that it will replace Indirect Taxes which are levied by Central and State Government. The GST structure will present a transparent system which will be helpful to reduce the burden of cascading effect and it will also improve the Tax compliances and Tax collection. GST will prove the uniformity of Taxes in all over the country.

Table 1: Reforms in Indirect Taxation System

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Year</th>
<th>Reforms</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1974</td>
<td>In the report of LK Jha Committee suggested VAT should be introduced</td>
</tr>
<tr>
<td>2</td>
<td>1986</td>
<td>Introduction of a restricted VAT called MODVAT</td>
</tr>
<tr>
<td>3</td>
<td>1991</td>
<td>Report by the Chelliah Committee recommended either VAT or GST which was accepted by Government</td>
</tr>
<tr>
<td>4</td>
<td>1994</td>
<td>Introduction of Service Tax @ 5%</td>
</tr>
<tr>
<td>5</td>
<td>1999</td>
<td>Formation of Empowered Committee on State VAT</td>
</tr>
<tr>
<td>6</td>
<td>2000</td>
<td>Implementation of uniform floor rate of tax for VAT at the rate 1%, 4% and 12.5%, and Abolition of tax related incentives granted by States</td>
</tr>
<tr>
<td>7</td>
<td>2003</td>
<td>VAT implemented in Haryana in April 2003</td>
</tr>
<tr>
<td>8</td>
<td>2004</td>
<td>Significant progress towards CENVAT, MODVAT was abolished and credit account was merged with service tax and excise to provide for cross utilization.</td>
</tr>
<tr>
<td>9</td>
<td>2005-06</td>
<td>VAT implemented in 26 more states</td>
</tr>
</tbody>
</table>
| 10      | 2007 | First GST released By Mr. P. Shome in January

☐ Finance Minister announces for GST in budget Speech and CST phase out starts in April 2007. Then, Joint Working Group formed and submitted report |
| 11      | 2008 | EC finalizes the view on GST structure in April 2008 |
| 12      | 2009 | First discussion paper on GST was released and commission submitted report proposing GST to be implemented from 1.4.2010 |
| 13      | 2010 | Department of Revenue commented on GST discussion paper and Finance Minister suggested probable GST rate. |
| 14      | 2011 | Team was set up to lay down road map for GST and 115th Constitutional Amendment Bill for GST was laid down in Parliament |
| 15      | 2012 | Negative list regime for service tax was implemented |
| 16      | 2013 | Parliamentary Standing Committee submitted its report on the Bill |
| 17      | 2014 | 115th Amendment Bill lapsed and was reintroduced in 122nd Constitutional Amendment Bill |
| 18      | 2016 | Finance Minister Arun Jaitley introduced the 122nd Constitution Amendment Bill in Parliament and intends to implement GST reform by 1st April 2016. |
| 19      | 2017 | Implementation GST on 1st July, 2017 |

Working Process Of GST:

The GST system is based on the same concept as VAT. Here, set-off is available in respect of taxes paid in the previous level against the GST charged at the time of sale. The GST model has some aspects which are as follows:

**Components:** GST will be divided into two components, namely, Central Goods and Service Tax and State Goods and Service **Applicability:** GST will be applicable to all Goods and Services sold or provided in India, except from the list of exempted goods which fall outside its purview. **Payment:** GST will be charged
and paid separately in case of Central and State level. **Input Tax Credit:** The facility of Input Tax Credit at Central level will only be available in respect of Central Goods and Service tax. In other words, the ITC of Central Goods and Service tax shall not be allowed as a set-off against State Goods and Service tax and vice versa.

**Impact Of Gst On Indian Economy:**

The Goods and Service Tax (GST) bill is expected to have wide ranging ramifications for the complicated taxation system in the country. It is likely to improve the country’s tax to GDP ratio and also inhibit inflation. However, the reform is likely to benefit the manufacturing sector but may make things difficult for the services sector. Though there are expectations that the GDP growth is likely to go up by 1 to 2 %, the results can only be analyzed after the GST implementation. The response is mixed from countries around the world. While the New Zealand economy had a higher GDP growth, it was lower in case of Canada, Australia and Thailand after the GST was implemented. The one per cent tax that has been proposed as a sop to appease the States for compensating their loss of revenue from the inter-state CST is likely to play a spoil sport. It is probable that it may affect the GDP adversely. The Congress is already opposing the 1 per cent tax. The GS Tax rate is expected to be around 17-18% and can be assumed as a tax neutral rate. This tax rate is not likely to give any incremental tax revenue to the government. The rate will prove beneficial for the manufacturing sector where the tax rate is around 24% at present. The major manufacturing sectors that will benefit the most are FMCG, Auto and Cement. This is because they are currently reeling under 24 to 38 per cent tax. The sector which is going to be adversely affected is the services sector. Already there has been a hike from 12 to 14% from the 1st of June this year. Another 4 per cent increase will break their backs. The uniformity in the taxation rate is fine but it should not result in disparity for the goods and services sectors. Nobody has thought of the implications it will have in the services sector if the government moots a higher GS Tax rate like 20% or 24%. The higher GST rate will definitely boost the tax to GDP ratio, while giving financial muscle to the government for increasing the capital expenditure. This is likely to spur growth in the economy. There is definitely a silver lining to the whole exercise. The unorganized sector which enjoys the cost advantage equal to the taxation rate can be brought under the GST bill. This will bring a lot of unorganized players in the fields like electrical, paints, hardware etc. under the tax net. It is easier said than done. It will take a lot of meticulous planning in the implementation of the GST reform for capturing the unorganized sector under its ambit. For one it will widen the tax reach and secondly it will benefit the organized players who lose out revenue to the unorganized sector at present. There are still a lot of unchartered territories which need to be looked into through parliamentary discussions in the sessions. This will bring sanctity to the taxation system without hurting any of the sectors adversely. The Individuals and Companies - With the collection of both the central and state taxes proposed to be made at the point of sale, both components will be charged on the manufacturing costs and the individual will benefit from lowered prices in the process which will subsequently lead to increase in consumption thereby profiting companies.

**Past Rates V/S GST Rate Slabs:**

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>New GST Rates</th>
<th>Past Rates</th>
<th>Products</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>5%</td>
<td>Up to 9%</td>
<td>Tea, Coffee, Edible oil, Spices, Indian Sweets, Life Saving Drugs, Frozen Vegetables</td>
</tr>
<tr>
<td>2</td>
<td>12%</td>
<td>9-15%</td>
<td>Computers, Processed Food(Butter, Cheese), Tooth Powder</td>
</tr>
<tr>
<td>3</td>
<td>18%</td>
<td>15-21%</td>
<td>Soaps, Oils, Shaving sticks, Hair Oil, Toothpaste, Corn Flakes, Bulgur, Wheat</td>
</tr>
<tr>
<td>4</td>
<td>28%</td>
<td>21%</td>
<td>Luxury goods</td>
</tr>
</tbody>
</table>

**Expectation Vs Reality of GST Implementation:**

Even after implementation of GST more than two and half year’s tax system is not simplified. Tax payer and state government faces many issues with respect to Goods and service Tax portal. The expectation vs. reality of GST implementation is as under-
1. In 2018-19 Govt. expected tax collection is Rs. 603900 Crors whereas actual collection was 457534 Crores approx. this reflect lack of proper planning and implementation of GST.

2. GST theme was “One Nation -One Market-and One Tax system” whoever in reality the tax rates range from 5% to 28% hence it failed to make tax simplified.

3. Due to non-implementation of GST successfully the GDP rate of country is on only on 5%.

4. In GST collection of tax happens in the state where goods are sold to consumer. Due to this State like Chhatisgad, which were dependent on production of tax are affected. Chhatisgads collection of tax on coal production was Rs. 5600 Crores but in GST above mentioned tax has been cancelled there is loss of 5600 Crores in this state. These affect normal functioning of these states.

5. As decided the state will gate 25-30% of GST collection from center for the year 2017-2022. After 2022 state will face finance crunch as the center will stop providing 25-30% share in tax collection. This will affect states development.

6. During implementation it is assumed that wrong doing will be control but in reality we has seen many cases were bogus ITC claim was submitted. It is affect of tax collection.

7. Then Arun Jatli Ex-Finance Minister committee suggested 10% increase of state share every year but it was finalize at 14% due to pressure of various states. Center is facing problem in giving 14% increase to state as the actual collection of state is not as expected.

8. State Govt. and traders face many problems in GST portal and return.

9. State Govts. also demanded to share of cesses and other tax collected by central government this create problem of Center and State.

10. The unorganized sector which not enjoys the cost advantage equal to the taxation rate can be brought under the GST bill. This will affect lot of unorganized players in the fields like electrical, paints, hardware etc. under the tax.

   Govt. should take necessary steps to implement GST successfully, so that it will be helpful in countries growth.

Conclusion:

The Goods and Service Tax (GST) is likely to change the whole scenario of current indirect tax system. It is considered as biggest tax reform since 1947. Tax policies play an important role on the economy through their impact on both efficiency and equity. A good tax system should keep in view issues of income distribution and, at the same time, also endeavor to generate tax revenues to support government expenditure on public services and infrastructure development. The ongoing tax reforms on moving to a goods and services tax would impact the national economy, International trade, firms and the consumers. There has been a good deal of criticism as well as appraisal of the Goods and Services Tax regime. It is considered to be a major improvement over the pre-existing central excise duty at the national level and the sales tax system at the state level, the new tax will be a further significant breakthrough and the next logical step towards a comprehensive indirect tax reform in the country.

Even after implementation of GST more than two and half year’s tax system is not simplified. Tax payer and state government faces many issues with respect to Goods and service Tax portal. The expectation vs. reality of GST implementation is different. So Govt. should take necessary steps to implement GST successfully, so that it will be helpful in countries growth.

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Overview of the Goods and Service Tax

Dr. Awaghade Balasaheb Dnyandeo
M.A. (Economics) M.Phil. Ph.D.

Introduction: Benefits Of The Gst

The benefits of this transformational tax reform are manifold. The benefits include:

- A single tax would replace multiple taxes.
- Set-off of prior-stage taxes would mitigate the ill effects of cascading.
- Tax burden on goods and services would decrease, benefiting common man.
- Implementation of GST Would make our products competitive in domestic and international markets.
- It would boost economic activity and create more jobs.
- The GDP would grow though the estimates in this regard vary.

Salient Features Of The Gst

- The GST Would be applicable on the supply of goods or services.
- It would be a destination based consumption tax.
- It would be a dual GST with the Centre and states simultaneously levying it on a common tax base.
- The GST to be levied by the centre would be called central GST (CGST) and that to be levied by States would be called State GST (SGST).
- The GST would apply to all goods other than alcoholic liquor for human consumption and five petroleum products.
- The GST would apply to all services barring a few to be specified.
- Tobacco and tobacco products would be subject to GST. In addition, the Centre could levy excise duty on these products.
- The GST would subsume numerous Central and State taxes.
- The CGST and SGST would be levied at rates to be jointly decided by the Centre and States.

Gst And Centre – State Financial Relations

- Currently, the fiscal powers between the Centre and the States are clearly demarcated in the Constitution.
- The Centre has the powers to levy tax on the manufacture of goods while the States have the powers to levy tax on the sale of goods.
- In case of inter-State sales, the Centre levies the Central Sales Tax but, the tax is collected and retained by States.
- As for services, it is the Centre alone that is empowered to levy services tax.
- Introduction of the GST would require amendments in the Constitution so as to simultaneously empower the Centre and the States to levy and collect this tax.

Threshold Exemption

Sec. 9 & Schedule III

- Taxpayers with an aggregate turnover up to [Rs. 10 lakhs] in a FY shall be exempt from tax.
- Aggregate turnover shall be computed on all India basis.
- For NE States and Sikkim, the exemption threshold shall be [Rs. 5 lakhs].
- All taxpayers eligible for threshold exemption will have the option of paying tax with input tax credit (ITC) benefits.
- Tax payers making inter-state supplies or paying tax on reverse charge basis shall not be eligible for threshold exemption.
Composition Scheme

**Sec. 8**
- Small taxpayers with an aggregate turnover up to [ Rs. 50 lakhs ] in a FY shall be eligible for composition levy.
- Under the scheme, a taxpayer shall pay tax as a percentage of his turnover during the year without the benefit of ITC.
- The floor rate of tax for CGST and SGST shall not be less than [ 1% ].
- A tax payer opting for composition levy shall not collect any tax from his customers.
- Eligible taxpayers shall have the option of paying tax with ITC benefits.
- Tax payers making inter-State supplies or paying tax on reverse charge basis shall not be eligible for composition scheme.

Exemption

**Sec. 10**
- On the recommendation of the Council, the Central/State Govt. May, by notification, exempt specified goods and / or services from payment of CGST/SGST.
- Exemptions are of two types : General and Adhoc.
- General exemptions are universal in nature and are issued in public interest.
- Adhoc exemptions are issued in public interest to deal with circumstances of an exceptional nature.
- An explanation can be inserted in notification within one year of its issue, clarifying the intent and scope.
- Notification shall be published in the official gazette and made available on the official website.

Input Tax Credit (ITC)

**Sec. 16**
- ITC is available for business purposes and in respect of all taxable supplies.
- ITC is available on all goods other than goods and / or services in the negative list.
- Negative list comprises, inter alia,
  - Motor vehicles (except when they are used for certain purposes)
  - Goods and services provided in relation to food and beverages, outdoor catering, beauty treatment etc.
  - Goods and / or services on which tax has been paid under composition scheme.
- Full ITC shall be allowed on capital goods on its receipt.

**Input Tax Credit**

- The taxable person shall take credit and may utilize the same for payment of output tax.
- Unutilized credit can be carried forward or can be claimed as refund in certain situations.
- Condition for availing of ITC by taxable person:
  - He is in possession of a tax invoice.
  - He has received the goods and / or services
  - The tax charged in respect of the supply has been paid to Government.
  - He has furnished the return.
- ITC cannot be availed on invoices which are more than one year old.

**Input Tax Credit**

Manner of Utilization of credit
- ITC on account of CGST shall first be utilized towards payment of CGST; the amount remaining, if any shall be utilized towards payment of IGST.
- No ITC on account of CGST shall be utilized towards payment of SGST and Vice versa.
ITC on account of IGST shall first be utilized towards payment of IGST; the amount remaining, if any shall be utilized towards payment of CGST and SGST, in that order.

**Registration**

**Schedule III & Chapter VI**

- **Liability to be registered**
  - Every person who is registered or who holds a license under an earlier law
  - Every person whose turnover in a year exceeds Rs. [9 lakhs]

- **Liability to be registered irrespective of threshold**
  - Persons making inter-State taxable supply
  - Persons required to pay tax under reverse charge
  - Casual and non-resident taxable persons
  - E-Commerce operator
  - Persons who supply goods through e-commerce operator
  - An aggregator who supplies services under his brand name
  - Persons who supply goods and/or services on behalf of a registered taxable person.
  - Input Service Distributor
  - Persons required to deduct tax at source

**Return**

**Chapter VII**

- Taxpayers shall file monthly returns. Return to be filed within 20 days after the end of tax period [Sec. 27 (1)].
- Composition taxpayers shall file quarterly returns [Sec. 27 (1)].
- ITC shall be provisionally allowed on filling or return (Sec. 28).
- Short-filing of return is allowed, but returns filed without payment of full tax shall not be treated as a valid return for allowing ITC in respect of supplies made by taxable person [Sec. 27 (3)].
- Annual return to be filed on or before 31st December following the end of the financial year [Sec. 30 (1)].
- Audited statement of accounts and reconciliation statement to be submitted along with the Annual Return by certain taxable persons [Sec. 30 (2)].

**Payment Of Tax**

**Chapter IX**

- Every deposit made by a taxable person shall be credited to the electronic cash ledger of such person [Sec. 35 (1)].
- ITC as self assessed in the return of a taxable person shall be credited to his electronic credit ledger. [Sec. 35 (2)].
- Payment of tax is made by way of the debit in the electronic cash or credit ledger [Sec. 35 (3) & (4)].
  - Self – assessed tax, and other dues related to returns of previous tax periods;
  - Self – assessed tax, and other dues related to returns of current tax period; and
  - Any other amount payable under the Act or rules made there under including the demand determined under section 51.

**Refunds**

Sec. 38

- Refund can be claimed within 2 years from the relevant date.
- Refund of ITC allowed in case of exports or where the credit accumulation is on account of inverted duty structure.
Refund shall be granted within 90 days from the date of receipt of application.
In case of refund claim on account of exports, 80% of the claim can be given immediately on a provisional basis.
Applicant shall produce documentary evidence that he has not passed on the incidence of tax on to any other person.
No need to furnish such evidence if the refund claim is less than Rs.5 lakhs. Self-Certification would suffice.
Interest payable after 3 months from the date of receipt of application till the date of refund.
Refund of ITC not allowed where the export goods are subject to duty.

Assessment
Sec. 44 & 44 A
- Taxable person shall himself assess the taxes payable
- Taxable person may request for provisional assessment in cases where he is unable to determine the value or rate of tax
- Taxable person will have to furnish bond and security for availing this facility.
- Provisional assessment is to be finalized within 6 months.
- After final assessment, the taxable person shall be liable to pay additional tax or may claim refund, as case may be.

Audit
Sec 49
- Audit can be conducted at the place of business of the taxable person or at the office of the tax authorities.
- Taxable person shall be informed sufficiently in advance, prior to the conduct of audit.
- Audit shall be carried out in a transparent manner.
- Audit to be completed within 3 months, extendable by a further period of 6 months.
- On conclusion of audit, the proper officer shall without delay notify the taxable person of the findings, the taxable person’s rights and obligations and reasons for the findings.

Demands
Sec 51
- Adjudication order shall be issued within 3 years of filing of annual return in normal cases.
- The time limit is 5 years (from filing of annual return) in fraud/suppression cases
- No separate time lines for issue of SCN and adjudication order.
- Provisions for settlement of cases at every stage, right from audit/investigation to the stage of passing of adjudication order and even thereafter.
- No/Minimal penalty if the tax and interest is paid at the stage of audit/investigation.
- The amount of tax, interest and penalty demanded in the order shall not be in excess of the amount specified in the notice.
- No demand shall be confirmed on grounds other than the grounds specified in the notice.

Penalty Disciplines
Sec. 68
- No substantial penalties for minor breaches of tax regulations or procedural requirements.
- No penalty error any omission or mistake in documentation which is easily rectifiable and obviously made without fraudulent intent or gross negligence.
- Penalty shall be commensurate with the degree and severity of the breach.
- No penalty shall be imposed W/O issue of SCN and W/O giving PH.
Reasoning to be given in the order, specifying the nature of the breach and the applicable laws or procedure.
In case of voluntary disclosure of breach, the tax authorities may consider this fact as a potential mitigating factor when establishing a penalty for that person.

Conclusion

GST : A Game Changer

- Introduction of GST would be a very significant step in the field of indirect tax reforms in India.
- Revenues of Centre and States would rise due to widening of tax base, increase in trade volumes and improved tax compliance.
- Introduction of GST would reduce economic distortions caused by interstate variations in taxes.
- It will streamline tax administration and avoid harassment of business.
- Compliance costs for the industry will go down.
- The GST, because of its transparent nature, would be easier to administer.
- It would pave the way for a common national market.

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Role of Skill India Programme in Economic Development

Mr. Ramchandra Keshav Wakarekar
Assistant Professor in Economics
Bhogawati Mahavidyalaya Kurukali, Kolhapur

Abstract

Skill India programme plays significant role in economic development. India is second largest country in terms of population and has considered to be biggest youth nation across the world. In recent years, the demand for skilled labour has been rising in across the country. India is lagging behind in context of creating skilled manpower. No country can achieve their economic goals unless it has skilled manpower. It is therefore, developing country like India needs to be run skill oriented programme which helps to increase Gross Domestic product of India. It is therefore, developing country like India needs to be run skill oriented programme which helps to increase Gross Domestic product of India. The programme is very much important in perspective of many views such as employment generation, income generation, small and cottage industrial development. Prime minister Narendra Modi launched skill India mission in 2015 by the keeping view of make India to Skill Capital of the world. The skill India mission played very vital role in build-up skillful workforce of country. The skill India mission is one of the aspirational path to provide skill oriented workforce in country. The scheme like PMKVY has been providing SST Project based training to youths since inception. The Ministry of Skill Development and Entrepreneurship kept aim to provide 01 Crore youth from 2016 to 2020. The northern states of India have given considerable performance in PMKVY placement. Today this scheme has become popular in many ways. Despite its popularity, it is found that the scheme shows considerable gap between certified candidate and placed candidate in PMKVY. In order achieve maximum results, awareness campaign is necessary. For efforts should be made to increase performance of PMKVY in placement.

Keywords: Importance of Skill India and Role of PMKVY

Introduction:

Skill India programme plays a significant role in economic development. India is second largest country in terms of population and has considered to be biggest youth nation across the world. In recent years, the demand for skilled labour has been rising in across the country. India is lagging behind in context of creating skilled manpower. No country can achieve their economic goals unless it has skilled manpower. It is therefore, developing country like India needs to be run skill oriented programme which helps to increase Gross Domestic product of India. The programme is very much important in perspective of many views such as employment generation, income generation, small and cottage industrial development. Prime minister Narendra Modi launched skill India mission in 2015 by the keeping view of make India to Skill Capital of the world. The present paper attempts to focus importance of Skill India programme in Indian Economy. The skill development has been assessed in the form of general education and the vocational training level of the Indian workforce in the age group of above 14 to 59 year which had to be found extremely low around 38% of the workforce are not even literate 24% are having below primary or up to primary level of education and remaining 38% has an education level of middle and higher level while only 10% of the workforce is vocationally trained with 2% and 8% informal training."

Objectives:
1: To Focus the Importance of Skill India Programme in Indian Economy
2: To Study the Role of Pradhanmantri Kaushal Vikas Yojana (PMKVY) Training Programme in Indian Economy.

Data Base and Methodology.

The present paper is based on purely secondary data. The required data concerned with Role of Skill India programme on Economic Development has been taken from various sources like books, articles reports and internet etc.
Importance of Skill India Mission:

India is characterized by 62% population working age group and more than 54% of the population is below 25 years. Today the world as well as India need to be skilled workflow. In order to ensure rapid development, skill development and skill India mission is required. Our country has to face dual side problem in which one side having small trained workforce and other side has non-employability to large section of society.

Employment Generation:

The main aim behind launching skill India programme is to boost employment generation in the country. Employment generation leads to higher consumption and higher consumption resulted into increase demand of the goods and services.

Industrial Development:

The programmes will ensure overall industrial development. In India there are many vacant seats only because of unavailability of proper skilled man. It creates ultimately hurdles in overall development industrial sector.

Supply of Technical Expertise:

Technical expertise bring about speed in their productivity. Due to lack of technical expertise, there has been many machineries and instruments witnessing unproductivity. The skill India mission ensures supply of technical expertise to all sort of Industry.

Innovation:

Innovation is the prime factor of industrial development. It leads to increase productivity and curtailment in cost of production. Innovation practices in industry could be done by skilled labour. No one can ensure innovation unless he has fulfilled skilled training of their field.

Balanced Development:

India requires balanced development policy if Indian youths will ensure skill oriented education development may be take place in rural sector also. it leads to also pursuing balanced development in the country.

Pradhan Mantri Kaushal Vikas Yojana:

The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is flagship scheme which launched by government of India. It is being implemented by the National Skill Development Council (NSDC). The objective of this scheme is to encourage skill development for youth by providing monetary rewards for successful of approved training programmes.

Besides the scheme enables and mobilize to a largest number of Indian youth to learn skill training as well as become employable and earn their livelihood. The scheme is being implemented through Public-Private and Public- Public Partnership. The implementing agency of this scheme is National Skill Development Corporation. The scheme is ensuring success in terms of providing employment to Indian youth.

Top Ten States Performed Well in Pradhan Mantri Kaushal Vikas Yojana

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>States</th>
<th>Certified</th>
<th>Placed</th>
<th>% With India</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Uttar Pradesh</td>
<td>214421</td>
<td>158053</td>
<td>15.65</td>
</tr>
<tr>
<td>2</td>
<td>Madhya Pradesh</td>
<td>245452</td>
<td>98971</td>
<td>9.80</td>
</tr>
<tr>
<td>3</td>
<td>Haryana</td>
<td>211998</td>
<td>96375</td>
<td>9.54</td>
</tr>
<tr>
<td>4</td>
<td>Rajasthan</td>
<td>231931</td>
<td>95991</td>
<td>9.5</td>
</tr>
</tbody>
</table>
Above table observes performance of top ten states in providing placement in PMKVY. About 76.42% placement have been registered by these top ten states. Out of these, Uttar Pradesh is highest in context of placement against certified candidate, its placement rate is 15.65%. While Delhi is lowest in terms placement amongst top ten states. It registered 4.6% placement under PMKVY scheme.

### Top Ten States Performed Well in PMKVY

<table>
<thead>
<tr>
<th>State</th>
<th>Certified</th>
<th>Placed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tamilnadu</td>
<td>191950</td>
<td>73231</td>
</tr>
<tr>
<td>Telangana</td>
<td>104633</td>
<td>57509</td>
</tr>
<tr>
<td>Punjab</td>
<td>127269</td>
<td>56846</td>
</tr>
<tr>
<td>West Bengal</td>
<td>116603</td>
<td>46668</td>
</tr>
<tr>
<td>Delhi</td>
<td>116945</td>
<td>46537</td>
</tr>
<tr>
<td>Andhra Pradesh</td>
<td>85046</td>
<td>41414</td>
</tr>
<tr>
<td>India</td>
<td>26,93,372</td>
<td>10,09,638</td>
</tr>
</tbody>
</table>

Source: THE HINDU Business Line

Placement Figure as on 30-11-2018 is with respect to 18.42 lakh certified candidates 90 days prior in August 31, 2018.

Above graph shows the Certified and Placed candidate under PMKVY. About 214421 candidates have been certified under PMKVY in Uttar Pradesh. Out of them around 158053 received placement under PMKVY scheme. Similarly, Delhi shows 116945 certified candidate, out of these 46537 candidates have been got placement through PMKVY.

### Conclusion:

The skill India mission played very vital role in build-up skillful workforce of country. The skill India mission is one of the aspirational path to provide skill oriented workforce in country. The scheme like PMKVY has been providing STT Project based training to youths since inception. The Ministry of Skill Development and Entrepreneurship kept aim to provide 01 Crore youth from 2016 to 2020. The northern states of India have given considerable performance in PMKVY placement. Today this scheme has become popular in many ways. Despite its popularity, it is found that the scheme shows considerable gap between certified candidate and placed candidate in PMKVY. In order to achieve maximum results, awareness campaign is necessary. For efforts should be made to increase performance of PMKVY in placement.

### References:

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Farmers Suicides in Maharashtra

Mr. Sunil Rajaram Thokle ,
Assistant Professor in Economics. JSM College, Alibag

Abstract:
Farmers and agriculture labourers are backbone our agriculture sector. Their contribution is more in produce food grains, vegetables, fruits and other agriculture product. We are dependent on this two factors of agriculture but today’s, there is not good situation of farmers and labourers, they are struggling for agricultural, social, economic and environmental problems. Farmers and agriculture labourers suicides is serious issues in Maharashtra and our country. Some recent report and RTI information said that Maharashtra had highest number of farmer suicides in India and 15,356 farmers was suicides in the state between 2013 and 2018. Government should be measures on farmers and labourers suicides. To provide sustainable finance, management, information, sustainable price and income to farmers and agriculture labourers.

Introduction:
Farmers suicides in our country is serious issue in present situation. some of the government data also shown that number of farmers and agriculture laborers suicides cases are increasing in Maharashtra and all over India. The Ministry of Home Affairs has confirmed, in the National Crime Records Bureau’s accidental deaths and suicides in India report released that 11,379 farmers died by suicide in India in 2016. That means 948 suicides every month, or 31 suicides every day In July 2018, Maharashtra had highest number of farmer suicides in the India with 3,661 in 2016. It also recorded the highest number of farmer suicides in 2014 and 2015 at 4,004 and 4,291 respectively. According to a recent report, RTI application filed in Maharashtra revealed that 15,356 farmers died by suicide in the state between 2013 and 2018. According to experts, farmers commit suicide mainly due to crop failure, damaged crops of bad weather, lack of irrigation, drought issues and poor market prices for their produce. If we think long term sustainable development of agriculture, farmers and agriculture labourers, Government should be provide better sustainable management, Organic farming, income, suitable price, insurance, finance, housing, health, education, food security etc to farmers and labourers. To management of low cost agriculture and farmers should sell their produce in farmers agriculture market. To provide Subsidiary income opportunities livestock, dairying, fisheries and food processing etc to farmers. Government should be provide minimum basic income scheme to farmers and agriculture labourers.

Methodology: this research paper based on quantitative research technique and use of secondary data for analysis. Research data has obtained from various websites, news reports and government department.

Objectives: there are following objectives of this research paper.
1)To study of Farmers suicides in Maharashtra.
2)To study of causes of farmers suicides in Maharashtra.
3)To suggest appropriate measures on Farmers suicides.

Data analysis: Following is the statement showing the farmer suicide details from 2008-2019

1. Farmers suicides in Maharashtra from 2008 to 2019.

<table>
<thead>
<tr>
<th>Year</th>
<th>Farmers suicides</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>1966</td>
</tr>
<tr>
<td>2009</td>
<td>1605</td>
</tr>
<tr>
<td>2010</td>
<td>1741</td>
</tr>
<tr>
<td>2011</td>
<td>1518</td>
</tr>
<tr>
<td>2012</td>
<td>1473</td>
</tr>
<tr>
<td>2013</td>
<td>1296</td>
</tr>
<tr>
<td>2014</td>
<td>1981</td>
</tr>
</tbody>
</table>
With reference Above table it is explain that farmer suicides number had increased from 2015 to 2019. In the year 2015 farmers suicides was 3263 and 2019 it was 2532. This is alarming serious issues of farmers and agriculture labourers. This data was obtained from TV show of 3 January 2020 of News 18 lokmat.

2. Farmers suicides in the State: from January to November 2019.

<table>
<thead>
<tr>
<th>Region</th>
<th>Farmers suicides</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vidarbha</td>
<td>1169</td>
</tr>
<tr>
<td>Marathwada</td>
<td>835</td>
</tr>
<tr>
<td>North Maharashtra</td>
<td>442</td>
</tr>
<tr>
<td>West Maharashtra</td>
<td>85</td>
</tr>
<tr>
<td>Kokan</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>2532</td>
</tr>
</tbody>
</table>

With reference above table it is explain that higher farmer suicides in Vidarbha 1169 and 835 in Marathwada and 442 in North Maharashtra. 85 farmers suicides in West Maharashtra in 2019.

3. District wise farmers suicides in Maharashtra.

<table>
<thead>
<tr>
<th>District</th>
<th>Farmers suicides 2017</th>
<th>Farmers suicides 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aurangabad</td>
<td>991</td>
<td>947</td>
</tr>
<tr>
<td>Amaravati</td>
<td>1064</td>
<td>1049</td>
</tr>
<tr>
<td>Nashik</td>
<td>475</td>
<td>421</td>
</tr>
<tr>
<td>Nagpur</td>
<td>280</td>
<td>248</td>
</tr>
<tr>
<td>Pune</td>
<td>102</td>
<td>94</td>
</tr>
</tbody>
</table>

This table show that highest farmers suicide in Aurangabad, Amaravati, Nashik and Nagpur.

4. Reasons for farmers suicides in the Vidarbha region of Maharashtra

<table>
<thead>
<tr>
<th>Reasons for farmers’ suicide</th>
<th>Frequency across list</th>
<th>Average rank</th>
<th>Smith’s value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt</td>
<td>5</td>
<td>2.2</td>
<td>0.592</td>
</tr>
<tr>
<td>Addictions</td>
<td>2</td>
<td>1.5</td>
<td>0.265</td>
</tr>
<tr>
<td>Environmental problems</td>
<td>2</td>
<td>1.5</td>
<td>0.257</td>
</tr>
<tr>
<td>Poor price for farm produce</td>
<td>2</td>
<td>2.5</td>
<td>0.224</td>
</tr>
<tr>
<td>Stress and family responsibilities</td>
<td>2</td>
<td>4.0</td>
<td>0.163</td>
</tr>
<tr>
<td>Government apathy</td>
<td>2</td>
<td>3.5</td>
<td>0.159</td>
</tr>
<tr>
<td>Poor irrigation</td>
<td>1</td>
<td>1.0</td>
<td>0.143</td>
</tr>
<tr>
<td>Increased cost of cultivation</td>
<td>2</td>
<td>3.5</td>
<td>0.143</td>
</tr>
<tr>
<td>Private money lenders</td>
<td>2</td>
<td>3.5</td>
<td>0.136</td>
</tr>
<tr>
<td>Use of chemical fertilizers</td>
<td>3</td>
<td>5.6</td>
<td>0.129</td>
</tr>
<tr>
<td>Crop failure</td>
<td>2</td>
<td>4.0</td>
<td>0.124</td>
</tr>
</tbody>
</table>

(Sources: https://www.ncbi.nlm.nih.gov)

the various reasons/ Causes identified for farmers’ suicide in Maharashtra .
1) debt problems: small and marginal farmers are indebtedness. They had taken loan from cooperatives and private banks,nationalized banks and money lenders.many farmers and agriculture labourers had suicide for only 50000 rupees loan amount.
2) addiction: addiction is one another causes. Some of farmers and agriculture laboures has going on indebtedness situation this several mental effect, stress effect on farmers they are going in addiction.
3) environmental problems: climate change and monsoon are more affecting in Maharashtra agriculture. Monsoon are going too late two months in crop cultivation period and some times monsoon did not come on the time. Some times heavy rain, cyclones, Garpit etc. climate calamities has destroyed agriculture. This big issues and loss of agriculture products of farmers. They have to big loss in agriculture income. Farmers are worry about income and economic stress is big problem of farmers.

4) poor prices for farm produce: farmers are not getting good prices for agriculture products. In winter times agri products getting low prices. And summer times agri products are getting higher prices. This is perishable product and do not store long period. Farmers are not waiting for long time of agri. Products. They sold products immediately to traders.

5) stress and family responsibilities: agriculture disasters mostly affected and burden, stress on farmers. Small and marginal farmers are living in poverty they worry about income and money and family responsibilities. They are going in several socio, economic and mental stress. This is important causes of farmers suicides in Maharashtra.

6) government: center and state government also neglected to the agriculture sector and budget provision of fund to agriculture is insufficient. Not particular government policy for agri. Farmers and labours. Many loan waiver schemes for farmers but mostly farmers and labours had taken loan from money lenders.

7) poor irrigation: vidharbha and marathawada are drought prone areas in Maharashtra and agriculture is dependent only on monsoon rain. Low rainfall in this region and lack of water and irrigation facilities to agriculture in vidharbha and marathawada. Agriculture production is very less in this region.

8) increased cost of cultivation: after globalization period the government had reduced subsidy to agriculture. New High yield varieties seed sold costly by private companies to farmers. fertilizers, insecticides and pesticides prices are increasing and this effect on farmers. Other input cost of agriculture are rising and farmers agriculture budget cost will be increased. But the same time agriculture income is less that is the big loss of farmers.

9) private money lenders: more than 40 percent small and marginal farmers were taken loan from money lenders because this is easy way getting loan from money lenders. bank did not provide urgent loan to farmers. banks managers attitude to sees agriculture is negative and they did not get interest in provide loans to farmers.

10) crop failure: when natural disasters and other reasons by crop failure then this stress effects on farmers and all goes to collapse of farmers opportunities and ambitious.

Findings:
Mostly farmers suicides in Vidarbh and Marathwada region in Maharashtra. Farmers suicides numbers were increased from year 2015 to 2019. Daily 8 farmers suicides in Maharashtra in 2019. Main reasons of Farmers suicides are Debt, environmental problems, poor prices for farm produce, poor irrigation facilities and money lenders. Farmers suicides in Maharashtra is alarming in serious and sensitive issue.

Conclusion and Implications for policy:
Maharashtra government should be made policy for farmers and agriculture. Some measure are suggest that to provide sufficient to loans to farmers and agriculture labourers to all time. To arrange good agriculture market system for get assurance price to farmers. Crop insurance scheme should be provide to every farmers and cover protection to them. Center and state government be provide one powerful scheme for agriculture and farmers. Provide assured irrigation facilities with well, canal and water tank) to agriculture. Organic farming and sustainable agriculture are very important. To management of low cost agriculture and farmers should sell their produce in farmers agriculture market. To provide Subsidiary income opportunities livestock, dairying, fisheries and food processing etc to farmers. Government should be provide minimum basic income scheme to farmers and agriculture labourers.
References:

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6) Relief and rehabilitation department of Maharashtra.
The Recent Changes in Productivity of Main Crops in Solapur District

Dr. Gajadhane Mahendra
Asso. Prof.
K.B.P. College, Pandharapur,

Introduction

According to 2011 census, the total population of Solapur district is 43,15,527 out of them 67.60 percent population lives in rural area. The total area of this district is 15021 square kilometers. This district is known as scarcity zone district in Maharashtra. The rainfall is uncertain and scanty. The annual average rainfall is less than requirement (500-750mm). The climate is dry and hot in all parts of district. There is a lack of deep black soil. In this area food grain crops are mainly grown. Jowar is dominant crop but the productivity of agriculture is very less.

Today, this natural condition has been changing due to the effect of Ujani Dam and other irrigation facilities. After the availability of irrigation facilities the cropping pattern and productivity of agriculture have changed. The farmers start taking cash crops but sugarcane is the predominant crop in total cash crop production. So, I have tried to review the recent changes in productivity of main crops in Solapur district.

Objectives of the study.
1. To review the geographical condition of Solapur district.
2. To study the changes in the productivity of main crops in Solapur district.

Research Methodology.
Sources of Information:
The study of this research paper based on secondary data. The secondary data has collected from various sources mostly from journals, census reports and socio-economic survey of Solapur District.

Data Analysis:
For data analysis various methods have been used such as average, percentages and growth rate.

Productivity of Main Crops

The development of agriculture is determined by production of main crops. The production of agriculture depends upon the productivity of agriculture, if we divide agricultural product with the total area of agricultural land, we get the productivity. The productivity of agriculture depends upon various natural factors (famine, heavy rains, cyclone, disease, pests, grasshopper), institutional factors (Size of land, methods of land holdings, facilities of agriculture market, supply of credit) and technical as well as financial factors (Agriculture technology, seeds, fertilizers, pesticides, irrigation, agriculture research.)

<table>
<thead>
<tr>
<th>Sr. no.</th>
<th>Crops</th>
<th>2003-06</th>
<th>2013-16</th>
<th>Percentage (%) 2003-06 to 2013-16</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Rice</td>
<td>332.33</td>
<td>203</td>
<td>-38.92</td>
</tr>
<tr>
<td>2.</td>
<td>Wheat</td>
<td>909.66</td>
<td>1113</td>
<td>22.35</td>
</tr>
<tr>
<td>3.</td>
<td>Jowar</td>
<td>387.66</td>
<td>506</td>
<td>30.53</td>
</tr>
<tr>
<td>4.</td>
<td>Bajra</td>
<td>468</td>
<td>384.56</td>
<td>-22.5</td>
</tr>
<tr>
<td>5.</td>
<td>Maize</td>
<td>733.66</td>
<td>1645.33</td>
<td>124.26</td>
</tr>
<tr>
<td>6.</td>
<td>Other cereals</td>
<td>547</td>
<td>444</td>
<td>-18.83</td>
</tr>
<tr>
<td>7.</td>
<td>Total cereals</td>
<td>512.33</td>
<td>2619.33</td>
<td>411.26</td>
</tr>
<tr>
<td>8.</td>
<td>Gram</td>
<td>477.33</td>
<td>559</td>
<td>17.11</td>
</tr>
<tr>
<td>9.</td>
<td>Tur</td>
<td>241</td>
<td>361.33</td>
<td>49.93</td>
</tr>
<tr>
<td>10.</td>
<td>Urad</td>
<td>370.33</td>
<td>266.66</td>
<td>-38.80</td>
</tr>
<tr>
<td>11.</td>
<td>Chickpeas</td>
<td>653.33</td>
<td>525.66</td>
<td>-19.54</td>
</tr>
<tr>
<td>12.</td>
<td>Other Pulses</td>
<td>318</td>
<td>320</td>
<td>0.63</td>
</tr>
<tr>
<td>13.</td>
<td>Total pulses</td>
<td>486.33</td>
<td>1295</td>
<td>166.28</td>
</tr>
</tbody>
</table>
The above table shown the productivity of main crops in Solapur district with three years average for the years of 2003-06 and 2013-16. In 2013-16 per hectar productivity of total cereals was highest (2619.33Kg), followed by total oil seeds (2049 Kg) and total pulses (1295 Kg) in Solapur district.

The per hectar productivity of maize is highest (1645.33 kg) followed other oil seeds (1371 kg) and wheat (1113Kg.). The per hectar productivity of rice is lowest (203 Kg) followed by other pulses (320Kg), Tur (361.33 Kg) Bajra (364.56Kg), Other Cereals (444 Kg), Jower (506 Kg), (525.66 Kg), Jower (506 Kg), Chickpeas (525.66 Kg), Gram (559 Kg) and Groundnut (676 Kg) also less.

During this period the percentage of productivity in Solapur district shown that, the per hectar productivity in total cereals in increased highest by 411.26 percent followed by total pulses (166.28 percent) and total oil seeds (31.29 percent).

The per hectar productivity in maize increased highest by 124.26 percent followed by other oil seeds (51.21 percent), Tur (49.93 Percent), Sugarcane (32.20 Percent), wheat (22.34 percent), Gram (17.11 percent) and groundnut (3.67 percent). However, the per hectar productivity of rice decreased by 38.92 percent, Bajra (22.8 Percent) Urad (38.8 Percent), Chickpeas (19.54 Percent) other cereals (18.83 percent) and cotton (12.33 percent).

In this way, in recent period the productivity of cereals, pulses and oil seeds has increased but the productivity of rice, Bajra, Urad, Chickpeas other cereals and cotton has decreased. However less growth in the productivity of Sugarcane is very serious matter.

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Quality of Work Life Among Employees In 3Star Hotel in Kolhapur City

Mrs. Vasundhara Durge
(M.Phil Research Scholar) CSIBER,Kolhapur.

Abstract:-
The hospitality industry is a broad category of fields within the service industry that includes lodging food and drink service event planning and so on. At present 1 in every 11 people worldwide are employed by the tourism sector. Hence it can be seen that a large number of people are dependent on hospitality sector for their income. This gives rise to the various job-related dimensions of the employers working in Hospitality Industry. This paper attempts to access whether the attributes like General well being at work, Home Work Interface, Control at Work, Working conditions and Stress level at work affect the overall QWL of employees working in hospitality industry. The employers have identified the need to create higher job-satisfaction level in the employees in order to gain organizational commitment. Many researchers also suggest that Quality of Work life is an crucial criteria to retain employees within an organization. The findings of this study will help in terms of understanding the state of quality of work life of hospitality employees. It was hoped that the findings of this study would add to a larger body of studies of QWL especially to the hospitality employees.

(Keywords:-Quality of Work Life,Hospitality Industry,Home-Work Interface,organizational commitment.)

Introduction:-
The present era is an era of knowledge workers and the society in which we are living has come, to be known as knowledge society. The intellectual pursuits have taken precedence over the physical efforts. Some knowledge workers work for more than 60 hours a week. As a result of this, their personal hobbies and interests clash with their work. Life is a bundle that contains all the strands together and hence the need to balance work life with other related issues. One must have both love and work in one’s life to make it healthy. Gone are the days when the priority of employees used to be for physical and material needs. With the increasing shift of the economy towards knowledge economy, the meaning and quality of work life has undergone a drastic change.

Definition:
1. “QWL is a process of work organizations which enable its members at all levels to actively participate in shaping the organizations environment, methods and outcomes. This value based process is aimed towards meeting the twin goals of enhanced effectiveness of organizations and improved quality of life at work for employees.”—The American Society of Training and Development

Objectives:-
1)To assess the Quality of Work Life attained by the employees of three star hotel in Kolhapur City.
2)To study whether the employees are successful in balancing their home and work life efficiently.
3)To identify the major factors that influence the quality of work life.
4) To analyze the support rendered by the employers to improve the Quality of Work Life of their employees.

Review of Literature:-
Here, the researcher tried to investigate the QWL among the front line employees of the lodging industry and concluded that the quality of work life has an impact on the Job Satisfaction of employees. Further, they also suggested that the hotel managers should also prioritize several attributes such as safe work place, fair pay, empowerment and effective training to enhance the quality of work life of employees and enhance job satisfaction.

Here the researcher attempted to examine the role that work life balance issues have in an employees’ decisions to stay or leave in an organization. The researcher also recommends the need for the legislation on maximum as well as minimum working hours, good role models at workplace, flexible working hours and company-family friendly work policies.

3). Work-family enrichment as a mediator between organizational interventions for work-life balance and job outcomes. (Rupashree Baral, Shivganesh Bhargava . Journal of Managerial Psychology . ISSN: 0268-3946. Publication date: 30 March 2010.)

Here the researcher aims to examine the role of work life enrichment in the relationships between organizational interventions for work life balance and job outcomes. The researcher has concluded that organizational interventions for work life balance will be positively related to job outcomes (Job Satisfaction, affective commitment and organizational citizenship behavior) and work-family enrichment will mediate these relationships.


In this article the researcher states that a good QWL can increase JS and task performance, reduce absenteeism and turnover rate, lower tardiness and enhance organizational effectiveness and commitment. The researcher interviewed casino employees face to face and concluded that job characteristics, HR policies, Work Group relationships and the physical work environment are the important dimensions to enhance QWL.


Here the researcher used an on line survey of academics from 3 public universities in Malaysia and a total of 1078 usable responses were studied. The results indicated that JS and organizational commitment are partial mediators for the relation between QWL and intention on leave. This study also shows that QWL has an impact on employee attitudes towards their organization as well as for the lives of the employees.

Methodology:

I) Study Framework
The conceptual framework was developed from the literature review which states the various attributes of work life balance and the relationship between an employee satisfied with the WLB and organizational commitment, job satisfaction and employee retention.

II) Population and Sample
The population for the study comprised employees working in a reputed three star hotel in Kolhapur. A census survey was done to collect responses from total 40 employees working in the hotel which were recruited on permanent basis. The respondents included all the employees working in the 3 star hotel from the managers of the hotel to the lower level employees working in the house keeping department.

III) Procedure of Data Collection
The owners of the reputed 3Star hotel were contacted and invited by the researchers to encourage employees’ participation in the study. Consent for conducting the study had been given by the management of the hotel. All the employees were provided by the hard copy of the questionnaire which did not include Name or any kind of employee number to be stated on it. The employees were promised about the confidentiality of their responses given. All the sheets were later on collected by the researcher herself to carry on the further findings and suggestions.

IV) Survey Instruments
All instruments except for demographic questionnaire were answered using a 5-point Likert scale of Strongly disagree (coded as 1), disagree (2), neither agree nor disagree, Neutral (3), agree (4), and Strongly Agree (5).

V) Demographic questionnaire
The researchers created a questionnaire in order to collect data on the personal characteristics of the respondents. Measures of age, gender, and tenure in the Hotel were included as the control variables.
Results:-

I) Background of Respondents

The demographic questions in the questionnaire included age, gender and tenure in the present hotel. The age range of 25-33 years was the dominant age of employees in the study. It was also observed that the hotel has recruited only male employees. As the hotel has been formed 5 Years ago, majority of the employees are working from 1 to 3 years in the hotel.

II) General Well being at Work.

From the study, it can be concluded that 67% of the respondents strongly agree that they are always happy at work, whereas an equal 15% of the respondents say that they are neutral about this statement. Also, 3% of the respondents are of the opinion that they are not at all happy at their work place.

When questioned whether the respondents are proud to be a part of this hotel, 60% of the employees strongly agreed that they are proud to work in Hotel Radiant.

It was also observed that 57% of the respondents strongly agree that they are satisfied with the quality of their work life, whereas 5% of the respondents think that they are neither satisfied nor dissatisfied with their QWL. It can also be concluded from the research that 90% of the respondents may recommend others to join this hotel.

III) Home-Work Interface.

When the employees were asked whether they are able to attend the home chores, 90% of the employees said that they can easily do so. Also, 95% of the employees said that they are allowed to take leaves if there is any emergency in their family. It was also observed that 92% of them strongly agree that the management enquires about the well being of their family and 75% of employees have never experience any kind of clashes between their work and home life.

IV) Control at Work.

When asked about their control at work, 87% employees think that they are able to voice their own opinions in the work place followed by 85% of them saying that the hotel supports open communication and participative management and hence 90% of them are satisfied with their work profile.

V) Working Conditions.

The employees also answered certain questions related to their working conditions and it was seen that 80% respondents believed that they have job security with this hotel, followed by 95% of employees said that they are happy with the physical work environment and 95% of them believe that they are always provided with the resources they need to complete their task efficiently. Also, 84% of employees are comfortable with their work shift timings.

VI) Stress At Work

About the stress level of the employees at work, 37% of the employees say that they are comfortable with their seniors and supervisors whereas 33% of employees are neutral about this statement. Also, 35% of employees thought that their work is not stressful for their physical health followed by 22% of employees thought that their work is not stressful for mental health. It was also observed that, 55% of employees never thought about switching their job to some other profession.

Discussions and Suggestions:-

From the overall results studied of the three star hotel, it can be concluded that the employees are satisfied with the quality of work life as far as the general well being at work, stress levels, home-work interface, control at work and working conditions are concerned. It can be suggested to the other hotels in three star category of Kolhapur city to implement certain measures in order to satisfy the QWL needs of their employees. The important interventions that are carried on the said three star hotel are as stated below:-

a). The hotel provides complementary accommodation facility to its employees. The employees also have an advantage to have their lunch as well as dinner at the mess of the hotel which is situated in the basement itself. Due to this, the employees do not have to search for or pay extra charges outside for food and shelter and hence they do not have any daily transportation costs.
b). Weekly meetings are conducted by the supervisors and managers in which each employee gets equal chance to voice his opinions about the work. The employees are also sanctioned immediate leaves if there is any family emergency.

c). The hotel supports open communication system, wherein the employees can directly meet the management if they feel that their problems are not been addressed and solved properly by their superiors.

d). The superiors have an short meeting with all employees every evening in which they are told how to behave with the customers, what all things went wrong the previous day and they are also trained about how to keep cool even when they are facing troublesome customers.

e). After every six months, there is an free health check up camp provided by the hotel for its employees wherein they can check their eyes, blood pressure, blood sugar levels and hemoglobin.

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Women Empowerment: An Analytical Study of Self Help Groups (SHGs) in Palus Taluka

Miss. Moshina Noormahanmad Mulani,
Asst. Professor,
Krantiaigrani G. D. Bapu Lad Mahavidyalaya, Kundal
Tal- Palus, Dist- Sangli (Maharashtra)

Abstract

The aim of the study is to give financial support to the poor in the society. Self-help groups are playing an important role for the improvements of socio-economic conditions of the poor. A sample size of 50 groups containing 50 members have been taken for the study. It is found that most of the members are economically stable after joining the SHG. Microfinance to Self Help Groups may be considered as a vital tool for meeting the financial requirements of those poorer sections of the society living in the rural areas. This study has benefited to the government for increasing employment of SHGs. NGOs are having very strong role but they are not performing as per requirements. This paper has suggested that Government as well as NGO should be positive towards the SHG. Banks has also important role therefore banks also should be prompt in their work and to provide as much loan as SHG required.

Keywords: SHG, Micro Finance, Women Development.

Introduction:

SHG had been started in India since 1985. NABARD focused on supporting NGO initiatives to promote SHG and on analyzing their potential and performance. In 1987 NABARD first put funds into the SHG movement (in response to a proposal from MYRADA submitted in 1986). In 1987 it provided MYRADA with a grant of 1 million Indian rupees. In 1992 SHG-Bank linkage program had been started. It provides more energy to SHG. Now in most of the Indian villages SHG is working very effectively and efficiently with proper use of Micro Finance. Under the SHG most of the women comes together and does activities for their financial betterment. In SHG women get the chance to prove themselves financially as well as a good manager. Women can do all the activities which are comes under the management and they have more experience than man because woman manages all home which is may not be possible for man. If women get the chance for financial inclusion they will prove that they are more efficient than man. According to all this, I am going to study role of Self Help Group in Women Development. Traditionally banks and lending institutions do not lend money to low income individuals especially for women because women in India normally not having any strong resource of income. Banking and other money lending firms are not interested to provide loans especially to women. They think that women are not capable to recover their loan. They are very doubtful on the capacity of women but the philosophy and history tells another story. Women are very good managers, very good conveyers of anything. Indian society is male dominant and because of that we sophisticatedly ignore the power of women. The potentials are lots of in women resource, we has to know that potential. We has to find that potentials. It will be very helpful to our nation’s development. Basically women are not having a strong income source. They are about 90% depended on their husbands, in most of cases 100%. And as a result of that they are not getting enough income for their betterment of for fulfill their own wishes.

Review of Literature:

Patil.S.S (2013) in the research entitled ‘Self Help Groups promotes rural woman empowerment: A study of selected villages in Kolhapur District.’ He focused on the importance of SHG for rural women the study is conducted in selected villages of Kolhapur District. The formation of woman groups not only opens only occupation awareness to individual member but also brings social revolution in women empowerment.

Problems of the study:

Indian society is suffering from the various problems like poverty, hunger, and the illiteracy. Women have not been included in financial system in India. Women have various skills but they couldn’t utilized their skills are to lack of finance. In this researcher study tried to highlight some problem which facing by women.
and also trying to gives some recommendation for solving those problems. Under this study concerned on few problem as follows.

1. Women are not able to fulfill their financial needs.
2. In our society there is lot of poverty.
3. India has low per capita income.
4. Financial inclusion is not covering women.
5. Women has secondary place in society.

**Objectives of the study**

1. To study the role of micro finance in women empowerment.
2. To measure the financial position of Self Help Group in study area.
3. To suggest the member of SHGs to save through SHG.

**Significance of the study**

1. SHG to improve their performance.
2. Generate the sense of collective action.
3. Government to improve and apply better schemes for SHG.
4. Improve socio-economic status.

**Scope of the study**

The present study has been undertaken to assess the role of SHGs to women development. The study confined to PalusTaluka only covering 35 villages. As much as the survey is concerned, the information of SHGs in PalusTaluka was collected through panchayt samittee, NGOs and Self Help Group members.

**Research Methodology**

This study collected with the use of following methodology.

a) Sample

1. A sample surveys of women’s SHGs in PalusTaluka is conducted.
2. The size of sample is 500 of women’s SHGs population in PalusTaluka.

b) Study area

Thirty five(35) villages of PalusTaluka.

**Data collection**

a) Primary data

Present researcher has data collected through questionnaires, personal observation and conducting personal interviews.

b) Secondary data

Present researcher has been collected through newspapers, websites, books, journals and articles.

**Data analysis and interpretation**

**Table no.1 Frequency distribution of demographic profile of Self Help Group**

<table>
<thead>
<tr>
<th>Age groups</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 25</td>
<td>145</td>
<td>29</td>
</tr>
<tr>
<td>26-35</td>
<td>210</td>
<td>42</td>
</tr>
<tr>
<td>36-45</td>
<td>105</td>
<td>21</td>
</tr>
<tr>
<td>Above 45</td>
<td>40</td>
<td>8</td>
</tr>
<tr>
<td>Educational qualification of SHG members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to SSC</td>
<td>265</td>
<td>53</td>
</tr>
<tr>
<td>HSC</td>
<td>170</td>
<td>34</td>
</tr>
<tr>
<td>Graduate</td>
<td>65</td>
<td>13</td>
</tr>
</tbody>
</table>

(For field survey)

The above table reveals that 29% of them belong to the age group of below 25 years, 42% of them
belongs to 26 to 35 years age, 21% belongs to 36 to 45 age and 8% belongs to the category of above 45 years old. 53% of respondents have a qualification of SSC, 34% have qualified with higher secondary certification HSC and 13% of respondents are graduated.

### Table no. 2 Members of the Self Help Groups in study area

<table>
<thead>
<tr>
<th>Class (No. of members)</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-20</td>
<td>217</td>
<td>43.40</td>
</tr>
<tr>
<td>21-25</td>
<td>194</td>
<td>38.80</td>
</tr>
<tr>
<td>26-30</td>
<td>56</td>
<td>11.20</td>
</tr>
<tr>
<td>Above31</td>
<td>33</td>
<td>6.60</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100</td>
</tr>
</tbody>
</table>

(Table survey)

The above table reveals that 43.40% of them belong to the members of SHGs, of the 15-20 no. of members, 38.80% of them belongs to 21 to 25 members, 11.20% of them belongs to 26 to 30 members and 6.60% belongs to the category of above 31 members. Most of the groups are containing members within 15 to 20 is 43.40% of the total.

### Table no.3 saving per month of member

<table>
<thead>
<tr>
<th>Classification</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>500-1000</td>
<td>170</td>
<td>34.00</td>
</tr>
<tr>
<td>1001-1500</td>
<td>240</td>
<td>48.00</td>
</tr>
<tr>
<td>1501-2000</td>
<td>65</td>
<td>13.00</td>
</tr>
<tr>
<td>2001-2500</td>
<td>25</td>
<td>05.00</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100</td>
</tr>
</tbody>
</table>

(Field survey)

In the study area it is observed that members of SHG were collected save money around minimum Rs. 800 and maximum Rs.3600. it is also observed that majority of the groups are having less savings but still they are performing very well.

### Table no.4 Advantages of Self Help Group to their members

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Particulars</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Provide government schemes to their members</td>
<td>16  (80%)</td>
<td>4  (20%)</td>
<td>25 (100%)</td>
</tr>
<tr>
<td>2</td>
<td>Economic development of members</td>
<td>17  (85%)</td>
<td>3  (15%)</td>
<td>25 (100%)</td>
</tr>
<tr>
<td>3</td>
<td>Participation in social work</td>
<td>18  (90%)</td>
<td>2  (10%)</td>
<td>25 (100%)</td>
</tr>
<tr>
<td>4</td>
<td>Financial help for started business</td>
<td>8   (40%)</td>
<td>12 (60%)</td>
<td>25 (100%)</td>
</tr>
</tbody>
</table>

(Field survey)

In the study area it is observed that most of the groups 80% are provide government schemes to their members. About economic development of members 85% members are having positive attitude. They told that members are developing economically through the group. In the case of business 40% groups has started their own business. 95% groups are interested in social work and they had done various types of social work.

**Discussion**

In Palus taluka there were 800-900 SHGs worked today. Exact number has not recorded because each and every group is not registered. I have chosen the samples on the basis of convenient sampling method. I have selected 10% groups out of total. I have selected SHGs which were established in last 3 years as well as existed from last 7-10 years and now reformed. I have gone to the respective women of each group. I have observed that number of members is minimum 10 and maximum up to 36. Although saving amount was Rs. 100 to 200. Majority to the groups are working for various business activities in rural area. The saving amount was lower because of the low income of member and lack of their income sources. NABARD had started the bank linkage program in 1992. They also help to SHG in opening the bank account and provide necessary details while group is going on. SHGs are taking loans from banks and utilize that money in various businesses for e.g. sewing machine, purchasing cattle’s and various kinds of production and retail business. Government
provided several schemes and grants to BPL holders but government didn’t provide any schemes for APL more members of SHGs taken loan from particular group for the livestock rearing purpose. They largely involved into milking business. They purchase yield varieties breed for the dairy purpose. So, large number women’s voluntary involved into SHGs for the employment as well as financial purpose.

Whatever amount SHGs has collected through their monthly saving that money is either issued as loan or deposited in to banks and as per the requirement that money has also distributed as loan to the group members. Women are not only investing the money but also getting good amount of profit also and very soon they are covering their loan. Whatever business they started would be run by women therefore it would increase the economic strength of involved women and that is only possible with the help of micro finance. Mostly work is done by the women’s. According to my collected data it is observed that urban women collects more money than rural women’s but it does not affect anymore because efficiency of working women is equally both in the study area. Especially rural women are interested in social work as like alcohol free village, clean, regard, gender, stop exploitation of child labour, save the baby girl, intensive marriage scheme and social awareness etc. most of the groups are working successfully since last 9 to 70 years and from last 2-3 years they has been reformed and still working effectively.

**Findings**

1. It is observed that in the SHG members saving per month is decreased. By referring this analysis it reveals that there is no financial efficiency. (Table No. 3)

2. It is found that the minimum members of SHGs started business at 40%. (Table No. 4)

3. Banks are providing very limited amount of loan.

4. Proper guidance is not available for groups.

5. It is observed that member of SHG has maintained good financial stability during the study period.

**Suggestions**

The role of SHG is prime into society due to most of the groups are involved in social works therefore they have to develop to capacity of society. SHG has big share in increasing employment and economic development not only their member but also for the better working of society. The following suggestions are given by researcher.

1. Government intervention is an essential for proper working of SHG. Government should provide more funds as well as more schemes to SHGs.

2. Bank should increase their loan capacity.

3. Unities of group members are necessary to growth of group.

4. Social awakening programs and campaigns for guidance should be arranged by government.

5. SHG has to provide more economic and non-economic of activities to their women members for their development.

6. Government has to put various prizes and awards for SHG according to their work. It should be motivation to their members.

7. Group should try to increasing membership of women’s. For those purpose group should be increasing more funding to women and motivation them for self-employment.

**Conclusion**

Researcher has concluded that on the basis of data mostly government neglects the SHGs. It should be barrier for the development SHGs. Micro finance is play vital role in women development. There is lack of micro finance in India. SHGs in India are working very effectively. They are producing large amount of employment especially for women. Capacity of women is amazing and should be implemented in other work. Amount of loan which is SHGs are taking, they utilizing it very effectively. There are some problems also, as like, more co-operations required within the members of the group. In male dominant society is the main problem which is not affordable to women’s growth. Therefore, for the better development women’s it should be essentially to make strong SHGS.
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Recent ICT Scenario and Study Skills of English for Undergrads

Dr Shubhangi N. Jarandikar
Asst. Professor (English)
Shri Venkatesh Mahavidyalaya, Ichalkaranji

Abstract:

In the post colonial Indian scenario learning English language has acquired a prominent place. In spite of Nativist movements and proclamation of the use of mother tongue in the teaching learning process the need of learning English has remained constant. After the seven decades of independence English has now become a natural language of knowledge in India. A journey of English language in modern India is remarkable one where from the status of a ‘lingua franca’ English has now become the language of day to-day communication. The necessity of its use is further reinforced with the revolution in the field of Information and Communication Technology. In this scenario it is essential to redefine the Study skills of English language for undergraduate students. The present research paper therefore is a modest attempt to redefine the study skills of learning English in the ICT supported world of education.

Keywords: employability, e-resources, English language, MOOC, communicative teaching, flipped classroom

In the post colonial Indian scenario learning English language has acquired a prominent place. In spite of Nativist movements and proclamation of the use of mother tongue in the teaching learning process the need of learning English has remained constant. After the seven decades of independence English has now become a natural language of knowledge in India. A journey of English language in modern India is remarkable one where from the status of a ‘lingua franca’ English has now become the language of day to-day communication. The necessity of its use is further reinforced with the revolution in the field of Information and Communication Technology. In this scenario it is essential to redefine the Study skills of English language for undergraduate students. The present research paper therefore is a modest attempt to redefine the study skills of learning English in the ICT supported world of education.

Objectives:

1) To discuss the concept of study skills in the scenario of English teaching and learning
2) To identify and analyze the modern pedagogical tools of teaching English in recent times
3) To identify and redefine the study skills of English in ICT supported education system

We all know that study skills are very essential components of any learning process. They help learners to acquire knowledge from any learning sources available to them. Different people have identified different forms of study skills. Normally study skills are considered ‘generic and not subject specific’1. Many of the skills that are mentioned as study skills also have potential to turn into the life skills. For example, the time management, stress management, problem solving or self discipline are some of the generic skills that are also the life skills. Having developed these skills by the students in their learning period these can afterwards be easily transferred in their personality and become their life skills. However when we talk about specific case of language learning we focus basically on the skills that are more concerned with the learning of English language and development of these skills to become proficient users of English language. The need of learning English in every age has changed so also the way of learning it. Hence it is essential to review the commonly accepted study skills of English since its advent in Indian education system and compare them with the contemporary scenario so as to identify their changing nature and redefine them to suit to the needs and expectations of the present learners.

Since the British rule English has been learnt and used in India at various levels with various functions. Traditionally with Macaulay’s 1835 policy English came in the use for clerical purpose. The teaching of English in this period was based on the much popularly practised method of teaching called Grammar translation Method. There was also the influence of the structural approach to language teaching. It focused the drilling mechanism as one of the important learning skills of language. The repetition, recitation and memorization of vocabulary language structures and expression were developed as the set up box to be
used mechanically in a conditioned environment. Learning the rules of language was very essential component. Naturally the study skills developed in this period reflected the same ideology. The recitation of grammar rules, graded vocabulary and the language expressions were considered to be the essential study skills of learning English language. The students acquired Drilling and consistent practice of every component of syllabus as the major study skills of learning.

However, the change came in the approach towards learning English when with the next generation English started to acquire the language of knowledge. In the early decades of the 20th century and thereafter English started to acquire a very paradoxical status in India which still persists when the socio political environment affects the outlook of the society. English became an indispensable form of language and also a kind of language that exerts the exploitative power in the society. In its paradoxical status learning of English has changed. Entered in the arena of academics learning English became one of the inseparable part of curriculum: acquiring the status as Second language in many fields. Changed status brought a change in its function. Naturally the change in status and function brought a change in learning skills and approach of teaching. In contrast to the structural approach of language teaching were now introduced communicative, functional, situational approaches to language teaching. It replaced the traditional study skills and highlighted the activity/task based participatory learning skills. Communicative drilling activities came to be seen as the major study skills of language.

From all this discussion it appears that English language in the earlier scenario was not a prominent means of communication in the society. However, in Independent India English has emerged as a bridge language joining multilingual states of India. Along with the academic use it came into consideration as the language of communication. This shift demanded a fresh look at the status of language and also the different ways of structuring its syllabus and methodology of teaching. In a common language learning scenario, the learning of English language demands students’ ability to comprehend what they read or listen in English as well as write and speak in it whenever necessary. Ability of the students to use study material written in English, read reference books of their subjects and comprehend them, organize their thoughts, develop their ideas and opinions and construct an attitude or a point of view towards any issue are considered to be the outcomes of these communication skills. In this sense the common study skills of English are seen as ‘skimming and scanning of the text’, ‘note taking and note making’ as well as ‘summary of the read texts’. It also took into account the ‘organization of paragraph’ and ‘essay writing’ as important study skills of writing in English. Use of these study skills helps learners to use English as a medium of learning. In the present Indian scenario English as predicted by V. V Yardi, has become a ‘compulsory third language’. Besides that in the changing ‘glocal’ world the employability skills of the market also include English communication skills. In this sense then the undergraduate level students are expected to learn English not as the ‘subject’ but as a ‘means of communication’. Further a revolution in the field of Information and Communication Technology has rapidly changed the very meaning and nature of learning itself.

With the advent of technology the role of teacher has drastically changed. S/he is no more the sole reservoir of knowledge who imparts it authoritatively in the classroom. A journey of a teacher from teacher to facilitator has brought a lot of change in pedagogical tools and techniques. The classrooms are no more the only platforms of getting knowledge. The wide spread internet connectivity, 24 hours availability of knowledge sources have brought the shift in the positions of teachers in the classrooms. As there is a change in the role of teachers, there is also a change in the role of students. The passive recipients of knowledge in the classroom have come to the center of teaching-learning procedure. A student-centered approach to language learning has brought new methods and techniques of teaching. The traditional classrooms are expected to become Google classrooms, face to face group learners are to shift in g-mail groups and oral presentations are giving ways to power point presentations. Besides that the virtual way of learning has stepped in to learn any time anywhere in a self-paced schedule. Thousands of Massive Online Open Courses are providing value addition to the students. The ICT has been performing a very crucial role in the scenario of learning in higher education. There has been a demand to make a good blend of technology and traditional teaching methods that are expecting the transformation of the traditional classrooms into blended or flipped classrooms.

In between a quick glance over the use of modern means of communication by the undergraduates reveals the fact that being the natives of the ICT generation they handle the several forms of communication
through modern means. The functions such as sharing, chatting, exchanging of documents or online transactions are very comfortably carried out by them where the instructions to handle these functions are generally in English. When asked to prepare their own write ups in English on different subjects/topics they come up with hundreds of grammatically correct sentences. When asked to prepare power point presentation, they reveal the excellent art of blending images to suit the content and achieve the effectiveness of slides. The modern devices help them in using language where auto corrected typesetting in the computers downloaded dictionary with correct pronunciation in their smart phones and options of next words while writing something on mobile direct their ways of writing in English language. As the recitation of mathematical tables have lost its importance due to the use of calculators in the learning of Mathematics perhaps orthographic rules of writing words, reciting English words with their meaning and learning basic rules of language seem to be outdated for this generation as the major learning skills. Apparently the easy and comfortable use of smart phones, laptops make them smart generation. In this scenario it appears that the very function of English as a means of communication has been perhaps achieved by these users. However when it comes to academic performance we see the contrasting picture. It shows ‘the users of English’ and ‘learners of English’ seem to be the two categories prevalent in the society. Hence it is high time to redefine the learning skills of English language in this world of ICT.

One of the very essential study skills of English in ICT supported world is ‘judicious use of e-content and e-resources’. The learners of English language have to be trained to select appropriate e-resources for developing their language skills. The ‘supervised task of downloading the skill-based apps’ is another skill students need to develop for their spoken skills. The teachers in the classroom must orient students in using their smart phones for the educational purposes. Many times it is found that in spite of having android handsets students never use internet for listening ted-talks or audios of poems to develop their listening and speaking skills. Their techno-savy mindset can be well utilized for developing writing skills. Mock Face book story write ups and blog writing are further initiatives in the case of writing skills. WhatsApp is another means of communication greatly utilized for developing writing and speaking skills. The group of students remaining online for almost the whole day should be turned to administer groups for disseminating content related videos, tests or assignments. Acquainting them to read e-books, forming tasks on these texts are some of the skills needed to be developed among students consciously. Amongst all they need to be trained to unlearn their ‘dependent learning mode’ and transform them towards the self learning state. In this regard the students can be acquainted with the varieties of MOOC. There is a very emergent need to train them to the changing vocabulary of new study skills. But in all this scenario students should be made aware that ICT is a means and not an end and they need to make a very judicious use of it for developing their study skills in this ICT supported world.

Conclusion:

Study Skills of learning English language have changed in tune with the change of its status and function in the society. The revolution in ICT has reinforced its use and has paved the way to formulate new study skills for this techno savy native generation of ICT. Recitation rote learning and even some communicative task-based study tools have been replaced by the new means of communication technology like blog, face books email etc. and teachers need to help students in its judicious use.

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Role of Tourism Industry in the Economic Development of India

Dr. Jayavant Shankarrao Ingale,
Asso.Prof. Balvant College, Vita.

Introduction:-
Tourism means a departure for certain period from one’s native place and return after certain time. The main objectives of tourism are to get knowledge, to get joy or entertainment and spend leisure time in travel and observe the natural beauty. In Modern period there is sudden development in this industry. There is rise in tourist. Every year near about 100 billion tourist travel and spend near about 100 billion American dollars on tourism. So this Industry has given employment to several people.

Tourist and Tourism:- Some Definitions

Litre(1) defines tourist as follows
“One who undertook the journey out of curiosity or to kill time.”

F.W. Ogilvie (2) (1936) defines Tourist as follows
“All persons who satisfy two conditions- First, they are away from home for any period less than a year and second, while they are away, they spend in the place they visit, without earning there.”

A.J. Norval (3) (1936) defines Tourist as follows
“One who enters a foreign country for whatever purpose other than for permanent residence, or regular business across the border and who spends in the country of temporary stay, money which has been earned elsewhere.”

United Nations (4) defines Tourist as follows
“A tourist is a temporary visitor to a country other than the one in which he usually resides for any reason other than following an occupation remunerated from within the country visited.”

Hunziker and crap (5) (1942) defines Tourist as follows
“Tourism means a travel not with intention to live for long time or permanent period. It’s intention is not to earn money.”

According to the oxford dictionary (6) the definition of tourist is as follows.
“A tourist is he who travels for the purpose of looking natures beauty and to get happiness is called as tourist. There are two types of tourist one is foreign tourist and another is national tourist.”

World Tourism Organization (7) defines Tourist as follows
“Tourism comprises the activities of persons travelling to and staying in places out side their usual environment for not more than on causevic year for leisure, business and other purposes.”

Importance of Tourism Industry:-
Which countries have flourished tourism industry are able to get various advantages. That country can get economic, social benefits. These benefits are as follows.

1) Employment:-
India is facing a grave problem of employment. Globalization policy has created grave unemployment problem in India. Becouse of New Economic Policy opportunities of rate of new employment in Agricultural sector and Industrial sector is very low. But tourism industry will provide employment in large scale to developing country like India. Tourism industry has large capacity to provide employment. Tourism Industry has created big opportunity of employment. Millions of people are depend on Tourism Industry for employment and livelihood. In year 1975 Indian tourism industry has given 9,33,000 employments. Now a days more than 19 million people are depended in tourism industry. Now a days Industrial sector is unable to provide enough employment. So that Government should pay more attention to tourism Industry.

2) Foreign Currency:-
Tourism Industry helps Indian Government to get foreign currency. There is rise in the foreign tourist and foreign currency. It has strenghted growth rate of India.
3) Creation of New Markets:-
    Economic development of country depends on various markets. New tourist places creates new markets. Because tourists needs various goods and services provides them various goods and services. Development of market depends on the number of tourist. The market of panchgani, Mahabaleshwar, Uti, Kodai Canal, Kulu and Manali, Kashmir are always crowded with tourists. In this way new tourist places helps to create new markets. The rise in visitors of old tourist centers increase income of old markets.

4) Increase in Government Income:-
    Another important benefit of this tourism industry is that government get large amount in form of tax. Government collects tax from Hotel, lodging, shops etc.

5) International Trade:-
    The international trade of India is not beneficial from 1951. Because of less export Indian government always take loan from IBRD (world Bank), International Monetary fund (IMF) in form of foreign currency. If countries like India pay special attention to tourism industry and attracts foreign tourists we can get abundant foreign currency and we can fill the deficit in international trade.

6) Infrastructure Facilities:-
    Economic development of country is depend on infrastructural facilities. Because of rise in tourism industry the investment in electricity, road, rail, air development has increased. In this way there is development in basic facilities in tourism industry.

7) Development of Backward Region:-
    If we develop new tourist places in backward region the tourist can attract towards. So that, that places needs hotels, lodging and boarding etc. It helps to create new employment and develop economic condition of people. Tourism industry has helped to reduce back wardsness of Konkan, Marathwada etc. So special attention must be given to the tourism industry.

8) Economic Development:
    There is very close relation between economic development and tourism industry. Tourism industry provides many economic benefits to the country for eg. (1) There is rise in national income (2) Development in transport industry (3) Development of hotel industry (4) Development of markets (5) Helps to get foreign currency (6) increase in employment. The above advantages of tourism industry helps to develop economic growth of nation.

Recommendations for Tourism Industry Development:-
    Tourism Industry is very essential to nation. It is beneficial to India. So it is necessary the development of Tourism Industry. It has a large scope in India. Following are some suggestions for the development of tourism industry.

1) Konkan in Maharashtra is a beautiful tourist place. So there is a scope for tourism industry in Konkan. Government should offer continuous holiday to workers, officers in Insurance, banking, education field. Government should offer special facilities for tourists in Konkan. Tourism industry developed if a large number of tourists visited the place.

2) Adivasi in our country is not a show piece. But there is nothing wrong to visit Adivasi regions, to study their culture or to observe beautiful things created by Adivasis. Some tribes musical instruments and picture drawings are remarkable. This information if we supply to the tourists of the world, then many tourist from foreign countries attracted towards India.

3) We should find out solution for offenly raised infectious disease such as swine flu. For the large number of foreign tourists attract towards India. It is a necessary thing because of such infectious disease tourist turn back towards our country and move anther country. Government should take precaution that swine flu or other such diseases cant spread in the country.

4) Due to communal riot, regioned riot, Bandh announced by various political parties violent activities by Naxlities, Terrorist activities in Kashmir have a adverse effect on tourism industry. So there is a danger of unemployment and poverty in the region, So government should stop all these terrorist activities for the attraction of large number of Indian as well as foreign tourists.
5) Some people travelled long and go on tourism for own entertainment. Indian artists and their art is excellent but because of lack of proper guidance and money local artists can’t come in front of tourists. So it is necessary to help, give guidance to local artists, offer them economic help or to arrange their programme is necessary.

6) New tourist places should be developed in the backward region by the Government or private sector. So that at such places hotels, lodging boarding and various firms will increase and local people will get self employment and automatically their income will increase.

7) We come across some private tourist companies cheats tourists, so that some tourist avoids to visit some places. To stop such events government should have some control over these companies. So that the cheating of tourists will stop and tourism industry will increase.

8) At the tourist places we come across that the accommodation facilities for rich people are very good. But poor people can not afford these facilities. So that for them accommodation facilities should be provided in affordable rates. And government should lead for that.

9) Government should provide subsidy and concession in various taxes such as sales tax, income tax and vat for travelling companies. So that they can provide various facilities in affordable rates.

10) India have large seashore which is main attraction of tourists, but some sea shores are danger and an accommodation and travelling facilities are very poor. At such places Government have to boost private sector to built hotels, inns and travelling facilities. Consciously small villages and trading will increase.

11) For organizing trips at the tourist places we have to motivate some organizations such as banking sector industrial sector etc. We should gives concessions to members of self-help groups, labours, bank employee, traders etc. Because of these concessions these people would like to go for travelling. And also it will be affect on increasing tourism based industries.

12) For increasing national income and employment from tourism industry, we can create Historical villages which shows our culture, living style of shivkal era etc. And it can be also increase peoples knowledge about Indian culture. And also facilitated for increasing income of public and private sector.

13) In our country some organizations done good work in educational and social field. So these are also visitable like RayatShikshanSanstha and some Universities. If the Government provide information about these organizations to Indian and foreign tourists the number of tourist will be increase. It is also helpful for the development of tourism industry.

14) For the foreign tourist we import some useful goods and materials. If we can able to create these materials in our country we can also save our valuable foreign currency.

15) Tourism Industry needs trained and expert manpower. Providing adequate manpower for tourism industry, it is necessary to establish Tourism based educational institutes. Government should provide some facilities to these institutes.

16) At the various Indian tourist places number of beggers increased day by day. So it can be harmful for tourism industry. So we have to careful these people are kept far away from tourist places. We have to emphasis on tourist are not come to see this type of situation.

17) In the today's situation tourism is not only remained for rich people. Common man also like to go at the tourist places or religious places for removing themselves from stressful situation. If the number of common people increase income and employment in the area of tourism also increase.

18) We have to provide adequate security for foreign and domestic tourists, we had seen some worse cases like rape, abusement at tourist places with lady tourist. So it can be badly affect on the growth of tourism industry and also harmful for our prestige of country. So because of that we should careful about security.

19) There are different types of tourists. Courageous tourist is one of them. In the recent period people would like to go for trekking at accessible and inaccessible area such as mountains, hills, forts etc. For increasing this type of tourists at the inaccessible area we can provide good accommodation facilities, communication tools, drinking water and electricity. For the increasing investment in the tourist industry at the inaccessible area Government should provide some facilities for the investors. Then it affect on development of tourism industry and in decreasing poverty of local people.
20) Tourist would like to purchase some memorable and useful things. But we see some sellers trying to cheat them. And they determine the prices which are not in affordable manners. So we have to try to change this tendency.

21) The number of Indian tourist would like to prefer foreign countries for tourism. So because of that big amount of foreign currency spend at these foreign tourist places. If we try to develop our tourist places and tourism industry in our country so it possible to attract people towards Indian tourist places.

References:
2) Ibid
3) Ibid
6) Ibid, Page No.4
7) Ibid,Page No.3
Emerging Trends in Indian Agriculture

Dr. Rajesh H. Gaidhani  
Sharadrao Pawar College, Gadchandur

The agricultural sector plays a vital role in the country's economic development. Agricultural education and research contribute to increasing agricultural production. The economy and growth rate of the country depends on the productivity of agriculture. Agricultural education has gained special importance in order to increase the productivity of agriculture, as well as to increase the dependence of agriculture dependent industries.

Introduction:

More than half the workers are still involved in agriculture for their livelihoods and employment, agriculture is still a major sector of the Indian economy. Its share of national GDP has declined in recent years. The rapid growth of non-agricultural sectors, especially post-service reforms, has failed to accelerate agricultural growth or reduce poverty. The last two decades have been Indian agriculture. The results concluded that the cost of agriculture and related fields to increase the share of agriculture in GDP of our country.

Objectives Of The Study:
The following objectives are decided in this study
To analyze the trends of agriculture share in GDP of economy

Methodology of The Study:
The study is based on secondary data. The secondary data is collected from the figures published in XII plan documents.

Agriculture sector is the mainstay of the Indian economy, contributing about 14 per cent of Gross Domestic Product; it is still the main source of livelihood for the majority of the rural population. As such rapid growth of agriculture is critical for development of rural economy. A viable development of rural economy will leads to inclusive growth. Government is coming up with various sector specific schemes in agriculture keeping in view allied agricultural activities. Glimpse can be addressed with the union budget 2018 and provisions discussed for agriculture. The National Agricultural Policy of the Government of India aims at agricultural growth with sustainability, by a path that will be determined by three important factors: technologies, globalization, and markets. Agricultural research and education of the future must therefore address two related challenges: increasing agricultural productivity and profitability to keep pace with demand, and ensuring long-term sustainability of production.

Growth Rate in GDP Agriculture and Agriculture and Allied Sectors

In agriculture today, the some things have gained importance. Financial investment, marketing available for agricultural goods, competitiveness for high productivity, use of state-of-the-art equipment, processing industry, use of weed control for weed control, creation of agricultural supplement industry, dairy and other farming are seen in agriculture. Due to population growth, it is necessary to increase the productivity...
of food, increase the production of vegetables and fruits as needed. Therefore, agriculture and horticulture branches have gained importance. Skilled manpower has become essential in this regard. Food and technology colleges need to prepare trained manpower for the agricultural industry. Currently the productivity of manpower farming is being affected. Therefore, agricultural engineering makes the production of agricultural implements, other processes and micro irrigation systems important. Agribusiness is the only way to increase the productivity of agriculture through agro-integrated production. Due to over-production of vegetables and fruits, the processing industry has gained importance.

New technologies are being used to increase production in agriculture. Farmers across the state are seeing an increasing trend towards fruit production. That is why today fruit production appears to be higher than cereal production. Dairy production, poultry and animal husbandry are seen as agribusiness. Due to the shortage of laborers to work in agriculture, the use of automated tools in agricultural business has increased due to the development of agricultural implements. The use of micro irrigation methodology has increased due to lack of water for agriculture. Considering all these factors, for the best agricultural pursuits, in agriculture and agro-related areas e.g. There is a need of the hour to build trained manpower in horticulture, agro-engineering, agribusiness management, food technology, agro-biotechnology, fisheries, forestry and animal husbandry.

Trends in Agricultural Productivity:

Prior to the Green Revolution, the yield per hectare in India was low for all important crops. The introduction of modern agricultural practices and HYV seeds; There was a jump in the productivity of most food grains.

The following table shows the main food crops per hectare:

<table>
<thead>
<tr>
<th>Crop</th>
<th>1950-51</th>
<th>1964-65</th>
<th>2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rice</td>
<td>701</td>
<td>10.8</td>
<td>22.4</td>
</tr>
<tr>
<td>Wheat</td>
<td>6.6</td>
<td>9.1</td>
<td>29.4</td>
</tr>
<tr>
<td>Coarse Cereals</td>
<td>4.3</td>
<td>5.1</td>
<td>14.18</td>
</tr>
<tr>
<td>Pulses</td>
<td>4.0</td>
<td>5.2</td>
<td>6.9</td>
</tr>
</tbody>
</table>

(Data quintal per hectare)

The above table makes it clear that while robust yield growth was seen in the Rice pre-green revolution period. The same was seen in wheat in the post-green revolution period. In most of the other crops, the average annual growth yield has been low. In comparison to other countries such as Brazil, US, Australia and China, productivity in crops, especially food grains is very low in India. In comparison to other countries such as Brazil, US, Australia and China, productivity in crops, especially food grains is very low in India. For example, India produces only one third of the wheat per hectare compared to France or half in China. Additionally, the growth in productivity is also stagnant at around 2% per annum. There are several reasons behind low productivity including small land holding, disguised unemployment; low marginal productivity; inadequate modernization of agriculture; low skill development; increased cost of production; price risks; inadequate irrigation facilities; slow pace of land reforms; Credit of inefficient institutional delivery; inefficient marketing of farm produce and so on.

Trends and heights In Indian Agriculture

In recent years, technology in agriculture, also known as AgTech has rapidly changed the industry. By using technology as a sustainable and scalable resource, we will be able to take agriculture to new heights, keeping farm to fork in our future.

1. Raising the Production of Food grains:

India has been experiencing the increase in the production of food grains. As per the latest estimate it is found that by 2010, the demand for food grains is likely to rise at the rate of 2.6 per cent. If the country can maintain 4 per cent growth rate in agricultural production then after meeting its domestic demand, the country can export the surplus amount of food grains to the foreign countries in which it has favorable position.
2. Diversification of Agriculture:
Agriculture is not only meeting the demand for food grains but also other needs of development. In recent years, agricultural sector has been diversified to produce commercial crops and horticultural crops.

3. Increasing Trend in Horticultural Output:
India is the largest producer of fruits, and second largest producer of vegetables. With the increase in the production of fruits, vegetables and other horticultural products, the value of exports of these products is also increasing.

5. Free Trade:
Liberalization has removed all restrictions on the movement of agricultural produce within the country. This has facilitated expansion of trade in agricultural products, especially of food grains.

6. Agricultural Exports:
India is favorably placed in respect of agricultural exports as the agricultural sector is subjected to low import content, low cost of labour, favorable climatic conditions, and low unit cost of inputs. Agricultural exports are playing an important role in expanding the activities of agricultural sector along with generating increasing number of employment opportunities and also in diversifying agricultural operations.

7. Food Processing:
The production of processed fruits and vegetables are providing huge number of employment. In order to invite foreign capital into this industry the Government has permitted 51 per cent foreign equity partnership and also offered prompt approval of foreign technology transfer to the food processing industry of the country.

10. Developing New Biological Techniques:
During the period of green revolution, increasing application of chemical fertilizers and pesticides were encouraged extensively in order to meet the growing demand for food required to feed the rising population. In order to save and protect the environment as well as the agricultural sector from any further damage, increasing use of biological technology for agricultural operation has been emphasized and more emphasis is being given to develop new biological technology.

Conclusion:
The agricultural sector is a major contributor to India's development and is still one of the biggest employers. As agriculture is an important economic driver, the sector needs to adapt to the challenges it faces today. It is observed that there is need to incur more expenditure in agriculture and allied sectors to increase the share of agriculture in GDP of our country. The policy holders of XII plan may consider these issues while implementing the plan outlay.

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Use of ICT In Higher Education : Opportunities

Mrs. Sunita Kisan Bhosale
Research Student Dept. of History
Dr. Babasaheb Ambedkar Marathwada University, Aurangabad

Abstract:
Information and communication technologies (ICT) have become common place entities in all aspects of life. Across the past twenty years the use of ICT has fundamentally changed the practices and procedures of nearly all forms of endeavour within business and governance. With in education, ICT has begun to have a presence but the impact has not been as extensive as in other fields. Education is a very socially oriented activity and quality education has traditionally been associated with strong teachers having high degrees of personal contact with learners. The use of ICT in education lends itself to more student-centred learning settings and often this creates some tensions for some teachers and students. But with the world moving rapidly into digital media and information, the role of ICT in education is becoming more and more important and this importance will continue to grow and develop in the 21st century. This paper highlights the various impacts of ICT on contemporary higher education and explores potential future developments. The paper argues the role of ICT in transforming teaching and learning and seeks to explore how this will impact on the way programs will be offered and delivered in the universities and colleges of the future.

Keywords: Online learning, constructivism, higher education

Introduction:
Swami Vivekananda quoted “Education is the manifestation of the perfection already in man”. Principle architect of Indian Constitution Dr. B R Ambedkar says “Right to Education” means Education is the Basic Human Right of all the citizens in the nation and the primary significant factor in the development of every children, community and Nation [1]. History of Indian Education system it starts from Gurukulas, later by the invention of British rule Education system took a drastic change. Now days the Higher Education system in India has been drastically changed due to the application Information and Communication Technology (ICT). However the application of ICT in Higher Education has not only brought about divergence but also nurtured new boulevard of international kinesis for both home and overseas students. [3] The believed fact is that ICT can renovate a new view of Higher Education era in the nation. It should address and deal with the needs of multiple roles in Higher Education to gain/benefit stack holder. But now the aim is on the end product than on the process behind the well-functioning model of ICT in Teaching and Learning process. Effective use of technology can motivate students, make our classes more dynamic and interesting and renew teacher enthusiasm as they learn new skills and techniques. Technology is also helping the students to understand any abstract concepts clearly.

Major ICT Initiatives in Higher Education:
Various initiatives in the recent past portrayed the significant role that ICT plays in the realm of higher education development. Several projects have reduced the costs, and it also has increased transparency. India has taken major initiatives in terms of content delivery and furthering education through Information and Communication technology. For example GyanDarshan was launched in 2000 in broadcast educational programs for school kids, university students and adults. Similarly GyanVani was another such important step with broadcast programs contributed by institution such as IGNOU and IITs .Under the UGC country wise classroom initiative, education programs are broadcast on Gyan Darshan and Doordarshan national channel every day. E-Gyankosh which aims at preserving digital learning resources is a knowledge repository launched by IGNOU in 2005. Almost 95% of IGNOU’s printed material has been digitized by uploaded on the repository. The national programme for technology enhanced learning (NPTEL) launched in 2001 is another joint initiative of IITS and IISC which education through technology. Sristi, the society for research and initiatives for sustainable technologies and institutions is facilitating the use of ICT for strengthening the capacity of grass roots inventors, innovations and entrepreneurs engaged in conserving bio diversity and developing eco-friendly solutions to local problems.

ICT Tools:
Many ICT tools are available in the modern world that can be used to create and disseminate knowledge. Tools include radio, TV, internet, mobile phones, computers, laptops, tablets and many other hardware and software applications. Certain ICT tools, such as laptops, PCs, mobile phones and PDAs, have implications for education. These devices can be used to provide education and training for teachers and students. Most ICT tools are exaggerated, but until now they did not go well. The use of radio for educational practices has been very popular in the past and is still used by IGNOU in India. However, one-to-one
broadcasting technologies such as radio and television are considered less revolutionary 'ICT' in education because they are used to reinforce traditional teachers-oriented learning models, in contrast to computers that are considered to be an important tool for training pupils, Centred education model. Teachers can use ICT tools to take advantage of the use of these tools in content, curriculum, training and assessment. ICTs must be accessible to the rural population at their request, such as landline telephones, mobile phones, newspapers, radio, television, radio ports, miniatures (VSAT), computers and the internet.

**ICT Benefits Higher Education:**

After knowing real facts of ICT, entire globe accepted the use and implementation of ICT in Higher Education. Since there is raise in volume of majority of people towards ICT obviously there will be many advantages in teaching and learning and keep also responsible for better quality output. ICT is basically the use of technology and provide a basic idea on how to use the technology and gives idea where it can be applied also helps to analyses impact of that technology in classroom. This technology is all about how the teacher and student communicate with each other, inquire about doubts, helps is making decisions and provide proper road map to understand and solve particular problem. This cannot be only applied in classroom it can also be implied in our daily life.

- Gathering Information.
- Categorizing and consolidating.
- Summarizing and combining.
- Examining and assessing.
- Speculating and forecasting.

**The main benefits of ICT in Education:**

- Enables students to learn round the clock.Affords coaching to the requirements/necessity of the student
- Provides educational activities in geographic areas larger
- Offers Committed teaching through individual communication.
- Empowers effective education.
- Deliver instructions according to the student necessities.
- Offers educational activities covering large geographical areas.
- Boost the individual learning habit.

**From Student Perspective:**

- Increased access to tool or site.
- Content rigidity is eradicated hence effective delivery is achieved.
- Amalgamation of work and edification which student can map to real time scenario.
- Learner-centred approach, allows you to learn effectively and also come up with new things.
- Drastic improvement in the quality of Higher education leading to innovative way of collaboration.

**From Teacher Perspective:**

- Innovating present-day/modern learning modules.
- Easier use of multimedia or simulation tools.
- Helps to focus ICTs on eminence research through utilization of diligent research procedure and comprehensive exploration.
- Improves the quality and helps to attract the students.

**ICT Opportunities:**

Higher Education and Technology both are reached the inflection point that will head the potential way which will change in upcoming years and decades. According to EDUCAUSE, Higher Education industry is under massive pressure to reduce the cost and develop the graduates and post graduates who are fully willing and well equipped to enter the corporate work force which is the prime opportunity. It is only through Education and integration of ICT in education that create wide opportunity for teacher and student to participate in advance progressive era of swift change. Since this allows the creation of digital library with the help of digital resources which will help the students, teachers and professionals to access anytime. [13]Along with proliferation use of ICT brought massive changes in teaching and learning style at each hierarchical level of Higher Education System (HES) which will focus and concentrate on quality enhancement. ICT implementation in educational institutions has brought the professional practice in teachers which enables and creates opportunities to take up more complex real time problem and provide a solution by using ICT tools and resources. Need to make faculty/teacher to get involve and support this new initiative rather than to resist and hamper the present coming changes. Likewise there are so many other challenges in the way of implementing
ICT in developing countries like basic need is electricity/power and telephone network which even till today many places which is not available. In addition to this many colleges not have enough classroom or infrastructure like building to incorporate technology in classroom. One more challenge is that teachers should adapt to ICT and develop their own passion for efficient use of the different ICTs in different circumstances. Using unlicensed/cracked version of software downloaded from internet can cause problems lawfully which will lead and end up in paying huge penalty. Especially pirated software varies in standard format and functionalities.

**Challenges in Implementing ICT in Higher Education:**

Instant advancement of ICT is taking place all over the globe. ICT had become authoritative instrument for circulation/transmission of knowledge and information. Arrival and intense use of ICT in Higher Education has generated diverse retort. This will leads a potential challenge in using ICT in Education. Use of ICT in Education has obvious benefits and also brings challenges.

- Primary challenge is expensive cost which will come to know while performing feasibility study which will incur acquiring, installing, Operating, Maintaining and replacing ICT’s in Traditional/Manual process institution.
- Another challenging/hectic process is integration of ICT into teaching is still in initial stages/phases.
- Speed up Higher Education capability to innovate and adopt technology rapidly and effectively.
- Helping Higher Education Institutions to find and use technology in reduced cost.
- Imposing technological system without involving faculty and student, Automation of manual process from top to down hierarchy of the ladder will create a mesh and progressive expected result will not be achieved.
- Contents are region specific customization is mandatory before using same content in other regions, since it will not have at most impact while delivering.
- Providing an efficient technical manual and training should be provided after implementing technology in class rooms else not adjusted to the technology which currently in use.
- Innovating new model with the help of technology and collaborating with existing one or using it independently which will be competitor globally in ICT age.

**Conclusion:**

Transformation of pedagogy by using technology and learning and make it more affordable and accessible. In spite, lack of infrastructure and interest from management to implement technology in Higher Education, regional problems like Power outage (Electricity), Internet Service Provider (ISP) and net availability and lack of awareness towards proficient use of technology with inadequate understanding/information were key factors for inevitable complexities for the successful execution of ICT in educational institutions.

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Dr. Babasaheb Ambedkar’s Women Approach in Periodicals

Samadhan Aba Jadhav
Asst. Prof. Department of History, Rajarshi Chh. Shahu Collage, Kadamwadi Road, Kolhapur

Abstract:
Michelangelo, a world famous artist. A friend of his once asked him which is the worst situation in your experience? The answer was ‘Insult’ as well Dr. B.R. Ambedkar was experienced the same situation. The most neglected post in the revolutionary life of Dr. Ambedkar is his visiting for the newspapers & journalism. Even today his thoughts are strikingly appropriate towards women approach in newspaper visiting. Dr. Ambedkar was a strong supporter of women education, who are prime factor of this society. Through education it was expected to give women a progressive development to reach its height. In the medium of Hindu Code Bill he foresighted women upstanding. Though presently Hindu Code Bill was not passed, central governments constitute laws to make women powerful and strong on this. Here we see Dr. Ambedkar’s foresight to moment empowerment.

In the Eve’s Weekly magazine Dr. Ambedkar wrote an article entitled ‘The Rise and fall of Hindu Women: who is responsible’. Gautam Budha set forth the status of women astonishingly high in Budhism. Equality is proved. The misunderstanding on the foundation of Budhaism was not allowed women to be a past of Budha Sangha was completely wiped out.

Keywords:
1. Importance of women education in Muknayak.
2. Women empowerment in Hindu Code Bill.
3. Gautam Budha accorded honorable status to women.

Research Methodology:
1. Women oriented study of Dr. Ambedkar’s newspapers Muknayak for research.

Objectives:
1. Ambedkar’s outspoken views on women education.
2. Survey of why Hindu Code Bill did not approved & in what perspective it was created.
3. Dr. Ambedkar’s thoughtful exploration why women did not allow to enter in Budhism.

Introduction
One friend of Michel Angelo, Famous artist asked one question. Which ajor thing/concept is hard to you? The answer was ‘Insult’ as it the flame of insult was also in the mind of Dr. B.R. Ambedkar and it may verity by only ‘untouchable’ Dr. Ambedkar was not happy with the efforts of M.K. Gandhi for Untouchables. Dr. Babasaheb Ambedkar is great became started with sort vech to the sky. He inculcated the feature of Dalits. And his name will always in the name history.

The most unattended collection from Dr. Babasaheb Ambedkar’s revolutionary life is his journalism in press area/field, this writings in Newspaper is bright and respledant, and behind this writing has cautions mind. Whose caste has been unattended and obstremeised, who took insults from the system and after all his journalism skill also neglected except Biographer. C.B. Khairmade and Padmabhushan Dr. Dhananjay Kir, Nobody couldn’t review the meaningful thought of Dr. Babasaheb Ambedkar. Even today also Babasaheb has been confined in a still frame an leader of downtrodden below the statue of Dr. Babasaheb Ambedkar in New York. America the question is symbol of knowledge. Japan government sometioned 50 lakh rupees from budget and used it for making statue of Babasaheb in Yadehama city. In India media couldn’t notice it even there is a writing for to take notice of Dr. Babasaheb Ambedkar work with humanitarian approach. Dr. Babasaheb Ambedkar was a gifted person and Vrilliant. We have been seeing him as upholder of Dalits and founder of constitution. This is limited nature evaluate him Dr. Babasaheb Ambedkar was major supporter of women liberation.
Thoughtful

Articles about women in Muknayak

- 28th August 1920 about women education.
- R. L. Bhopatkar - In other countries women took active Participant in politics. In this same time citizen people in Hindustan shouldn't neglect this questions.
- Babu Govind Das, President, Maharashtra, Maheswari Parished women Education importance is on high scale while out women’s he literate, then we acquire our previous glory.
- Krishnadassi - There is no development without education. All problems must be solve by education give education to your childs (son and daughter) which proper along with today’s age.

Sou. P. Manoramabai

Women are half side of society and if these women are illiterate then there is no development and progress of society. There is need to educate women than men. The responsibility of nature kids & home arrangement educated women. So women is superior than illiterate women.

After giving the education to girls how they have pride, respect in their mind, it proves after reading a letter by Anusuyabai Kamble who is outsider. Better than standing cool. We have to made hard attempts for implementing the compulsory primary education to our childs and it would be easiest way by giving education to upcoming generation for teaching towards progress. As per Bhagini Anusuyabai, we have to create pride in upcoming generation.

(Bharat and Muknayak, Govt. of Maharashtra)

Hindu - Code Bill

Regarding Hindu Code Bill, Law minister. Dr. Babasaheb Ambedkar stated that it is a great fun/joke if we wouldn't touch the issue of inequality between classes, inequality between men-women and sanction the laws concerning about economical problem. Dr. Babasaheb Ambedkar stated this expression. While general discussion about draft of Hindu Code Bill. He has strong belief about competency of woman and he favored to restrin discrimination of women. Dr. Babasaheb Ambedkar put forward Hindu Code Bill against ‘DayBhag’ and ‘Mitakshra’ method. He also had tried for equal authority for men and women. Hindu Code Bill disapproved on 27 Sept 1951. So Dr. Babasaheb put forward the resignation of Law ministry and after all this is the great sacrifice for women did by Dr. Ambedkar.

As under Hindu Code Bill

1) As per provisions in Indian constitution, there must be equal rights equal opportunity for all cast and tribes, women.
2) Daughters/girls also having inheritance rights and as per the rights equal share must be donate from father estate.
3) There must be equal rights to women of their own earning.
4) If there is a lack of understanding between husband and wife, and if it is unable to set up the household then wife should take divorce from husband.
5) After Divorce the Alimony must be given by husband to wife.
6) Prohibition for bigamy marriage system.
7) There must be permission for adopt a child, if women haven't any child/inheritance. 8) There must be legal permission of women for doing marriage of inter caste and interrelation.
9) There must be representative places to women as per population in civil areas and social fields. In 1952, central govt. prepared independent laws from Drafts made by Babasaheb.


The strong opponent of Hindu Code Bill - Dr. Rajendra Prasad, Sardar Patel, Mahatma Gandhi for passing this bill there was strong opposition. But now days some clauses from it. Come forward as law- rules. Babasaheb tried hard for charter of the rights of women with the help of Hindu Code Bill. He put forward Hindu Code Bill, which one very helpful for women. The pregnancy leave received by women who are in Service.
This merit directly goes to Hindu Code Bill. While observing Indian History. Woman never get place of Emperor. But after constitution passed in 20 years, Indira Gandhi became first prime minister of India.

Today’s women liberation, woman - Independence concepts found in Mahatma Phule and Dr. Babasaheb Ambedkar thoughts. As per Manus opinion the secondary place for women, and for abolishing it Babasaheb Ambedkar was strongly supported Hindu Code Bill.

Mahabodhi Magazine

One article is published in Eves Weekly, Mumbai on 21st Jan 1950. The name of Article ‘Our New Republic’. In ancient period the standard of women was higher, but afterwards that became lower for it author put the responsibility on Both religion. The points in this Article.

1) In the period of Ramayan & Mahabharata women took part in politics and administration.
2) One to philosophy of Buddha the standard of women get decreased.
3) Buddhists mind was about women - He often told his disciples that be alert/safe from women.

Here, writer put the findings as Buddha is responsible for decreasing the standard of women. For the reply of this article Lama Govind has written one Article, and it was written in Mahabodhi Magazine March 1950, ‘The position of women in Hinduism and Buddhism.’ Dr. Babasaheb felt that this article was incomplete and then Dr. Babasaheb Ambedkar wrote, ‘The Rise and fall of Hindu women. Who is responsible article in Mahabodhi Magazine May-June 1957. The teaching of Buddha how responsible for decline for it there are two supportive ‘MAHAPARINISHANASUTTA’ Adhyay -5 (Chapter-5)

Anand, Disciple of Goutam Buddha asked. If we get relations with women, then how should we behave?

Buddha - We behave like we couldn’t see her.
Ananda - If it is compulsory to see then.
Buddha - Don’t speak.
Ananda - And if it is necessary to speak then what can we do?
Buddha - Be alert and safe.

This is dialogue between Anand and Buddha in ‘Mahaparinirvan’ about women. But it is included by Bhikshu in later time. This content is added by then afterwards. After death of Buddha it is written 400 year later. Aamrapali from Vaishali was singer and dancer in royal court. Lichhavi was rich, great and from royal family. Buddha never belief in discrimination in women discrimination. This is proved with above illustrations. Mallika wife of Raja Prasengit had been attending sermons of Buddha. This art found in ‘Pitak’ this may proved that Buddha was in favors of women forever. Buddhists fold to Bhikkhus that try to avoid temptation of women. Beware of Buddha was liked celibacy life, Prof. Max Muller said once.’ (Lectures on Religion — p - 379)

1) Buddha gave rights of initiated virtuality to women and he cleaved the injustice in one stoke.
2) Acquiring and gaining knowledge on men to introduce spiritual splendor in and this activities are responsible to free the women from slavery.

Mukta, daughter of Brahmin, become ‘Bhikkuni’ one she said, “yes, I am really independent, there is not limitations on my freedom.” The second daughter of another Brobhim said, “While, whenever I sit on this stone there is breathing of independence with my spiritual penance. Buddha gave the rights to women about ‘Bikkhunni’ and it is freedom. Married, unmarried, window and prostitutes these all type women would take ‘PARIVRAJA’ and the door of Sangh’ was always open. So all types of women were capable to acquire the human life aspect like freedom equality, confidence etc. Indian women would receive respect when in the all world the women couldn’t receive any receipt. But after that the decline in respect due to Manu and his religion laws and this is the perfect answer for this question. Burning of Manusmruti means the burning of hard traditions which imposed of Hindu women. With all explanation it is good to women. The laws in Manusmruti are totally responsible for declining the states of Hindu women. Shudra and women from Arya religion went to aspect Buddha religion. Arya society and religion is on the declining way for this prevention. Manu has to create one block of law Buddha gave respected place to women and he brought women on the respected place to women and he brought women on the level of men and it is the universal truth.
Findings
1) Women must give education. She must be pre-educative women are main important part of society make them all round literate.
2) Dr. Babasaheb Ambedkar was strongly support of women education.
3) Women is educated then the families living standard increase and progress was there Dr. Babasaheb Ambedkar was very careful for maintain women’s image in society.
4) We found the thoughts in his meditation about how should solved the problems of religion structure, inequality, illiteracy and bad tradition?
5) In ancient times women has importance place, but after that the situation changed in society family and this situation is even till.
6) In 6th Century Buddha gave entry to women as ‘Bikkhuni’ and gave decision making freedom to women.
7) Buddha give respectful place to women in societies and increase their level as high as men.
8) The attitude forwards women of Buddha religion and Ambedkar won good and great.
9) Dr. Ambedkar did social revolution. This is the 2nd revaluation after Buddha for decline man-woman unequality of Hindu society.

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Karkala: A Study of Historical Jain Centre

Dr. Smt. Shakuntala P. Chavan,
Department of History,
Jaywant Mahavidyalay, Ichalkaranji.

Abstract:
Sravanbelgola, Humcha, Karkala, Moodabidri and Venur have been famous Jain centres since early medieval period. Even today these places have religious importance and a number of pilgrimages and tourist not only from India but all over the world visit these religious places. Karkala is unique among the many places of tourist interest in modern Karnataka State. Karkala is an epitome of all of these. This is a region, one of the richest in historical monuments. Moreover, like Hasan, Shimoga, South Kanara district is full of famous Jain sacred centres which have been responsible for the spread of Jainism in this area.

Introduction:
Like Sravanbelgola, Humcha, Karkala, Moodabidri and Venur have been famous Jain centres since early medieval period. Even today these places have religious importance and a number of pilgrimages and tourist not only from India but all over the world visit these religious places. Moreover, like Hasan, Shimoga, South Kanara district is full of famous Jain sacred centres which have been responsible for the spread of Jainism in this area.

The centre of Jain gravity shifted from Humcha to Karkala in the 13th century A.D. Hoysala and other medieval Royal dynasties of south India patronised these centres, built magnificent Jain temples and Jainism was in full swing even though there was menace from Lingayat religion from 12th century onwards. Therefore, in this article an attempt is made the religious and historical significance and role played by these centres to spread and to protect Jainism in these area.

Description of Karkala:
The history of Karkala is useful to notice the site and description of place Karkala. Karkala is unique among the many places of tourist interest in modern Karnataka State. Some there are which have been endowed with nature’s bounty, some others with ever enchanting creations of the architect, the sculptor or the artist, still others with the seat of modern learning industry or trade. Karkala is an epitome of all of these.

The neat little town of Karkala (13°12’ N 75°12’ E) lies 33 miles to the north-east of Mangalore and 24 miles south-east of Udipi. Moodabidri is 10 miles nearer Mangalore on the road to Karkala, while Venoor is 12 miles south-east of Moodabidri. Karkala is not only a reputed place of pilgrimage to thousands of Jains coming from all over India; it is also sacred to the Hindus and the Christians with its famous church.

Derivation of Karkala:
Cradled in enchanting natural scenery, the town is aptly named Karkala (short for Karikal) black stone – as one can see innumerable black granite formations holding up their imposing heads all-round the place. It derives its name from a rock called Karikal meaning black stone which is used for building purposes. Recorded in epigraphs as Karkala or Karekala; this was the seat of a political power, the Bhairarasas who ruled for 500 years the kingdom of Karkala, also known as Pandynagari. This is a region, one of the richest in historical monuments.
The huge statue of Gommata, the basadis and the temple of Anantashayana and Venkataramana here attract a large number of pilgrims, lovers of art and student of history. These architectural creations, Jain as well as Hindu, are the gift of the royal family of Bhairarasas Wodeyars. The old palace of this family has been recently renovated.

Various Sites of Karkala:
Gommateshwara Statue:
The famous gigantic monolithic statue of Gommata, which is 42 feet tall, was installed by veer Pandya deva, a ruler of the Bhairarasas family of Karkala in 1432 A.D. About two furlongs from Anekere, (it
means lake for elephant) this striking statue of Gommateshwara stands on a rocky hillock. It has elongated ears, hawk-nose, curled hairs and half open eyes. It has serenity and awe-inspiring eminence. Of the three Gommata statues in Karnataka this is second in height whereas at SravanBelgola and Venoor, we discern a smile on those wonderful lips, here at Karkala we find a complete absorption in meditation. This statue was not carved of any rock already standing there. It was carved elsewhere, brought up the hillock and erected. The king employed clever sculptors to carve the statue, which they began on an auspicious day after the king had again worshipped the stone as directed by his guru. A pandal on sixty poles was sets up on the top on the hill and the master sculptors began to give the final shape and polish. It took them over a year to complete the work.

Besides Bahubali statue, the following are the other historical monuments at Karkala which are worth noticing.

**Brahmadevara stambha:**

The granite pillar in front of Gommata has a Brahma seated on the top. The small sculpture of Brahma excels that of Gommata in fine workmanship. The whole pillar is so carved and so polished that one wonders whether it is really granite. This was set up in the year 1437 A.D.

**Chaturmukha Basadi:**

It the midst of a pond, called Anekere, is a Jainbasadi known as Chaturmukha basadi with tow storeys. It was constructed in 1545 A.D. by Abhinavapandya deva. The celebrated structural temple of the Chaturmukha basadi, this monument was erected in 1586 A.D. under the order of Bhaira-Vendra II of the bhairarasa family. It was complete about 1586 A.D. It has life size statues of three Tirthankaras, besides small images, 24 Tirthankaras and Padmavati Yakshi.

**Neminatha Basadi at Hiriyangadi:**

This is second only to Chaturmukha Basadi. This is about on kilometre to the west of the Gommata hillock. It was built in 1329 A.D. in the days of Pandya. The life-size Jain images of Araha, Malli, and Muni Suvritanatha installed in four sides of the altar of the garbhagriha are in contemplative mood. It is a peculiar structure, the style of sculpture being typically Vijayanagara. The Venkataramana temple in the town of Karkala is of the 16th century A.D. On the top of the hill, called Parpala, is erected one of the oldest Roman Catholic churches of the district.

**Ramasamudra:**

There is a beautiful lake called ‘Ramasamudra’, about one K.M. from the Gommata hillock. Unlike other reservoirs, this resembles a natural lake. This reservoir is said to have been built by Ramanatha Arasa of the Karkala family who ruled about the last quarter of the 14th century A.D. The lake offers facilities for boating. A horticultural farm of an area of about 150 acres has recently come up on the eastern side of the lake.

The result of the royal patronage and popular support was beneficial for Jainism as well as country. It gave a good opportunity to the Jaina acharyas to establish various centres of learning and religious studies, monasteries and libraries. The Jain temples with their Danashalas i.e. charity-houses for education, food, medicine and retreat became real spots of cultural enlightenment.

**Patronization to Karkala:**

The first prominent figure in the Santara house was JinadattaRaya founded the Santara kingdom in the 9th century. With PattiPombuccapura as his capital; and he moved down in the extending his kingdom. This is seen, for instance from a record dated 1277 A.D. of the time of the senior crowned queen Kalala Mahadevi, when on the great days of the gods Kalasana and Jinesvara, a citizen named Madhava, the son of Kala setti made a specified grabt of rice and land to the gods. This dynasty made Karkala as their capital. About eight centuries ago, before the Bhairarasa family made Karkala its capital, the place was only a major village.
Historians are of firm opinion that Bhairarasa who first came to Karkala in the fourteenth century was a descendent of Jinadattaraya, who established himself at Hombuchapura in Shimoga district and installed Parshvanathaswami and Padmavati Amma in that town in the eighth century. Prior to the coming of Bhairarasa a chieftain named Kapittu Heggade used to ruler over the seven ‘Nadus’ called “Karkala, Keravase, Padangadi, Arooru, Aidooru, Nalkooru and Mooraru.” There were nearly 770 homes of Jain Sravakas in his domain whose main occupation was trade. The Sravakas crowned Bhirarasaraya as their king and Karkala became his permanent abode. Thus began a glorious period of religious, artistic, literary and cultural efflorescence.

Karkala: Second seat of Santara dynasty:

Karkalla was another important Jain centre in the country of Tuluva. The early rulers of Karkala were the descendants of one Jinadatta Ray, who migrated from Mathura in Northern India to South and founded his kingdom of Santara. The Santara rulers of Kalasha, shifted to Karakala and made it their capital. The Hoysala feudatory Lokanathadavarasa, whose possessions included portions of the Karkala Taluka of South Kanara, was a Jain ruler. His inscription from Hiriyangadi, belonging to 1334A.D. records grants of lands by a number of donors including the ruler’s sisters Bommaladevi and Somaladevi. Lokanatharasa was a great Santara chief, who materially contributed to the spread of Jainism in Tuluva. He was the disciple of Charukirti Panditdeva and exercised some independent sway in the Karkala region.

Hiriya Bhairava Deva’s 1462A.D. time there was no separate royal preceptor at Karkala. Lalita Kirti Bhattaraka of Panasoge used to officiate on more important occasions and Charukirti of Moodabidri at other times. This king established a branch of Panasoge peetha at Karkala and the successors to it are also styled Lalita Keerti Bhattarakas. Kalala Devi's anxiety to endow the Kalla basadi with grants was not merely an expression of outward piety. She was a broad minded ruler who believed in universal toleration. In Saka (1579A.D.) some Sravakas of Karkala gave as gift money for the study of the scriptures in the Ammanavara basadi at Hiranagadi. Immadi Bhairvendra Odeyar was another ruler of Karkala who patronised Jainism. The construction of the well-known Chaturmukha basadi at Karkala was work of the ruler Immadi Bhairvendra Odeyar, who called himself the ruler of Patti Pombuccapura.

The royal priest Lalitakirti Bhattaraka, of course objected to this conversion of a basadi into a temple Bhairavaraaya with replied with all the dignity at his command that a wise ruler ought to treat all the religions of his subjects with equal reverence.

The Bhairarasas were not only patrons of architecture, sculpture but also of literature. Some of themselves poets of some note. Pandya Kshapathi has written “Bhavyananda Shastras”, a nosegay of moral aphorisms. Veera Pandya wrote “Kriya Nighantu”. Sanskrit poets like Lalita Keerti, Nagachandra and Kalyana Keerti and Kannada poets like Ratnakara Varni and Chadura Chandrama enjoyed the patronage of the Bhairarasas.

Conclusion:

To sum up, Karkalla is the important Jain sacred place where second Bahubali image is the main attraction for Jain Sravakas. These Jain centres played vital role in spreading Jainism in western Karnataka area. The rich libraries at these places preserved old Jain cannons, books and this is treasure house to posterity. The dynasties like Santara, Bhairavas and Alupas rendered great service in medieval period for spreading Jainism in south Karnataka.

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GST in India - An Overview

Author- Prof. Pratibha A. Jagtap
Asst. Professor
Dept. of Management Studies, Rajarambapu Institute of Technology, Rajaramnagar
Tal. Walwa, Dist. Sangli

Co-Author - Mr. Ruchit Rajendra Porwal
BBA-Final Year (III) Student
Dept. of Management Studies, Rajarambapu Institute of Technology, Rajaramnagar
Tal. Walwa, Dist. Sangli

Abstract-
Tax is main source of revenue for government of India. GST is biggest indirect tax reform adopted by Indian govt. to mitigate the cascading effect of taxes. GST is meant to simplify the indirect tax regime of India by replacing a host of taxes by a single unified tax. Main feature of GST is that products and services are equalized and are taxed at a fixed rate until customers access it within the supply chain. The objective of present research paper is to study GST concept, features, rates, its impact, challenges faced by India. Secondary Data Source is used to collect the information such as websites, research papers, books etc.
Keyword-GST, Indirect tax, India, VAT

Introduction-
Tax is money that have people have to pay to the govt., which is used to provide public services. Taxes are conventionally classified as-Direct taxes and Indirect Taxes. Direct taxes include those assessed upon property, person, business, income etc while Indirect Taxes are levied upon commodities before they reach consumers. In the group of Direct Taxes, Income tax, corporate tax, capital gains are included. While indirect Tax includes Custom Duty, Excise Duty, Central Sales Tax, State value added tax, Service tax.

There were shortcomings in earlier value added taxation. Tax cascading occurs under the centre as well as the state taxes. There was lack of uniformity in provisions and tax rates. To decide whether a sale takes place in one state or another i.e. to fix the status of a sale transaction was major conflict, since its taxability affects the revenue of the state. Compounding structural deficiencies of each the taxes was the poor infrastructure for their administration. There was complexity in determining the nature of transaction-whether it is sale or service. The distinction between good and services had become more complicated Transfer of software, copyrights, patents and other intangible goods were always in dispute, whether there were the sale of goods or provision of service?

So, in order to mitigate these shortcomings, Indian govt. took initiative to bring uniform taxation policy. The Idea of GST in India was proposed by Atal bihari Vajpayee in 1999 Vijay Kelkar Task Force in 2004 recommended that the integration of Indirect taxes into the form of GST in India. In 2006-07, Union Govt. first time announced that GST would be applicable from 1st April 2010. Constitution Bill introduced in the parliament in December 2014 and Lok Sabha has passed the bill on 6th May 2015. On June 14, 2016, the Ministry of Finance released draft model law on GST in public domain for views and suggestions. On 3rd August 2016, Constitution Bill 2014 was passed by Rajya Sabha with certain amendments. The final step to the constitution Amendment Bill 2014 becoming an Act was taken when the President of India gave his final assent on 8th Sept. 2016. The constitutional came into force which empowers both the state and central to levy this tax. A comprehensive dual Goods and Service Tax has replaced the complex multiple indirect tax structure from the 1 July, 2017.

Objectives of the study
1. To study GST concept
2. To study features, rates of GST, its impact on different traders

Research Methodology
For present article, secondary data sources are used such as websites, books and journals.
Concept of GST-
GST is consumption based tax i.e. tax will be payable in the state in which goods and services are finally consumed. Goods and Service Tax is a Value added tax levied on manufacture, sale and consumption of goods and services. GST is a tax on goods and services with the value addition at each stage having comprehensive and continues chain of set of benefits from the producers/service providers point upto the retailers level where only the final consumer should bear the tax.

Clauses 366 (12A) of the constitution Bill defines GST as “goods and service tax” means any tax on supply of goods, or services or both except taxes on the supply of the liquor for human consumption. Further the clause 366 (26A) of the Bill defines Services means anything other than Goods. Thus it can be said that GST is a comprehensive tax levy on manufacture, sale and consumption of goods and services at a national level. The proposed tax will be levied on all transactions involving supply of goods and services, except those which are kept out of its preview.

GST means a tax on supply of goods or services or both except taxes on supply of alcoholic liquor for human consumption.

Features of Goods and Service tax

- GST is applicable on “supply” of goods or services as against the present concept of tax on the manufacture of goods or on sale of goods or on provision of services
- GST is based on the principle of destination based consumption taxation as against the present principle of origin-based taxation
- GST is applied to all goods and services except Alcohol for human consumption
- GST on five specified petroleum products (Crude, Petrol, Diesel, ATF & Natural gas) would be applicable from a date to be recommended by the GSTC.
- Tobacco and tobacco products would be subject to GST. In addition, the Centre would continue to levy Central Excise duty
- CGST, SGST /UTGST & IGST is levied at rates to be mutually agreed upon by the Centre and the States under the aegis of the GSTC.

GST in other countries-
France was the first country to implement GST in the year 1954. Now about 160 countries across the world has adopted GST.

Numbers of country based on region are as follows:-

<table>
<thead>
<tr>
<th>Region</th>
<th>No. of Countries</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASEAN</td>
<td>7</td>
</tr>
<tr>
<td>Asia</td>
<td>19</td>
</tr>
<tr>
<td>Europe</td>
<td>53</td>
</tr>
<tr>
<td>Oceania</td>
<td>7</td>
</tr>
<tr>
<td>Africa</td>
<td>44</td>
</tr>
<tr>
<td>South America</td>
<td>11</td>
</tr>
<tr>
<td>Central &amp; North America</td>
<td>19</td>
</tr>
</tbody>
</table>

In Europe, EU VAT system is regulated by various European Union Directives. GST rates in Europe varies between 18 % to 25 %, in Japan is 5%, Australia 20%, Jordon 16 %, Australia 10 %, Canada 5 %.

Types of GST
1. Central Goods & Service Tax (CGST)- CGST is applicable on the supply of goods and services of standard services and commodities which can be amended periodically by a specialized body under the central government. The revenue collected under CGST belongs to the central government.

State Goods & Services Tax (SGST)- SGST is an important part of GST. It stands for State Goods & Services Tax as per the 2016 GST bill. Various taxations and levies under the state authority are subsumed by SGST as one uniform taxation. It includes the amalgamation of State Sales Tax, Luxury Tax, Entertainment Tax, Levies
on Lottery, Entry Tax, Octroi and other taxations related to the movement of commodities and services under state authority through one uniform taxation- SGST.

**Integrated Goods & Services Tax (IGST)** - IGST focuses on the concept of one tax, one nation. IGST stands for Integrated Goods and Services Tax which is charged on the supply of commodities and services from one state to another state.

**Union Territory Goods & Services Tax (UTGST)** - Delhi (India’s Capital Territory), Chandigarh, Dadra & Nagar Haveli, Andaman & Nicobar Islands, Daman & Diu, Lakshadweep and Pondicherry are the prominent union territories in India. UTGST is for all the taxations under these union territories in India.

**GST RATES**

The GST rates in India are applicable under five different tax slabs for different goods and services. There is no general GST rate, but each good and service are separately placed under different tax slabs. Current GST rates comprises of five GST tax slabs, these are 0%, 5%, 12%, 18%, and 28%. The GST rates on goods and services vary from 5% to 31%.

### GST rate on Commodities (Jan.2020)

<table>
<thead>
<tr>
<th>Commodities</th>
<th>Rates</th>
<th>Commodities</th>
<th>Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Essential farm produced mass consumption items like milk, cereals, fruits,</td>
<td>Nil</td>
<td>Pastries, cakes, pasta, ice creams, soups</td>
<td>12%</td>
</tr>
<tr>
<td>vegetable, jaggery, food grades, rice and wheat</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Common use and mass consumption food items such as spices, tea, coffee,</td>
<td>Nil</td>
<td>Luxury and de-merits goods and sin category items e.g. tobacco, pan masala</td>
<td>28% + cess</td>
</tr>
<tr>
<td>sugar, vegetable/mustard oil; newsprint, coal and Indian sweets</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Silk and jute fiber</td>
<td>Nil</td>
<td>Small cars – petrol driven</td>
<td>28% + cess</td>
</tr>
<tr>
<td>Diamond and Precious Stones</td>
<td>0.25%</td>
<td>Small cars – diesel driven</td>
<td>28% + 1% cess</td>
</tr>
<tr>
<td>Gold, Silver</td>
<td>3%</td>
<td>Cigarettes</td>
<td>28% + 5% cess</td>
</tr>
<tr>
<td>LPG supplied to Household by Private Distributors</td>
<td>5%</td>
<td>Luxury cars</td>
<td>28% + 5% cess</td>
</tr>
<tr>
<td>Fertilizers, Biogas</td>
<td>5%</td>
<td>Heavy bikes, Luxury yachts, private jets</td>
<td>28% + 15% cess</td>
</tr>
<tr>
<td>Branded atta, wheat, pulses, maida, gram flour (besan)</td>
<td>5%</td>
<td>Computer printers</td>
<td>18%</td>
</tr>
<tr>
<td>Railway freight</td>
<td>5%</td>
<td>Footwear above Rs. 500</td>
<td>18%</td>
</tr>
<tr>
<td>Pharma (Life saving drugs)</td>
<td>5%</td>
<td>All FMCG goods like hair oil, soaps, toothpaste and shampoos; chemical</td>
<td>18%</td>
</tr>
<tr>
<td>and industrial use intermediaries</td>
<td></td>
<td>and industrial use intermediaries</td>
<td></td>
</tr>
<tr>
<td>Footwear up to Rs. 500</td>
<td>5%</td>
<td>LPG stoves, military weapons, electronic toys</td>
<td>18%</td>
</tr>
<tr>
<td>Cotton and natural fibre</td>
<td>5%</td>
<td>Man made fibre and yarn</td>
<td>18%</td>
</tr>
<tr>
<td>Small Old and Used Motor Vehicles</td>
<td>12%</td>
<td>Medium and Large Old and Used Motor Vehicle</td>
<td>18%</td>
</tr>
<tr>
<td>Packaged foods like pickles, tomato sauce, mustard sauce and fruit</td>
<td>12%</td>
<td>Buses which run on Biofuels</td>
<td>18%</td>
</tr>
<tr>
<td>preserves</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ayurvedic and homeopathy medicines</td>
<td>12%</td>
<td>Cement, wall putty, paint, wallpaper</td>
<td>18%</td>
</tr>
<tr>
<td>Processed foods</td>
<td>12%</td>
<td>Perfumes, revolver, pistols</td>
<td>18%</td>
</tr>
<tr>
<td>Fruit juices, live animals, meats, butter &amp; cheese</td>
<td>12%</td>
<td>Chocolates, chewing gum, waffles containing chocolate</td>
<td>18%</td>
</tr>
<tr>
<td>Mobile phones</td>
<td>12%</td>
<td>White and brown goods like TV, refrigerator, AC</td>
<td>28%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>washing machines, microwave ovens; soft drinks and aerated beverages</td>
<td></td>
</tr>
<tr>
<td>Readymade garments</td>
<td>12%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Impact Of Gst

The GST law in India is dual GST. Central Govt and State Govt levied GST concurrently on a common base value. GST has wide spread ramifications on the impact, be it manufacturing sector or service sector. All the players of the commercial sphere, be it, traders, manufacturers or service providers are equally being affected by the introduction of GST. Trade and industry is restructuring its business models to be in sync with the new tax laws a do at the same time professionals are building their capacities to be able to face the challenges of new tax regime.

Impact on Traders
- Tax on value addition: The impact of tax on the wholesaler or retailer is limited to the value addition. The tax paid at earlier stages is available as set off for payment of GST on supplies. Therefore, traders now prefer to buy/receive supplies with invoice post GST.
- Reducing cascading: Cost of products and services is reduced normally due to the cascading effect of tax being reduced. Service tax credits is available and go forward even the capital goods used for storing, handling etc.
- Place of supply: CGST and SGST is levied on the local supply of goods within state. IGST (comprising CGST and SGST) is levied on the inter-state supply of goods.
- No subsequent sale or sale in transit against forms: This exemption of CST Act is not continued under GST levy. GST would be charges on both transactions.
- Export supplies and supplies to SEZ: Exemptions not available under forms and declarations.
- Small Traders: They are eligible for the composition scheme up to Rs. 1.5 crore. After that, normal rate is apply.

Impact on Manufacturer
- Competitive in Market: There is a saving in taxes due to fewer restrictions in taking set off of taxes paid at various stages of manufacture reducing the cost of goods or services supplied.
- Valuation of the supply of goods: VAT/CST was computed on sale price + excise duty paid. With the shift of taxable event from manufacture to supply of goods, the valuation of goods is simplified.
- Cheaper exports: Exports is cheaper as taxes paid at earlier stages could be refunded to a larger extent.
- Ease of doing business: Adoption of information technology in GST regime enables the organisation to do business with ease.
- Compliance Costs: The transaction costs of compliance is reduced due to widespread computerization and online filling of forms and returns and payment of taxes.

Impact on Service Providers-
- Destination based to consumption based levy-

### GST rate on Services (Jan.2020)

<table>
<thead>
<tr>
<th>Services</th>
<th>Rates</th>
<th>Services</th>
<th>Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sleeper, metro tickets and seasonal passes</td>
<td>Nil</td>
<td>Real estate (Work contracts)</td>
<td>12%</td>
</tr>
<tr>
<td>Outsourcings (in industries such as gems and jewellery, textiles)</td>
<td>5%</td>
<td>Hotels with tariff Rs. 1,000 – 2,500</td>
<td>12%</td>
</tr>
<tr>
<td>Railways (AC)</td>
<td>5%</td>
<td>State run lotteries</td>
<td>12%</td>
</tr>
<tr>
<td>Restaurants with annual turnover less than Rs. 50 lakhs</td>
<td>5%</td>
<td>Airline (Business Class)</td>
<td>18%</td>
</tr>
<tr>
<td>Cab aggregators like Ola, Uber</td>
<td>5%</td>
<td>Hotel room tariff above Rs.7,500</td>
<td>18%</td>
</tr>
<tr>
<td>Airlines (Economy class)</td>
<td>5%</td>
<td>Telecom, financial service</td>
<td>18%</td>
</tr>
<tr>
<td>AC restaurants with liquor license</td>
<td>5%</td>
<td>Movie tickets below Rs. 100</td>
<td>18%</td>
</tr>
<tr>
<td>Non-AC restaurants without liquor license</td>
<td>5%</td>
<td>Movie tickets above Rs. 100</td>
<td>28%</td>
</tr>
<tr>
<td>Hotel room tariff Rs. 2,500 – 7,500</td>
<td>5%</td>
<td>5 star hotels</td>
<td>28%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lotteries</td>
<td>28%</td>
</tr>
</tbody>
</table>
Earlier, Service tax was levied mainly at the origin and was a destination based levy, the burden of which was borne by the end customer. Under GST, generally, they would be taxed in the same way except that the place of supply would be confirmed.

- Service tax-SGST levied by states-
- Under GST law, service tax would be levied not just be centre but also by the states which would be empowered to levy SGST Service Tax has increased to 18% from 15%.
- Taxes received by consuming state-
- If services are rendered from one state to another, then, the tax would ultimately go to the consuming state.
- Increased set off than VAT-VAT credit for goods which was not available to the service provider would be available under GST.

Impact on the Consumers-
- Reduction in price-Generally the purchase price would reduce as tax content of most product would come down, But if a product has inherited to has been subjected to tax completely, the price would increase.
- Transparency-The tax paid would be clearly mentioned in the Invoice given to the customer.
- Options to customer-There would be free trade and commerce between states and throughout the country which would provide more options to the consumer.

### Trend of GST collection in the year Aug 2017-18 to Jan 2020.

<table>
<thead>
<tr>
<th>Month</th>
<th>2017-18</th>
<th>2018-19</th>
<th>2019-20</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td></td>
<td>103459</td>
<td>113865</td>
</tr>
<tr>
<td>May</td>
<td></td>
<td>94016</td>
<td>100289</td>
</tr>
<tr>
<td>Jun</td>
<td></td>
<td>95610</td>
<td>99939</td>
</tr>
<tr>
<td>July</td>
<td></td>
<td>96483</td>
<td>102083</td>
</tr>
<tr>
<td>Aug</td>
<td>93960</td>
<td>95633</td>
<td>98202</td>
</tr>
<tr>
<td>Sep</td>
<td>94064</td>
<td>94442</td>
<td>91966</td>
</tr>
<tr>
<td>Oct</td>
<td>93333</td>
<td>100710</td>
<td>95380</td>
</tr>
<tr>
<td>Nov</td>
<td>83780</td>
<td>97637</td>
<td>103492</td>
</tr>
<tr>
<td>Dec</td>
<td>84314</td>
<td>94726</td>
<td>103184</td>
</tr>
<tr>
<td>Jan</td>
<td>89825</td>
<td>86318</td>
<td>102503</td>
</tr>
<tr>
<td>Feb</td>
<td>85962</td>
<td>103000</td>
<td>97247</td>
</tr>
<tr>
<td>Mar</td>
<td>92167</td>
<td>106577</td>
<td></td>
</tr>
</tbody>
</table>

The gross GST revenue collected in the month of Jan 2020 is Rs. 102503 lakhs crores as compare to Rs.86318 in 2018-19 and Rs. 89825 lakhs crores.
Conclusion-

Implementation of GST has played an important role in the growth on Indian economy. A uniform and rational taxation system in India would lead to less disruption in the market economy. A uniform and rational taxation system in India reduced disruption in market economy. GST will give Indian economy a strong and smart tax system for economic development for which strong mechanism is required.

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A Study of Pomegranet Supply and Price Patterns on the Atpadi Market:
an Application of Spectral Analysis

M.D. Gaikwad
Department of Mathematics and Statistics,
Shrimant Babasaheb Deshmukh Mahavidyalaya, Atpadi.

Abstract:
Data employed for empirical studies in krishshi market Atpadi are usually available as series recorded at time intervals in 3 days in week. As a preliminary step in the analysis of such data as price pattern of pomegranate, the prices of pomegranates are varies suddenly in market so farmers have get much loss appropriate price are not given so wish to study its characteristics in some detail in order to describe more precisely the salient features of the underlying mechanism. Various methods such as the periodogram analysis and the correlogram have been used for this purpose. Keywords: seasonal analysis, spectral analysis, periodogram.

Objectives:
1) To study the price and supply pattern of pomegranate in the market
2) To study the seasonal variation in series.
3) To forecast supply and prices of pomegranate.

Methodology
Data source:
The present study is based on secondary data. Secondary data were accumulated from krishhiutpannasamiti, bajar Atpadi. The three days in week their where pomegranate are comes in market. The data where recorded in radiator book maintained in market of bajarsamiti.

Analytical Techniques:
The following are the techniques were used for analysis,
1) Periodogram for analysis of series data.
2) To fit appropriate model and future Forecasting of series.
3) Spectral analysis to consivsebheviour of market price and supply.

This paper presents a brief description of the supply and price movements on the Atpadi pomegranate market and then discusses an application of the technique using these observed series. The wide fluctuation appearing in the supply pattern is, however, being gradually reduced as a result of recent adjustments within the market. The organic fruit take advantage of the higher prices on the market. Though these measures tend to reduce the amplitude of the seasonal fluctuations in supplies, they have not affected the short-run erratic changes in supplies which are mainly attributable to temperature variations in the growing areas.

Although the glut keeps prices very low in rainy season, there is any large quantity of pomegranates left unharvest, flowering conduction affects Individual growers, but size get very The amount of fruit supplied in the short-run therefore tends to be dependent more on the weather conditions in the growing areas than on the ruling market prices and supply. The marketing of pomegranates is also characterized by some inherent features as merchants, temperatures and humidities etc.
There are three seasons
Details of pattern of pomegranates according to bahar treatment

<table>
<thead>
<tr>
<th>s. no.</th>
<th>Bahar</th>
<th>Flowering Time</th>
<th>Period of harvest</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mrig</td>
<td>June - August</td>
<td>November-March</td>
</tr>
<tr>
<td>2</td>
<td>Hasta</td>
<td>October-November</td>
<td>February-May</td>
</tr>
<tr>
<td>3</td>
<td>Ambe</td>
<td>January-February</td>
<td>June-August</td>
</tr>
</tbody>
</table>

the seasonal index technique is rapidly gaining prominence in time series analysis as a means of detecting important periodic components in data sets.
The graph of original series of supply

![Graph of supply data]

The graph of original series of average Price:

![Graph of average price data]

Decomposition:

<table>
<thead>
<tr>
<th>Data</th>
<th>supply of poi</th>
<th>Data</th>
<th>average total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length</td>
<td>130.000</td>
<td>Length</td>
<td>130.000</td>
</tr>
<tr>
<td>Yt = 23103.8 - 108.640*t</td>
<td>Yt = 1030482 - 4827.44*t</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trend Line Equations</td>
<td>Trend Line Equation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yt = 23103.8 - 108.640*t</td>
<td>Yt = 1030482 - 4827.44*t</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Seasonal Indices</td>
<td>Seasonal Indices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Period</td>
<td>Index</td>
<td>Period</td>
<td>Index</td>
</tr>
<tr>
<td>1</td>
<td>1.19281</td>
<td>1</td>
<td>1.19813</td>
</tr>
<tr>
<td>2</td>
<td>0.842738</td>
<td>2</td>
<td>0.874715</td>
</tr>
<tr>
<td>3</td>
<td>0.866559</td>
<td>3</td>
<td>0.848961</td>
</tr>
<tr>
<td>4</td>
<td>0.921650</td>
<td>4</td>
<td>0.928112</td>
</tr>
<tr>
<td>5</td>
<td>0.948250</td>
<td>5</td>
<td>0.818298</td>
</tr>
<tr>
<td>6</td>
<td>1.09297</td>
<td>6</td>
<td>1.12652</td>
</tr>
<tr>
<td>7</td>
<td>0.996777</td>
<td>7</td>
<td>0.987582</td>
</tr>
<tr>
<td>8</td>
<td>1.06125</td>
<td>8</td>
<td>1.11941</td>
</tr>
<tr>
<td>9</td>
<td>1.04349</td>
<td>9</td>
<td>1.05464</td>
</tr>
<tr>
<td>10</td>
<td>1.07491</td>
<td>10</td>
<td>1.20461</td>
</tr>
<tr>
<td>11</td>
<td>0.959403</td>
<td>11</td>
<td>0.891202</td>
</tr>
<tr>
<td>12</td>
<td>0.999191</td>
<td>12</td>
<td>0.947824</td>
</tr>
<tr>
<td>Accuracy of Model</td>
<td>Accuracy of Model</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Spectral Methods of Analysis

Since we are mainly concerned with spectral methods as a tool of analysis, only a brief outline of the theory underlying the technique and estimation procedures is given. Further details need not be given here as the object of this study is largely to describe the characteristics of the pomegranate market rather than being concerned with the testing of specific hypotheses. More detailed treatments may be found elsewhere.

In most statistical applications where the data consist of an observed time series \( \{x(t); t = 0, 1, 2, \ldots\} \), \( x(t) \) and \( x(m) \), where \( m \) belongs to the same set as \( t \), will rarely be independent as \( t \) approaches \( m \). Assuming \( E(x(t)) = p \) where \( p \) is a constant and \( E \) is the expectation operator, the set of finite second moments

\[
E\{(x(t) - p)(x(t + 7) - p)\} = \gamma_{2} = Xz = \text{AI} \neq \text{A29}
\]

the bar denoting complex conjugation.

For \( x(n) \) real, an alternative representation of (1) is

\[
x(n) = 7 \{\cos n d u (A) + \sin h d v (A)\}
\]

and \( dZ(A) = 3 \{du(x) - i d v (A)\} \). We may thus regard \( x(n) \) as being composed of cosine and sine waves of frequency \( A \) with amplitudes represented by the uncorrelated, orthogonal random variables \( du(A), dv(x) \).

The function \( F(A) \) is the cumulative power spectrum and we restrict \( F(A) \) so that it becomes absolutely continuous with derivative \( f(A) \). The covariance function \( Y(T) \) may then be expressed in the form Clearly, \( \gamma_{2} \) indicating that the power spectrum \( f(A) \) may be regarded as a decomposition of the total variance attributable to different frequencies. The concentration of this variance is known as the ‘power’ or ‘mass’ and reflects the amplitude of the stochastic increments &\( (A), dv(A) \). In addition, (3) such that the spectrum and autocovariance function represent a complex Fourier transform pair.

For two jointly stationary series \( x(n) \) and \( y(n) \) where \( E\{(n(n) - px)(y(n + 7) - py)\} = Y \sim (T) \), cross spectrum is of the form

\[
Y = \sim (T) \quad e, \text{cross spectrum is of the form!}
\]

\[
YZY(T) = 27 \{e^{-2\text{cy}(A) - 2 k x g(A)}\},
\]

the real part being the co-spectrum and the complex part the quadrature spectrum. We use the following functions of the cross-spectrum to show how the two time series are related.

The coherence

\[
4 x l = 3 z \{y(A) + q2 cy(A)\}/f g(h) f g(W)
\]
measures the strength of association between two variables. It is analogous to the square of the correlation coefficient between the corresponding frequency components of the two series.

The phase $\phi(A) = \arctan(\frac{q_{x}(A)}{c_{x}(A)})$ describes the lead or lag relationship in the $y$ series relative to the $x$ series. If $\phi(A) = k$ constant, this implies the lag is proportional to the period of the component (fixed angle lag), and $0(A) = kh$ implies a simple time lag relationship of intervals. The gain is essentially the regression coefficient when $y$ is regressed on $x$ and is defined as $b(A) = \frac{c_{x}(h)}{c_{x}(A)} + q_{x}(A)$. The spectrum of residuals $f_{r}(A)$ is derived from the relation and is analogous to the error term in the simple linear relation $y = f_{x} + u$. (The dependent variable is the spectrum ($y$) and the independent variable is the spectrum ($x$) and the regression coefficient is the square of the ‘gain’).

Cross Correlation Function: supply of pomegranate, average total price

CCF - correlates supply of pomegranate(t) and average total price(t+k)

```
-1.0 -0.8 -0.6 -0.4 -0.2  0.0  0.2  0.4  0.6  0.8  1.0
+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----
-21  0.014                          X
-20  0.063                          XXX
-19  0.106                          XXXX
-18  0.199                          XXXXXX
-17  0.293                          XXXXXXXX
-16  0.285                          XXXXXXXXX
-15  0.226                          XXXXXXXXXXX
-14  0.202                          XXXXXXXXXXXX
-13  0.145                          XXXXXXXXXXXXX
-12  0.102                          XXXXXXXXXXXXXX
-11  0.114                          XXXXXXXXXXXXXXX
-10  0.098                          XXXXXXXXXXXXXXXXXXX
-9   0.059                          XXXXXXXXXXXXXXXXXXXX
-8   0.111                          XXXXXXXXXXXXXXXXXXXXXXX
-7   0.176                          XXXXXXXXXXXXXXXXXXXXXXXX
-6   0.250                          XXXXXXXXXXXXXXXXXXXXXXXXXXX
-5   0.332                          XXXXXXXXXXXXXXXXXXXXXXXXXXXX
-4   0.436                          XXXXXXXXXXXXXXXXXXXXXXXXXXXXX
-3   0.583                          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
-2   0.660                          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
-1   0.759                          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
  0   0.892                          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
  1   0.683                          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
  2   0.566                          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
  3   0.475                          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
  4   0.358                          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
  5   0.283                          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
  6   0.228                          XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
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**Finding:** Winters' multiplicative model forecasted price values
Conclusion:
1) There is dependency occurs in supply and price.
2) Price may be depend on other function like transportation, weather conditions etc.
3) Seasonal factor affects both supply and prices.
4) In mrigbahar especially in October gives higher prices for pomegranate.
5) The behaviour of series like sinoidal.
6) The equations are.

\[ Y_t = 23103.8 - 108.640*t \] for supply
\[ Y_t = 1030482 - 4827.44*t \] for price

References:
5) European Journal of Business and Management www.iiste.orgISSN 2222-1905 (Paper) ISSN 2222-2839 (Online)Vol.6, No.7, 2014
Regression Based Multivariate Control Chart

Mr. Prakash Sadashiv Chougule
Associate Professor and Head Department of Statistics
Rajarshi Chhatrapati Shahu College, Kolhapur

Abstract:
There are many variations of the regression analysis map that can be used to enhance process control and quality yield in manufacturing. A huge number of useful industrial applications have been developed based on regression control charts, such as the Shewhart control chart for regression residuals, the exponentially weighted moving average (EWMA) control for regression control charts, and, and so on. In this study we consider multivariate T2 control chart based on regression. To evaluate the performance of control chart based on three different models for various rational sub group sample sizes for monitoring location parameters via simulation.

Key words: simple linear regression, ARL, T2 Control chart

Introduction:
Quality can play an important role in the success and achievement of various service and manufacturing industries. Statistical Process Control (SPC) is an excellent and most effective process monitoring method, which can be used in the manufacturing industry to attain the process stability and to improve the quality of the output of the process by reducing the amount of variation. The variation in the output is classified into chance cause of variation (random cause of variation) and assignable cause of variation (non random cause of variation or Special cause of variation). The chance cause of variation or background noise is due to small and unavoidable causes. The chance cause of variation is the essential part of the any production process and in the presence of this variation; the process is statistically in control (stable and predictable). The second assignable cause of variation is targeted by Statistical Process Control. A process in the presence of assignable cause of variation is said to be out of control (unstable and unpredictable). SPC techniques are available to detect the presence of special cause of variation in the production process. The Control chart is one of the important tool in SPC Kit. It is a real time, time ordered, graphical process feedback tool designed to tell an operator when significant changes have occurred in the production process. The original concept of the control chart was proposed Shewhart (1924) and it has been used extensively in industry since the Second World War especially in Japan and the USA after about 1980.

Control Chart as a visual tool is to determine a production process is in statistical control or not. If the control chart shows the production process is not in control then changes or correction should be made to the process parameters to ensure process and product consistency. Today control chart are a key tool for quality control.

Monitoring a process using control chart first requires expressing the in control state of the process, and then this information is used to detect out of control process state. Hence there are two different phases of a control chart application. The distinction between these two phases is important, because different types of statistical methods are appropriate for each phase.

Phase 1 is retrospective analysis of the observations from the process. It is an initial step. In Phase I analysis aims is to check the in control state of the process and establish an on line monitoring scheme. Identification of an exact appropriate probabilistic model for observations is essential. Based on the selected model of the observations, an appropriate control chart is selected and then the parameters required for the control chart design are estimated. Although the parameter estimation step of a Phase I analysis may be skipped when the parameters can be assumed to be known. in practice this is often not the case.

In Phase I analysis, estimated parameters are first used to calculate trial control limits of the selected control chart, and this control chart is used to identify outliers that are the points exceeding the control limits. Outliers can be classified either to correspond to an out-of-control process state or to an in-control process state. Note that a false alarm rate is also expected for an in-control process, i.e., some observations may fall close but outside the control limits even though the process operates in an in-control state without a process upset.
Therefore, outliers are investigated for possible process upsets. If identified, corrective actions are taken and the corresponding outliers are filtered from the Phase I observations. Sometimes, it may not be possible to identify process upsets corresponding to an outlier. In such cases, possible actions are as follows:

I. filter the observation, which is common when it is believed that the point does not represent an in-control process state; and
II. Retain the observation, which is common when it is believed that the point does represent an in-control process state.

Using the remaining observations in the Phase I dataset, parameter estimates are revised. Then the control limits are recalculated with the revised estimates and this process is iterated until all the outliers are investigated. The output of a Phase I analysis is a model for the in-control state, which is then used to design a control chart for online process monitoring in Phase II. The chart being used in Phase II might be different from the one in Phase I, e.g., a cumulative sum or exponentially weighted moving average chart. Phase I analysis will lead to parameter estimation from incomplete data if outliers are filtered.

On the other hand, if such outliers are erroneously kept in the sample, they are expected to influence the parameter estimates used in chart design, and consequently the process monitoring performance in Phase II.

It is well known that in conventional statistical process control applications one is traditionally concerned with monitoring performance of a process or product using measurements on a single quality characteristic or a vector of quality characteristics.

However in many practical situations (applications) the quality of a process is better characterized and summarized by a relationship between a response variable and one or more explanatory variables. In particular, most studies focused on the simple linear regression profiles (Woodall et al. (2004)). In the literature of profile monitoring this functional relationship is usually referred to as profile. This relationship, which can be linear, nonlinear, or even a complicated model, is referred to as a profile. So far, several methods have been proposed for monitoring simple linear profiles.

Statistical profile monitoring can be considered as a potential sub area of statistical process control that has attracted attention of many researchers in recent years. Depending upon the relationship between regressor and response variables, there are different types of profiles and there is a growing interest in monitoring cases which are characterized by simple linear regression profiles in which a single regressor variable $X$ is used to describe the behaviour of the response variable.

Lawless et al. (1999) gave examples in automotive engineering. Kang and Albin (2000) presented two examples of situations for which product profiles are of interest. The first example involved aspartame (an artificial sweetener), which is characterized by the amount of dissolved aspartame per liter of water at different levels of temperature. In this case, there is a desired functional relationship between the amount of dissolved aspartame and the temperature. The other example is a semiconductor manufacturing application involving calibration of a mass flow controller in which the performance of the process is characterized by a linear function. Mestek et al. (1994) and Stover and Brill (1998) gave similar calibration applications.

Kang and Albin (2000) proposed Phase I and Phase II control chart methods for monitoring a process for which the quality of a product is characterized by a linear relationship. Stover and Brill (1998) also considered the Phase I problem, while Brill (2001) considered possible extensions to more general relationships than a linear one.

The monitoring of linear profiles is very closely related to the control charting of regression-adjusted variables as proposed by Mandel (1969), Zhang (1992), Hawkins (1991, 1993), Wade and Woodall (1993), and Hauck et al. (1999). In these approaches a regression model is often used to account for the effect of an input quality variable $X$ on the output quality variable $Y$ when monitoring a particular stage of a manufacturing process. One can adjust the output variable, however, based on any number of upstream process or quality variables in what Hawkins (1993) referred to as a “cascade process.” In a cascade process, variables have a natural ordering and if any variable undergoes a parameter shift, it may affect some or all of the variables following it but none preceding it. The use of regression adjustment of a single quality variable based on a simple linear regression model is very similar to the linear profile situation except that the Phase I data usually consist of a single set of bivariate data points. In Phase II, one observes a sequence of deviations.
from the predicted values of Y based on the fitted Phase I regression model. In the regression-adjusted applications, however, the X-variable is usually considered to be a random variable, not taking fixed values as typically assumed in the linear profile monitoring application.

The problem of modelling and monitoring process or product quality using a function has been approached with other methods. Walker and Wright (2002) used additive models to represent the curves of interest in the monitoring of density profiles of particleboard. Jin and Shi (2001) used wavelets to monitor “waveform signals” for diagnosis of process faults. The use of linear functions as responses in designed experiments has also been studied recently. See, for example, Miller (2002) and Nair et al. (2002).

**Simple Linear Regression:**

The Simple linear regression model is represented by the following equation (Montgomery, et al., 2001)

\[ y_i = \beta_0 + \beta_1 x_i + \varepsilon_i \quad i = 1, 2, ..., n \]  

(1)

Where the intercept \( \beta_0 \) and slope \( \beta_1 \) are unknown constants and the term \( \varepsilon \) is called random error components. In additionally we assume that errors are uncorrelated. According to Neter et al. (2005) equation (1) is said to be simple, as it represent the relationship between a quality characteristic and control variable is linear in the parameter because none of the parameter appears as superscript or is being multiplied or divided by other parameters. The error are assumed to be normal and independently distributed with mean zero and unknown variance \( \sigma^2 \). This assumption is important for estimating regression line and must checked later to validate the estimated model (Montgomery et al., 2001, Neter et al. 2005).

Montgomery et al. (2001) argue that the variable \( x \) should be seen as a control variable and measured with negligible error. While the variable \( y \) is seen as a random variable. Thus there is a probability distribution for \( y \) every real value of \( x \) is normal with mean is

\[ E(y/x) = \beta_0 + \beta_1 x \]  

and variance is

\[ V(y/x) = (\beta_0 + \beta_1 x) = \sigma^2 \]  

(3)

And the \( x_i \)'s are independent random variables with probability distribution not containing \( \beta_0, \beta_1 \) and \( \sigma^2 \). Form the sample \( j \) may obtained the estimators of the profile parameters \( \beta_0, \beta_1 \) by using the ordinary least square (OLS) method (e.g. see Draper and Smith[2])

\[ \hat{\beta}_1 = \frac{S_{xy}}{S_{xx}} \quad \text{and} \quad \hat{\beta}_0 = \bar{y} - \hat{\beta}_1 \bar{x} \]

Where \( \bar{x} = \frac{\sum_{i=1}^{n} x_i}{n} \), \( \bar{y} = \frac{\sum_{i=1}^{n} y_i}{n} \); \( S_{xy} = \sum_{i=1}^{n} x_i y_i - n \bar{x} \bar{y} \) and

\[ S_{xx} = \sum_{i=1}^{n} (x_i - \bar{x})^2 = \sum_{i=1}^{n} x_i^2 - n \bar{x}^2 \]

Also there is the assumption that the sample statistics \( \hat{\beta}_0 \) and \( \hat{\beta}_1 \) are normally distributed with mean \( \beta_0 \) and \( \beta_1 \) and variances \( \sigma_0^2 \) and \( \sigma_1^2 \) where

\[ \sigma_0^2 = \sigma^2 \left( \frac{1}{n} + \frac{\bar{x}^2}{S_{xx}} \right) \quad \text{and} \quad \sigma_1^2 = \frac{\sigma^2}{S_{xx}} \]

And the mean squared error is an unbiased estimator of \( \sigma^2 \) may be given as

\[ \text{MSE} = \frac{\sum_{i=1}^{n} r_i^2}{n-2} \]  

(4)

Where \( r_i = y_i - \hat{y}_i \) is the \( i^{th} \) regression residual and \( \hat{y}_i \) is the \( i^{th} \) fitted regression line.

**Simple Linear Profile Monitoring Methods:**

When the profile parameters are \( \beta_0, \beta_1 \) and \( \sigma^2 \) are known then we have to analyse for sample \( j \) the sample intercept and slope;

\[ \hat{\beta}_{0j} = \bar{y} - \hat{\beta}_1 \bar{x} \quad \text{and} \quad \hat{\beta}_{1j} = \frac{S_{xy(j)}}{S_{xx}} \]  

(5)

\( U_j = (\hat{\beta}_{0j}, \hat{\beta}_{1j}) \) is bivariate vector of estimators of regression parameter which has expected value \( U \) and \( \Sigma \) the variance covariance matrix of estimators are given by
The sample statistic for the $T^2$ multivariate control chart is

$$T_j^2 = (U_j - U)^T \Sigma^{-1} (U_j - U) \quad \text{................(6)}$$

The upper control limit for this chart is given by

$$\text{UCL} = \chi^2_{2, a}$$

where $\chi^2_{2, a}$ is the 100(1 - $\alpha$) -Percentile point on the chi-square distribution with two degrees of freedom.

When the profile parameters are $\beta_0$, $\beta_1$ and $\sigma^2$ are not known then we now conform the problem is to estimate these parameters of the underlying model given in equation(1). These estimates are made from historical set of data containing $k$ samples. From each we have to estimates of intercept and slope and process variance as defined in equation (4) and (5). The estimate $\hat{\beta}_0$, $\hat{\beta}_1$ and $\sigma^2$ are:

$$\hat{\beta}_0 = \frac{\sum_{j=1}^{k} y_j}{k} \quad \hat{\beta}_1 = \frac{\sum_{j=1}^{k} x_j y_j}{\sum_{j=1}^{k} x_j^2} \quad \text{MSE} = \frac{\sum_{j=1}^{k} (y_j - \hat{\beta}_0 - \hat{\beta}_1 x_j)^2}{k} \quad \text{................(7)}$$

Note that $\hat{\beta}_0$, $\hat{\beta}_1$, and MSE are unbiased estimate of $\beta_0$, $\beta_1$, and $\sigma^2$ it follows that $\hat{\beta}_0^*$, $\hat{\beta}_1^*$, and MSE are also unbiased. We use the MSE given in equation (7) because MSE is a pooled estimate of $\sigma^2$ and it reflect the variability within sample. It is not affected by the variability between sample. The $j^{th}$ sample statistic for the $T^2$ chart is

$$T_j^2 = \frac{k}{k-1} (U_j - Z)^T \Sigma^{-1} (U_j - Z) \quad \text{................(8)}$$

Where $Z = (\hat{\beta}_0^*, \hat{\beta}_1^*)^T$ is an unbiased estimate of $U$ and the variance covariance matrix $S$ is an unbiased estimate of $\Sigma$. We obtain $S$ by replacing $\sigma^2$ by MSE that is,

$$S = \begin{bmatrix} \frac{1}{k} + \frac{\Sigma^2}{S_{xx}} & \frac{\Sigma}{S_{xx}} \\ \frac{\Sigma}{S_{xx}} & \frac{\Sigma^2}{S_{xx}} \end{bmatrix}$$

with $S_{xx} = \text{MSE} \left( \frac{1}{k} + \frac{\Sigma^2}{S_{xx}} \right)$; $S_{\hat{\beta}_0^2} = \frac{\text{MSE}}{S_{xx}}$ and $S_{\hat{\beta}_1^2} = \frac{-\Sigma\text{MSE}}{S_{xx}}$

see Alt(1985)Tracy, Youngand Mason(1902)and Wierda(1994). The $T^2$ control chart during Phase I has the upper control limit UCL = $2F_{(n-2),k,a}$. The upper control limit for the multivariate chart is modified during Phase I because $T^2_j$ in equation (8) has the $F$ distribution. In contrast to $T^2$ in equation (6) has the $\chi^2_{2, a}$ distribution. The upper control limit is $\text{UCL} = \chi^2_{2, a}$ where $\alpha$ is the overall probability of type I error.

**Simulation Study:**

The average run length (ARL) is a good tool to evaluate the performance of a statistical process control chart. The ARL is the average number of points that must be plotted before a point indicates an out-of-control condition (Montgomery, 2005). When a process control chart is set up, it is desirable that it produces a large ARL when the process is in control while smaller ARLs are preferred when the process is out-of-control. A large in-control ARL reduces the false alarms while a small out-of-control ARL indicates quick detection of a change. Since evaluating ARL values is not elementary, let us consider the univariate shewhart control chart for the purpose of illustrating how the ARL is calculated. In this case, it is well-known that the run length follows a geometric distribution. Thus, its expected value is

$$\text{ARL} = \frac{1}{\alpha}$$

Where $\alpha$ is the probability that any point exceeds the control limits. For instance, when the process is in-control with $\alpha = 0.0027$, then the in-control ARL (called ARL0) equals 370, which means that the control chart signals a false (out-of-control) alarm on average every 370 plotted points even though the process is in-control. When the process is out-of-control, it is expected that more chart points will go out of the control limits. Thus the out-of-control ARL (called ARL1) will be smaller than ARL0.
In this section we compare the ARL performance of Hotelling $T^2$ control chart based on residual for subgroup sample size $n$ is equal to 20,30,40,50 etc. We consider three models $Y = 2 + 3X + \varepsilon$, $Y = 4 + 6X + \varepsilon$ and $Y = 0.5 + 0.5X + \varepsilon$. Where $\varepsilon \sim N(0, \sigma^2)$ and $X$ follows normal with mean 5 and variance $\frac{5}{3}$. In this proposed work the parameters of the control chart are designed to have the same in control ARL of 370. Hence the parameter of control chart are designed under in control conditions and they doesn't depend on the type of shift. We use 10000 simulation runs to calculate the out of control ARL under the shift in the intercept and slope using R software.

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Table 4 ARL values of T2 control chart for different methods under shift in intercept $\beta_1$ for first model

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Table 5 ARL values of T2 control chart for different methods under shift in intercept $\beta_1$ for second model

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Table 6 ARL values of T2 control chart for different methods under shift in intercept $\beta_1$ for third model

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Concluding Remarks:

In this paper we investigated the performance of the residual based Hotelling $T^2$ control chart. Shift with positive rates in phase II monitoring linear profiles. In this paper we investigated the
performance of the Hotelling $T^2$ control chart based on various sample size under linear trend shift with positive rates in phase II monitoring linear profiles.

From the Table No.1, 2 and 3 for various sample size the results show that ordinary least square (OLS) based $T^2$ shows excellent performance in detection of small, moderate and large shift in intercept. However, From the Table No.4, 5 and 6 for various sample size shows Best performance in detection of small, moderate and large shift in slope in all three models.

References:
Emerging Areas in Physical Education and Sports

Shri Amin Ilai Bandar
Director of Physical Education
Shri Venkatesh Mahavidyalaya, Ichalkaranji

Abstract

Students today are different than the students of yesterday. Major changes in society, changes in community and family structure, the "shrinkage" of the world due to the advances in technology—all of these forces affect today's youth. With change come trends and issues that affect society as a whole and education in particular. The education of yesterday will not meet the needs of the students of today, and yesterday's health and physical education curricula in particular will not meet those changing needs.

Physical education should be individualized. One size does not fit all. This is extremely challenging, but with creative tools like Physical Best, Fitness for Life, and Fitness gram, physical educators are becoming more like personal trainers than coaches. We should focus on activity and nutrition leading to good health and wellness. If we can’t do everything, we need to at least do this. Therefore, while playing age appropriate games is important, our emphasis needs to be on building lifelong skills and attitudes. Being active and eating well is vital at any age, but it becomes a matter of life or death as we get older. We can’t put fitness in the bank and use it later; we have to keep active and eating well to maintain the benefits. We also need to emphasize participation and stop the trend toward becoming a nation of spectators, with a few highly skilled athletes playing and everyone else watching. All students should be provided opportunities to both cooperate and compete in physical activities. Both are important life skills, and both can be fun. Our students should graduate with an understanding of the key principles of fitness and nutrition. They should be informed consumers of activity, nutrition, and wellness and be ready to assume self-responsibility for their own health through prevention.

Key Words: Community, Curricula, Appropriate, Opportunities, Prevention etc.

Introduction

Physical education (PE) plays a critical role in educating the whole student; setting high standards is critical to advancing learning in our state. Research supports the importance of movement in educating both mind and body. Quality physical education contributes directly to development of physical competence and fitness. It also helps students to make informed choices and understand the value of leading a physically active lifestyle. Quality physical education benefits both academic learning and physical activity patterns of students. The healthy, physically active student is more likely to be academically motivated, alert, and successful. In the preschool and primary years, active play contributes to important motor abilities and cognitive development. As children enter adolescence, physical activity may enhance the development of a positive self-concept and the ability to pursue intellectual, social, and emotional challenge

Objectives Of The Study

1. To study recent trends in Physical Education.
2. To study the Importance of Physical Education.

Recent Trends In Physical Education

The importance of physical education has never been emphasized more than it is today. It is widely recognized that physical education (PE) and sports is relevant and important in developing an active and healthy lifestyle and the solution to rising obesity rates worldwide. Although in most countries, physical education is part of the school curriculum, lessons are not given, thus leading to a reduced experience of physical activity for children and youth. The practice of a physically active lifestyle in combination with healthy nutrition, however, needs to be started in early childhood. Therefore, ensuring that all children engage in regular physical activity is crucial, and the schools are the only place where all children can be reached. Quality Physical Education is the most effective and inclusive means of providing all children, whatever their ability/disability, sex, age, cultural, race/ethnicity, religious or social background, with the skills, attitudes, values, knowledge and understanding for lifelong participation in physical activity and sport and is the only school subject whose primary focus is on the body, physical activity, physical development and health.

Sport is important for man’s all round development and for living healthy life. Today very fast changes are seen in the field of physical education. First of all man gets physical education and then gets social education. Thus man’s social education has the basis of physical education. Today it has become technological education. Thus very deep change is seen in education. The education has become so much dependent on technology that man does not spare enough time to take care of his or her body which is a very valuable gift of nature to man. Man has stopped physical exercises because of technological tools and other facilities.
Previously man used to remain healthy by playing various outdoor games and thereby doing physical exercise. Now the games are played on computer so the life has become idle. The body has become the storehouse of various diseases. Physical education makes the immunity of our body stronger and so makes body more beautiful.

**Importance of Physical Education**

1. **Helpful for Natural Development**
   
   Man’s body develops very naturally from the prenatal stage to the old age. When this natural development is accompanied with some physical exercises it improves the energy level of the body. Considering this fact even special body exercises are suggested for the pregnant women. In the same way there are different types of exercises for different age stages like infant, adolescent, young, adult and old age. This exercise becomes like a supplement to natural development in scientific way. The balanced emotional development is possible only with good body health and development. It can be considered as a fundamental use of physical education.

2. **Body Charm**
   
   Beautiful body is considered as the first step towards success in life. Therefore people do so many efforts for well figured body. The beauty of the body depends on healthy muscles. Body can be well shaped through physical exercise just as an expert sculpture brings out a beautiful idol by carving an ordinary stone structure. The secret of charming body lies in the muscles of the body. From the very ancient time sculptures have been giving the importance and value to the beauty of the body. Keeping that image of beautiful and handsome body in our mind, we can also mould our body by giving enough exercise to the muscles. Thus we can get proper advantage of physical education.

3. **Strong and Healthy Body**
   
   We can make our body stronger and healthier through physical education. The significance of strong body lies in the happiness that we get after doing some hard physical or mental work. In other word for a strong person hard work does not remain a matter of tiredness. The reason of physical weakness found in the society is that physically man is not strong and healthy. Man feels weakness and tiredness even after small physical work. Its psychological effect takes place that man does not stand for any physical work. Therefore on the large scale the society has to suffer as a lack of work efficiency and willingness for that. But the truth is that the peace and happiness of fresh life is possible only through hard work. It is physical work and effort through which we can fulfill our all the basic needs. Strong body is always healthy. Strong and healthy body can protect itself from various diseases because its immunity also remains strong. Healthy man can suffer hardness of all the seasons whether it is hot or cold or rainy season. In short, he can enjoy the pleasure of all things in nature.

4. **Boosts the Self Confidence**
   
   There is no doubt about the advantages of physical education for strong and healthy body. Therefore the saying is also heard that healthy mind resides in healthy body. A healthy body is the gateway for reaching the Supreme soul. Strong and healthy body can give boost strength and increases the self confidence. And for the man who is full of self confidence even the problems become a game playing. He can pass his life with full happiness and peace of mind. It will become a service to humanity, if this psychological secret of advantage of physical education is spread and attract the people towards it.

5. **Development of Discipline**
   
   Physical education develops not only self discipline but also supports to maintain external discipline on man. Discipline is as important as the food for life. People with uncontrolled behaviour deny any kind of restriction and control. But they don’t know that the real freedom lies in restriction. The pain of restriction itself becomes the pleasure of freedom. Physical education is a never failing key to bring discipline. Self discipline comes in man while concentrating on and following different rules of the games. This self discipline comes into action through different activities and arts and thereby creates interest in life. Well organized life style leads man towards living happy and peaceful life.

6. **Character Building in Life**
   
   The presence of the three qualities- energy, character and beauty in life is very important for being a complete man in Indian culture. Energy and beauty are the direct advantage of physical education but indirectly it builds character too. Character can be developed well by physical education. The process of character building through physical education is so gradual that it cannot be seen directly but can be felt. All the weaknesses from man’s life fall down like the dry leaves from the tree. The ideal form the culture and the civilization of any nation and society is developed through good character. All the vices like violence, wars, jealousy, unhealthy competitions, hatred, etc. give way to the character.
8. Constructive Use of Time

It is man’s natural desire that he or she wants relaxation from work. In the state of relaxation man neither works too much nor takes complete rest but he combines both the work and the rest. In combining the rest and the work, most of the people waste time in gossiping, playing card games, and other useless activities. Physical education provides new option in place of such useless activities. And this option is always healthy. Today there are entertaining games and skills available for playing. The saying “One way for Two” comes to true when man gets both the physical advantage and the entertainment through physical education. In this way physical education becomes the best means of entertaining activity or time pass during the spare time.

9. Helpful for Awareness in Society

Physical education is helpful for creating intimacy with society. In physical education team spirit is very important. Team is like a family. It is a miniature form of society. Team is the centre where the person gets opportunity to know the importance of co operation with other people. According to the saying “With One Hand No Clap”, the person can not get complete advantage of physical education on his own. This limitation motivates man to co operate with others. Thus man develops faith in the feelings of communality and oneness with others. This faith becomes a part of man’s character and connects man with his or her family, society, nation, and the world. Physical education prepares an ideal citizen unknowingly and unintentionally. And such ideal citizen breathes in the air of freedom in the society being free from limited narrow mindedness. He creates happiness not only for himself but also for the society. Thus people devoted to the society, nation and the world can be prepared through physical education.

Conclusion

In today’s world physical education is essential. Man can live healthy and better life only by doing physical exercise. Today new and new diseases are emerging and have made big harm to man’s body. Man’s life has become dependent on medicines. Because of these medicines man has become like a walking robot. In such condition is it fair to waste this body like this? How sad it is that man has time to do the service of technical gadgets like car, freeze, television but he does not have time to take care of his valuable body. Through physical education man can live his day to day life healthily. Physical education plays important role in man’s development and proves helpful for better physical, mental, social, emotional and spiritual life. Here the author wants to introduce the importance of physical education in our modern life.

References

Face Recognition and Detection Using Principal Component Analysis (PCA) Technique

Prof. Prakash Tukaram Raut  
(Research Scholars)  
College of Computer Sciences Wakad Pune

Dr. Girish S. Katkar  
Assistant Professor (Phd - Guide)  
Arts, Commerce and Science College, Koradi, Nagpur

Abstract:
A Face recognition technology is a mainly significant approach in our day to day life. Face recognition system must be capable to automatically identify a face in images. It is mainly used to recognize a human being and make available a protection in various aspects of life. It becomes extremely complicated task for researcher to obtain a most excellent face recognition rate in a variety of circumstances and criteria. The human face is a difficult multidimensional representation and it needs a powerful recognition method to identify a human face. The face recognition accurateness is depends on two method which are human face detection and a feature extraction method. Many of face recognition feature extraction techniques are used to identify the face but it requirements more enhancements acquire to get optimum outcome. Principal component analysis and linear discriminant analysis are tested and compared for the face acknowledgment of facial images database. This paper is mostly centre of attention on a comparative study of two feature extraction method of face recognition PCA on different criteria similar to facial expression, illumination variant and regardless of lighting glass – non glass for frontal face images.

Key Words: Face recognition, PCA, Eigen value, Covariance, Euclidean distance, Eigen face.

Introduction:
The face of the human is an extremely difficult structure and very useful in a lots of public aspect in purpose of protection. Face recognition scheme is a computer application for automatically recognize or verifying a human being from a digital image or video frame from a video source. Facial recognition system typically used in security system. It needs a tough work to indentify a face accurately. Now a day Face Recognition becomes extremely popular research area for the researcher. Human have a very powerful organ brain that can identify lots of faces in a whole life. The researchers are trying to create a system that can identify the face in all the conditions. A human faces can modify because of many conditions like increasing age, wearing a glass, have a beard, and change in hair style that generate complexity in recognition process of face. Face recognition is used for automatically identifying and verifying a person from an image. Identification of any human being from an image can only possible by using face description. Face feature values are further stored in the database for biometric applications. Face recognition is very challenging task in real applications because “face images are highly variable so developing an automatic system to mimic the ability of person being has confirmed to be a very complicated job. Artificial neural networks were effectively applied for solving signal processing problems in 20 years. Researchers proposed lots of different models of artificial neural networks. A challenge is to recognize the most suitable neural network model which can work reliably for solving realistic difficulty.

Principal Component Analysis
The PCA technique was developed in 1991 [Turk and Pentland, 1991]. In [Belhumeur, Hespanha and Kriegman,1997], the PCA method is used for dimension reduction for linear discriminate analysis (LDA), generating a new paradigm, called fisher face. The fisher face approach is extra not sensitive to variations of lighting, illumination and facial expressions. However, this approach is extra computationally costly than the PCA approach. One of the simplest and mainly useful PCA approaches used in face acknowledgment systems is the so-called eigenface approach. Eigen Face approach transforms faces into a small set of necessary features, Eigen faces, which are the most important components of the initial set of learning images (training set). Acknowledgment is completed by projecting a fresh image in the Eigen face subspace, after which the human being is classified by comparing its location in Eigen face space with the location of known individuals. The advantage of this approach over other face recognition systems is in its simplicity, speed and insensitivity to small or gradual changes on the face. In statistics, principal components analysis (PCA) is a method that can be used to simplify a dataset. It is a linear transformation that chooses a fresh coordinate system for the data set such that the best difference by several projection of the data set comes to lie on the
first axis (called the primary principal component), the second most difference on the second axis, and so on.
PCA can be used for reducing dimensionality in a dataset while retaining those features of the dataset that contribute largely to its variance, by keeping lower-order principal components and ignoring higher-order ones. The scheme is that such low-order components regularly contain the "mainly important" aspects of the data. The job of facial acknowledgment is discriminating input signals (image data) into several classes (persons). The input signals are extremely noisy (e.g. the sound is caused by differing lighting situation, pose etc.), yet the input images are not totally random and in spite of their differences there are patterns which take place in several input signal. Such patterns, which can be experiential in all signals, could be - in the domain of facial acknowledgment - the presence of some items (eyes, nose, mouth) in any face as well as comparative distances connecting these objects. These characteristic features are called eigenfaces in the facial acknowledgment domain (or principal components generally). They can be extracted out of unique image data by means of the mathematical device called Principal Component Analysis (PCA).

Principal Components Analysis (PCA) is a method to identifying patterns in data, and expressing the data in such a technique as to show up their similarities and differences. As it is extremely tough to find the data pattern in high dimension, so this methodology reduces the information without much losing its original information. It is a powerful device for analyzing records. The other main advantage of PCA is that as we get the patterns in data, and compress the data, i.e. by reducing the amount of dimensions, without much loss of information. This technique used in imagecompression.PCA works on prediction, redundancy removal, feature extraction, data compression, etc. PCA is a classical technique works in linear domain, applications having linear model are suitable such as image processing, system and control theory, communications, signal processing, etc.

![Block Diagram of Face Recognition with PCA](image)

The major advantage of PCA is using it in Eigen face approach which helps in reducing the size of the database for recognition of a test images. The images are stored as their characteristic vectors in the database which are found out projecting each and every qualified image to the set of Eigen faces obtained. PCA is applied on Eigen face approach to reduce the dimensionality of a large data set.

**Eigen Face Approach**

Eigen faces are a set of Eigen vectors used in the Computer Vision problem of human face recognition. They refer to an appearance based approach to face acknowledgment that seeks to detain the variation in a collection of face images and use this information to encode and compare images of individual faces in a holistic method.

The Eigen faces are Principal Components of a distribution of faces, or equivalently, the Eigen vectors of the covariance matrix of the set of the face images, where an image with N by N pixels is considered a point in N 2 dimensional space. Previous work on face recognition ignored the issue of face stimulus, assuming that predefined measurements were relevant and sufficient. This suggests that coding and decoding of face images may provide information of face images emphasizing the importance of features. These features may or may not be connected to facial features such as eyes, nose, lips and hairs. We want to extract the appropriate information in a face image, encode it professionally and compare one face encoding with a database of faces encoded equally. A simple approach to extracting the information content in an image of a face is to somehow capture the variation in a collection of face images.
Eigen Values and Eigen Vectors:

In linear algebra, the eigenvectors of a linear operator are non-zero vectors which, once operated by the operator, result in a scalar multiple of them. Scalar is then called Eigen value (λ) related with the eigenvector (X). Eigen vector is a vector that is scaled by linear transformation. It is a belonging of matrix. When a matrix acts on it, just the vector magnitude is changed not the direction.

\[ AX = \lambda X, \text{ i.e A is a vector function.} \]

\[ (A - \lambda I)X = 0, \text{ i.e I is the identity matrix.} \]

It is a homogeneous system of equations and form fundamental linear algebra. We recognize a non-trivial result exists if and only if-

\[ \text{Det}(A - \lambda I) = 0, \text{ where det denotes determinant.} \]

When evaluated becomes a polynomial of degree n. This is called characteristic polynomial of A. If A is N by N after that there are n solutions or n roots of the characteristic polynomial. Thus there are n Eigen values of A satisfying the equation.

\[ AX_i = \lambda_i X_i, \text{ where } i = 1,2,3,.....n \]

If the Eigen values are all distinct, there are n related linearly independent eigenvectors, whose directions are matchless, which span an n dimensional Euclidean space.

Conclusion

In this paper we have done with the Face Recognition using PCA technique. It is a challenging and important technique. Compare to other biometric techniques, face recognition is more efficient, fast and accurate. It is user friendliness. In this paper, we have given an introductory part for the face recognition technology. Its advantage is to provide real time security. In many devices face recognition application is implemented for security reasons. In future security of data is major concern and it is very useful for that. As this is very vast technology we covered few issues.

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A Review on Framework for Artificial Intelligence

Miss. Sayali L. Jadhav  
Assistant Professor, Balwant College, Vita.

Miss. Priyanka R. Telshinge  
Assistant Professor, Balwant College, Vita.

Abstract:  
Present day basic seminars on AI don’t prepare understudies to make canny frameworks or give expansive inclusion of this complex field. Right now, distinguish issues with basic ways to deal with showing computerized reasoning and recommend elective rules that courses ought to embrace. We show these standards in a proposed course that instructs understudies not just about part strategies, for example, design coordinating and basic leadership, yet additionally about their mix into more significant level capacities for thinking, successive control, plan age, and incorporated insightful operators. We likewise present an educational program that starts up this association, counting test programming practices and a venture that requires framework coordination. Members likewise gain understanding building information based specialists that utilization their product to produce smart conduct.

Background and Motivation:  
Present day understudies of computerized reasoning are in effect inadequately served. Early on courses center around themes that are well formalized and simple to instruct, and they are typically conveyed as a lot of random issues. These classes exclude a large number of the control's generally fundamental and significant thoughts, notwithstanding their proceeded with importance. The previous 30 years have seen generous advancement, yet comparable calculated advances happened in material science, science, and science without those controls dropping their set up content. Simulated intelligence is in genuine threat of raising whole ages of analysts and experts with no preparation in the field's history or its numerous surely knew, effective strategies. In addition, courses only here and there champion the possibility that a few mental capacities expand on others in an aggregate way or the significance of coordination in creating canny frameworks. Understudies normally gain involvement in utilizing existing programming, however not many of them ever figure out how to plan and actualize such frameworks all alone. Standard starting classes train individuals to become customers of AI innovation instead of makers, which doesn't look good for the control's future. Expanded accentuation on measurements and AI, which frequently supplant customary subjects, has exacerbated things Right now, break down this emergency in AI guidance and propose an elective way to deal with showing content about the field. In the following segment, we survey the condition of early on courses right now disadvantages of the present style. After this, we propose a few standards for initial instruction in the zone that address these issues. After this, we depict the structure and substance for another kind of AI course, talking about how every module reacts to the standards. The story underscores the total, framework level character of knowledge, beginning with low-level assignments like coordinating examples and deciding, and continuing to incorporated operators that join induction, execution, and arranging. We additionally talk about how conventional points like common language, vision, vulnerability, and learning identify with our system, alongside the significance of history and the objective crowds for our creative course.

The State of the Art  
As noted before, we accept that current early on AI courses don't prepare understudies in the ideas or abilities they need to create shrewd frameworks. Nonetheless, before we dedicate considerable exertion to formulating another educational program, we should initially look at how classes are at present instructed also, decide their ampliteness. To this end, we analyzed the Sites for undergrad AI courses at the ten significant colleges appeared in Table 1. Most portrayed classes advertised in 2018, yet one happened the prior year. For each situation, we reviewed the course plan and related activities, in spite of the fact that for a couple of the last were inaccessible. With two special cases, they utilized Russell and Norvig's (2009) course reading and secured its points, albeit frequently in various requests. Most plans remembered different sessions for search and game playing, requirement fulfillment and legitimate thinking, probabilistic induction, and assortments of measurable learning. Examination of data on these ten courses uncovered a number of subjects that, we accept, are purposes behind concern:
Students find out about AI as an assortment of confined calculations, with little thoughtfulness regarding how they can add to incorporated savvy frameworks. This gives numerous individuals the impression that extremely significant outcomes in the field dwell at the degree of these segment techniques, that their coordination includes 'unimportant' application, and that the investigation of 'simulated intelligence frameworks' is adequately an oxymoron.

There is little accentuation on speaking to space content. For instance, search calculations are introduced in theory, with restricted conversation of how to encode states or on the other hand administrators to produce them. Understudies find out about various formalisms, similar to rationale and Bayesian systems, however get inadequate practice at encoding information in them, which can significantly affect adequacy of preparing.

Courses only from time to time pass on the total character of the field, in which significant level portrayals and their related systems assemble legitimately on lower-level structures. Similarly as with portrayal, this originates from the predisposition toward unique calculations. For example, critical thinking manufactures normally on design coordinating – to discover applicable administrators – and basic leadership – to choose among decisions, however the last are normally instructed after pursuit strategies. Coordinated frameworks depend on layered coordination of such instruments.

Exercises regularly depend on programming bundles or halfway arrangements that understudies can treat as secret elements. Now and again, understudies should just download bundles and run them on input records with various choices; in others, they should embed a limited quantity of code into programs gave to them. This methodology makes practices simpler to review, however it doesn't furnish members with profound comprehension of their activity, and it surely doesn't educate them instructions to make such strategies themselves.

Courses frequently discard significant themes and key hypothetical thoughts that have contributed much generally to computational records of knowledge. Issue zones like subjective thinking, similarity, and inventiveness are disregarded in favor of ones that are all the more effectively formalized. Indeed, even basic AI ideas, for example, list preparing, satisfying; moreover, master frameworks are at risk for being overlooked.

Table 1 condenses how each course passages along these measurements, in light of review of their online plans and works out, with $,^,* and ~ indicating poor, medium, and great scores, individually. The circumstance underpins the worries communicated before that early on AI courses minimizes incorporation, portrayal, total introduction, programming, and broadness. One particularly restricted course engaged fundamentally on factual learning, nearly to the rejection of different subjects. Normally, our examination is abstract and based on restricted data, yet we foresee others would draw comparable ends from the substance accessible. At the equivalent time, we expect numerous AI instructors would differ that low scores on these criteria are bothersome. They are probably going to accept that displaying the field as an assortment of calculations, utilizing accessible programming, and overlooking 'old fashioned' themes are proof of its development, not a reason for alarm. There are various reasons why this viewpoint is generally embraced, the most fundamental being idleness. The standard reading material makes it simple to show AI right now, teachers who have done so often are hesitant to switch gears. Another is that AI's home in software engineering offices, the majority of which became out of science, have a solid predisposition toward conceptual investigation at the calculation level. This history additionally mitigates against incorporation of subjects that are related with subjective brain research, which is frequently seen as less good. A third explanation is that AI applications regularly emphasize one capacity, which is coordinated with other data innovation however not with different parts of insight.

Table 1: Sample AI courses and their evaluations – poor ($), medium (^), good (*), unknown (~) – on five criteria: integration (I), representation (R), cumulative style (C), programming (P), and breadth (B). Course sites appear in Appendix.
At long last, the expanding accessibility of programming bundles makes it simple for understudies to deliver exact outcomes without figuring out how to reproduce their capacities. Taken together, these patterns have harmed the field, prompting graduates who have neither one of the deeps comprehension of AI standards or on the other hand the capacity to create incorporated wise frameworks.

**Principles for AI Instruction**

Since we have distinguished a few downsides of present day AI courses, we can consider approaches to show them in an unexpected way. Here we propose a lot of standards for choosing and sorting out instructional substance, each reacting to an issue recognized previously. We keep up that AI classes should:

- Champion a frameworks point of view that shows how instruments cooperate to create knowledge. This will battle sees that AI is an assortment of detached calculations.
- Give understudies involvement in encoding illustrative content that components decipher to create conduct. This will explain the centrality of organized portrayals in savvy specialists.
- Present subjects in a combined way, with later material layered on before content, much as math constructs on polynomial math, which draws on number-crunching. This will stress the various leveled character of insight.
- Teach understudies how to utilize AI techniques, yet how to develop them from more straightforward parts. This will give them the capacity to build up their own systems when existing ones don't get the job done.
- Cover significant capacities showed in human insight in any event, when they are hard to formalize. Connecting AI to brain science will remind understudies that the two fields address a large number of a similar center wonders. We accept that sorting out substance as per these five standards will counter the across the board conviction that AI is essentially a lot of designing stunts and it will better get ready understudies for inventive research and practical application. This way to deal with deal with guidance is totally different from that embraced by most seminars on man-made reasoning. A few course readings (e.g., Russell and Norvig, 2009) present the thought of savvy operators; however they lose this message as they continue. The standard association concentrates first on search calculations, at that point regards portrayal and thinking as bits of hindsight, with segments on vulnerability and picking up interfacing pitifully to prior material. This system dates back more than two decades to traces by Korf (1994) and by Russell and Norvig (1994). Nilsson (1994) and Kowalski (2011) have proposed accounts nearer to our own, yet neither of their methodologies has been broadly received. There is some proof that AI can be instructed adequately in the way we have proposed. In the late 1980s, we structured and offered an alumni course that received a few of these thoughts. Understudies executed, in arrangement, a social example matcher, a generation framework mediator, and a forward-anchoring web crawler, with later programming practices utilizing results from past ones as subroutines. In addition, in the wake of composing and testing every module, understudies utilized them as elevated level programming dialects to make information based frameworks for related undertakings, including order, sentence parsing, and puzzle tackling. The course didn't follow all the standards above, however its prosperity
offers help for an elective method to structure AI instruction. Over the previous decade, we have utilized a comparable total way to deal with addresses in initial classes, depending on a current operator engineering for works out. Together, these encounters recommend that the proposed educational program is reasonable.

An Integrated Introduction to AI

Right now, diagram the substance for an early on AI course that follows the standards presented before. Such a class can't cover all points in such a wide field. For this explanation, we will concentrate on a subset of the center capacities that Langley, Laird, and Rogers (2009) recognized in their overview of intellectual designs. For every theme, we indicate the conventional undertaking regarding sources of info and yields, consider portrayals for these structures, and note key hypothetical thoughts. We likewise depict a programming task that would expect understudies to execute the fundamental usefulness, minor departure from these systems, and exhibit their product on experiments. Understudies would likewise create information bases themselves and run their module on them to pick up involvement in its utilization as an elevated level programming language.

Conclusion

Now, recognized issues with standard introduction to man-made brainpower and proposed some principles that, whenever embraced, would defeat them. These included advocating a frameworks point of view that accentuates integration, introducing points in an aggregate way, centering on authentic issues, showing understudies not just how to utilize AI strategies yet how to develop them, and spreading a wide scope of capacities related with human insight. We foresee that such a framework level, combined way to deal with AI guidance will better prepare future scientists and experts than the calculation focused plans that are as of now in vogue.

References:
Abstract:

Today Social Media has become an integral part of our life. It is the new way of communicating and informing people about the events in our life. By using this, we share our day to day lives in the form of self and family. We use many tools of social media for communicating with each other, for sharing our views or thoughts on prevalent topics, updates on our locations. For this we have to understand the entire history of an individual through their social media profile. This poses a threat to an individual as unwanted access to social media profile can cause loss of information, defamation or worse consequences such as physical assault, robbery etc. Hence protection and appropriate use of social media profile is very important.

Keywords: Social Networking sites, Social media, Social Network Analysis

Introduction:

Now a days, People uses Social media platform to discuss their different ideas, issues and opinions. Social Media are primarily Internet based tools for sharing, exchanging information and comments contents among themselves in virtual communities and networks. Now a day’s, Social media is an important part of our life from shopping to electronics mails, education and business rules. Social media plays an important role for transforming people’s life style. It includes social networking sites like Facebook, Twitter, Whatsapp and blogs where peoples can communicate with each other [3].

Social Network Background:

A social network is a social structure made up of a set of social actors (such as individuals or organizations), sets of dyadic ties, and other social interactions between actors[5]. A Social network is a heterogeneous and multi relational dataset represented by a graph. Vertexes represent the objects (entities), edges represent the links (relationship or interaction) and both objects and links may have attributes. Social networks are usually very large for representing many real world applications [1]. Network construction from general, real world data presents various unexpected challenges owing to the data domains themselves (e.g., information extraction and preprocessing) and to the data structures used to knowledge representation and storage [2].

Figure 1.1 Example of a Social network.

Social networking is the practice to expand the number of one's business and/or social contacts of one’s by making connections through individuals, often through social media sites such as Facebook, Twitter, LinkedIn and Google+[7]. A Social network can be generally understood to be a kind of computer application which facilitates the creation or definition of social relations among the people based on general interest, activities, professional interests, associative relations, family and so on[1]. Representing and finding a social network from a data source can be a difficult problem. This challenge is due to many factors namely the ambiguity of human language, incompatible representation of information, multiple aliases for the same user and the ambiguity of relationships between individuals.
Social media refers to a variety of information services used to collaboratively by many people placed into the subcategories shown in following table [4].

<table>
<thead>
<tr>
<th>Category</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Networking sites</td>
<td>Facebook, LinkedIn, MySpace</td>
</tr>
<tr>
<td>Photo and Video Sharing</td>
<td>Flickr, YouTube</td>
</tr>
<tr>
<td>Wikis</td>
<td>Scholarpedia, Wikihow, Wikipedia, Event maps</td>
</tr>
<tr>
<td>Microblogs</td>
<td>Twitter, GoogleBuzz</td>
</tr>
<tr>
<td>Social bookmarking</td>
<td>Delicious, StumbleUpon</td>
</tr>
</tbody>
</table>

**Cybercrime:**

A Cybercrime is a crime which involves computers and networks. It includes a wide range of different activities such as illegally downloading music files to stealing money from online bank accounts. Cyber criminals are not always financially motivated. It includes frauds such as job related frauds, distribution of computer viruses, matrimonial frauds, stealing and misusing sensitive personal information i.e., credit/debit card details, bank account details, defamation of individual on social media. Following diagram shows different types of cybercrimes [9].

**Social Media Frauds**

Following are the some social media frauds.

**Sympathy Fraud**

Sympathy scams occur every day. These scams occur when a scam artist plays with your emotions, tugging at your heart in hopes of getting you to hand over your hard-earned cash. Claims of ill health, family tragedies or legal problems from scammers put you and your emotions on the spot [10].

Sympathy scams come in all shapes and sizes such as grandparent scams, gas scams, illness and disability scams, etc [8].

**Romance Fraud**

A romance scam is a confidence trick involving feigning romantic intentions towards a victim, gaining their affection, and then using that goodwill to commit fraud. Fraudulent acts may involve access to the victim's money, bank accounts, credit cards, passports, e-mail accounts, or national identification numbers; or forcing the victims to commit financial fraud on their behalf. In many instances, a mail-order bride scam will also bait the victim into committing felonies to establish citizenship for the perpetrator [11].
Cyber Stalking-

Cyber stalking is the use of the Internet or other electronic means to stalk or harass an individual, group, or organization. It may include false accusations, defamation, slander and libel. It may also include monitoring, identity theft, threats, vandalism, solicitation for sex, or gathering information that may be used to threaten, embarrass or harass [11].

Cyber Bullying-

Cyber bullying or cyber harassment is a form of bullying or harassment using electronic means. Cyber bullying and cyber harassment are also known as online bullying. Cyber bullying is "an aggressive, intentional act or behavior that is carried out by a group or an individual, using electronic forms of contact, repeatedly and over time against a victim who cannot easily defend him or herself [11].

Preventions for Social Media frauds [8]-

- Don’t disclose any information before you have confirmed the callers are really who they claim to be.
- Be wary if you’re urged to keep the transaction secret.
- Never provide personal information such as Social Security numbers or financial information to strangers.
- Call another family member to check out what you’re being told. You may learn that the person allegedly in trouble is perfectly safe.
- Avoid anyone using high-pressure tactics or doesn’t give you enough time to make a decision.
- Cut off all communication if you’re in doubt.
Conclusion:

This study surveyed on social media, social analysis, social media. In this Valuable information is hidden in vast amounts of social media data, presenting huge opportunities for collaboration between computer scientists. This paper also focuses on how active users on social media are increased day by day. This paper briefly reviewed the various social media frauds which are used at the time of communication. Social media data are vast, noisy, distributed, unstructured, and dynamic. In this Paper we have also discussed about preventions which we have to take at the time of use of social media. In this paper, we offer a brief introduction fraud on social media.

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Cloud Computing: Empowering the Education Sector

Rajshree Shamrao Nikam
Asst. Professor
Mkss'sCollege of computer Application for women Satara, Maharashtra, India

Abstract
Education play important role in social & economical growth of country. Today's world is digital world so now a day's classroom teaching-learning process moving towards technology. Students are becoming more technology oriented, so it is important to concentrate on latest technology incorporated in education sector. One of the new and powerful technology now a days is cloud computing. Implementing cloud computing, it becomes possible to bring teachers and learners together on a unique platform. Teachers can also tie together new and innovative classroom structures through cloud computing. Cloud Computing provides reliable and clear as crystal storage solutions. The cloud helps to create modern, innovative classrooms. Cloud computing can help to enhance students learning experience and improve education values. This paper focuses on impact of cloud computing on education sector and role of cloud computing to empowering education sector.

Keywords: cloud computing, cloud in education, Software as a Service (SaaS), Platform as a Service (PaaS), and Infrastructure as a Service (IaaS).

Introduction
The word “Cloud computing” was first used by Compaq in 1996 and popularization was done by Amazon.com when they had introduced Elastic Compute Cloud [1]. In this era people are engaging more in ICT. Education sector is not out of this trend. Most of the educational institutes, students now rely on web based educational system (i.electures, assignment submissions etc), everything is now online. There comes the need of cloud. Cloud education is new concept in education area. Flexibility is the heart of cloud computing, it offers to create, save, share and work together from anywhere, at any time and at any place. The future of education is in the cloud.

According to Technavio marketing research, the global cloud computing market in education will see a compound annual growth rate of 26% through 2021 as educators within K-12 schools, colleges, and universities try to enhance efficiency and improve the overall learning practice. The term Clouds is an over sized group of simply shared and accessible resources which may be dynamically reconfigured to regulate to permitting additionally for optimum resource utilization [2]. It is becoming an adoptable concept for educational sector with its dynamic scalability and usage of virtualized resources as a service through the Internet. Cloud storage is provided storage facilities through the network and data stored in local storage service provider to provide online storage space [3]. Using cloud can be utilized to build a high quality education system. Cloud provides a variety of services for giving quality education by providing latest infrastructure in terms of hardware and software. An Internet user can interact with multiple servers at a time and the servers can also trade data with each other [4].

Cloud Computing
The term cloud refers to a network. It is a technology that uses servers on the internet to manage, store, and access information online rather than local drives. The data can be anything such as images, audio, files, video, documents and more.
Fig 1. Picture before and after cloud computing

Above fig shows that in the server room, there should be a database server, mail server, networking, firewalls, modems, routers, switches, configurable system, high net speed, and the maintenance engineers. To create such IT infrastructure, we need to pay out lots of money. To overcome all these problems and to reduce the IT infrastructure cost, and for that solution is cloud computing. Low cost cloud-based services are used by learners to support learning, social interaction, content creation, publishing and collaboration [5]. Examples of cloud computing services includes Microsoft’s SkyDrive, Google Drive, Apple iCloud, Amazon Cloud Drive etc.

Cloud computing is based on Service model.

1) Software-as-a-Service (SaaS)
2) Platform-as-a-Service (PaaS)
3) Infrastructure-as-a-Service (IaaS)

Software-as-a-Service (SaaS)
- SaaS is known as 'On-Demand Software service'.
- In this model, the applications are hosted by a cloud service provider and revealed to the customers over internet.
- In SaaS, related data and software are hosted centrally on the cloud server.
- User can access SaaS by using a web browser.
- Office Suite, Email, games, etc. are the software applications are provided as a service through Internet.
- The companies like Google, Microsoft provide their applications as a service to the customers

Advantages of SaaS
- SaaS is easy to buy because the pricing of SaaS is based on monthly or annual subscription and it allows the organizations to access business functionalities at a small cost, which cost is less than licensed applications.
- SaaS needed less hardware, because the software is hosted remotely, hence organizations do not need to additional investment on hardware. Less maintenance cost is required for SaaS.

Disadvantages of SaaS
- SaaS applications are completely dependent on Internet connection.
- It is difficult to switch between the SaaS vendors.

Platform-as-a-Service (PaaS)
- PaaS is a programming platform for developers. This platform is generated for the Developers to create, test, run and manage the applications.
- A developer can easily write the application and deploy it directly into PaaS level.
- PaaS provide the runtime environment for application development and deployment.
- Examples-Windows Azure, Google Apps Engine (GAE), SalesForce.com

Advantages of PaaS
- Developer can focus on the development and modernism without worrying about the infrastructure.
In PaaS, developer only requires a personal computer and an Internet connection to start build applications.

**Disadvantages of PaaS**

- One developer can write the applications as per the platform provided by PaaS vendor hence the moving the application to another PaaS vendor is a problem.

1) **Infrastructure-as-a-Service (IaaS)**

- IaaS is a technique to deliver a cloud computing infrastructure like server, storage and operating system.
- The customers can access these resources from cloud computing i.e. Internet as an on-demand service.
- In IaaS, you buy complete resources rather than purchasing software, server, data centre space etc.
- IaaS also called Hardware as a Service (HaaS).

**Advantages of IaaS**

- In IaaS, user can dynamically choose a CPU, memory storage, PC configuration according to their requirement.
- Users can easily access the huge computing power available on IaaS Cloud platform.

**Disadvantages of IaaS**

- IaaS cloud computing model is dependent on ease of use of Internet and virtualization services.

**Current Scenario Of Education Sector in India**

In current scenario ICT integration in higher education is very important. As per the survey [7] 80% of teaching in India is done through traditional methods. To improve Indian education services Indian government has to take one step towards the development of IT infrastructure. In India education system is always based on the marks and grades. But in real life the practical knowledge, practical thinking, and some practice is required to remain in competition [6]. Practical knowledge has great impact on career. In Education sector to impart the practical knowledge Institute has to build latest IT Laboratory which required highest cost in hardware configuration and due to technological obsolescence it will becoming recurring cost for the institute. Hence there is need to remove unfeasibility and find out feasible solution and the solution is Cloud Computing service.

**Implementation Of Cloud Based Technology In Higher Education**

Example is the support of Massive Open Online Courses (MOOCs), which first appeared on the higher education scene in 2012. By 2016, through leveraging cloud-based infrastructures, global MOOC enrolment figures had reached 58 million, with courses being offered by the world’s foremost universities such as Stanford, Harvard, and Columbia.
Following fig shows difference between legacy e-learning and cloud based e-learning

<table>
<thead>
<tr>
<th>Service</th>
<th>Legacy e-Learning</th>
<th>Cloud e-Learning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisition</td>
<td>Buy assets HW and SW</td>
<td>Buy service</td>
</tr>
<tr>
<td></td>
<td>Own technical architecture</td>
<td>No technical architecture required</td>
</tr>
<tr>
<td>Business</td>
<td>Pay for assets</td>
<td>Pay for use</td>
</tr>
<tr>
<td></td>
<td>Overhead for administration</td>
<td>Limited administration</td>
</tr>
<tr>
<td>Access</td>
<td>Internal Networks</td>
<td>The Internet</td>
</tr>
<tr>
<td></td>
<td>Corporate desktops</td>
<td>Any computer</td>
</tr>
<tr>
<td>Technical</td>
<td>Not shared, static</td>
<td>Shared, Partly scalable, Dynamic</td>
</tr>
<tr>
<td>Delivery</td>
<td>Expensive, Lengthy</td>
<td>Cheaper, Reduced time</td>
</tr>
</tbody>
</table>

Fig 4. Difference between legacy e-learning and cloud based e-learning

Benefits Of Cloud Computing In Education

In education area Educational institutions do concentrate more on research & teaching learning rather than how to implementing complex IT infrastructure. Cloud services provide cost effective communication & learning system without large capital investment in IT infrastructure. Cloud computing in education sector helps students, teachers & administrators also. With group of industries around, the world is recognizing the power of cloud based systems. The Cloud has offered very important potential in changing how education as an industry works from with the viewpoint of offering online programs so as to transform the traditional working system to cloud based education system. The teaching learning need of current generation students & teachers are different from past generation. As time changing, learners in current generation preferably use technology. So learner’s learn from cloud based education system. With the help of cloud based system learning contents can be retrieved from central place and can be accessed from anywhere and anytime instead of accessed from local servers. Learners don’t want to relay on local server. Following are some of the benefits of adopting cloud computing in education sector

1. Makes academic process more well-organized and Improves institutional productivity

   Academic institutions places in different building or campus, so central point is required to access data from anywhere and anytime. So it’s possible with cloud computing and its result turns to academic process more effectively run in institute and automatically improves institutional productivity.

2. 24/7 Access to Learning Resources and Universal information access

   Cloud based application help to learners. Learners will be able to access learning resources(lessons, websites, assignments, videos, quizzes etc) anytime, anywhere. It saves learners time. Documents are instantly available from wherever you are.

3. Unlimited storage capacity

   Cloud computing offers limitless storage. Your computer's current storage capacity of hard drive is small compared to the hundreds of Peta Bytes available in the cloud.

4. Instant software updates

   Another advantage to cloud computing is that you are no longer faced with choosing between obsolete software and high upgrade costs. When the application is web-based, updates take place automatically. When you access a web-based application, you get the latest version without needing to payfor.

5. Easier group collaboration

   Sharing documents leads directly to better collaboration. Many users do this as it is important advantages of cloud computing multiple users can collaborate easily on documents and projects.

6. Pay Structure

   Pay structure which means users only pay for those resources that those use by customer.
Conclusion

Technology plays a vital role in transforming education sector and taking it to higher level. Cloud computing is definitely one of the innovative technology which is entered in worldwide education sector. Cloud computing plays important role in improving the present status of education sector. The advantages of cloud computing can support education institutions to solve some of the common issues such as privacy, cost, quick and effective communication, security, flexibility and accessibility. This paper present how cloud computing important in education sector for e-learning solution development.

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The Role of Digital Marketing in Brand Communication

Vaishali Rajpure
College of computer application for women Satara.
Shivanjali society plot no-7, Sadarbazar.

Abstract:
Digital marketing become an essential part of brand communications. Digital markers see mobile as a key way to reach target audiences. In today’s digital worlds advertisers are under pressure to demonstrate return on investment via instant payback from the market. Brand communication is an important part and tool of brand management by which the companies inform, persuade, teach, remind and enrich the knowledge of their stakeholders about the brand.

Keyword: digital marketing, brand communication.

Introduction:
The value of a brand rises and falls with its communication. Even strong brands have to communicate their values to be perceived by consumers and sell. Marketers need to have an entire brand identity to communicate what their business does, what it’s about, and why it’s different. If you are not considering mobile within your marketing plans then you are missing a trick. Digital marketers see mobile as key way to reach target audiences, and the rate of direct sms marketing is expected to increase 160 per cent in next three years.

Objective of study
1. To understand what is digital marketing. Its advantages.
2. To understand use digital marketing media for brand communication.
3. To understand what is brand communication and it’s important.

Research methodology
Secondary data – Is collected through various articles, research papers and World Wide Web (www)

Source of secondary data are as follows-
1. The role of digital marketing within brand communications by cat leaver. 28 Oct 2015.
3. Digital marketing Magazine.

Digital Marketing
Digital marketing is platform for marketing of company’s services and product by using digital technologies on internet. There are many digital platforms like different mobile phone apps- you Tube, website, what Sapp, twitter etc and any other digital medium. In today’s competitive market digital platform is best option for the advertisement of product and services. The development of digital marketing, during the 1990s and 2000s, changed the way brand and business use technology for marketing. In other word the digital marketing means use of internet and other different technology and digital media to support modern marketing. Through the digital marketing media you can directly connect with your target audience. With less effort you can approach your target audience. Digital marketing is new platform for new generation. According to serve in 2018, an estimated 2.65 billion people were using social media worldwide, a number projected to increase to almost 3.1 billion in 20 in 2021. Its means most of people are engaged in social media. So its best platform advertising, marketing, promoting and creating brand loyalties.
Digital marketing channels

1. Direct Traffic
   The direct channel covers all website traffic that comes direct to your website with no referring website. People usually either type your website URL directly in their web browser or access their bookmarks. Direct traffic allows you to also measure some of your offline marketing efforts such as radio, TV or events. It’s mean that when you see ad on TV, you might use their smartphone and internet to access your website directly.

2. Social Media
   It consists all website traffic that comes from social media networks such as Facebook, Instagram, Pinterest, Twitter, Snapchat, and more.

3. Content Marketing
   The content marketing channel covers all website traffic that comes from your blog, videos, and digital downloads such as buying guides.

4. Paid Search Traffic
   The paid search digital marketing channel includes all website traffic that comes from paid ads on search engines. It may also be referred to as search engine marketing (SEM) or pay-per-click (PPC).

5. Email Traffic
   It includes all website traffic that comes from email messages. Those email messages can be part of:
   - Promotional email campaigns (e.g., Diwali sale, Christmas sale)
   - Transactional email campaigns (e.g., order confirmation email)

Brand Communication

Brand communication is the most influence factor for product and company’s image. Brand communication means combination of activities that influence customers’ opinion of a company and its products. Brand communication affects employees, customers, sponsors, investors as they are attached to brand in the most integrated manner and it is the prime duty of management to have a communication with them on regular basis about the happenings and important matters of brand. It works as the voice of the relationship with the stakeholders on a long-term basis.

Brand communication is one of the core activities of the brand management and strategy, and it is imperative to have a purposeful and healthy conversation with the stakeholders. It is one of the promotional tools.

Importance of brand communication

1. Improves loyalty
   An effective brand communication helps to build loyalty in the minds of the customers. If the customer has had a positive experience with brand, then repeated brand communication to the customer via advertising or promotion will make the customer a brand advocate.

2. Develops the market
   A brand which communicates with its customers, slowly and steadily builds a positive market for itself. HUL and P&G are companies which understand this perfectly. These companies use strategies to make a product acceptable in the market.

3. Differentiates
   A brand which connects with the customers differentiates itself from the competition. This is a huge competitive advantage to the brand comparisons are made, the loyalty and following the brand from its competitors.

4. Creates an impact
   Good brand communication will always have an excellent impact on the customers feel more connected to brand.

5. Makes you an authority
   If brand does not communicate these values, then it will not make the brand authority on the subject.
Role Of Digital Marketing In Brand Communication

1. Easy to scale and adapt
   With any other marketing, there’s initial investment required to get traffic flowing. But the importance of digital marketing to small businesses become very clear when you see how easy it is to scale and adapt as our business grows.

2. More Advanced Analytics
   With the help of digital marketing you learn that who’s most interested in your ads, what are they like, what make them more likely to take an action, which is easiest to convert. With all these things your brand can easily communicate with your target audience.

3. The power of Automation, segmentation
   In the Aberdeen research firm found that conversion rates increase by 10% with segmentation. People receiving segmented emails spend more. Marketers saw a 760% increase in revenues thanks to segmentation. Businesses who use automation to send these emails at the optimal time on average increase their conversion rates by 50%. Automated emails are 70% more likely to get opened and have 50% higher click-through rates.

4. Aligns with how people today shop
   88% of people consider online reviews an important part of the brand communication. 23% of people visit your business after reading a good review.

Conclusion and finding
1. From above study it is found that digital marketing playing a vital role in brand communication.
2. It is also found that there are many active platforms in digital marketing which boost your business in very short time.
3. With digital marketing your brand communicate easily with your target audience.
4. In that study it is also found for every product and services need best brand communication.
5. Every business management should adopt digital marketing platform for best brand communication.

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Overview Of Cloud Computing And Security Issues In The Cloud

Mrs. Sarika Sushant Panwal
MPhil Research Scholar
Chh. Shahu Institute of Business Education and Research, Kolhapur

Abstract

Today, cloud computing is an emerging way of computing in computer science. As the enhancement is started in field of cloud computing, the new techniques are inventing. Due to enhancement in the field of cloud computing, it also enlarged security challenges for cloud developers. Users of cloud save their data in the cloud hence the lack of security in cloud can lose the user’s trust. Cloud computing provides access to shared resources instead of using personal computers and local servers.

This research paper discusses a review on the cloud computing concepts as well as service models. This paper also presents about different security issues and techniques to secure data.

Keywords: cloud computing, security, resources

Introduction

Cloud Computing can be defined as providing computing power (CPU, RAM, Network Speeds, Storage OS software) a service over a network (usually on the internet) instead of physically having the computing resources at the customer side. Example: Google, Amazon, Microsoft. Cloud computing is a collection of resources and services that are provided by the network or internet.

Types of Cloud Computing

a) Public cloud

Cloud Service providers owns and manages public clouds which provides their computing resources like servers and storage over the Internet. It’s example is Microsoft Azure. With a public cloud, all hardware, software and other supporting infrastructure is owned and managed by the cloud provider. You can get these services and manage your account using a web browser.

b) Private cloud

A private cloud means cloud computing resources utilized only by a single business or organization. Physically, a private cloud can be located on the company’s on-site data center. Some companies also pay third-party service providers to host their private cloud. A private cloud is one in which the services and infrastructure are maintained on a private network.

c) Hybrid cloud

Public and private clouds combined together that unable data and applications to be shared between them. By allowing data and applications to move between private and public clouds, a hybrid cloud gives your business greater flexibility, more deployment options and helps optimize your existing infrastructure, security and compliance.

Service Models

Cloud providers allow three types of service models.

Software as a Service (SaaS):

It is also called a delivery model where the software and the data which is associated with is hosted over the cloud environment by third party called cloud service provider, just like your Gmail account, you use that application on someone else’s system.

Platform as a Service (PaaS):

In this service, you can use Web-based tools to develop applications so they run on systems software which is provided by another company, like Google App Engine.

Infrastructure as a Service (IaaS):

It provides services to the companies with computing resources including servers, networking, storage, and data center space on a pay-per-use basis.
Security Issues In Cloud Computing

Cloud computing consists of applications, platforms and infrastructure segments. Every segment performs different operations and offers different products for businesses and individuals around the world. There are numerous security issues for cloud computing as it encompasses many technologies which includes networks, databases, operating systems, virtualization, resource scheduling, transaction management, concurrency control and memory management. Therefore, security issues for many of these systems and technologies are applicable to cloud computing. Data security involves encrypting the data as well as ensuring that appropriate policies are enforced for data sharing. The given below are the various security concerns.

Data Transmission

It is the process of sending digital or analog data over a communication medium to one or more computing network. In Cloud environment most of the data is not encrypted in the processing time. To process data for any application that data must be unencrypted. In homomorphism encryption which allows the data to be processed without being decrypted. The attack is carried out when the attackers place themselves in the communications path between the users. Here there is the possibility that they can interrupt and change communications.

Virtual Machine Security

The term Virtual Machine(VM) describes sharing the resources of one single physical computer into various computers within itself. VM’s provide agility, flexibility and scalability to the cloud resources by allowing the vendors to copy, move and manipulate their VM’s. Keeping this in mind, malicious hackers are finding ways to get their hands on valuable data by manipulating safeguards and breaching the security layers of cloud environments. The cloud computing scenario is not as transparent as it claims to be. The service user has no idea about how the data is processed and stored and cannot directly control the flow of data storage and processing. Having VM’s would indirectly allows anyone access to the host disk of the VM to take an illegal copy of the whole system.

Data Integrity

Data can be corrupted at any level of storage. So cloud storage must contain integrity monitoring. Data Integrity in a system is monitored via database constraints and transactions. Transactions should follow ACID (atomicity, consistency, isolation, durability). Data created by cloud computing services are stored in the clouds. Storing data in the clouds, users may lose control of their data and depends on cloud operators to enforce access control.

Data Location

Cloud users are not known of the exact location of the data center and also they don’t have any control over the physical access to that data. Most of the cloud providers have datacenters around the world. In many countries certain types of data cannot leave the country because of potentially sensitive information. Next in the complexity chain there are distributed systems in which there are multiple databases and multiple applications.

Based on the study, we found that there are many issues in cloud computing but security is the major issue which is associated with cloud computing. Top seven security issues in cloud computing environment as discovered by “Cloud Security Alliance” CSA are:

- Misuse and reprehensible use of Cloud Computing.
- Unidentified risk report.
- Shared Technology issues/multi-tenancy nature.
- Data Crash.
- Insecure API.
- Wicked Insiders.
- Account, Service & Traffic Hijacking.

Misuse and reprehensible Use of Cloud Computing

Hackers, spammers and other criminals take benefit of the suitable registration, simple procedures and comparatively unspecified access to cloud services to launch various attacks like key cracking or password.
Data Crash
Contained data may consists of deleted or altered data without making a backup, unlinking a record from a huge environment, loss of an encoding key and illegal access of sensitive data.

Account, Service & Traffic Hijacking
Account or service hijacking is normally done with stolen credentials. Such attacks include phishing, fraud and exploitation of software vulnerabilities. Hijackers an attack on critical areas of cloud computing services like integrity, confidentiality and availability of services.

Techniques To Secure Data In Cloud

Authentication and Identity
Method of Cryptography is used for Authentication of users and even of communicating systems. Authentication of users is done in in the form of a security token, in the form of passwords or in the form a measurable quantity like fingerprint.

One problem with using traditional identity approaches in a cloud environment is faced when the enterprise uses multiple cloud service providers. Another problem occurs in traditional identity approaches when transferring toward a cloud based solution.

Data Encryption
If you need to store confidential information on a large data store then you need to use data encryption techniques. People can use passwords and firewalls, but people can steal them to access your data. When data is encrypted it is in a form that cannot be read without an encryption key. The data is totally useless to the intruder. It is a technique of translation of data into secret code. If you want to read the encrypted data, you should have the secret key or password that is also called encryption key.

Information integrity and Privacy
Cloud computing makes available information and resources to authorized users. Resources can be accessed through web browsers and can also be accessed by malicious attackers. A suitable solution to the problem of information integrity is to provide mutual trust between provider and user. Another solution can be providing proper authentication, authorization and accounting controls so the process of accessing information should go through various multi levels of checking to ensure authorized use of resources. Some secured access mechanisms should be provided like RSA certificates, SSH based tunnels.

Availability of Information(SLA)
Non availability of information or data is a major issue regarding cloud computing services. Service Level agreement is used to give the information about whether the network resources are available for users or not. It is a trust bond between consumer and provider. There is a need to have back up plan for local resources as well as for most important information to make resources available. This allows the user to have the information about the resources even after their unavailability.

Secure Information Management
In this technique collection of data is kept into central repository. It consists of agents running on systems that are to be monitored and then sends information to a server that is called “Security Console”. Admin manages the security console who reviews the information and takes necessary actions in response to any alerts. As the cloud user base, dependency stack increase, the cloud security mechanisms to solve security issues also increase, this makes cloud security management much more complicated. It is also called as a Log Management. Cloud providers also provide some security standards like PCI DSS, SAS 70. Information Security Management Maturity is another model of Information Security Management System.

Malware-injection attack solution
This solution creates a number of client virtual machines and stores all of them in a central storage. It utilizes FAT (File Allocation Table) consisting of virtual operating systems. The application that is run by a client can be found in FAT table. All the instances are managed and scheduled by Hypervisor. IDT (Interrupt Descriptor Table) is used for integrity checking.
Conclusion

In this paper various service models are discussed such as Saas, Paas and Iaas. This paper describes various techniques to secure data in cloud such as Authentication and Identity, Data Encryption, Availability of Information(SLA), Malware-injection attack solution, Secure Information Management etc.

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Enthusiasm and Engagement: Exploring the Impact of Former on the Latter
With Reference to Employees of Textile Industries

Prof. Vinay R. Patil  
Assistant Professor  
DKTES’s Textile and Engineering Institute, Ichalkaranji. Maharashtra (India) - 416115

Prof. Venkatesh Y. Badave  
Assistant Professor  
DKTES’s Textile and Engineering Institute, Ichalkaranji. Maharashtra (India) - 416115

Abstract:  
The current study contributes to the empirical research on the impact of employee enthusiasm on their work engagement. In light of recent inquiries which document various personal events of an individual causing variable degree of work commitment, this study examines the factors that make an individual enthusiastic and its role in making them committed about their work in the organization. Using a sample of randomly selected employees from selected textile industries, our results show that despite the presence of organizational systems such as, rules, regulations, policies, rewards, penalties etc, employee enthusiasm does play an important role in making them engaged about their work.

Keywords: Employee Satisfaction, Employee Engagement, Organizational Culture, Organizational Environment.

Introduction:  
An "engaged employee" is the one who is fully absorbed by and enthusiastic about their work and so takes positive action to further the organization's reputation and interests. An organization with "high" employee engagement might therefore be expected to outperform those with "low" employee engagement. It has been proved that there is an intrinsic link between employee engagement, customer loyalty and profitability. When employees are effectively and positively engaged with their organization, they form an emotional connection with their company. This impacts their attitude towards the company’ client and thereby improves customer satisfaction and service level. Therefore, the current study undertaken with reference to textile industries in Kolhapur district of Maharashtra (India) intends to understand the employee engagement practices followed by these companies. In the current study the genuine effort has been taken to collect the data to identify the engagement level of employees of these companies and to address various objectives set. In the end some constructive measures have been suggested to HR professionals of textile industry to help them keep their employees satisfactorily engaged with their work.

Objectives of The Study
- To study the extent to which employees of textile industries find themselves engaged with the work.
- To study about the factors which influence employee engagement.
- To study about the employee engagement practices which are followed in textile industries.
- To provide suggestions, if any, on the basis of analysis to the organizations to help them keep their employees engaged with their work.

Significance Of The Study
The study would be very beneficial to HR professionals to understand the factors which influence employee engagement in the organizations and on the basis of proposed research HR professionals can either modify existing or device new system of motivating employees to keep them engaged with their work.

Review Of Literature
Over the last two decades, the organization Gallup has been conducting a survey to gauge overall employee engagement. They have accomplished this through a list of 12 questions in their G12 employee engagement survey that identifies the percentages of employees that fall into one of three groups: employees that are (a) engaged, (b) not engaged, and (c) actively disengaged.
• **Engaged**: The group of “engaged” employees are highly committed to the organization, show a passion, and drive in their work (Sorenson & Garman, 2013). They strive for excellence in their roles (Anitha, 2014).

• **Not Engaged**: The group of “not engaged” employees are just going through the motions at work. Overall, they lack a drive and passion for the work they do (Sorenson & Garman, 2013). Employees who are not engaged focus on the tasks given to them instead of the mission of the organization (Anitha, 2014).

• **Actively Disengaged**: Actively disengaged employees are not just unhappy at work; they are acting out in ways that show their unhappiness (Sorenson & Garman, 2013). They tend to demotivate other employees in the organization who might fall in the engaged category (Anitha, 2014).

**Current State of Engagement:**

The survey data collected by Gallup during 2014 of US companies showed that 31.5% of employees were “engaged”, 51.0% were “not engaged”, and 17.5% were “actively disengaged” (Adkins, 2015). Nearly 70% of all employees are not committed to the organization and lack a level of enthusiasm for work. The implications of this can be staggering when you consider the possibilities of engaging even a small portion of disengaged population. Changes in engagement have the potential to affect the employees, the organization, and the customers. Organizations faced with this stark reality can no longer choose to do nothing about this issue. Leaders need to seek out information about employee engagement and begin to transform their organizations from the current reality of disengagement to a future hope of engagement.

**Wellbeing.** Research done by Robertson and Cooper (Robertson & Cooper, 2010) indicated a positive link between employee engagement and psychological wellbeing. Individuals with a higher level of wellbeing not only benefit the organizational performance but those employees behave differently which lead to a higher level of engagement.

**Spirituality.** Research conducted by Roof (2015) on the previously unexplored relationship between spirituality and engagement showed that spirituality had both a positive and significant correlation with engagement. Spirituality is positively related to the factors of engagement of vigor and dedication, but not with absorption based on his research.

**Relationships.** Recently research done on the effects of positive relationships at work confirmed existing findings that there is a strong correlation on employee satisfaction and engagement with employees who have positive relationships in the workplace (Glinkska-Newes, 2014). The researcher found that employees with positive relationships with their workmates “demonstrate higher performance, commitment and satisfaction” (Glinkska-Newes, 2014, p. 641).

Karatepe (2013) suggests that training and empowerment lead to high performance work practices through greater employee engagement. Rewards and recognition of both formal and informal varieties are significant factors in employee engagement (Anitha, 2014). Organizations typically have financial rewards available to employees but research has shown that it is also vitally important to offer psychological rewards such as recognition and encouragement, or customer feedback on a frequent basis as well. Recognition and rewards increase job satisfaction and engagement (Hofmans, Gieter, &Pepermans, 2013).

Wallace and Trinka (2009) identified leadership activities such as coaching, career development, and communication of purpose, naturally resulted in greater employee engagement. Most employees want to be engaged at work and it is the leader’s responsibility to assist the employee in doing so. The research conducted by Xu and Thomas (2011) indicate strong correlations between employee engagement and the leader’s ability to support and develop the team. They also suggest that leaders can encourage engagement through task-oriented behaviors such as good decision-making, ethical behavior, and task management. Research has also suggested that leaders can enhance the likelihood of engagement by talking to their employees about their needs.

**Research Gap**

From the above review of the literature it is observed that most of the research work has been done to identify the factors which influence employee commitment to their work in the context of their respective
social set-up. The subsequent section also shows that not much of research has been made to know about employee engagement and their related concepts in Indian context. Keeping in view the importance for researchers and policy makers in Indian industries the present study aims to contribute in knowledge creation by analyzing the incidences of employee disengagement with their work, the degree to which such a disengagement exists, the possible reasons behind it and its consequences both at individual and firm level.

Scope Of The Study
1. **Topical Scope:** The data for the study has been collected and analyzed with an intent of finding degree to which employees engage or disengage themselves with their work, the possible reasons behind such engagement or disengagement and its impact on both employees and organization.
2. **Geographical Scope:** The study has been carried out by providing questionnaire to randomly selected employees of selected textile industries of Kolhapur district (India).
3. **Analytical Scope:** The analytical scope covers the fulfilment of the objectives set forth for the study.
4. **Functional Scope:** The study is confined to offer some meaningful suggestions to HR professionals, researchers and the policy makers in the textile industries to eradicate work disengagement of employees if any.

Research Methodology
The data necessary for the current study has been collected both through primary and secondary sources as explained below.
1. **Primary Source:** The current study uses a survey method, and hence the questionnaire has been prepared, which contains close-ended type of questions. Some responses are based on point scale to indicate attitudinal aspects of employees and the remaining are simple multiple choice questions.
2. **Secondary Source:** Sources such as previous research, previous records, magazines, websites, books and articles related to the current study have been referred and used as secondary source.
3. **Universe and Sampling:** The universe of the topic under study is employees of textile industries located in Kolhapur district. The simple stratified random sampling method is used to select the employees as respondents to this survey.
   - No of companies selected: 05.
   - Population of Research: 150.
   - Sample Unit: Employees of Randomly selected industries.
   - Sample Size: 50.
   - Sampling Method: Random sampling.

Limitations Of The Study
1. The study has been conducted within the specified time period and thus be limited to the employee reaction in that period. Any further change in employee perception and reaction cannot be predicted therefore finds no place in the current study.
2. Selective sample size may not be a true representative of whole universe.
3. Employees at times were reluctant to answer the questions accurately and hence the possibility of leniency at employees’ part cannot completely be ruled out.
4. Suggestions given at the end of the study have been framed under the circumstances and the social set-up in which the study had been conducted, therefore practical applicability of these suggestions under changed social set-up cannot fully be assured.

Data Analysis And Interpretation

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</tr>
</tbody>
</table>

Table-1: Respondents opinion about their responsibilities being clearly defined by the company.
Interpretation

From the table it is clear that 20% of respondents are highly agree, 56% respondents just agree, 4% of them disagree and 12% of them strongly disagree that their responsibilities are clearly defined by company. Even quite a few numbers of respondents i.e. 8% of them are neutral in their opinion.

Table-2: Respondents opinion about management being encouraging at their job.

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENTS</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Agree</td>
<td>08</td>
<td>16</td>
</tr>
<tr>
<td>Agree</td>
<td>20</td>
<td>40</td>
</tr>
<tr>
<td>Neutral</td>
<td>06</td>
<td>12</td>
</tr>
<tr>
<td>Disagree</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>04</td>
<td>8</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Interpretation

Above table shows that 16% of respondents highly agree, 40% respondents just agree, 24% of them disagree and 8% of respondents strongly disagree with the statement that their management encourages them at job. While quite a decisive number of respondents i.e. 12% of respondents are neutral in their opinion.

Table-3: Respondents opinion about getting feedback they need from manager.

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENTS</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Most of the times</td>
<td>24</td>
<td>48</td>
</tr>
<tr>
<td>Sometimes</td>
<td>06</td>
<td>12</td>
</tr>
<tr>
<td>Never</td>
<td>08</td>
<td>16</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50</td>
<td></td>
</tr>
</tbody>
</table>
Interpretation

Above table indicates that 24% of respondents say that they always get feedback they need from their manager, 48% of them believe they get such feedback most of the times, 12% of them say sometimes and remaining 16% say they never get feedback they need from their manager.

Table- 4: Respondents opinion about company environment being conducive to share their opinions with others.

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENTS</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Most of the times</td>
<td>30</td>
<td>60</td>
</tr>
<tr>
<td>Sometimes</td>
<td>06</td>
<td>12</td>
</tr>
<tr>
<td>Never</td>
<td>04</td>
<td>8</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50</td>
<td></td>
</tr>
</tbody>
</table>

Graphical Representation

Interpretation

The above table indicates that 20% of respondents believe company environment being conducive always for sharing their opinion with others, 60% of them feel environment being conducive most of the times, 12% of them are neutral in their opinion, while 8% of respondents say that the company environment is never conducive for sharing their opinion with others.

Table-5: Table showing respondents opinion about frequency of getting informed about decisions that affects them in the company.

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENTS</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Most of the times</td>
<td>24</td>
<td>48</td>
</tr>
<tr>
<td>Sometimes</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Never</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50</td>
<td></td>
</tr>
</tbody>
</table>

Graphical Representation

Interpretation

Above table indicates that 20% of respondents agree that they always get informed, 48% of them say they get informed most of the times, 24% respondents say sometimes, while rest 8% of them say they never get informed about what they need to know and decision that affects them in the company.
Table-06: Table showing respondents opinion about their job being stressful.

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENTS</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always</td>
<td>04</td>
<td>8</td>
</tr>
<tr>
<td>Most of the times</td>
<td>04</td>
<td>8</td>
</tr>
<tr>
<td>Sometimes</td>
<td>20</td>
<td>40</td>
</tr>
<tr>
<td>Never</td>
<td>22</td>
<td>44</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50</td>
<td></td>
</tr>
</tbody>
</table>

**Graphical Representation**

**Interpretation**

Above table indicates that 8% of respondents say that their job is always stressful, 8% of them say most of the times, 40% of them said sometimes, while large number of respondents i.e. 44% of them said their job is never stressful.

Table-07: Following is the table showing respondents opinion about favoritism being an issue at their workplace.

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENTS</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Agree</td>
<td>06</td>
<td>12</td>
</tr>
<tr>
<td>Agree</td>
<td>18</td>
<td>36</td>
</tr>
<tr>
<td>Neutral</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Disagree</td>
<td>06</td>
<td>12</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>08</td>
<td>16</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50</td>
<td></td>
</tr>
</tbody>
</table>

**Graphical Representation**

**Interpretation**

Above table indicates that, 12% of respondents highly agree that favoritism is an issue, 36% of them just agree, 24% of them are neutral in their opinion, 12% of them disagree and 16% of them strongly disagree that favoritism is an issue at their workplace, indicating that they have some issues at work place.

Table-08: Table showing respondents opinion about valuable employees being retained by company always.

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENTS</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Agree</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Agree</td>
<td>18</td>
<td>36</td>
</tr>
<tr>
<td>Neutral</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Disagree</td>
<td>04</td>
<td>8</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>06</td>
<td>12</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50</td>
<td></td>
</tr>
</tbody>
</table>
Graphical Representation

Interpretation

Above table indicates that 24% of the respondents highly agree that their company retains the most valuable employees in the company, 36% of them just agree with this, 20% of them were neutral in their opinion, 8% of them disagree and rest 12% of them strongly disagree with this, indicating that in their opinion company does not retain its valuable employees.

Findings

1. Majority of employees working in textile industry believe that their work is not that stressful and their responsibilities are clearly defined.
2. Negligible numbers of employees are observed to be telling that they never get informed about what they need to know and decision that affects them in the company.
3. A very large number of employees are observed to be telling favoritism at workplace takes place more in textile industry than any other industry.
4. Some of employees were observed to be having tendency of remaining neutral in their opinion about their work engagement.
5. Decisive number of employees were observed to be not happy with the retention policy of industry.

Conclusion:

It is known fact that employee engagement plays essential role for any organizations success. It is a positive attitude held by the employees towards the organization and its values. It is rapidly gaining popularity. Its use and importance in the workplace impacts organization in many ways. From the current study it is concluded that employees of textile industry are not fully happy but anyways are contented with the job at their hand. In the current economic scenario industry must also think of its human resource like any other resources by initiating some necessary steps to nurture and preserve them, because this is the only industry where creation of new employees rarely happen. On the contrary existing employee after serving for some time starts their own textile related business. So the attrition rate being very high here, industry should think of making their work meaningful and revise their existing pay packages. An engaged employee here would definitely reap benefits to the industry in near future.

References:


Use of IOT for Agriculture in India

Smt. Manjulabai Bhadrashetty
Assistant Professor
Department of Computer Science
Government First Grade College
Kalagi, Dist : Kalaburagi

Abstract

Agriculture is the main source of livelihood in developing countries like India. Two third populations of Developing countries are dependent on Agriculture for their bread directly or indirectly. For improving the condition of these people there is a need to develop the agriculture of these regions. But how can we change the face of agriculture in these countries?. Many steps have been taken by local governments, NGO’s and international bodies etc. to improve their condition, but no satisfactory improvement had been noticed in yester years. So how to improve the condition of agriculture in these regions, as we know that agriculture is also dependent on weather and natural calamities like rainfall, storm, flood, hurricane etc. along with technological development & infrastructure in this field. Majority of the population involved in agriculture depend on traditional methods of agriculture in India. With new developments in technological arena especially telecommunication new technologies like Internet of Things can be used in agriculture. An attempt has been made in this paper to give an overview of how internet of things and cloud computing can be used for agriculture.

Keywords: Internet of Things, Agriculture, India

Introduction

In India, Information and Communication technology (ICT) is being used vastly as a tool in almost every sector like education, health, media, etc. But if we talk about Indian agriculture, ICT is still to be exploited for its benefits. Many initiatives have been taken by Government of India to promote and introduce ICT in agricultural field. On comparing to its counterpart developed countries like China, Japan, etc. where advanced ICT technologies like IOT are being implemented in agriculture sector, we find that for India still there is a long road ahead to travel. Agriculture is the main source of livelihood in developing countries. Two third populations of developing countries is dependent on Agriculture for their bread directly or indirectly. For improving the condition of these people there is a need to develop the agriculture of these regions. But how we can change the face of agriculture in these countries? As we know that around sixty years have been passed by getting independence to these nations, lot of efforts and steps have been taken by local governments, NGO’s and international bodies etc. to improve their condition, but no satisfactory improvement had been noticed in yester years. So how to improve the condition of agriculture in these regions because as we know that agriculture is also dependent on weather and natural calamities like rainfall, storm, flood, hurricane etc. along with technological development & infrastructure in this field. [1]

India has an agriculture-based economy, 43% of India’s territory remains employed in agricultural activities as against 11% in the world. Agriculture accounts for 14% of the nation’s GDP, about 11% of its exports [1]. India has two faces, one that contributes to country’s economic growth- India, while other where most of the country lives – Bharat. Both have changed dramatically since independence but the pace of growth has not been uniform. Agriculture is the largest provider of livelihood in rural India, about half of the population still relies on agriculture as its principal source of income and it is a source of raw material for a large number of industries. Presently, India ranks second highest worldwide in farm output. It not only is the largest producer of tea, mangoes, sugarcane, banana, turmeric, milk, coconut, pulses, ginger, cashew nuts, & black pepper but also is the second highest producer of wheat, rice, sugar, vegetables, fruits, groundnut and cotton. It accounts for 10 percent of the world’s fruit production [3]

India has the potential to become the food supplier of the world as it has the cultivable land, 20 agro-climatic regions, 46 soil types, well developed agribusiness system and all the seasons for production of all varieties of crops [4]. Agricultural development is vital in our country since, not only a vast majority of the workforce derives their livelihood from it but it also holds important share in Indian economy. Post WTO agreements; the Indian Government has taken many initiatives to bridge the knowledge gap to achieve faster and more inclusive growth by introducing ICT in agriculture sector [5]. High population growth, increased cost and inefficiency have been posing threat to food security in India, as many farmers are quitting rural areas
for easy life in urban areas. In recent years many efforts have been done to implement ICT within agriculture sector. One such example is eAgriculture being implemented in Odhisa. Though there have been inclusion of information network services in India showing technological growth in this sector, still the whole level is low as compared to other developing countries in this sector like china [6]. In his work, Zhang [2] proposes a platform for construction of digital agriculture in China using IOT. The prospect of implementing IOT in the Indian Agriculture scenario seems bleak as of now. Half of the farmers in India are illiterate and only marginal of them are educated up to Higher Secondary. This poor academic background and weak financial condition of farmers has slowed down the digitization of Indian Agriculture System.

India’s major source of income is from agriculture sector and 70% of farmers and general people depend on the agriculture. In India most of the irrigation systems are operated manually. These outmoded techniques are replaced with semi-automated and automated techniques. The available traditional techniques are like ditch irrigation, terraced irrigation, drip irrigation, sprinkler system. There is an urgent need to bring all technological development, available information, market sources, government policies & actions, research work, international efforts etc to one place and make it available to each and every farmer of these nations. As we are aware that all information and efforts are so much scattered that making it available to one central point, by which every farmer can access is not so easy and cost effective but not impossible. The global irrigation scenario is categorized by increased demand for higher agricultural productivity, poor performance and decreased availability of water for agriculture. These problems can be appropriately rectified if we use automated system for irrigation.

In India, Information and Communication technology (ICT) is being used vastly as a tool in almost every sector like education, health, media, etc. But if we talk about Indian agriculture, ICT is still to be exploited for its benefits. Many initiatives have been taken by Government of India to promote and introduce ICT in agricultural field. On comparing to its counter developing countries like China, Japan, etc. where advanced ICT technologies like IOT are being implemented in agriculture sector, we find that for India still there is a long road ahead to travel. The model leverages the existing Government services and mobile service to provide a solution to existing scenario with minimum burden on farmer's pocket [3]

Internet Of Things: An Overview

The Internet has tremendously evolved in the last few years connecting billions of things globally. These things have different sizes, capabilities, processing and computational power and support different kind of applications [4]. Thus, the traditional Internet merges into smart future Internet, called IoT [5]. The generic scenario of IoT is shown in Fig. 1. The IoT connects real world objects and embeds the intelligence in the system to smartly process the object specific information and take useful autonomous decisions[6]. Thus, IoT can give birth to enormous useful applications and services that we never imagined before [5].

![Figure 1 : The IoT generic scenario](image)

With the advancement in technology, the devices processing power and storage capabilities significantly increased while their sizes reduced. These smart devices are usually equipped with different type of sensors and actuators. Also these devices are able to connect and communicate over the Internet that can enable a new range of opportunities [7]. Moreover, the physical objects are increasingly equipped with RFID
tags or other electronic bar codes that can be scanned by the smart devices, e.g., smart phones or small embedded RFID scanner. The objects have unique identity and their specific information are embedded in the RFID tags. In 2005, the International Telecommunications Union (ITU) proposed that "Internet of Things" will connect the real world objects in both a sensory and intelligent manner [8]. Fig. 2 shows basic IoT system implementing different type of applications or services. The things connect and communicate with other things that implement the same service type.

![Figure 2: Basic of IoT System](image)

The basic simplified work-flow of IoT can be described as follows:

1) Object sensing, identification and communication of object specific information. The information is the sensed data about temperature, orientation, motion, vibration, acceleration, humidity, chemical changes in the air etc depending on the type of sensors. A combination of different sensors can be used for the design of smart services.

2) Trigger an action. The received object information is processed by a smart device/system that then determines an automated action to be invoked.

3) The smart device/system provide rich services and includes a mechanism to provide feedback to the administrator about the current system status and the results of actions invoked.

**Benefits Of IOT In Agriculture**

Various beneficiary applications can be developed for India. Some of the benefits of IOT and cloud computing applications in agriculture are as mentioned below:

- Improvement in the efficient usage of inputs like soil, water, fertilizers, pesticides, etc.
- Reduced cost
- Livestock monitoring
- Indoor farming – greenhouses and stables
- Fish farming
- Forestry
- Storage monitoring – water tanks, fuel tanks
- Allocation of resources on demand without limit
- Maintenance and upgrades performed in the back-end
- Easy rapid development including collaboration with other systems in the Cloud

**Challenges To Utilize Internet Of Things In India**

Although IOT is beneficial for the Indian agriculture sector, this technology has various challenges [12] as far as India is concerned. Internet availability and connectivity in India is one of the biggest challenges. Consumer IOT adoption: this would remain another major challenge. As global vendors, often mistakenly, assume that Indian consumers are “not ready” for advanced products [13]. This is very much evident in the IOT space, with hardly any kind of vendor activity today. This, in turn has led to low awareness levels of IOT devices and systems among consumers. The IOT offers tremendous potential to innovate in agricultural field. With its wealth of experience in IP design and project management, India is in a unique position to come up
with innovative products. Recent government incentives and support have given entrepreneurs the boost they need to forge ahead. If they do, India can truly realize the dream of “Make in India” for the world.

References:
Internet of Things (IOT)

Trupti Santosh Mane

Abstract-

In this paper, highlight the concept of the IOT in general as well as reviewing the man challenges of IOT environment by focusing on the research direction in topic. IOT has a new technology is used to express a modern wireless telecommunication network these object can collect an exchange the data over the internet and with each other. The versability of IOT has become very popular in recent years. It can be defined as an intelligent and interoperatability node interconnected in a dynamic global infrastructure network its implemented connectivity of anything from anywhere from at anytime.

Which can divided into two categories:- i) General Challenges ii) Unique challenges. Such as Wireless Sensor Network(WSN), radio frequency identification(REID). In addition this paper highlights the main applications of IOT. So in this paper we study “IOT environment = Internet + WSN”.

Introduction-

Today Internet application demand is very high. IOT is major technology by which we can produce various useful internet applications. IOT sense is the mixture of hardware, software, data and services. These devices gather useful data with the help of various existing technologies and share the data between two devices.

The Internet Of Things(IOT) describes a worldwide network of intercommunicating devices. IOT where things especially every day objects, such as nearly all home appliances but also furniture, clothes, vehicles, roads and smart materials etc. Technologies, Wireless Sensor Network, Intelligent devices and Nanotechnology will enables a number of advanced applications.

Research Analysis –

IOT is a network in which all physical objects are connected to Internet through network devices or routers are exchange data. IOT including connectivity, data storage, analysis and security. Connectivity technologies include like Wi-Fi, Bluetooth, Near Field Communication(NFC).

Network resources is necessary part of IOT with the growing presence of Wi-Fi and 4G-LTE wireless internet access. IOT demands:1) Shared understanding the situation of users their appliances. 2) The analytic tools in the Internet of Things that aim for autonomous And Smart behaviour.

IOT And WSN –
IOT -

Internet is users of billion users and rapidly increasing. This is what we generally mean when we say Internet of Things. IOT will be enable to collaboration and communication between people and things so far unknown and unimagined. IOT is the future of technology which will decide how to control and interact with our day to day device and make them more efficiently. Development of an IOT based network. The evaluation of next generation mobile system will depend on the creativity of the users designing new applications.

We demonstrate its advantages on a real-world IoT cloud system for managing electric fleet vehicles. They introduced the conceptual model of software-defined IoT units. To our best knowledge this is the first attempt to apply software-defined principles on IoT systems. We showed how they are used to abstract IoT resources and capabilities in the cloud, by encapsulating them in software-defined API. We presented automated unit composition and managed configuration, the main techniques for provisioning software-defined IoT systems. The initial results are promising in the sense that software-defined IoT system enables sharing of the common IoT infrastructure among multiple stakeholders and offer advantages to IoT cloud system designers and operations managers in terms of simplified, on demand provisioning and flexible customization.

WSN –

Wireless Sensor Network (WSN) is a group of interspersed and working the sensors for monitoring. WSN measures the environment conditions like temperature, sound, pollution levels, wind speed and direction etc. Initially Wireless Sensor Network only used in military fields for various operations but nowadays used in various fields like health, traffic and industrial areas.

Wireless sensor networks (WSN) are recognized key enablers for the Internet of Things (IoT) paradigm since its inception. WSNs are a resilient and effective distributed data collection technology, but issues related to reliability, autonomy, cost, and accessibility to application domain experts still limit their wide scale use. Commercial solutions can effectively address vertical application domains, but they often lead to technology lock-ins that limit horizontal composability and reuse. We review some important barriers that hinder WSN use in IoT applications and highlight the main effort and cost components.

Wireless Sensor Network technologies across many of modern living. The communication stack interact with the outside world through Internet to act as a gateway to the WSN subnet and the Internet. WSN are connected to the IOT environment help of routers or devices like WSN Middleware, secure Data Aggregation, Addressing Schemes, Sensor Data Securing, Secure data Aggregation of WSNs etc.

Applications of IOT -

Lots of applications are available in market different areas. Applications of Internet of Things benefits are collecting and sending information through sensors as like temperature sensors, motion sensors, air quality sensors you name it and receiving and activity on information.

1) Agriculture -

Applications in Agriculture include soil and plant monitoring. The sensors can collect information about the soil moisture to tell the farmer how much to water the crops, but you don’t actually need the farmer. These Application based on how much moisture is in the soil.

2) Wearables –

Wearables devices are installed with sensors and software which can collect data and information about the users. These devices broadly cover fitness, health and entertainment requirements. IOT for wearables application is to be highly energy efficient or ultra-low power and small sized.

3) Cars –

The automotive digital technology has focused on optimizing vehicles internal functions. Major brands like Tesla, BMW, Apple, Google are working on bringing the next revolution in automobiles.

4) Home –

Home security, Smart home(lighting, entertainment, energy management). Smart Home products are promised to save time, energy and money. Considering home members are unfortunately doors are open and
go for office then sometimes home theft chances hence security is must important. Applications of IOT are fit the sensors in home devices and home member are anytime locked to home help of smart mobiles.

5) Sports –
Sports equipment: user interface monitoring. Embedding sensors into the helmets of players to measure impact, use of wearables for access performance and control monitoring in gyms and use of cameras on players to capture unique game views.

6) Government and public sector –
IOT in the public sector use the marvel of GPS, Improve transport services, Manage traffic better, Improve the health of citizens, better care of environment, detect fire accident before it happens, promote tourism, Improve surveillance and security, Diseaster management, forest monitoring, Tourism Support, Pollution monitoring.

Conclusion –
IOT is a very good and intelligent technique which reduce human effort as well as easy access to physical devices.

To achieve the vision of communicating things there are several technical and non-technical challenges to be solved. Internet of Things offers some interesting applications in making our lives easier like Sports, HealthCare, Transportation and Agriculture. IOT also raises complex non-technical issues especially with privacy, security, interoperability etc.

References –
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Blumealacera Extract As Effective Natural Indicator And Development of pH Paper

Padlkar Nilesh Dadaso, Mane Lakhan Arvind, Mane Jaydeep Suryakant, Tapase Arvind Baburao, Sartape Ashish Shivaji*
Balwant College, Vita Dist. Sangli (M.S.) India 415311

Abstract:
Synthetic indicator is used in regular laboratory practices. Synthetic indicator is chemical and now a day there is need of effective alternative in greener way to it. Regarding this we have developed a green natural indicator for acid base titration. In acidic and basic it shows different colour which can easily observed with naked eye. $\lambda_{\text{max}}$ value is differ with acidic and basic pH. Litmus paper is regular need in laboratory which is also we have tried to find the effective alternative by preparing a pH paper. Finally it may conclude that the blumealaceraethanolic extract is best alternative as greenish economical and effective alternative to litmus paper and as indicator as acid baseindicator.

Keywords:- Natural Indicator, blumealaceraethanolic extract, acid base Indicator, Litmus paper

Introduction:
Now a day’s environmental pollution is hot cake and many researchers are tried to find out the effective and economical alternative to the every chemical which is used in laboratory. In acid-base titrations, Indicators are used to determine the end point (equivalence point). The indicator shows sharp color change with respect to a change in pH. Commonly used indicators for acid-base titrations are synthetic. Each indicator exhibits a different range of colors at different pH values [1]. They are slightly expensive and are unavailable, so an attempt is made to prepare natural indicator from plant parts. The highly colored pigments obtained from plants are found to exhibit color changes with variation of pH. Natural pigments are eco-friendly in nature [2, 3].

Literature survey revealed that, many researchers have conducted studies on isolation, separation and characterization of compounds present in plants and animals and they also studied the extractions procedures, optimization of extraction conditions to get pure and maximum yield of naturally occurring compounds from different parts of plants. Literature survey also shows that chemists are studying the medicinal bacteriological and anti-oxidant activities of the extracted compounds [4]. The main importance which is responsible for the developments of natural indicators over chemical indicators is due to the expense and unavailability of chemical indicators which led to lot of attempts to prepare natural indicators. Due to the presence of different pigments, which are widely distributed in leaves, fruits and vegetables and flowers, used in different types of titrations. Plant source used as natural indicators are water melon fruit, beetroot, carrot, raktchandan bark (Pterocarpussantalinus), marigold, sweet almond, dalimb seeds, brinjal and ghaneri mixed [5].

The German chemist Richard Willstätter madethe first breakthrough towards understanding of the chemical structure of plant pigments and how colors could vary fromplant to plant. He demonstrated thatanthocyanins are glucosides, which areresponsible for pigmentation. He also showedthat the color of a plant doesn’t depend only on the pigment’s structure but also the plant’s sap or precisely its pH and the concentrationof the pigments. Rose flower color is primarily composed of structurally simple cyanidin 3, 5-diglucoside [6, 7]. Flavonoids are colored pigments that can be isolated from various parts of plants like flowers, fruits and are pH sensitive Flavonoids show remarkable changes in color with the change in pH due to this property; it gives an opportunity to use it as an acid-base titration indicator rather than the conventional synthetic indicators. Therefore, it has been hypothesized that the flower extract could be utilized as an indicator for different types of acid-base titrations [3].

Medicinal plants are rich in wide variety of secondary metabolites such as terpenoids, alkaloids, tannins, flavonoids, etc, which have antimicrobial properties. The plant Blumealacera belongs to family Asteraceae. It is commonly called as Janglimulli, Kakaronda, Siyalmutra, and Susksampatra is a camphoraceous smelling, tall stem, corymbosely branched herb. It is a perennial plant, with obovate, deeply serrated leaves and yellow groundsel-like flowers, the whole plant being thickly clothed with long silky hairs. It is found growing wildly in wastelands, roadside areas and also found in drying ponds along drains and river
Margins. Blumea is described by Ayurveda experts as hot, pungent and bitter; antipyretic; good for bronchitis, diseases of the blood, fevers, thirst and burning sensations. The root kept in the mouth is said to cure disease of the mouth. In the Konkan region of India, the plant is used to drive away fleas and other insects. Blumealacera is used in folk medicine for the treatment of cough, bronchitis, and dysentery, wound healing [8].

In this present study we have used blumealacera flowers (Fig. 1) extract as natural indicator and developed as pH paper. This study is useful to find the effective alternative.

![Fig. 1 Blumealacera flowers](image)

**Material and Methods:**

Flowers of blumealacerawere obtained from local area. All the flowers were collected cleaned separately with distilled water and petal were grinded petal collect on a beaker and add few amount of ethanol beaker heat. The resulting solution was filtered and used as indicator for acid-base titration. We have developed pH paper as per our previous research work [7].

**Result and Discussion:**

**FTIR Spectrum Study:**

We have taken a FTIR (Fig.2) of the indicator with graph it shows different peak region which indicates functional group present in compound. In case of FTIR graph it will be shows different peak region this peak will be shows which functional group present in compound. BlumeaLaceracompound indicate nine peak each peak has different wavelength each wavelength content different functional group. Wavelength 667.25 cm\(^{-1}\) it shows haloalkane group, Wavelength 1024.98 cm\(^{-1}\) it will shows saturated alkane group. Wavelength 1159.01 cm\(^{-1}\) shows alcoholic group, Wavelength 1267 cm\(^{-1}\). it will shows Nitro group, Wavelength 1628.59 cm\(^{-1}\) it will shows Alkene group, Wavelength 2355.62 cm\(^{-1}\) it will shows Thiols H atom region, Wavelength 2925.48 cm\(^{-1}\) it will saturated group and Wavelength 3412.42 cm\(^{-1}\) it will shows H bonded Alcoholic group.

![Fig. 2 FTIR spectrum flower extract](image)

**Spectrophotometric and pH study of the indicator:**

In this study we observed pH of the indicator which was found 5.5. Then we have observed the different colour change with various pH and observe the following observation shown in Fig. 3. Amax value for each solution was different. It’s near in basic and blank i.e. 570nm while in acidic its 620nm, results were observed with spectrophotometer.

![Fig. 3 Colour of Indicator in acidic and basic pH](image)
We extended the study with preparation of pH paper (Fig. 4) and we observe the following very distinct colour. By this observation one can use as effective alternative to litmus paper. H strip denote acidic medium colour change while purple colour is basic medium which is denoted by N while I is denoted for only indicator as it is without any change of pH.

![Fig. 4 pH paper in acid, basic and neutral pH.](image)

**Conclusion:**

This study is useful to get the information about one more new indicator and applied for the acid base titration. blumealaceraanetholic extract is best alternative as greenish economical and effective alternative to litmus paper and as indicator as acid baseindicator.

**Acknowledgement**

Authors are highly acknowledged to DST-FIST for their financial support to Balwant College, Vita.

**References**

Preparation of Nickel Zinc Ferrite and Its Applications

Aruna Suryawanshi, Anushri Mahadik, Shubhangi Atkari, Arvind Tapase, Kakaso Kalekar, Ashish Sartape*
Balwant College, Vita Dist. Sangli (M.S.) India 415311

Abstract:
The particles are fundamental blocks of nanotechnology which rapidly growing science synthesized Nickel Zinc Ferrite Particle. There is growing interest in the biology and environmental safely of their production. Particles have wide application in medical electrical field optical etc. due to wide range of application we have prepared nickel zinc ferrite particles. Single step synthesized particles were used for application of antibacterial activity. In present research work sol gel method is applied to prepare the nickel zinc ferrite. Its antimicrobial and dye degradation applications were studied in this paper.
Keyword- Ni-Zn ferrite, nanoparticles, antibacterial activity.

Introduction:
Mixed metal-oxide nanoparticles have been the subject of much interest because of their unusual optical, electric and magnetic properties. Ferrites are ceramic ferro magnetic materials with general chemical formula MFe$_2$O$_4$, where M represents metallic cations like Fe, Mn, Ni, Co, Zn, Cu, Al or a mixture of these. They crystallize into the spinel structure in which the sites occupied by the cations are of two types, tetrahedral and octahedral sites. MFe$_2$O$_4$ type compounds with spinel structure show a variety of novel properties which vary with the nature of the cations, their charge and their site distribution among tetrahedral and octahedral sites [1,2,3].

Some properties of nanoparticles depend on choosing synthesis method. The chemical methods like hydrothermal, citrate precursor, coprecipitation and sol-gel process. The sol-gel method because high purity, small and homogeneous nanoparticles size, energy saving, minimal evaporation loss, low cost is more advantage method [4, 7].

The fundamental difference in the heating mechanism of microwave sintering offers unique advantages over conventional sintering processes. In conventional heating, the heat is generated by heating elements (in resistive heating) and then transferred to sample via radiation, conduction and convection, which requires a long duration for sintering the materials that causes some of the constituents to evaporate, thereby modifying the desired stoichiometry and allow undesired grain growth. In microwave heating, the materials absorb microwave energy themselves and then transform it into heat within the sample volume and sintering can be completed in shorter times. Major advantages of microwave processing are higher efficiency, enhanced reaction and sintering rate as well as shorter cycle times and cost savings [8].

Ferrites history and their applications have been known for several centuries in the past. Generally, ferrites comprise iron oxide as a main constituent, and metal oxides. Ferrites are divided into different categories depending upon the crystal structure, i.e., spinel ferrite, garnet, ortho-ferrite, and hexagonal ferrites, each having its importance [9]. However, substituted M-type hexaferrite possess promising potential application in advanced technology. These ferrites comprise a hexagonal structure having ferromagnetic nature, i.e., the large total magnetic moment at operating and ambient temperature. More than 90% of permanent magnets are produced all over the world based on this compound [10].

In this present work we have prepared a nickel zinc ferrite. Developed material is characterized with FTIR spectrum and functionalized for two applications.

Material or Chemical:-
The material is prepared with sol gel method. Take a beaker in that metal sulphates such as 2.87 gm of zinc sulphate. 2.628 gm of Iron sulphate. 3.628 gm of Nickelsulphate. It dilute in a 100 cm$^3$ of distilled water. Heat the solution we get a clear solution. Add 12 gm if Silica with constant stirring. After the boiling these solution Add 10 to 15 cm$^3$ of ammonia. The colour is change by adding ammonia concentrate the solution with constant stirring; we get the gel formation solution of Nickel zinc ferrite particlegiven the more heating to dry
the gel. After drying the gel we get powder form. This powder form is estimated on the furnace. We get the Nickel zinc ferrite powder.

Result and Discussion:

FTIR Study of prepared Material:

In FTIR spectra (Fig. 1) analysis the wavelength between 349.05 cm\(^{-1}\) to 7800 cm\(^{-1}\) for the nickel zinc ferrite particle. The most important peaks are 3402.78 cm\(^{-1}\), 1636.3 cm\(^{-1}\), 1105.38 cm\(^{-1}\), 798.385 cm\(^{-1}\), 675.988 cm\(^{-1}\) and 615.18 cm\(^{-1}\), corresponding to the stretching and bonding vibratory of O-H, C=C, C=O, H-C –H, C-H the absorption peak at 3402.78 cm\(^{-1}\) due to O-H stretching vibration. The absorption bond OH and Fe-O bonds appeared at 615.18 cm\(^{-1}\) respectively. The bond associated with higher wave number is ascribed to the stretching vibration of Fe\(^{3+}\)-O\(^2\) bond were as the bond with lower wave number associated with the stretching vibration Fe\(^{3+}\)-O\(^2\) bond.

![Fig. 1 FTIR Spectrum of Nickel zinc Ferrite](image)

Application:

Determination of antibacterial activity of Nickel Zinc ferrite particles:

We have applied the prepared sample for determination of antimicrobial activities (Fig. 2). The Nickel zinc ferrite particles are show the antibacterial property. The Nickel zinc ferrite has the ability to destroy the bacterial membrane integrity confirming their antimicrobial property. The nickel zinc ferrite have and antimicrobial activities against the gram positive bacteria (Bacillus) and gram negative (E-coli), salmonella and proteus.

![Baccilus, E-coli, Salmomella, Proteus](image)

Fig. 2 Antimicrobial activities for material for different microorganisms
Degradation of Methylene blue using the Nickel Zinc ferrite particles:

Nickel zinc ferrite particles are degradation of the methylene blue dye solution (Fig. 3). Take a methylene blue dye solution of 20 ml. Add 0.022 gm of nickel zinc ferrite particles in it. The solution is stay in visible light for 4 hours. The color methylene blue is disappears. In these application of the Nickel zinc ferrite and the Methylene blue dye solution are the show colour disappearance. Dye degradation is one of the important applications along with antibacterial study we have encompassed in this study.

![Fig. 3 methylene blue dye degradation with prepared material](image)

Conclusion:

The Nickel zinc ferrite particle is formed brown in colour. Nickel zinc ferrite particles were prepared by homogenous dispersion in the amorphous silica matrix. The Nickel zinc ferrite particle shows the antimicrobial property in the different bacteria. In FT IR spectra analysis nickel zinc ferrite gives the different wavelength corresponding to stretching and bonding and also show different functional groups. In our research it is concluded that the nickel zinc ferrite particle have a useful and important application as well as the property. The nickel zinc ferrite has an antimicrobial activity against the gram positive bacteria (Bascillus) and gram negative bacteria (E-colı). It has the ability to destroy the bacterial membrane. This study also recommended that it would be important to understand the mode of action of the bio synthesized particles prior to their used in medicine application.

Acknowledgement

Authors are highly acknowledged to DST-FIST for their financial support to Balwant College, Vita.

References:

Study of Antimicrobial and Dye Degradation by Zinc Oxide

Dnyaneshwar Bile, Sushant Jadhav, Swapnil Jadhav, Nitin Kapse
Arvind Tapase, Kakaso Kalekar, Ashish Sartape*
Balwant College, Vita Dist. Sangli (M.S.) India 415311

Abstract:
Zinc oxide is prepared with various methods. In this present research work we applied precipitation method and we have a better yield. This synthesized ZnO is characterized with FTIR and UV visible. This prepared material is utilized for antimicrobial and dye degradation applications.
Key word: Zinc Oxide, antimicrobial activity, dye degradation

Introduction:
Zinc oxide can be called a multifunctional material thanks to its unique physical and chemical properties. There are methods of preparation of ZnO divided into metallurgical and chemical methods. The mechano chemical process, controlled precipitation, sol-gel method, solvothermal and hydrothermal method, method using emulsion and micro emulsion environment and other methods of obtaining zinc oxide were classified as chemical methods [1]. Zinc oxide, with its unique physical and chemical properties, such as high chemical stability, high electrochemical coupling coefficient, broad range of radiation absorption and high photo stability, is a multifunctional material [2,3].

Among various of nano particles, ZnO particles (n-ZnO) have received more attention. ZnO is a wide band gap semiconductor having large excitation binding energy of 60meV at room temperature and it has high transmittance and good electrical conductivity also [4]. ZnO's resistance to radiation damages make it useful in various space applications [5]. ZnO particles have wide spread applications as biosensors, gas sensors, solar cells, ceramics, nano-generators, photo detectors, catalysts, active fillers for rubber and plastic, UV absorbers in cosmetics and anti virus agent in coating, pigments, optical materials, cosmetics, photo catalytic, electrical and opto electronic processes and systems and additives in many industrial products [6,7] and in treatment of water and wastewater [8] also.

The variety of structures of nano metric zinc oxide means that ZnO can be classified among new materials with potential applications in many fields of nanotechnology. Zinc oxide can occur in one- (1D), two- (2D), and three-dimensional (3D) structures. One-dimensional structures make up the largest group, including nanorods, -needles, -helices, -springs and -rings, -ribbons, -tubes -belts, -wires and -combs. Zinc oxide can be obtained in 2D structures, such as nanoplate/nanosheet and nanopellets. Examples of 3D structures of zinc oxide include flower, dandelion, snowflakes, coniferous urchin-like, etc. [1, 9-13].

In the last decade biosynthesis of metal oxide nanoparticles has received increasing attention due to their potential properties such as optical, electronic, mechanical, magnetic, and chemical properties and hence has incredible applications in the field of physics, chemistry, medicine, biology, agriculture, food processing, and so forth [14].

Zinc oxide NPs have also been investigated as drug delivery carriers, therapeutics, and diagnostics for human biomedical applications due to the fact of their biocompatibility. Doxorubicin, daunorubicin, and plasmid DNA were conjugated to ZnO NPs to improve targeted delivery of cancer therapeutics. Zinc oxide NPs have also been developed as therapeutics for the treatment of bacterial infections, diabetes, wounds, and inflammation. In terms of diagnostic applications, ZnO nanostructures have been studied as biosensors, including nanowires for glucose detection, and core–shell nanorods for detecting UV radiation and hydrogen [15-17].

Materials and Methods:
Zinc nitrate as the precursor, KOH as a precipitating agent to synthesize ZnO particles. ZnO particles were synthesized by direct precipitation method using zinc nitrate and KOH as precursors. In this work, the aqueous solution (0.2 M) of zinc nitrate (Zn(NO3)2.6H2O) and the solution (0.4 M) of KOH were prepared with deionized water, respectively. The KOH solution was slowly added into zinc nitrate solution at room
temperature under vigorous stirring, which resulted in the formation of a white suspension. The white product was centrifuged at 5000 rpm for 20 min and washed three times with distilled water, and washed with absolute alcohol at last. The obtained product was calcined at 500°C in air atmosphere for 3hr.

Result and Discussion:
Characterization of ZnO:
FTIR Analysis:

![FTIR Spectrum of ZnO](image)

In the characterization of ZnO we have used FTIR Spectrum for analysis [Fig. 1]. In FTIR spectra analysis the wavelength between 500.43 cm\(^{-1}\) to 4000 cm\(^{-1}\) for the Zinc oxide particle. The characteristic peak in the figure print region IR stretching frequency 500 cm\(^{-1}\) and 1016 cm\(^{-1}\) corresponding for stretching frequency or bending for ZnO and ZnOH respectively. The most important characteristic peak in the functional group region 1382 cm\(^{-1}\) and 3393 cm\(^{-1}\) corresponding to bending or stretching for aromatic nitro corresponding to stretching or bending frequency for aromatic nitro compound and –OH broad respectively.

UV Visible spectrum of ZnO-
Nanoparticles were prepared and characterized using UV-visible spectrometer, and the results were shown in Figures 2. Actual band gap wavelength of zinc oxide was 380nm and 370 nm, which may be due to agglomeration and settling of particles in a cuvette which cause decreasing the absorption of radiation. Similar kind of result was found by synthesizing the zinc oxidenanoparticles by micro emulsion method.

![UV Visible Spectrum](image)

For analytical study of the prepared sample, the amount of absorption within wave length of 300– 550 nm was observed by uv-vis spectroscopy. It is known that an absorption band at about 380 nm due to surface plasmon resonance in ZnO nanoparticles. Fig. 1 shows the UV-Vis spectra of ZnO nanoparticles recorded between 300 and 550 nm. As illustrated the SPR band centered 380 nm confirms the formation of ZnO nanoparticles in the solution.
Applications:
1. Determination of antibacterial activity of Zinc oxide particles:
The Zinc oxide particles show the antibacterial property. The zinc oxide has the ability to destroy the bacterial membrane integrity confirming their antimicrobial property. The Zinc oxide have an antimicrobial activity against the gram positive bacteria (Bascillus), gram negative (E-coli) and salmonella microorganism (Fig. 3).

![Fig. 3. Antimicrobial activity by ZnO for Bacillus, E-Coli and Salmonella](image)

2. Dye Degradation study:
The prepared material is utilized for one more application i.e. dye degradation. Fig. 4 is very clear to announce that ZnO having a capacity to remove the colour of dyemethylene blue. This degradation is very effectively carried out with 3hr only in visible light. Environmental pollution is also one of the more crucial problem now a days so that we have tried to solve this in manner.

![Fig. 4 methylene blue dye degradation](image)

Conclusion
In this study, the ZnO particles were successfully synthesized by direct precipitation method using zinc nitrate as zinc source and KOH as precipitating agent in aqueous solution. FTIR and UV visible characterization is made to support preparation. we have successfully designed a facile and fast synthesis route to produce ZnO particles with smaller size and ZnO particles were characterized by UV-visible. We observed two applications viz antimicrobial and dye degradation. For E-coli, basiclus and salmonella microorganism we have observed antibacterial activity while methylene blue dye is removed in visible light within 3hr only.

References:
Study of Preparation of Datura (Black) Flower Extract and Its Properties
As Acid Base Indicator and Fluorescence

Omkar Kachare\textsuperscript{a}, Jagtap Krushna Pandurang\textsuperscript{a}, Sairaj Kachare\textsuperscript{a}, Umesh Mote\textsuperscript{b},
Arvind Tapase\textsuperscript{c}, Ashish Sartape\textsuperscript{a}*
\textsuperscript{a}- Balwant College, Vita Dist. Sangli (M.S.) India 415311
\textsuperscript{b}- K.B. P. Mahavidyalaya, Inslampur Dist. Sangli (M.S.) India 415409

Abstract:-
Environmental pollution crisis are hot cake of the today’s world so there is need of natural alternative. In laboratory there is regular acid base indicator usage for titration where we are using synthetic indicators. Regarding this we have developed a natural indicator effective alternative for the acid base titration. Datura (black) stramoniumflowers ethanolic extract were used as herbal indicator in study. The study was included development of acid base paper indicators alternative to litmus paper. Present work is extended with fluorescence study where the respective indicator was showed the fluorescence property which is infrequent in indicators. Original colour of Indicator, colour in acidic and basic pH is very distinct where pink in acidic while yellow in basic pH. Finally it may concluded that the Daturastramoniummethanolic extract is best alternative as green, economical and effective alternative to litmus paper and as indicator acid-base indicator.

Keywords:- Natural Indicator, Datura (black) stramonium flower, acid base Indicator, Litmus paper, Fluorescence

Introduction:
Indicator is basically a constituent which are commonly used to indicate the accomplishment of a chemical reaction during titrimetric analysis, frequently by changing of color. Now a day’s commonly available indicators are expensive and shows some toxic and hazardous effect to the users as well as environment [1]. To overcome the use of these available indicators and avoid the unwanted effects may enhance the attention to searching and produce indicator from natural sources. These natural indicators would be easily available, easy to prepare, simple to extract out, less toxic, inexpensive and eco-friendly. Most of the pH indicators may weak organic acids or bases, which have tendency to accept or donate electrons. The color change in the titrimetric process may attribute to their acidic and basic property. Indicators are the agent needed for the quantitative analysis in research laboratories as well as determination of equivalent point between the reacting species[2,3].

Colours of the parts of the plants express their unique character. Several organic and inorganic compounds are responsible for the colour property of parts of the plant such as flavonoids, flavonols, acylated flavonoids, anthocyanins, glucosylated acylated anthocyanin, quinines, imines, polymethines, napthaquinones, anthraquinonoids, indigo, dihydropyran, diarylmethanes and carotene [4]. Some of these compound show different colours in different pH, and thus, this property can be applied to use as a natural indicator. A pH indicator is just a weak acid-weak base with differently coloured acid and conjugate base forms. Blue and red pigments of flowers were isolated and extensively studied by Willstatter in 1913 [6].

Fluorescence is the emission of light by a substance that has absorbed light or other electromagnetic radiation. It is a form of luminescence. In most cases, the emitted light has a longer wavelength, and therefore lower energy, than the absorbed radiation. The most striking example of fluorescence occurs when the absorbed radiation is in the ultraviolet region of the spectrum, and thus invisible to the human eye, while the emitted light is in the visible region, which gives the fluorescent substance a distinct color that can be seen only when exposed to UV light. Fluorescent materials cease to glow nearly immediately when the radiation source stops, unlike phosphorescent materials, which continue to emit light for some time after [7]. Fluorescence has many practical application including minerology, gemology, medicine, Chemical sensor (Fluorescence spectroscopy) Fluorescent labelling dyes, Biological detector cosmic ray detection and most commonly Fluorescent lamp.

\textit{D. stramonium} belongs to the Solanaceae family, which includes all the nightshades and agricultural plants such as eggplant, potatoes, tomatoes, coffee and peppers. Solanaceae family belongs to about 90 genera and three sub-families. There are around 3000-4000 different species in all. They are believed to have evolved
primarily in tropical areas, specifically in Latin America, allowing the family to develop extensive adaptive variations, even before human exploitation for crops. The particular characteristics of *D. stramonium* that are most notable are its poisonous nature and noxious smell, probably defenses against herbivores and attractive to some pollinators. The seed pods are also covered with sharp spines, to prevent animal ingestion of the seeds. A notable comparison can be made to another member of the nightshade family, peppers, which use “spicy” chemicals toward off predators. The genus *Datura* shows the presence of huge genetic diversity. The classification of different species has relied heavily on genetic markers, which have lead to the discovery that this genus and family have immense variation due to mutation. This is probably linked to the genus' source in the tropics, where biodiversity is highest, even within species [8].

In this present study we have used Datura flowers extract as natural indicator and developed as pHindicaor paper. Study is extended with Fluorescence property study.

**Material and Methods:**

Fresh flower of *Datura Stramonium* (black Datura) was obtained from local area, Vita (Sangli), India. All the flowers were collected cleaned separately with distilled water and petal were grinded. Petal collect on a beaker and add few amount of ethanol beaker heat on water bath for 30 min. The resulting solution was filtered through Whatman filter paper no 1 and resulting extract was used as indicator for acid-base titration. We have developed pH paper as per our previous research work[6].

**Result and Discussion:**

**FTIR Spectrum Study:**

We have taken a FTIR of the indicator with graph it shows different peak region which indicates functional group present in compound. *Daturastramonium* compound indicate various peaks and wavelength of each peak content different functional group. Wavelength 674.963 cm⁻¹ it shows haloalkane group, 1021.12 cm⁻¹ is showedof saturated alkane group, 1119.48 cm⁻¹ phenolic group, 1384.64 cm⁻¹ Nitro group, 1637.27 cm⁻¹ alkene group, 2854.13 cm⁻¹Thiols H atom region. wavelength 2924.52 cm⁻¹ may be for saturated alkane group and wavelength 3430.74 cm⁻¹ may be alcholicgroup present in this compound.

**Fluorescence Study and Application:**

The prepared indicator was checked for fluorescence property and found that it show the fluorescence phenomenon. The emission spectrum of indicator is as shown in fig (2) & (3). From the fluorescence study we found that indicator has excitation maximum at 492 nm and emission maximum at 547 nm the study has been extended to study the effect of acidic and basic medium of its fluorescence properties. The result obtained shown in figures. From both the fig it is observed that the intensity of fluorescence is decreased. Simultaneously along with decrease in intensity of fluorescence the shift in emission maximum is also observed. In acidic medium emission maximum is red shifted while in basic medium is blue shifted with weak intensity. This may be due to change in environment of fluorophore.
Spectrophotometric and pH study of the indicator:

In this study we observed pH of the indicator which was found 6.69. Then we have observed the different colour change with various pH and observe the following observation shown in Fig. 4.
We extended the study with preparation of pH paper and we observe the following very distinct colour. By this observation one can use as effective alternative to litmus paper.

Conclusion:
The study helped realize that the limitation possessed by synthetic indicator could be easily overcome by substituting flower pigment. Flowers of Daturastramonium could be effectively used as substitutes to the popular synthetic indicator owing to the factor like ease of preparation. Good performance and accurate and precise result. The indicator prepared may be used as fluorophore having wavelength emission at 547 nm and wavelength excitation at 492 nm i.e visible region. This study may be effective alternative to litmus paper as pH change paper.

Acknowledgement
Author are highly acknowledged to DST-FIST for their financial support to Balwant College, Vita.

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Study of the spesia populnea Flower Extract As Acid Base Indicator And pHpaper

Tushar Kirdat, Akshay Garale Aniket Jadhav, Arvind Tapase, Ashish Sartape*
Balwant College, Vita Dist. Sangli (M.S.) India 415311

Abstract:

Today synthetic indicator is the choice of acid base titration but due to environmental pollution and cost there is need of search for natural compound as acid-base indicator. The present work highlights the use of the extract of the flower Thespesiapopulnea commonly know as Portia tree with maximum use of water as green indicator. This natural indicator is easy to extract as well as easily available promising result were obtained. When it was tested against standard synthetic indicator titration show sharp color change at the equivalence point. This indicator was found to be useful in all type of acid base titration except weak acid and weak base titration. It was found very useful, economical, simple and accurate. We have developed a pH paper alternative to litmus paper to determine the weather the solution is acidic or basic in nature at primary level.

Keywords:- Natural Indicator, thespsiapopulneaethanolic extract, acid base Indicator

Introduction:

In present study we have developed a natural indicator for acid base titration. For this this purpose we have used a Thespesiapopulnea commonly know as Portia tree flowers. This is belonging with family Malvaceae (Fig. 1). The leaves are spirally arranged, hairless and the blades are slightly fleshy, triangular heart-shaped and gradually narrowing to the tip, green above and light green below. The petals are pale yellow becoming purple with age, with maroon eye. The stamens are joined into pale yellow tube and the stigmas are pale yellow. The fruit is flattened spherical and crowned by the disc-like sepal. The flowers open at about 10 am. Has potential as an ornamental tree because of the neat crown shape and pretty flowers. Differs from Sea hibiscus in the sepal forming a smooth-edged cup (vs. pointed tips), the slightly fleshy, hairless, narrower, above green and smooth-edged leaf blades (vs. papery, hairy- below, broader, above dark green and toothed leaf blades) and yellow stigmas (vs. deep crimson purple) [1].

We use synthetic indicator for regular acid base titrations and for primary pH determination, we use litmus paper. An indicator is a substance that reveals through characteristic colour changes, the degree of acidity or basicity of solutions. Intense colour is desirable so that very little indicator is needed; in turn the indicator itself will not affect the acidity of the solution. Acid-base indicators are commonly employed to mark the end point of an acid-base titration or to measure the existing pH of a solution. The indicator range is the pH interval of colour change of the indicator [2].

The natural indicators are very useful, readily available, non-hazardous and economical. The natural indicators have so many advantages over synthetic indicators. Thenatural indicator which is prepared is affordable, non-toxic and used in acid base titrations. The indicator is very accurate in giving sharp end points. The main importance which is responsible for the developments of natural indicators over chemical indicators is due to the expense and unavailability of chemical indicators which led to lot of attempts to prepare natural indicators. Due to the presence of different pigments, which are widely distributed in leaves, fruits and vegetables and flowers, used in different types of titrations. Plant source used as natural indicators are water melon fruit, beetroot, carrot, rakchandan bark (Pterocarpussantalinus), marigold, sweet almond, dalimb seeds, brinjal and ghaneri mixed [3,4].

Flavonoids are colored pigments that can be isolated from various parts of plants like flowers, fruits and are pH sensitive. Flavonoids show remarkable changes in color with the change in pH due to this property; it gives an opportunity to use it as an acid-base titration indicator rather than the conventional synthetic indicators. Therefore, it has been hypothesized that the flower extract could be utilized as an indicator for different types of acid-base titrations [5].

In present work we have developed an indicator from flower extract with less amount of alcohol mostly with water and more greener and successfully utilized for acid base titration. The study is extended to develop the litmus paper to determine the weather the solution is acid or basic at primary level.
Materials and method:

All the flowers were collected cleaned separately with distilled water and petal were grinded petal collect on a beaker and add few amount of ethanol (50%) beaker heat on water bath for 30 min. The resulting solution was filtered through Whatman filter paper no 1 and resulting extract was used as indicator for acid-base titration. For litmus paper we have used our previous procedure [2].

Result and discussion:

FTIR analysis of indicator:

We have analyzed the indicator with FTIR (Fig. 2). In case of FTIR graph it will be shows different peak region this peak will be shows which functional group present in compound. Thespecia Populena compound indicate various peaks and each has different wavelength with content different functional group. Wavelength 667.25 cm⁻¹ it shows ammonia group, 10214.98 cm⁻¹ it will shows saturated alkane group, 1115.62 cm⁻¹ it will shows alcoholic group, 1384.64 cm⁻¹ it will shows nitro group, wavelength 1637.27 cm⁻¹ it will shows Alkene group, while 2924.52 cm⁻¹ it will saturated alkane group and wavelength 3412.42 cm⁻¹ it will show presence of water in the sample.

Development of indicator with colour change:

WE have developed an indicator. It applied for acid base titration. We observe distinct colour change with this indicator. Fig. 3 shows the colour change with different pH.

Fig. 1 Thespesiapopulnea(Portia tree) flower

Fig. 2 FTIR spectrum of the indicator

Fig. 3 Colour change in acidic basic pH and original colour of the indicator.
Titration:
The developed indicator tested for all three types of acid base titration viz. strong acid vs. strong base (HCl vs. NaOH), weak acid vs. strong base (CH$_3$COOH VsNaOH) and strong acid vs. weak base (HClVs. NH$_4$OH). The sharp end point was observed for all types.

**pH paper:**
We have developed a pH paper in our previous work as like we have tried for this sample also and we got the successful result. The result can easily observe in fig. 4. The developed strips can be used as litmus test for primary level.

![Fig. 4 development of pH paper strips with the indicator](image)

**Conclusion:**
In this research work we utilized minimum quantity ethanolic extract of the flower The spesiapulinea commonly known as portia tree. We have remarkable results with colour change with respect to pH of the solutions. We have applied for titration and found comparable results with synthetic indicators. FTIR study is informing about the functional groups within composition of this natural material. Study extended with litmus paper development. We observe that at primary level our prepared paper we can alternatively use to determine solution is weather acidic or basic. At conclusion we may say that we have tried for natural alternative for synthetic indicator for titration and litmus paper.

**References:**
Synthesis of Cobalt Zinc Ferrite: Characterization and Applications

Snehal Vikram Bhise, Amita Vishwas Mulik, Dhanashree Ramesh Solankar, Arvind Baburao Tapase, Kakaso Shankar Kalekar, Ashish Shivaji Sartape*
Balwant College, Vita Dist. Sangli (M.S.) India 415311

Abstract:

The cobalt zinc ferrite with the chemical formula Co$_x$Zn$_{1-x}$Fe$_2$O$_4$ was synthesis by various methods. In present research we use the sol gel method using the silica materials. The cobalt zinc ferrite has various properties in the medical Magnetic and dielectric field. It is also used in the biological field. The cobalt zinc ferrite shows the antibacterial and antimicrobial properties. The cobalt zinc ferrite has ability to destroy the bacterial membrane integrity confirming their antimicrobial potential. The cobalt zinc ferrite shows the degradation with methylene blue dye solution. In this process the methylene blue dye solution colour is disappear. The cobalt zinc ferrite shows the different functional group regions in the FTIR spectrum. UV Visible spectrum is also supportive characterization in this research work.

Key word: Cobalt zinc ferrite, antimicrobial activity, dye degradation

Introduction:

Cobalt zinc ferrite particles have been investigate aiming at a further improvement of the magnetic and antibacterial properties spine ferrites Zn$^{2+}$ substituted CoFe$_2$O$_4$ particle (Co$_{1-x}$Zn$_x$Fe$_2$O$_4$) exhibit improved properties such as excellent chemical stability, high corrosion resistivity magneto-crystalline anisotropy (1-2).

To data, many method have been developed prepare Co$_{1-x}$Zn$_x$Fe$_2$O$_4$ powder such as the co-precipitation method, the usual ceramic technique, the forced hydrolysis method and hydrothermal process ensures proper distribution of various metal ions resulting to stoichiometric and small particle size product and is low cost technique especially suitable for mass production of the pure and doped spinal ferrite particles(3). Cobalt zinc ferrite is non-toxic for an environment. It is important application in the biological field. The cobalt zinc ferrite particles havemany applications(4). The spinel ferrite is associated with their microstructure and size, modern data storage, microwave protection and biomedical applications requires stick control over the microstructure of particles (5).

The nanostructured zinc-doped cobalt ferrites (ZnxCo$_1$-xFe$_2$O$_4$ where x ranges from 0.0 to 0.6 with the step of 0.2) were prepared by combustion method using curd as a green fuel (6). Such work is extended with doping with other metal also. Cobalt-substituted nickel–zinc ferrite nanoparticles (Ni$_{1-x}$Zn$_x$Co$_2$Fe$_2$O$_4$) (x = 0, 0.0165, 0.033, 0.264 and 0.528) have been synthesized and characterized with respect to their structural and magnetic properties. The uncommonly decreased saturation magnetization, variation in retentivity, coercivity and magneto-crystalline anisotropy and also variation in structural properties with Co doping are explained on the basis of Co$^{2+}$ ions distribution in tetrahedral and octahedral sites in place of Ni$^{2+}$ and Zn$^{2+}$ ions having different magnetic moments and different ionic radii, respectively (7). This outstanding property of ferrites makes them highly demandable for high frequency applications. Other reasons which make Ferrites to be the most important are their applicability at higher frequency, lower price, greater heat resistance and higher corrosion resistance. Along with the technological advances in a variety of areas, the demand for soft magnetic materials increases day by day. Among the soft magnetic materials, polycrystalline ferrites have received special attention due to their good magnetic properties and high electrical resistivity over a wide range of frequencies; starting from a few hundred Hz to several GHz. Spinel type ferrites are commonly used in many electronic and magnetic devices due to their high magnetic permeability and low magnetic losses (8-9) and also used in electrode materials for high temperature applications because of their high thermodynamic stability, electrical resistivity and electrolytic activity (10-11). Moreover, these low cost materials are easy to synthesize and offer the advantages of greater shape formability than their metal and amorphous magnetic counterparts. Almost every item of electronic equipment produced today contains some ferrimagnetic spinel ferrite materials. Loudspeakers, motors, deflection yokes, electromagnetic interference suppressors, radar absorbers, antenna rods, proximity sensors, humidity sensors,
memory devices, recording heads, broadband transformers, filters, inductors, etc. are frequently based on ferrites(12).

In the present study, cobalt zinc ferrite particles were synthesized from an aqueous solution contains metal sulphate, distilled water using thermal treatment followed. Present research work is extended with characterization of the prepared material and its applications.

**Materials and Method:**

Precursor for this preparation was taken Cobalt sulphate, Zinc sulphate and ferrous sulphate is dissolved in distilled water. Silica powder added in this reaction and heat the mixture at 75°C temperature. Then added ammonia in the solution and heated until the formation of gel. The temperature increased until the preparation of the dry gel or powder formation.

**Result and Discussion:**

**Characterization of the material:**

Cobalt zinc ferrite synthesized was used to characterize with FTIR technique. The spectrum is shown in Fig. 1. In FTIR spectra show the different peaks of the different wavelength number. It is started the form 349.05 cm$^{-1}$. The FTIR spectra graph is consist the different functional groups such as OH, C=O. The most important peaks are 3402.78 cm$^{-1}$, 1636.3 cm$^{-1}$, 1105.38 cm$^{-1}$, 798.385 cm$^{-1}$, 675.988 cm$^{-1}$, and 615.18 cm$^{-1}$, corresponding to the stretching and bonding vibratory of O-H, C=C, C=O, H=C-H, C-H the absorption peak at 3402.78 cm$^{-1}$ due to O-H stretching vibration. The absorption bond OH and Fe O bonds appeared at 615.18 cm$^{-1}$ respectively. The bond associated with higher wave number is ascribed to the stretching vibration of Fe$^{3+}$-O bond were as the bond with lower wave number associated with the stretching vibration Fe$^{3+}$-O$^2$ bond.

![Fig. 1 FTIR spectrum of the CoZnFe$_2$O$_4$](image)

**Applications:**

**Determination of Antibacterial activity of cobalt zinc ferrite particles**

Nutrient agar is using autoclave and used for further process of applications. Cobalt zinc ferrite is solution in concentration and prepares concentration of 2%. Antibacterial activity of cobalt zinc ferrite is determined by well added method. Nutrient agar pour on petriplates and stay some minutes for solidified. Four bacteria are used for antibacterial activity i.e. E-Coli, Sol-moella Proteus, Bascillus. These species spray on four different two holes prepared in the centre of the different plates. After soluble solution of
Fig. 2 Antimicrobial activity shown for various bacteria mentioned on same plate

In the antimicrobial activity it is clear from the fig. 2. The prepared material is effectively utilized. The cobalt zinc ferrite have and antimicrobial activities against the gram positive bacteria (Bascillus) and gram negative (E-coil). Cobalt zinc ferrite is also show in the degradation of the methylene blue dye solution. It showed the colour disappearance. The cobalt zinc ferrite show the different IR value and show the functional group.

Degradation of methylene blue using the cobalt zinc ferrite particle

Developed material is having smaller particle size so must be with higher surface area which is responsible for the dye degradation application. Study is extended with dye degradation for this study we have taken mmethylene blue indicator in a transparent bottle and added a material in it. This bottle was kept in visible light without any treatment after 3hr dye colour was degraded.

Fig. 3 Methylene blue dye degradation

Conclusion:

In our research it is concluded that the cobalt zinc ferrite particle has prepared with sol gel method and characterized with FTIR. This material has various important applications. The cobalt zinc ferrite has an antimicrobial activity against the gram positive bacteria (Bascillus) and gram negative bacteria (E-coil). It has the ability to destroy the bacterial membrane. The cobalt zinc ferrite particle are show the degradation. These applications the cobalt zinc ferrite showed the colour degradation of the methylene blue dye solution. After degradation blue colour to the colourless which was confirmed spectrophotometer.

Acknowledgement

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Digital Marketing: Need and Crucial Strategies to Succeed In Recent Era

Dr. Sarika Rajendra Thakar
Assistant Professor,
Shri. Venkatesh Mahavidyalaya, Ichalkaranji.

Abstract-
The world is rapidly shifting from analogue to digital. People are consuming more and more digital content on a daily basis and companies that have not yet recognized this in their marketing strategies need to adapt fast. More people spend more time online in India every year, and the digital tools and sites they use play an ever growing role in their lives. Smart marketers keep on top of the scale of change and ensure their marketing strategies and their touch point mirrors where the consumer is spending their time. This paper begins with an introduction about Digital Marketing and it further highlights the present trends in Digital Marketing in India and discusses the necessity of using this strategy of marketing for the marketing of the product and services.

Keywords: Digital Marketing, consumer behavior, Digital India, Internet, Online purchasing, Online advertising, E-Commerce, Web portals.

Introduction
Digital marketing is an important term for the interactive marketing of products using digital technologies to reach and convert leads into customers. The key objective is to promote brand image of the company, build more & more prospective customers and increase the sale of goods & services by adopting various digital marketing techniques which are available in today era. Digital Marketing is the use of digital channels to promote products and services to consumers. In Present era, Manufacturers are using digital marketing as a tools to attract more & more untapped customers in urban area and rural area both. The term 'digital marketing' was first used in the 1990s. In the 2000s and the 2010s, digital marketing became more sophisticated as an effective way to create a relationship with the consumer that has depth and relevance. Digital Marketing is making use of various types of digital technologies to promote company business. There are many types of digital marketing. It is very important for company as a brand to understand what will and will not work in regards to their digital marketing efforts. Digital marketing is called as 'online marketing', 'internet marketing' or 'web marketing'. In simple terms, digital marketing is the promotion of products and services, brands via one or more forms of electronic medium. Our Honorable Prime Minister Mr. Narendra Modi focused more & more on digitalization process in our country so that with the using of the latest technology people of India enhance their living standards and connect in the global era. Digital India has been also started with the aim to make the India totally digital so the various companies should focus on the digital marketing for the marketing of their product and services.

Effective Ways of Digital Marketing
A). Search Engine Optimization (SEO) it is essentially tweaking your website so that it comes up naturally or organically for search results in Google, Yahoo Bing or any other search engine. Google updates its algorithms regularly so that only the relevant results come up. From that perspective, many experts say that SEO is dead and the effort is futile. However, the truth is that Google tries to prevent algorithm manipulation and filters sites that don’t deserve to be on the top of SERPs (Search Engine Result Pages). So there is no doubt you should invest in SEO work.

B) Search Engine Marketing (SEM) it is the comprehensive strategy to drive traffic to your business, primarily through paid efforts. Hence it is also called Paid Search Marketing. The universe of SEM is diverse and complicated. Based on your business structure, you may choose pay per-click or cost-per-click model, or cost-per-thousand impressions model. There are different platforms for SEM. By far, Google Ad Words (on Google Network) and Bing Ads (on Yahoo Bing Network) are the most popular. SEM also includes Display Advertising, Search Retargeting & Site Remarketing, Mobile Marketing and Paid Social Advertising.

C) Social Media Marketing (SMM) it is an offshoot of your SEM efforts. It involves driving traffic to your sites or business through social sites like Facebook, Instagram, Twitter, Google, LinkedIn, etc. As we
mentioned above, good content is shared and liked. So create and customize content for different social media platforms. Your SMM efforts can be especially helpful for branding and driving sales.

D) Digital Display Advertising: This again is a subset of your SEM efforts. You may use a variety of display advertising formats to target potential audience - be it text, image, banner, rich-media, interactive or video ads. You can customize your message based on interests, content topics, or the position of the customer in the buying cycle.

E) Mobile Marketing: The website, apps and content is being customized for mobile devices. The mobile users are growing day by day and it is the most effective way of marketing.

F) Email Marketing: When you send a commercial message through email to a list of potential customers, the strategy is called Email Marketing. With an effective email marketing software, you can maintain email lists that are segregated based on several factors, including customers' likes and dislikes, and spending habits. Remember to send personalized emails; this helps to develop trust.

Research Methodology
The paper searches the various dimensions attached to the concept of digital marketing. It looks into some of the initiatives taken in India, and the opportunities ahead. This paper is a descriptive study, where examples are cited based on the references from some secondary material available and some from the personal experiences of the authors. The study suggests some measures that can help companies to improve their marketing strategies.

Research Objectives
The primary objective of taking up this study is to analyze various aspects of digital marketing in India, and to reveal the necessity of using digital marketing as a marketing strategy by the companies for the marketing of their products and services.

Digital India and Digital Marketing
Digital India is an initiative by the Government of India to ensure that Government services are made available to citizens electronically by improving online infrastructure and by increasing Internet connectivity. It was launched on July 1, 2015 by Prime Minister Narendra Modi. The initiative includes plans to connect rural areas with high speed internet networks. Digital India has three core components. These include:

- The creation of digital infrastructure
- Delivering services digitally
- Digital literacy

Impact of Digital India by 2019
- Broadband in 2.5 lakh villages, universal phone connectivity
- Net Zero Imports by 2020
- 400,000 Public Internet Access Points
- Wi-Fi in 2.5 lakh schools, all universities; Public Wi-fi hotspots for citizens
- Digital Inclusion: 1.7 Cr trained for IT, Telecom and Electronics Jobs
- Job creation: Direct 1.7 Cr. and Indirect at least 8.5 Cr.
- E-Governance & e-Services: Across government
- India to be leader in IT use in services health, education, banking
- Digitally empowered citizens public cloud, internet access

A two-way platform will be created where both the service providers and the consumers stand to benefit. Hence, the main focus of Digital India is to make the people of India to be digital and therefore marketing companies should focus on Digital Marketing for marketing of their products and services.

Consumer Behavior and Digital Marketing
People are consuming more and more digital content on a daily basis on mobile phones, laptops, desktop computers at work, and companies that have not yet recognized this in their marketing strategies need
to adapt fast. The fast development of communications technology in the past few spans is improving many aspects of our lives how we search for information, how we travel and not at least how we buy products or services. Although shop based retail is still preferred, but e-commerce or electronic commerce, namely the buying and selling of products and services exclusively through electronic channels, is preferred more by the customers in the present time, and it is assumed that in future the online selling and purchasing will be preferred more by the people. Consumer Behavior is the study of individuals & group’s buying behavior. In present era due to the revolution in digital marketing the behavior of consumer is changing day to day basis so companies need to understand changing consumer behavior positively so that they can satisfy customer’s need & wants. The old buying process AIDA model was the “old” model: a linear path from the first “contact” with brand to the final purchase act. Today customers get in touch with brands in various situations - be it relaxed at home or in a hurry while travelling. They may live in a big city or in a small town where the next retailer is miles away the customer journey. People get in touch with brands on different “touch points”, analog and digital, during different times of the day. Hence, as consumer buying behavior is changing with change in technology and era, the marketing strategy of the companies should also be changed and they should focus on digital marketing instead of traditional marketing techniques.

**Major factors affecting the Digital Marketing**

a) **India’s literacy rate** is at 74.04%. Kerala is the most literate state in India, with 93.91% literacy. Six Indian states account for about 70% of all illiterates in India: Uttar Pradesh, Bihar, Madhya Pradesh, Rajasthan, Andhra Pradesh and West Bengal. Thus increasing literacy positively effecting the digital marketing growth in India.

b) **Expensive technology**: The mobile and internet rates are very competitive and now it is in reach of a common man also.

c) **Cost of advertising**: The cost of advertising is very low. One can have its own website in just Rs. 5000 in India. One can promote his product on Google with Google Adsense with just Rs. 1000 a month.

d) **Inherited limitation of Technology**: In India the youth is very adaptable towards technology but still large population is not so friendly with the electronic gadgets.

e) **Unavailability of Infrastructure facilities in India**: The internet connectivity is still not available in Indian rural areas.

f) **Believe in Traditional business practices**: The small businessman having running its business in a small area and quite focused on that area only then he prefers Traditional ways of Promotion as it he finds it is more visible to the people around.

g) **Lack of Online Business Experience**: Lack of awareness about the digital marketing is also a major limitations in the growth of the digital market.

**Digital Media and Digital Marketing**

In today’s technology driven world, social networking sites have become a path where retailers can extend their marketing campaigns to a wider range of consumers. With the explosion of smart phones and other mobile devices it’s important for businesses across the world to adopt an effective mobile strategy. Global Smartphone Sales is estimated to grow from 1.7 billion in 2017 to 1.9 billion by 2019, according to the latest report from Strategy Analytics. It is more interesting that India will jump US to become the second largest Smartphone market in 2019. China, India and US, together, will account for nearly 50 percent of global Smartphone market by 2019. According to the latest report from TRAI mobile phone subscriber base in India recorded 6.71% growth to 980.81 million users in 2019. In the first half of 2018, the mobile subscriber base in India became stronger with 36.84% million new mobile phone users, which resulted in 6.72% growth compared to the same duration last year. Similarly, other technologies such as Laptop, Personal Computers and other technologies are being used widely. The rapid evolution of digital media has created new opportunities and opening for advertising and marketing. Run by the production of devices to access digital media, this has led to the exponential growth of digital advertising. Internet has become an indispensable part everyone lives and has much more to offer in coming years. May it be research, education or business promotion in every field internet serves all need. So why not take help of
this wizard for developing of the business. The Internet and especially social media have changed how consumers and marketers communicate. The Internet has distinct characteristics such as:

- The ability to inexpensively store vast amounts of information at different virtual locations
- The availability of powerful and inexpensive means of searching, organizing, and disseminating such information
- Interactivity and the ability to provide information on demand
- The ability to serve as a transaction medium
- The ability to serve as a physical distribution medium for certain goods and services
- Relatively low entry and establishment costs for sellers.

When companies build their own business they need to take care of lots of issues related to its promotion amongst the audience. It has never been easy for an entrepreneur to achieve success without putting efforts in advertising. Developing the profile of a company can be a tedious job but with latest marketing trends companies can very easily propagate their business to a large number of customers. They can reach customers all over the world in no time. Making use of internet for business expansion gives them a platform to perform better than your competitors.

**Digital Marketing Rules**

Michael Silverstein (Boston Consulting Group Partner) says there are eight rules for converting customers into loyal customers who advocate your brand and urge others to enjoy your products. Successful companies capture the power of digital word-of-mouth advocacy through these 8 Rules.

1. **Virtual relationships**: The consumers with the most disposable income have the least amount of time. But they have high-speed Internet lines at home and at work. And they want to buy what they want to buy when they want it.

2. **People do Judge a Book by Its Cover**: Consumers use their eyes in every purchase and they carry the image in their subconscious. Visual brilliance costs a lot, but its value is priceless. Your digital marketing must also be brilliant.

3. **Show your customers what they want**: Success requires curiosity and courage, instinct, and a taste for the jugular. It requires you to look beyond simple answers and impulsive consumer rejection (the customer does not always know what they want...we must show them). Digital marketing allows you to show them.

4. **Focus on biggest fans**: The 2 percent of customers are personally responsible for 20 percent of sales. However, when they advocate to friends and acquaintances they are responsible for 80 percent of sales. Companies often waste time generates losses chasing the remaining 20 percent of sales. In your digital marketing micro-focus on the 20%.

5. **Welcome customer’s scorn**: A complaint is a gift complain once, let me fix it. Complain twice, shame on me. Complain three times, and I should be replaced’'. When the complaints are really bad, listen and get ready to change. Also, find out not only what your customers really, really want, but also when and why they really want it.

6. **Employees as passionate disciples**: Container Store calls this “man in the desert” selling... listening, helping, engaging, and suggesting. Passion equals knowledge. Knowledge equals solutions. Solutions translate into sales. It’s so simple but so infrequently exercised. Engage your employees in the digital marketing journey.

7. **Take giant leaps**: Continuous improvement, incremental advances, and consolidation never changed the world. To change the world, you must show foresight, fearlessness, and fortitude. Big wins require big dreams. Think big in your digital marketing.

8. **Split scheme**: The laws of Split scheme means that relationships are not stable. Brands are always moving up or down. Therefore, companies must learn how to use quantitative metrics, track customers like the third leg of the profit and loss, share of the properly defined universe, and advocacy. 'If you are not improving, you are in decline'. Digital marketing analytics must be fine-tuned and honed to get effective results. Successful digital marketing is based on converting customers into loyal customers, who in turn advocate your brand, and urge others to enjoy your products or services.
Conclusion

As we all are experiencing a radical change in India towards the digitalization. The consumer are looking and searching more on internet to find the best deal from the sellers around India. Digital marketing such as search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, e-commerce marketing, campaign marketing, and social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, optical disks and games, are becoming more and more common in our advancing technology. Today we all are connected through what’s app and Facebook and the increasing use of social media is creating new opportunities for digital marketers to attract the customers through digital platform. Digital marketing is cost effective and having a great commercial impact on the business.

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The Moderating and Mediation Effects of Organizational Health and Psychological Contract Breach Among Psychological Contract and Organizational Misbehavior

ALgburi Ryadh Raad, Alameri Mohammed Oudah, Algraiti Layth Saleh

Abstract

This study aims to examine the effect of psychological contract on organizational misbehavior directly and through the moderating and mediating effects of organizational health and psychological contract breach. In order to test these relationships, the data was gathered from 224 employees, working in Iraqi Oil Tanks Company. The data collection tool was a structured questionnaire and the author conducted a preliminary analysis by using SPSS 22.0. The study used AMOS for hypothesis testing, which measures structural equation modeling simultaneously testing multiple relationships. The hypotheses of the study were underpinned by the social exchange theory and other related theoretical and empirical justifications found in previous research. The results suggest a negative effect of psychological contract (PC) on organizational misbehavior (OM) through the mediation of psychological contract breach (PCB). The findings were consistent with prior studies concerning the interactive relationship between organizational health and psychological contract and their influence on organizational misbehavior. The theoretical and practical implications were also provided in this study, especially when it comes to Iraqi oil companies managers’ need to be proactive in their role to minimize the impact of organizational misbehavior of employees through an open-door policy. Finally, this study helps managers to express their feedback, suggestions, and interaction with employees.

Keywords: Psychological contract, psychological contract breach, organizational health, and organizational misbehavior.

Introduction

Studies related to organizational misbehavior evidenced that employees expect favorable behavior from their employers, but disappointment arises when the latter falls short of achieving their objectives, preventing them from participating in making organizational decisions. The employees may feel stressed and consequently, be exhausted and feel burdened and subsequently, begin showing negative performance in the organization.

Owing to the above reason, researchers have laid stress on addressing negative impact as highlighted by prior studies from the behavioral and organizational fields (Jahangir et al., 2004). Moreover, the perception of potential organizational misbehavior from being faced by management assists in controlling and mitigating its adverse impact on the organization. Employers who feel uncertainties towards their employers may react towards them aiming to harm the organization (Firoozi et al., 2016). This led researchers to emphasize on organizational misbehavior that is brought about by breach of psychological contract touted as a crucial sociological discipline (Ince & Turan, 2011; Isik, 2015).

Furthermore, with the advent of globalization and the prevalence of business competitions, some policies had to be drawn up, including those pertaining to operations engineering, strategic reunion, outsourcing, affiliation, reorganization, and flat organization. Consequently, organizations have fallen short of meeting the demands of employees, resulting in the laying off of some employees, the feeling of dissatisfaction and disloyalty among the remaining employees and their low performance. This left a permeating hostile and negative attitude in the workplace (Li & Dai, 2015), necessitating a review of work misbehavior, which highlighted a breach of psychological contract that leads to negative attitudes towards jobs and poor view of self, relating to issues in confidence (Bal, 2009). Several negative behaviors and attitudes can adversely affect the organization and its members; for instance, misbehavior in the form of negative attitudes of employees is considered as a breach of organizational regulations (Al-Abrow et al., 2019; Ahmed et al., 2013). And despite the extensive permeation of organizational misbehavior leading to rising organizational costs, the issue has not been thoroughly examined at the workplace (Bennett & Robinson, 2000). In this regard, limiting organizational misbehavior calls for the development of an integrated framework that explains how relationships between leaders and employees can be balanced during their social interactions (Martin et al., 2005).

Psychological contracts are the main connection between the employees and the employer where some promises are expected from the employee, while others from employer without written terms and conditions.
Based on the employee’s perspective, efforts are exerted to complete their obligations in return for the expectation that the organization will fulfill their promises (Rousseau, 2011). In the case of negative psychological contract, employees are not concerned with their performance or even for the organizational objectives, as such, there is no development of contract liabilities among employees and employers. These are the basis of developing negative perceptions and obligations on each other because employees do not believe in and trust in the employer who do not develop psychological contract, which ultimately, reduces the efficiency and performance from both sides (Rousseau, 2011).

The psychological contract is important for the organization because it directly impacts the health of the organization if it is not effective in any way. Internal and external controls are the responsibility of management, and if it fails to do its job, psychological contract breach arises, creating problems in the form of organizational misbehavior. From previous studies, it is suggested that three features are linked and related with each other (Rouasseau, 2011). When an employee and his employer do not trust each other because of non-fulfilment of obligations this ultimately breaches the contracts that come under the psychological contract and from here, issues become a hurdle to the development of organizational health (Chaudhary et al., 2011). The aim of this study is examine psychological contract, contract breach and organizational behavior in a cross-sectional study as suggested by (Chaudhary et al., 2011). Most of the issues occurring in the developing countries, particularly in the Asian and African countries pertain to this issue. Hence it is important to understand the phenomenon in these countries, specifically in the Middle Eastern country of Iraq – the context chosen for this study.

In less developed countries, such as Iraq, organizations are rife with behavior-related work issues due to the significant impact of negative behavior on organizations and workers (Ahmed et al., 2013). Among the issues in such organizations is organizational misbehavior that negative impacts on performance and the process of productivity. In relation to this, pessimistic employers and those that hold negative attitudes towards their employees contribute less to achieving organizational goals, innovation, and creativity (Firoozi et al., 2016). In turn, employees may perceive low confidence in their organizations, apprehension, and resentment. In effect, the present study primarily aims to examine, “the extent to which psychological contract influence organizational misbehavior through the mediating role of psychological contract and moderating role of organizational health”. The mitigation of organizational misbehavior calls for the development of an integrated conceptual framework to shed light on the variables relationships that can bring about negative behaviors. The study aims to determine the relationship between psychological contract and psychological contract breach, as well as, the relationship between psychological contract and psychological contract breach and, organizational misbehavior. It also examines the moderating role of organizational health on the above mentioned relationships and the mediating role of psychological contract breach between psychological contract breach and organizational misbehavior. Considering the above major objectives, this study focuses on the oil transportation sector as it is deemed to be an important economic sector in Iraq.

The Significance of the Study

This study focuses on the energy sector as it is the most important economic sector in Iraq, particularly when, according to the International Economic Forum, majority of failed organizations lay within the energy sector scope, because of the higher risk level resulting from the misunderstanding of the importance of psychological contracts. This, in turn, leads to misbehavior. Hence it is important to study psychological contract in Iraqi context.

Theory and Hypotheses

Psychological Contract

The concept of psychological contract was first introduced by Argyris (1960) in his book entitled, "Understanding of Organizational Behavior", which provides a description of formal and informal consistencies between managers and employees (Li & Dai, 2015). Essentially, psychological contract has its basis on the premise of give and take, upon which the social exchange theory was built (Cassar & Briner, 2011). The social exchange theory of Blau (1964) supports the notion that employees react with negative job attitudes as the breach of their psychological contract and it leads them to engage in organizational
misbehavior (Law & Zhou, 2014), that may include absenteeism, withdrawal behavior and deviant work behavior (Daouk-Öyry et al., 2014; Hanisch and Hulin, 1990 & Bordia et al., 2008). Furthermore, the literature is evident that psychological contract breach (PCB) can trigger anti-citizenship behavior, which causes the employees to be angry and frustrated (Kickul, 2001; Eckerd et al., 2013).

More importantly, psychological contract is a subject that has a tendency to be formed on actual employees conditions (McLean-Parks et al., 1998). It attempts to create employees' beliefs like responsibilities and obligations towards organizations because of imagination and commitment that are established in job relationships (Zhou et al., 2014). This necessitates the balance between the relationship of the employee and the organization considering efficiency, input, and honesty from the former, and provision of promotion and satisfactory workplace environment from the latter (Cassar & Briner, 2011). Moreover, the psychological contract is described as the perception of the employees of what they are committed to doing and what they receive in return for their commitment. It is an employer-employee contract, involving mutual expectations (McLean-Parks et al., 1998). Hence, it can be stated that the predictions of employees cover provisions and implied agreements/contracts between them and their employers, bound through a mutual commitment following the realization of contributions and compensations (Rousseau, 1989). Such a contract may also be described as an intellectual contract between the employee and employees made without proclamation or expectations (Li & Dai, 2015). This entails unstated promises based on views and imaginations not necessarily pre-defined by the organizations (Morrison & Robinson, 1997).

Negativity is developed when the when the psychological contract is not developed among the employees and employer, in which case, the organization faces issues with the employees. This increases conflicts with management and turnover intention, which negatively impacts organizational health (Chaudhary et al., 2011). Moreover, this negativity continues when the employees are not performing and complying according to the obligation being based upon the mutual understanding between the two parties. In this case, where employee and employer are not having trust on each other then it is likely possible that create more issues and having lack of confidence upon each other. The relationship among the employees and employers are having negativity that becomes the worst features for the organizational success and bringing the anarchy in the organization (Chaudhar et al., 2011).

More importantly, the attention placed on psychological contract topic from behavior and organizational studies represents an employer-employee contract, involving employees’ perceptions of the bargains entailed. Ultimately, the parties consider whether the bargain has been met or breached (Mc Lean-Parks et al., 1998). Such a contract assists in facilitating the exchange process as it produces expectations in the individual’s part concerning the required obligations to be met. A psychological contract thus determines the perception process of mutual understanding between employees and organizations. It also consolidates the relationships of the individuals with the organization and lays down the objectives of both parties (Cassar & Briner, 2011) – relationships that may lead to relational dimension and transactional dimension according to prior studies (e.g., Ay & Ozgun, 2017; Zhou et al., 2014; Guest, 2004; Robinson et al., 1994).

More specifically, the relational dimension refers to a long-run dynamic contract (Mc Lean-Parks et al., 1994), indicating the feeling of employees concerning social and emotional concerns, confidence and beliefs, good intention and fair operation. According to Rousseau, (2000), the relational dimension is a concept relating to employment arrangements with long-run open ends depending on mutual loyalty and trust. Based on this contract, employees have expectations and interests on what the organization provides, and they hope to be respected and well paid for the long-term, motivated to do their jobs and maintain job stability. The organization, in turn, should facilitate stable payment and long-run work relationships and thus, such a contract appears to be based on emotions and social relationships as illustrated in Ay and Ozgun (2017). Added to the above, the relational contract may have its basis on the mutual comfort of both parties as reflected through organizational support and organizational loyalty and it reflects the emotional engagement and belief in the organization by the employee – an organization which provides financial outcomes and safety insurance, training and career development (Zhou et al., 2014). Under this contract, two conditions must be considered and they are, stability and loyalty (Rousseau, 2000).

Moving on to the transactional dimension, persistence and limitation are two of its characteristics (Mc Lean-Parks et al., 1998) and it can be viewed as a contract upon which employees can feel balanced incurred
costs and benefits obtained from the relationship (Robinson et al., 1994). Under this contract, employment arrangements are made according to the interests in economic exchange, tasks, and participation appropriated to the employee in a specific period (Rousseau, 2000). In other words, this contract type is based on satisfaction with the financial advantages for employees and the organization, because of which, employees are inclined towards rewards and personal characteristics (Zhou et al., 2014).

**Psychological Contract Breach**

Majority of cases stemming from the breach of psychological contract seems to have been a result of the failure of the organization in keeping a promise covered by such contract and thus, the breach reflects the perception of violated obligations by the organization or its agent (Bal et al., 2009). It is described as the organization’s poor intention to meet the promises it made to employees and it may be attributed to the circumstances of the organization that prevents it from doing so or to the organization's perception that the promise has been met although, in the eyes of the employees, it falls short of being met (Ahmed et al., 2013). Psychological contract breach may be related to two major reasons, opposition, and disclaimer. The former indicates misunderstanding between the organization and employees concerning the real nature of an obligation, while the latter indicates the organization’s cognizance of the mutual obligations with employees, but it may have voluntarily left it unmet (Morrison & Robinson, 2000).

A breach of contract is basically a phenomenon that arises with spontaneity and the idea may stem from the actual contract breach that had happened or imagined to have happened. This may be exemplified by the management's promise to promote some employee three years into the future, but when the time came, the promotion is nowhere in sight. This is deemed to be a real breach of psychological contract. With regards to a breach that may be brought on by the employee's implied imagination, this is clear from the employee’s seeming mishearing the manager stating that he would promote some employees in three years’ time and this is automatically interpreted as a promise, and thus, when not met, the manager may be accused of having breached the psychological contract (Morrison & Robinson, 2000; Schaupp, 2012). In other words, according to Bal (2009), psychological contract breach is reflective of cognitive experience.

Breach of psychological contract is always considered as a negative feature in the organization because it creates an adverse impact on employees (Robinson & Wolfe, 2000). However, in terms of law, breach is considered as the offense that can have an ethical or non-ethical impact on the values and reduces the obligation in a contract on both sides upon the occurrence of the breach. Organizations have a psychological contract with their employees and if any of the party is convicted of breach of contract, ultimately the other party with the similar restriction will not remain obligated to the contract terms and conditions (Robinson and Wolfe, 2000). Similarly, in the case of mutual contract such as, psychological contract - it is not in writing – and thus, breach is perceived in trust and mutual understanding. Therefore, one party must fail in the fulfillment of the obligation, while the other perceived such non-fulfillment or breach of the psychological contract between them.

**Organizational Health**

The concept of organizational health is a discipline that is linked to the field of psychology, management, education and professional health (Nicolay, 2014). Health is primarily viewed as a significant resource considering individual, organization and social level and in this regard, while work can be conducted satisfactorily, it may entail stressful experience, resulting in bad health (Cartwright & Cooper, 2014). Medically, health is a case where no illness or impairment exists, but this definition appears to be lacking as it fails to illustrate the positive aspects. From the perspective of organizational behavior, the presence of individual health and healthy people features have been passed off as the achievement of organizational efficiency (Quick et al., 2007). Organizational health depends largely on individual differences in personality and work environment characteristics like organizational climate. This means that organizational health development offers an integrated framework for the achievement of individual and organizational factors needed to realize achievements in the organization (Miller et al., 1999).
According to Ryff and Singer (1998), organizational health can be positively defined through an approach that does not lay much emphasis on medical implications but rather entails three major principles, which are as follows;

1. Health is a philosophical view linked with the meaning of organizational life.
2. Health describes a healthy mind and body and how both interact or influence each other.
3. Health is a dynamic process involving three dimensions.

Judging from the above discussion, organizational health is deemed to be an important tool that can be used to consolidate worksite health considering the increased ability of the organization to tackle various values (Orvik et al., 2012). Similarly, in Farahani et al.’s (2014) study, they referred to organizational health as a reflection of quality and productivity and that its implications can be explained by several features namely, communications, strategies prediction, efficiency of employees, ability of workforce, administrative skills, morale of the employees, workplace, awareness of the employees, cooperation of employees, their demographics and educational characteristics, and the professional development that influences their behavior (Farahani et al., 2014). The above-mentioned features may also influence the physical, psychological, and spiritual characteristics and the moralities of the employees, which in turn, influence the health of the workplace and the overall organization (Quick et al., 2007). Consequently, organizational health can be described as the ability of the organization to adapt to the environment and achieve balance with its employees, which may result in meeting the objectives of the organization (Zahed-Babelan & Moenika, 2010).

The health of the organization can be determined through the organizational human resources and its performance that enable the organization to meet its strategic objectives (Turnely et al, 2003). Therefore, successful organizations in the market are those with good organizational health and that leverage overall advantage in the market. It is evident that most organizations do not meet their standards and are lacking in lack appreciation and reputation in the market because their organizational health is not effective and they do not display high performance (Zahed-Babelan and Moenikia, 2010). In the case of the psychological contract, the organization health can be affected by the breach of contract among the employees and their employer. If the psychological contract is lacking then no one will pay attention to the instruction and no order or strategies will be successfully implemented in the organization (Turnley et al, 2003). Therefore, a positive employee-employer relationship is highly effective but, in some cases, negative association between between them is likely to lead to bad organizational health.

Organizational Misbehavior

Organizational misbehavior refers to a conduct violating the values and regulations established by the organization that could harm both employees and organization. Misbehaviors vary from simple misbehavior such as time and resources wastage to serious ones such as theft, fire, verbal and physical abuse (George & Jones, 2012; Vardi & Weitz, 2002). Organizations within which misbehavior exists are likely to be rife with stress, turnover, and absenteees (Chernyak-Hai & Tziner, 2014; Kelloway et al., 2010). Added to this, organizational misbehavior (individual or organizational) can manifest through five major dimensions namely, disruption in production, vandalism, theft, mistreatment, and retreat (Al-Abrrow et al., 2018; Spector & Fox, 2002).

Majority of studies in literature dedicated to misbehavior indicated that half of the employees throughout the globe experience misbehavior and they often end up quitting. In a study by Robbins and Judge (2014), involving 1500 respondents, organizational misbehavior was found to lead to turn-over, psychological stress, and physical sickness. Moreover, Fagbohungbe et al. (2012) revealed that organizational misbehavior is an extensive issue in organizations, with statistics showing that 33%-75% of employees around the globe have had experiences in hostile behavior with work peers. As a result, this phenomenon has affected organizations’ economic, psychological and physical aspects and positive behaviors have been proposed to limit negative work behavior.

Furthermore, organizational misbehavior extensive permeation has also been noted in the developing countries in Asia, with the top misbehaviors being bribery and financial corruption (Bashir et al., 2012). Several reasons have been attributed to the behavior including suitable reward system, social pressures, negative attitudes, poor job performance, unfair treatment, poor confidence in management (Litzky et al.,
2006; Kidwell & Valentine, 2008). In relation to this, weak management systems that fail to meet the demands of employees, have unfair incentive systems and are inefficient in providing job descriptions are other reasons that could result in organizational misbehavior (Graffin & Moorhead, 2014). Several other reasons mentioned in prior studies that contribute to organizational misbehavior are unsuitable organizational environment, immoral leadership and poor organizational culture (Al-Abrow & Alnoor, 2017; Schrijver et al., 2010) and these may negatively affect employees and lead to work-fatigue, non-cooperation, and increased negative attitudes, undermining team coordination and communication (Robbins & Judge, 2014). Consequently, organizational misbehavior can be referred to as any behavior violating the standards and expectations, social values and traditions of the organization (Weitz et al., 2012).

Misbehavior in the organization involves breaching the rules and regulations that are set for the improvement of human resources management, utilization of finance, reward, compensation, and hiring. However, not all organizations adhere to improving and maintaining these features, ruling out all the possible options of the betterment of their resources and this may be considered as organizational misbehavior (Middlemiss, 2011). The top element that bears the brunt of this kind of behavior is the human resource, and therefore, conflicts arise and employees quit in droves owing to such organizational misbehavior (Middlemiss, 2011). The application of the psychological contract dictates that an organization should fulfill its commitment and obligations accordingly, inculcating the right direction and following the vision provided to the employees to overcome the challenges and achieve the targets. However, if the conflicts among the employees and employer increases, this reduces the effectiveness and motivation among them and impacts the organization health (Khammarnia et al, 2013). In the case of the psychological contract, the breach is reflected in the organizational performance and makes conditions worse for management to overcome and control it adequately owing to their breach of promise included in the psychological contract (Khammarnia et al, 2013).

**Psychological Contract, Psychological Contract Breach and Organizational Misbehavior**

The psychological contract may mitigate the insecurity that arises between employees and employers, and on the side of employees, it may lead to the feeling of being valued by the organization. It assists employees in realizing their appropriated roles and their colleagues' behaviors. The feeling of safety and comfort by employees lead them to create a balance between their duties and obligations towards the organization and make appropriate changes in their behaviors in reaction to their responsibilities and obligations. In other words, employees attempt at achieving their obligations and keeping their promises (Shore & Tetrick, 1994).

Based on the above discussion, individuals under the effect of social reciprocal theory, have a higher tendency to search for a reciprocal fair and balanced relationship with their employers. However, with the breach of the psychological contract and the unbalancing of the reciprocal relationship, employees adopt steps to recreate the balance. This is true, in cases when obligation, contribution or performance decline (Kuang-Man, 2013). On the organization’s perspective, breach of psychological contract weakens its prosperity, because of which employees display negative behaviors (Partacha, 2014). According to Kuang-Man (2013), psychological contract breach may reflect a positive relationship with organizational irony. Stated clearly, organizational misbehavior reflects the manifestation of frustration, despair and poor confidence in businesses and managers and influences the organizational behaviors (Andersson, 1996). This result is supported by those reported by Johnson and O’Leary-Kelly (2003), who explained that psychological contract breach could influence the behavior among employees. In a study of the same caliber, Bashir and Nasir (2013) enumerated the effects of psychological contract breach via the behaviors of employees. Also, Bashir et al. (2011) explained that organizational misbehavior arises when employers loses the maintained relationship balance and breach their promise to employees, which will, in turn negatively affect their behavior.

In another take on the concept of organizational misbehavior, Sharkawi et al. (2013) defined it as the behavior that harms the organization, and the employees' jobs leading to their inefficiency. Organizational misbehavior may also be brought on by various reasons such as disrespect, mitigated opportunities, increased oppression in the organization, rising job requirements, mitigated resources, among others (Ahmed et al., 2013; Mohamed & Badawy, 2016). Notwithstanding the preliminaries, most of the related studies revealed that negligence of the psychological contract leaves a significant repercussion and causes negative behaviors.
Previous studies explained that employees work harboring expectations that represent a psychological contract and when expectations are not met, frustration and negative behaviors are manifested (Bashir et al., 2011).

Evidently, psychological contract largely depends on trust and the more powerful the contract is, the higher the trust in the organization will be. On the other hand, poor organizational contract could lead to negative emotional reactions, and in turn, disloyal feelings (Kuang-Man, 2013). Negative behaviors can be prevented when there is efficient psychological contract between the organization and its employees. Following Ay and Ozgun’s (2017) recommendation, the present study develops three hypotheses concerning psychological contract and its two dimensions (relational and transactional) that could lead to misbehavior among employees and influence the psychological contract in the two dimensions of employees’ behavior.

The study of Kaung-Man, (2013) suggested that psychological contract is a positive feature, while the contract breach is a negative one that impacts the relationship of both employee and employer; in particular, negative behavior comes from employees as observed studies of the same caliber like Partacha (2014), Sharkawi et al. (2013), and Andersson (1996). The study proposes the following hypotheses for testing;

H1: There is a negative relationship between psychological contract and psychological contract breach.

The findings of a related study suggested that once the psychological breach occurs then it is likely possible that the organization steers clear of the situation and its determination (Sharkawi et al, 2013) because it impacts their benefits and worsens the situation. In this regard, researchers have focused upon the significance of negativity among the psychological contract breach and organization misbehavior (e.g., Mohamad et al, 2016; Bashir and Nasir, 2016). Therefore, the following hypothesis is proposed for testing;

H2: There is a negative relationship between psychological contract breach and organizational misbehavior.

The study suggests that organizational psychological contract breach is related to the organizational behavior, which has reciprocal impact, facilitating lack of motivation and lack of organization in managing human resource and other resources (Ay et al, 2017; Bal, 2009; Cassar & Briner, 2011), and as such, this study proposes that;

H3: There is a negative relationship between psychological contract and organizational misbehavior.

The Moderating Effect of Organizational Health

A positive organizational health has an interactive effect on the psychological contract-psychological contract breach relationship (Bauer & Jenny, 2012). Organizations need to take care of the psychological health of their employees and exert efforts to eradicate breaches to the psychological contract. In relation to this, several studies have evidenced the relationship between organizational health and psychological contract, operations and psychological contract breaches (e.g., Cartwright & Cooper, 2014; Wainwright & Sambrook, 2012).

Moreover, psychological contract breach negatively affects the performance of the organization and individuals working for it (Bal et al., 2009). To mitigate negative performance, it is pertinent for organizations to enhance their health and in this relation, the wellbeing of employees is a self-condition that encompasses physical, psychological and social health and is closely related to job satisfaction (Khammarnia et al., 2013). Accordingly, suitable and efficient policies practices and procedures result in efficient individual behavior. Organizational health is a major part of the prosperity and job satisfaction of the personnel, which could also lead to positive behavior in the organization (Chernyak-Hai & Tziner, 2014). The health of the organization is improved only when work accidents are reduced, sick leaves are mitigated, and work team and departments work together to reverse negative behaviors by maintaining common policies and regulations (Roxana, 2013).

The organizational health factor contributes to limiting misbehavior sources in the organization and organizational injustice. According to Oboye et al.’s (2011) study, age and education are factors that may bring about misbehavior in organizations. Also, because psychological contract breach reflects the imagination of obligations that have not been met by the organization and its breaches (Bal et al., 2009), organizational health maximizes the positive impressions among employees towards the transaction and relational psychological contract. This would contribute to the confidence of employees in the organization, because of which, organizational misbehavior is reduced, and effectiveness and efficiency are increased to their optimum level (Jensen et al., 2010).
The finding of past studies suggested that psychological contract and psychological contract breach are have a significant positive and sometimes negative impact upon the organizational health (Chernyak-Hai and Tziner, 2014; Farahani et al, 2014; De Schrijver, 2010). Based on the review of prior findings, this study proposes the following hypotheses for testing:

H4: There is a moderating effect of organizational health on the relationship between psychological contract and psychological contract breach.

The study of Chernyak-Hai and Tziner (2014), Roxana (2013), and Oboyle et al, (2011) elaborated that psychological contract and organization misbehavior are the main causes behind weak organizational health, which leads towards a downturn in the organizational operation. On the basis of the above finding, the researcher proposes the following hypothesis for testing:

H5: There is a moderating effect of organizational health on the relationship between psychological contract and organizational misbehavior.

The Mediating Effect of Psychological Contract Breach

Employees are concerned with psychological contracts because it represents their views and impressions of the promises and obligations made by their employers. Failure to maintain obligations on the organization's part, or the imagined slight in the perception of employees can be considered as a psychological contract breach. Such a breach may influence the employer-employee relationship and lead to disappointed employees, who ultimately react towards uncertainty and negative behavior, feelings, and recognition, in what is referred to as organizational misbehavior (Kuang-Main, 2013). An organization attempting to realize economic success, focuses all its efforts to realize efficiency and effectiveness but an organization that does not concern itself with the social aspect and job rights of employees, could risk breaching the psychological contract and employees would likely distrust it as evidenced by the manifestation of misbehavior (Andersson, 1996). Stated clearly, employers who are incapable of keeping their promises and obligations towards their employees could risk losing the latter’s motivation and performance, after which misbehaviors arise (Bal et al., 2008). Additionally, employees who may perceive that the psychological contract is breached, tend to feel deceived and may respond with negative emotional and behavioral responses, which in turn, negatively impact the organization (Kickul et al., 2001). Based on the social reciprocation theory, reciprocating parties share mutual benefits like money and intangible benefits like social and emotional support. The theory works on the reciprocation premise. Juxtaposing it to the psychological contract breach, it is deemed as a violation of the reciprocation principle, involving a breach of organizational confidence, the occurrence of misbehavior and mitigated effectiveness of the organization (Suazo, 2009). The broken promises of the organization are deemed to breach the psychological contract because of which negative behaviors arise because of the weakened reciprocation and relational processes between employers and employees (Kickul & Lester, 2001).

The findings of the study of Suazo (2009) revealed that breaching the psychological contract develops systematic disorder and engage the employees towards anarchy, which facilitates negative behavior in the organization. As it was suggested in other studies, organizations that breach the psychological contract reduce the efficiency and performance of the organization and considerably develop conflicts between the employee and management (Kickul et al, 2001; Bal et al, 2008). In view of these findings, this study developed the following hypotheses for testing:

H6: There is a mediating effect of psychological contract breach on the negative relationship between psychological contract and organizational misbehavior.

The breach to the psychological contract motivates the relationship between psychological contract and organizational misbehavior relationship (refer to Figure 1) as evidenced in literature and thus, this study proposes that;

The Mediating Effect of Psychological Contract Breach

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Methodology
Sample and Data Collection
This study focused on the Iraqi Oil Tank Company in Basra, founded in 1972, following the Iraqi government’s realization of the importance of oil transportation. The company is still in operation and owns a fleet of oil transportation. The questionnaires were distributed among the employees at IOTC. The study population comprised of 444 individuals and thus, 244 survey questionnaires were distributed as recommended by the Zikmund standard. The sampling was done by random sampling technique, where respondents were randomly selected from the list of 444 employees. The standard is represented on a table, listing appropriate sample measurements for different levels of the research population. As mentioned, 244 individuals were appropriate at the level of confidence of 0.05. The final questionnaire contained 92 items, with 4 key variables and 14 sub-variables measured using a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Measurements of Variables
Psychological Contract: this variable was measured using Millward and Hopkins (1998) scale, which consists of 33 items, with 20 items dedicated to the psychological reciprocal (transactional) contract (e.g., I do this job just for the money), and 13 items dedicated to the relational contract (e.g., this job is a stepping stone in my career development).

Psychological Contract Breach: this variable was measured by Robinson and Morrison’s (2000) scale with 9 items, with 5 items dedicated to the psychological contract breach, and 4 dedicated to the psychological contract violation. Almost the entire promises made by the employer during recruitment were included.

Organizational Health: Hoy and Morrison’s (2000) scale was used to measure this variable, with 21 items. Seven (7) dimensions were dedicated to organizational health, 3 to integrity (e.g., the organization is vulnerable to outside pressures), 3 to effect of managers (e.g., the principal puts suggestions made by the members into operation), 3 items to consideration (e.g., the principal is friendly and approachable), 3 items to preparation of organizational structure (e.g., the principal makes his attitudes clear to the organization), and 3 items to resources support (e.g., extra materials are available or requested), 3 items to morals (e.g., employees in this organization like each other) and 3 items to concentration (e.g., the organization sets high standards for organizational performance).

Organizational Misbehavior: this variable was measured with the scale adopted from Spector et al. (2006) consisting of 33 items, with 5 dimensions dedicated to organizational misbehavior, 3 items dedicated to sabotage (e.g., purposely damage a piece of equipment in the property), 4 items dedicated to withdrawal (e.g., come to work late without permission), 3 items dedicated to production deviance (e.g., purposely did your work incorrectly), 5 items dedicated to theft (e.g., stolen something belonging to your employer), and 18 items dedicated to abuse (e.g., told people outside the job what a lousy place you work for).

Data Analysis
This study employed several statistical analyses to analyze and provide a description of the study variables, and hypotheses testing. Specifically, Amos Version 22, and SPSS Version 22 based on Hayes methods (Hayes, 2013) were conducted.
Study Results

Table 1 Demographic Profile of the Respondents

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>166</td>
<td>68%</td>
</tr>
<tr>
<td>Female</td>
<td>78</td>
<td>32%</td>
</tr>
<tr>
<td>Total</td>
<td>244</td>
<td>100%</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>21 to 25 Years</td>
<td>32</td>
<td>13%</td>
</tr>
<tr>
<td>26 to 30 Years</td>
<td>51</td>
<td>21%</td>
</tr>
<tr>
<td>31 to 35 Years</td>
<td>60</td>
<td>25%</td>
</tr>
<tr>
<td>36 to 40 Years</td>
<td>77</td>
<td>31%</td>
</tr>
<tr>
<td>Above 40 Years</td>
<td>24</td>
<td>10%</td>
</tr>
<tr>
<td>Total</td>
<td>244</td>
<td>100%</td>
</tr>
<tr>
<td>Academic Qualification</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High School</td>
<td>51</td>
<td>21%</td>
</tr>
<tr>
<td>Diploma</td>
<td>67</td>
<td>27%</td>
</tr>
<tr>
<td>Bachelors</td>
<td>85</td>
<td>35%</td>
</tr>
<tr>
<td>Masters</td>
<td>41</td>
<td>17%</td>
</tr>
<tr>
<td>Total</td>
<td>244</td>
<td>100%</td>
</tr>
<tr>
<td>Experience</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than one year</td>
<td>20</td>
<td>8%</td>
</tr>
<tr>
<td>1 to 3 years</td>
<td>27</td>
<td>11%</td>
</tr>
<tr>
<td>3 to 5 years</td>
<td>40</td>
<td>16%</td>
</tr>
<tr>
<td>5 to 10 years</td>
<td>69</td>
<td>29%</td>
</tr>
<tr>
<td>10 to 20 years</td>
<td>30</td>
<td>12%</td>
</tr>
<tr>
<td>Above 20 years</td>
<td>58</td>
<td>24%</td>
</tr>
<tr>
<td>Total</td>
<td>244</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 1 shows the demographic profile of the study showing that 68% of the total respondents were male while 32% were females. As far as the age of the respondents is concerned about 13% of the respondents were between 21 to 25 years old, 21% were between 26 to 30 years, 25% were in 31 to 35 years category, 31% were among 36 to 40 years old category, while the remaining 10% were above 40 years. Moreover, looking at the qualification of the respondents, 21% held high school certification, 27% were diploma holders, 35% were bachelor degree holders and the remaining 17% were master’s degree holders. Analysis of experience revealed that 8% had less than a year of experience, 11% had 1-3 years of experience, 16% had 3-5 years of experience, 29% had 5 to 10 years of experience, 12% had 10 to 20 years of experience, while 24% had over 20 years of experience.

Reliability

Reliability is described as the consistent values produced by the tool used for data collection. In other words, it is the congruity or the level to which the test results remain the same in all contexts in terms of questionnaire items (Zikmund et al., 2010). For reliability, the researchers adopted the item-to-total correlation to measure the effect of each of the questionnaire items in relation to the fundamental variables. Items having correlation values less than 0.40 were dropped, while those higher than 0.40 were taken into consideration (Pallant, 2011).

Table 2 Corrected Item-Total Correlation

<table>
<thead>
<tr>
<th>Corrected Item-Total Correlation</th>
<th>No.tem</th>
<th>Corrected Item-Total Correlation</th>
<th>No.tem</th>
<th>Corrected Item-Total Correlation</th>
<th>No.tem</th>
<th>Corrected Item-Total Correlation</th>
<th>No.tem</th>
</tr>
</thead>
<tbody>
<tr>
<td>.465</td>
<td>70</td>
<td>.564</td>
<td>47</td>
<td>.598</td>
<td>24</td>
<td>.564</td>
<td>1</td>
</tr>
<tr>
<td>.576</td>
<td>71</td>
<td>.876</td>
<td>48</td>
<td>.665</td>
<td>25</td>
<td>.572</td>
<td>2</td>
</tr>
<tr>
<td>.642</td>
<td>72</td>
<td>.657</td>
<td>49</td>
<td>.623</td>
<td>26</td>
<td>.587</td>
<td>3</td>
</tr>
<tr>
<td>.467</td>
<td>73</td>
<td>.653</td>
<td>50</td>
<td>.743</td>
<td>27</td>
<td>.577</td>
<td>4</td>
</tr>
</tbody>
</table>
Some common measures were also employed that were used in prior management studies. The scales are characterized with high credibility and consistency. The overall measures were developed based on the Likert Penta-scale and Cronbach’s alpha was employed to confirm the study measures consistency. Cronbach’s Alpha values are tabulated in Table 3 and it is clear from the table that they vary from 0.78 to 0.88. These are statistically accepted values in management and behavioral literature as they exceed 0.70 (Pallant, 2011).

Table 3 Cronbach's Alpha

<table>
<thead>
<tr>
<th>The Scale</th>
<th>Alpha-Cronbach</th>
</tr>
</thead>
<tbody>
<tr>
<td>Psychological contract</td>
<td>0.78</td>
</tr>
<tr>
<td>Organizational Health</td>
<td>0.88</td>
</tr>
<tr>
<td>Psychological contract breach</td>
<td>0.84</td>
</tr>
<tr>
<td>Organizational misbehavior</td>
<td>0.81</td>
</tr>
</tbody>
</table>

Descriptive Statistics and Correlation Coefficients

The descriptive statistics and correlations results are listed in Table 4. Based on the results, the mean values are higher compared to the assumptive mean value, indicating the consistent responses of the sample population concerning the role that psychological contract, organizational health and psychological contract breach role have in organizational misbehavior phenomenon. Moreover, based on the standard deviation of variation in views, little variation exists between them. Table 4 shows the correlation coefficient matrix findings that support a positive relationship between research variables with a mean level of 0.05, indicating support for the research hypotheses. Added to this, based on the results, data is eligible to be exposed to further statistical analyses and testing of hypotheses.

Table 4 Descriptive Statistics and Correlation Coefficients

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>PC</th>
<th>ORH</th>
<th>PCB</th>
<th>OMB</th>
</tr>
</thead>
<tbody>
<tr>
<td>PC</td>
<td>3.32</td>
<td>0.94</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ORH</td>
<td>3.10</td>
<td>0.77</td>
<td>0.563**</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCB</td>
<td>3.30</td>
<td>1.29</td>
<td>0.584*</td>
<td>0.531**</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>OMB</td>
<td>3.19</td>
<td>1.18</td>
<td>0.542**</td>
<td>0.596**</td>
<td>0.567**</td>
<td>1</td>
</tr>
</tbody>
</table>

Note: N = 201. Alpha reliabilities appear in parentheses.
PC = Psychological Contract, ORH = Organizational Health, PCB = Psychological Contract breach, OMB = Organizational Misbehavior
* Correlation is significant at the 0.05 level (2-tailed).
** Correlation is significant at the 0.01 level (2-tailed).
Hypotheses Testing

The study hypotheses involve the direct and indirect effects of variables and therefore, AMOS 22 appeared to be the most appropriate for hypotheses testing, particularly trajectory analysis and mean variables test. For testing, the hypotheses paths presented in the research framework are tested according to the hypothesized relationships. To begin with, the structural model had to be tested to fulfill certain requirements such as, the validity and reliability of the items. The current study tested the measurement model and achieved successful results, after which the study tested the structural model. The trajectory analysis depended on the notion of least squares that are employed in the regression test. It entails regression weights with outcomes of estimated trajectory coefficient. As for regression weights, they are akin to trajectory estimates (Bar B) and the trajectory analysis covers the critical ratio (CR). CR indicates the difference between deviation weights (t value). In the context of regression analysis, CR value greater than (-) (+) 1.96 at the 0.05 level indicates support for the hypothesis as recommended by Tabachnick and Fidell (2001). Table 5 contains the relationship effects among the research variables.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Estimate</th>
<th>C.R.</th>
<th>P</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>PC</td>
<td>--- &gt; PCB</td>
<td>-.333</td>
<td>-6.234</td>
<td>***</td>
</tr>
<tr>
<td>PCB</td>
<td>--- &gt; OMB</td>
<td>.424</td>
<td>8.098</td>
<td>***</td>
</tr>
<tr>
<td>PC*ORH</td>
<td>--- &gt; PCB</td>
<td>.355</td>
<td>7.643</td>
<td>***</td>
</tr>
<tr>
<td>PC</td>
<td>--- &gt; OMB</td>
<td>.360</td>
<td>-6.174</td>
<td>***</td>
</tr>
<tr>
<td>PC*ORH</td>
<td>--- &gt; OMB</td>
<td>.250</td>
<td>3.656</td>
<td>***</td>
</tr>
<tr>
<td>PC</td>
<td>--- &gt; PCB --- &gt; OMB</td>
<td>-.141</td>
<td>-7.237</td>
<td>***</td>
</tr>
</tbody>
</table>

Table 5 contains the trajectory coefficients results that indicate support for the hypotheses. More specifically, the psychological contract has a negative effect on the psychological contract breach (-0.333, -6.234), while the psychological contract breach has a positive effect on organizational misbehavior (0.424, 8.098). Moreover, there is a direct and negative relationship between psychological contract and organizational misbehavior (-0.360, -6.174).

The direct and negative psychological contract-psychological contract breach is moderated by organizational health (0.355, 7.643). Similarly, the direct and negative psychological contract-organizational misbehavior relationship is moderated by organizational health (0.250, 3.656).

Lastly, the effect of the psychological contract on organizational misbehavior is negative, with the mediating effect of psychological contract breach, and the obtained values were -0.141 and -7.237 respectively. Based on the above results, hypotheses H1 to H6 are supported.

Results Discussion

Based on the research findings and in relation to the hypothesized relationships developed through the reviewed literature, psychological contract has a negative relationship with psychological contract breach. This result is consistent with the finding reported by Shore and Tetrick (1994). This can be attributed to the fact that psychological contracts function to enable the managers to predict organizational issues and interaction. Lack of confidence and control on the side of managers and employees lead to breached psychological contracts. If the Iraqi oil tank company employees are convinced that the company breaks its promises and obligations, this could lead to weak relational contracts, which could, in turn, affect the organization in a negative manner.

Added to the above finding, there is a positive relationship between psychological contract breach and organizational misbehavior as evidenced in prior studies (e.g., Kuang-Man, 2013; Bashir & Nasir, 2013). This can be attributed to the fact that the psychological contract breach may lead to a negative influence on the positive behaviors, and failure of the organization to realize its obligations. In this situation, employees begin to suspect breach and display negative attitudes towards their employers. In other words, the psychological contract breach entails several factors that could point to potential negative behaviors.

The findings supported a direct negative relationship between psychological contract and organizational misbehavior, as consistent with the studies conducted by Ay and Ozgun (2017) and Kuang-Man (2013). This finding may be attributed to the fact that the achievement of the psychological contract of the
organization is indicative of its fulfillment of promises, so employees will have a higher tendency to display favorable behavior.

Moreover, the findings supported findings from prior studies (e.g., Nafel, 2013) that indicated the moderating effect of organizational health on the psychological contract and organizational misbehavior relationship and similarly on the psychological contract-psychological contract breach relationship. This shows that managers of Iraqi Oil Tankers Co. should measure the level of employees' perceptions, viewpoints, and feelings to facilitate a healthy organizational environment and mitigate psychological contract breach. As a result, negative employee behaviors and organizational misbehaviors will be reduced.

Lastly, the psychological contract relationship with organizational misbehavior was mediated by psychological contract breach as consistent with the studies by McCoy and Elwood (2009) and Schaupp (2012). This result may be attributed to the reasoning that the differences in contract breach views and the resulting impressions may differ from one employee to the next. Repetitive crises resulting from actual or imagined breach may disrupt the confidence of the employees, who may perceive a breach in the psychological contract. For the alleviation of the above perceptions, managers must exert effort and be more proactive in reducing the impact on the employees through their adoption of open-door policy and reciprocal leadership methodology. This leads to the dominant positive relationship between managers and employees, at a level to which, employees can express their feelings and suggestions with ease (Arshadi et al., 2012; Chernyak-Hai & Tziner, 2014).

It is thus recommended that management and leaders refrain from giving promises they cannot keep as the breach of such promise could lead to negative behaviors and maximize organizational misbehavior among employees. Ultimately, this undermines the social reciprocal relationship between the two. It is also advisable to provide opportunities to employees to facilitate a healthy work environment that is centered on morale. Additionally, solutions may be introduced to moral dilemmas via workshops and training courses to enhance confidence in the company and enhance organizational health (Suazo, 2009). For high quality and healthy climate sustenance, support should be provided to employees that work towards mitigating detrimental behaviors. Such individuals overcome crises, bear the brunt of the burden of jobs, and forward creative ideas that may assist in the preservation of the obligations of the company towards employees (Frost & Robinson, 1999).

Practical Implications

The practical implications for the current study are related to the Iraqi oil tanks company in terms of controlling organizational misbehavior among employees. Firstly, the breach of psychological contract can trigger a negative thought that affects employees' behavior towards their job and organization. To steer clear of this issue, it is suggested that organizations only promise what they can realistically fix and reasonably fulfill of the psychological contract of employees. In many organizations, management tends to bring change and due to this pressure, most of the times they fail to fulfill what they have promised to the employees during recruitment (Bordia et al., 2008). To compensate this damage, organization needs to perform some remedial actions such as improvement of employee’s work engagement, which can build organization-employees relationship (Costantini et al., 2017). Additionally, whenever there is a breach of psychological contract, the organization should explain the logical reason for that and compensate in appropriate ways (Morrison & Robinson, 1997).

Moreover, the organization should try to eliminate the effect of the psychological contract breach that may lead the employees to behave negatively. In this regard, organizations need to develop a fair and supportive culture, which can reduce the damage occurred by the breach. Additionally, honest communication can help develop the better relationship of employees with the organization as communication provides feedback and conveys a positive message to the employees that the organization cares for them (Neves & Eisenberger, 2012). There are some employees that do not like to complain face-to-face, and to remedy this issue, organizations can develop an online platform so that the employees can convey their messages regarding the proposals or complaints to the relevant individuals without facing them. This helps organizations to improve communication and prevent future negative outcomes and behavior from the employees, while the same time establishes a better relationship exchange.
Limitations and Future Research

Regardless of the support to all the proposed hypotheses, upon which the realization of the objectives and the answers to the research questions were determined and explained, there are limitations that need to be addressed in future studies. The present study only focused on the Iraqi Oil Tank Co., and as such, other sectors may reveal more accurate findings. The study concentrated on the psychological contract breach that is based on real situations in the company. Therefore, real situations, issues and cultural factors must be taken into consideration in a similar context in other countries. This extensively addresses the psychological contract breach and its influence on the overall organizational performance.

The study is limited to the Iraqi oil tanks company, so the results may not be generalizable to other Iraqi organizations. Moreover, studying the psychological contract and psychological contract breach through quantitative research may not reflect an in-depth understanding of the phenomenon. From the methodological point of view, a qualitative approach would provide an in-depth understanding of the phenomenon, which can highlight areas where improvement is needed. In this regard, a mixed method study can be performed in the future for deeper insight into the issue.

Moreover, the study focused on employee's psychological contract breach and its impact on misbehavior, disregarding the other side of the picture, which is the organization. Thus, future researches can obtain both perspectives and consider it in a case study research to understand the whole phenomenon in a better way and help suggest better managerial implications.

Even though the present study’s problem appear to be an extensive one among employees, this may also be present in the higher echelons such as among heads of sections and departments considering the organizational structure. Therefore, the influence of the psychological contract breach made by top management on junior management should be examined to extend the results in terms of generalization and accuracy. Future studies may also enhance the research sample by considering a bigger sample and adding variables that were excluded due to lack of time and cost. The inclusion of more variables may lead to accurate and feasible results with several benefits for future studies.

Conclusion

In sum, organizational misbehavior is one of the top pervasive topics discussed in the context of organizations worldwide and thus, to mitigate such behavior, several measures must be adopted. In this regard, the psychological contract improvement is a major factor that could contribute to the practice of positive behaviors like organizational coexistence. The psychological contract may be facilitated through a healthy workplace environment and effective leadership that can maintain organizational health. Moreover, social reciprocities must be utilized as a tool to steer clear of psychological contract breach and to limit organizational misbehavior. The social exchange theory of Blau (1964) supports the notion that employees react with negative job attitudes as the breach of their psychological contract and it leads them to engage in organizational misbehavior (Law & Zhou, 2014). Furthermore, in literature, it is evident that PCB can trigger anti-citizenship behavior, which may lead the employees’ anger and frustration (Kickul, 2001; Eckerd et al., 2013). Hence, the study contributes to the social exchange theory by defining the role of psychological contract directly and with the mediating role of psychological contract breach on organizational misbehavior. The study also shows how organizational health moderates the relationships. These findings contribute to theory and provide future researchers new avenues to pursue in the field of organizational psychology and organizational behavior.

References

1) Ahmed, W., Kiyani, A., and Hashmi, S., 2016. The study on organizational cynicism, organizational injustice & breach of psychological contract as the determinants of deviant work behavior.


**Appendix A**

**Factor Loadings of the Construct**

**Table 6: Principal axis factor analysis, the oblimin rotation for psychological contract**

<table>
<thead>
<tr>
<th>Item</th>
<th>Transactional contract</th>
<th>Relational contract</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I do this job just for the money.</td>
<td>.64</td>
<td></td>
</tr>
<tr>
<td>2. I prefer to work a strictly defined set of working hours.</td>
<td>.51</td>
<td></td>
</tr>
<tr>
<td>3. I do not identify with the organization’s goals.</td>
<td>.53</td>
<td></td>
</tr>
<tr>
<td>4. It is important not to get too involved in your job.</td>
<td>.68</td>
<td></td>
</tr>
<tr>
<td>5. I expect to be paid for any overtime I do.</td>
<td>.50</td>
<td></td>
</tr>
<tr>
<td>6. I come to work purely to get the job done.</td>
<td>.86</td>
<td></td>
</tr>
<tr>
<td>7. My long-term future does not lie with this Organization.</td>
<td>.47</td>
<td></td>
</tr>
<tr>
<td>8. My loyalty to the organization is contract specific.</td>
<td>.59</td>
<td></td>
</tr>
<tr>
<td>9. I only carry out what is necessary to get the job done.</td>
<td>.87</td>
<td></td>
</tr>
<tr>
<td>10. It is important not to get too attached to your place of work.</td>
<td>.88</td>
<td></td>
</tr>
<tr>
<td>11. I work to achieve the purely short-term goals of my job.</td>
<td>.52</td>
<td></td>
</tr>
<tr>
<td>12. My commitment to this organization is defined by my contract.</td>
<td>.46</td>
<td></td>
</tr>
<tr>
<td>13. My long-term future lies within this organization.</td>
<td>.74</td>
<td></td>
</tr>
<tr>
<td>14. I will work for this company indefinitely.</td>
<td>.81</td>
<td></td>
</tr>
<tr>
<td>15. My job means more to me than just a means of paying the bills.</td>
<td>.53</td>
<td></td>
</tr>
<tr>
<td>16. It is important to be flexible and to work irregular hours if necessary.</td>
<td>.66</td>
<td></td>
</tr>
<tr>
<td>17. I am heavily involved in my place of work.</td>
<td>.68</td>
<td></td>
</tr>
<tr>
<td>18. I intend to stay in this job for a long time (i.e., over 2 to 3 years).</td>
<td>.89</td>
<td></td>
</tr>
<tr>
<td>19. As long as I reach the targets specified in my job, I am satisfied.</td>
<td>.85</td>
<td></td>
</tr>
<tr>
<td>20. I work only the hours set out in my contract and no more.</td>
<td>.84</td>
<td></td>
</tr>
<tr>
<td>21. I expect to develop my skills (via training) in this company.</td>
<td>.66</td>
<td></td>
</tr>
<tr>
<td>22. I expect to gain promotion in this company with a length of service and effort to achieve goals.</td>
<td>.45</td>
<td></td>
</tr>
<tr>
<td>23. I expect to grow in this organization.</td>
<td>.76</td>
<td></td>
</tr>
<tr>
<td>24. To me working for this organization is like being a member of a family.</td>
<td>.58</td>
<td></td>
</tr>
<tr>
<td>25. I go out of my way for colleagues whom I will call on at a later date to return the favor.</td>
<td>.56</td>
<td></td>
</tr>
<tr>
<td>26. My job means more to me than just a means of paying the bills.</td>
<td>.51</td>
<td></td>
</tr>
<tr>
<td>27. I feel this company reciprocates the effort put in by its employees.</td>
<td>.53</td>
<td></td>
</tr>
<tr>
<td>28. The organization develops-rewards employees who work hard and exert themselves.</td>
<td>.75</td>
<td></td>
</tr>
</tbody>
</table>
29. I am motivated to contribute 100% to this company in return for future employment benefits.
30. I have a reasonable chance of promotion if I work hard.
31. My career path in the organization is clearly mapped out.
32. I feel part of a team in this organization.
33. This job is a stepping stone in my career development.

Table 7: Principal axis factor analysis, the oblimin rotation for psychological contract breach and psychological contract violation

<table>
<thead>
<tr>
<th>Item</th>
<th>Factor Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Contract Breach</td>
</tr>
<tr>
<td>1. Almost all the promises made by my employer during recruitment have been kept so far.</td>
<td>.53</td>
</tr>
<tr>
<td>2. I feel that my employer has come through in fulfilling the promises made to me when I was hired.</td>
<td>.76</td>
</tr>
<tr>
<td>3. So far my employer has done an excellent job of fulfilling its promises to me.</td>
<td>.71</td>
</tr>
<tr>
<td>4. I have not received everything promised to me in exchange for my contribution.</td>
<td>.78</td>
</tr>
<tr>
<td>5. My employer has broken many of its promises to me even though I've upheld my side of the deal.</td>
<td>.73</td>
</tr>
<tr>
<td>6. I feel a great deal of anger toward my organization.</td>
<td>.67</td>
</tr>
<tr>
<td>7. I feel betrayed by my organization.</td>
<td>.79</td>
</tr>
<tr>
<td>8. I feel that my organization has violated the contract between us.</td>
<td>.72</td>
</tr>
<tr>
<td>9. I feel extremely frustrated by how I have been treated by my organization.</td>
<td>.75</td>
</tr>
</tbody>
</table>

Table 8: Principal axis factor analysis, the oblimin rotation for organizational health

<table>
<thead>
<tr>
<th>Item</th>
<th>Factor Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Integrity</td>
</tr>
<tr>
<td>1. Managers are protected from the unreasonable community and parental demands.</td>
<td>.56</td>
</tr>
<tr>
<td>2. The organization is vulnerable to outside pressures.</td>
<td>.80</td>
</tr>
<tr>
<td>3. A few managers can change organization policy.</td>
<td>.83</td>
</tr>
<tr>
<td>4. The principal gets what he or she wants from superiors.</td>
<td>.51</td>
</tr>
<tr>
<td>5. The principal is able to work well with the superintendent.</td>
<td>.65</td>
</tr>
<tr>
<td>6. The principal is impeded by superiors.</td>
<td>.49</td>
</tr>
<tr>
<td>7. The principal is friendly and approachable.</td>
<td>.83</td>
</tr>
<tr>
<td>8. The principal treats all members as his or her equal.</td>
<td>.78</td>
</tr>
<tr>
<td>9. The principal puts suggestions made by the members into operation.</td>
<td>.70</td>
</tr>
<tr>
<td>10. The principal makes his or her attitudes clear to the organization.</td>
<td></td>
</tr>
<tr>
<td>11. The principal lets members know what is expected of them.</td>
<td>.64</td>
</tr>
<tr>
<td>12. The principal maintains definite standards of performance.</td>
<td>.84</td>
</tr>
<tr>
<td>13. Extra materials are available if</td>
<td></td>
</tr>
<tr>
<td>Item</td>
<td>Factor Loadings</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>1. Purposely wasted your employer’s materials/supplies.</td>
<td>.76</td>
</tr>
<tr>
<td>2. Purposely damaged a piece of equipment or property.</td>
<td>.89</td>
</tr>
<tr>
<td>3. Purposely dirtied or littered your place of work.</td>
<td>.81</td>
</tr>
<tr>
<td>4. Came to work late without permission.</td>
<td>.55</td>
</tr>
<tr>
<td>5. Stayed home from work and said you were sick when you were not.</td>
<td>.76</td>
</tr>
<tr>
<td>6. Taken a longer break than you were allowed to take.</td>
<td>.48</td>
</tr>
<tr>
<td>7. Left work earlier than you were allowed to.</td>
<td>.87</td>
</tr>
<tr>
<td>8. Purposely did your work incorrectly.</td>
<td>.77</td>
</tr>
<tr>
<td>9. Purposely worked slowly when things needed to get done.</td>
<td>.56</td>
</tr>
<tr>
<td>10. Purposely failed to follow instructions.</td>
<td>.81</td>
</tr>
<tr>
<td>11. Stolen something belonging to your employer.</td>
<td>.92</td>
</tr>
<tr>
<td>12. Took supplies or tools home without permission.</td>
<td>.75</td>
</tr>
<tr>
<td>13. Put in to be paid for more hours than you worked.</td>
<td>.59</td>
</tr>
<tr>
<td>14. Took money from your employer without permission.</td>
<td>.83</td>
</tr>
<tr>
<td>15. Stole something belonging to someone at work.</td>
<td>.87</td>
</tr>
<tr>
<td>16. Told people outside the job what a lousy place you work for.</td>
<td>.75</td>
</tr>
<tr>
<td>17. Started or continued a damaging or harmful rumor at work.</td>
<td>.49</td>
</tr>
<tr>
<td>18. Been nasty or rude to a client or customer.</td>
<td>.71</td>
</tr>
<tr>
<td>19. Insulted someone about their job performance.</td>
<td>.59</td>
</tr>
<tr>
<td>20. Made fun of someone’s personal life.</td>
<td>.61</td>
</tr>
<tr>
<td>21. Ignored someone at work.</td>
<td>.82</td>
</tr>
<tr>
<td>22. Blamed someone at work for the error you made.</td>
<td>.75</td>
</tr>
<tr>
<td>23. Started an argument with someone at work.</td>
<td>.57</td>
</tr>
<tr>
<td>24. Verbally abused someone at work.</td>
<td>.73</td>
</tr>
<tr>
<td>25. Made an obscene gesture (the Wnger) to someone</td>
<td>.90</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>at work.</td>
<td></td>
</tr>
<tr>
<td>26. Threatened someone at work with violence.</td>
<td>.54</td>
</tr>
<tr>
<td>27. Threatened someone at work, but not physically.</td>
<td>.73</td>
</tr>
<tr>
<td>28. Said something obscene to someone at work to make them feel bad.</td>
<td>.93</td>
</tr>
<tr>
<td>29. Did something to make someone at work look bad.</td>
<td>.58</td>
</tr>
<tr>
<td>30. Played a mean prank to embarrass someone at work.</td>
<td>.61</td>
</tr>
<tr>
<td>31. Looked at someone at work’s private mail/property without permission.</td>
<td>.87</td>
</tr>
<tr>
<td>32. Hit or pushed someone at work.</td>
<td>.80</td>
</tr>
<tr>
<td>33. Insulted or made fun of someone at work.</td>
<td>.56</td>
</tr>
</tbody>
</table>
Impact of NPA on Asset Quality of Banks-A Study on Perception by Bankers

Dr. Jagannath Kukkudi
Asst. Professor & Head, Dept. of Commerce & Mgt.
Govt. First Grade College KALAGI-585 312 Dist: Kalaburagi

Md. Yunus
Asst. Professor & Head, Dept. of History. Govt. First
Grade College KALAGI-585 312 Dist: Kalaburagi.

Abstract
The Indian banking industry has been suffering from a huge number of nonperforming loans, and the loan asset quality has been deteriorated over the years. This has led to significant capital erosion of many banks in India. The surge in corporate defaults leading to an enormous rise in nonperforming loan assets has been impairing the performance of Indian banking industry in particular and economic growth in general. Hence, it is intuitive to ask what are the determinants of poor asset quality of Indian banks. To find the reason for this question, using a sample of 47 commercial banks over a sample period of 2002 to 2017 and our study examines the bank, industry, and macroeconomic-specific determinants of asset quality of Indian banks. Our empirical analysis also accommodates the impact of different ownership structures (public and private sector) and the impact of financial crisis while analysing the determinants of poor asset quality of Indian commercial banks. Results reveal that bank-industry and macroeconomic-specific factors are responsible for the growing nonperforming loan assets of Indian commercial banks. The results are qualitatively similar across different ownership structures. The significant contribution of the study will be giving suggestions on improving asset quality of banks in India. It will throw new insights on effective credit management by banks.

Key Word: Non performing Asset, Macroeconomics Asset Quality Capital Erosion

Introduction
Non-Performing Assets (NPA) is defined as a credit facility in respect of which the interest and/or instalment is due for a period of 90 days. In simple NPA means any asset which ceases to generate any income to the banks. Based on the period, NPA may be classified as substandard assets, doubtful assets and loss assets. The volume of NPA of a bank is an indicator of banks efficiency in credit risk management and resource allocation. The Reserve Bank of India, in its reports pointed out that the NPAs still pose a significant threat to the banking sector. Consequences of NPA are manifold such as reduction in interest income, increased provisions, strained profitability, inability to meet rising cost, stresses on Net Interest Margin (NIM) bringing down competitiveness, gradual depletion of capital and obstacles in capital augmentation. In India, the banks have witnessed a manifold hike in their Gross NPA (GNPA) from 2008 to 2017. The Gross advances of banks has increased from Rs. 2503431 crore to Rs. 8476702 crore and the GNPA increased from Rs. 56606 to Rs. 790268 crores during this periods (Reserve Bank of India, 2018). A surge in bad loans is majorly attribute to sluggish domestic as well as global economic growth, which in turn discouraged companies to invest in new projects and to repay their loans and interest to the banks. Increased financial deepening, increased competition, and lower volume of NPAs in the pre-crisis period, rapid product innovations, infrastructure, farm credit and retail sectors lead to aggressive credit expansion by banks in the aftermath of the crisis. This credit expansion in turn opened the door for fresh NPAs in the banks. The withdrawal of funds by foreign investors and slothful industrial growth, also added to the NPA woes of the banks.

Factors Contributing to Non-Performing Assets
The Following are the factors are contributing for increased NPAs in Indian Commercial Banks

➢ Categorization of the amount for reconstruction to an undertaking of new projects and also for helping associated matters.
➢ Less branch expansion, vain supervision, worried labor relations, low technology, out dated tools and scientific drawbacks.
➢ Lack of power, a price increase of velocity, natural calamities leading to over dues.
➢ Government schemes like changes in excise taxes, poor credit, priority sector lending and outdated legal systems.
➢ Willful defaulters, siphoning off funds, fraud, and misuse by promoters and director’s arguments.
➢ Barriers in finalization of action packages by the BIFR.
The lack of proper attention limits, poor industry management, short financial investigation of borrowers.

Needless reliance on security, the absence of record action by banks, fewer manage on loan records.

Insufficient asset classification and the loss of loans are provisioning standards.

Less matched connection between the financial institutions and commercial banks, these are providing long-term needs of industry and to ill-treatment of the funds.

**Objectives of the Study**

The Following are objectives set for the present study

- To study the trends in the NPA of banks in India
- To examine the bankers’ perception on the reasons of NPA.
- To Know the impact NPA on asset quality of Banks
- To suggest measures for managing Non Performing Assets.

**Methodology**

The study is based on both primary data and secondary source of data. The Primary data on the reasons and consequences of NPA were collected from the executives (management) representing all the three levels of management viz., lower level, middle level and senior level. The total sample size is 60 selected on random method which were divided in to three levels. This was helpful for better understanding of asset quality perception of bankers at various levels of management.10 senior level employees, 40 middle level employees and 10 lower level employees were chosen to collect their opinion. While choosing the respondents much care is taken to ensure that they have adequate knowledge of credit management. The data were analyzed with the help of statistical tools such as percentages, growth rates, mean & standard deviation to draw conclusion. Secondary data is collected for a period of 16 years from 2002 to 2017 for quantitative analysis. In order to support the findings of the primary study, secondary data were also used for the above mentioned period. The secondary data was collected from RBI publications, annual reports of banks and statements from different banks.

**Data Analysis and interpretation**

Trends in NPA of banks and the operational efficiency of bank is determined by the volume of NPA of the bank. So the study set its one of its objectives as to know the trend in the NPA of banks in India. The details of the trends in banks along with its percentage to totals are depicted in the following Table-1.

Table –I Group-wise GNPA of Indian Banks (Rs in Billion)

<table>
<thead>
<tr>
<th>Year</th>
<th>PSBs</th>
<th>OPBs</th>
<th>NPSBs</th>
<th>FBs</th>
<th>All Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>GNPA %</td>
<td>GNPA %</td>
<td>GNPA %</td>
<td>GNPA %</td>
<td>All Banks</td>
</tr>
<tr>
<td>2002</td>
<td>565</td>
<td>79.6</td>
<td>46</td>
<td>6.5</td>
<td>70</td>
</tr>
<tr>
<td>2003</td>
<td>541</td>
<td>75.4</td>
<td>43</td>
<td>6.2</td>
<td>75</td>
</tr>
<tr>
<td>2004</td>
<td>515</td>
<td>75.4</td>
<td>44</td>
<td>6.8</td>
<td>60</td>
</tr>
<tr>
<td>2005</td>
<td>484</td>
<td>81.1</td>
<td>42</td>
<td>7.2</td>
<td>46</td>
</tr>
<tr>
<td>2006</td>
<td>414</td>
<td>80.8</td>
<td>37</td>
<td>7.3</td>
<td>40</td>
</tr>
<tr>
<td>2007</td>
<td>390</td>
<td>76.6</td>
<td>30</td>
<td>5.9</td>
<td>63</td>
</tr>
<tr>
<td>2008</td>
<td>405</td>
<td>71.1</td>
<td>26</td>
<td>4.6</td>
<td>104</td>
</tr>
<tr>
<td>2009</td>
<td>450</td>
<td>64.5</td>
<td>31</td>
<td>4.6</td>
<td>139</td>
</tr>
<tr>
<td>2010</td>
<td>599</td>
<td>70.8</td>
<td>36</td>
<td>4.3</td>
<td>140</td>
</tr>
<tr>
<td>2011</td>
<td>746</td>
<td>76.3</td>
<td>37</td>
<td>3.8</td>
<td>145</td>
</tr>
<tr>
<td>2012</td>
<td>1125</td>
<td>82.6</td>
<td>42</td>
<td>3.0</td>
<td>143</td>
</tr>
<tr>
<td>2013</td>
<td>1645</td>
<td>84.8</td>
<td>52</td>
<td>2.8</td>
<td>156</td>
</tr>
<tr>
<td>2014</td>
<td>2273</td>
<td>86.2</td>
<td>60</td>
<td>2.2</td>
<td>183</td>
</tr>
</tbody>
</table>
The above table shows the group wise GNPAAs of Indian Commercial banks from 2002 to 2017. Public sector banks having the highest share of GNPAAs as compared to the other banks in India. The share PSBs in GNPA in total had exceeded 80% in half the study period and it was more than 70% in other years of the study period. The share of GNPA of New private sector banks and foreign banks had increased by 12.5% and 6.7% respectively.

Table 2

<table>
<thead>
<tr>
<th>Bankers Perception Towards Reasons for NPAs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sl.No</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5</td>
</tr>
<tr>
<td>6</td>
</tr>
<tr>
<td>7</td>
</tr>
</tbody>
</table>

Source: Primary Source

The quality of the asset is directly linked and more important in assessing the operational efficiency of banks. The RBI and GOI has introduced many policies to get out of the problem of NPA and to improve the quality of asset. An attempt is also made to know the perception of bankers on these aspects. Top level management opined that willful default and diversion of funds for the other purposes by customers is the main cause for NPA in banks and middle level management also of the same opinion. But lower level management focused on lack of credit appraisal by bank is main reason for NPA.

Table 3

<table>
<thead>
<tr>
<th>Sector-wise Contribution of NPAs</th>
<th>Sector</th>
<th>No of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Primary Sector</td>
<td>10</td>
<td>31.20</td>
</tr>
<tr>
<td></td>
<td>Non-Primary Sector</td>
<td>40</td>
<td>9.30</td>
</tr>
<tr>
<td></td>
<td>Both Primary &amp; Non-Primary</td>
<td>10</td>
<td>59.30</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary

The attempt is also made to collect opinion of respondents on the composition of sector wise contribution of NPA showed that both primary sector and non primary sector contributes to NPA of the banks. 31% of the respondents stated that priority sector lending result major contribution for NPA followed by non-priority sector i.e 9%.

Table 4

<table>
<thead>
<tr>
<th>Importance of Various Reasons for NPAs</th>
<th>SL.No</th>
<th>Mean</th>
<th>S.D</th>
<th>Mean % Score</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Problems in Project Implementation due to time overrun</td>
<td>1</td>
<td>3.26</td>
<td>1.07</td>
<td>66</td>
<td>Not Signi.</td>
</tr>
<tr>
<td>Delay in Sanction/ settlement of dues/ Subsidies</td>
<td>2</td>
<td>3.80</td>
<td>0.71</td>
<td>76</td>
<td>Significant</td>
</tr>
<tr>
<td>Wilfull default</td>
<td>3</td>
<td>4.25</td>
<td>0.75</td>
<td>85</td>
<td>Significant</td>
</tr>
</tbody>
</table>
The above table reveals the various reasons for NPA in banks. Delay in sanction, willful default by customer (Mean score 85%), improper technology, feasibility studies and changes in government policies are significant influencing in rising the NPA of banks. In case of problems in project implementation due to time over and cost overrun, the standard deviation calculated is 1.07 of banks which is insignificant.

**Table -5**

<table>
<thead>
<tr>
<th>Impact of NPAs</th>
<th>Top Level Average</th>
<th>Top Level Rank</th>
<th>Middle Level Average</th>
<th>Middle Level Rank</th>
<th>Lower Level Average</th>
<th>Lower Level Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Erosion of Profit</td>
<td>5.45</td>
<td>1</td>
<td>5.45</td>
<td>2</td>
<td>5.78</td>
<td>1</td>
</tr>
<tr>
<td>Increased Provisioning</td>
<td>5.45</td>
<td>1</td>
<td>5.52</td>
<td>1</td>
<td>5.10</td>
<td>2</td>
</tr>
<tr>
<td>High Intermediation Cost</td>
<td>3.83</td>
<td>3</td>
<td>3.48</td>
<td>3</td>
<td>2.71</td>
<td>4</td>
</tr>
<tr>
<td>Wafer thin Margin</td>
<td>1.5</td>
<td>5</td>
<td>3.60</td>
<td>4</td>
<td>3.42</td>
<td>3</td>
</tr>
<tr>
<td>Affects the Reputation</td>
<td>3.97</td>
<td>2</td>
<td>2.69</td>
<td>5</td>
<td>2.60</td>
<td>5</td>
</tr>
<tr>
<td>More Market Borrowings</td>
<td>2.38</td>
<td>4</td>
<td>1.89</td>
<td>6</td>
<td>1.88</td>
<td>6</td>
</tr>
</tbody>
</table>

Source : Primary Data

It can be seen from the above table that the top level management and lower level management have given first rank to impact of NPA on profit of the bank but middle level management have given first rank of impact of NPA on provisions. The opinion of ranking by middle level and lower level are more or less similar.

**Suggestions**

- Through ‘Insolvency and Bankruptcy Code (IBC)’, 2016 banks are either reviving the companies or liquidating them to solve NPAs issue.
- The immediate solution is to sell Nonperforming assets. From April 2017, banks are selling more NPAs.
- Among all defaulters, the top 20 companies created nearly Rs. 1.54 lakh crore NPAs. If banks concentrate on these major defaulters, government may not have to rescue banks.
- Banks should thoroughly inspect the customers they are giving loans to. Loans to bad customers will lead to lack of money for good investments.
- It’s better to display the defaulters’ name list publicly. This will cause fear and acts as a deterrent.
- After granting loan, banks should observe the capacity of the customers continuously and should be able to assess whether it is about to bankrupt. In this way, banks can sell the assets before the loans become NPA.
- Creating ‘bad bank and transferring NPAs to it. In this way NPAs will be cleared for banks on papers. This method is useful to resolve the stress in the banking system.

**Conclusion**

The analysis clearly found that over the years there is increase in the NPA of banks. While collecting the opinion of bankers it is understood that they are severely affected with the growing NPA. They pointed out that though NPA arise due to various internal and external factors, wilful default often leads to more NPA. They conceded that NPAs pose serious threat to the profitability and goodwill of the bank. They expressed the hope that ongoing measures such as professionalization of the credit department, introduction of Insolvency and Bankruptcy Code, transparency in credit reporting etc., will improve the asset quality of banks in the long run.
NPAs situations are the very sole subject of banking sector major concerns and other non-banking intermediaries also. The breakdown of the Indian banking system may have an unpleasant impact on other sectors. However, it is an urgent necessary condition to development of banking system in India and it very necessary step to reducing financial chaos and suggest appropriate steps to resolving NPAs problems, and to building a healthy recovery for loans and investors in this issues banking sector should carry on their functioning without stress. The current study pointed that, the level of NPAs in public and private sector as well as foreign banks in India. The present paper is based on the secondary data collected from the annual reports from selected banks. It is unnecessary to mention, that a durable solution to the problem of NPAs can be achieved only with proper credit assessment and risk management instrument. In a situation of liquidity, the interest of the banking system to increase the credits may compromise on asset quality, raising concern about their adverse selection in addition to the stock of NPAs. It is very needful that the banking system is to be equipped with suitable norms to minimize the risk, if not completely to avoid the difficulties of NPAs. The responsibility for comprising factors leading to NPAs rests with banks themselves. It is one of the needy steps to a restructuring of the bank or financial organization and improvement in financial deepening and modernization of appropriate skills for up gradation of credit wordiness and one more thing is staff efficiency, these are a most important thing to solve the present willful defaulter’s system in India and world too.

References
A Study of Perspective of Human Resource Executive for Application of Human Resource Accounting In Hotels in Goa State

Dr. Sunil Subhash Patil
Assistant Professor Department of Commerce & Management
D.A.V. Velankar College of Commerce Solapur Dayanand Nagar, Raviwar Peth, Dist-Solapur

Abstract

The present paper focuses on human resource accounting supports decision making in hotel industries. Employees are the most important assets of a venture and its accomplishment or breakdown depends on their qualifications and performance. The current accounting structure is not able to provide the actual value of employee capabilities and knowledge. This ultimately affects prospect investments of a company, as each year the cost on human resource development and recruitment increases. Human resource accounting is a direct part of the social accounting and aims to provide information on the evaluation of one of the most vital components of the organization, specifically human capital. Human resource thus requires the necessary attention in order to make managerial decisions. This paper investigates the impact of investment in human resource training and development on employees' effectiveness in managerial decision making.

Keywords: Human, Resource, Decision, Accounting, Managerial, Success, Prosperity.

Introduction:

Various attempts have made to evaluate the human resource long back. The concept dates back to late 17th century when Sir William Petty (1623-1687) an economist attempted for the first time to estimate the value of population of England in 1981 he regarded labour as the father of wealth in the sense of generator of wealth. He was of the opinion that the labour should be considered while estimation the wealth of any nation by capitalizing the wage bill in perpetuity at the market interest rate.

The success of any organization is contributed by physical, financial and human resource however the contribution of human resource is not truly recognized by traditional accounts in the present competitive world, in order to make the business to motivate the human resource which in turn will motivate other resource.

India has made substantial progress in the industrial sector; a survey of literature on human resource accounting (HRA) shows that through the pre 1960 has witnessed less attention by the experts on this subject, the past 1960 has been experiencing a good number of attempts to assess the value of human resource of the business. Effort made in the form of suggestion that human assets should get status at par with physical assets. The traditional accounting practices consider human resource as an item of expense (just like any other revenue expenditure) and not an asset. Therefore only physical and monetary assets are included in financial statement thus by expensing such a resource the matching concept and by not disclosing the human resource as an asset the convention of disclosure is violated by financial accounts.

According to Milost1 observation in his survey on human resource accounting majority of the respondents did not believe that the human resource could be regarded as assets on the criteria of ownership.

Varma2 states that the absence of human resource as an asset in the balance sheet violates the accrual principles, discards matching principles, defies the principle of disclosure, and underrates the firm’s net worth current income and thereby not reflecting the true and fair view of the organization.

Physical resource can be disposed off because of their stored value but man resource cannot be disposed off as they are not owned by the organization. These resources can be taken by other concerns because of their mental and technical capabilities but original organization gets nothing for them. This does not mean that human resource are different from other assets and shows not to be valued they are more valuable than any other assets and should be valued properly and shown in the balance sheet and other financial statement of the business enterprise.
Human Resource as an Asset

People are different from expense items their goals, values and perceptions to be taken into account to build an efficient operating system however human resource to be classified as asset must fulfill certain criteria of conventional assets like

- Its value to be measurable
- It should possess future service potentials
- It should be owned by organization
- It should be acquired through transaction.

Review of literature:

A.B. Arekar, (December 2005), in his Ph.D thesis entitled ‘A Valuation Model of Human Resource and its Operationalization in Selected Industries’ he has focuses on the valuation as well as the performance of individuals. He considered the employee’s performance in term of abilities and skills of a person. He expected the management can operate the model as a system. He also expected that the operation of such model will help the management of a manufacturing unit to monitor the human resource as an asset for decision making. He finds out the conceptual model based on the contribution of management personnel and organization by taking the manufacturing units. The model is useful for the organization to evaluate the human resource entirely based on the contribution of the employees. His model not focuses on valuation but it helps to the management to evaluate periodically and to take remedial steps to improve the performance of both individuals as well as the organizations.³

Shri Arvind S Luhar, (December 2002), in his Ph.D thesis entitled ‘Human Resource Accounting its Application in Selected Industries An Analytical Study’ he assessed the structure of human resources in organization. The pattern, in which organization maintain their Human resource stock record, amount of HRD expenditure incurred to train their employees, problem relating to current HRA system. Applying Lev & Schwartz model, researcher contributed various categories to total value determined human resources. He finds out the lack in implementing of HR Model for the valuation. He also found that performance of HRA was not satisfactory and its system suffers from many limitations like lack in follow up of accounting standards in HRA account keeping.⁴

Roland Almqquist & Johan Henningesson, (2009), in his research article entitled, ‘When capital market actors reduce the complexity of corporate personnel and work environment information’ they explore how capital market actors deal with information on personnel and work environment, they argues that the ambivalence and disinterest shown by capital market actors concerning information on personnel and work environment could be better understood by referring to how social forces influence capital market actors when they reduce the complexity of such information.⁵

Dr. Sumanta Dutta, (March 20, 2008), in his research article entitled ‘Human Resource Accounting – A Strategic Use of Lev & Schwartz Model’. Reflected the way of valuation of human resources, how valuation of such asset are related with other financial variables for financial reporting purpose. The conclusions drawn are Valuation of human resource is still in a development stage no model of accounting is accepted by the accounting bodies all over the world at the same time, he mentioned that ‘however still we find some application of Lev & Schwartz model in most public sector units and IT based sector.’⁶

Baruch Lev and Aba Schwartz, (January 1971), in their article entitled ‘On the use of the economic concept of human capital in financial statement’; they provide a practical measurement procedure which answered specifically the possibility of using the economic concept and measurement of human capital. They find employees are most important assets, and the Asset serves the earning to the firm.⁷

R. Lee Brummet, Eric .G. flamholtz and William. C. Pyle, (April 1968), in their research article entitled, ‘Human Resource Measurement - A Challenge for Accountants’ focused human resource as an valuable assets and it has to be shown in financial statement whether it is decreased, increased or remain constant, what are the returns. They have found that as corporate managers make expenditure which they justify as investment in human resource accountants reflecting them as immediate changes to income without considering the timing of expected benefits.⁸
Need of the study:

An organization is known by the people it is comprised of both the survival and development of any organization depends upon the quality of its personnel. To reach the innovation frontiers of business, human resources of superior caliber and undertaking are necessary such human resource are essentially an important asset of top management of firm for decision making. As such the title of the study is “A Study of Perspective of Human Resource Executive for Application of Human Resource Accounting in Hotels in Goa State”

Significance and Scope of the Study:

In the 21st century, accounting professional has to be prepared to meet the challenges of fast changing global environment Accountancy may well concede the theoretical validity of the organizing human capital as an asset for decision making and financial reporting but find a major stumbling block in the need for objectivity as the first certain to an acceptable method of measuring the value of human capital.

The present study will focus on the human resource accounting as well as the performance of the individuals employee performance in turn depends the abilities and skills of a person under consideration. It is expected that the human resource accounting will help for managing activities in following ways

- To increase the morale and motivate every employee.
- To evaluate regularly the performance of the each individual in an organization.
- To monitor the human resource as an asset for decision making.

Objectives of the study:

1. To study the theoretical background and study the review of literature of human resource accounting.
2. To study the significance of human resource accounting in managerial decision making.
3. To study the views of human resource executives regarding the application of human resource accounting in hotels.

Hypothesis of the study:

Null Hypothesis
\[ H_0 : \mu_1 = \mu_2 \] : There is no significant relationship between HRA and decision making in hotels in Goa.

Alternative Hypothesis
\[ H_1 : \mu_1 \neq \mu_2 \] : There is significant relationship between HRA and decision making in hotels in Goa.

Research Methodology of the Study:

1. Area Selected
   For the purpose of research the researcher has selected Goa state of India. Since the Goa is tourist destination and largest growing tourism industry in India. Goa compiled different categories of hotels, resorts and holiday destinations. Goa is one of the fastest rising destinations in India with nearly half a million tourist per year, Goa is the state where both private sector hotels and public sector hotels are operating in different tourist destination spots of the state.

2. Type of Research
   Exploratory Research: Investigation into a problem or situation which provides insights to the researcher. The research is meant to provide details where a small amount of information exists for the purpose of gaining information.

3. Research Approach
   Survey Study Method

4. Sampling Size
   12 Hotels and 24 HR Executives

5. Sampling Procedure
   Purposive Convenience Sampling

6. Sampling Units
   06 Public Hotels and 06 Private Hotels

7. Period of the Study
   From April 2013 to May 2013
8. Selection of Sample

The Goa state has been divided into two districts: North Goa and South Goa with headquarters at Panjim and Margao respectively, and six divisions comprises 11 Talukas. For the purpose of the study, famous private star hotels 6 will be considered and public hotels (GTDC) Out of 12 hotels 6 will be considered.

9. Sampling Design

<table>
<thead>
<tr>
<th>District</th>
<th>Sector</th>
<th>Hotel</th>
<th>HR executive</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Goa</td>
<td>Public</td>
<td>Panjim Residency</td>
<td>02</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mapusa Residency</td>
<td>02</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Calangute Residency</td>
<td>02</td>
</tr>
<tr>
<td></td>
<td>Private</td>
<td>Hotel Vista Do Rio</td>
<td>02</td>
</tr>
<tr>
<td></td>
<td></td>
<td>The Taj Holiday Village</td>
<td>02</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Hotel Mandavi</td>
<td>02</td>
</tr>
<tr>
<td>South Goa</td>
<td>Public</td>
<td>Margao Residency</td>
<td>02</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Vasco Residency</td>
<td>02</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Colva Residency</td>
<td>02</td>
</tr>
<tr>
<td></td>
<td>Private</td>
<td>Leela Palace Goa</td>
<td>02</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Hotel Silver Sand</td>
<td>02</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Heritage Village Club</td>
<td>02</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>12</td>
</tr>
</tbody>
</table>

Source: Self Generated (March 2013)

Data Source:

Primary source- the primary data is collected by arranging extensive field work, for these purpose questionnaires of selected question is prepared and distributed among the different HR Executives of hotel industries.

Secondary source- In order to carry out study secondary sources like annual progress reports of the Hotels. Training expenditure report of the Hotels, reference books, research papers available from the Municipal library, University library, Magazines, Journals, Newspapers, Internet and Website of the Hotels are considered.

Data Analysis is made in the Following way:

The collected data has been exposed to different statistical techniques like Likert’s summated and Semantic differential scale to measure attitude of individual or group to particular situation, Percentage and Mean. The mean score of each statement was obtained and converted into percentile value, in order to obtain clear and easy understandable picture of the level of agreement for each statement, from every categories of sample respondents. According to the values obtained from the mean score/percentile values the following rankings were given. For each variable whatever the mean score/percentile values are obtained rankings are given and interpretation is made accordingly.

<table>
<thead>
<tr>
<th>Variables Ranking</th>
<th>Sr.No</th>
<th>Mean Score</th>
<th>Percentile Value</th>
<th>Rankings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>5.00 – 4.75</td>
<td>100.00 – 95.00</td>
<td>Perfect</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>4.74 – 4.25</td>
<td>94.80 – 85.00</td>
<td>Excellent</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>4.24 – 3.75</td>
<td>84.80 – 75.00</td>
<td>Good</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>3.74 – 3.25</td>
<td>74.80 – 65.00</td>
<td>Standard</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>3.24 – 2.75</td>
<td>64.80 – 55.00</td>
<td>Poor</td>
</tr>
<tr>
<td></td>
<td>6</td>
<td>2.74 - &lt;</td>
<td>54.80 - &lt;</td>
<td>Fail</td>
</tr>
</tbody>
</table>
Analysis and Discussion

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Variables</th>
<th>Mean Score</th>
<th>%-tile Value</th>
<th>Ranking</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>HRA Supports measurements for budgeting human resource acquisition</td>
<td>3.49</td>
<td>69.75</td>
<td>Standard</td>
</tr>
<tr>
<td>2</td>
<td>HRA creates conditions to the best action of personnel</td>
<td>3.21</td>
<td>64.20</td>
<td>Poor</td>
</tr>
<tr>
<td>3</td>
<td>HRA helps in better reward administration</td>
<td>3.61</td>
<td>72.20</td>
<td>Standard</td>
</tr>
<tr>
<td>4</td>
<td>HRA helps in evaluation of performance of personnel</td>
<td>3.67</td>
<td>73.45</td>
<td>Standard</td>
</tr>
<tr>
<td>5</td>
<td>HRA highlights the loss due to turnover of employees</td>
<td>3.90</td>
<td>78.00</td>
<td>Good</td>
</tr>
<tr>
<td>6</td>
<td>HRA leads to segregation</td>
<td>3.49</td>
<td>69.80</td>
<td>Standard</td>
</tr>
<tr>
<td>7</td>
<td>HRA Supports in consumption of HR’s effectively &amp; efficiently</td>
<td>3.74</td>
<td>74.80</td>
<td>Standard</td>
</tr>
<tr>
<td>8</td>
<td>HRA Supports in providing estimate the cost of recruitment from outside &amp; from inside</td>
<td>3.90</td>
<td>78.00</td>
<td>Good</td>
</tr>
<tr>
<td>9</td>
<td>HRA Supports management in human resources protection</td>
<td>3.50</td>
<td>69.90</td>
<td>Standard</td>
</tr>
<tr>
<td>10</td>
<td>HRA Supports for delegation of authority</td>
<td>3.48</td>
<td>69.65</td>
<td>Standard</td>
</tr>
<tr>
<td>11</td>
<td>HRA Supports in competency identification</td>
<td>3.81</td>
<td>75.35</td>
<td>Good</td>
</tr>
<tr>
<td>12</td>
<td>HRA Supports in decision making</td>
<td>3.98</td>
<td>79.65</td>
<td>Good</td>
</tr>
<tr>
<td>13</td>
<td>HRA Supports in Human Resource Planning</td>
<td>3.94</td>
<td>78.70</td>
<td>Good</td>
</tr>
<tr>
<td>14</td>
<td>HRA Supports in Job allocation &amp; assignment</td>
<td>3.77</td>
<td>75.35</td>
<td>Good</td>
</tr>
<tr>
<td>15</td>
<td>HRA Supports in Job description &amp; specification</td>
<td>3.82</td>
<td>76.35</td>
<td>Good</td>
</tr>
<tr>
<td>16</td>
<td>HRA Supports in Performance Appraisal</td>
<td>3.82</td>
<td>76.45</td>
<td>Good</td>
</tr>
<tr>
<td>17</td>
<td>HRA Supports in Recruitment &amp; Selection</td>
<td>3.78</td>
<td>75.55</td>
<td>Good</td>
</tr>
<tr>
<td>18</td>
<td>HRA Supports in succession planning</td>
<td>3.42</td>
<td>68.40</td>
<td>Standard</td>
</tr>
<tr>
<td>19</td>
<td>HRA Supports in Task completion</td>
<td>3.30</td>
<td>65.95</td>
<td>Standard</td>
</tr>
<tr>
<td>20</td>
<td>HRA Supports in Training &amp; Development</td>
<td>3.68</td>
<td>73.65</td>
<td>Standard</td>
</tr>
<tr>
<td>Average</td>
<td></td>
<td>3.66</td>
<td>72.93</td>
<td>Standard</td>
</tr>
</tbody>
</table>

(Note: Average Mean Scores and Percentile Values of all 24 variables)

Null Hypothesis

$H_0 : \mu_1 = \mu_2$ : There is no significant relationship between HRA and decision making in hotels in Goa.

Alternative Hypothesis

$H_1 : \mu_1 \neq \mu_2$ : There is significant relationship between HRA and decision making in hotels in Goa.

Conclusion

With reference to the overall perspective of HR executive regarding the application of HRA for decision making in hotels. The total 20 variables are considered for analyzing the relationship of HRA and decision making. The average of all the 20 variables are considered, out of 20 variables 10 variables are ranking with standard, 09 variables are ranking with good and 01 variable ranking with poor. The overall average of 20 variables is mean score is 3.66 and percentile value is 72.93% with ranking standard. There is nominal relationship between HRA and decision making in hotels. The stated alternative hypothesis $H_1 : \mu_1 \neq \mu_2$ : There is significant relationship between HRA and decision making in hotels in Goa. Is Accepted whereas null hypothesis $H_0 : \mu_1 = \mu_2$ : There is no significant relationship between HRA and decision making in hotels in Goa. Is Rejected. Finally we can say that the output of HRA practice can be applied to take a multiplicity of decisions in the area of human resource administration. But the number of organizations that have adopted HRA practice in India is stumply as it is not obligatory for the Indian organizations to value human resources.
Suggestion

1. By applying the HRA the total investment on human resource can be calculated and cost on different HR practices can be controlled.

2. The different government and professional organization such as The International Accounting Standards Board (IASB), and the Accounting Standards Board (ASB) have not given the importance for HRA. So the Boards at the National and International levels should take the initiative in respect of formulation of specific accounting standard and suitable valuation models on the measurement and reporting of the value of HR.

References


5) Dr. Sumanta Dutta, (March 20, 2008), research article ‘Human Resource Accounting – A Strategic Use of Lev & Schwartz Model’.


Abstract

Mutual fund is form by pooling saving of investors in different securities having varying risk return relationship. Equity linked saving scheme is a type of mutual fund which provide tax benefit to investors under section 80 C of Income Tax Act 1961.

In this paper we are analysed the Performance of Selected Equity linked Saving Schemes of Indian Mutual Funds with special reference to banking Sector. The main objective of this paper is analysing the risk and return analysis of the selected mutual fund schemes and find out the suitable tax Saving schemes for the investors, so that they are able to realize their investment objectives. Mutual fund returns can be compared using Absolute Return with Bench mark, Annualised Return. Risk can be analyzed by finding out Standard Deviation. Risk Adjusted performance measures like Sharpe ratio are used for Risk- Return analysis, Treynor ratio is used to calculate the funds perform over and above risk-free rate of return. Jensen measure is used for finding out the level of systematic risk involved in the selected schemes. For the analysis of the paper five years data were collected by the researcher i.e., Jan 1st 2015 to 31st Dec 2019.

Key Words: ELSS, Risk, Return, suitable ELSS for Investor.

Introduction

An investment is the sacrifice of today’s consumption to gain profitable returns in the future. Therefore, the Investors are very cautious while making investment decision expects higher return at lower risk. The taxpaying investors Prefers to invest their money which provide them an opportunity to avail some tax exemption apart from other objectives of investment like better return, safety on their investment, liquidity etc. The investment in tax saving securities provide dual benefit of providing reasonable return as well as tax saving. There are various avenues are available in the financial market such as Fixed Deposit, Public Provident Fund (PPF), National Savings Certificate (NSC), Insurance, tax saving mutual funds etc which provides Tax relaxation. The tax saving mutual funds are known as Equity linked saving schemes (ELSS). These ELSS funds provides tax exemption of the income invested in them u/s 80(c) of Income Tax Act 1961 other than the attractive benefits of mutual fund investment higher returns at low risk, safety, minimum investment,professional management and Transparency etc. It also provides the small investors a mean of participation in the stock market that has neither the time, nor the money, nor perhaps the expertise to understand direct investment in equity successfully. The ELSS which has a lock in period of 3 years only.

Review Of Literature

Arun Prasad.P, Vijayakumar.L (2017) analyzed the impact of different demographic variables on the attitude of investors towards mutual funds. Apart from this, it also focused on the benefits delivered by mutual funds to investors. In this study respondents of different demographic profiles were surveyed. The study revealed that the majority of investors don’t have interest towards mutual fund investments.

B. Kishori, N. Bhagyasree(2016) in their study investigated the performance of open-ended, growth-oriented equity schemes of transition economy. The study revealed that 14 out of 30 mutual fund schemes had outperformed the benchmark return. The results also showed that some of the schemes had underperformed due to diversification problem. In the study, the Sharpe ratio was positive for all schemes which showed that funds were providing returns greater than risk free rate.

M Vetrivel S.C & LavanyaR.E. (2016) in their study of risk and return analysis in selected equity linked savings scheme in India It is found out that the past performance of the funds does not reflect in future. There are certain schemes that outperform than the benchmark index with positive risk return relation. Most of the schemes performed well in the initial period. The major parameters namely, liquidity, rate of return, tax benefits, high return, price, capital appreciation and market share play a vital role in investors buying decision.
They also found that ELSS funds which have over more than 20 years of its existence are still not been very popular with the retail investors as a tax saving investment option.

**Research Methodology**

**NAV Return:**

The following methodology is used for the study Fund return

The annual return for the sample schemes are calculated by using the following equation--.

\[
\text{NAV Return} = \frac{(\text{NAV}_t/\text{NAV}_{t-1})}{\text{NAV}_t-1}
\]

Where

- \( R_p \) = is the annual return on mutual fund portfolio for the period \( t \)
- \( \text{NAV}_t \) = net asset value for the \( (t) \) Period.,
- \( \text{NAV}_{t-1} \) = net asset value for the \( (t-1) \) Period.

**Beta**

Beta measures the systematic risk and shows how prices of securities respond to the market forces. It is calculated by relating the return on a security with return for the market. By convention, market will have beta 1.0. Mutual fund is said to be volatile, more volatile or less volatile. If beta is greater than 1 the stock is said to be riskier than market. If beta is less than 1, the indication is that stock is less risky in comparison to market. If beta is 1.0 then the risk is the same as that of the market. Negative beta is rare.

\[
\beta = \frac{\text{cov}(FR, BM)}{\text{var}(BM)}
\]

Where,

- \( FR \) = Fund Return,
- \( BM \) = Bench Mark

**Sharpe’s Performance Index**

It depends on total risk rate of the portfolio. Return of the security compared with risk free rate of return and the excess return of security is treated as premium or reward to the investor. The risk of the premium is calculated by comparing portfolio risk rate. If there is no premium Sharpe index shows negative value (-). In such a case the portfolio is not treated as efficient portfolio.

\[
\text{Sharpe’s ratio} = \frac{(R_P - R_f)/SD}{\text{Sharpe measure}}
\]

Where, \( Sp \) = Sharpe measure,

- \( R_p \) = return of the portfolio,
- \( R_f \) = risk free rate of return,
- \( Sd \) = portfolio standard deviation.

**Treynor Maasure** Developed by jack Treynor, this performance measure evaluates fund on the basis of treynor’s Index. This index is a ratio of return generated by the fund over and above risk free rate of return (generally taken to be the return on securities backed by the government, as there is no credit risk associated), during a given period and systematic risk associated with it (beta) symbolically, it can be represented as

\[
\text{Treynor’s Index} = \frac{(R_p - R_f)/\beta}{\text{Treynor’s Index}}
\]

Where,

- \( RI \) represents return of fund,
- \( Rf \) is risk free rate and \( \beta \) is beta of the fund.

**Objectives Of The Study**

1. To find-out the performance of Selected Equity Linked Saving Schemes.
2. To analyse the risk and return of selected bank sponsored mutual fund schemes.
3. To identify the suitable Equity Linked Saving Schemes among selected sponsored mutual fund schemes.

**IV. Data Analysis and Interpretation**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rp</th>
<th>Rm</th>
<th>Beta</th>
<th>SDp</th>
<th>SDm</th>
<th>Sharpe</th>
<th>Treynor</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>-0.31</td>
<td>2.47</td>
<td>-0.23</td>
<td>2.801</td>
<td>3.82</td>
<td>-0.13</td>
<td>1.68</td>
</tr>
<tr>
<td>2016</td>
<td>0.90</td>
<td>-0.47</td>
<td>-0.72</td>
<td>4.97</td>
<td>3.62</td>
<td>0.17</td>
<td>-1.16</td>
</tr>
</tbody>
</table>
From the above analysis it should be clear that there is an analysis of HDFC Long Term fund during the year from 2015 to 2019., here the returns of the selected scheme during the year 2019 (0.97) and also in the year 2016 (0.90) were received positive returns, rest of the years the funds were received negative returns. Here the fund was compared with the benchmark return i.e., NSE Nifty the fund was showing poor performance than the benchmark in the years 2015 and 2018. The un-Systematic risk was also highly volatile than the benchmark in the year 2018 and 2017. As per the Sharpe ratio the highest values of the fund indicate the positive performance of the selected schemes, here the positive performance was showing in the year 2017 (0.68), 2019 (0.24) and 2016(0.17).

**TABLE.2**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rp</th>
<th>Rm</th>
<th>Beta</th>
<th>SDp</th>
<th>SDm</th>
<th>Sharpe</th>
<th>Treynor</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>0.02</td>
<td>2.47</td>
<td>-0.26</td>
<td>3.557</td>
<td>3.82</td>
<td>-0.01</td>
<td>0.15</td>
</tr>
<tr>
<td>2016</td>
<td>-0.12</td>
<td>-0.47</td>
<td>-0.70</td>
<td>4.79</td>
<td>3.62</td>
<td>-0.04</td>
<td>0.25</td>
</tr>
<tr>
<td>2017</td>
<td>1.92</td>
<td>-0.02</td>
<td>0.09</td>
<td>2.82</td>
<td>4.29</td>
<td>0.66</td>
<td>17.68</td>
</tr>
<tr>
<td>2018</td>
<td>-0.39</td>
<td>1.66</td>
<td>0.21</td>
<td>4.38</td>
<td>2.78</td>
<td>-0.10</td>
<td>27.37</td>
</tr>
<tr>
<td>2019</td>
<td>0.57</td>
<td>0.50</td>
<td>-0.56</td>
<td>3.88</td>
<td>4.55</td>
<td>0.13</td>
<td>-0.96</td>
</tr>
</tbody>
</table>

Table. 2 reveals that the performance analysis of SBI Magnum Tax Gain during the period from 2015- to 2019. The higher return of the fund is in the year 2017 (1.92) and this was followed by the year 2019 (0.57) and 2015 (0.02). The benchmark was also higher returns than the selected fund i.e., 2015(2.47), (1.66) and 2019 (0.50) overall the benchmark showing good performance than the fund. The beta was highly volatile than the benchmark of Nifty. Here the Sharpe ratio of the scheme were revealed (0.66) in the year (2017) and later this was followed by the year 2019 (0.13). As per the Treynor ratio except 2019 remaining all the years the fund was showing positive performance.

**TABLE.3**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rp</th>
<th>Rm</th>
<th>Beta</th>
<th>SDp</th>
<th>SDm</th>
<th>Sharpe</th>
<th>Treynor</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>0.46</td>
<td>2.47</td>
<td>-0.23</td>
<td>2.792</td>
<td>3.82</td>
<td>0.15</td>
<td>-1.88</td>
</tr>
<tr>
<td>2016</td>
<td>-0.32</td>
<td>-0.47</td>
<td>-0.37</td>
<td>4.57</td>
<td>3.62</td>
<td>-0.08</td>
<td>1.00</td>
</tr>
<tr>
<td>2017</td>
<td>2.33</td>
<td>-0.02</td>
<td>0.09</td>
<td>1.98</td>
<td>4.29</td>
<td>1.15</td>
<td>23.85</td>
</tr>
<tr>
<td>2018</td>
<td>0.45</td>
<td>1.66</td>
<td>0.22</td>
<td>4.42</td>
<td>2.78</td>
<td>0.09</td>
<td>9.56</td>
</tr>
<tr>
<td>2019</td>
<td>1.30</td>
<td>0.50</td>
<td>-0.66</td>
<td>4.11</td>
<td>4.55</td>
<td>0.30</td>
<td>-1.94</td>
</tr>
</tbody>
</table>

The above table reveals that the performance analysis of Axis Long Equity fund during year 2015 to 2016. Here fund was having higher returns than the bench mark except 2016, remaining all the years the fund was showing positive performance than the market. The un-systematic risk of the selected scheme is highly volatile than the benchmark. As per the shape and Treynor ratio the fund was performing moderate positive performance than the benchmark.

**TABLE.4**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rp</th>
<th>Rm</th>
<th>Beta</th>
<th>SDp</th>
<th>SDm</th>
<th>Sharpe</th>
<th>Treynor</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>0.19</td>
<td>2.47</td>
<td>-0.26</td>
<td>3.647</td>
<td>3.82</td>
<td>0.04</td>
<td>-0.57</td>
</tr>
<tr>
<td>2016</td>
<td>0.52</td>
<td>-0.47</td>
<td>-0.68</td>
<td>5.12</td>
<td>3.62</td>
<td>0.09</td>
<td>-0.68</td>
</tr>
<tr>
<td>2017</td>
<td>2.51</td>
<td>-0.02</td>
<td>-0.04</td>
<td>3.38</td>
<td>4.29</td>
<td>0.73</td>
<td>-56.14</td>
</tr>
<tr>
<td>2018</td>
<td>-0.07</td>
<td>1.66</td>
<td>-0.09</td>
<td>4.19</td>
<td>2.78</td>
<td>-0.03</td>
<td>1.32</td>
</tr>
<tr>
<td>2019</td>
<td>1.20</td>
<td>0.50</td>
<td>-0.47</td>
<td>3.49</td>
<td>4.55</td>
<td>0.33</td>
<td>-2.58</td>
</tr>
</tbody>
</table>
The Kotak tax saver fund reveals the information about the performance analysis of risk and return of the scheme. Here the fund having higher returns than the benchmark except in the year 2018 (-0.07) the fund was showing negative returns. The un-Systematic risk of the selected scheme was also less volatile than the benchmark of Nifty. As per the Sharpe and Treynor Ratio the fund was also performing very well than the benchmark. Over all the fund was showing positive performance than the Benchmark.

**TABLE.5**

<table>
<thead>
<tr>
<th>Performance Analysis of UTI Long Term Equity Fund (Tax Saving)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Year</strong></td>
</tr>
<tr>
<td>2015</td>
</tr>
<tr>
<td>2016</td>
</tr>
<tr>
<td>2017</td>
</tr>
<tr>
<td>2018</td>
</tr>
<tr>
<td>2019</td>
</tr>
</tbody>
</table>

The above analysis reveals that the performance analysis of UTI Long Term Equity during the period from 2015 to 2016. Here the und was showing highest positive returns of the selected schemes than the benchmark except 2015 and 2018. The risk of the selected schemes is highly volatile than the benchmark all the selected years. As per the Sharpe and Treynor Ratio the fund was showing poor performance than the Benchmark.

**TABLE.6**

Return Analysis of the Bank Sponsored Equity Linked Saving Schemes

<table>
<thead>
<tr>
<th>Schemes</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDFC</td>
<td>-0.31</td>
<td>0.90</td>
<td>2.20</td>
<td>-0.11</td>
<td>0.97</td>
</tr>
<tr>
<td>SBI</td>
<td>0.02</td>
<td>-0.12</td>
<td>1.92</td>
<td>-0.39</td>
<td>0.57</td>
</tr>
<tr>
<td>AXIS</td>
<td>0.46</td>
<td>-0.32</td>
<td>2.33</td>
<td>0.45</td>
<td>1.30</td>
</tr>
<tr>
<td>KOTAK</td>
<td>0.19</td>
<td>0.52</td>
<td>2.51</td>
<td>-0.07</td>
<td>1.20</td>
</tr>
<tr>
<td>UTI</td>
<td>-0.01</td>
<td>0.00</td>
<td>2.14</td>
<td>-0.23</td>
<td>1.08</td>
</tr>
</tbody>
</table>

Here the table reveals that the return analysis of the selected bank sponsored equity linked saving schemes. Here most of the years all the banks showing higher returns. Comparing with all the banks the KOTAK schemes was showing better performance than the other banks sponsored schemes.

**Figure.1**

Return analysis of selected schemes

**TABLE.7**

Risk Analysis of the Bank Sponsored Equity Linked Saving Schemes

<table>
<thead>
<tr>
<th>Schemes</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDFC</td>
<td>-0.23</td>
<td>-0.72</td>
<td>0.04</td>
<td>0.10</td>
<td>-0.51</td>
</tr>
<tr>
<td>SBI</td>
<td>-0.26</td>
<td>-0.70</td>
<td>0.09</td>
<td>0.21</td>
<td>-0.56</td>
</tr>
<tr>
<td>AXIS</td>
<td>-0.23</td>
<td>-0.37</td>
<td>0.09</td>
<td>0.22</td>
<td>-0.66</td>
</tr>
<tr>
<td>KOTAK</td>
<td>-0.26</td>
<td>-0.68</td>
<td>-0.04</td>
<td>-0.09</td>
<td>-0.47</td>
</tr>
<tr>
<td>UTI</td>
<td>-0.31</td>
<td>-0.64</td>
<td>-0.05</td>
<td>-0.12</td>
<td>-0.53</td>
</tr>
</tbody>
</table>
From the above analysis it can give clear idea about the fluctuations in the risk of the benchmark when the investor is going to invest in equity linked saving schemes he has to bear the risk also. Here most of the years the fund was less volatile with the less risk.

**Figure 1**

Return analysis of selected schemes

<table>
<thead>
<tr>
<th>Year</th>
<th>HDFC</th>
<th>SBI</th>
<th>AXIS</th>
<th>KOTAK</th>
<th>UTI</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td></td>
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<tr>
<td>2017</td>
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<tr>
<td>2016</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2015</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Conclusion**

The HDFC fund was showing good performance regarding risk and returns of the selected years 2019 (0.97) and also in the year 2016 (0.90) were received positive return, SBI Magnum Tax Gain having higher return in the year 2017 (1.92) and this was followed by the year 2019 (0.57) and 2015 (0.02), but it was highly volatile than the benchmark. Axis Long Equity fund was also having higher returns than the benchmark except 2016, remaining all the years the fund was showing positive performance than the market. UTI Long Term Equity fund was showing highest positive returns of the selected schemes than the benchmark.

Finally it would be concluded that the selected bank sponsored schemes was performed better than the benchmark, among all the selected schemes the Kotak tax saver fund was showing better performance than the benchmark.

**References:**

Study on Effective Involvement of Pradhan Mantri Kaushal Kendra (PMKK), Sangli in Creation of Employability among the Youth of Sangli District and Suggestions for Improvements.

Siddhivinayak Shashikant Shinde

Abstract

Developing various skills and generating productive and sufficient employment opportunities are the ultimate aims behind the introducing Pradhan Mantri KaushalVikasYojana. Several sectors of the country’s economy face low productivity due to shortage of skilled peoples and at the same time large number of youth are looking for economic and livelihood opportunities. In this context skill development has become a key priority area for the country.

This research paper focuses on the courses offered and strategies applied by the PMKK Sangli and its impact on the livelihood of the youth. Primary data is collected from literature review and by survey method. Questionnaire has captured separately from training centre and youths who are enrolled for various courses. It is found from the data that this training centres are expected to benefit candidates to get employed.

Keywords Skill Development, Entrepreneurship, Trainings, PMKVY, PMKK, Employment

Abbreviations And Acronyms

BFSI - Banking, Financial Services and Insurance
NSDC - National Skills Development Corporation
PMKK - Pradhan Mantri Kaushal Kendra
PMKVY - Pradhan Mantri KaushalVikasYojana
SPOC - Single Point of Contact
TC - Training Centre

Chapter 1- Introduction

“Let’s make India the Skill Capital of the World” - Mr Narendra Modi, Prime Minister of India

In align to above statement and with a vision of ‘Skilled India’, National Skills Development Corporation (NSDC) implemented largest Skill Certification Scheme, Pradhan Mantri KaushalVikasYojana (PMKVY) under the guidance of the Ministry of Skill Development and Entrepreneurship (MSDE). Employment generation and poverty alleviation are most important objectives behind this initiative. This is not only essential for economic development, but would also help to fulfil youth aspirations for good quality, better paid jobs and self-employment opportunities.

In India employment generation is the key channel through which economic growth translates into prosperity for the population. For generating employment government has launched various schemes such as JawaharRozgarYojana/Jawahar Gram SamriddhiYojana, Swarnajayanti Gram SwarozgarYojana (SGSY), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and others. PMKVY also come to generate employment by providing skill training to the 1.4 million youth.

PMKVY is the flagship outcome based skill training scheme and it aims to enable and mobilize a large number of Indian youth to take up skill training and become employable and earn their livelihood. NSDC will be the implementing agency for this scheme. NSDC will give training by appointing Assessment Agencies (AA) and Training Partners (TP) and this training will be provided only at the approved centres.

Sangli district is one of the prosperous district in Maharashtra. Sangli district has its own identification due to different culture, socio-economic status, productivity and environment. As per census of 2011, out of 28.22 lakh 74.51 % population of Sangli districts lives in rural area and rest 25.49% lives in urban area. While 59 per cent of the population in the district is in working-age group (15 to 59 years), about 47 percent is actually working i.e. work participation rate. As per one of the reports from Labour Bureau of Ministry of Labour & Employment the rate of unemployment in Sangli district is 16 per 1000 persons. It seems that the unemployment rate is near 2%.
PMKK Sangli is playing an excellent role in developing various skills among the youths and generating employment opportunities by having better placement networks. The Rooman Technologies is accredited and affiliated as per the guidelines as a Training Partner.

**Review Of Literature**

As now preliminary literature that we have is various reports and statistical data available from NSDC, MSDE. The statistical data published or the numbers are given on website are state-wise distributed not district wise or Training Centre wise. There are several authors who talks about skill education and entrepreneurship development and its impact in various regions. For Sangli district no one has conducted such type of study.

Details of the schemes and strategies for implementation of it will get from the booklet of PMKVY Guidelines (2016-2020). This booklet gives a clear and brief idea of this scheme. Guidelines classified in six main contents which are Short Term Training, Recognition of Prior Learning (RPL), Special Projects, Kaushal & RozgarMela, Placement and Monitoring.

Katole (2015) classified two main ways for developing skills that is through education & training and developmental experiences which is significant for the economic development. Unemployment problem is the major challenge to Indian youth who enter in job-market every year after completing their education but remain jobless due to lack of opportunities. Promoting self-employment entrepreneurship among the unemployed youth is good solution. With this constraint, the PMKVY will assist in training to unemployed youth to engage in wages employment to earn livelihood.

**Problem Statement**

Based on the diagnostics of the Sangli district NSDC has prepared SWOT analysis, which is presented below.

We see in above analysis that Sangli has facing challenge in lacking skilled manpower, less entrepreneurship spirit and for it the Skill education and training for entrepreneurship development is strongly needed. Also looking at the opportunities in particular developmental areas the supply of skilled manpower has forecasted according to the demand at local level.

PMKK Sangli offering 8 courses as now which are Computer Hardware (FTCP), Computer Hardware Networking (FTNS), CCTV Technician, Sales Associate, Data Entry Operator, Software Developer, Draftsman and Tailoring Course. And currently these are assisting youths for generating opportunities to work in industries and marketing arena.

But when we look at the employment potential in Sangli district, Agriculture and allied sector, ‘building, construction and real estate sector’, BFSI (Banking, Financial Services and Insurance) sector has more demand of human resources. And youths are not being involved in gaining knowledge and skills which are required for aforesaid sectors.
Objectives Of The Study

PMKVY is an excellent initiative by Indian government. Since the last few years, the huge discrepancy between education, employability and productivity has been gazing at the nation. Each scheme & program had its own standards and results, and the mechanism for monitoring them. Core objective of study is to assess the effectiveness in terms of increase in employment for youth in existing workforce.

Another objectives is to suggest or justify few things so that it will assist the training centre to generate more opportunities of employment in align with the potential of Sangli district.

The hypothesis is “There is significant impact of PMKK Sangli in generating employment through skill training and able to make their livelihood better”.

Methodology

The evaluation of attributes, procedure, strategies is concerned with having interactions with authority of PMKK, its faculty and reviewing feedbacks of youths who have successfully completed courses. Statistical and descriptive data received from PMKK will be analysed in order to gain indicators that will assessed and interpreted in accordance with this kind of study.

Primary data will be collected by asking questions to the authority and faculty, from feedbacks given by students of PMKK. Secondary data have been collected from various reports published by government authorities, journal published by various authors and books.

Data Analysis

When we see demographic profile of Sangli district, it has a total workforce near about 13.50 lakh persons. In this cultivators has more share of it, after that around 23% are agricultural labourers, 3% to 5% workers are in household industry and 27 per cent are other workers. Other includes textile, IT industry, BFSI etc.

PMKK Sangli has assisting youths to get employ mainly in IT industries, marketing sector due to employment opportunities in current days. And for that they have introduced courses aligned with respective sectors.

PMKK Sangli has trained 1500+ youths since Jan.2017 and most of them got placed somewhere. The three year’s numerical details are given in the table,

<table>
<thead>
<tr>
<th>Year</th>
<th>2017-18</th>
<th>2018-19</th>
<th>2019-20</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target given/ Enrolled students</td>
<td>900</td>
<td>500</td>
<td>500</td>
<td>1900</td>
</tr>
<tr>
<td>Passed students</td>
<td>766</td>
<td>438</td>
<td>414</td>
<td>1618</td>
</tr>
<tr>
<td>Employed / Placed students</td>
<td>621</td>
<td>303</td>
<td>328</td>
<td>1252</td>
</tr>
</tbody>
</table>

As we see in above table, PMKK Sangli has given training of various skills to the 1900 students since January 2017. In which 1618 students have passed out or we can say successfully finished the training. In percentage it is 85%. And 77% passed students got placed in various organizations and also some of they have started their own work like CCTV technician, website developer. Computer repairs etc.

On the basis of above information the column chart has presented below,
The results that we see in aforementioned information are the proof for the acceptance of our Hypothesis that is “There is significant impact of PMKK Sangli in generating employment through skill training and able to make their livelihood better”.

**Findings & Conclusion**

The Core objective of this study is to assess the effectiveness in terms of increase in employment for youth in existing workforce of Sangli District. From the results we can confirm the impact of PMKK Sangli in generating employment through skill training.

There are several thoughts are pointed below on the basis of study. Some points shows the effective role of PMKK, PMKVY and some points shows limitations and suggestions for improvements.

**Effective Outcomes**

- PMKK Sangli is more systematic in their day to day actions. They have established very nice system at their centre as guided by the NSDC and MSDE in their guidelines.
- This training centre is aware towards their responsibilities and more focused in their tasks. The faculty is always ready to take initiative in capacity building of their own.
- Most of the college youths are joining this training and seeing that their knowledge is increasing day by day and they are being able to see their lives one step ahead.
- Each student has to face three stages at PMKK and these are Counselling, Training and Placement Assessment. In Counselling is the stage where faculty come to know the interest and capacities of the students and accordingly they allot or suggest courses. In training students get knowledge from both sessions theoretical and practical. After training or in training period placement assessment took place.
- For placement related work they have two key persons who take care of the tasks related to placements. Marketing Executive and Placement Officer are the two key persons. Marketing executive do the survey of the market, meet the authorities of the organization and collect the information about their requirement of the human resource and share it with the placement officer. Placement officer introduce job requirement to students and make them able to face interviews. He also took follow up from the employer regarding their need and feedbacks of the employee provided.
- The PMKK has an excellent model for monitoring the quality of training, infrastructure, performance of students while training and after getting placed.

**Suggestions for Improvements**

- Sangli district has more potential of employment in cultivation and agriculture sector than IT and others. Therefore PMKK and the government has to introduce some courses that will align with the potential that exist.
- As NSDC have forecasted the demand of human resources in Sangli by sector wise. Please refer the table given below,

<table>
<thead>
<tr>
<th>Sector</th>
<th>2012-17</th>
<th>2018-22</th>
<th>2012-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture and allied</td>
<td>21,371</td>
<td>10,891</td>
<td>32,262</td>
</tr>
<tr>
<td>Auto and Auto component</td>
<td>1,048</td>
<td>1,680</td>
<td>2,729</td>
</tr>
<tr>
<td>BFSI</td>
<td>15,272</td>
<td>24,549</td>
<td>39,821</td>
</tr>
<tr>
<td>Building, Construction industry and Real Estate</td>
<td>19,829</td>
<td>27,519</td>
<td>47,348</td>
</tr>
<tr>
<td>Education and Skill Development</td>
<td>12,967</td>
<td>5,666</td>
<td>18,633</td>
</tr>
<tr>
<td>Food Processing</td>
<td>3,606</td>
<td>4,653</td>
<td>8,259</td>
</tr>
<tr>
<td>Healthcare Services</td>
<td>4,865</td>
<td>6,658</td>
<td>11,523</td>
</tr>
<tr>
<td>Textile and Clothing</td>
<td>5,960</td>
<td>7,554</td>
<td>13,513</td>
</tr>
<tr>
<td>Transportation, Logistics, Warehousing and Packaging</td>
<td>5,696</td>
<td>6,457</td>
<td>12,154</td>
</tr>
<tr>
<td>Tourism, Travel, Hospitality &amp; Trade</td>
<td>1,381</td>
<td>2,011</td>
<td>3,393</td>
</tr>
<tr>
<td>Other manufacturing</td>
<td>2,903</td>
<td>4,779</td>
<td>7,683</td>
</tr>
<tr>
<td>Others</td>
<td>362</td>
<td>391</td>
<td>752</td>
</tr>
<tr>
<td>Total</td>
<td>95,262</td>
<td>102,808</td>
<td>198,070</td>
</tr>
</tbody>
</table>
Source: IMaCS Analysis. *Others include chemicals and pharmaceuticals, gems and jewellery, chemical, IT, media and entertainment, organized retail, electronics, and furniture and furnishings.

According to the forecast or analysis of the real potential of any cluster PMKK has to introduce the courses to the students so that the whole community can get benefit of it.

- Along with the skill training PMKK can think about the personality development and the soft skills required in corporate world.
- When placement assessment took place some students get scared due to lack of confidence, problem of fluency in English language. For that PMKK can take initiative.

The Developed countries are evidence of that investment in skill development leads to improve economy and break down the rate of unemployment. To make livelihood of youth better skill education is the only way and it should be an essential part of the development policies. The PMKVY realize its potential productivity and contribution in social and economic development.

References
5) Few Census related data retrieved from https://www.census2011.co.in/census/district/369-sangli.html
Comparative study of IFRS and GAAP Accounting

Mrs. Sujata Chandrashekhar Bhasme
Venutai Chavan College, Karad.

Abstract:
IFRS Vs GAAP is the most debatable topic in accounting. IFRS is defined as the financial reporting method having universal applicability while GAAP are the set of guidelines made for financial accounting. Since past few years, IFRS has gained significant importance, due to which over hundred and twenty countries of the world have adopted IFRS as the standard for accounting. The issuing organizations of the two are continuously working on their convergence.

IFRS means International Financial Reporting Standard is a globally adopted method of financial reporting issued by International Accounting Standard Board (IASB). Formerly, it is known as International Accounting Standard (IAS). The standard is used for the preparation and presentation of the financial statement i.e. balance sheet, income statement, cash flow statement, changes in equity and footnotes, etc.

GAAP means Generally Accepted Accounting Principles refers to the standard framework, principles and procedures used by the companies for financial accounting. The principles are issued by Financial Accounting Standard Board (FASB). It is a set of accounting standards that consist of standard ways and rules for recording and reporting of the financial data i.e. balance sheet, income statement, cash flow statement, etc. The framework is adopted by publicly traded companies and a maximum number of private companies in the United States.

The main differences between IFRS and GAAP are Local vs. Global, Principles vs. Rules, Inventory Methods, Inventory Write-Down Reversals, Fair Value Revaluations, Impairment Losses, Intangible Assets, Fixed Assets etc.

Introduction:
IFRS means International Financial Reporting Standard is a globally adopted method of financial reporting issued by International Accounting Standard Board (IASB). Formerly, it is known as International Accounting Standard (IAS). The standard is used for the preparation and presentation of the financial statement i.e. balance sheet, income statement, cash flow statement, changes in equity and footnotes, etc.

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Objectives of the study:
This study carried on the basis of following objectives-
1. To study the concept of IFRS
2. To study the concept of GAAP Accounting
3. To study the comparison between IFRS and GAAP Accounting

Methodology of the study:
Present study is based on secondary source of data. The secondary data and other information has been collected from various books, journal, websites are also used for collecting the required information.

Concept of IFRS
IFRS means International Financial Reporting Standards. It is set common rules so that financial statements can be consistent, transparent and comparable around the world. IFRS are issued by the
International Accounting Standards Board (IASB). They specify how companies must maintain and report their accounts, defining types of transactions and other events with financial impact. IFRS were established to create a common accounting language. So the businesses and their financial statements can be consistent and reliable.

IFRS are used in at least 120 countries, as of March 2018, including those in the European Union (EU) and many in Asia and South America.

**Concept of GAAP Accounting**

GAAP means Generally Accepted Accounting Principles. It refers to a common set of accounting principles, standards, and procedures issued by the Financial Accounting Standards Board (FASB). Public companies in the United States must follow GAAP when their accountants compile their financial statement. GAAP is a combination of authoritative standard and the commonly accepted ways of recording and reporting accounting information. GAAP aims to improve the clarity, consistency, and comparability of the communication of financial information. GAAP helps govern the world of accounting according to general rules and guidelines. GAAP covers such topics as revenue recognition, balance sheet classification, and materiality. It easier for investors to analyse and extract useful information from the company’s financial statement.

**Comparison between IFRS and GAAP Accounting**

We live in an increasingly global economy. So it’s important for business owners and accounting professionals to be aware of the differences between the two predominant accounting methods used around the world that is International Financial Reporting Standards and GAAP.

**Local vs. Global**

IFRS is used in more than 120 countries around the world, including the EU and many Asian and South American countries. GAAP is only used in the United States. Companies that operate in the U.S. and overseas may have more complexities in their accounting.

**Principles vs. Rules**

IFRS tends to be more principles-based while GAAP tends to be more rules based. Under IFRS have principles that require judgment and interpretation to determine how they are to be applied in a given situation while GAAP companies may have industry-specific rules and guidelines to follow.

**Inventory Methods**

Both IFRS and GAAP allow First In, First Out (FIFO), weighted-average cost and specific identification methods for valuing inventories. However, Last In, First Out (LIFO) method is only allows in GAAP which is not allowed under IFRS. Using the LIFO method may result in artificially low net income and may not reflect the actual flow of inventory items through a company.

**Inventory Write-Down Reversals**

IFRS and GAAP methods allow inventories to be written down to market value. However, if the market value later increases, only IFRS allows the earlier write-down to be reversed. Under GAAP, reversal of earlier write-downs is prohibited. Inventory valuation may be more volatile under IFRS.

**Fair Value Revaluations**

IFRS allows revaluation of the assets to fair value if fair value can be measured reliably, inventories, property, plant & equipment, intangible assets, and investments in marketable securities. This revaluation may be either an increase or a decrease to the asset’s value. Under GAAP, revaluation is prohibited except for marketable securities.

**Impairment Losses**

Both standards allow for the recognition of impairment losses on long-lived assets when the market value of an asset declines. When conditions change, IFRS allows impairment losses to be reversed for all types of assets except goodwill. GAAP takes a more conservative approach and prohibits reversals of impairment losses for all types of assets.
Intangible Assets

Internal costs to create intangible assets, such as development costs, are capitalized under IFRS when certain criteria are met. These criteria include consideration of the future economic benefits. Under GAAP, development costs are expensed as incurred, with the exception of internally developed software. For software that will be used externally, costs are capitalized once technological feasibility has been demonstrated. If the software will only be used internally, GAAP requires capitalization only during the development stage. IFRS has no specific guidance for software.

Fixed Assets

Under IFRS, these same assets are initially valued at cost, but can later be revalued up or down to market value. GAAP requires that long-lived assets, such as buildings, furniture and equipment, be valued at historic cost and depreciated appropriately. Any separate components of an asset with different useful lives are required to be depreciated separately under IFRS. GAAP allows for component depreciation.

Investment Property

IFRS includes the distinct category of investment property, which is defined as property held for rental income or capital appreciation. Investment property is initially measured at cost, and can be subsequently revalued to market value. GAAP has no such separate category.

Lease Accounting

IFRS has minimum exception, which allows lessees to exclude leases for low-valued assets, while GAAP has no such exception. The IFRS standard includes leases for some kinds of intangible assets, while GAAP categorically excludes leases of all intangible assets from the scope of the lease accounting standard. Understanding these differences between IFRS and GAAP accounting is essential for business owners operating internationally. Investors and other stakeholders need to be aware of these differences so they can correctly interpret financials under either standard.

Development costs.

GAAP requires that all development costs be charged to expense as incurred. IFRS allows certain of these costs to be capitalized and amortized over multiple periods. The IFRS position may be too aggressive, allowing for the deferment of costs that should have been charged to expense at once.

Conclusion:

From the above comparison we conclude that International Financial Reporting Standards has more advantages as compare to Generally Accepted Accounting Principles. So more than 120 countries use International Financial Reporting Standards.

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A Study on Performance of National Institute For Entrepreneurship and Small Business Development With Reference to Entrepreneurship Development Programme

Venkatesha B M
Research Scholar
Department of Commerce Rani Channamma University Belagavi, Karnataka

Prof. B.S Navi
Professor of Commerce
Department of Commerce Rani Channamma University Belagavi, Karnataka

Abstract
Entrepreneurship development is the only alternative available for the government to create employment and to balance the economy of the county. The emergence of new entrepreneurs and their firms are found a significant contribution to the economy. Entrepreneurship development represents “the process of improving entrepreneurial knowledge and skills through organized training and institution-building programmes”. Entrepreneurs want to plan for business enterprise; the most important aspect is that the potential entrepreneur has adequate knowledge and skills required for the particular business enterprise. Having technical skills and technology is a crucial component in developing a successful enterprise. During the financial year 2017, the total number of MSMEs in the country was more than 36 million. MSMEs are important for the economy in terms of their contribution to the market and generation of employment in the country.

Understanding the necessity of new and skilled entrepreneurs, the Government of India under the ministry of skill development and Entrepreneurship started many national and state-level institutions that provide Training, Consultancy, Research, and Publication, etc., to promote entrepreneurship across India. With the help of Annual reports and related literature, this article identifies the performance of National Institute for Entrepreneurship and Small Business Development with respect to entrepreneurship development programmes.

Keywords: Entrepreneurship, NIESBUD, Training Programmes.

Introduction:
‘Entrepreneurs are not born but can also be trained and developed’. The entrepreneurial development process helps the potential entrepreneur to set-up his business enterprise appropriate to his abilities. Entrepreneurial development is an organized and continuous process. The purpose of an entrepreneurial program is to stimulate the potential persons and motivate them to take entrepreneurship as their career. Entrepreneurs can be refined through training, education, and development. Inculcating entrepreneurial skills for setting up and operating business enterprises can be called the development of entrepreneurs. Entrepreneurial development wishes to enhance the skill and knowledge of an entrepreneur through training and development. The whole point of entrepreneurship development is to increase the number of entrepreneurs that leads to employment generation.

Table 1: Growth of MSMEs (Figures in lakh)

<table>
<thead>
<tr>
<th>Parameter</th>
<th>NSS 73rd Round 2015-16</th>
<th>Fourth All India Census of MSMEs, 2006-07</th>
<th>Annual Compound Growth Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of MSMEs (Total)</td>
<td>633.88</td>
<td>361.76</td>
<td>6.43</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>196.65</td>
<td>115.00</td>
<td>6.14</td>
</tr>
<tr>
<td>Services</td>
<td>437.23</td>
<td>246.76</td>
<td>6.56</td>
</tr>
<tr>
<td>Employment (Total)</td>
<td>1109.89</td>
<td>805.24</td>
<td>3.63</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>360.42</td>
<td>320.03</td>
<td>1.33</td>
</tr>
<tr>
<td>Services</td>
<td>749.47</td>
<td>485.21</td>
<td>4.95</td>
</tr>
</tbody>
</table>

(Source: Annual Report MSME 2017-18)

The government has set up various institutions to help and encourage emerging entrepreneurs in the country. No requirement of Entrepreneurship aids for well-established / Big industries, the majority of all the ED programs or supports for Small and Medium Enterprises. In the area of the creation of the institutional infrastructure for entrepreneurship development, the Central Government established the National Institute for Entrepreneurship and Small Business Development (NIESBUD) at New Delhi in the year 1983, intending to coordinate activities related to entrepreneurship and small business development. Institute works as a catalyst for entrepreneurship development by creating an environment for entrepreneurship in the support system,
developing new entrepreneurship, helping in the growth of existing entrepreneurs and propagation of entrepreneurial education.

**National Institute for Entrepreneurship and Small Business Development (NIESBUD)**

The National Institute for Entrepreneurship and Small Business Development is a national level organization under the Ministry of Skill Development and Entrepreneurship, engaged in Training, Consultancy, Research and Publications to promote entrepreneurship. [The administrative affairs of the Institute having been transferred from the Ministry of Micro, Small and Medium Enterprises (MSME), Government of Indiaduring May 2015, to the Ministry of Skill Development and Entrepreneurship(MSDE)]. Institute engaged in training, consultancy, research, and etc. to promote entrepreneurship and Skill Development. The key activities of the Institute include Training of Trainers, Entrepreneurship-cum-Skill Development Programmes, Entrepreneurship Development Programmes, and Cluster Intervention, etc. NIESBUD has provided different training to **1146209** persons as of **March 31, 2018**, through **44,035** different training programmes since inception, includes 4,384 international participants hailing from more than 141 countries throughout the globe.

The Institute was established in 1983 to provide entrepreneurial education to promote entrepreneurship. The major activities were limited to Entrepreneurship Development Programmes and Training of Trainers’ Programmes. With time, the Instituteentered into Research and Consultancy aswell. Gradually, some publications were also launched. The Institute saw a complete turnaround after 2009. The introduction of National Policy on Skill Development worked as a metamorphosis for the Institute, which opened many avenues for its outreach to 25 States. The Cluster Intervention schemealso helped the Institute in assisting unorganizedunits in technology up-gradation, marketinglinkages and forming their associations.

**Objectives of the Study:**
- To identify the support system of NIESBUD for Entrepreneurship development.
- To study the different training programmes offered by NIESBUD.

**Methodology:**

The present study is Explanatory which is based on the secondary data sources which have been collected through various journals, annual reports of the National Institute for Entrepreneurship and Small Business Development (NIESBUD) websites, Ministry of Skill Development and Entrepreneurship, newspapers, reputed books, etc. The study period taken into consideration is 2012-13 to 2017-18.

**Data Analysis and Interpretation:**

NIESBUD is an apex institute offers innovative training packages for different target group like entrepreneurs, trainers, promoters and development functionaries, etc. To maintain theirEffectiveness, the training programmes of the Institute are so designed as to meet the specific training requirements of each target group.

**Table 2: Number of Programmes and Beneficiaries from 2012-13 to 2017-18**

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Programmes</th>
<th>Growth % of Programme</th>
<th>No. of Beneficiaries</th>
<th>Growth % of Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012-13</td>
<td>2209</td>
<td>51%</td>
<td>53903</td>
<td>49%</td>
</tr>
<tr>
<td>2013-14</td>
<td>3886</td>
<td>76%</td>
<td>99369</td>
<td>84%</td>
</tr>
<tr>
<td>2014-15</td>
<td>7919</td>
<td>104%</td>
<td>202085</td>
<td>103%</td>
</tr>
<tr>
<td>2015-16</td>
<td>19138</td>
<td>142%</td>
<td>483360</td>
<td>139%</td>
</tr>
<tr>
<td>2016-17</td>
<td>2022</td>
<td>-89%</td>
<td>60097</td>
<td>-88%</td>
</tr>
<tr>
<td>2017-18</td>
<td>1281</td>
<td>-37%</td>
<td>39063</td>
<td>-35%</td>
</tr>
</tbody>
</table>

(Source: Annual Report, Ministry of MSME & Ministry of Skill development and entrepreneurship)
Figure 1: Number of Programmes and Beneficiaries from 2012-13 to 2017-18

![Figure 1](image1)

Figure 2: Growth % of Programmes and Beneficiaries from 2012-13 to 2017-18

![Figure 2](image2)

The vital activities of NIESBUD is to Assessing the training programs and identifying the gaps, to systematically conduct training programs, orienting them as well as motivating youth towards entrepreneurship. It has been observed from the above table the NIESBUD registered 142% growth in terms of the number (19138) of program and 139% growth in terms of numbers (483360) of beneficiaries during 2015-16 as compared that during 2014-15. The Institute, however, growth of programs as well as beneficiaries are decreased in both 2016-17 & 2017-18 due to abrupt change in the administration of NIESBUD on 22 May 2015 ( No.9(1)/2015-EDI Government of India MSME-EDI section New Delhi).

<table>
<thead>
<tr>
<th>SlNo</th>
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<th>No. of Programmes</th>
<th>No. of Beneficiaries</th>
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<tr>
<td>1</td>
<td>Training of Trainers - ToTs/Management Development Programme -MDPs</td>
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<td>EDPs/ESDPs - Entrepreneurship Skill Development Programme (Sponsored)</td>
<td>197</td>
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<td>3</td>
<td>EDPs/ESDPs - Entrepreneurship Skill Development Programme (Paid)</td>
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<tr>
<td>4</td>
<td>Video Based Entrepreneurship Orientation Program – EoP/CD</td>
<td>1587</td>
<td>37103</td>
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<tr>
<td>5</td>
<td>Conference/Workshops</td>
<td>39</td>
<td>4187</td>
</tr>
<tr>
<td>6</td>
<td>International Programs</td>
<td>7</td>
<td>154</td>
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<tr>
<td>Total</td>
<td></td>
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(Source Annual Report 2016-17- Ministry of Skill development and entrepreneurship)

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<th>No. of Programmes</th>
<th>No. of Beneficiaries</th>
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<td>1</td>
<td>Training of Trainers (ToTs)/IMDP</td>
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<tr>
<td>2</td>
<td>Women Entrepreneurship Development Programme- WEDP</td>
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<td>2828</td>
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<tr>
<td>3</td>
<td>Entrepreneurship Skill Development Programme- EDP</td>
<td>72</td>
<td>3828</td>
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<td>4</td>
<td>EoP - Video based Entrepreneurship Orientation Program /CD</td>
<td>81</td>
<td>2934</td>
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<tr>
<td>5</td>
<td>EDPs/ESDPs (Paid) Entrepreneurship–cum–Skill DevelopmentProgrammes</td>
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<td>6</td>
<td>International Programme</td>
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(Source Annual Report 2017-18- Ministry of Skill development and entrepreneurship)
The various activities of the NIESUBED include identification of training needs, designing and organizing programmers both for development functionaries and entrepreneurs. The institute has organised a total of 36455 different categories of programmes with 937877 beneficiaries from 2012-13 to 2017-18.

- Recognizing the need for training to trainers/promoters, institute continuously organising 377 ToT/promoters orientation programme with 7325 beneficiaries from 2012-13 to 2017-18. The task of providing continuous training to trainers/promoters assumes significance in view of the sweeping changes taking place in entrepreneurship development.

- To Promoting/providing sustenance to SME sector NIESBUD organised 127 different programme with 3042 beneficiaries from 2012-13 to 2017-18. The task of facilitating Small businesses cannot be handled by the government alone in face of the obvious constraints, the burden in this regard equally shared by a large number of NGO/Voluntary organisations. NIESBUD has been involving in these programmes for equipping them adequately in their endeavor.
To promote entrepreneurial culture among different target groups especially the students, the Institute has been organizing Entrepreneurship Development Programmes (EDPs) and ESDPs under Assistance to training institution (AIT) scheme of the ministry of MSME. The training programmes covered more than 60 different trade, such as classroom training programmes, E-Learning modules (CD-based), Women Entrepreneur programme, EDP-PMEGP, Information technology, SC/ST/OBC youth programmes, Retail management, etc. NIESBUD has conducted 33510 EDP and ESDPs programme 852984 beneficiaries from 2012-13 to 2017-18.

To provide momentum to the entrepreneurial movement, the Institute developed a CD Module of Entrepreneurship Orientation Programme for the larger benefit of persons especially students who, for a variety of reasons, are not in a position to attend full-time EDPs in formal settings. The institute organized 1668 programmes with 40037 beneficiaries.

In order to bring the policy planners, government officials, functionaries of NGOs, professionals and consultants, expert engaged in the promotion of entrepreneurship together for evolving the emerging technique, discussing thrust areas and formulating appropriate policies in the area, the NIESBUD has been conducting 578 workshops, seminars, symposia, etc. with 30806 beneficiaries on different aspects of entrepreneurship.

The programme like overseas entrepreneurship development policies and programmes, International Seminar for Women entrepreneurs, Rural Enterprise Management, etc. 65 programmes with 1275 beneficiaries are found with these activities.

Findings and Suggestion:

- NIESBUD is a national level Entrepreneurial body which is directed by the Ministry of Skill Development and Entrepreneurship [The administrative affairs of the Institute having been transferred from the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India during May 2015, to the Ministry of Skill Development and Entrepreneurship (MSDE)] to promote entrepreneurial culture across various section of the society.
- Institute recorded that 142% growth in organising training programme during 2015-16, later it decreased due to a change of administration, still a lot more to improve in the programmes of the institution.
- NIESBUD organized diverse creative training programmes for different target groups like an entrepreneur, promoters, development functionaries, etc. it will meet a specific training requirement for the different target group.
- Trainers’ training programme/promoters’ orientation programme is one of the leading innovative programme organized by NIESBUD continuously, increase the number of programme every year to create required trainers to train and motivate a large number of persons.
- Apart from its regular training activities, the Institute also conducts tailor-made training programmes as per the requests received from various organizations/agencies designed to cater to their specific training requirements.
- The Unique CD-based entrepreneurial training programme for the large benefit of the person especially for students who could not attend full-time EDPs in a formal setting. It accelerates to the entrepreneurial movement.
- Entrepreneurship development programme and Entrepreneurship cum skill development programme are the major programmes are consisting of more than 60 types of activities offered by the institute to reach a large number of persons opting for entrepreneurial careers. To achieve the target of the institution The Government should make arrangements to develop and provide all types of infrastructural facilities to the entrepreneurs through policy resolution and various institutions.

Conclusions:

Difficulties of Entrepreneurship development or EDPs suffer for many reasons. The problems and gaps are on the part of all those who are involved in the process, be it the trainers and the trainees, the ED
organizations, the supporting organizations. NIESBUD took initiative to develop individuals, their outlook and ideas to truly shape enterprise through innovative and systematic training programmes. The institute training programmes aim at stimulating and reforming the entrepreneurial behavior of various targeted groups of people in day to day activities and helping them to develop their enterprise as a result of their training.

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Slowbalization Is the Emerging Pattern of Business: A Case Study

Dr. R. S. Salunkhe
Head, Department of Commerce
Arts Commerce and Science College, Palus Dist- Sangli (Maharashtra)

Abstract
According to the Kumar Mangalam Birla, chief of Aditya Birla Group, the next decade will be produced by the retreat of globalization because of prevalent anger with the process and the rise of nationalism. He said that slowbalization, will the emerging pattern of trade that is more regional with multiple local operations. The contradictory forces of globalization and nationalism are making governments and corporations reconsider their priorities and are forcing them to come up with new challenges. Last few decades the entire business ecosystem is changed. The new world is not for the faint hearted. It is observed that one third of Fortune 500 companies’ drop out every decade and the life of a company are become very short. A case attempt impact of globalization towards the slowbalization a new pattern of business.

Key words: slowbalization, government, impact

Introduction:
Crucial trend a new decade. Birla highlights on Thomas Friedman’s phrase that the world is flat; the world was a very different place. Then he said that technology and geopolitics were reshaping lives while we were sleeping. Now society are wide awake we observe a very different world dealing with the consequences of globalization and its discontent. Upcoming decade will focus on sustainability. New generation is born into a post pleasure-seeking world where the choices they make will be influenced not just by considerations of personal superior but also of how they impact the world fifty years from now.

Background:
Few days before, Chief of Aditya Birla Group Mr. Kumar Mangalam Birla wrote article on slowbalization a new pattern of trade. This case is based on this article. According to his article every entrepreneur has conventionally looked at sustainability from the perspective of compliance and good management. In this new changing environment all need to think strategically regarding how to create industry value through sustainable initiatives. Sustainability is required for not only good citizenship but also good business. According to the Birla, focus on the importance of scale is most important thing. Scale is not all but it is only thing and it is not just regarding size. It is equally regarding achieving the widest reach, while replicating quality and service values across markets. While that happens, business truly becomes the number one choice of customers. The growing stress between increasing nationalism and globalization is reshaping the world and will maybe the most defining tendency as the world heads into a new decade.

To understand the changing pattern of trade and business
To know the concept slowbalization
To understand the learning scales suggested by Kumar Birla.

Methodology:
A case is depends upon the Aditya Birla Groups Chief Kumar Mangalam Birla’s opinions about Globalization impacts. Few days before, he opined regarding slowbalization the changing pattern of trade. Researcher has read his article carefully and found major observations. The researcher has tried his best for understand the changing the pattern of trade and business in the new era. He also tried to know the concept of slowbalization.

Evaluation of the case:
Aditya Birla Group just celebrated the 50th anniversary of its globalization journey while Aditya Birla set up a unit in Thailand in 1969; way prior to India started its globalization drive in 1991. Since then, the group has not looked back, acquiring and setting up units all over the world. In 2005, Birla told while columnist Thomas Friedman coined the slogan ‘the world is flat’; the world was a very different place. Back then, he responded that technology and geopolitics were reshaping our lives when we were sleeping. At the present that we are wide awake and see a very dissimilar world, dealing with the consequences of globalization and its discontent. There is need of deciding new rules of commerce for the new world. Where, nationalism
has surpassed globalization as the most famous search term on Google. When, the journey of globalization is probably inevitable. What is sure that the world is no longer flat? As globalization makes way for slowbalization the most emerging structure of business is more regional. Majority of traders have been saved from being tangled in many of the related issues ensnaring competitors. Many of them, who import or export their goods across regional borders, have now found this trade unviable. The regional structure thus allows businesses to function as truly global companies' local, so far global. This emerging trend of ‘slowbalization’ raises some questions that challenge predictable wisdom on how businesses should distribute their capacities. As per the conventional advantages of a single location of business or operation are an understandable difference to the resilience that different local locations provide. There may not be easy solution. The reality of the new changing world is amazing to be very alive to. After the globalization, customers are increasing their demand more from the business.

In our increasingly unstable world, two decades have also seen compacted within them the kinds of shifts that would have earlier played out over many more years. Dominant new companies became an integral part of the lives of millions but started falling out of favour equally noticeably. The world's passion with peak oil has been replaced by new pre-occupations. The millennium started with dangerous situation but Big Tech companies have been the biggest winners of recent years. Others suffered from global recession, but incongruously that recession is back as one of the intense spots driving global development. Companies have tracked the theatrical emergence of a powerful applicant to world governance in the form of China. This new world, for sure, is not for the quiet hearted. One-third of Fortune 500 companies drop out every decade, and the average life of a company on the S&P 500 lists have shrunk from 60 years in 1960 to under 20 years today. As a world class business companies have the chance to learn what drives business success in this new globe. Learning is only as best as its power to explain and predict the future in multiple contexts. Here Kumar Mangalam Birla highlighted some of his learning’s over the past few years’ experiences.

1. Scale Is Not Everything. It Is The Only Thing:

According to the Birla dominant scale is not just about size. It is equally regarding receiving the widest reach. When, replication the quality and best services for whole market then company truly become famous in the customers. He has given the example of Ultra Tech. UltraTech's quest for scale has been a stable two-decade Endeavour. More than the last three years, UltraTech has acquired and incorporated the cement assets of Jaypee Associates, Binani Cement and Century, and made to order among others the Greenfield Dhar plant in record time. As a result, today Birla are the 3rd largest manufacturer of cement globally, excluding China, with amazing capacity of 117 million tonnes. UltraTech is approximately Three times the size of its next biggest competitor in India. Scale has given the company a very real differentiation. The surprising journey of Ultratech has propelled the growth of an entire ecosystem comprising of vendors and distributors.

2. Connected Ecosystems: Unlikely Handshakes:

The newly business will create value shall come by gearing with unrelated growth engines emanating from apparently different industries and companies. The linear concepts of value chain will be challenged by a fresh network of interconnections. In Aditya Birla Capital a few green shoots and examples of such an ecosystem. The experience of businesses regarding future will need to be built on positive interdependence between different players. The opportunities to scale could come by plugging into seemingly disconnected growth engine

3. Digital: Need For Quantum Leap:

In the new digital world, incremental counts for small. At the same time as, Birla have made progress in some of our businesses, they come to the realization that half measures will just not cut it. Digital revolution entails rethinking assumptions regarding present existing business models. This new pattern will enable higher sell-through, lower markdowns, and reduced pressure on insolvency of slow-moving designs and tighter control on inventory. The key learning now is that genuine digital transformation cannot be delivered except a business goes ‘all in’ to make that quantum leap.

4. Sustainability: Now Or Never:

All companies have usually looked at sustainability from the perspective of compliance and good governance. In this new environment, companies need to think strategically about how to create business value through sustainable initiatives. Sustainability is, therefore, not just good citizenship but also, good business. the market today is willing to pay a premium for greener products. Equally, investors are also increasingly looking at the sustainability profiles of the companies that they invest in.

5. The World Isn't Flat:

The worry between nationalism and globalization is reshaping the world and, will perhaps be the most defining tendency as company head into a new decade. Back then technology and geopolitics were reshaping companies’ lives while companies were sleeping. Now that companies are wide awake, a very different world,
dealing with the consequences of globalization and its discontent. Whereas the journey of globalization is conceivably expected, what is sure is that the world is no longer flat. As globalization makes means for 'slowbalization', the emerging outline of trade is more regional.

6: Our People. Our Strength:

People have always been the core for business. Over the long period, our cultural evolution as an organization has also provided with an attractive set of learning. Purpose creates magic. Empowered teams create value. But to create magic, people should seek purpose in the work they do. People see through facade. Genuine intention, genuine efforts and genuine outcome can regularly be the difference between good and great. Organizational culture can very rapidly create an assembly line of 'similar-sounding' and 'similar-behaving leaders'. It is significant to break the mould. In today's globe, homogeneity of leadership can be counter-productive. We have always felt that the only long-lasting way to create long term value is to have an energized workforce.

7. The Innovation Imperative:

One way to boost teams is to set free their creative potential through innovation. The way is connecting their rational - logical side with the emotional - intuitive one. But driving innovation at an institutional level in diversified trade groups is never easy. While we have a rich inheritance of driving inside-out innovation, learning over the last few years has been that 'outside-in' frameworks can also be evenly effective.

Discussions:

This new development of slowbalization raises some questions that challenge traditional wisdom on how businesses should allocate their capacities. Given that the established benefits of a single location operation are clear difference to the resilience that numerous local operations provide. There may be no simple answers, but the reality of this new world is something companies need to be very alive to. In the past world, communities and people will more and more demand from corporations. Possibly 150 years ago, which is why society engagement so closely embedded with our business values? In emerging out of 2019 with an energizing new perspective, there is no boundary to what, who, when and where companies can learn from. The attractiveness of natural elements to the abstractness of artificial intelligence, from insolently is creating scale to modestly collaborating for scope, from the wisdom. We feel the ability to learn and adapt is the only constantly dependable way to do well in this increasingly multifaceted environment. We often tempted to subject the past decisions to the analysis of retrospect. Not to search for justification, but to assess how those decisions played out. And we have learnt from doing that. And the world has duly grateful, especially over the past few years, by presenting us with an ever-shifting landscape - a grouping of some dramatic changes and some stable but constant trends. Digital technology continues its determined march, given those great returns to a few winners. Scale today is being generated with very improbable players coming together to appearance ecosystems, combined by the insight that by collaborating, value can be created for both consumers and businesses alike. The contradictory forces of globalization and nationalism are making governments and corporations reorganize their priorities and are forcing them to come up with new constructs. After globalization communities and people will find themselves on either side of an increasingly bleak divide between winners and losers. Besides the setting of multiple challenging interests is the one unifying truth which is that, we all allocate this planet and will collectively drives it to its free or fate. In 2019, the sustainability schedule came to the front like never before, what type of future are creating for us, they asked, and companies are being coaxed into finding the right answers? In this new world, what offers hope is the supreme power of computing joined with the adaptability of the human mind. Whereas problems get harder and more stubborn, there is exponentially more brain power being applied to solve them.

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Performance Evaluation of HDFC and SBI Mutual Fund Schemes in India

Dr. C. Nirosha  
Faculty of Commerce, Vivekananda College for Women, Kadapa, 516001,

Dr. G. Haranath  
Assistant Professor, Department of Commerce, Yogi Vemanna University Kadapa

Abstract

The main aim of this paper is to evaluate the performance of mutual fund equity diversified schemes HDFC and SBI. An investment is a commitment of funds made with the expectation of some return in the form of capital appreciation. Different investment avenues are available to the investors such as fixed deposits, insurance, post office savings/national savings certificate, gold/e-gold, bonds, public provident fund (PPF), real estate, shares, commodities, etc. Mutual fund is one of the important investment vehicle that offer good investment prospects to the investors. Mutual fund is a trust that pools the savings of various individuals by issuing units to them and then invests it in various securities such as shares, debentures and bonds as per the stated objectives of the scheme. Further, this investment avenue offers several benefits to the investors as diversification, professional fund management, liquidity, transparency etc. Today a wide variety of mutual fund schemes are available for the investors such as Open-ended, Close-ended, Interval, Growth, Income, Balanced, Equity Linked Saving Schemes (ELSS) and Exchange Traded Funds (ETF), etc. These schemes are catering to the investors’ needs, risk and return tolerance. The scheme selected for the study is HDFC and SBI Mutual Fund schemes

Key Words: Mutual Fund, Investors, Schemes, Return, Savings.

Introduction

Mutual fund is the pool of the money, based on the trust who invests the savings of a number of investors who shares a common financial goal, like the capital appreciation and dividend earning. The money thus collect is then invested in capital market instruments such as shares, debenture, and foreign market. Investors invest money and get the units as per the unit value which we called as NAV (Net Assets Value). Mutual fund is the most suitable investment for the common man as it offers an opportunity to invest in diversified portfolio management, good research team, professionally managed Indian stock as well as the foreign market, the main aim of the fund manager is to taking the scrip that have under value and future will rising, then fund manager sell out the stock. Fund manager concentration on risk – return trade off, where minimize the risk and maximize the return through diversification of the portfolio. The most common features of the mutual fund unit are low cost.

A mutual fund is a professionally managed investment fund that pools money from many investors to purchase securities. While there is no legal definition of the term "mutual fund", it is most commonly applied to so called open-end investment companies, which are collective investment vehicles that are regulated and sold to the general public on a daily basis. There are many investment avenues available in the financial market for an investor.

Investors can invest in bank deposits, corporate debentures and bonds, post office saving schemes etc. where, there is low risk together with low return. They may invest in stock of companies where the risk is high and sometimes the returns are also proportionately high. For retail investors, who do not have the time and expertise to analyse and invest in stock, Mutual Funds is a viable investment alternative. This is because Mutual Funds provide the benefit of cheap access to expensive stocks.

Sandeep Bansal, Deepak Garg and Sanjeev K Saini (2018), have studied Impact of Sharpe Ratio & Treynor’s Ratio on Selected Mutual Fund Schemes. This paper examines the performance of selected mutual fund schemes, that the risk profile of the aggregate mutual fund universe can be accurately compared by a simple market index that offers comparative monthly liquidity, returns, systematic & unsystematic risk and complete fund analysis by using the special reference of Sharpe ratio and Treynor’s ratio.

K. Veeraiah and Dr. A. Kishore Kumar (2017), conducted a research on Comparative Performance Analysis of Select Indian Mutual Fund Schemes. This study analyzes the performance of Indian owned mutual funds and compares their performance. The performance of these funds was analyzed using a five year NAVs
and portfolio allocation. Findings of the study reveals that, mutual funds out perform naïve investment. Mutual funds as a medium-to-long term investment option are preferred as a suitable investment option by investors.

Yogesh Kumar Mehta (2018), has studied Emerging Scenario of Mutual Funds in India: An Analytical Study of Tax Funds. The present study is based on selected equity funds of public sector and private sector mutual fund. Corporate and Institutions who form only 1.16% of the total number of investors accounts in the MFs industry, contribute a sizeable amount of Rs.2,87,108.01 crore which is 56.55% of the total net assets in the MF industry. It is also found that MFs did not prefer debt segment.

Objectives:
The main reasons behind study of this topic are:
- To evaluate the performance of mutual funds in terms of return and risk
- To analyse the performance of HDFC and SBI mutual funds in India.
- To find out the best mutual fund scheme among the selected schemes of HDFC and SBI in terms of risk and return.

Statement Of The Problem:
A study on analysis of the performance of mutual fund with reference to HDFC mutual fund industry. The Indian mutual funds industry is going through a phase of transformation. Institutional investors dominate the mutual fund industry. They hold about 57 percent the total net assets whereas, retail investors account for about 37 percent. Thus the present study is an endeavour to study the growth and performance of HDFC mutual funds in the mutual fund industry. The study also attempts to find out the performance of select mutual funds schemes of HDFC and SBI mutual funds in today’s scenario.

Selected schemes
1. HDFC equity
2. HDFC growth opportunities fund
3. HDFC Small Cap
4. SBI Bluechip
5. SBI Focused
6. SBI Contra

Tools for Analysis
The tools used for the present study.
- Sharpe ratio
- Treynor ratio

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<th>SDp</th>
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<tr>
<td>2017</td>
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<td>3.52</td>
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<tr>
<td>2019</td>
<td>0.95</td>
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<td>4.70</td>
<td>0.20</td>
<td>0.13</td>
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From the above analysis it is clear that the performance analysis of HDFC Equity schemes is revealed the return position, here the fund was receiving higher returns than the benchmark i.e., (2.11) in the year 2017 and this was followed in the year (0.95) 2019, (0.45) in the year 2016 and 0.03 in the year 2018. Risk of the present scheme was highly volatile than the benchmark of S&P BSE-SENSEX. As per the fund was performing lower than the benchmark ratio of Sharpe, the Treynor ratio of fund was showing positive performance more than the benchmark performance i.e., here the highest positive values than the Treynor ration of Benchmark.
The year 2019 (1.33) and the Sensex (0.69), here the un
systematic risk of the selected scheme was highly volatile than the benchmark of SENSEX. As per the Sharpe ratio of fund was showing moderate performance than the benchmark during the year 2019 (0.19) the benchmark Sharpe is (0.13), in the year 2017 (0.47) and benchmark with ((0.03), the Treynor ratio also reveals the low performance than the market Treynor measure.

Table 2

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<th>Year</th>
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<th>Rm</th>
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<th>SDp</th>
<th>SDm</th>
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<th>S m</th>
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<td>0.01</td>
<td>1.60</td>
<td>0.25</td>
<td>4.18</td>
<td>2.77</td>
<td>-0.01</td>
<td>0.56</td>
<td>-0.17</td>
<td>-0.04</td>
</tr>
<tr>
<td>2019</td>
<td>0.88</td>
<td>0.69</td>
<td>-0.60</td>
<td>4.37</td>
<td>4.70</td>
<td>0.19</td>
<td>0.13</td>
<td>-1.39</td>
<td>0.83</td>
</tr>
</tbody>
</table>

From the above analysis the positive returns were seen here, except 2015 (-0.66) remaining all the years the fund was showing positive performance than the benchmark. Here the beta was less volatile than the benchmark during the year 2019 (0.19) the benchmark Sharpe is (0.13), in the year 2017 (0.47) and benchmark with ((0.03), the Treynor ratio also reveals the low performance than the market Treynor measure.

Table 3

<table>
<thead>
<tr>
<th>Year</th>
<th>Rp</th>
<th>Rm</th>
<th>Beta</th>
<th>SDp</th>
<th>SDm</th>
<th>Sp p</th>
<th>Sp m</th>
<th>Tpp</th>
<th>Tpm</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>0.15</td>
<td>2.39</td>
<td>-0.17</td>
<td>2.62</td>
<td>3.72</td>
<td>0.04</td>
<td>0.63</td>
<td>-0.54</td>
<td>0.09</td>
</tr>
<tr>
<td>2016</td>
<td>-0.21</td>
<td>-0.53</td>
<td>-0.87</td>
<td>5.97</td>
<td>3.51</td>
<td>-0.05</td>
<td>-0.17</td>
<td>0.31</td>
<td>-0.27</td>
</tr>
<tr>
<td>2017</td>
<td>3.40</td>
<td>-0.06</td>
<td>-0.15</td>
<td>2.88</td>
<td>4.11</td>
<td>1.16</td>
<td>-0.03</td>
<td>-22.03</td>
<td>3.34</td>
</tr>
<tr>
<td>2018</td>
<td>-0.58</td>
<td>1.60</td>
<td>0.17</td>
<td>4.34</td>
<td>2.77</td>
<td>-0.15</td>
<td>0.56</td>
<td>-3.80</td>
<td>-0.63</td>
</tr>
<tr>
<td>2019</td>
<td>-0.59</td>
<td>0.69</td>
<td>-0.67</td>
<td>4.77</td>
<td>4.70</td>
<td>-0.13</td>
<td>0.13</td>
<td>0.95</td>
<td>-0.64</td>
</tr>
</tbody>
</table>

Table 3 reveals the performance analysis of HDFC small midcap fund during the period from 2015 to 2019, here the positive returns of the selected scheme in the year 2017 (3.40) and the benchmark is (-0.06) and during the year 2015 the fund was receiving positive returns (0.15) and the benchmark was (2.39), remaining all the years the fund was showing negative performance than the benchmark. The Sharpe and Treynor reveals that the fund was showing moderate performance than the benchmark.

Table 4

<table>
<thead>
<tr>
<th>Year</th>
<th>Rp</th>
<th>Rm</th>
<th>Beta</th>
<th>SDp</th>
<th>SDm</th>
<th>Sp p</th>
<th>Sp m</th>
<th>Tpp</th>
<th>Tpm</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>0.19</td>
<td>2.39</td>
<td>-0.26</td>
<td>2.52</td>
<td>3.72</td>
<td>0.05</td>
<td>0.63</td>
<td>-0.52</td>
<td>0.14</td>
</tr>
<tr>
<td>2016</td>
<td>-0.09</td>
<td>-0.53</td>
<td>-0.82</td>
<td>5.02</td>
<td>3.51</td>
<td>-0.03</td>
<td>-0.17</td>
<td>0.18</td>
<td>-0.14</td>
</tr>
<tr>
<td>2017</td>
<td>2.70</td>
<td>-0.06</td>
<td>-0.14</td>
<td>2.01</td>
<td>4.11</td>
<td>1.31</td>
<td>-0.03</td>
<td>-18.69</td>
<td>2.64</td>
</tr>
<tr>
<td>2018</td>
<td>-0.24</td>
<td>1.60</td>
<td>0.14</td>
<td>4.07</td>
<td>2.77</td>
<td>-0.07</td>
<td>0.56</td>
<td>-2.08</td>
<td>-0.30</td>
</tr>
<tr>
<td>2019</td>
<td>1.33</td>
<td>0.69</td>
<td>-0.61</td>
<td>4.16</td>
<td>4.70</td>
<td>0.31</td>
<td>0.13</td>
<td>-2.11</td>
<td>1.28</td>
</tr>
</tbody>
</table>

The above analysis reveals that the performance of SBI Focused fund during the year from 2015 to 2019. Here the fund was showing higher returns than the benchmark during the year 2017(2.70) and the fund with (-0.06) and this was followed in the year 2019 (1.33) and the Sensex (0.69), here the un-systematic risk of the selected scheme was highly volatile than the benchmark of the selected scheme. As per the Sharpe and Treynor ratio of market and fund was showing positive performance during the three years remaining all the years the funds was showing negative performance than the benchmark.

Table 5

<table>
<thead>
<tr>
<th>Year</th>
<th>Rp</th>
<th>Rm</th>
<th>Beta</th>
<th>SDp</th>
<th>SDm</th>
<th>Sp p</th>
<th>Sp m</th>
<th>Tpp</th>
<th>Tpm</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>0.40</td>
<td>2.39</td>
<td>-0.23</td>
<td>3.04</td>
<td>3.72</td>
<td>0.11</td>
<td>0.63</td>
<td>-1.49</td>
<td>0.35</td>
</tr>
<tr>
<td>2016</td>
<td>0.00</td>
<td>-0.53</td>
<td>-0.48</td>
<td>4.34</td>
<td>3.51</td>
<td>-0.01</td>
<td>-0.17</td>
<td>0.11</td>
<td>-0.05</td>
</tr>
<tr>
<td>2017</td>
<td>1.74</td>
<td>-0.06</td>
<td>0.06</td>
<td>2.24</td>
<td>4.11</td>
<td>0.75</td>
<td>-0.03</td>
<td>25.90</td>
<td>1.68</td>
</tr>
<tr>
<td>2018</td>
<td>-0.18</td>
<td>1.60</td>
<td>0.04</td>
<td>3.95</td>
<td>2.77</td>
<td>-0.06</td>
<td>0.56</td>
<td>-5.62</td>
<td>-0.23</td>
</tr>
<tr>
<td>2019</td>
<td>1.09</td>
<td>0.69</td>
<td>-0.56</td>
<td>3.98</td>
<td>4.70</td>
<td>0.26</td>
<td>0.13</td>
<td>-1.85</td>
<td>1.03</td>
</tr>
</tbody>
</table>
From the above analysis it is clear that the performance analysis of SBI Blue-chip is revealed the return position, here the fund was receiving higher returns than the benchmark i.e., (1.09) in the year 2019 and this was followed in the year 2017 (1.74). Un-Systematic risk of the present scheme was highly volatile than the benchmark of S&P BSE-SENSEX. As per the fund was performing lower than the benchmark ratio of Sharpe, the Treynor ratio of fund was showing positive performance more than the benchmark performance i.e., here the highest positive values than the Treynor ration of Benchmark.

### Table 6

<table>
<thead>
<tr>
<th>Year</th>
<th>Rp</th>
<th>Rm</th>
<th>Beta</th>
<th>SDp</th>
<th>SDm</th>
<th>Sp p</th>
<th>Sp m</th>
<th>Tpp</th>
<th>Tpm</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>-0.21</td>
<td>2.39</td>
<td>-0.24</td>
<td>3.51</td>
<td>3.72</td>
<td>-0.08</td>
<td>0.63</td>
<td>1.13</td>
<td>-0.27</td>
</tr>
<tr>
<td>2016</td>
<td>0.04</td>
<td>-0.53</td>
<td>-0.66</td>
<td>4.93</td>
<td>3.51</td>
<td>0.00</td>
<td>-0.17</td>
<td>0.02</td>
<td>-0.01</td>
</tr>
<tr>
<td>2017</td>
<td>2.45</td>
<td>-0.06</td>
<td>-0.07</td>
<td>2.44</td>
<td>4.11</td>
<td>0.98</td>
<td>-0.03</td>
<td>-33.93</td>
<td>2.39</td>
</tr>
<tr>
<td>2018</td>
<td>-1.08</td>
<td>1.60</td>
<td>0.23</td>
<td>4.57</td>
<td>2.77</td>
<td>-0.25</td>
<td>0.56</td>
<td>-4.95</td>
<td>-1.14</td>
</tr>
<tr>
<td>2019</td>
<td>0.18</td>
<td>0.69</td>
<td>-0.56</td>
<td>4.39</td>
<td>4.70</td>
<td>0.03</td>
<td>0.13</td>
<td>-0.21</td>
<td>0.12</td>
</tr>
</tbody>
</table>

SBI Contra fund has receiving higher returns than the benchmark during the year 2017 (2.45) and the benchmark ((-0.06) and later this was followed by the years 2016 (0.04) and the benchmark (-0.53). most of the years the fund was showing better performance than the benchmark. The beta of the scheme was showing less risk more risk than the SENSEX. As per the Sharpe and Treynor ratio of market and funds was showing positive performance than benchmark of SENSEX.

### Table 7

**Comparative Risk and Return Analysis**

<table>
<thead>
<tr>
<th></th>
<th>HDFC Equity</th>
<th>HDFC Opportunities</th>
<th>HDFC Small-cap</th>
<th>SBI Focused</th>
<th>SBI Blue-Chip</th>
<th>SBI Contra</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return</td>
<td>0.554</td>
<td>0.45</td>
<td>0.434</td>
<td>0.778</td>
<td>0.61</td>
<td>0.276</td>
</tr>
<tr>
<td>Risk</td>
<td>-0.316</td>
<td>-0.22</td>
<td>-0.338</td>
<td>-0.338</td>
<td>-0.234</td>
<td>-0.26</td>
</tr>
</tbody>
</table>

As per the risk return analysis of the selected HDFC and SBI mutual fund schemes the comparing with risk the return is very high, here the HDFC Tax saver funds is better than the SBI tax saver fund because it give higher returns than the SBI.

**Conclusion**

HDFC Equity was receiving higher returns than the benchmark i.e., (2.11) in the year 2017 and this was followed in the year (0.95) 2019, (0.45) in the year 2016 and 0.03 in the year 2018. Sharpe ratio of HDFC Opportunities fund was showing moderate performance than the benchmark during the year 2019 (0.19) the benchmark Sharpe is (0.13), in the year 2017 (0.47) and benchmark with (0.03), the Treynor ratio also reveals the low performance than the market Treynor measure. HDFC small midcap fund during the period from 2015 to 2019, the returns of the selected scheme in the year 2017 (3.40) and the benchmark is (-0.06) and during the year 2015 the fund was receiving positive returns (0.15) and the benchmark was (2.39). SBI Focused fund during the year from 2015 to 2019, the fund was showing higher returns than the benchmark during the year 2017 (2.70) and the fund with (-0.06) and this was followed in the year 2019 (1.33) and the Sensex (0.69), the SBI Blue-chip is revealed the return position, here the fund was receiving higher returns than the benchmark.
i.e., (1.09) in the year 2019 and this was followed in the year 2017 (1.74), SBI Contra fund has receiving higher returns than the benchmark during the year 2017 (2.45) and the benchmark (-0.06) and later this was followed by the years 2016 (0.04) and the benchmark (-0.53). The risk return analysis of the selected HDFC and SBI mutual fund schemes the comparing with risk the return is very high, here the HDFC Tax saver funds is better than the SBI tax saver fund because it give higher returns than the SBI.

References
Awareness of Concept of Corporate Social Responsibility Among People 
Living Around the Firms in Karnataka

Dr. Sateesha Gouda M, 
Assistant Professor, Dept. of Social Work
Govt. First College, Hunnur, Taluk: Jamkhandi, District: Bagalkot, Karnataka - 585119.

Abstract:
Corporate Social Responsibility (CSR) is commitment by organizations to balance financial performance with contributions to the quality of life of their employees, the local community and society. The inclusion of the CSR has become mandates under ‘The Companies Act-2013’ to supplement the governments’ efforts of equitably delivering the benefits of growth and to engage the corporate world with the country’s development agenda. In this article the researcher tries to understand the level of knowledge of CSR among the people living surrounding to selected industries, to study the factors leading to awareness about concept of CSR and to suggest the Govt. measure to improve the awareness among the public. The data for the study was collected from 450 respondents’ livings surrounding to 9 selected organisations those were actively involved in implementing the CSR for more than 10 years using the simple random sampling method. The findings of the study, implications and suggestions will be reflected in full length paper.

Introduction
Corporate Social Responsibility (CSR) is commitment by organizations to balance financial performance with contributions to the quality of life of their employees, the local community and society. The inclusion of the CSR has become mandates under ‘The Companies Act-2013’ to supplement the governments’ efforts of equitably delivering the benefits of growth and to engage the corporate world with the country’s development agenda.

CSR is about corporate tradition and culture. Firms can institutionalize voluntarism among employees through appropriate incentives and recognition. Internal performance evaluation of employees could recognize and contribute community work. That can take many forms like, teaching in government schools, supporting NGOs financially, empowering women, cleaning parks, planting trees, volunteering in orphanages, protecting the abused, promoting community health and healthy practice. Moreover, many corporations in the U.S. allow and encourage their employees to write about their community service as part of their annual evaluation report. Even if companies do not reward community activities, at least, the idea that the company cares will have a positive impact (Prabhudev Konana 2007).

Need For the Study
We believe that a company making hundreds of crores of rupees revenue through processes and products, which are harmful to humans, other forms of life and environment and spending crores of rupees that income on philanthropy is big problem. Instead, the world should welcome corporates which are sensible and sensitive, work on their business processes which take care of multiple stakeholders and environment.... but not spending a single rupee on community initiatives (Shankar Venkateswaran, 2004). Every company during its operations and activities degrades the environment. Thus, it becomes the duty of every company to give back and replenish, first the environment, and thereafter undertake various community development initiatives, infrastructure projects, and other innovative projects that benefit society, (Karmayog, 2007).

Conducting business in a responsible way has always been a priority. The company should recognize that every action and the implementation of that action affect people, communities and the environment. From buying tea from estates around the world to the point where its many tea products are sold, understanding and addressing the impact of its business activities is central to the way the company works, (Prabhudev Konana, 2007). Many of the thinkers and the experts express their opinion that there are very few studies conducted to understand the level of awareness among people living surrounding the companies. Therefore an attempt is made in the present study to understand the interface between the company and community pertaining to the concept of CSR as a societal motto.
Objectives

In view of the statement of the problem made above, the present study addresses itself to the objectives stated below:

1. To understand the level of knowledge of CSR among the people living surrounding to selected industries.
2. To study the factors leading to awareness about concept of CSR among people living surrounding to selected industries.
3. To suggest the Govt. measure to improve the awareness among the public.

Review Of Literature

Most of the definitions of Corporate Social Responsibility describe it as a concept whereby companies integrate social and environmental concerns in their business operations and in their interaction with their stakeholders on a voluntary basis (CEC, 2001). The World Business Council for Sustainable Development (2004) defines CSR, as "the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large".

In recent times, a number of foundations set up by leading Indian firms, including Infosys, Wipro, Tatas, TVS, and Dr. Reddy's Laboratory and the like, have taken keenly to corporate activism to improve healthcare, education, living conditions, and reducing poverty. These foundations support numerous government primary schools and have developed processes and methodologies for affecting positive change. They support hundreds of non-governmental organisations and have built orphanages, hospitals, and schools (PrabhudevKonana, 2007). The evolution of CSR in these developing economies shows widely varying results. Chambers and others evaluate the extent of CSR penetration in seven Asian countries (India, Indonesia, Malaysia, the Philippines, Singapore, South Korea and Thailand). Many researchers have hypothesised that CSR in emerging economies is still in a nascent stage and suitable mechanisms do not exist to ensure that companies practice CSR with anything other than a charitable outlook, (Chambers and others, 2003).

Research Methodology

In order to have a proper representative sample, the researcher decided to collect data from 450 respondents’ livings surrounding to 9 selected organisations those were actively involved in implementing the CSR for more than 10 years using the simple random sampling method. However, to look in-depth analysis of the same purpose, the present study was applied primary data collection method for collecting the necessary data, in order to have first-hand information about the background of the profile. An interview schedule was prepared and it was pre-tested before introducing to the selected study group (Respondents) of four hundred fifty, and that is fifty respondents from each CSR programme implemented organisation.

Data And Interpretation

Awareness is the state or ability to perceive, to feel, or to be conscious of events, objects, or sensory patterns. In this level of consciousness, data can be confirmed by an observer without necessarily implying understanding. More broadly, it is the state or quality of being aware of something. In biology and psychology, awareness is defined as a human's or an animal's perception and cognitive reaction to a condition or event. In present study the researcher tries to explore the level of awareness of community members or beneficiaries about the concept of corporate social responsibility through which they are benefited.

<table>
<thead>
<tr>
<th>Table 1: Distribution of Respondents by Awareness of Concept CSR by Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
</tr>
<tr>
<td>Male</td>
</tr>
<tr>
<td>Female</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>P=0.000</td>
</tr>
</tbody>
</table>
The role of gender is vital in the context of Indian society specifically in the area of knowledge, still it seem male is holding an upper hand and it is very much true from the above table number 2 which highlights exactly the average percentage of the respondents i.e. 50.0 percent of the male beneficiaries were familiar with the concept of corporate social responsibility than that of their counterparts i.e. 30.4 percent awareness found among female respondents group. The Pearson chi-square test value too suggest that there is a co-relationship between remembering the organizational name and being particular with the newly emerged terminology called corporate social responsibility with gender background found to be significant.

Table 2: Distribution of Respondents by Awareness of Concept CSR by Religion

<table>
<thead>
<tr>
<th>Religion</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindu</td>
<td>41.5%(141)</td>
<td>58.5%(199)</td>
<td>100.0%(340)</td>
</tr>
<tr>
<td>Muslim</td>
<td>24.2%(16)</td>
<td>75.8%(50)</td>
<td>100.0%(66)</td>
</tr>
<tr>
<td>Others</td>
<td>63.6%(28)</td>
<td>36.4%(16)</td>
<td>100.0%(44)</td>
</tr>
<tr>
<td>Total</td>
<td>41.1%(185)</td>
<td>58.9%(265)</td>
<td>100.0%(450)</td>
</tr>
<tr>
<td>P=0.000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Religion is predominantly influencing factor upon every Indians day to day of life activities and it happens so in present study too, where researcher try to look at the level of familiarity among the respondents about the concept of corporate social responsibility within a frame work of respondents religious background. It was found from the above table number 2 that the major religious followers of India like Hinduism and Islam found to had awareness only up to little i.e. 41.5 percent and 24.2 percent respectively in terms of being familiar with the corporate social responsibility in contrast to this 63.6 percent of respondents who practice other than these two religion were found to be more familiar with the concept of corporate social responsibility that of their earlier counterparts. The Pearson chi-square test also indicates that there is a strong positive co relating between the independent and dependent variables were concerned like religious practice of respondents and their knowledge about the working organisation in their community as part of corporate social responsibility.

Table 3: Distribution of Respondents by Awareness of Concept CSR by Education Level

<table>
<thead>
<tr>
<th>Educational level</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Education</td>
<td>15.7%(19)</td>
<td>84.3%(102)</td>
<td>100.0%(121)</td>
</tr>
<tr>
<td>Up to High school</td>
<td>38.3%(62)</td>
<td>61.7%(100)</td>
<td>100.0%(162)</td>
</tr>
<tr>
<td>Pre University and Above</td>
<td>62.3%(104)</td>
<td>37.7%(63)</td>
<td>100.0%(167)</td>
</tr>
<tr>
<td>Total</td>
<td>41.1%(185)</td>
<td>58.9%(265)</td>
<td>100.0%(450)</td>
</tr>
<tr>
<td>P=0.000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It is found from the above table number 5.7 that as the respondent educational level increase more or less in a vertical way in a sense, from the level of illiteracy to the level of pre-university than the understanding of the concept of corporate social responsibility among the respondents will also steady takes a upward trend like 15.7 percent, 38.3 percent to 62.3 percent respectively, More or less the Pearson chi-square test value also suggest that there is a strong inter co-relationship between the educational level of respondents and their capacity of understanding the concept of corporate social responsibility.

Table 4: Distribution of Respondents by Awareness of Concept CSR by Social Status

<table>
<thead>
<tr>
<th>Respondent type</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elected Members</td>
<td>38.0%(19)</td>
<td>62.0%(31)</td>
<td>100.0%(50)</td>
</tr>
<tr>
<td>Govt. workers at village</td>
<td>53.5%(54)</td>
<td>46.5%(47)</td>
<td>100.0%(101)</td>
</tr>
<tr>
<td>NGO/CBO Members</td>
<td>41.2%(40)</td>
<td>58.8%(57)</td>
<td>100.0%(97)</td>
</tr>
<tr>
<td>Village Residents</td>
<td>35.6%(72)</td>
<td>64.4%(130)</td>
<td>100.0%(202)</td>
</tr>
<tr>
<td>Total</td>
<td>41.1%(185)</td>
<td>58.9%(265)</td>
<td>100.0%(450)</td>
</tr>
<tr>
<td>P=0.000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In a modern society, social status of an individual carries much more importance than that of their other status. However, through the above table number 9 the researcher try to cross check the level of respondents understanding about the concept of corporate social responsibility in terms of familiarity and it
was quite amazing to know that the people who supposed to make law and a common man who supposed to obey those laws, (welfare policies) in the sense elected body members and village residents i.e. (38.0 percent) lacking behind in understanding the corporate social responsibility concept in terms of familiarity in comparison with the bureaucrats and Non Govt. Organisations, whereas members from local community were scored the edge over in understanding the same concept (53.5 percent and 41.2 percent) than that of their earlier group. Even the Pearson chi-square test value strongly support that there is a strong direct relationship between two variables like social status of the respondents they enjoyed in a society and their level of understanding about the corporate social responsibility as a concept.

Conclusion And Suggestion

The current study shows that still general population is not much aware of the term corporate social responsibility (CSR). The analysis based on different background characteristic of the community respondents shows that younger generation, men, educated population and people belong to other then major religion of India (Christian, Boudha and Jains) were more aware of the concept of corporate social responsibility (CSR) compared to their counterparts.

It was found from the study that the awareness among general public about CSR concept was poor (41 percent), so there is a need for creation of awareness about CSR amongst the general public to make CSR initiatives more effective. This awareness generation can be taken up by various stakeholders including the media to highlight the need, relevance and good work done by corporate houses in this area. This will bring about effective changes in the approach and attitude of the public towards CSR initiatives undertaken by corporate houses. This effort will also motivate other corporate houses to join the league and play an effective role in addressing issues such as access to quality of education, health care and livelihood opportunities for a large number of people in India through their innovative CSR practices. Thus, the social justice agenda of the day would be fulfilled more meaningfully.

References:
The Role of Banks in the Development of Entrepreneurship in India

Dr. Harshal N. Tamhankar  
Professor KLS Gogte College of Commerce  
H.No 1805/B, Kelkar bag, Belgaum, Karnataka

Vijeta Vishwanath. Shet  
Lecturer Trinity College of Commerce  
Matoshree Building, CTS 4710, Plot No. 2, New Goodshed Road, 4th Cross, Belagavi, Karnataka.

Abstract
Recently Narendra Modi government has made a call for make in India and encourages young Indian talents to start their own new business or undertake ventures. After that many new entrepreneurs came forward to start business. At the same time the role of financial institution increased as they should meet the need of financial assistance to new startup company. Entrepreneurship development is a concept that has to do with the formation, financing, growth and expansion of business or enterprises in an economy. This paper is focus on the role of banks in the development of entrepreneurship. It is aimed at to find out what are the problems encountered by entrepreneurs in acquiring loans for their business and also what are the problems are faced by banks in granting loans along with their contribution of entrepreneurship in India. This paper also made an attempt to know the present scenario of entrepreneurship in India.

Key words: Entrepreneurs, Development, Banks, Problems

Introduction
Entrepreneurship has been one of the most popular subjects that have aroused the interest of students and young entrepreneurship in large measure. The importance of the subjects is magnified manifold in today’s economic climate. Entrepreneurship introduces analytical element of dynamism into an economic system. The issue relating to obtaining finance for the small businesses and entrepreneurs is always been in debate and remain unresolved in many countries due to unavailability of qualified venture capitalists. The developing and prominent economies set the micro finance banks and financial institutes for this purpose, however, it is argued that the owner and entrepreneur faces many problems like collaterals, documentation, etc. Even banks have difficulty while granting loan and recovering loan. So this study is conducted to know the problems faced by both banks and borrowers that is entrepreneurs.

Objectives Of The Study
1) To know the role of Banks in the development of Entrepreneurship.  
2) To know the problems faced by entrepreneurs in borrowing loans.  
3) To know the problems faced by banks in the granting and recovery of loan.

Research Methodology
This is a conceptual Research paper based on secondary data, and data collected from journals, Newspaper and Websites. This study was conducted on the basis of secondary data only therefore for better result we can go for research based study. So there is wide scope of research based study on this topic.

Role of Banks In Enterprise Development And Financing
Evidently the activities of banks reflect their distinctive role as the engine of growth in any economy. Banks especially commercial and specialized ever remain pivotal to the growth and evolution of entrepreneurship, and their operations provide a solid backing capable of uplifting entrepreneurs in viable and profitable ventures. The role of banks goes beyond their traditional functions, which if entrepreneurs avail themselves of could be of colossal help in meeting their desired needs. The absence or the slow growth of entrepreneurship has been the root cause of socio-economic backwardness in undeveloped and developing countries. The development banks are assisting in the process of generating an entrepreneurial society where human beings contribute to their be stability to explore the healthy criteria for the evolution of a new economic order based on socio-economic justice and equality. There are several ways banks and other financial institutions could get involved in small and medium scale enterprise finance, ranging from the creation or
participation in SMEs finance investment funds, to the creation of special unite for financing SMEs. Though the financial assistance to enterprises is one of the important functions of development banks, it is not the whole story. ‘Finance is a vital element for any economic activity. It not only facilitates the start of process of economic growth and development but also provides endurance and strength for its continuity.

Along the lines of the chief functions of banks mentioned above, we shall now examine their role in entrepreneurship development and enterprise financing. And; for the purpose of ease and proper understanding, the roles can be categorized as follows:

1) Statutory Roles
   This is the main functions for which banks were created in the first place. Such roles are for example accepting of deposit and safekeeping of deposits, transfer of money, giving of loans and advances, etc. By accepting deposit of customers especially entrepreneur-customers, the banks will be providing security for customers’ money and giving them chance to use their deposit to borrow more money from the banks to finance the activities of their enterprises. By funds transfer, money is moved from one account to another and from one place to another. A favorable payment system which gives speedy fund transfers is essential for the efficient working of an economy. And with the development of information technology in banks, the momentum of service delivery has been made better while the cost of doing business has lessened tremendously. The services have authorized entrepreneurs to make transactions outside their immediate environment without indispensably having to carry money about.

2) Financing Roles
   The primary motive that banks need deposits is to authorize them to grant loans and advances from which they earn interest income. Extension of credit to the economy for the funding of business enterprises is the core link that financial institutes have to the real sector, acting like a catalyst and contributing to the growth of the economy of the country. By financing entrepreneurs’ production, consumption and commercial activities, banks facilitate the process of economic growth with multiple consequences across all sectors of the economy. The different methods by which banks and other financial institutions can lend money to entrepreneurs include overdraft, medium and long term loans, debt factoring, invoice discounting, asset finance including commercial mortgages and equity finance.

3) Business Investment Promotion Roles
   Due to the specialized and professional status of banks, they are in a position to play investment promotion roles to entrepreneurs. Such roles may comprise of management and dealing of investment for customers, suggestions on sustainable lines of investment to follow by analyzing the pros and cons of each investment possibility to the entrepreneur-customer.

4) Advisory, Guaranty and Consultancy Roles.
   Inclusion to the usual lending and other service, banks and other financial institutions now are also engage in business advisory, guaranty and other consultancy services which assist immensely in the promotion and financing of entrepreneurship activities and operations in the nation. It is widely known fact that some enterprises/businesses fail simply due to mismanagement, faulty investment decisions, inefficient capital and foul planning etc.

5) Other areas
   Other areas in which banks and financial institutions could offer advisory and consultancy services to the SMEs comprise methods of control systems or measures or actions to be adopted by the enterprises with respect to defined lines of business or trend of difficulties. Suggestions on methods of raising capital or reorganization of a company to conduct the desired level of efficiency. Suggestions on tax and tax related matters. Status enquiry services or facility could be offered to effect credit purchases within the domestic market or overseas. The banks could also perform a great role in entrepreneurship development by organizing, sponsoring and supporting entrepreneurship education and training programs either directly or in conjunction with other organizations and stake holders.

Problems Faced By Entrepreneurs While Accessing Finance
Following are the problems faced by entrepreneurs while accessing loan from banks.
Unavailability of proper financial records as a result of lack of financial management knowledge of lack of bookkeeping skills. It is surprising that some small business operators expect to obtain bank loans even if they do not have any business records.

Lack of collateral security due to poverty. Commercial banks expect collateral security from the loan applicants (for risk), it is however unfortunate that the majority of small business operators lack assets that can be accepted by banks as collateral. To the majority of small business operators, this is as a result of poverty.

Lack of connections as a result of inability to network. It was clear that small business operators who do not belong to any association had serious challenges in accessing finance and their businesses were being impacted negatively.

Banks do not see the viability of business ventures. Banks were also accused of suspecting that all small businesses fail. In some cases, banks do not see the viability of some entrepreneurial ventures and as a result, they fail to access loans. To small business operators, banks do not just agree to fund any type of business for they treat small businesses with caution when it comes to granting credit.

Misinterpretation of the business plan. This problem can be as a result of the business owner or manager failing to interpret his/her own business plan, or the bank officials failing to do so the way the owner does. Some small business operators confessed that they couldn’t interpret the business plans that were drawn by consultants on their behalf; this reduced their ability to negotiate for loans with banks.

Banks do not agree to the amount applied for. Although some small business operators have a tendency of overstating the amount needed in their projects or businesses, banks also do not necessarily agree to the amount applied for.

Other factor could be lack of knowledge about the procedure of accessing loan, Lack of knowledge about finance available in Banks, Discouraged by high rate of interest, Poor response from banks.

Problems Faced By Banks In Granting And Recovering Loans

There are various problems are faced by banks while granting and recovering loan, the major problems faced by banks are as follows

- **Problems of loan default**
  Loans are classified as problem credits when they cannot be repaid. Problem loans and losses essentially reflect the difficult risk inherent in a borrower’s ability and willingness to repay all obligations. The lending process by its nature is imperfect. Credit analysis may be incomplete or based on faulty data. Loan officers may ignore the true condition of borrowing with strong personal ties with the bank, and a borrower’s ability to repay may simply change after a loan is granted. If management concentrates solely on minimizing losses, a bank will make virtually no loans; profit will shrink and the legitimate credit needs of customers will not be met. Lenders cannot completely eliminate risks, so more loan losses are expected. The objective is to manage losses well so that the bank can meet its risks and returns targets.

- **Lack of collateral**
  Collateral is a property or other asset that a borrower provides as a way for a lender to secure the loan. If the borrower ceases to make the promised loan payments, the lender can seize the collateral to recoup its losses. In the view of the fact collateral provides some security to the lender if the borrower fail to pay back the loan, loans that are secured by collateral have lower interest rates than unsecured loans. A lender's claim to a borrower's collateral is known a lien. If banks granted loans without collateral security then it will face severe problems while recovering loans.

Suggestions

Following from the above discussions, it is hereby recommended that government and financial institutions including the World Bank should develop a strong holistic approach to programs and schemes created by them. All administrative bottlenecks and stringent conditions which make funds inaccessible to SMEs should be removed by the authorities and the banks.
Conclusions

The task of entrepreneurship development and financing is being shared by several agencies and institutions among which banks are the most important ones. Entrepreneurship growth is the need of the hour, for that reason authorities and the banks should actively entail themselves in this task. Banks benefit from their participation in the growth and financing of SMEs by enlarging their client base and thus diversifying into new areas of business that will eventually reflect positively on the banks’ portfolio. This is in extension to the practical outlook on the banks, as they are seen to be playing a role in developing the community and the economy.

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6) file:///C:/Users/user/Desktop/EMPIRICAL%20STUDY%20OF%20DEVELOPMENT%20BANKS%20ENTREPRENEURSHIP%20PROMOTION.pdf
The Role of Digital Banking Services in Economic Development

Prof. S. S. Halemani
Assistant Professor, Dept. of Commerce,
Govt. First Grade College, Hunnur,
(Taluk) Jamkhandi, (District) Bagalkot, Karnataka.

Abstract:
The banking sector of India is playing an important role by providing digital banking services to its stakeholder by paperless transaction. Government of India has been taking necessary steps and actions to build strong confidence among the banking customers to do the banking business using digital system of transaction. People of all sections of society must open an account for getting the financial schemes and services to empower to get the loans and advances in time and in time payment and to keep away as defaulter. The time of new area has changed in the digital system in the field of insurance, payments, loans and advances and in investment by providing valuable services to protect the interest of the customer as well as bank. Presently in India nearly 100 crore account holder have 90 crore of Debit Cards and around 5 crore customer have e-payment accounts. Therefore for boosting the banking activities, customer should motivate to open a new account under the scheme of Jan Dhan Yojana and gradually people should start using of internet banking, mobile banking, Debit Cards and Credit Card and also show the interest to operate the payments through valets. By the help of digital banking services people started to involve in e-payments, transfer of money to one account another account at any time as per the norms banking. It is very essentials to our country for building healthy nation by bringing public capital and makes use them in different sector of the society.

Introduction:
Banks are trying to reach 100 percent cashless transactions under the timely guidance by Govt. of India, by adopting new innovation in digital technology which will help to maintain the transparency and confidence the people. Literacy of use about digital transaction is challenging task because only 10 percent of the population can use the English language. Last few years banks were issued cards to the customer to reduced the use of traditional system of banking services, till the end of year of 2016 out of 6 crore customers only 2.5 percent customers were issued cards to received the money. Around 40 banks of India were issued POS facility only to the 15 business man. There is remarkable change gound recently after the introduction of QR code in e-payments. More than 1.2 Crore customer have been using payment facilities based on working of POS terminal and payments are made through customers smart phones, Valets and UPI. All these services are made available to helped the development of digital payments.

Basically bank is a financial institution accepting the public deposits and mobilising these deposits into loans and advance for utilising indifferent sector of economy of the nation. RBI is called ‘bankers bank’ in respect of regulating and supervising any kind of financial activities for safeguard the nation’s internet to build the healthy nation. Before adopting new technology in banking field, traditional banking facilities were adopted under their one is an art and requires more man power heavy cost time consuming operation. New economic and financial policies towards LPG revolutionary charges has taken by introduction of ICT and added more banking services through net banking system. Normally banks are classified into eight types based on their functions. Those are as following:

1) Commercial Banks
2) Central Banks
3) Industrial Banks
4) Agriculture Banks
5) Co-Operative Banks
6) Regional Rural Banks
7) Indigenous banks
8) Exchange banks

Objectives of the study

• To know the growth in volume of payments through digital mode.
• To study the Effectiveness of digital system in boosting the economy of the nation.
Findings and Discussion

Importance of Digital services of Banks in Economic Development.

The proper utilisation of public deposits in to different sector of the nation through adopting digital services is the challenging task to each and every bank. In same way banks are done tremendous changes in digital arealike mobile banking, internet banking, credit card, debit card, Valets, Apps etc, to help every stakeholder of the Nation. Modern high speed of digital technology has been touching the heart of the customer by using high version smart phones for better utilisation of banking services to maintain speed in the utilisation of banking activities.

Important role of RBI in Payment and Settlement system

RBI acts as a regulator of Indian Financial System through legal basis under the act of Payment & Settlement System Act 2007 which provides special authority for all payments & settlement matter. Again another financial regulation have been made by RBI under the Act of “Payment & Settlement System Act 2007. Than other Act were passed

A) Board for Regulation & Supervision of Payment & Settlement System (BPSS) 2008
B) Payment & Settlement Systems Regulation 2008

The above Acts deals with the issues like the form of grant of authorisation in payments system. Govt of India formed some agency in banking sector for effective use of digital banking services they are as under

1) CCIL: The Clearing Corporation of India which is deals with settlement of securities
2) NECS: National Electronic Clearing Services which facilitates multiple debts to destination account holders credit
3) NPCI: The National Payment Corporation of India. It is established to build strong electronic payment system in banking services

After passing different regulations & acts by the banks the entire working system of banks are changed and following new usages available to the stakeholders.

a) Internet Banking
b) Electronic Fund Transfer
c) 24 hours * 7 days banking services
d) National Electronic Fund Transfer NEFT
e) Real Time Gross Settlement RTGS
f) Automatic Teller Machine ATM
g) Use of Plastic cards, like credit card, debit card, smart card, and green card etc for faster clearing the services MICR technology
h) Interactive Voice Response System (IVRS)
 i) Telephone Banking and Core Banking System

In India more than 1 billion people are using mobile smart phones with internet connection. Initially smart phones & internet were used only for entertainment, however currently huge number of Indian consumer & banking services used by the people through smartphone. More than 1.16 billion wireless subscriber & 0.56 billion internet users have been comes under digital services like digital valets, internet banking, POS, Aadhaar linked KYS, UPL, BHIM etc, all these contributed to developing banking sector in digital phenomena.

After introducing the system of UPI (Unified Payment Interface) and API (Application Programme Interface) has proved drastic development in banking system. Now it is also called free banking system which leads to using the Google pay, Phone pay, Paytm etc. All states of our country presently adopted new method of payment system to provide all Govt. benefits through Direct Benefit Transfer (DBT) scheme of subsidisers, pensions, student scholarships, insurance, banking schemes etc are made directly credit to the customer accounts. After the introduction of Pradhan Mantri Jan Dhan Yojana huge changes has taken place in the field of opening the new bank account under zero balance scheme.
Table 1: The details of Pradhan Mantri Jan Dhan Yojana progress up to March - 2019

<table>
<thead>
<tr>
<th>Type of Bank</th>
<th>Number of total beneficiaries (in crore)</th>
<th>Deposits in accounts (in RsC rcrore)</th>
<th>Number of RuPay Debit cards issued to beneficiaries (in crore)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Sector Banks</td>
<td>28.13</td>
<td>76,947.08</td>
<td>22.97</td>
</tr>
<tr>
<td>Regional Rural Banks</td>
<td>5.99</td>
<td>16,590.74</td>
<td>3.86</td>
</tr>
<tr>
<td>Private Sector Banks</td>
<td>1.15</td>
<td>2569.52</td>
<td>1.08</td>
</tr>
<tr>
<td>Total</td>
<td>32.27</td>
<td>96,107.35</td>
<td>27.81</td>
</tr>
</tbody>
</table>

It is appreciable to government to convert the mind of the people for usage of banking services and encourage them to touch the door of the bank, those who are too away from opening the bank accounts.

Table 2: The improvement in DBS (Direct Benefit Transfer)

<table>
<thead>
<tr>
<th>Year</th>
<th>Beneficiaries (in crore)</th>
<th>Fund transfer in crore</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014-15</td>
<td>22.8</td>
<td>38926</td>
</tr>
<tr>
<td>2015-16</td>
<td>31.2</td>
<td>61942</td>
</tr>
<tr>
<td>2016-17</td>
<td>35.7</td>
<td>74639</td>
</tr>
<tr>
<td>2017-18</td>
<td>46.3</td>
<td>170292</td>
</tr>
<tr>
<td>2018-19</td>
<td>59.0</td>
<td>214092</td>
</tr>
</tbody>
</table>

The data shows that total beneficiaries from 2014-2015 to 2018-19 increased from 22.8 crore to 59.00 crore shows double within the 5 years and fund transfer increased more than 6 time from 2014-15 to 2018-19.

Table 3: The details of payment services (in lakh)

<table>
<thead>
<tr>
<th>Name of services</th>
<th>2015-16</th>
<th>2016-17</th>
<th>2017-18</th>
</tr>
</thead>
<tbody>
<tr>
<td>RTGS</td>
<td>940</td>
<td>1037</td>
<td>1207</td>
</tr>
<tr>
<td>Cheque Transaction System (CTS)</td>
<td>9584</td>
<td>11119</td>
<td>11381</td>
</tr>
<tr>
<td>Intermediates Payment Services (IMPS)</td>
<td>2208</td>
<td>5067</td>
<td>10098</td>
</tr>
<tr>
<td>United Payment Interface (UPI)</td>
<td>-</td>
<td>179</td>
<td>9152</td>
</tr>
<tr>
<td>Credit Cards</td>
<td>7917</td>
<td>10935</td>
<td>14130</td>
</tr>
<tr>
<td>Debit Cards</td>
<td>92470</td>
<td>109624</td>
<td>119457</td>
</tr>
</tbody>
</table>

It is cleared that the usage of RTGS, CTC,IMPS, Credit Cards and Debit Cards etc proved that people have adjusted the digital payment system. It helps to banking sector to utilized financial resource in right direction.

Benefits of digital financial banking service
1) Reduce the cost of collecting information and transactions
2) Huge quantum operating cost reduced to micro level in the area of salary to staff travelling expenses, rent of building etc.
3) Time is the precious value than money by saving time and energy.

Drawbacks of digital financial banking service
1) Lack of qualified and trained personnel for adopting new technology
2) Mistakes in usage of secret pins passwords
3) Problem of supply of electricity in rural area.

Conclusion and Suggestion
The role of digital banking services significantly changed the working style of banks and life style of the people due to the rapid innovation, research and development in ITC. It is very essential to educate all the people for trained skills of 21st century for younger people, because more than 50 percent of the population comes under the age group of below 25 years. The present Government should take care to invest maximum capital in the field of banking sector to faster the services of electronic media to boost the economy of the nation. Usage of digital services helps not only to the nation but also entire people of the nation to full-fill the dreams of technology which can change the entire life style and empower the people independently.

Reference:
1) NABARD Annual Report 2018-19
Corporate Social Responsibility for Value Creation

Asst. Prof. Dawane Sudarshan Kishanrao
Commerce Department,

Abstract

Corporate social responsibility of business is understood as the obligation of business to take action which protect and improve the welfare of society as a whole along with their own interest over and above the statutory requirement. Efficient use of resources to make a profit is still seen as the primary social responsibility. But the concept keeps on expanding; the fundamental reason for this is that the accelerating industrial activity continuously changes society. In this situation social responsibility arises from the impact of corporate action on society. CSR done in congruence with the community and natural harmony in mind are bound to add value. Value may be understood as appreciation of worth that may be created because of CSR Value creation does takes place within and outside the organization. CSR is an obligation but if done in the right direction, at the right time, with the right attribute which leads to perceptible satisfaction may lead to a critical success factor in the present competitive environment.

Keywords: - CSR, Value creation.

Introduction

Jago re, jago re, jago the moment you hear this word only thing that comes to mind is TATA TEA. Tata tea has developed a public image that emphasizes their image to quality by using nontraditional means of corporate social responsibility. It has used its advertisement to create a synergy of ethics and a cohesive society. Nowhere has it talked about TATA TEA but it has used to its advantage the image of esteem, Quality, Excellence, prestige among others to create value for itself. They have created a value for themselves by acting as an enlightened self which has an objective of social investment and also satisfying the public expectation of business. In other words we can say corporate social responsibility has been used to create Value.

Corporate Social Responsibility(CSR):-

Corporate social responsibility of business is understood as the obligation of business to take action which protect and improve the welfare of the society as a whole along with their own interest over and above the statutory requirement. The origin of CSR can be traced back to the evolution of the concept of welfare state. As the government which may have many agenda for it to fulfill but it cannot survive without moving towards the direction of a welfare state. In the same way a corporates which uses the resources of the society cannot move forward without moving towards creation of a welfare state. Acharya Vinoba Bhave said "Business was considered to be next to king. The king was known as Shahenshah while business was known as Shah as common word, first shah has a duty towards public as king, that is government and the other shah has also duty towards society being part of shahenshah."

Objective of research:-

1. To understand Corporate Social Responsibility.
2. Corporate Social Responsibility and Value creation.
3. To study Internal and external value creation through Corporate Social Responsibility.

Research methodology of research:-

The present paper is based on secondary sources of data. A secondary data has been collected from various books, journals, website, and reference book and Loksatta newspaper etc.

CSR in India:-

The new concept of CSR has been introduce by new Company Act 2013 section 135. India is the first country in the world to introduce statutory Corporate Social Responsibility (CSR) through the new Companies Act, 2013. Prior to this landmark development, CSR was not a new concept in India and can be traced with
historic pieces of evidence. While doing web search about CSR and CSR policies apparently one feels that lot many things have been done in foreign countries and India has borrowed the concept from the foreign countries. But, the fact is that the concept of CSR has existed in ancient India and our ancient wisdom has framed a platform for CSR and the proud moment is such ancient wisdom has given direction to the corporate houses and industries. Our rich ancient knowledge and tradition is the very basis of modern corporate level CSR practices. The origin of CSR can be traced from our Upanishads, Puranas and Vedic literature like Ramayana, Mahabharata, and Bhagavad-Gita.

As is common wisdom, Indian companies have been engaged in CSR/charity/philanthropy since time immemorial. Whether it was the factories investing in the communities around them to reduce dependence on a migratory workforce and for having happier families and hence happier employees, or businessmen giving back to their communities or causes near and dear to their hearts, or foundations building places of worship to bring communities together, or a whole host of other methods through which we had corporates giving back to the society in some shape or form. In most instances, these were treated as acts of charity or philanthropy, or the owners giving back to society.

**Provisions of CSR under Companies Act, 2013 and rules made thereunder**

**Applicability of Corporate Social Responsibility**

According to section 135 of the Companies Act, 2013 below mentioned companies shall constitute a corporate social responsibility committee of the board

- Having net worth of rupees 500 crores or more;
- Turnover of rupees 1,000 crores or more;
- A net profit of rupees 5 crores or more;

It is applicable to every company including its holding company, subsidiary company, foreign company including its branch office or project office in India.

**Non-applicability of Corporate Social Responsibility**

Any company which ceases to be a company covered as per criteria mentioned under sub-section (1) of section 135 of the Companies Act, 2013 as mentioned above for three consecutive financial years shall not be required to –

Constitute a CSR committee, and Comply with the provisions contained in sub-section (2) to (5) of the Companies Act, 2013 till such time it meets the criteria specified in sub-section (1) of section 135.

**As a strategic philanthropy:**

If the corporate social responsibility means considered in simple language, then the social commitment of industrial families is to take all the subjects. One question was asked on the social network of the median, that Ratan Tarts name is not a name of Ambani, Mallya, in the world's richest list? The answer is in Corporate Social Responsibility. The 'Tata Sons' main company has a social trust set by the ownership of the main company and there is no one to a person with Ratan Tata. Corporate Social Responsibility is like a nature. Whatever social, the environment, it is his noble principle to offer them again.

The Corporate Social Responsibility visual format may be as follows -

1. Facilities of cheap Specialty hospitals for people - e.g. Tata Cancer Memorial Hospital.
2. Adoption of a municipal branch - e.g. School of Pawai, held by 'L & T' company.
3. Providing the clutching children - e.g. Raymond's any wool-clothing events to provide free customers from the profits from the profits from it.
4. The more items like clothes, stationery like your company, are essential for weaknesses, neglected social factors. Combine such things and passing the needy individuals. For example, 'We Care' program in the Cap Agency Company.
5. The activities of the society's healthcare. For example, Colgate Company Free Dental Checkup camp.
6. Take a village and solve the problem of drinking drinks, planting, on the basis of solar energy, contribute to the village self-sufficient. But investing in CSR should be a win-win situation for both the company and society. Because if it is not the case, the company can immediately drop the juice of the Corporate Social Responsibility. That is why the principles needed for Corporate Social Responsibility.

**Required Principles for Corporate Social Responsibility:**

Before making the Corporate Social Responsibility policy, know the interaction of the community. Their questions, understand their expectations. Include the things they want to Corporate Social Responsibility policy.

1. Find staff that those who are aware about Corporate Social Responsibility. But there is a threat to that, when the person can give secondary importance to the company, the environment, the importance of the environment, the company's interest to provide secondary importance to the company, select the company's interest in the Corporate Social Responsibility. For example. Marketing Manager, Facial Manager or Packing Manager.

2. The Corporate Social Responsibility should not be for the community outside the company, but the employees of the company should be for the community. For example. Using biological fertilizers, the vegetables and fruits made of biological fertilizers should be preferred by the Facility Manager in the menu of Canteen.

3. There should be special anchors for the employees Corporate Social Responsibility. For example. Packaging Materials used a person who used a recycle material in Material, 50 times a person who has donated blood donation, etc. Therefore, commitment to the society increases in the day.

4. Dialogue - What is the problem of activities, what are the problems of the company, what the benefits are visible, what are the benefits are seen, what are the problems of its problems, what are the problems of them, are the problems of them. For this, use the annual report of the company, Facebook, Company website etc.

5. The investment in Corporate Social Responsibility is long-term and should be aware that the time it takes time to appear in the view results / benefits. The objective of the 'Corporate Social Responsibility' should be easily used and their progress should be easily measured. For example. In five years, a tree plantation and conservation of a million trees and conservation, in two years, the formation of four Percentage ponds in the village.

6. Corporate Social Responsibility should be related to your major business. For example. If the company made beverages, the company is using a barrel, then the company should be organized by the company, the company, which is used to fill the ministry, the company that makes the Sanitary pad to be organized by the Sanitary pad. What is mean, thenCorporate Social Responsibility should also be used as a means of enhancing the 'Company Success'.

**Expectation from Business:**

Business has low ratings of trust in public perception there is increasing expectation that companies will be more accountable and be prepared to report publically.

Performance in social and environmental arenas. The society expects them to contribute to physical infrastructure and Social capital as a necessary part of doing business. They are expected to create a synergy of ethics, a cohesive society and a Sustainable global economy where markets, labour and communities are able to function together. The long term sustainability of any business requires a business society connect. The society provides the business some special privileges for example to use the scarce resources which may be renewable or may not be renewable, which can be depleted without the future generation ever seeing the resources.

In return for these special privileges the business has a responsibility to fulfill to the society at large. The responsibility of a corporate in helping to build a welfare state. There are three important reasons why companies should be concerned with their socially responsible behavior: first a company's existence to a very large extent depends on its responsiveness to the external environment, second central state and local
government may increase regulations and control if companies do not meet changing social standards and third a responsive corporate social policy may enhance a company's long term viability.

**Value Defined:**

Value is not only what you build into your product and Services but also what the customer gets out of you, your products and services

Any transaction is an exchange of two things (say a product for money or a service for a price). It also involves some use or intent of use (of the product or service) and some amount of satisfaction (derived or expected from the use). Value is that perceived difference, between one product (component or brand) and another, which enables the customer to decide to purchase this difference is due, partly; to scientific reasoning and partly otherwise, influenced by abstract forces something imagined something emotional.

The CSR should be used as one of the abstract forces. CSR should not be treated as an obligation but as a critical success factor (K. Aswathappa, 2009).

**CSR for Value Creation:**

CSR done in congruence with the community and natural harmony in mind are bound to add value. The relationship between CSR and profit is complex. Although the two are not mutually exclusive neither of them is a pre-requisite for the other. We gain much if we do not see both as competing each other but as a component in strategy building, as a critical success factor, as a means to add value to strategy (S. S. Iyer, 1999). Value may be added by:

- Creativity, superior ideas, material, methods and process. With technology, equipment, skill, innovation and
- Workmanship
- With esteem, satisfaction and returns.

When we talk of value creation it can be of two types.

1. Internal value creation,
2. External value creation.

**Internal Value Creation:**

1. Value creation through mission statement creates value through mission statement as a social investment, practice of transparency and trust and tries to satisfy the increased public expectation of business.
2. Value system-CSR should foster toward building cohesive society and a sustainable global economy weir markets, labour and communities are able to function together - CSR
3. CSR for employee value creation-Provision of best working condition, Payment of their wages, Provision of welfare facilities Proper training of education.

**External Value Creation:**

1. CSR for consumer value creation: - By providing sufficient information about product, including their adverse effects, risk and care to be taken while using the products. To supply goods at reasonable prices even when there is a seller market.
2. CSR for value creation towards government:- It can create value with government by complying with all legal requirements, paying taxes honestly, executing governments contracts and as a willing partner with government in pursuit public welfare.
3. CSR for value creation towards owner- CSR towards owner covers such areas as managing the business profitably, ensuring fair and regular return on capital employed, guaranteed capital appreciation and consolidating the financial position of the business so that it can with standing fluctuations fortune common in business.
Conclusion:
In coming year CSR will become a fundamental business practice. It should be understood that CSR Programme are equally instrumental in effective leadership and maintaining relationship with shareholder especially investor, employee, customer, business partner, government, and communities. The big drives for CSR are enlightened self-interest, social investment, transparency, trust, and loyalty. Increased public expectation of business. Each of these four drivers of heads us to one of those abstract faces that make a difference within and outside the organization. CSR is an obligation but if done in the right direction, at the right time, with the right attribute which leads to a perceptible satisfaction may leads to a critical success factor in the present competitive environment.

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Consumer Buying Behavior

Shivam K. Vernekar
CCB-21 Laxmi Road Bharat Nagar Shahapur Belgaum
KLS Gogte College of Commerce (M.Com)

Abstract

Consumer Buying Behavior refers to the buying behavior of the ultimate consumer. Many factors and characteristics influence the individual in what he is and the consumer in his decision of purchase. Consumer buying behavior refers to the selection, purchase and consumption of goods and services for the satisfaction of human wants. This research work is dedicated towards the evolving concept of Marketing that is Consumer Buying Behavior. Marketing terms has been continuously changing its meaning and scope as the organizations progress. This study aims at looking deeply into the organizations changing strategies and factors influencing Consumers Buying Behavior. It also focuses on the consumer behavior while purchasing those goods which require deep analysis. It also helps to identify different streams of thoughts that could help and guide for future consumer researchers. It shows how the consumer sensitivity turns round towards the new marketing approaches adopted by the organizations.

Keywords: Consumer Buying Behavior, Market.

Introduction

Consumer behavior has been always of great interest to marketers. The knowledge of consumer behavior helps the marketer to understand how consumers think, feel and select from alternatives like products, brands and the like and how the consumers are influenced by their environment, the reference groups, family, and salespersons and so on. A consumer’s buying behavior is influenced by cultural, social, personal and psychological factors. Most of these factors are uncontrollable and beyond the hands of marketers but they have to be considered while trying to understand the complex behavior of the consumers. Consumer is the study “of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires”. In the marketing context, the term consumer refers not only to the act of purchase itself, but also to patterns of aggregate buying which include pre-purchase and post-purchase activities. Pre-purchase activity might consist of the growing awareness of a need or want, and a search for and evaluation of information about the products and brands that might satisfy it. Post-purchase activities include the evaluation of the purchased item in use and the reduction of any anxiety which accompanies the purchase of expensive and infrequently-bought items. Each of these has implications for purchase and repurchase and they are amenable in differing degrees to marketer influence. Simple observation provides limited insight into the complex nature of consumer choice and researchers have increasingly sought the more sophisticated concepts and methods of investigation provided by behavioral sciences in order to understand, predict, and possibly control consumer behaviour more effectively. The main purpose of this research paper is to identify different streams of thought that could help and guide for future consumer researchers.

Objectives Of The Study

- To know the factors that affects the Consumer buying behavior.
- Understanding the consumer decision making process.
- To know what strategies the marketer can adopt to influence consumer buying behavior.

Data Collection

The present study is based Consumer Buying Behavior and satisfaction of consumers wants. This paper is an attempt of exploratory research, based on the secondary data.

Factors Influencing Consumer Buying Behaviour

The consumer behaviour or buyer behaviour is influenced by several factors or forces. They are:

1. Internal or Psychological factors
2. Social factors
3. Cultural factors
4. Economic factors
5. Personal factors

**Internal or Psychological Factors**

The buying behaviour of consumers is influenced by a number of internal or psychological factors. The most important ones are Motivation and Perception.

a) **Motivation**

Motivation acts as a driving force that impels an individual to take action to satisfy his needs. A need becomes a motive when it is aroused to a sufficient level of intensity. A motive is a need that is sufficiently pressing to drive the person to act. There can be of types of needs:

1) **Biogenic needs**: They arise from physiological states of tension such as thirst, hunger.
2) **Psychogenic needs**: They arise from psychological states of tension such as needs for recognition, esteem

b) **Perception**

Human beings have considerably more than five senses. Apart from the basic five (touch, taste, smell, sight, hearing) there are senses of direction, the sense of balance, a clear knowledge of which way is down, and so forth. Each sense is feeding information to the brain constantly, and the amount of information being collected would seriously overload the system if one took it all in. Therefore the information entering the brain does not provide a complete view of the world around you. When the individual constructs a world-view, he then assembles the remaining information to map what is happening in the outside world.

**Social Factors**

Man is a social animal. Hence, our behaviour patterns, likes and dislikes are influenced by the people around us to a great extent. We always seek confirmation from the people around us and seldom do things that are not socially acceptable. The social factors influencing consumer behaviour are Family, Reference Groups, Roles and status.

a) **Family**

There are two types of families in the buyer’s life viz. nuclear family and Joint family. Nuclear family is that where the family size is small and individuals have higher liberty to take decisions whereas in joint families, the family size is large and group decision-making gets more preference than individual. Family members can strongly influence the buyer behaviour, particularly in the Indian context. The tastes, likes, dislikes, life styles etc. of the members are rooted in the family buying behaviour. In India, the head of the family may alone or jointly with his wife decides the purchase. So marketers should study the role and the relative influence of the husband, wife and children in the purchase of goods and services.

b) **Reference group**

A group is two or more persons who share a set of norms and whose relationship makes their behaviour interdependent. A reference group is a group of people with whom an individual associates. It is a group of people who strongly influence a person’s attitudes values and behavior directly or indirectly.

c) **Roles and status**

A person participates in many groups like family, clubs, and organizations. The person’s position in each group can be defined in term of role and status. A role consists of the activities that a person is expected to perform. Each role carries a status. People choose products that communicate their role and status in society. Marketers must be aware of the status symbol potential of products and brands

**Cultural Factors**

Kotler observed that human behaviour is largely the result of a learning process and as such individuals grow up learning a set of values, perceptions, preferences and behaviour patterns as the result of socialisation both within the family and a series of other key institutions. From this we develop a set of values, which determine and drive behavioural patterns to a very large extent. Cultural factors consist of Culture, Sub culture and Social class.
a) Culture

Culture is the most fundamental determinant of a person’s want and behaviour. The growing child acquires a set of values, perception preferences and behaviours through his or her family and other key institutions. Culture influences considerably the pattern of consumption and the pattern of decision-making. Marketers have to explore the cultural forces and have to frame marketing strategies for each category of culture separately to push up the sales of their products or services. But culture is not permanent and changes gradually and such changes are progressively assimilated within society. Culture is a set of beliefs and values that are shared by most people within a group. Culture is passed on from one group member to another, and in particular is usually passed down from one generation to the next; it is learned, and is therefore both subjective and arbitrary.

b) Sub-Culture

Each culture consists of smaller sub-cultures that provide more specific identification and socialisation for their members. Sub-culture refers to a set of beliefs shared by a subgroup of the main culture, which include nationalities, religions, racial groups and geographic regions. Many sub-cultures make up important market segments and marketers have to design products and marketing programs tailored to their needs. Although this subgroup will share most of the beliefs of the main culture, they share among themselves another set of beliefs, which may be at odds with those held by the main group.

c) Social class

Consumer behavior is determined by the social class to which they belong. The classification of socioeconomic groups is known as Socio-Economic Classification (SEC). Social class is not determined by a single factor, such as income but it is measured as a combination of various factors, such as income, occupation, education, authority, power, property, ownership, life styles, consumption, pattern etc. There are three different social classes in our society. They are upper class, middle class and lower class.

Economic Factors

Consumer behavior is influenced largely by economic factors. Economic factors that influence consumer behavior are Personal Income, Family income, Income expectations, Savings, Liquid assets of the Consumer, Consumer credit, Other economic factors.

a) Personal Income

The personal income of a person is determinant of his buying behaviour. The gross personal income of a person consists of disposable income and discretionary income. The disposable personal income refers to the actual income (i.e. money balance) remaining at the disposal of a person after deducting taxes and compulsorily deductible items from the gross income. An increase in the disposable income leads to an increase in the expenditure on various items. A fall in the disposable income, on the other hand, leads to a fall in the expenditure on various items. The discretionary personal income refers to the balance remaining after meeting basic necessaries of life.

b) Family income

Family income refers to the aggregate income of all the members of a family. Family income influences the buying behaviour of the family. The surplus family income, remaining after the expenditure on the basic needs of the family, is made available for buying shopping goods, durables and luxuries.

c) Income Expectations

Income expectations are one of the important determinants of the buying behaviour of an individual. If he expects any increase in his income, he is tempted to spend more on shopping goods, durable goods and luxuries. On the other hand, if he expects any fall in his future income, he will curtail his expenditure on comforts and luxuries and restrict his expenditure to bare necessities.

d) Savings

Savings also influence the buying behaviour of an individual. A change in the amount of savings leads to a change in the expenditure of an individual. If a person decides to save more out of his present income, he will spend less on comforts and luxuries.

e) Liquid assets
Liquid assets refer to those assets, which can be converted into cash quickly without any loss. Liquid assets include cash in hand, bank balance, marketable securities etc. If an individual has more liquid assets, he goes in for buying comforts and luxuries. On the other hand, if he has less liquid assets, he cannot spend more on buying comforts and luxuries.

f) Consumer credit

Consumer credit refers to the credit facility available to the consumers desirous of purchasing durable comforts and luxuries. It is made available by the sellers, either directly or indirectly through banks and other financial institutions. Consumer credit influences consumer behaviour. If more consumer credit is available on liberal terms, expenditure on comforts and luxuries increases, as it induces consumers to purchase these goods, and raise their living standard.

g) Other economic factors like business cycles, inflation, etc. also influence the consumer behavior.

Personal Factor

Personal factors also influence buyer behavior. The important personal factors, which influence buyer behavior, are Age, Occupation, Income and Life Style.

a) Age

Age of a person is one of the important personal factors influencing buyer behavior. People buy different products at their different stages of cycle. Their taste, preference, etc. also change with change in life cycle.

b) Occupation

Occupation or profession of a person influences his buying behavior. The life styles and buying considerations and decisions differ widely according to the nature of the occupation. For instance, the buying behavior of a doctor can be easily differentiated from that of a lawyer, teacher, clerk businessman, landlord etc. So, the marketing managers have to design different marketing strategies suit the buying motives of different occupational groups.

c) Income

Income level of people is another factor which can exert influence in shaping the consumption pattern. Income is an important source of purchasing power. So, buying pattern of people differs with different levels of income.

d) Life Style

Life style to a person’s pattern or way of living as expressed in his activity, interests and opinions that portrays the “whole person” interacting with the environment. Marketing managers have to design different marketing strategies to suit the life styles of the consumers.

Conclusion

For a successful consumer oriented market service provider should work as psychologist to procure consumers by keeping in mind the factors affecting the things that can be made favorable in satisfaction of the consumer’s goals. Further a challenge will be that consumer personalities differ across borders and also between different regions. From market perspective people of the country comprise different segment of consumers, based on class, income etc. Study of consumer buying behavior is a gateway to success in market.

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A Review of Co-Operative Movement in Maharashtra

Dr. Pradeep Rajaram Gaikwad
M.A.,B.Ed.,Ph.D., Assistant Professor,
ShriVenkatesh Mahavidyalaya, Ichalkarnji.

Abstract
In this research paper i have taken a brief review of co-operative movement in Maharashtra with the point of meaning of co-operation, introduction of co-operative movement in India, development of co-operative movement in Maharashtra as well as Kolhapur district and it is conclude that the urban co-operative movement in Maharashtra has played a crucial role in the overall development of urban as well as rural area.

Objectives Of The Study
The main objectives of the present study are as follows:

1. To understand the meaning the of co-operation.
2. To take a brief review of the introduction of the cooperative movement in India.
3. To assess the co-operative agricultural credit structure in Maharashtra.
4. To ascertain the Types of Co-operative Societies of Kolhapur District.

Research Methodology
The required data and related information for the study have been collected with the help of secondary sources. The secondary data and additional information have been collected with the help of Books, Articles, News Papers, Internet etc.

Introduction
In India the co-operative movement was introduced as a remedy for the proverbial poverty of the small agriculturalists. It was the government of Madras (Chennai) who grasped the possibilities of co-operative movement in India. The origin of urban co-operative credit societies in India can be traced to the close of 19th century. Inspired by the urban co-operative credit institutions organized in Germany by Mr. Hermann Schulze (1860) and in Italy by Prof. Luigi Luzzatti (1866), the first urban co-operative credit society named “ANYONYA SAHAKARI MANDALI” was established in Baroda on 5th February, 1889, under the guidance of Shree V.L. Kavthekar. But the co-operative credit societies got legal status only in 1904, when the govt. of India passed the first “Co-operative Credit Societies Act, 1904” with a view to encourage thrift, eradicate rural indebtedness and provide credit to the needy and weaker sections of the society in rural areas. This act has widened the scope of co-operative enterprises in India.

The Maharashtra state is the pioneer and rank first in the growth of cooperative movement in India. The co-operative credit societies and co-operative banks in Maharashtra are playing key role in the growth of agriculture expansion of rural development and social as well as cultural activities. The co-operative movement as the best source through which to apply it for rural development, people’s empowerment and poverty alleviation programmed. The basic nature of the co-operative societies is to encourage the „values of self-help, democracy, equality and solidarity, co-operative members believe in the ethical values of honesty, openness and social responsibility and carrying for others."

Meaning Of Co-Operation
Literally co-operation means working together. To be more appropriate, we may define co-operation as acting together to accomplish the common goal through co-operative principles. Likewise, the co-operative society may be defined as an organization of individuals, commonly labours or persons of small means, formed for running in common of business, the profits being shared in accordance with the amount of labour or capital contributed by each.

Co-operation has been defined in a number of ways from time to time. For a proper understanding of the meaning of co-operation some of the definitions are given below-
1) By the Japanese Law of 1921, “a co-operative society is an association having legal existence, formed by persons of modest means in order to promote and develop, according to the principles of mutuality exercised by the members of their occupations and for the improvement of their economic conditions”.

2) The definition of co-operative society in German Law emphasized
(a) an open membership
(b) furtherance of the commercial interests of members by means of a common business undertaking.

3) The Australian Act refers to associations with an unlimited number of members, the object of which is the promotion of the industry or trade of their members by means of common action or credit.

4) I.U.S.S.R. a co-operative has been defined as “ a voluntary association chiefly of the working people, set up for the purpose of improving the living conditions of its members shareholders, who on equal footing participate in the management of enterprises they established.”

5) The Indian Act suggests (section 4) that, “a co-operative society is a society which has as its objects the promotion of the economic interests of its members in accordance with co-operative principles”. But it levels to the registrar the decisions as to what co-operation principles are.

From the above discussion it may be conducted that co-operation has been defined in different ways to suit the individual requirements of a country.

**Introduction of the cooperative movement in India**

Before the introduction of the official co-operativemovement in India in 1904. As early as 1882, Sir William Weddrburn and Justice Ranade (Government) prepared a scheme for establishing Agricultural Banks (Taccavi Loans) to provide loans to farmers who were in the severe grip of moneylenders (Land Improvement Act XII of 1884 for short term).

The main reason for the introduction of the cooperative movement in India was the failure of Tacavi loans because the loans issued by the government had lot of defects. However, Mr. Frederic Nicholson reports „Raiffeisen system” to examine the possibility to starts a land and Agricultural banks in Madras and Mr. Dupernex’s scheme „People bank for Northern India”. Edward Law Committee appointed by the government of India in 1900 considered these two schemes. Its recommendations formed the basis of the Bill, which was passed in to law in 1904, as the co-operative credit societies Act XIV of 1884 for short term.

The government realized these deficiencies and passed a new act. The act of 1912 removed the deficiencies and for the first time permitted non-credit co-operative societies in India. In 1915, the report of Sir Edward Maclagan Committee was an important landmark in the history of co-operative movement. On the recommendations of the Maclagan committee the government of India passed the act of 1919, and made co-operation a provincial subject. The Bombay province took the lead by passing the co-operative societies Act of 1925. The other states adopted the central Act of 1912.

As the result of the great depression in early thirties of the last century the movement collapsed in same provinces. It gave a tremendous setback to cooperative activity. Not only did it stall the progress but created grave problems for the existing institutions, Government made various efforts to save the movement. Due to abnormal conditions created by World War II the prices of agricultural products rose substantially and the co-operative movement gained a lot of movement. These had been an overall improvement, when there was stimulated the growth of consumer stores and marketing societies. Many new type of non-credit co-operative societies were formed during the war period. During the Second World War Indian co-operative movement also experienced several ups and downs.

The movement on the whole, did not make substantial progress because of the inefficient management, high overdue, sever opposition from the moneylenders, the general lack of the principles and
unsympathetic attitude and even ridicule of the revenue staff. The major development in co-operative field since independence was the appointment of expert committees, from time to time, as and when government felt that something was wrong with the movement and expert opinion was called for some important committees were – All India Rural Credit Survey or Shree A. D. Gorawal Committee (1951), All India Rural Credit Review Committee (1969), P.R. Dubhashi Committee (1972), K. Madhavdas Committee (July 1978), Marathe Committee for UCB (1978), Ardhanarishwaran Committee (1987), A. M. Khusro Committee (1989) and Narsimhan Committee (1991 & 1998).4

**Co-operative Movement in Maharashtra.**

Maharashtra has all along been a leader in co-operative movement. Cooperation has become a way of life for people in the State of Maharashtra. Almost 50% of the State’s population is connected to 1.78 lakh co-operative societies, covering different aspects of people’s day to day life. About 20,000 primary agriculture credit co-operative societies and 31 district central co-operative banks located in Maharashtra. As against six villages covered by the society in the country, and in Maharashtra have one society for two villages. More than 10 million farmers are members of the primary societies. The co-operative credit system in the State accounts for 65% of the credit disbursements for agriculture as compared to 35% at national level. Therefore, the state needs to ensure that the cooperative credit institutions remain vibrant and work in a professional and competitive environment. The co-operative credit institutions are in districts, having good access to irrigation have done extremely well due to greater degree of crop diversification. The dams and the societies in consistently drought prone and rain-fed districts have not been able to stand the impact of continued default and thus, over a period of time, become extremely weak. Revitalization of these institutions is a must to ensure greater flow of capital to agriculture in some districts i.e. Pune, Satara, Sangli, some part of Vidharbha and Marathawada region.

The co-operative movement has contributed a great deal in the development of rural economy in Maharashtra. Maharashtra lead the country in terms of financial institutes in the co-operative sector. There are many other success stories like sugar industry, textiles, poultry, milk, agro-processing and marketing etc.

Over the time, there has been some slackness in the working of some of these societies, but must say that these societies have contributed immensely in the growth of rural areas in the State. The slackness in the working of many of these societies can be attributed to many factors, but lack of appropriate incentive system is one of the key reasons for it.

**Agricultural Credit**

The co-operative agricultural credit structure in Maharashtra is a three-tier structure.

![Co-operative Credit Structure](image)

The agricultural credit reached the farmers right up to their door step through the Primary Agricultural Credit Societies (PACS). The Short- Term loan is made available for a period of 12 to 15 months for meeting the cost of expenditure during the agricultural season. Medium Term loan is given for a period of up to five years for the purchase of bullocks, carts, repairs to old wells etc. The Long-Term Loans are granted for period exceeding five years mainly for sinking of wells, permanent fencing, purchase of land, purchase of heavy agricultural machinery like tractors, as well as for lift irrigation schemes. Life of the farmer is full of problems such as small holdings, indebtedness, lack of irrigation facilities low productivity etc. Farmers are traditionally used to dealing with one single agency for satisfaction of all his credit requirements. Thus, the local trader/money lender not only lends him money for his seeds, fertilizers, insecticides etc. but at times also...
provides these necessities to him. The trader/moneylender also provides him credit for his household needs, and when the crops are harvested the trader also markets the crops.

In their initial days the rural credit societies could not satisfy the needs of the farmers. They did not have enough funds or facilities to offer to the farmers. Thus, the farmers continued to rely on the money lenders and suffer. Thus, came the advent of multipurpose co-operatives. However, since the societies at the village level were small in size, they could not provide adequate services to their members. The Government therefore gave financial assistance to these societies and thus increased their borrowing capacity, the government has introduced various schemes to improve the economic conditions at the rural level.

i. Crop Loan

ii. Subsidy to Agricultural Credit Stabilization Fund

iii. Contribution to Risk Fund

iv. Share Capital Contribution

v. Loans to Co-operative Credit Societies for the Conversion of Loans from Short Term to Medium Term.

vi. Crop Production Incentive to Agriculturists.

The co-operative movement in Maharashtra has played a significant role in the social and economic development of the state particularly in the rural areas. Initially, this movement was confined mainly to the fields of agricultural credit. Later it rapidly spread to other fields like Agro-processing, Agro-marketing, rural industries, consumer stores, social services, etc. Progress of co-operative movement in the last four decades showed increase more than four times. The cooperatives in Maharashtra have a political, historical, social and cultural heritage. It is particularly strong in Western Maharashtra as the independent movement and the leaders from Pune, Mumbai and Ahamadnagar initiated social reforms. Due to favorable climate conditions, soil and the development of irrigation facilities Maharashtra made good progress in sugarcane and sugar production through the help of co-operatives sugar factories in the western part of state. The Pravara sugar co-operative factory Ltd., Ahamadnagar district established in 1949, made a success. So it is become important to study the progress of the co-operative movement in Maharashtra, Maharashtra state co-operative banks, District Central Co-operative Banks and Urban Co-operative Banks in Maharashtra.

Co-operative Movement in Kolhapur District-

A Review Kolhapur is one of the leading districts in co-operative movement in Maharashtra. Co-operative movement made revolutionary developments in various fields of the district. There are about 9624 co-operative societies in the district. The total no. of members of these societies is 31.21 lakhs. The total share capital with these societies is 364.26 crore ppees. Out of which 25.95 crore rupees is Govt. share capital and 338.32 crore is their own funds. These societies have deposits of 2030.57 crore rupees and distributed loans of 3383.61 crore rupees

Among various co-operative societies the Co-operative Sugar Factories, Cooperative Milk Societies, Co-operative Banks, Co-operative Marketing Societies, Co-op. Spinning Mills are playing major role in prosperity of co-operative movement in the Kolhapur District.

1. Co-operative Sugar Factories

There are 17 co-operative sugar factories in Kolhapur district. The total no. of membership of these co-op. Sugar factories is 2.84 lakhs. These sugar factories have 61.84 crores rupees share capital and 56.86 crores rupees working capital. Total crushing capacity of these sugar factories is 62.15 lakh metric tonne and total sugar production is 7.56 lakh metric tonne.

2. Co-operative Milk Unions

In Kolhapur district there are three renowned Co-operative DudhSanghas Viz. GokulSahakariDudhSangh, GokulShirgaon, WaranaSahakariDudhSangh, Warananagar. There are about 2755 Milk Producers Co-op. Societies. The total no. of members of these societies is 3.41 lakhs. Their total cost of Milk purchasing is about 323.32 crore rupees and total sellout price is about 600.54 crore rupees.
3. Co-operative Banks
There is Kolhapur District Central Co-operative Bank (KDCC) having 182 branches all over the district. It has 7143 society members and 719 individual members. The KDCC has share capital of 42.82 lakh rupees and working capital of 14.96 crore rupees. The total deposits are 10.47 crore and 88.03 lakhs, 5.08 lakhs and 7.50 crore rupees short, medium and long term loans respectively. Besides this there are Co-operative Urban Banks, Wage earners Credit Societies, and Urban Credit Societies in various parts of the district.

4. Co-operative Marketing Societies
There are 54 primary marketing societies having membership of 112246. Besides assisting farmers to get recent data on demand and price trends in distant markets and purchasing their produce, these societies also distribute fertilizers, seeds, implements and other agriculture related goods.

5. Co-operative Spinning Mills
There are 47 co-operative spinning mills in the Kolhapur district. Textiles are the main occupation of Ichalkaranji. The first power loom outside the composite mill was established in our country in 1904. ShrimantNarayanraoGhorpade helped the industry to grow in and around Ichalkaranji. There are around 1,00,000 power looms, growing number of auto looms, 12-15 Spinning Mills, scores of processing houses, sizing units and ancillary units, besides yarn and cloth trading houses. Then leaders of this region Shree. DattajiraoKadam, M. P. and Shri. A. G. Kulkarni, M.P conceived the idea of incepting a spinning mill in co-operative sector, to cater to the requirements of yarn for the growing power loom industry. They established Deccan Co-operative Spinning Mill the first co-operative spinning mill of our country and later on Navmaharashtra, the first 100% Export Oriented Unit (EOU) in the co-operative sector. Shree. K.B. Awade, Ex. Minister, after the demise of Shree. Kulkarni and Shree Kadam, established the Indira Gandhi MahilaSahakari Soot Girani Ltd., a project totally owned and managed by women. All the shareholders, Board of Directors and most of workers of this mill are women only.

Types of Co-operative Societies of Kolhapur District have been shown in the table no 1.

Table No. 1. Types of Co-operative Societies in Kolhapur District

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Types of Co-operative Societies</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Agricultural Co-op. Credit Societies</td>
<td>15</td>
</tr>
<tr>
<td>2.</td>
<td>Consumers Co-op. Societies</td>
<td>291</td>
</tr>
<tr>
<td>3.</td>
<td>Co-operative Animal Husbandry Societies</td>
<td>271</td>
</tr>
<tr>
<td>4.</td>
<td>Co-operative Fishing Societies</td>
<td>255</td>
</tr>
<tr>
<td>5.</td>
<td>Co-operative Poultry</td>
<td>67</td>
</tr>
<tr>
<td>6.</td>
<td>Co-operative Spinning Mills</td>
<td>47</td>
</tr>
<tr>
<td>7.</td>
<td>Co-operative Sugar Factories</td>
<td>17</td>
</tr>
<tr>
<td>8.</td>
<td>District Central Co-op. Bank</td>
<td>1</td>
</tr>
<tr>
<td>9.</td>
<td>Food grain Banks</td>
<td>16</td>
</tr>
<tr>
<td>10.</td>
<td>Handloom Co-op. Societies</td>
<td>15</td>
</tr>
<tr>
<td>11.</td>
<td>Housing Co-op. Societies</td>
<td>94</td>
</tr>
<tr>
<td>12.</td>
<td>Industrial Colonies</td>
<td>17</td>
</tr>
<tr>
<td>13.</td>
<td>Industrial Co-op. Societies</td>
<td>199</td>
</tr>
<tr>
<td>15.</td>
<td>Marketing Societies</td>
<td>51</td>
</tr>
<tr>
<td>16.</td>
<td>Milk Producers Co-op. Societies</td>
<td>2755</td>
</tr>
<tr>
<td>17.</td>
<td>Other Co-operative Societies</td>
<td>175</td>
</tr>
<tr>
<td>18.</td>
<td>Power loom Co-op. Societies</td>
<td>318</td>
</tr>
<tr>
<td>19.</td>
<td>Primary Agricultural Credit Society</td>
<td>1504</td>
</tr>
<tr>
<td>20.</td>
<td>Primary Urban Co-op Banks</td>
<td>62</td>
</tr>
<tr>
<td>21.</td>
<td>Processing Co-op. Societies</td>
<td>64</td>
</tr>
<tr>
<td>22.</td>
<td>Transports Co-op. Societies</td>
<td>64</td>
</tr>
<tr>
<td>23.</td>
<td>Urban Co-op. Credit Societies</td>
<td>2158</td>
</tr>
<tr>
<td>24.</td>
<td>Wage-earners Credit Societies</td>
<td>294</td>
</tr>
<tr>
<td>25.</td>
<td>Water Supply Societies</td>
<td>541</td>
</tr>
<tr>
<td>26.</td>
<td>Total</td>
<td>9624</td>
</tr>
</tbody>
</table>

Source: www.cooperativeindia.com
The table No.1. shows the Western Maharashtra in general and Kolhapur District in particular are much developed regions in the co-operative field. Though the co-operative movement was started in this region even before the independence, it got the momentum only after the independence. In the pre-independence period many people were connected with Indian freedom movement. After India became independent automatically these people got involved in the co-operative movement. Because of continuous supply of leaders, functionaries, government support and confidence of people in the co-operative movement, the same flourished very fast.

**Conclusion**

The urban co-operative movement in Maharashtra has played a crucial role in the overall development of urban as well as rural area. It leads to motivate the various aspects like small industries, peasants, service sector and priority sector as well. On the other hand, Co-operative movement in Kolhapur is a real lifeline of the people in the district.

**References:**

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3. Wolf Henry (1907), Co-operation in India, Page no 129.
6. www.kolhapur.gov.in
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8. www.cooperativeindia.com
A Study on Entrepreneurial thinking of Women Entrepreneurs in Sangli

*Mr. Rohit Ravindra Landge,
Asst. Professor, Sanjay Ghodawat University, Sangali

Abstract:
The present study tried to focus on motives behind becoming an entrepreneur and analyzing impact of demographic and industrial profile on different constraints while running successful business. Women entrepreneurship is a crucial part of any developing country. The researcher has surveyed 85 women entrepreneur in Sangali to satisfy the objectives of the research. The findings of the research reveal that Self identity, Innovative thinking, Bright future if my wards and accepts the challenges of new opportunities are the main motives for becoming an entrepreneur and there is no significant relationship between income level of the respondents and the personal and Industrial constraints faced by the respondents while running the business and there is a positive correlation between Business Experience of the respondents and the personal and Industrial constraints faced by the respondents while running the business.

Keywords: Entrepreneurship, constraints

Introduction:
In developing countries like India the days have gone where in Indian culture the women should keep quite without taking any active participation the presence of entrepreneurs. Women entrepreneurs are a crucial predictability to achieve a rapid, all around and regionally and socially impartial economic growth through industrialization. It also helps in gathering the natural talent prevailing among them and acts as a key for many problems faced by them such as dowry, death, less recognition, poverty, and unemployment and excessive dependence on male members. (Unnikrishnan.P & S.Bhuvaneswari, 2016) Women’s entrepreneurship is both about women’s position in society and the role of entrepreneurship in the same society. Women are faced with specific obstacles (such as family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. Also, in some countries, women may experience obstacles with respect to holding property and entering contracts. Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women. (OECD, 2004)

Objectives of the Study:
1. To Study Demographic and Industrial Profile of The Women Entrepreneurs
2. To study the motives for the Women Entrepreneurship
3. To study the Personal & industrial constraints faced by Women Entrepreneurs in present era.

Hypothesis of the Study:
1. Ho: There is no significant relationship between women’s family income and Personal constrains while running the business.
2. Ho: There is no significant relationship between women’s business experience and Personal constrains while running the business.
3. Ho: There is no significant relationship between women’s family income and Industrial constrains while running the business.
4. Ho: There is no significant relationship between women’s Business experience and Industrial constrains while running the business.

Literature Review:
1. (Gupta & Aggarwal, 2015) has analyzed how female entrepreneurship is gaining attention and importance in light of the evidence of the importance of new business creation for economic growth and development. He attempts to study the opportunities and challenges related with entrepreneurship that the woman of our country faces in the present times. Their study reveals that Women entrepreneurship in India faces many challenges and requires a radical change in attitudes and mindsets of society.
2. (Rani & Sanjay, 2015) Have attempted to throw light on barriers faced by women entrepreneurs in Haryana (India). They have used descriptive-cum-exploratory in nature and convenient sampling
technique was followed. Through the study they found lack of family support, non-cooperation of male counterparts, weak bargaining position, psychological barriers, lack of experience, lack of knowledge, lack of society support, harassment, difficulties in getting loans to set up a business, lack of awareness about credit facilities for women, lack of infrastructure facilities, strict regulations and policies, attracting customers, lack of marketing skills and unfavorable market behaviors were the major problems faced by the women entrepreneurs.

3. (Vinay & Singh, 2015) Have analyzed Concept of women entrepreneur, reasons to become entrepreneurs, advantages of women entrepreneur, present status, impediments, measures to remove obstacles, steps taken by the Indian Government in term of five year plans, schemes for promotion & development of women entrepreneurship in India. And the research concluded that Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. They are facing widespread problems from setting of enterprise to the marketing of products. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

4. (Sirumalar Rajam & Soundararaja, 2016) have analyze the problems faced by the women entrepreneurs in Kanyakumari district to find out the ways to overcome. Their study reveals that women entrepreneurs in Kanyakumari district and mainly focuses problems such as personal problem, problem of marketing, problem of finance, raw material problem, labour problem and problem of power.

5. (Raj, 2018) Has studied how the women entrepreneurship is rising in India through government support and to reach this data to motivate and inspire the other women’s to come up with their own ideas to become entrepreneurs. He also attempts to create awareness challenges faced, successful women entrepreneur and the government assistance to achieve progress. Their study comes to the conclusion that when women enter into entrepreneurship means they face many challenges it may be from family also in organization the threats occurs from their decisions , marketing problems , lack of knowledge about the business and the improper strategies applied.

Research Methodology:
Researcher has used descriptive research methodology in the research to understand reasons or the motives behind starting a business and analyzing different constraints while running successful business.

Data Collection: To accomplish the stated objective primary data was collected through self-designed structured questionnaire. The questionnaire comprises of scales to assess the reasons or the motives behind starting a business and analyzing different constraints while running successful business.

Sampling Design and Sample Size: By considering all constraints researcher has selected Sample Size in the present study a sample of 85 women entrepreneur was considered as a sample size. Sampling Technique In this study, Cluster sampling method was adopted for selecting the respondents.

Data Analysis: For analysis MS office Excel and SPSS 20.0 was used. Descriptive analysis of the data was done through SPSS with frequency & percentage. To test the hypothesis Multiple Regression analysis tool has used.

Data Analysis and Interpretation:
The primary objective of this research was to study different reasons which will influence women to start the business also to measure impact of demographic and industrial variable impacted as an constraints while running the business.

Demographic Profile:
This of the analysis contains general information about the respondents and helps to understand the demographics of the respondents. The questions aim to find out respondents Age, Residential area, Marital status, Family income, Education Level.
Table No.1: Demographic Profile

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Variable</th>
<th>Category</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Age</td>
<td>25 years to 30 Years</td>
<td>21</td>
<td>24.7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>23 years to 35 Years</td>
<td>9</td>
<td>10.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>35 years to 40 Years</td>
<td>30</td>
<td>35.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Above 40 Years</td>
<td>25</td>
<td>29.4</td>
</tr>
<tr>
<td>2</td>
<td>Residential Area</td>
<td>Developed Area</td>
<td>47</td>
<td>55.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Developing Area</td>
<td>38</td>
<td>44.7</td>
</tr>
<tr>
<td>3</td>
<td>Marital Status</td>
<td>Married</td>
<td>46</td>
<td>54.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unmarried</td>
<td>26</td>
<td>30.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other</td>
<td>13</td>
<td>15.3</td>
</tr>
<tr>
<td>4</td>
<td>Family Income</td>
<td>Below 20000 Rs.</td>
<td>31</td>
<td>36.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>20000 - 30000</td>
<td>6</td>
<td>7.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30000 - 40000</td>
<td>7</td>
<td>8.2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>40000 – 50000</td>
<td>2</td>
<td>2.4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Above 50000 Rs</td>
<td>39</td>
<td>45.9</td>
</tr>
<tr>
<td>5</td>
<td>Education Level</td>
<td>Below HSC</td>
<td>33</td>
<td>38.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Diploma</td>
<td>21</td>
<td>24.7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Graduate</td>
<td>4</td>
<td>4.7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Post Graduate</td>
<td>20</td>
<td>23.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Masters</td>
<td>7</td>
<td>8.2</td>
</tr>
</tbody>
</table>

The above demographic analysis reveals that maximum women’s entrepreneurs were in the age range of above 40 years and 25 years to 30 years of the age range, as per living place of the respondents maximum were stays in the developed area of the city, maximum respondents were married then according to income level maximum respondents comes in two category monthly income of above 50000 Rs and below 20000 Rs., in terms of education level maximum women’s comes in the category of below HSC level.

Industrial Profile:

This of the analysis contains general information about the respondents and helps to understand the Industrial things of the respondents. The questions aim to find out respondents Business Experience, Business Scale, Ownership and Nature of Business.

Table No. 2 : Industrial Profile

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Variable</th>
<th>Category</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Business Experience</td>
<td>Less than 5 years</td>
<td>38</td>
<td>44.7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5 – 10 years</td>
<td>16</td>
<td>18.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10 – 15 years</td>
<td>22</td>
<td>25.9</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Above 15 years</td>
<td>9</td>
<td>10.6</td>
</tr>
<tr>
<td>2</td>
<td>Business Scale</td>
<td>Small Scale</td>
<td>46</td>
<td>54.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium Scale</td>
<td>26</td>
<td>30.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Large Scale</td>
<td>13</td>
<td>15.3</td>
</tr>
<tr>
<td>3</td>
<td>Ownership</td>
<td>Sole Proprietor</td>
<td>49</td>
<td>57.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Partnership</td>
<td>36</td>
<td>42.4</td>
</tr>
<tr>
<td>4</td>
<td>Nature of Business</td>
<td>Manufacturing</td>
<td>46</td>
<td>54.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Service</td>
<td>26</td>
<td>30.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Trading</td>
<td>13</td>
<td>15.3</td>
</tr>
</tbody>
</table>

From the above analysis it reveals that maximum women entrepreneur were having less than 5 years of the business experience then maximum women’s have started the small scale industry, in terms of ownership maximum women’s are the sole proprietor of their firm and maximum women’s have started business in manufacturing.

Motives to Enter in Business:

Here the researcher has studied the different motives for which respondents have started their business. Researcher has listed 13 different motives and respondents get on five point liker scale and agreeableness and disagreeableness of the respondents were studied.
### Table No.2: Descriptive analysis of motives

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Motives</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bright future if my wards</td>
<td>4.3</td>
<td>0.7136</td>
</tr>
<tr>
<td>2</td>
<td>Need for additional income</td>
<td>3.0</td>
<td>1.7559</td>
</tr>
<tr>
<td>3</td>
<td>Family occupation</td>
<td>3.7</td>
<td>1.4228</td>
</tr>
<tr>
<td>4</td>
<td>Government policies and procedures</td>
<td>2.7</td>
<td>1.4937</td>
</tr>
<tr>
<td>5</td>
<td>Freedom to take own decisions</td>
<td>2.9</td>
<td>1.5462</td>
</tr>
<tr>
<td>6</td>
<td>Employment generations</td>
<td>3.6</td>
<td>1.0732</td>
</tr>
<tr>
<td>7</td>
<td>New challenges and opportunities</td>
<td>4.2</td>
<td>0.7479</td>
</tr>
<tr>
<td>8</td>
<td>Innovative thinking</td>
<td>4.3</td>
<td>0.7809</td>
</tr>
<tr>
<td>9</td>
<td>Self identity</td>
<td>4.7</td>
<td>0.5049</td>
</tr>
<tr>
<td>10</td>
<td>Social status</td>
<td>3.0</td>
<td>1.1931</td>
</tr>
<tr>
<td>11</td>
<td>Education and qualification</td>
<td>3.8</td>
<td>0.9500</td>
</tr>
<tr>
<td>12</td>
<td>Support from family members</td>
<td>3.1</td>
<td>1.3403</td>
</tr>
<tr>
<td>13</td>
<td>Role model to others</td>
<td>3.0</td>
<td>1.2678</td>
</tr>
</tbody>
</table>

The above descriptive statistics table shows that women’s have taken a decision to start a business and came in to this business area mostly for Self identity, Innovative thinking, Bright future if my wards and accepts the challenges of new opportunities with high mean of 4.4, 4.3, 4.3 & 4.2 with the standard deviation of 0.5049, 0.7809, 0.7136 & 0.7479 then they feels that Education and qualification, Family occupation & Employment generations were also one of the important motives to enter in to business with mean & SD of 3.8 & 0.9500, 3.7 & 1.4228, 3.7 & 1.4228, 3.6 & 1.0732 after that Support from family members, Role model to others, Need for additional income, Social status & Freedom to take own decisions are those less influencing motives with less mean because of which they have become an entrepreneur.

### Hypothesis Testing:

Before Testing the Hypothesis researcher has to test the normality of the data which decides the appropriate test to test the hypothesis.

#### Normality Testing:

<table>
<thead>
<tr>
<th>Tests of Normality</th>
<th>Kolmogorov-Smirnov Statistic</th>
<th>df</th>
<th>Sig.</th>
<th>Shapiro-Wilk Statistic</th>
<th>df</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opinion Personal &amp; Industrial Constraints</td>
<td>0.117</td>
<td>85</td>
<td>0.000</td>
<td>0.628</td>
<td>85</td>
<td>0.279</td>
</tr>
<tr>
<td>a. Lilliefors Significance Correction</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Above result shows that Shapiro-Wilk test statistics value 0.628 with P-value 0.279. It indicates that the test results are significant, normality assumption is not violated. Samples are drawn from the population that follows the normal distribution. Hence to test the hypothesis we have to use parametric tests.

The researcher used Multiple Linear Regression Analysis to determine the significant relationships between independent variables (Respondents Income Level & business Experience) and dependent variable (Personal & Industrial Constraints Faced While Running Business).

Multiple regressions, is a statistical tool that helps to predict the relationship between several independent variables and one dependent variable. Multiple regressions involve the influence of many factors and it is used to examine the effect of some specific factor while accounting for other factors that influence the outcome. (Field, 2009).

### Table No.4: Regression Analysis for the Model

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>3.410</td>
<td>.153</td>
<td></td>
<td>.000</td>
</tr>
<tr>
<td>Income Level</td>
<td>.012</td>
<td>.031</td>
<td>.044</td>
<td>.396</td>
</tr>
<tr>
<td>Business Experience</td>
<td>.030</td>
<td>.053</td>
<td>.061</td>
<td>.557</td>
</tr>
<tr>
<td>a. Dependent Variable: Personal Constraints</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Above table of coefficient gives the results of the significant parameter in the model. It is revealed from above data that the P value for Income Level and Personal constraints is 0.693 and for business experience and Personal constraints is 0.027 and P value for Income Level and Industrial constraints is 0.117 and for business experience and Industrial constraints is 0.048. Hence it is concluded that there is no significant relationship between income level of the respondents and the personal and Industrial constraints faced by the respondents while running the business and there is a positive correlation between Business Experience of the respondents and the personal and Industrial constraints faced by the respondents while running the business.

**Discussion:**
In this research researcher main objective is to found motives behind the entrepreneurship and impact of income level and business experience on Personal and industrial constraints. The researcher founds that maximum women’s entrepreneurs were in the age range of above 40 years and 25 years to 30 years of the age range, as per living place of the respondents maximum were stays in the developed area of the city, maximum respondents were married then according to income level maximum respondents comes in two category monthly income of above 50000 Rs and below 20000 Rs., in terms of education level maximum women’s comes in the category of below HSC level. Then maximum women entrepreneur were having less than 5 years of the business experience then maximum women’s have started the small scale industry, in terms of ownership maximum women’s are the sole proprietor of their firm and maximum women’s have started business in manufacturing. Self identity, Innovative thinking, Bright future if my wards and accepts the challenges of new opportunities are the main motives for becoming an entrepreneur and there is no significant relationship between income level of the respondents and the personal and Industrial constraints faced by the respondents while running the business and there is a positive correlation between Business Experience of the respondents and the personal and Industrial constraints faced by the respondents while running the business.

**Conclusion:**
The woman plays a noteworthy role in the economic growth of any country. ... It is essential to study how women in business and their skills can be utilized to get a sustainable economy in a developing Country. Making them aware their strengths and important place in the society and the greatest contribution they can make for the manufacturing, trading and service industries as well as the entire economy. Though women entrepreneurs face many problems and challenges in their path to become a successful entrepreneur the government has taken many lead for the growth of women entrepreneurs. With the help of suitable government schemes women entrepreneurship can be strengthen.

**References:**


Impact of GST on Indian Economy: Post Implementation Analysis

Ca. Anil I. Ramdurg
Assistant Professor of Commerce,
Sangolli Rayanna First Grade Constituent College,
Belagavi and Research Scholar,
Department of Post Graduate Studies & Research in
Commerce, Gulbarga University, Kalaburagi

Dr. Basvaraj C. S.
Professor,
Department of Post Graduate Studies & Research in
Commerce, Gulbarga University, Kalaburagi

Abstract:
GST is a creative disruption of existing tax structure. By the launch of GST one full cycle of reforms in indirect taxes has been completed. In the present paper, the authors have reviewed the important literature pertaining to GST. The paper analyses the post implementation impact of GST on Indian Economy. The study indicates that Indian Economy will be positively impacted because of the GST implementation and is likely to record higher tax collection resulting in GDP growth rate in the years to come. The authors have indicated that GST instills certainty and stability in Indian Fiscal Structure and Policy, redraws economic and political landscape of India, boosts Government revenue, supports SMEs and leads to transparent business and transparent tax system across India. The authors present a road map for the realisation of long term goals of GST. The road map includes integrating uncovered goods under GST, subsuming left out taxes, grievance redressal, centre-state harmony and contingent IT plans and data security. The authors have drawn their own conclusion hoping that the GST regime would be highly beneficial for the Indian economy as a whole.

Key words: Indirect Tax, GST, VAT, Indian Economy

Introduction:
“No law, however simple, can change the fate of the Nation unless and until it is implemented in its true spirits. Trust deficit between taxpayers and tax administrators needed to be reduced.” Narendra Modi

On the midnight of 30th June 2017, Government of India launched GST in the central hall of Parliament. The country became successful in articulating GST to the satisfaction of opposition parties, State Governments and the other stake holders. GST which entailed a lot of propaganda and slogans like “One-Nation-One-Tax”, etc., was basically introduced to unite scattered central and state indirect taxes under one umbrella, to facilitate Indian businesses to be globally competitive, to simplify tax structure for the foreign enterprises and also to give boost to the tax revenue without enhancing tax burden of the consumers.

GST is a creative disruption of existing tax structure. This measure was imperative to embrace the best available indirect tax structure of the day in the world. Introduction of GST may be considered as the mother of all fiscal reforms attempted hitherto in independent India. GST redefines the centre-state autonomy in levy, collection and administration of major indirect taxes. By the launch of GST one full cycle of reforms in indirect taxes is completed.

The rollout has renewed the hope of India’s fiscal reform program regaining momentum and widening the economy. Then again, there are fears of disruption, embedded in what’s perceived as a rushed transition which may not assist the interests of the country.

Introduction of GST had many challenges including post implementation challenges like convincing the state governments to agree to relinquish their right to levy state level VAT and other taxes (to be merged into GST), mustering 2/3rd majority in the parliament to amend the Constitution (to pave the way for restructuring fiscal autonomy of states and centre) putting in place proper IT network (GSTN to handle the post implementation operational responsibility) etc. With so many such major hurdles in its way the determined Central Government with the support of constructive opposition in Parliament and accommodative State Governments became successful in completing the fiscal reform of the size and significance of GST.

Review of Literature and Historical Milestones in Indirect Tax Reforms in India

The researchers reviewed a host of literature pertaining to GST in the form of tax reform committees’ / commissions’ reports, various research works carried out on GST in India and abroad and empirical evidences brought out during pre and post GST period.
In many advanced countries indirect taxes are considered as complicated. James A. Baker (2008) writes that US federal tax system is unnecessarily complicated, making much of it incomprehensible to anyone but specified accountants and attorneys. This complication in indirect taxes is due to the complexities involved in the global economic system. That is the reason James Alm et. al. (2006) say that with the steady advance in globalisation, regional integration and technology, it seems more likely that, if anything, the issues of adopting tax systems to new economic environments and reforming specific taxes will become even more pressing in the near future for many countries. Though the reform had been a major area of policy concern for the Government particularly to curb tax evasion, Soumeen Chattopadhay (2011) says the changes in tax policy effected since 1991 reflect pressure on India to embrace the global economy, stress on measure to foster voluntary compliance and building up of an effective and strong tax administration.

Before GST could take shape the major indirect taxes were made structurally ready to be transformed into GST. This has happened as a sequel to the recommendations of various tax reform commissions and committees setup by the Government of India from time to time.

Objectives of the study:
Main objectives of the present study are:
1. To discern the impact of GST on Indian Economy.
2. To identify the key challenges in post implementation of GST
3. To draw road map for smooth implementation and realisation of GST results.
4. To draw conclusion.

GST impact on Indian Economy:

GST posed a beacon of hope with ambitious growth targets in the long run. Unlike CENVAT or VAT, it will not allow any scope for cascading effect of taxes. GST is projected to play an important role in Indian economy in the years to come.

Following are the major post implications of GST on Indian Economy:
1. GST instills certainty and stability in Indian Fiscal Structure & Policy and thereby boosts economy:
   Certainty and stability are the basic foundation of any fiscal system. Hitherto the scattered indirect taxes had no stability and certainty in them. Tax policy certainty is crucial for tax payers to make rational economic choices in the most efficient manner. Uncertainty on the other hand, results in huge economic costs both for the tax payers and the Government. Adam smith says uncertainty of what each individual ought to pay is, in taxation, a matter of so great importance that a very considerable degree inequality…………. is not never so great an evil as a very small degree of uncertainty. Certainty and stability also remove discretion to the execution and thereby remove corruption.

2. GST redraws economic and political landscape of India:
   Now onwards, the Indian federal structure will be strengthened by fiscal bondage. Taking away the freedom of levying indirect taxes from the centre and states and placing it in concurrent domain has made both the centre and states depend on each other for any meaningful decision in GST council. This leads to discussion of economic and fiscal aspects between political parties and also between centre and states. The economic direction of the country will not only be clearer but will also be strengthened in the post GST regime. It indirectly strengthens the relationship between Governments of state and centre in spite of many difficulties.

3. Transparent Business and Transparent Tax Department:
   The scope for human interference being very low in GST structure, the business enterprises are bound to follow the regulations in letter and spirit. Information technology based administration – registration, returns and assessment – will take away corrupt practices hitherto adopted in the commercial taxes department. Robert Klitgaard (1998) says that corruption is a result of monopoly, discretion and lack of accountability. In order to tackle corruption at its roots it is necessary to impose sufficient safeguards against executive discretion and the arbitrary exercise of power conferred under
This is exactly what is going to happen under GST as most of the routine decisions are made by the machines rather than the humans. Hence, it boost to Indian economy. As a part of digitalisation implementation and to bring transparency in business and tax department, Budget 2020 proposed e-invoicing wherein the large businesses will have to generate their invoices through the GST portal.

4. GST Boosts SMEs:

Under GST trading and service organisations are directly benefited because of rise in threshold exemption from Rs. 5 lakh (in case of trading units) and Rs. 10 lakh (in case of service units) to Rs. 20 lakhs. In case of manufacturing units even though this benefit does not exist as the exemption limit has been reduced from Rs. 150 lakhs to Rs. 20 lakhs other indirect benefits are likely to compensate this limitation. Such units can avail credit of all input taxes. Transaction costs will be lower because of removal of cascading of taxes. There will be reduction in logistical expenses. Simplified and single registration under GST and return and taxes only under GST will be helpful. Even submitting returns online will be easy after initial experience and adoption. For e-commerce start ups there is clarity of issues. SMEs have an option of choosing composition scheme if found beneficial to them. Overall, the SME sector is likely to be benefited in the GST regime.

5. GST Boosts Government Revenue:

Due to plugged leakages and broad basing of tax net there will be a tremendous increase in the revenue of the centre and states under GST. GST regime is widely expected to wide the tax base of the country. On 7th July 2017 the GST authorities opened the window for registration of entities which were not registered under VAT, Excise and Service Tax.

After end of due date of filing of first monthly GST return, finance minister Shree Arun Jaitley, said at his briefing about the first set of data on tax collections: “We seem to be comfortable... The redline of Rs. 91,000 crores has been crossed in the first month itself. Not many had thought that the redline would be crossed in the first month itself. The total collection under GST for July 2017 is pegged at Rs 92,283 crore. Extrapolating Budget targets, the central.”

The gross GST revenue collection in the month of December 2019 was Rs. 1,03,184 crore with total number of GSTR 3B (filing of GST return) filed which accounts for 81.211 lakh GST registered dealers. The GST revenues during the month of December 2019 from domestic transactions, has shown an impressive growth of 16% over the revenue during the month of December 2018. Below is the graphs which represents the comparative GST collection for 2 previous years i.e. 2018-19 and 2019-20. Diagram clearly depicts that there is an increase in GST collection from 2018-19 to 2019-20.

**The chart shows comparative trends in GST revenue collection**

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6. Rejig and calibration of commodity and service tax rates across the board:

Over the period of time commodity tax rates in India had settled to a level. These rates were not only many but also different in different states for the same goods (in case of VAT). This phenomenon has got changed in the GST regime with-
a. One good one rate throughout the country.
b. Limited choices with Government to assign rates.
c. The choice is hardly between 0, 5, 12, 18 and 28 percents.

Due to this fact the Government was compelled to rejig and calibrate the rates of goods and services tax in the best possible way so as to result in revenue neutrality, protection of lower and middle class consumers and competitiveness of industries. Because of calibration of rates there is incentive for some goods and disincentive for others.

7. **Other Positive Impacts on Economy:**

A host of the literature authenticated by industry and business fraternity, tax experts and economists and consumer bodies and Government are of the opinion that, the GST would lead to the following benefits to the economy:
a. Indirect tax administration becomes simple and uniform throughout the country.
b. Complexity in tax structure would be eliminated; leading to increased compliance.
c. Cascading of taxes would be tackled effectively.
d. Reduces documentary hassles and administration expenses (due to digitisation of tax system).
e. Unattended complex issues like taxation of software, intangibles, e-commerce, and composite contracts are clarified in GST leading to better compliance.
f. Businesses are likely to gain in general due to increase in efficiency in supply chain management due to unhindered flow of goods and services across the country.
g. Efficiency of businesses makes Indian goods and services competitive at global level and thereby strengthens the economy.
h. GST is a transparent tax system leading to better compliance and reduction in black money.

8. **Negative impacts on Economy:**

Inspite of money benefits arising out of GST there are a few negative impacts too. The negative impacts are as under:
a. GST system trusts machines and not the assessees. There is no human touch in making decisions.
b. GST system demands assessees to cope with IT skills and infrastructure. This may be an additional cost to the smaller units.
c. Centre’s and States’ absolute fiscal rights will be converted into delegated rights of GST council.
d. Some of the states may not be able to make up for the revenue losses once the compensation period of five years is completed.
e. GST may not deliver well unless handled properly.

**Key Challenges to the post implementation of GST.**

1. The big challenge in GST could be integrating the small and medium enterprises. As per budget 2020 GST makes the entire process from invoicing to tax payment entirely online. The invoice creation under GSTR-1 will be online and the approval by the client under GSTR-2 will also be online. Once it is approved, it become GSTR-3 for tax records. Most small and medium enterprises may not have the technical savvy to adopt to this massive change. GST assumes a much higher level of technology readiness that we have in the industry today.

2. One of the key features of GST is the seamless input tax credit (ITC) that will be available under the GST system. But the seamless credit has a lot of assumptions. For example, many products like petrol, diesel and alcohol have been kept out of the purview of GST. Integrating tax credits across products will be a nightmare as equivalent audit trails may not be available for all transactions.

3. The GST was originally designed to simply the entire tax structure and therefore a single rate of tax was suggested. That is the experience in other countries that have implemented GST across the world. The unwritten principle of GST is that you reduce the slabs, which is why most countries have kept just one slab of GST. But in the Indian context, there is 0%, 5%, 12%, 18% and 28% slab. In addition, another slab of 3% for gold. These multiple tax rate may not support the theme of GST – “One Nation, One Tax”.

4. If you though that GST is going to make the job of corporate simpler that may not necessarily be the case. For example, under the GST an assessee will have to file 37 returns per year (3 returns per month and one annual return). This is in contrast to the 13 returns that an assessee was filing earlier. This is, of course, only for one state, but if a businessmen operating his business across multiple states, then his number of return filing will go proportionately. So, assuming if he operates with business location in 10 Indian states, then he has to file a total of 370 (37 X 10) tax returns each year. That will surely be an additional cost in terms of logistics and compliance.

5. The anti-profiteering clause in the GST could again lead to another practical challenge. Under this clause, the business is required to pass on any tax cuts to the customer in entirety. While this will not be an issue in case of service invoicing, it could be an issue in case of products where the MRP includes many item apart from GST. Delineating the impact of GST from these set of factors may be practically difficult and may open the doors to endless litigation.

6. The biggest challenge for GST is going to IT related. Companies need to revamp their tax and IT infrastructure in entirety to be GST ready. Secondly, bank will have to handle the entire payment interface online and IBA has already sought more time from the GST council. CBIC now needs to integrate old taxes with new taxes and achieve the entire thing seamlessly. That is easier said than done! A lot of challenges are lying ahead to tackle and GST council will have to take it along the way and this is the only way to address this type of complex rollout.

Roadmap for GST

Having launched the GST it is time now to draw a roadmap; not only for smooth implementation of GST but also to achieve long run objectives of GST in full measure. In our view the following propositions are worth considerable in this regard:

1. Integrating petroleum products and other uncovered goods under GST.

    Petroleum products like motor spirit, diesel, ATE, crude and domestic gas are kept outside the GST structure should be integrated with GST at the earliest. Such integration will help achieving compensation of cascade of indirect taxes and uninterrupted flow of input tax credit in the supply of goods and services.

2. Subsuming of left out taxes:

    To plug leakage; to simplify, rationalise and streamline the indirect tax structure; and to broad base the GST structure the taxes not subsumed in GST, like stamp duty, vehicle tax, state excise duty, electricity tax, etc which are levied by the state Governments or local authorities need to be integrated in GST. This can be achieved by initiating the following courses of action:
    a. Consensus between centre, state and local bodies.
    b. Design of necessary constitutional amendment and
    c. Resource sharing mechanism between centre, states and local bodies.

3. Grievance Redressel:

    There are a number of traders, service providers and manufacturers who are aggrieved under GST either for reason of rate structure or regarding procedures, exemptions, incentives, IT calibrations, etc. Some of the aggrieved stakeholders may have no voice due to their insignificant size and nature of their supply; in the ocean of unified market under GST. The grievances of even the smallest of the assessee must be sincerely addressed and the trust and confidence of the tax payer must be installed in GST. This process requires strengthening of grievance redressal mechanism under GST by making it more partnership oriented.

4. Centre-State Harmony and political pragmatism:

    Political parties have to show pragmatism and maturity in dealing with GST issues. GST issues should not be used as a tool to score a point against one another. The consensus spirit must be continued in deciding the matters in the GST council. Centre-State harmony is to be maintained for consensus in the GST council. Political pragmatism will help Government in operating GST smoothly even if there happens to be a coalition setup. To avoid, division in council political parties should not make GST matter an electoral issue and GST council discussions should not be used for electoral gains.
5. **Contingent IT plans and Data Security:**

Information Technology is the main supporter of GST system. The compliance of procedural requirements by the assessees under GST requires uninterrupted IT connectivity between GSTN and millions of assessees. Any contingency in this process must be addressed without affecting the necessary connectivity. Hence, there is a need to keep suitable contingent plans always ready to handle any eventuality emerging out of failure of technology. Equally important is security of data. Security of data must be ensured with due care and caution. State of the art security features need to be followed to overcome hacking by any entity. GST system is one more opportunity for the enemies of the country to disrupt the economy by disturbing the system.

6. **Passing GST benefits to consumers:**

Government should see that anti profiteering measures are implemented in letter and spirit and also tax rates are reduced if the tax targets goals are surpassed.

**Conclusion:**

GST is a path breaking reform. No doubt there are a number toothing problems to be attended to. The last two months after launching GST have provided a lot of positive results. At the same time there are concerns about information technology readiness of GSTN and genuine grievances of certain category of assessees. The credit for implementing GST goes to the matured stakeholders including consumers and political parties. It is good that the GST council is attending to the assessees’ issues very fast. The council decisions should result in promoting broader goals of increased investment and economic growth. GST is capable of handling the tax issues of e-commerce, software services, etc. which spring from the globalisation policies of the Governments.

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Customer Relationship Management in Banking Sector

Mrs. Shubhangi Vilas Naikpawar  
Asst. Professor, Dept. of Commerce,  
College of Computer Application for Women, Satara, Maharashtra, India

Abstract:

Today, many business, such as banks, insurance companies and other service providers realize the importance of customer relationship management (CRM) and potential to help them acquire new customer and maximize customer delight. Customer relationship management (CRM) is the most efficient and strongest approach while creating and maintaining relationship with customer. It is not only pure business but also it develops personal bonding with customer. It is said that if bank want to be strong and fruitful management they should implemented strategies involved in CRM and increased customer satisfaction and customer loyalty. Success of CRM concept majorly depend on indulgent participation of all employees in bank with the inclination towards technology, better communication and gaining customer confidence.

Key Word : Customer relationship management, customer delight, customer satisfaction, customer loyalty.

Introduction:

Today, every business such as financial institutions such as banks, non-life Insurance companies know the importance of customer relationship management (CRM). CRM helps bank to

A) Acquire new customer.
B) Customer delight.
C) Customer satisfaction.
D) Customer loyalty.

To achieve above, bank needs to maintain close relationship with their customers. For maintain Long-term relation with customer, strong co-ordination is necessary between IT and sales department. The study in the paper deals with the role of CRM in banking sector and how CRM helps in increasing customer value.

Objective Of Study:

1) To examine the effectiveness of CRM in bank with respect to CRM elements.
2) To examine the how CRM helps banking sector in maintaining customer loyalty and increasing customer satisfaction.

Sources Of Data Collection: Secondary data collected from publish papers, magazine.

CRM In Banking Sector:

CRM helps banking sector to use of technology and human resources. These factor allow to new insight of customer behavior.

If CRM works better, then the bank can provide better customer service, make call center more efficient, discover new customers, and simplify sales process and increasing customer satisfaction.

Importance Of Customer Relationship Management For Bank.

<table>
<thead>
<tr>
<th>Without CRM</th>
<th>With CRM</th>
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<tbody>
<tr>
<td>Standard process hard to implement</td>
<td>Be more efficient achieve more</td>
</tr>
<tr>
<td>No collaboration – no shared 360 degree Client view</td>
<td>Be more effective</td>
</tr>
<tr>
<td>Takes twice as long to achieve anything</td>
<td>Less hard effective</td>
</tr>
<tr>
<td>Duplication of effort – T&amp;M</td>
<td>Great customer service</td>
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<td>Reporting time consuming</td>
<td>Shorten your sales cycle</td>
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<td>Increase sales revenues</td>
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Customer Service Delivery Model.

Dia. 1.1. Ref. pinterest.online.data

Customer Relationship Measurement.

Quantitative measurement is an important part of the system. It provides feedback on the factual position. For a bank, customers are the important assets. So customer satisfaction and establishing a positive relationship with customer is necessary. For a bank, market research is a tool that can provide, the information about – customer behavior, loyalty, customer satisfaction, service, Response, complaint redresser, customer need.

Bank can also involve major activities like

A.) Listening to customer.
B.) Identifying factor needing attention and developing an action plan.
C.) Striving to make the organization as one trusted by the customer.

CRM Concept facilitates maintaining long term relationship with the customers which certainly calls for understanding the needs, priorities and preferences of variety of customers and thus develop suitable packages and product. The banks focus is to mobilize the large segment of customers and sustain them for the longer period of time.

After the 1990, CRM increase the ability of banks to understand the actual needs of their customer and also helped them to develop strategies for meeting their benchmark2 CRM is a strategy offers bank the
attributes to compete with them for a limited number of customers on order to absorb more and more of the market segment. In today’s development, customers are the key assets for an organization and CRM is equally critical for organization. CRM from a financial institution perspective is a sound strategy to identify clients and the banks most lucrative prospective and takes time and attention to expanding account relationship with client. The overall success of the bank depend on customer satisfaction and customer satisfaction cannot be achieved without being managed relationship with client. CRM is an approach to manage a banks interaction with current and potential customers. It uses data analysis about customer history with bank to improve relationship with customers, specifically focusing on customer retention and ultimately driving sales growth. One important aspects of the CRM approach is the system of CRM that compile data from a range of different communication channels, including company’s website, telephone, email, live chat, Marketing materials and more recently social media. Through the CRM approach and the system used to facilitate it, businesses learn more about their target audiences and how to best cater to their needs.

**CRM Process In Banking System. (Dia.1.3)**

Besides the customer data usage, it is necessary that banks perform the segmentation of their customer database and construct different groups of customers based on the used criteria. The customer can be classified based on their thinking Age, value of system, income and spending pattern. This will help in bank growth and profitability. There are many possible typologies of group of customer in databases, and one of the following.

(Dimitriadis, 2011)

1.) “Partners”: partners are the oldest customer and the most relational customers that have the closest relationship with bank. They cooperate with bank from many years. This group is made of loyal customers that have many benefits from existing relationship with the bank and invested a lot of time and effort in such relationship.

2.) "Indifferent": The youngest customers that are less relational prone, with the smallest product portfolio and shortest period of cooperation with the bank. Their banking experience is very low and limited to necessary transaction, without considering the establishment of relationship with the bank as significant and beneficial.

3.) “Pragmatic”: Middle-aged and relationship prone customers, who are not very frequent branch visitors and who do business with the bank for a few years. These customers are price sensitive. They are able to understand what is necessary such relationship to established, so they consider necessary time and effort for learning bank procedure.

4.) “Hard”: Older customer with lower frequency on visiting bank. They are very demanding In terms of relationship, but they are unwilling to accept any cost and consequently they are most difficult group of customers for Bank 6.

Due to intense competition in the banking sector, where the competitive struggle to win larger market share and attract the largest possible number of customers is constantly being led and taking into account poorly differentiated offer of banks, adequate customer relationship management is a fundamental tool for achieving better business result. In order to achieve long-term and mutually beneficial relations between banks and banking product and services users.
The major benefits of Analytical CRM to Banks are:

a.) Customer Retention.
b.) Fraud detection.
c.) Optimizing making efforts as per customer life time value.
d.) Credit risk Analysis.
e.) Segmentation and targeting.
f.) Development of customized new products matching the specific preference and priorities of customers.

The Major benefits of collaborative CRM to Banks are:

a.) Providing efficient customer communication across a variety of channels.
b.) Online services to reduce customer service cost.
c.) Providing access to customer data while interacting with customers.

CRM In Banking: Indian Scenario.

In India, different Banks are at different level of CRM adaption and implementation and majority of them can be considered to be at preliminary stages. Operational CRM is the most wide spread, but collaborative CRM is most evident in internet banking, mobile banking, ATM functions, POS devices and initiatives like availability of pass book printing machines to enable customers to update their passbooks themselves. Also SMS alerts at various significant customer service events are proliferating. Analytical CRM is being utilized but not by all banks. Here also a few illustration of Indian bank using CRM will define a clearer picture of CRM in Indian banking.

Yes Bank has developed YCCRM (yes Bank collaborative CRM), the prominent features of which are ‘discussion board’ and ‘templates’. These enable sharing of relevant customer information to all concerned staff members to design new product, provide proactive service and inform customer handling leading better service. It enables collaboration among staff and customers to create higher customer value through use of CRM software.

Punjab National Bank deployed CRM software with modules of prospects management, product management, complaint management and business intelligent reporting. The payoffs are in terms of increased the customer based, cross selling, sales force optimization efficient lead management and higher productivity. ICICI identify five functional areas which when integrated with give bank its CRM business transformation map. Core areas of transformation were business focus, organization structure business matrix, marketing focus and technology. The payoff were: lower total cost of ownership, efficient management of volume growth greater responsiveness to market needs, improve operations, decrease in operational cost, reduction in turnaround time, and integrated platform for all applications of Bank. The recent CRM application is enabling ICICI customers to perform transaction via to platform face book social networking site. These brings the Bank one step ahead in providing convenience in service through CRM.

SBI business intelligence system integrate data from nearly 70 database to form single enterprise data warehouse model. The system generate 248 reports daily for top management and each of the branches have access to reports generate particularly for them. These has empower decision makers to have actionable data lending to faster decision making based on latter’s information.

Bank of Maharashtra has developed in house software which generate and update variety of reports on detailed customer information and send to branches. These reports are utilized for better customer understanding, better customer support and services by access to relevant customer with all stakeholders to enable decision making and business development and retention activities.

Conclusion:

CRM has many dimensions, resulting in varied perspective to CRM. CRM provides an indispensable tool for banks to increase customer relationship and make banks the effect of loyal customers. Bank also undertake action has recognition and delegation of effective and long-term relationship with banks and its services, existing loyalty and satisfaction.
A global survey conducted by the IBN Institute for business value and part of IBN consulting, services three part series ‘Doing CRM Right’, claims that only 15% of CRM projects are fully successful, but that the success rate can be improved to as high as 80%, through proper business Methodology and prioritization.

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Importance and obstacles of Entrepreneurship Development in Rural India

Dr. Rahool Mane
Associate Professor
D.D. Shinde Sarkar College, Kolhapur.

Abstract:
Rural Entrepreneurship (RE) and Rural Employment (RE) have positive partial correlation. At the same time Entrepreneurship Development (ED) and Rural Development (RD) have positive partial correlation in the globalized world at local and rural level. It can be interpreted that there is inter and intra correlation among RE2, ED and RD in rural India. In India there is a considerable gap between educated youth. The Indian literacy rate was 52.21% in 1991 and 64.84% in 2001, show 12.63% growth in decade. This growth rate can be predicted up to 70% on time series basis by 2020 where employment generation is challenging to all of us. The urban entrepreneurs are acquiring and developing skills for reaching top in business but it is very less in rural area. Innovation is the key for entrepreneurial success which leads to productivity and growth of economy. Then Entrepreneurship Development in rural area through training programmes and creativity is possible.

Key words: RE2, ED, RD, Opportunity, Gap.

Introduction:
In the current world scenario, where all developed economics like the US and European Union are witnessing an economic slowdown, a developing nation like can’t escape the ripple effects of the macro-economic factors. Being primarily an agrarian economy, it comes as a rude shock to know that the contribution of the sector to the national Income is almost negligible. Unless we are also to change our attitudes and approaches, there is real danger that a country of India’s size and potential will become peripheral in the context of world economy. There are around seven lakh villages in India and more than 70% of our population lives in villages. Most of the rural population depends, directly and indirectly, on small-scale food crop agriculture, fishery, pastoral animal husbandry or rural wage labour associated with plantations and ranches, and ancillary activities linked to rural townships. Many rural families need to diversify their sources of income and employment in view of increasingly smaller parcels of land, low agricultural productivity, volatile weather conditions and soil erosion. The rural non-farm economy plays an important role for wealth creation and well-being across countries. “Economic development originates and fosters in relation to the strengths health of the local entrepreneurship and depends on the rate of generation and equally to the intensity of its sense of social responsibility, its index of managerial capabilities.” It is interesting to study the role of this rural entrepreneurship can play in this. This is one of the developing areas of concern of planners. Entrepreneurship can play an important role in rural development. “Entrepreneurs means one who creates a product on his own account, who ever undertakes on his own an industrial/trading enterprise in which work men are employed”. If entrepreneurship really encouraged in rural area it would, of course, be instrumental in changing the face of rural areas by solving the problems of unemployment, poverty, economic disparity, poor utilization of rural capacity, low level of standard of living. Majority of the population skill lives in rural India and the large chunk of population in urban area still live through the learning of a village life. For the strength of the country there is a necessity to develop the villages. Development of a country is a choice loaded on its people, whether urban or rural. It is individuals who shape up a society and decide its progress and performance.

Objective of the Research Paper:
1) To study the importance of Rural Entrepreneurship in Economic Development.
2) To know the obstacles of Entrepreneurship in rural India.
3) To suggest remember to develop Rural Entrepreneurship in rural India.

Methodology:
The present study is of descriptive type. The entire study is based on secondary data sources of data. These secondary data has been collected from books and Journals etc.
Important of (Need of Rural Entrepreneurship in India):

After over six decades of independence and industrialization in our country, still large part of population remains under poverty line. Agriculture continues to be the backbone of rural society. AS per this study, seventy percent of holdings are held by small and marginal farmers resulting in overcrowding on the agricultural land and diminishing farm produce. This also results in migration of farm worker in large numbers to the urban areas. In both the cases the population remains under poverty line. Agricultural work force has a share of seventy per cent total work force of the country. Cultivators who own farmland come to about sixty-eight percent of this work force while agricultural labor accounts for the remaining thirty two percent. These cultivators are increasing in number over the years but the large increase was among the agricultural labor, which went up from twenty percent of the rural work force of thirty two percent. One also needs to keep in mind that there is continuous growth of population. Thus, the policy for rural entrepreneurship development has to tackle, the problems by providing other occupation option to the rural youths. “Youths in the rural areas have little options”. This is what they are given to believe. This is the reason that many of them either work at farm or migrate to urban land. The need is to plant other option in the minds of rural youth. Entrepreneurship could be the best option. If planted and nurtured in the minds of rural women and youth, It could result is revolutionizing the Indian economy. It should be emphasized that the projects undertaken by these entrepreneurs should not be constrained by its location in rural areas. It should. It should enjoy all the advantages of the location. So what is remarkable about a villager simply organizing his or her economics activity? In this context, it is remarkable that the majority of this vital workforce, because it is unorganized, goes without social security, job training, market data, insurance, health care, easy access to credit, efficient processes for production, marketing, accounting etc… The list is endless. While the government and a large number of NGOs are trying to address the various needs of the unorganized sector, any contribution, however small it is, made by anyone is a breath of fresh air for the people in this sector. Diversification into non-agricultural uses of available resources such as catering for tourists, blacksmithing, carpentry, spinning, hand craft and toys etc. As well as diversification into activities other than those solely related to agricultural usage, for example, the use of resources other than land such as water, woodlands, buildings, available skills and local features, all fit into rural entrepreneurship. The entrepreneurial combinations of these resources are, for example: tourism, sport and recreation facilities, professional and technical training, retailing and wholesaling, industrial application (engineering, craft), servicing (consultancy), value added (products from meat, milk, wood etc.) and the possibility of off-farm work. Equally entrepreneurial are new uses of land that enable a reduction in the intensity of agricultural production, for example, organic production, dynamic rural entrepreneurs can also be found. They are expanding their activities and markets and they find new markets for their products and services beyond the local boundaries.

Obstacles of Rural Entrepreneurship:

Most of rural entrepreneurs face peculiar problems like illiteracy, fear of risk, lack of training and experience, limited purchasing power and competition from urban entrepreneurs. Some of the major problems are as under:

1. **Paucity of fund** – Most of the rural entrepreneurs fail to get external funds due to absence of tangible security and credit in the market. The procedure to avail the loan facility is too time consuming that its del delay often disappoints the rural entrepreneurs.
2. **Competition** – Rural entrepreneurs face severe competition from large sized organizations and urban entrepreneurs. They incur high cost of production to high input cost.
3. **Middlemen** – Middlemen exploit rural entrepreneurs. The rural entrepreneurs are heavily dependent on middlemen for marketing of their products who pocket large amount of profit.
4. **Legal Formalities** - Rural entrepreneurs finds if extremely difficult in complying with various legal formalities in obtaining licenses due to illiteracy and ignorance.
5. **Procurement of raw material** - Procurement of raw material is really a though task for rural entrepreneurs. They may end up with poor quality material may also face the problem of storage and warehousing.
6. **Risk Element** – Rural entrepreneurs have less risk bearing capacity due to lack of financial resources and external support.

7. **Lack of Technical Knowledge** – Rural entrepreneurs suffer a severe problem of lack of technical knowledge. Lack of training facilities and extension services create a hurdle for the development of rural entrepreneurship.

8. **Lack of Infrastructural Facilities** – Proper and adequate infrastructural facilities are not available to rural entrepreneurs at adequate cost and in time.

9. **Poor Quality of Product** – Inferior quality of products produced due to lack of availability of standard tools and equipments and poor quality of raw materials.

10. **Negative Attitude** – The environment in family, society and support system is not conducive to encourage rural people to take up entrepreneurship as career.

11. **Awareness about importance of Industrialization** – One of the major problem faced in development of entrepreneurship in rural area is lack of awareness and knowledge about the importance of developing in rural areas.

12. **Ignorance of Entrepreneur Opportunities** – Generally the rural people are not aware about the entrepreneurial opportunities available and also about support organizations and other information required to take the first step in their entrepreneurial career.

**Remedies for developing Rural Entrepreneurship:**

1. **Supply of raw material** – Every industry need regular supply of raw material. The non-availability of raw material accompanied by their prohibitive cost has weakened the viability of their industries. Therefore there should be a regular and sufficient supply of raw material at reasonable cost in rural area.

2. **Finance Facility** – Finance is considered as lubricant for setting up and running an industry. Therefore, Funds need to be made available on time at soft terms.

3. **Marketing Facility** - To solve the problem of marketing for rural industries, Common production – cum – marketing centers need to be set up and developed with modern infrastructural facilities. This would help in promoting export business. Legislative measures have to be taken to make the government purchases compulsory from rural industries.

4. **Development of Entrepreneurial Attitude** – Most of the entrepreneurs join their career not by choice but by chance. Lack of aptitude and competency makes the units sick. Hence, there is a need to develop entrepreneurial through the training interventions like EDP.

5. **Entrepreneurial Education** – There should be inclusion of entrepreneurial education in the school, colleges and universities.

6. **Awareness of Facilities** – Sometimes there is problem of non-awareness of facilities whatever is available. The need is to disseminate information about all what is available to provide to the entrepreneurs to facilitate them in setting up industries.

7. **Proper Training** – Proper provision need to be made to impart the institutional training to orient the entrepreneurs in specific products and trades so that the local resources can be harnessed properly.

**Conclusion:**

Entrepreneurship emerging in rural areas is called rural entrepreneurship. Rural industrialization provides the best solution to tackle with the twin problems of unemployment and poverty stalking the rural areas in the country. The Government of India has set up and implemented number of programmes under five year plans for development of rural entrepreneurship. However, the development of rural industrialization is plagued by some major problems like paucity of fund, competition, Legal formalities, use of obsolete technology and inadequate infrastructural facilities etc. Some measures need to be taken to solve the problems and develop rural entrepreneurship.
References:
Role of Entrepreneur in Entrepreneurship Development of India

Jaywant Yadavrao Pawar
Assistant Professor Janata Shikshan Sanstha’s Kisan Veer Mahavidyalaya, Wai

Abstract: -
Finance is the most important function of economic development. Finance is the life-blood of business, finance is helpful for purchasing all the factors of production. When you start any business there are need of lot of finance for purchasing of raw material from suppliers & provide finance when there are need of finance. Without finance there is no business. Finance is the activity of managing money, finance means the money to support a business, finance also encompasses the oversight, creation, and study of Money, Banking, Credit, Investments, Assets, and liabilities that make up financial systems. Financial manager has the important role in entrepreneurship development of India because without finance there is no run any business smoothly. Carrying out all the responsibility of finance manager by Entrepreneur. Because Entrepreneur is as good as finance manager. Entrepreneur raise lot of finance for creating & expansion of business, entrepreneurship development includes entrepreneurial Training, guidance, advice to entrepreneurs’ lot of entrepreneurial institutions gave the training to entrepreneurs for success of any business. Entrepreneurs are key role of successful business in entrepreneurship development entrepreneurial skills, qualities, role, knowledge of running business, training all functions of entrepreneur are as good as in finance manager. Finance is helpful for starting new business. Finance is defined as the management of money and includes activities such as investing, borrowing, lending, budgeting, saving, and forecasting. There are various types of finance like Short-term finance, Medium-term finance and Long-term finance.

Keywords: - Training, Guide, Commitment, Profit-Creation, Innovation, calibre, foresight, employment opportunities, research attitude.

Research Problem: -
1. Has the role of Finance manager/Entrepreneur in entrepreneurship development.
2. Which functions of finance manager/Entrepreneur are helpful for entrepreneurship development.

Purpose/Objectives Of Study: -
1. To study the role of entrepreneur/finance manager in entrepreneurship development.
2. To study the objectives of finance manager in entrepreneurship development.
3. To study the significance of finance manager in entrepreneurship development.
4. To study the functions of finance manager in entrepreneurship development.
5. To study the performance of finance manager, effect on entrepreneurship development.

Introduction: -
Entrepreneur English word comes from French language which was entreprendre which means to undertake. Entrepreneurship means it is the process of designing, launching and running a new business, which is often initially a small business. The people who create these businesses are called entrepreneurs. Entrepreneurship is both the study of how new businesses are created as well as the actual process of starting a new business. An entrepreneur is someone who has an idea and who works to create a product or service that people will buy, by building an organization to support those sales. An entrepreneur/ Finance Manager is a person who undertakes a venture with some profit potential and involving a considerable amount of risk and therefore, entrepreneurship is the venture undertaken by the entrepreneur the most obvious example of entrepreneurship is the starting of a new business. Entrepreneur is the person who take decision and accept risk in uncertain situation. Entrepreneur means who creates profit with minimize cost of production, entrepreneur is the person to establish new industry or new business and to get the income from factors of production. Entrepreneur has financial intermediary entrepreneur start any business with the intention of profit-creation. Entrepreneur saw changes as an opportunity & all the instruments converted profit. Entrepreneur works as to search the market, get instruments, to purchase the factor of production, marketing of this product, contact with government officer, create good relation of suppliers, provide finance and minimize cost, utilize new
technology, increasing profit & goodwill of business, expansion of business. In Indian entrepreneurship entrepreneur plays a crucial role in economic development for promotion of sustainable growth. Entrepreneurship provides guidelines, advice & training to creative & new entrepreneurs. Entrepreneurs have many qualities, calibre, creativity, confidence, courage, decision-making ability, risk taking ability, attitudes these traits gives success to entrepreneurs from training of this institutions-NIESBUD, MCED, DIC, SIDBI, SIDO, TCO, ICICI, HDFC This institution plays vital role in entrepreneurship development. Some of other institution who gave training to entrepreneur are as follows: -

- Industrial Finance Corporation of India [IFCI]
- Industrial Reconstruction bank of India [IRBI]
- State Industrial Development Corporation [SIDC]
- Small Industries Development Bank of India [SIDBI]
- Exim Bank
- District industry Centre [DIC]

Small Industries Development Organisation [SIDO]-Entrepreneur are that person who received Maximum Output in Minimum Input. The success of any business depends upon Ability, Skills, Qualities, Knowledge, of entrepreneur. Entrepreneur is the person who creates business and making profit from self-employment, and giving new employment opportunities to ordinary people. In an entrepreneurship development, entrepreneurship plays vital role for increasing economic growth & accomplish The need of money requirement.

Definition: -

Entrepreneur: -

Oxford Dictionary: - Entrepreneur is one who undertakes an enterprise acting as intermediary between capital and labour.

Entrepreneurship: -

Entrepreneurship means one person or group intentionally production and distribution of product or services for received endure and increasing profit.

Background Of The Study: -

Entrepreneurship plays a vital role in not only on employment but entrepreneur’s skills, qualities, knowledge, training impact on entrepreneurship development. Entrepreneurs has become successful when he trained in specific entrepreneurial institution like DIC, SIDO, SIDBI, TCO, IFCI, and some of other institution provides Skills and Qualities which has more useful for successful entrepreneur. Some of the entrepreneur not trained but they are successful because of their knowledge, experience, but not as per non-trained entrepreneur. In this entrepreneurship development to search what is the role of entrepreneur in entrepreneurship development. Which traits, qualities, role, abilities, objectives of entrepreneur effect on entrepreneurship development.

Research Methodology: -

This study is based on secondary data which has collected by journals, Textbooks & also reports. This data is collected through Survey Method.

Characteristics Of Entrepreneurship: -

1. Risk-Bearing
2. Profit-Potential/ Profit Creator
3. Innovation
4. Economic/Dynamic Activity

Functions Of Entrepreneur: -

1. Employment Generation
2. Innovation
3. Functions related Economic Growth
4. Balanced Regional Growth
5. Import-Export Substitution
Role Of Entrepreneurship In Employment: -

1) Wealth Creation
2) Employment or job creation
3) Creativity
4) Risk Taker
5) Support for Economic Growth
6) Regional Balanced Growth
7) GDP and Per Capita Income
8) Promote Import Export
9) Community Development
10) Standard of living

Qualities Of Successful Entrepreneur:-

1. Creativity
2. Risk Taking
3. Character
4. Confidence
5. Foresight
6. Patience
7. Decision-Making
8. Communication
9. Research Attitude
10. Ability of Utilisation of Minimum Resources

Types Of Entrepreneur:-

1. Industrial Entrepreneur
2. Trading Entrepreneur
3. Service Entrepreneur
4. Rural Entrepreneur
5. Urban Entrepreneur
6. Men Entrepreneur
7. Women Entrepreneur
8. Technical Entrepreneur
9. Non-Technical Entrepreneur
10. Pure Entrepreneur
11. Creative Entrepreneur
12. Traditional Entrepreneur

Significance /Importance Of Entrepreneurship Development:-

1. Innovation
2. Necessary for Creation of Wealth
3. Accepting Risk
4. Effective Marketing
5. Take Balanced Decision
6. Employment Generation
7. Creation of Capital
8. Improved Standard of Living
9. Balanced Regional development
10. Proper Utilisation of Scarce Resources

Data Collection & Analysis:-

In this bar diagram we show the development of entrepreneurship by entrepreneurs in various sectors such as Large business employees has higher about manufacturing rather than medium-sized & small business employees, Small businesses employees has higher area of wholesale trade as per large & medium sized employees, Management of Companies and enterprises highest large business employees regarding medium-sized, small business employees and mining, quarrying and oil and gas extraction & other industries highest small business employees regarding large & medium sized business this chart indicates that...
entrepreneurs gave more opportunities to ordinary people means the role of entrepreneur is employment generation, wealth creation, risk taking ability converted into entrepreneurship employment.

Findings:-
1. Entrepreneurial role has increased in entrepreneurship development from 2013 to 2019.
2. Entrepreneurial role has very important and increased upto70% approximately.
3. entrepreneurial role has indicated that increased large businesses employees.
4. Employment opportunities ratio has been ideal up to the year of 2019
5. Entrepreneurship gives more opportunity for needy people who work hard & very efficient people

Conclusions: -
1. 1.Entrepreneurial role effect on entrepreneurship development.
2. 2.Entrepreneur has play vital role in entrepreneurship development.
3. 3.Entrepreneurial development depends on entrepreneurial skill, knowledge, & role.
4. 4.More employment opportunities given by entrepreneurial roleof their working skills and intelligence.
5. 5. Employment is the most important part of business after formation of business.

Suggestions: -
1. Entrepreneurial role has need to increased year after year.
2. entrepreneurial knowledge, experience has need increased by training in future.
3. entrepreneurial role has more useful for entrepreneurship development.

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An Effective Way for Businesses to Make More Profit Digital Marketing

Prof. Priyanka Jalindar Tambe
Department of Commerce M.S. Kakade College Someshwarnagar

Abstract:-
Marketing is an important function in a business. It is a very exciting field. It requires creatively for success. Marketing is the performance of business activates that direct the flow of Goods & Service from producer to consumer or user.

As per Philip Kotler’s -- “Marketing is a social an individual and groups obtain what they need and want through creating and exchanging products and value with others.”

Digital Marketing refers to any type of marketing activity that applies any forms of digital technology. Digital Marketing activates include conducting market research using digital marketing research tools such as Google keyword planner, analyzing marketing performance using digital analytics software such as Adobe Analytics and launching digital display ads. Using digital advertising platform such as a Google marketing platform.

Compared to Traditional advertising method such as print bill boards and TV. Digital Marketing is preliminary data driven many popular Digital advertising platform today’s provide access campaign reports for comprehensive data analysis.

Key Words --- Digital Marketing, Online Marketing, Digital advertising Channels, Social Media, online public relations.

Introduction:--
The modern concept of marketing is “Customer-Oriented.”

It is required the identification of needs and wants of a particular group of customer and through other functions that constitute the subject matter of marketing and distribution of these goods of the customers .modern marketing/online marketing starts with the customers and also ends with the customers. The whole process of marketing is directed toward the satisfactions of the needs and wants of customers. along with the profit Making objectives of the business. A market consists of all the potential customers shearing a particular need or wants who might be willing and able to engage in exchange to satisfy and need or wants.

Traditionally market meant a place where buyers and sellers gather to exchange their Goods.

Objectives:--
1. To study using digital media entrepreneurs increase their products sale and carry the Business in Top level
2. To achieve your business mission and goals on the web to need specific digital marketing.
3. To Improve organic traffic conversion rate.
4. In Digital Marketing to gather brands awareness.
Research Methodology:-
This study intended to examine the basis of secondary data. **Digital Marketing** an effective Way for Businesses to make more profit in less time. The data presented mostly on the basis of secondary data and some extend primary observation. The data has been collected and presented from the News paper, internet as well as related journals and Reference Books.

**Digital Marketing:-**
Digital Marketing encompasses all marketing efforts that use an electronic device or the Internet businesses leverage digital channels such as search engines, social media, Emails and their web sites to connect with current and prospective customers. This can also be referred as online marketing. Internet marketing or web marketing In simple term any form of marketing that exist online is called as digital marketing. The new digital era has enabled brands to selectively target their customers that may potentially be interested in their brands or based on previous browsing interests.

**History of Digital Marketing:-**
The term digital marketing emerged in the 1990s when the digital world began to evolve. The digital age grew rapidly with the advent of the internet. The digital age also took off with the development of the web 1.0 platform which allowed people find to information they sought However it did not let them share this information over the web. In 1990s many marketers entered the digital realm many were not sure about its future since the internet had not spread to every corner of the globe Today’s world digital marketing play an important role to businesses to make more profit in less time.

**Traditional Vs Digital Marketing:-**
Today Marketing is very different from what it was a few decades ago. Thanks to the Internet .dedicated software and other hitch products Marketers can gather much more data today. They also have a wider range of tools with which to influence consumers.

Digital marketing allows companies to analyze and quantify their campaigns unlike physical newspaper adverts for example- Digital ads can tell us what reads did when they saw the advertisement. e.g. Pizza Hut – consumers today can downloaded apps and interact with the seller.

**Channels of Digital Marketing:-**
Digital Marketing has multiple channels an entrepreneurs achieve the goals and objectives is to find right channel which will result in maximum two way communication

1) **Search engine optimization (SEO):-**
A Search engine is a web based tool that sources the World Wide Web (WWW)to help users find the information they’re looking for. Search engine marketing encompasses any activity that attempts to increase your ranking on these search engine.(SEM) Search engine marketing includes two activities Search engine optimization (SEO) which involve earning visibility within Search engine results and paid search which involve playing to be visible within Search engine results.

2) **Online Display Advertising: -**
Online display ad is in many ways a throwback to traditional advertisement. In a old days would run an advertisement in a magazine or news paper to provide information about your products or service today we
use display advertisement to accomplish the same thing however unlike traditional advertisement digital advertisement comes in several different forms such as banners advertisement, video advertisement, interactive advertisement, and Era have benefit of targeting customer based, web site contacts, geography and device types.

3) Video:

The most common form of the Video advertisement can be found on platform such as YouTube and Daily Motion. A Video advertisement typically plays before during or after the content an audience intends to watch. In additions to playing to run advertisement on Daily Motion YouTube and similar venues. Marketers can also create and distribute their own videos as part of their content marketing strategy. In fact and study found that 80% of site visitors will watch a video while only 20% will read a full blog post.

4) Social Media:

The term of Digital Marketing has a number of marketing facets as it supports different channels used in and among these comes in the social media. When we use social media channels (Face book, Twitter, Pinterest, Instagram, Google+, etc.) to market product or service, the strategy is called Social Media marketing.

5) Mobile Marketing:

Mobile Marketing a sub set of digital marketing encompasses any marketing activity that target users on mobile devices such as a tablet or Smartphone. Many marketers feel that developing a mobile app is absolutely essential to reaching and engaging with their customers. Via mobile there are easier and more effective channels to reach your target audience or their mobile device.

Included channels:
1. A mobile website
2. Mobile search
3. Mobile display ads
4. In app display Advertisement

6) E-Mail Marketing:

E-Mail Marketing in comparison to other form of digital marketing it considered cheap; it is also a way to rapidly communicate a message such as their value proposition to existing or potential customer. Yet this channels of communication may be perceived by recipients to be bothersome and irritating especially to new or potential customers therefore the success of E-mail marketing is reliant on the language and visual appeal applied.

7) Affiliate Marketing:

Affiliate Marketing is perceived to not be considered a safe, reliable and easy mean of marketing through online platform. this is due to a lack of reliability in terms of affiliates that can produce the demanded number of new customers. Affiliate Marketing allows the brand to market toward smaller publisher and website with smaller traffic.

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New Trends in Banking and Finance Industries

Prof. Kanchan S.Khire
Dept. Of Commerce.
Vidya Pratishthan’s, Arts, Science and commerce college, Baramati.

Abstract

The financial sector is a essential component of the economy. How well it works is a key factor in determining how the rest of the economy functions, as was clearly demonstrated when the recent financial problems pushed economies into recession around the world. The structure of the financial sector is under great scrutiny as a result of the problems and some significant changes are being compulsory. Others of potentially even greater import are under discussion, such as breaking up the largest banks or returning to some form of strict prohibition on the affiliation of banking and securities firms. As technology integrates even deeper into consumers’ lives, the banking and finance industries are seeing profound residual effects. Mobile banking and payments are gaining attraction and fewer people are visiting banks’ branches, while new software and automation programs are streamlining work for businesses and individuals. Many of these developments have happened gradually, but with continual improvements to technology and consumers’ increasing reliance on it, changes are likely to happen even more rapidly in the future. Smartphone is no longer a device for merely keeping in touch with people; with increasing capabilities, users have begun exploring their mobile devices for banking, work related purposes, local searches, as a travel aid and more. The advent of newer technologies will be a blessing to finance and banking sector.

Keywords: Banking, Smartphones, Financial Sector

Objectives Of Study

1. To study the Indian Banking System.
2. To study the new trends in Indian Banking System.
3. To study the essence of new technologies in Indian Banking System.

Research Methodology

Objectives Of Study

1. To study the Indian Banking System.
2. To study the new trends in Indian Banking System.
3. To study the essence of new technologies in Indian Banking System.

For this paper, the secondary data was being used from various sources such as books and the internet.

Introduction

Indian banking is the lifeline of the nation and its people. Banking has helped in developing the vital sectors of the economy and usher in a new dawn of progress on the Indian horizon. The sector has translated the hopes and aspirations of millions of people into reality. But to do so, it has had to control miles and miles of difficult terrain, suffer the indignities of foreign rule and the pangs of partition.

Today, Indian banks can confidently compete with modern banks of the world. Before the 20th century, usury, or lending money at a high rate of interest, was widely prevalent in rural India. Entry of Joint stock banks and development of Cooperative movement have taken over a good deal of business from the hands of the Indian money lender, who although still exist, have lost his menacing teeth. In the Indian Banking System, Cooperative banks exist side by side with commercial banks and play a supplementary role in providing need-based finance, especially for agricultural and agriculture-based operations including farming, cattle, milk, hatchery, personal finance etc. along with some small industries and self-employment driven activities.

The banking industry is entering a new phase in which it will be facing increasing competition from non-banks not only in the domestic market but in the international markets also. The operational structure of banking in India is expected to undergo a profound change during the next decade. With the emergence of new private banks, the private bank sector has become enriched and diversified with focus spread to the wholesale as well as retail banking. The existing banks have wide branch network and geographic spread, whereas the new private banks have the clout of massive capital, lean personnel component, the expertise in developing sophisticated financial products and use of state-of-the-art technology.
Trends in Banking

Trend 1: Accelerating Focus On Digital Transformation
The industry is witnessing a continued and aggressive focus on digitization and the adoption of new and emerging technologies to bring in operational efficiencies, enhance speed-to-market and deliver superior customer experiences.

Banks are cutting down spends on branches to invest in self-service digital channels as mobile and online banking become more popular among customers. Digital wearable devices, which pack the power of smartphones, are making it increasingly feasible for banks to offer targeted services to customers.

Trend 2: Emergence of FinTech Companies
Many banks are seeking to exploit the opportunities presented by digital, either by leveraging the technologies in-house or by partnering with FinTech companies. Initially, these companies were seen as competitors taking advantage of the void that was created by the BFS industry's inability to keep up with technological breakthroughs.

However, today, bank-FinTech partnerships are increasingly the norm, with the latter providing marketing, administration, loan servicing or other services enabling banks to offer tech-enabled banking products. Banks are also discovering some other advantages of bank-FinTech partnerships, including access to assets and customers. As a result, these partnerships are beginning to re-shape the financial services landscape.

Trend 3: Building a Cognitive Side to the Business
While customer needs and competitive forces demand that banks adopt full-fledged digitization, performance pressures compel lenders to reduce costs and keep operating margins healthy. As new regulatory requirements and data protection laws put additional strains on already-stretched resources, emerging technologies such as AI and robotics are helping banks address these constraints efficiently.

In fact, many pioneering companies in the BFS industry are already experimenting with multiple use cases of AI in their operations. From using AI to power chatbots and provide round-the-clock, agile customer services, to utilizing the technology for critical functions such as anti-fraud and regulatory compliance, banks are realizing the double benefits of optimizing costs while improving operations. Additionally, technologies such as Robotic Process Automation and machine-learning are helping banks replace labor-intensive, manual workflows with highly reliable, cost-efficient and fast robotic operations.

These technologies are also triggering innovations in the industry, such as biometric-based authentications, voice commerce — and Nao, Pepper and Lakshmi, the robo advisors introduced earlier. Of course, the other part of this equation is the impact on the industry's employees. While banks will need an increasing number of people with techno-functional skillsets, they may see redundancy in many of their existing roles.

Trend 4: Re-thinking the Concept of Money
Technologies such as blockchain are already heralding a quiet revolution, questioning the conventional economic value offered by the BFS industry. Blockchain is shaking up the very foundations of traditional business models with peer-to-peer lending, smart contracts and digital payments, eliminating intermediaries and speeding up underlying processes. Blockchain is expected to save as much as USD 20 Billion in annual operating costs for the BFS industry, prompting an increasing number of banks to deploy the technology in commercial production.

In addition to blockchain, crypto currencies such as Bitcoin, Ethereum and Ripple are slowly gaining traction, questioning the need for physical cash itself. In this scenario, where assets that were once considered core are no more so, and controls that once served to protect are themselves giving rise to new regulations — such as Open APIs and PSD II — the industry appears headed toward a rebirth.

Changes in the Structure of Banks
- The financial sector reforms ushered in the year 1991 have been well calibrated and timed to ensure a smooth transition of the system from a highly regulated regime to a market economy. The first phase of reforms focused on modification in the policy framework, improvement in financial health through introduction of various prudential norms and creation of a competitive environment. The second phase
of reforms started in the latter half of 90s, targeted strengthening the foundation of banking system, streamlining procedures, upgrading technology and human resources development and further structural changes. The financial sector reforms carried out so far have made the balance sheets of banks look healthier and helped them move towards achieving global benchmarks in terms of prudential norms and best practices.

- Another aspect which is included in Basel II accord is a provision for capital allocation for operational risk. This is a new parameter and even internationally evaluation tools are not yet fully developed. This would be another area where banking system will have to reckon additional capital needs and functioning of its processes.

- The financial sector reforms have brought in the much needed competition in the market place. The competition to the existing banks came mainly from the techno-savvy private sector banks. In the coming years, we expect to see greater flow of foreign capital to come into the Indian banking sector. Opening up of banking sector to global players would see banks facing global competition.

- Technology is expected to be the main facilitator of change in the financial sector. Implementation of technology solutions involves huge capital outlay. Besides the heavy investment costs, technology applications also have a high degree of obsolescence. Banks will need to look for ways to optimize resources for technology applications. In this regard, global partnerships on technology and skills sharing may help.

- Management structure of banks will also undergo drastic changes in the coming years. Instead of the present pyramid structure, the banks will move towards reduction in tiers to ultimately settle for a flat structure. Product-wise segmentation will facilitate speedier decision-making.

**Conclusion**

While Trit is clear that increased use of technology is the way forward for banks, several uncertainties about execution remain. To be most effective, banks and financial institutions should re-define themselves as agile technology companies in the financial services industry — not the other way around. This implies that BFS companies should shed their non-core operations, retaining only those businesses that provide true differentiation for customers. Banks will also need to examine the fundamentals underpinning their core operations as customer preferences, demographics and lifestyles change.

As banks continue to cope with the developments that have already made an impact, their ability to transform themselves with speed and agility, and their future strategies to survive the next revolution, will determine the winners and losers in this technologically advanced future.

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A Comparative Study of Recruitment, Selection, Training and Development Policies in India

Dr. Mahadeo B. Deokar,
Head, Department of Commerce.
Vidya Pratishthan’s, Arts, Science and Commerce College, Baramati.

Abstract:
This research paper deals with the comparative study of recruitment, selection, training and development process of INDIAN MNCs and FOREIGN MNCs. This research paper highlights the differences and similarities of the policies being followed in MNCs. In this paper I am highlighting the comparative analysis of selected policies. My research basically depends upon primary and secondary data collected from company employees, internet and online journals, research papers. Companies change their HR practices according to the culture and PEST environment of the countries in which they operate. Globalization is also an important driver in setting specific benchmarks for the HR policies being followed. New concepts like E-HRM and HRMTH are developed to cope with the scenario in which company is operating (as all companies now want to move beyond boundaries). Basic aim of all the companies is to earn profit but now the concept is little bit changed as HRM has taken an important place in working of all the companies may it be national or multinational. Human resources are now considered as an ASSET instead of LIABILITY. As now companies are focusing on retaining talents instead of searching for low cost employees with lesser qualifications. Good Human resource management is now considered as one factor which adds competitive advantage to the company. Department of HUMAN RESOURCE in all the companies is now in lime light instead of back seat and it is learnt that “HR cannot function in cabins” Good human resource strategies and practices are the backbone of all the companies may be operating nationally or multi nationally and good human resource management is the life blood of those companies.

Keywords: Recruitment, Selection, Training, Development

Objectives:
1) To understand the recruitment process in organization
2) To understand selection process in organization
3) To understand the training process in the organization
4) To understand various methods used for recruitment in organization

Methodology:
This paper is based on secondary data collected from various sites, books and research papers

Introduction
Recruitment Policy
Recruitment policy of any organization is derived from the personnel policy of the same organization. In other words, the former is a part of the latter. However, recruitment policy by itself should take into consideration the government’s reservation policy, policy regarding sons of soil, etc., personnel policies of other organizations regarding merit, internal sources, social responsibility in absorbing minority sections, women, etc. Recruitment policy should commit itself to the organisation’s personnel policy like enriching the organisation’s human resources or servicing the community by absorbing the retrenched or laid-off employees or casual/temporary employees or dependents of present/former employees, etc. The following factors should be taken into consideration in formulating recruitment policy. They are:

- Government policies
- Personnel policies of other competing organizations
- Organisation’s personnel policies
- Recruitment sources
- Recruitment needs
- Recruitment cost
- Selection criteria and preference
Steps for Recruitment Process:

1. **Identifying the Hiring Needs**
   Whether a job opening is newly formed or just vacated, you cannot find what you need if you don’t know what you need in the first place. So, your recruitment process should start with identifying the vacancies that exist followed by analysing the job specifications including the knowledge, skills and experience needed for the role. Here’s how you can determine your hiring needs:

   - Figure out where the gaps are in your current team. Check if you have new needs in terms of ability, performance or personality. Ask yourself if you need someone to take care of something that is not being addressed currently. This will tell you that there is a hiring need.
   - Keep a track of input versus output when it comes to your team. See if there is an increase in workload that needs to be addressed by hiring.
   - Regularly analyse performance and make a list of missing qualities, qualifications, skills and proficiencies that you need to add to your team. This can also signal towards hiring needs.
   - Be mindful of existing employees leaving. This is definitely when you will have a hiring need.

   Every time you recognize that there is indeed a hiring need, act before it becomes a pressing matter.

2. **Preparing the Job Description**
   Once you know exactly what you need in terms of knowledge, skills and experience, it is time to determine the duties and responsibilities of the job. Preparing a comprehensive job description (JD) will help you know what your potential employees must have in order to meet the demands of the role. More importantly, it provides your prospects with a checklist or a list that they can compare themselves to before applying. It is a tool to ensure that you get applications from the right candidates (hopefully).

3. **Talent Search**
   Identifying the right talent, attracting them and motivating them to apply are the most important aspects of the recruitment process. The job listing should be advertised internally to generate referrals as well as externally on popular social networking sites and preferred job boards. Recruiters can also conduct job fairs and promote openings in leading industry publications to cast a wider net. Broadly, there are two sources of recruitment that can be tapped for a talent search:

   **Internal Sources of Recruitment**
   When recruiters use internal sources for recruitment, it works to motivate the existing employees to be more productive and maximizes their job satisfaction and sense of security. Recruiting through internal sources also reduces the attrition rate along with cost and effort.

   - **Transfer**
     The recruiter can fill a vacancy in a different location without any changes in the job role, status, or salary of the employee by transferring a suitable candidate from within the organization.

   - **Promotion**
     A vacancy can also be filled by offering a high performing employee to take over a senior position within the organization for handling additional responsibilities along with a raise. Promotions motivate employees to perform better and also reduce the attrition rate.

   - **Demotion**
     Depending on the performance of the employees, sometimes the management has to take the decision of lowering the position of underperformers. These employees then become a source for filling the lower positions.

   **Existing Employees**
   The employees of your organization can spread the word and create a buzz on their social media accounts to help you fill your vacancies. Have an employee referral program where employees are incentivized for bringing in suitable candidates can also help accelerate the recruitment process.
Retired Employees
In case of an emergency or a mission-critical project, retired employees can also be called in to fill a position for a short period till an appropriate candidate is found.

Previous Applicants
Keeping applicants on file who have previously applied and didn't make the cut the first time around makes for a resourceful database. They can be reached out to when matching positions open up.

External Sources of Recruitment
Recruiting through external sources offers a much wider scope for selection from a big number of qualified candidates. The process moves much faster even for bulk requirements while eliminating the chances of partiality or biases.

Advertisements
Advertisements help recruiters build a solid brand identity that attracts efficient manpower. You can go with the traditional approach by using print media or use digital media for better results at a reduced cost.

Job Portals
With the growing use of the internet, job portals have come to play a crucial role in connecting companies with candidates. These portals are a preferred platform for jobseekers looking for better career prospects so they make an excellent source for recruiters to tap the top industry talent.

Company’s Careers Site
A mobile-friendly, branded careers site that conveys your work culture and integrates with the company’s social profiles not only makes it easier for your potential employees to apply but also attracts top industry talent with a professional theme, attractive headers, compelling content and engaging employee videos. An ATS-integrated career site also eliminates the hassles of manual job postings while improving the candidate experience dramatically with a customizable application process.

Social Networking Platforms
Social networking sites are the place to find the most qualified, potential recruits and as a recruiter you would not want to miss out on this massive pool of talent. With a combined user base of 535 million, LinkedIn, Facebook and Twitter offer you a perfect opportunity to end up with highly skilled and efficient candidates for your company

Placement Agencies
Placement agencies are a perfect solution for those hard-to-fill vacancies that often demand a lot of time, effort and resources. These agencies employ various tools and techniques to find top talent for your company faster, at a reduced cost.

Job Fairs
Job fairs are a one-stop public event offering easy access to a large pool of talent for bulk requirements. They bring you an opportunity to create brand awareness without having to advertise and you also get to network with other similar corporations while saving a lot of time and money.

Campus Placements
Campus placements are a quick and inexpensive way to find suitable candidates, who are competent, energetic, enthusiastic and most importantly interested in working for you.

Professional Bodies
Professional management bodies like Institute of Company Secretary, All India Management Association, Indian Medical Association, Institute of Chartered Accountants, Institution of Engineers, etc. maintain an up-to-date database of trained and qualified professionals in their respective fields and make a great resource for tapping top industry talent.
4. Screening and Short listing

In order to move forward with the recruitment process, you need to screen and shortlist applicants efficiently and accurately. This is where the recruitment process gets difficult and challenging. You can resolve this recruitment bottleneck by following these four steps:

**Steps to Effectively Screen or Shortlist Candidates**

1. Screen applications on the basis of minimum qualifications.
2. Next, sort resumes that have the preferred credentials by looking at their certifications, relevant experience, domain expertise, technical competencies and other specific skills that are required for the role.
3. Then, shortlist candidates who have both the preferred credentials and the minimum qualifications.
4. Finally, flag any concerns or queries in the resume so they can be clarified during the interview.

No wonder, the most arduous task of the recruitment process is reviewing resumes. Fortunately, you can make this complicated, time-consuming task a total breeze with an applicant tracking system that is designed to screen resumes in a jiffy. Using an ATS will ensure that you have an unbiased, objective filter that will smartly wade through the sea of resumes to narrow down your talent pool in no time!

**Interviewing**

The shortlisted applications will now move through the interview process prior to receiving an offer letter or a rejection note. Depending on the size of the hiring team and their unique recruitment needs, several interviews may be scheduled for every candidate.

5. Telephonic Screening/Video Interviewing

This is a quick, easy and convenient way to screen candidates and their capabilities. The telephonic or video interview is also your first opportunity to leave a lasting first impression on your potential employees. So, while you need to keep your very first interview short, make sure you also take the time to screen them against the knowledge, skills and experience mentioned in your job description, so you can eliminate the irrelevant profiles first.

**Psychometric Testing**

This is a very crucial step of the selection process because the information revealed from this assessment will help you know if you’re potential employees will perform and stay productive in the long haul. This screening is absolutely unbiased yet an important eliminator that efficiently identifies the right fit for any job. Psychometric tests can be your reference model for any given position because these tests specify the complete personality profile, behaviour, flexibility, aptitude, creativity, communication and problem-solving skills that are required to perform in a given position.

**Face-to-Face Interviewing**

Personal interviews can last longer because this is the last step before the recruiter does a final evaluation and makes the job offer. Final interviews may be conducted by the top management and are typically extended to a very small pool of standout candidates. The final choice should be agreed upon at this stage along with a backup candidate selection.

6. Evaluation and Offer of Employment

This is the final stage of the recruitment process. You should never take it for granted that the candidate will accept your offer. However, if your candidate has patiently completed all the paperwork and waited through the selection process, the odds of accepting the offer are high. The recruitment process is not easy, so if you have a structured format to follow, you wind up with more time to stay focused on finding the right fit for your business.
Checking the References

Once the final selection for a position is done, it is time to check the candidate’s professional references and verify all the employment details. If you find that everything is in order, it is time to draft your employment contract and make the offer.

Making the Job Offer

The offer letter should include everything from the start date and the conditions of employment to the work hours and the compensation while ensuring that every detail is clear and unambiguous.

On boarding

Every new hire feels awkward at first, but you can win some really good loyalty points here by putting in some extra effort and helping your new hire settle in. Instead of just showing them around the office and making sure all the essential supplies are handy, make them feel welcome by making special arrangements for lunch and getting colleagues to talk about non-work stuff.

Evaluation and Optimization of the Recruitment Process

Given the considerable amount of time, effort, cost and resources involved in the recruitment process, evaluation becomes imperative. While it may not be humanely possible for you to stay on top of everything at every stage of the recruitment process, having an ATS with real-time dashboards and analytics reporting will keep you organized with all your mission-critical data. Recruiting metrics reveal valuable insights into how well your recruitment process is working and also help you identify areas of improvement.

Selection

Introduction

The size of the labour market, the image of the company, the place of posting, the nature of job, the compensation package and a host of other factors influence the manner of aspirants are likely to respond to the recruiting efforts of the company. Through the process of recruitment, the company tries to locate prospective employees and encourages them to apply for vacancies at various levels. Recruiting, thus, provides a pool of applicants for selection. Definition To select mean to choose. Selection is the process of picking individuals who have relevant qualifications to fill jobs in an organisation. Purpose The purpose of selection is to pick up the most suitable candidate who would meet the requirements of the job in an organisation best, to find out which job applicant will be successful, if hired. To meet this goal, the company obtains and assesses information about the applicants in terms of age, qualifications, skills, experience, etc. the needs of the job are matched with the profile of candidates. The most suitable person is then picked up after eliminating the unsuitable applicants through successive stages of selection process. How well an employee is matched to a job is very important because it is directly affecting the amount and quality of employee’s work. Any mismatched in this regard can cost an organisation a great deal of money, time and trouble, especially, in terms of training and operating costs. In course of time, the employee may find the job distasteful and leave in frustration. He may even circulate „hot news“ and juicy bits of negative information about the company, causing incalculable harm to the company in the long run. Effective election, therefore, demands constant monitoring of the „fit“ between people the job.

Selection Process

Every organisation creates a selection process because they have their own requirements. Although, the main steps remain the same. So, let’s understand in brief how the selection process works.
Preliminary Interview

This is a very general and basic interview conducted so as to eliminate the candidates who are completely unfit to work in the organisation. This leaves the organisation with a pool of potentially fit employees to fill their vacancies.

Browse more Topics under Human Resource Management
- Features of HRM
- Importance and Limitations of HRM
- Role of Personnel Manager
- Qualities of the HR Manager
- Managerial Functions of HR Manager
- Operative Functions of HR Manager
- Recruitment Process
- Training and Development
- Methods of Training
- Performance Appraisal
- Traditional Methods of Appraisal
- Modern Methods of Appraisal
- HR Forecasting

Receiving Applications
Potential employees apply for a job by sending applications to the organisation. The application gives the interviewers information about the candidates like their bio-data, work experience, hobbies and interests.

Screening Applications
Once the applications are received, they are screened by a special screening committee who choose candidates from the applications to call for an interview. Applicants may be selected on special criteria like qualifications, work experience etc.

Employment Tests
Before an organisation decides a suitable job for any individual, they have to gauge their talents and skills. This is done through various employment tests like intelligence tests, aptitude tests, proficiency tests, personality tests etc.

Employment Interview
The next step in the selection process is the employee interview. Employment interviews are done to identify a candidate’s skill set and ability to work in an organisation in detail. Purpose of an employment
interview is to find out the suitability of the candidate and to give him an idea about the work profile and what is expected of the potential employee. An employment interview is critical for the selection of the right people for the right jobs.

**Checking References**

The person who gives the reference of a potential employee is also a very important source of information. The referee can provide info about the person’s capabilities, experience in the previous companies and leadership and managing skills. The information provided by the referee is meant to kept confidential with the HR department.

**Training and Development**

MEANING After an employee is selected, placed and introduced he or she must be provided with training facilities. Training is the act of increasing the knowledge and skill of an employee doing a particular job. Training is short-term educational process and utilizing a systematic and organized procedure by which employee learns technical knowledge and skill for a definite

**Benefits of Training:**

**For Organization:**

- Leads to improved profitability and or more positive attitude towards profits orientation
- Improves the job knowledge and skills at all level of the organization
- Improves the morale of the workforce
- Helps people to identify the organizational goal

**Conclusion**

- This present summary of the study and survey done in relation to the Recruitment, Selection, Training and Development in India. Conclusion is drawn from the study regarding the Recruitment, Selection, Training and Development process carried out there:
- The recruitment process to some extent is not done objectively and therefore lot of bias hampers the future of the employees. That is why the search or headhunt of people should be of those whose skill fits into the company’s values.
- Most of the employees were satisfied but changes are required according to the changing scenario as recruitment process has a great impact on the working of the company as a fresh blood, new idea enters in the company.
- Selection process is good but it should also be modified according to the requirements and job profile so that main objective of selecting the candidate could be achieved.
- The training and development activities are needed in the organisation because mostly employees are interested to take training and development for future growth.

**References:**

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3) www.chillibreeze.com
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5) www.coolavenues.com
6) www.itclimited.com
A Study of Socio-Economic Status of Migrants in Kolhapur City

Miss. Manjusree Balasaheb Jadhav
“Sundaram”, Om Shanti Colony, At. Po. Tal.- Atpadi Dist- Sangli PIN- 415 301

Abstract:
Migration is an important phenomenon of society. People migrate from one place to another for better jobs, business opportunities and better lifestyle etc. International migration is mostly related to skilled labour. But in case of inter-state migration, unskilled labour is migrated largely. As inter-state migration continues to grow, the better understanding of migrant groups becomes increasingly important. Inter-state migration has great social and economic impact on both individuals and states of origin and destination states. This research studies the socio-economic status of migrants in Kolhapur city. It also studies the social involvement of migrants in destination state. Because this will reveal the quality of life they are living. Research has used schedule method for this research. It is that socio-economic status of migrants who are huge part of the society is very low. The researcher has suggested to improve education facilities with quality, agriculture, promote entrepreneurship and organizational infrastructure in origin states.

Key words: Education, Income, Occupation, Accommodation, Social involvement.

Introduction:
Migration is not a new phenomenon. Now-a-days migration is taking place at a considerable portion. By 2001 Census, out of 1.02 billion people in India, 301 million were reported as migrants by place of birth. As per this census, Maharashtra received largest number of migrants (7.9 million). The rate of migration is increasing day by day. The migration is occurred because of unbalanced economic growth and development. Skilled and unskilled labour migrates from less developed region to relatively more developed region or area. The migrants are mostly from Uttar Pradesh, Bihar, Jharkhand, Kashmir, Orissa, West Bengal, Rajasthan, Gujarat etc. The important reasons behind migration are insufficient earnings from agriculture to marginal farmers or landless workers, job and work availability, differential wage rates and monthly income, favorable business conditions, good amenities, etc. Interstate migration can have great social and economic impact on both individuals and states of origin and destination. That’s why it becomes important to study the socio-economic status of migrants and also their social involvement.

Objectives:
1. To study the socio-economic status of migrants in Kolhapur city.
2. To find out social involvement of migrants in research area.
3. To study the socio-economic problems faced by migrants.

Statement of the problem:
Kolhapur is a famous historical tourism as well as pilgrimage place with beautiful environment. It is also a developing industrial area with 4 MIDCs. The city is developing very fast. That’s why huge amount of people from various states are coming to Kolhapur to work in industries, unorganized sectors, to start their own business or for the job in organized sectors etc. But after migration these migrants face various problems. Low living conditions, insufficient facilities, bad working conditions, food problem, language problem, cultural conflicts etc. Because of above reasons, further major problems arise, e.g. alienation, loneliness, addiction, health issues, psychological restlessness etc. These thing are closely related to socio-economic status of migrants. Present study is entitled as, “A Study of Socio-economic Status of Migrants in Kolhapur City”.

Scope of the study:
1. Geographical Scope – Kolhapur City
2. Conceptual Scope – First generation Migrants, Inter-state migrants
3. Chronological Scope – December 2019
Limitations:
1. The term migrant includes only the head of the family or the person who earns. The whole family is not taken into consideration.
2. Samples taken in various occupations are not in proportion to the actual.
3. In calculation of income, assessment of wealth is not conducted.

Research Methodology:
1. Primary Data:
The researcher has taken 50 samples in given research area. He has used stratified random sampling first. The stratas are based on occupation of the migrant. After that, he has used snow-ball sampling to collect the samples from each strata.
Data is collected by schedule method.
2. Secondary Data:
(a) Wikipedia
(b) 2001 Census
(c) Research paper:
Kailas C. Thaware
Gokhle Institute of Politics & Economics
Presented in - 52nd Annual Conference of The Indian Society of Labour Economics (ISLE) at Karnataka University (Dharvad), Karnataka.

Conceptual Framework:
1. Migrant –
   “Migrant means a person who moves from one place to another, especially in order to find work or better living conditions”
2. Inter-state Migrant –
   When a person migrates from his native state or union territory to another state or union territory, the person/migrant is called as inter-state migrant.
3. Socio-economic Status –
   “Socio-economic status is an economic and social combined total measures of a person’s work experience and of an individual’s or family’s economic and social position in relation to others.”

Essentials of measuring Socio-economic Status:
(a) Education: Higher levels of education are often associated with better economic outcomes as well as the expansion of social resources.
(b) Income: Lack of income has been found to be related to poorer health, psychological issues, family problems and social issues.
(c) Occupation: Apart from financial benefits, employment can improve one’s physical and mental health and expand social network. However, the nature of lower socio-economic status position can undermine these benefits as the job itself may be hazardous or monotonous.

Scales of Socio-economic Status:
(a) High  (b) Medium  (c) Low.

Effects of Socio-economic Status:
(a) Financial position  (b) Physical health  (c) Mental health
(d) Family environment (e) Social relations and status
(f) Social involvement
Data Analysis and Interpretation:

Table No. 1
Age of the person

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Age</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Below 20</td>
<td>2</td>
<td>4%</td>
</tr>
<tr>
<td>2</td>
<td>20 to 30</td>
<td>21</td>
<td>42%</td>
</tr>
<tr>
<td>3</td>
<td>30 to 40</td>
<td>17</td>
<td>34%</td>
</tr>
<tr>
<td>4</td>
<td>Above 40</td>
<td>10</td>
<td>20%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>50</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table No. 1 is discussing about the first generation migrants. Here, young people (20 to 40 years) are seen to be migrated in large scale. It is because, in this age the person has to shoulder his family’s financial responsibility. They have much energy to work but there is no infrastructure in their native states, so they migrated to work as industrial worker or wage earner or self-employed. Employees in organized sector took much time to get specific job and now the administration has transferred them to this area. It is observed that people above forty are mostly businessmen and some of them are industrial workers. These people came alone before so many years. After they started earning sufficient money and place to live, they bought their families also. Now their second and third generations are here.

Table No. 2
No. of years in Kolhapur

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>No. of years</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Less than 1 year</td>
<td>6</td>
<td>12%</td>
</tr>
<tr>
<td>2</td>
<td>1 to 5 years</td>
<td>12</td>
<td>24%</td>
</tr>
<tr>
<td>3</td>
<td>5 to 10 years</td>
<td>12</td>
<td>24%</td>
</tr>
<tr>
<td>4</td>
<td>10 to 20 years</td>
<td>12</td>
<td>24%</td>
</tr>
<tr>
<td>5</td>
<td>More than 20 years</td>
<td>8</td>
<td>16%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>50</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table no. 2 reveals that from how many years the person is residing in Kolhapur. Very few people are residing from more than 20 years. All of these are businessman. People from less than one year are mostly workers on construction site and wage earners. Employees in organized sector are mostly from 1 to 5 years and some of them are from 5 to 10 years. It is observed that, people residing from many years are familiar with the society and culture. But people who are new in this area are facing so many problems because everything is new for them. For example, food, place, culture, environment etc. They feel a little bit uncomfortable with all these unknown factors and feel lonely.

Table No. 3
Education

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Education</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Below 10th</td>
<td>31</td>
<td>62%</td>
</tr>
<tr>
<td>2</td>
<td>10th to 12th</td>
<td>7</td>
<td>14%</td>
</tr>
<tr>
<td>3</td>
<td>Graduation</td>
<td>6</td>
<td>12%</td>
</tr>
<tr>
<td>4</td>
<td>Post-graduation</td>
<td>6</td>
<td>12%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>50</td>
<td>100%</td>
</tr>
</tbody>
</table>

Diagram No. 1

Table No. 3 reveals the academic qualification of the person. Mostly migrants i.e. wage earners, businessmen and some industrial workers are not much educated. 62% people in selected sample are low educated. Only employees in organized sectors are post graduate i.e. 12%. Education is associated with
economic outcome as well as expansion of social outcome. It is an important measurement of measuring socio-economic status. From the above diagram, it is clear that most of the migrants are low educated.

**Diagram No. 2**

Diagram No. 2 shows the various occupations of people. While selecting samples, the researcher has selected same numbers of migrants from each occupation (i.e. 10 samples from each occupation). The occupations are – Wage earners, industrial workers, self-employed, job in organized sector and own business. Apart from financial benefits, employment can improve one’s physical and mental health and expand social network. However, in case of migrants, the number of industrial workers, wage earners and self-employed people which indicates low socio-economic status is high as compared to those who have their own business which shows medium or high SES. People working in organized sector and having medium or high socio-economic status are very less.

**Table No. 4 Income**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Annual Income</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Less than 1 lakh</td>
<td>14</td>
<td>28%</td>
</tr>
<tr>
<td>2</td>
<td>1 lakh to 2 lakh</td>
<td>16</td>
<td>32%</td>
</tr>
<tr>
<td>3</td>
<td>2 lakh to 4 lakh</td>
<td>9</td>
<td>18%</td>
</tr>
<tr>
<td>4</td>
<td>More than 4 lakh</td>
<td>11</td>
<td>22%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>50</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Diagram No. 3**

Above diagram no. 3 shows the annual income of migrants. Here 60% migrants earn less than 2 lakh rupees per annum. These people will be considered as low SES. Some most of businessmen earn 2 lakh to 4 lakh per annum. They have medium SES. Out of remaining 22% migrants earning more than 4 lakh per annum, 18% are employees in organized sector and 4% huge businessmen who have high socio-economic status.

**Table No. 5 Accommodation**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Accommodation in Kolhapur</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>At work place</td>
<td>-</td>
</tr>
</tbody>
</table>
Diagram No. 4 shows the accommodation of migrants. The place where the person lives tells a lot of his socio-economic status. 44% of selected samples i.e. industrial workers, workers on construction site and some workers in various shops live in working place. Their economic-social status is very low and even they stay lonely without family. 32% people lives in rented rooms. These are mostly self employed and some employees in organized sector. Some self-employed people live with family. 22% people i.e. employees in organized sector and businessmen lives in rented flat (5 businessmen and 6 employees). From these, 2 employees live alone. 6 people live in own house with family. From these, 5 people are businessmen and 1 employee.

### Table No. 6 Socio-economic Status

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Socio-economic Status</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>High</td>
<td>59%</td>
</tr>
<tr>
<td>2</td>
<td>Medium</td>
<td>23%</td>
</tr>
<tr>
<td>3</td>
<td>Low</td>
<td>19%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100%</td>
</tr>
</tbody>
</table>

Diagram No. 5 reveals the socio-economic status of migrants in Kolhapur city. This shows that 59% migrants have low socio-economic status. These people came here because of poverty in their native place. But here also they are working in bad conditions and in have low income. These people are mostly industrial workers, wage earners and some self employed people. 23% people i.e. some self-employed people, businessmen and some employees in organised sector. Remaining 19% migrants in high socio-economic status are officers in organised sector and huge businessmen. They live a luxurious life. Here it can be seen that, most the migrants have low socio-economic status.

### Table No. 6 Social Involvement

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Social Involvement</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>8</td>
<td>16%</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>42</td>
<td>84%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>50</td>
<td>100%</td>
</tr>
</tbody>
</table>
The table no. 6 reveals the social involvement of migrants in Kolhapur. 84% people don’t involve socially. The reasons behind this are told as their busyness and their culture is different from this so they don’t feel familiar. 16% people, some in organized sectors and some self employed involves socially. These people are relatively enjoying their life more.

Findings:
1. People migrate from less developed area to relatively more developed area to search jobs and favorable working conditions. The rate of migration to work in industries and to earn wages is considerable.
2. Young people migrate in high rate.
3. Mostly migrated people are less educated.
4. Maximum migrants are working and living in low conditions. Their income is also low. They use this money for their selves and remaining send to their family. This income is not sufficient for them.
5. Migrant labour and wage earners, self-employed people have low socio-economic status. Businessmen and employees in organized sector have medium or high socio-economic status.
6. After migration, migrants live alone and work. Once they start earning sufficient they take their families to that area and their next generations also stay in destination state. This thing disturbs the demographic distribution and further gives rise to various environmental, infrastructural and social problems.
7. Because huge difference in cultures, poverty and loneliness most of the migrants don’t get involved socially and live their life like a machine.

Conclusion:
Migration is a serious phenomenon. It has both positive and negative impacts on individuals and states. Socio-economic study of migrants showed their low socio-economic status. Because of this they don’t involve socially and this impacts on their social status, relations and further mental health and their life.

Suggestions:
1. An expert committee should be appointed to find ways to create balanced development.
2. States should motivate young generation to work in their native places.
3. The states from where the people are migrating on large scale should utilize their budget to create infrastructure for industrial and commercial development in order to create job and business opportunities in those states.
4. Education facilities along with it’s quality should be increased and children should be motivated to learn.
5. Industries should plan some functions or programs for the migrants who are living far away from their families to improve their mental health.
6. Some social groups should be created by communities having same origin state or culture. They should organize their special rituals and functions that people will feel familiar.

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(c) Research paper:
Kailas C. Thaware
Gokhle Institute of Politics & Economics
Presented in - 52nd Annual Conference of The Indian Society of Labour Economics (ISLE) at Karnataka University (Dharvad), Karnataka.
Emerging Trend of E-Recruitment: A Study

Prof. Sou. Asha Bhupal Patil
Associate Professor (Head of Dept. of Commerce and Management)
Rajrshi Shahu Arts and Commerce College, Rukadi

Abstract
Nowadays, companies make use of the internet to reach a large number of job seekers and hire the best talent for the company at a less cost, as compared to the physical recruitment process. E-Recruitment includes the entire process of finding the prospective candidates, assessing, interviewing and hiring them, as per the job requirement. Through this, the recruitment is done more effectively and efficiently. Generally, the job vacancies are advertised on the World Wide Web (www), where the applicants attach their CV or resume, to get recognized by the potential recruiters or the employers. The companies undertake their online promotional activities via their official websites, wherein the complete information about the corporation is enclosed. Through this information, the prospective candidate could decide whether to be a part of a firm or not. Thus, the firm’s official website is considered to be an essential element of E-Recruitment. In this paper researcher explain the present emerging trends of E-Recruitment and their challenges for implementation

Key Words: Prospective, Vacancies, Potential, Emerging etc.

Introduction
The days of manual recruitment are fading away gradually as organizations are moving to E-recruitment. E-recruitment is here to stay. As change is the only thing constant in this world, there is need to change the strategies in recruitment as well for maximizing the accuracy of right person for the right slot as it minimizes employee dissatisfaction and attrition. When we look at both problems and prospects, we can comfortably conclude that prospects outweigh problems in E-recruitment. The organizations must emphasize on E-recruitment for hiring better talent and must reinvent as per the needs in the 21st century.

Globally online recruitment has shown consistent growth, in terms of commercial value as well as adoption by job seekers and recruitment agencies. Companies are also beginning to use their Web sites as part of the solution to recruit staff. It is also seen that consistent and growing move to use online recruitment, one that echoes international trends. However, jobseekers are using all resources, including newspapers, rather than adopting one approach over another.

Objectives Of The Study
1. To study the recent trends in E-Recruitment.
2. To study the tools, technologies and platforms of E-Recruitment.
3. To study the challenges of E-Recruitment.

Methodology Of The Study
The present study has been descriptive; the data for this study were obtained from secondary sources. The secondary data has been collected from various references which already existed in published form; part of the paper is based on literature review the method comprising of collecting all the available papers relating to the theme and selecting relevant papers/books for the review purpose. Selection of the paper is done on the basis of their relevance and contribution to the body of knowledge. The author has made an attempt to do primary reading of the selected papers which will constitute the core of this review study.

Recent Trends In E-Recruitment
Recent trends in E-Recruitment are use of Mobile application for job search. Monster, Naukri is one of major job portals in India who have started mobile application for job seekers. Use of mobile application makes job searching more easily for job seekers. Company websites also plays a major role in searching potential candidates. Various social networking sites are available to connect with job seekers and attracting them towards organizations. Blogs are also getting popular now a days. Also Resume Scanner helps companies to screen and shortlist the resumes as per candidates, qualifications and experience, special skills and salary details and is provided by major portals in India. There are abundant evidences which prove that
organizations are increasingly using Internet as a platform for recruiting candidates. Major reasons for E-
Recruitment usage is: Having Web presence and using Internet improve corporate image, minimizes hiring
costs, and reduces paper work and administrative burden, ability to arrange advanced web tools for the
recruitment team. The employer must learn to reach job seekers by creating profiles on Facebook, Linked. In
(social networking) along with using job portals for making recruitment more effective. Also they can
advertise job vacancies with the numerous online recruitment agencies – to brace the talent hunt process.

E-Recruitment Tools, Technologies And Platforms

1. Career Websites
   As the number of people searching online for jobs increases, companies are taking advantage of E-
   Recruiting software to manage the entire recruitment process and reduce recruiting-related costs. According
to the 2011 Career Crossroads Study, its takes 846 visitors to your career site to result in one hire.

2. Job Boards
   These can be used to source candidates through resume mining or by posting open position on the job
   board. The erecruiting industry includes both large job boards like Monster and CareerBuilder as well as
   smaller niche job boards and job board aggregator sites.

3. Social Media
   As the sub-industry of E-Recruiting, social recruiting continues to grow, so does the use of social
   media to engage candidates and candidate prospects using social media. Nearly 39% of firms manage
   candidates with social media tools in 2010. In general social media lends to two different kinds of E-
   Recruitment strategies like most of the bulleted items. It serves as a sourcing mechanism for just in time
   recruitment or a community and candidate courting tool. Candidate courting relies on engagement,
   interaction, and relationships.

4. Use of Search Engine
   E-Recruitment utilizes the power of search engine optimization (SEO) and online resumes search
technologies to search and source databases including resumes, online communities, and social networks. The
use of SEO by recruiters and companies is important just as is the reality that candidates are using online
search engines to search for jobs, company information, and insights at an even faster rate. One million eight
hundred thirty thousand (1,830,000) searches were made in March 2011 that contain “jobs” in the search field.

Challenges Of E-Recruitment

1. Issues and challenges: Recruiters not able to find the desired candidates matching with the job requirement
they have. Responses which getting through job portals are not genuine Conversion of the candidate is big
challenge as the candidate exhibit his/her wish as open and attend multiple interviews at the same time. It is bit
difficult to reach the candidates who are really looking for job and it is also known fact that all registered
candidates might not be looking or job. Another issues is that candidates who are seriously looking for job also
not updating their profiles frequently on job portals. The job applicant has been approached by multiple
recruiters from different consultancies which are also a major problem in attracting candidates. Unavailability
of right skills available at right time which causes delay in recruitment process. Time loss due to fake
qualifications and skills listed by the candidate A recent survey reveals that recruiters finding fake resumes
with low skill rate and experience level.

2. Interesting Facts are 80% of the resumes are fake degrees 20% of resumes not genuine 30% of resumes
present fake employment dates 40% of resumes state fake CTC quotes 30% of resume show unrelated job
descriptions When a fresh graduate doesn't get job and years passed he will put fake experience in CV which
are most common in IT industry. Skills mentioned in a candidate profile are exaggerated and not relevant to
the original skills they have. Most of the candidates hide their skills and makes their resume impressive. When
recruiters shortlisted a profile based on the qualifications and skills mentioned in a profile

Conclusions

The key message for recruiters is to acknowledge that the adoption of e-recruitment is about more than
just technology. It is about the recruitment system being able to attract the right candidate, the selection
process being based on sound and credible criteria, and the tracking process being able to integrate with existing systems. Perhaps most significantly, e-recruitment is about cultural and behavioural change, both within HR and at line management level. From our evidence, we suggest that for e-recruitment to deliver, it is about developing the capability of HR to facilitate the system and to view the staffing process as an end-to-end process, similar to that of a supply-chain.

References
Scenario of Women Micro Entrepreneur in India

Dr. Mukund Namdev Haladkar,
Assistant Professor (Dept. of Commerce), Rajrshi Shahu Arts and Commerce College, Rukadi

Abstract

The micro enterprise and small business has always played a significant role in the economic development of a Country. Its role might not have been as spectacular as that of the large corporation involving the deployment of enormous physical, financial and human resources. However, the collective impact of the multitude of micro enterprises has been tremendous, particularly in the area of job creation. The focus on the contribution of women in direct productive work was first brought out in 1970 by Ester Boserup in his book Women’s Role in Economic Development. An increase in entrepreneurial activity is playing a major role in this development. It is believed that the existing latent entrepreneurial talents, if properly harnessed, could develop in fostering the phase of socio economic development, balance regional growth, wealth creation, employment generation, local economic development and poverty reduction. Income generating activities are not merely viewed as a tool for economic needs of women. It is equally a powerful instrument to enable women to determine their own lives. Women are culturally well equipped to run their business due to skill developed through managing households, raising children etc. Therefore, shift from family management to enterprise management may be easier than a shift from paid employment to self-employment. Despite various problems more and more women are entering into the field of entrepreneurship. Problems are found to be prevalent irrespective of the strata of the Entrepreneurs. The entrepreneurs do not feel many of the problems. But some of them are really acting as barrier for growth and development. Ignorance on the part of entrepreneurs and banks is found to be a major reason for errors. If the intention of entrepreneur and willingness of the banker are properly communicated, the ill effects of ignorance could be avoided.

Key Words: Significant, Enormous, Entrepreneurial, Irrespective, Communicated etc.

Introduction

Women entrepreneurship has been recognized as an important source of economic growth as they create new jobs for themselves and others and also provide society with different solutions to management, organization and business. Women’s entrepreneurship contributes to the economic well-being of the family and communities and also reduces poverty. The growth of Self-Help Groups (SHGs) is an evidence of the fact that women are coming out of their shells and maintaining their citizenship in the city.

Poverty and unemployment are the major problems of any underdeveloped countries, to which India is no exception ‘SELF-HELP GROUP’ is a tool to remove poverty and improve the rural development. Combating poverty in the world is necessary for world peace as stressed by Nobel Prize laureate Dr. Muhammad Yunus, the promoter of micro credit through the grameen bank in Bangladesh for alleviating poverty, micro-credit/finance being mentioned as an important instrument. The scheme of micro financing through Self Help Groups (SHGs) has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. This has helped in empowerment of women and building self-confidence, but lack of education often comes in the way and many a times they had to seek help from their husbands for day-to-day work viz; bank, accounts, etc. The distance education provides an opportunity to these women to improve their skills. The higher level of learning will help them to learn skill and vocations and play an effective role in the management of SHGs.

Objectives Of The Study

1. To study the micro-financing tools for women micro entrepreneur in India.
2. To study the various government schemes for women micro-entrepreneur
3. To study the problems of women micro entrepreneur in India.

Micro Financing Tools For Women Micro Entrepreneur In India

Be it in metros, Tier-II and Tier-III cities, or in the rural regions of India, women are proving their entrepreneurial acumen by running successful businesses, be it retailing concerns, salons, or manufacturing food products, handicrafts, etc. What sets them apart from their male counterparts is their ability to improvise their business or revenue models and use the resources available to them to their maximum potential. One
example of this is how with access to the internet and smart phones, women entrepreneurs are extensively leveraging social media as a marketing tool and promoting their businesses and products to a wider audience, instead of relying on traditional methods. Women, with their knowledge, expertise, and creativity, are as capable of building successful businesses as any male entrepreneur. However, accessing capital – a major requisite to starting up any business venture – remains a daunting task for female entrepreneurs, particularly those residing in rural and semi-urban areas. The barriers to availing credit from formal lending channels are significant, thus limiting their growth potential. In such a scenario, microfinance helps fulfill these women entrepreneurs’ demand for affordable credit with a flexible set of terms and conditions. The microfinance sector has contributed significantly towards making Indian women more visible in the entrepreneurial landscape, aiding their ability to become producers and job creators. According to the Bharat Microfinance Report 2017, women clients constitute 96 percent of the total client base of microfinance institutions in India. More importantly, access to finance enables women entrepreneurs to explore new avenues of revenue generation and growth. At the same time, the efforts and initiatives by government bodies and NGOs also contribute significantly to smoothening the entrepreneurial path for Indian women.

Government Schemes For Women Micro Entrepreneur In India

1. **Annapurna Scheme**

   Under this scheme, the Government of India offers women entrepreneurs in food catering business, loans up to Rs. 50,000. The loaned amount could be used for working capital requirements such as buying utensils, cutlery, gas connection, refrigerator, mixer cum grinder, hot case, utensil stand, tiffin boxes, working table, water filter etc.

2. **Stree Shakti Package For Women Entrepreneurs**

   The Stree Shakti Package is a unique SBI-run scheme to support entrepreneurship among women by providing certain concessions. This scheme is eligible for women who have majority ownership (over 50 percent) in a small business. Another requirement is that these entrepreneurs have to be enrolled in the Entrepreneurship Development Programmes (EDP) organized by their respective state agency. This scheme allows women to avail an interest concession of 0.05 percent on loans exceeding Rs. 2 lakh. No security is required for loans up to Rs. 5 lakh in case of tiny sector units.

3. **Cent Kalyani Scheme**

   This scheme under the Central Bank of India can be availed by both existing and new entrepreneurs and self-employed women for micro/small enterprises like farming, handicrafts, food-processing, garment making, beauty, canteen, mobile restaurants, circulating libraries, day créches, STD/Xerox booths, tailoring etc. (in other words, agriculture, cottage industries, small and medium enterprises, government sponsored programs and retail trade.) Under this scheme, loans up to Rs. 1 crore are sanctioned with a margin rate of 20 per cent. You do not require any collateral security or guarantors for this loan. Interest on loans depends on market rates. The loan tenure will be a maximum of seven years including a moratorium period of 6 months to 1 year.

4. **Mudra Yojana Scheme**

   This is a general scheme for small units that women entrepreneurs can avail of too. Offered by nationalized banks under the Pradhan Mantri Mudra Yojana, this can be used to set up beauty parlour, tuition center, tailoring unit, etc. Loans between ₹ 50,000 to ₹ 50 lakh are sanctioned under this scheme. No collateral and guarantors are required for loans below ₹ 10 lakh.

5. **Mahila Udyam Nidhi Scheme**

   Offered by Punjab National Bank and Small Industries Development Bank of India (SIDBI), this scheme supports women entrepreneurs to set up a new small-scale venture by extending loans up to Rs. 10 lakh to be repaid in 10 years. SIDBI also includes a five year moratorium period. The interest depends upon the market rates. Under this scheme, SIDBI offers different plans for beauty parlours, day care centres, purchase of auto rickshaws, two-wheelers, cars, etc. It also assists with upgrading and modernization of existing projects.
6. Dena Shakti Scheme

It provides loans up to Rs. 20 lakh for women entrepreneurs in agriculture, manufacturing, micro-
credit, retail stores, or small enterprises. It also provides a concession of 0.25 percent on rate of interest. Loans
up to Rs. 50,000 are offered under the microcredit category.

7. Orient Mahila Vikas Yojana Scheme

Launched by Oriental Bank of Commerce, women, who hold a 51 per cent share capital individually
or jointly in a proprietary concern, are eligible for the loan. No collateral security is required for loans between
Rs. 10 lakhs to Rs. 25 lakhs for small-scale industries. The repayment period is seven years. It also provides a
concession on the interest rate of up to 2 per cent.

8. Bhartiya Mahila Bank Business Loan

The scheme was implemented by Bhartiya Mahila Bank (BMB) which was later merged with State
Bank of India in 2017. A public sector banking company established in 2013, it offered women entrepreneurs’
business loans up to Rs. 20 Crores for meeting working capital requirement, business expansion, or
manufacturing enterprises.

Problems Of Women Micro Entrepreneur In India

I. Access to financial resources

Women entrepreneurs face a lot of obstacles in raising and meeting the financial needs of the business.
Bankers, creditors and financial institutes are not coming forward to provide financial assistance to women
borrowers on the ground of their less credit worthiness and more chances of business failure.

II. Inadequate education

Women in rural India do not have proper education. Most of them (around sixty per cent of total
women) are illiterate. Those who are educated are provided either less or inadequate education than their male
counterpart partly due to early marriage, or due to son's higher education and mainly because of poverty. Due
to lack of proper education, women entrepreneurs remain in dark about the development of new technology,
new methods of production, marketing and other governmental support which will encourage them to flourish.

III. Work-family interference

Indian women especial rural women are very emotionally attached to their families. They give priority
to all the domestic work, to look after the children and other members of the family. They are over burdened
with family responsibilities like extra attention to husband, children and in laws which take away a majority of
their time and energy. It is difficult for her to balance work and family responsibilities and it will be very
difficult to concentrate and run the enterprise successfully.

IV. Women’s safety and gender based violence

Even though our constitution speaks of equality between sexes, male domination is still the order of
the day. Women are not treated equal to men. They are always treated as sex providing properties. They are
not safe in the hands of this male dominated society even today as our country completed 68 years of
independence. Their entry in to business requires the approval of the head of the family. Entrepreneurship has
traditionally been seen as a male preserve. All these become obstacle in the growth of women entrepreneurs.

V. Exploitation by middle men

Rural women cannot run around for marketing, distribution and money collection they have to depend
on middle men for all these activities. In the name of helping, these middle men tend to exploit them they add
their own profit margin which results in less sales and lesser profit.

VI. Lack of societal support

In rural areas, women face more social obstacles. They are always seen with suspicious eyes. The
traditions, blind beliefs and customs prevailed in Indian societies towards women sometimes stand as an
obstacle before these women entrepreneurs to grow and prosper.

VII. Lack of self confidence

Though self-confidence is a motivating factor for entrepreneurial success, rural women entrepreneurs
usually lack it because of their inherent nature. They have to strive hard to strike a balance between managing
a family and managing an enterprise. Sometimes she has to sacrifice her entrepreneurial urge in order to strike
a balance between the two
Conclusion

The economic progress of India depends on the productivity of both male and female workforce. However, in India women were confined within the four walls of their house and were dominated by males. Of late, there has been tremendous progress in the social and cultural environment in India. Women are now participating in all productive activities and are at par with men. No doubt the SHG movement in India has been working in the right direction, but it is necessary to empower more and more women in social, cultural, economic, political and legal matters, for the interest of the family in particular and the nation in general.

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Water Conservation: A National Movement

Mrs. Sapana Sridhar Kadam
Assistant Professor Shri Venkatesh College, Ichalkaranji

Introduction-
Today, the whole world recognizes India as "New India" while India is changing as a country. The largest democratic country in the world is now a rich, self-sufficient, developed, exporter of food, transparent and dynamic, with good infrastructure, skilled and functioning youth, advanced communication facilities, advanced health and education facilities, improved governance and It is the changing nature of today, the economy going forward. Of particular importance is that over the past few years, India has become a globally recognized center for information technology, health, tourism, leisure research and use of satellites and many more.

Objectives of the research essay-
2) To study water conservation.
2) To study environmental protection and conservation.
3) To study the management of water scarcity and water management.

Research Methods-
This research essay is based on secondary content and is based on the dissertation, foreword, various government wikipedia for this dissertation.

Water conservation-
In a populous country like India, where there is a high demand for water, water conservation is a complicated and terrifying process. Many years of unforgivable neglect, overuse, destruction, pollution and other work we have done to it have created the situation today. Today important rivers and reservoirs in the country are dead. As a result, we see large crowds at the water sharing sites. Water conservation efforts do not seem to have taken place in areas where there is water scarcity or excluding dry, low rainfall areas. Otherwise, irrigation is ignored, given the fact that there is abundant water in the rivers and reservoirs of the country. Water conservation includes the following three objectives:

A] Increasing water availability -
B] Improve water quality -
C] Prevention of water related hazards -

National Movement:
India has made huge investments in the implementation of Integrated Watershed Development Program, to a lesser extent it has also become a national movement, such as - PMKSY - Water and More Crops, Per Drop, Water Shakti Abhiyan, River Basin Management, National Ganga Purification Campaign in every Shivar. - Namami Gange, National Mission on Sustainable Agriculture, National Campaign for Sustainable Himalayas, Holds Sudha Mechanism and rehabilitation campaign, nadijoda projects, water management, flood control and weather forecasting, bio-diversity conservation, wetlands conservation land, etc. Green India campaign. The Central Government launched the ambitious scheme, Namami Gange, in 2-3 days.

Taking direction from national programs, many states have also started their own pilot schemes. Some of the important schemes include the Chief Minister's Water Self-Reliance Mission (MJSA), launched by the Rajasthan government, and the "Green Mahanadi Mission" hope for Odisha's "Green Mahanadi Mission" launched in the irrigated area. Due to the public support for irrigation of the Panchayat Act brought by the Odisha government in the year 7, Odisha is developing in the water sector today. If the water management in
the country is to be successful and water conservation is a national movement, then the following six actions need to be taken first.

A] Organization and Administration -
B] Collaborative Approach—
A] Knowledge management—
D] Organization based management approach—
E] constant care -
E] capacity development -

Summary -

There must be a balance in demand and supply for sustainable management of water resources. Also, the urgent need for water and the needs for the next few decades, the availability and quality of water, all need balance and planning. All of these challenges are certainly great, but they are not new to the expert in water management.

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Study on Crop Insurance Skims in India

Anil Babaso Suryawanshi
Assi. Prof. Balwant College, Vita

Abstract

Indian farming reliant on storm which is constantly adaptable. It prompts working danger in development of various yields. Normal cataclysms may influence on the yield from horticulture division. To cover the hazard which may happen in future, there is have to some arrangement and harvest protection is just component accessible to defend against creation chance in agribusiness. For satisfying this need thep Government of India has put forth explores and attempts by presenting different plans of yield protection. Since the year 1999-2000, National Agricultural Insurance Scheme has been propelled by National Agricultural Insurance Scheme Corporation of India. This examination paper has made endeavor to contemplate the development and improvement of National Agricultural Insurance Scheme and to look at the significant highlights and execution of NAIS.

Keywords National Agricultural Insurance Scheme (NAIS), Modified National Agriculture Insurance Scheme (MNAIS), Weather Based Crop Insurance (WBCI), Pradhan Mantri Fasal Bima Yojana (PMFBY)

Introduction

Harvest protection as a rule has not been so fruitful over the globe in various nations. Approach creators have unrolled different symbols of harvest protection in various times. Considering the one of a kind sort of Indian farming and biased financial status of Indian ranchers, crop protection has stayed a bombed endeavor when all is said in done. Much after rehashed update of the plans and colossal help as premium sponsorships for the ranchers, crop protection has neglected to deliver the ideal results. Significantly after more than many years of presence of harvest protection in some structure or the other, it has just arrived at just a little level of the ranchers.

Statement of the problem

The Government of India has presented the innovative plans on crop protection however these schemes are neglected to meet the normal outcomes due to the low approach suggestions, ignorance of farmers, unsatisfied execution of actualizing offices as well as constrained State and focal Government. National Agriculture protection conspire has been introduced by Government of India from Rabi season 1999-2000. In any case, it additionally neglected to impact the farmers as well work successfully. As indicated by Jennifer Ifftin her paper entitled 'Government v/s Weather the Genuine Story of Crop Insurance in India' Comprehensive Crop Insurance Scheme has been replaced National Agricultural Insurance Scheme. The NAIS is viewed as an improvement over the CCIS yet it has essentially supplanted one flawed scheme by another marginally less defective one. It is theneed existing apart from everything else to assess the presentation of National Agricultural Crop Insurance Scheme. Hence in this paper an endeavor has been made to center on the investigation of execution of National Agricultural Insurance Scheme in India

The Significance of The Study:

- To study the growth and development of National Agricultural Insurance Scheme.
- To examine the important features, trend and performance of National Agricultural Insurance Scheme.
- To suggest the possible remedies to make this scheme more effective.
- To consider the development and improvement of National Agricultural Insurance Scheme.
- To look at the significant highlights, pattern and execution of National Agricultural Protection Scheme.
- To propose the potential solutions for make this plan progressively viable.
Scope of the study:
The present study confined to coverage of National Agricultural Insurance Scheme in India from Rabi 1999-2000 to Rabi 2008-2009. The topical scope of this study is limited to growth & performance of National Agricultural Insurance Scheme. This study is depending mainly on secondary data.

Methodology:
The contextual analysis technique has been utilized right now has made an endeavor to examine the growth & execution of National Agricultural Insurance Scheme of 19 seasons from Rabi 1999-2000 to 2008-2009. It is principally subject to optional information but supplemented by the conversation with some officials of banks, insurance agencies, academicians and some farmers.

- To study the growth and development of National Agricultural Insurance Scheme.
- To examine the important features, trend and performance of National Agricultural Insurance Scheme.
- To suggest the possible remedies to make this scheme more effective.
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- To suggest the possible remedies to make this scheme more effective.

Crop Insurance Initiatives/Schemes

<table>
<thead>
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<th>S.No.</th>
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<tr>
<td>1</td>
<td>1971-1978</td>
<td>First individual Approach Scheme</td>
</tr>
<tr>
<td>2</td>
<td>1979-1984</td>
<td>Pilot Crop Insurance Scheme (PCIS)</td>
</tr>
<tr>
<td>3</td>
<td>1985-1999</td>
<td>Comprehensive Crop Insurance Scheme (CCIS)</td>
</tr>
<tr>
<td>5</td>
<td>Rabi 2010-11 season</td>
<td>Modified National Agricultural Insurance Scheme (MNAIS)</td>
</tr>
<tr>
<td>6</td>
<td>2007-08</td>
<td>Weather Based Crop Insurance Scheme (WBCIS)</td>
</tr>
<tr>
<td>7</td>
<td>2009-10</td>
<td>Coconut Palm Insurance Scheme (CPIS)</td>
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<td>8</td>
<td>2016</td>
<td>Pradhan Mantri Fasal Bima Yojana (PMFBY)</td>
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</table>

Source: Department of Agriculture, Cooperation & Farmers Welfare

Farmers Covered (million) under NAIS, WBCIS, MNAIS and PMFBY (Kharif 2013 to Kharif 2016)

<table>
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<th>Season</th>
<th>NAIS</th>
<th>MNAIS</th>
<th>Total</th>
<th>% Increase</th>
<th>WBCIS</th>
<th>Grand Total</th>
<th>% Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kharif 2012</td>
<td>10.7</td>
<td>2.1</td>
<td>12.8</td>
<td></td>
<td>8.1</td>
<td>20.9</td>
<td></td>
</tr>
<tr>
<td>Kharif 2013</td>
<td>9.7</td>
<td>2.4</td>
<td>12.1</td>
<td>-5.5</td>
<td>8.9</td>
<td>21.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Kharif 2014</td>
<td>9.7</td>
<td>5.9</td>
<td>15.6</td>
<td>28.9</td>
<td>8.2</td>
<td>23.8</td>
<td>13.4</td>
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<tr>
<td>Kharif 2015</td>
<td>20.6</td>
<td>4.8</td>
<td>25.4</td>
<td>62.8</td>
<td>5.4</td>
<td>30.8</td>
<td>29.4</td>
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<tr>
<td>Kharif 2016 (PMFBY)</td>
<td>38.9</td>
<td>38.9</td>
<td>77.8</td>
<td>31.2</td>
<td>40.4</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Agricultural Statistics at a Glance and Industry data

Farmers Covered (million) under NAIS, WBCIS, MNAIS and PMFBY (Rabi 2012-13 to Rabi 2016-17)

<table>
<thead>
<tr>
<th>Season</th>
<th>NAIS</th>
<th>MNAIS</th>
<th>Total</th>
<th>% Increase</th>
<th>WBCIS</th>
<th>Grand Total</th>
<th>% Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rabi 2012-13</td>
<td>6.1</td>
<td>1</td>
<td>7.1</td>
<td>-1.4</td>
<td>5.6</td>
<td>12.7</td>
<td></td>
</tr>
<tr>
<td>Rabi 2013-14</td>
<td>4</td>
<td>3</td>
<td>7</td>
<td>-3.1</td>
<td>5.3</td>
<td>12.3</td>
<td>-3.1</td>
</tr>
<tr>
<td>Kharif 2014-15</td>
<td>7.1</td>
<td>3.2</td>
<td>10.3</td>
<td>128.9</td>
<td>3.1</td>
<td>13.4</td>
<td>8.9</td>
</tr>
<tr>
<td>Kharif 2015-16</td>
<td>10.1</td>
<td>3.7</td>
<td>13.8</td>
<td>34.0</td>
<td>2.9</td>
<td>16.7</td>
<td>24.6</td>
</tr>
<tr>
<td>Kharif 2016-17 (PMFBY)</td>
<td>16.2</td>
<td>16.2</td>
<td>32.4</td>
<td>0.6</td>
<td>16.8</td>
<td>33.6</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Source: Agricultural Statistics at a Glance and Industry data
National Agricultural Insurance Scheme (NAIS)

The Scheme was presented during Rabi 1999-2000 season supplanting Comprehensive Crop Insurance Scheme (CCIS). The Scheme was actualized by Agriculture Insurance agency of India constrained, for the benefit of Ministry of Agriculture. The principle target of the Scheme was to secure the ranchers against the misfortunes endured by them because of yield disappointment by virtue of regular disasters, such as dry spell, flood, hailstorm, twister, fire, bug/sicknesses, and so forth., in order to repay the misfortunes and reestablish their credit value for the resulting season. The Scheme was accessible to all the ranchers both, loanee and non loanee regardless of the size of their holding. The Scheme imagines inclusion of all yields including oats, millets, heartbeats, oilseeds and yearly business and agricultural crops in regard of which past yield information is accessible.

Under National Agri Insurance Scheme, with the exception of Rabi period of 2013-14, the number of ranchers secured by the plan seen reliable development, and during Rabi 2014-15, a sum of 7 million ranchers were brought under the harvest protection conspire and the complete entirety guaranteed during this season was Rs. 213.80 billion. The inclusion of Kharif crops displayed fast development as during Kharif period of 2012, about 10.7 million ranchers were secured with a complete entirety guaranteed of Rs.271.99 billion. The quantity of ranchers secured nearly multiplied to 2 million during Kharif 2015 with Rs.518.48 billion as the complete entirety guaranteed. As per managerial endorsement from GOI, 10% appropriation is to be given to little and peripheral ranchers in premium sum in Rabi-Summer, 2015-16 season shared similarly by State and Local Government.

Consistently since its dispatch, immense measure of cases were made as misfortunes caused to agrarian creation by ranchers. Premium gathered for Rabi 2014-15 season was Rs.5.51 billion what's more, the complete cases during the equivalent season was a faltering Rs.15.12 billion.

At the point when premium gathered and aggregate claims are contrasted with the quantity of ranchers being secured and the zone secured, it uncovers a significant fascinating pattern. The zone secured under the conspire diminished from 15.69 million hectare in Kharif 2012 to 11.55 million hectare in Kharif 2014, while the cases expanded from an aggregate of Rs.27.86 billion in Kharif 2012 to Rs.29.20 billion in relating Kharif period of 2014. This shows at a few potential outcomes like extreme climate disappointment during 2014 when all is said in done, serious climate disappointment in certain pockets what's more, can likewise incorporate conceivable outcomes of debasement and extortion where there have been ill-conceived claims.

Modified National Agriculture Insurance Scheme (MNAIS)

The Scheme before fuse in NCIP was guided from Rabi 2010-11 to Kharif 2013. The altered adaptation has numerous upgrades viz., Insurance Unit for significant yields are town Panchayat or other proportional unit; if there should arise an occurrence of forestalled/fizzled planting guarantees up to 25% of the entirety protected is payable, post-collect misfortunes caused by cyclonic downpours are evaluated at ranch level for the yield gathered and left in 'cut and spread' condition up to a period of about fourteen days in waterfront zones; person ranch level evaluation of misfortunes on the off chance that of restricted cataclysms, similar to hailstorm furthermore, avalanche; on-account installment up to 25% of likely case as advance, for giving prompt help to ranchers if there should be an occurrence of serious cataclysms; limit yield dependent all things considered yield of past seven years, barring up to two long stretches of pronounced regular disasters; least repayment level of 80% is accessible (rather than 60% in NAIS); also, premium rates are actuarial upheld by straightforward endowment in premium, which ranges from 40% to 75%, similarly shared by Center and States.

The investigation of figures about number of ranchers secured and entirety safeguarded under the Modified National Insurance Plan uncovers that the most noteworthy increment was seen in Rabi 2014-15 when the quantity of ranchers picking for the protection conspire was 3.21 million and whole guaranteed was Rs.91.08 billion. The figures for Kharif ranchers indicated a comparable pattern. Nonetheless, the figures tumbled down to 4.81 million ranchers and Rs.78 billion as aggregate guaranteed during the Kharif period of 2015.

An investigation as far as premium v/s claims detailed uncovers that ranchers are maybe understanding the advantage of farming protection plans and maybe becoming accustomed to protection,
regardless of whether it implies later that no harvest misfortune or on the other hand harm happened because of any characteristic.

While number of Kharif ranchers have profited by the plan have continuously been higher when contrasted with the Rabi season. In any case, 2014-15 was an excellent one when maybe because of extraordinary climate disaster, the number of cases were more from the Rabi season ranchers than the Kharif season ones.

Weather Based Crop Insurance (WBCI)

Climate Based Crop Insurance that was presented in 2011-12 on a pilot premise with an intend to make it more helpful for the ranchers to profit crop protection seemed to have gotten great reaction from the ranchers.

The accompanying diagram delineates the number of ranchers protected alongside the entirety protected during each trimming season.

Net premium and cases revealed kept on expanding till Kharif 2014 at the point when the gross premium and the aggregate claims revealed for this season was Rs.15.66 billion and Rs.12.35 billion individually. Be that as it may, Rabi 2014-15 also, Kharif 2015 saw an extreme decrease regarding both gross premium gathered and guarantees detailed.

During 2012-13 including both Kharif and the Rabi seasons, absolute region secured by this pilot plot was 17.69 million hectare and complete number of ranchers profited was 10.81 million. The zone expanded to 14.39 million hectare profiting 9.61 million ranchers during 2014-15 periods of Rabi and Kharif.

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Pradhan Mantri Fasal Bima Yojana (PMFBY)- 2016 has been the latest rendition of yield protection in the nation. Pooling in the significant gaining from all the prior plans and taking into thought of access to innovation in the ongoing days, Pradhan Mantri Fasal Bima Yojana vows to deal with the escape clause s of prior plans.

The Nodal Banks delegates may gather the rundown of person guaranteed ranchers (both loanee and nonloanee) with imperative subtleties like name, fathers' name, Bank Account number, town, classes - Small and Marginal gathering, Women, guaranteed holding, guaranteed crops, total protected, premium gathered, Government appropriation and so on., from concerned branch in delicate duplicate for further compromise. This will be finished online once the E stage is placed in the place.

Like other agribusiness related plans going from compost endowments to financed credits and advance waiver for ranchers, crop protection plans were additionally saw to be exceptionally slanted in favor of only not many states and just the enormous and affluent ranchers. Number of ranchers secured by crop protection is more in states like Maharashtra, Madhya Pradesh and Andhra Pradesh. Inside these states as well, it was for the most part the huge ranchers who received the rewards of the protection plans. Strangely Uttar Pradesh which has the most elevated cultivating populace, has minimal quantities of ranchers secured by crop protection

Conclusion

At last, insurance agencies and controllers need to really investigate the viability of the PMFBY conspire. Cases are not being regarded and insurance agencies are making high benefits without the advantages streaming down to the ranchers. Left unchecked, this will dissolve the validity of the money related area. Without a trustworthy budgetary division, the dissolvability places of provincial banks will be in question. This, thusly, will affect country loaning and can prompt a further decrease in agrarian efficiency.

On the off chance that cutting edge protection must arrive at the last rancher, the present issues must be routed to guarantee that the ensuing plan enhances the PMFBY. The generous pay dispensed to this plan calls for better implementation and straightforwardness. By riding on a protection model supported by private and open organization alongside mechanical progressions, the PMFBY plan can incorporate and secure the powerless cultivating populace, by going about as a protection conspire as well as prompting the financialisation and formalization of the economy.
References


A Study of Job Satisfaction Level (JSL) Of Employees

Dr. Pralhad K. Mudalkar,
Head & Associate Professor
Bharati Vidyapeeth (Deemed to be University) Y. M. Institute of Management,
Near D – Mart, Malkapur, Karad, Dist. Satara

Abstract

In any type of organisation Job Satisfaction Level (JSL) is a term used to describe the broader job-related experience of an individual. The JSL movement provides a value framework and a philosophy which has a long term implication for the human development and enrichment. It tries to balance both the work and family life. Hence integrated approach with regard to JSL is required for the success of an individual and an organization. This underlines the necessity of searching studies on the nature of human relations and the problems of human relations, human behaviour in the organization and suggests measures to cope with the problems. Hence, an in depth on aspects like JSL can throw light on many non-identified aspects of human behaviour which may help in understanding the issues involved and improving the overall performance of these organizations. There is a need of a study in greater detail about the topic.

The aim of the study highlights that to understand the JSL of employees in Tasavade MIDC area, Karad. This involved study of functioning and operations in industrial area with special emphasis on the different activities related to management of Human Resource at Tasavade MIDC area, Karad such as training and development, compensation and rewards, welfare activities, job security etc.

The success of any organisation is depends upon the contribution of every employees and how the organisations are provides JSL to their staff. So keeping in a view the importance of JSL of employees researcher has focuses the important issues in this research study.

Key Words: JSL, framework, human behaviour, satisfaction level etc.

Introduction:

Job Satisfaction Levels is viewed as an alternative to the control approach of managing people. The JSL approach considers people as an ‘asset’ to the organization rather than as ‘costs’. It believes that people perform better when they are allowed to participate in managing their work and make decisions.

This approach motivates people by satisfying not only their economic needs but also their social and psychological ones. To satisfy the new generation workforce, organizations need to concentrate on job designs and organization of work. Further, today's workforce is realizing the importance of relationships and is trying to strike a balance between career and personal lives.

Successful organizations support and provide facilities to their people to help them to balance the scales. In this process, organizations are coming up with new and innovative ideas to improve the quality of work and JSL of every individual in the organization. Various programs like flex time, alternative work schedules, compressed work weeks, telecommuting etc., are being adopted by these organizations. Technological advances further help organizations to implement these programs successfully. Organizations are enjoying the fruits of implementing JSL programs in the form of increased productivity, and an efficient, satisfied, and committed workforce which aims to achieve organizational objectives. The future work world will also have more women entrepreneurs and they will encourage and adopt JSL programs.

Objectives Of The Study:
1) To know the overall JSL and its impact on employees work culture.
2) To measure the level of satisfaction of employees towards the JSL.
3) To suggest suitable measures to improve the JSL.

Scope Of The Study:

The term JSL in its broader sense covers various aspects of employment and non-employment conditions of work. The present study covers various factors which influence JSL in Tasavade MIDC area, Karad Pvt. Ltd. Kolhapur. The important components of JSL were comprehensively discussed.

JSL is a multi-dimensional aspect. The workers expect the following needs to be fulfilled.
1. Compensation the reward for the work should be fair and reasonable.
2. The organization should take care of health and safety of the employees.
3. Job security should be given to the employees.
4. Job specification should match the individuals.
5. An organization responds to employee needs for developing mechanisms to allow them to share fully in making the decisions that design their lives at work.

**Research Methodology:**

Research methodology is the investigation of specific problem in detail. At first problem is defined carefully for conducting research. There should be a good research plan for conducting research. No research can be done without data collection. After all this analyze is made for getting solution for problem.

**Collection Of Data:**

**Primary data:-**

The primary data has been collected through the Questionnaire. The Questionnaire has been properly prepared in order to cover all the Information required for the study. The primary data has been obtained by interaction with the officials and staff in the division in the organization and also obtained through the Questionnaire distributed to the persons in different departments in that particular division.

**Secondary data:-**

Through the Annual reports of the corporation, from the Manuals and also from records available in the organization. Some other data also collected from the reports, registers and books and from the files available in the organization. Information collected from various HRM books.

- **Observation Method:**
  
  A keen observation was made on the following activities in the Tasavade MIDC area, Karad office.
  - Punctuality of employees.
  - Behavior of employees with one another.
  - Maintenance of discipline by the employees.

- **Interview Method:**
  
  Face to face interviews of the employees were taken on how they feel in the organization and how they feel about the JSL provided by the organization.

- **Structured Questionnaire Method:**
  
  In this a sample of size 50 was taken covering different levels of organization structure and different departments.

**Sample Selection:**

The sampling plan calls for three decisions.
- **Sample Type:** Researcher has opted for Probability Sampling/Random Sampling.
- **Sample Unit:** Researcher has completed survey in Tasavade MIDC area, Karad.
- **Sample Size:** The selection of 50 respondents out of 250 employees was done for the study.

**Limitations Of The Study:**

1) The information provided by the respondents it may not be true.
2) The samples of respondents are not representative for all the workforce.
3) The workers hesitate disclosing the true facts in order to secure their job.
4) The individual perspective appears to be different.
Data Analysis And Interpretation:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Particulars</th>
<th>Satisfied Respondents</th>
<th>Dissatisfied Respondents</th>
<th>Neutral Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Job Environment and Physical Working Condition</td>
<td>46</td>
<td>92</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>Current Job Satisfaction</td>
<td>40</td>
<td>80</td>
<td>10</td>
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<tr>
<td>3</td>
<td>Perception about the pay structure in the organization</td>
<td>16</td>
<td>32</td>
<td>26</td>
</tr>
<tr>
<td>4</td>
<td>Leave Facility Provided</td>
<td>12</td>
<td>84</td>
<td>6</td>
</tr>
<tr>
<td>5</td>
<td>Satisfaction with welfare facilities:</td>
<td>23</td>
<td>46</td>
<td>27</td>
</tr>
<tr>
<td>6</td>
<td>Promotion system</td>
<td>18</td>
<td>36</td>
<td>32</td>
</tr>
<tr>
<td>7</td>
<td>JSL(JSL) available in the organization</td>
<td>44</td>
<td>88</td>
<td>6</td>
</tr>
<tr>
<td>8</td>
<td>Good Career Prospect in the Organization</td>
<td>46</td>
<td>92</td>
<td>4</td>
</tr>
</tbody>
</table>

The above table shows that, 92% of the employees are satisfied with the job environment and physical working conditions, 80% of the respondents are satisfied with current job. It is interpreted that, majority of the employees are happy with the job environment and physical working conditions and also with current job provided in the organisation.

The Sr. No.3 it shows that 32% of the employees are satisfied with the pay structure provided by the organization, 52% of the employees are unsatisfied. Hence it can be interpreted that, less number of the employees are partially satisfied with the pay structure provided in the organisation and majority of the employees are feeling dissatisfaction. So management should provide the suitable pay structure to the employees according to their performance in order to increase their satisfaction.

The employees are responded their satisfaction levels for provision of leave facility 84% of employees are satisfied with leave facility provided by the organization, 12% of employees are dissatisfied. Therefore, it is inferred that, most of the employees are fulfilled with the leave facility provided in the organization. Organization should maintain the same for the interest of the employees.

In the above analysis Sr. No. 5 is also seen that 46% of employees are satisfied with welfare facilities provided by the organization, 54% of employees are dissatisfied with welfare facilities provided by the organization. Accordingly it is inferred that, several employees are gratified with the welfare facilities provided in the organization and most of the employees are displeased with the welfare facilities available in the company. So there is necessity to add some welfare facilities in the organization and improve the quality of existing facilities.

It is also seen that 36% of the employees are satisfied with the promotion system in the organisation, 64% of the employees are dissatisfaction feel that the promotion system in the organisation is poor. So it is interpreted that, the promotion system available in the organization is good. But the chances for promotion are not attractive among the workers even though most of them agree to it.

It is reveals that 88% of employees are satisfied with the JSL available in the organization, 12% of employees are dissatisfied. Therefore it is inferred that, JSL in the organization is satisfactory but by using and improving proper techniques management can improve the JSL of employees.

It is seen that 92% of employees think that there are good career prospect in the organization, 8% of employees think that there are good career prospect in the organization. So it is interpreted that, majority of the employees are satisfied with the career prospect available in the organization. That is management is focusing on the career development of the employees, which is an important factor which decides the JSL.

On the basis of the above analysis with respect to the provisions, it is seen that majority of the respondents are responded satisfactory level but there is scope to the organisation to improve satisfaction level towards pay structure, welfare facilities and promotion system in the organisation.

Findings:

- It is observed that, majority of the employees are not satisfied with pay structure provided by the organisation.
- It is a good sign of the organisation because majority of the employees are satisfied with the current job.
Several employees are gratified with the welfare facilities provided in the organization and most of the employees are displeased with the welfare facilities available in the company.

It is found that, most of the employees are satisfied with the training program and some of the employees are partially satisfied with the training program provided in the organization.

It is found that, the responses for the provision of promotion system are not satisfactory, it shows that majority of the employees are happy with promotion policy.

It is also seen that interesting work, recognition, awards and rewards, compensation and friendly co-workers are the factors that are the motivational insights for all the employees in the organization which helps to improve their JSL.

It is found that majority of the employees are not satisfied with the performance appraisal system available in the organization.

Majority of the employees are satisfied with the career prospect available in the organization. That is management is focusing on the career development of the employees, which is an important factor which decides the JSL.

Suggestions:

- Management should provide the suitable pay structure to the employees according to their performance in order to increase their satisfaction level.
- Management should improve the quality of the welfare facilities currently available in the organization such as parking facility, canteen facility by adding lunch, rest room, increasing number of latrines & urinals etc.
- Provision of required training program which allows almost all the employees to fulfill their basic needs for performing job efficiently and effectively.
- It is also suggested that company should arrange some stress management programs, good entertainment and recreational activities for their employees to reduce their stress.
- Adopting and implementing proper performance appraisal system like 360 degree feedback, Management by Objective (MBO) etc.
- Company should framed promotion policy to get the benefits for concerned employees.
- Management should concentrate to solve the complaints and problems of the employees through proper grievance handling procedures.

Conclusion:

In order to use the maximum potential of the human resource, the organization has to provide the best quality of their working life. Therefore every organization needs to update and improve the JSL of the employees who make better contribution for the development of the organisation.

JSL of employees in the organisation is found good. On the basis of the research study it is seen that there is gap of organisation's provision and employees satisfaction level. Since employees are the backbone of the company. So company should try to overcome the dissatisfaction level of the employees and satisfy them in order to improve the business.

Bibliography

5) Web sources.
A Study of Corporate Social Responsibility in Development of Education in India

Mr. Sanjay Jagannath Kasabe
Sundarrao More Sr. College Poladpur- Raigad.

Abstracts

India is developing country to this point Asian country’s education system isn’t therefore developed. During this analysis paper the study is conducted to understand whether or not teaching establishments may additionally be thought of as firms and facilitate in numerous areas for development of education system. Today, education faces the rising challenges of standardized testing, strained budgets, teacher retention, and world personnel competition. Businesses have begun to require a lot of targeted approach in their company social responsibility programs and square measure seeking to impact areas that have a correlation with their own business goals. For several businesses, education is a very important a part of their plans, since the wants exist altogether geographic areas, across all subject areas, and for every kind of individuals. Key words- company Social Responsibility, Effects, enhancements, Profit Maximization and profit optimization

Introduction

Corporate Social Responsibility refers to making sure the success of a business by the inclusion of social and environmental concerns into a company’s operations. It means that satisfying your customer’s demands yet as managing the expectations of people like workers, suppliers and therefore the community around you. It means that tributary completely to society. This support of company sector creates a replacement vision for education system. Today, education faces the rising challenges of standardized testing, strained budgets, teacher retention, and world personnel competition. Businesses have begun to require a lot of targeted approach in their company social responsibility programs and square measure seeking to impact areas that have a correlation with their own business goals. For several businesses, education is a very important a part of their plans, since the wants exist altogether geographic areas, across all subject areas, and for every kind of individuals. Key words- company Social Responsibility, Effects, enhancements, Profit Maximization and profit optimization

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India has become one of the few nations in the world to have a statutory provision on Corporate Social Responsibility (CSR). The Act presents mandatory contribution towards CSR with training being distinctive as an eligible activity. The education quarter (including greater education) is anticipated to be a primary beneficiary of this mandatory CSR provision resulting in expanded funding for the institutions.

**Objective of the Study**
- To know the popularity of Indian training and agencies procedures to advertising of Indian greater education.
- To investigates a variety of academic things to do performed by means of exceptional businesses and their CSR activities.

**Research Methodology**
This study supported secondary data collected through annual reports and periodic announcement, education, company’s CSR activity reports etc. each institutions is crazy a peculiarity of belonging different sectors and field of activities like financial incentives, adoption of faculty and management, skill enhancement program, educational awareness etc.

**Education in India**
Today, education faces the rising challenges of standardized testing, strained budgets, teacher retention and global workforce competition. In India education is facing these challenges because there has been an enormous demand and provide gap. CSR and Education Corporations are becoming involved in education sector for variety of reasons, including Improved financial performance, building a positive reputation and goodwill among consumers, employees, investors, and other stakeholders; increased ability to draw in and retain employees developing brand recognition, whether to extend consumer loyalty, boost sales, or establish the corporate as an industry leader, easier access to capital; building a more educated workforce; raising consumer awareness a few particular issue; and fulfilling a corporation mission or mandate. Students, schools, and therefore the general public can enjoy the experience and expertise that corporations bring back the table, particularly if the groups work together to make sure the proper needs is being met on both ends. Companies looking to contribute to public school education, as an example , must consider the various demands that schools and educators face daily – time constraints, tight budgets, technology access, standardized testing, and explicit curriculum standards – also because the unique places where outside assistance is needed. As long as they address the proper needs, businesses have the power to form an incredible impact. By providing engaging resources, by building in strong connections with instructional needs, and by effectively marketing the resources, more and more companies are simultaneously meeting educational goals and their own business goals. Parents are hooked in to the industry involvement, too, goodbye as it’s positive and productive. CSR initiatives, through partnerships between business organizations, the govt, particularly at the local level, and not-for-profit sector, can play an important role in enabling increased access to education through both demand side (e.g. provision of scholarships, general awareness programs) and provide side measures (e.g. provision of endowments, making corporate staff available as resource persons, funding research and by contributing to infrastructure). There’s increasing consensus that well-designed CSR.

**Corporate Social Responsibility and Education Sector in India**

**DLF**
DLF Foundation additionally administered scholarships for worthy students from economically vulnerable sections of society and scholarships for teaching for aspirants notably from sure districts of Haryana and U.P. Notable among these programs is that the “DLF - Choudhary Raghuvendra Singh Scholarship for Excellence in Education”. Grants are provided for studies within the fields of Engineering, Medical, Management, Fine Arts and for excellence in Sports. These Scholarships are instituted for teaching at intervals Asian nation. The most quantity of scholarship is Rs. 1, 00,000/- for the whole tutorial course. Candidates are needed to secure admission to any putative establishment at intervals the country to be eligible for the scholarship.
Bharti Airtel

The Satya Bharti college Program, Bharti Foundation imparts primary and better education to assist in each holistic and tutorial development of poor kids and youth across the agricultural pockets of Asian nation. Lady kid gets special focus in these temples of learning, diverging data and excellence. This helps them connect with their own community and keep nonmoving to their native culture. The senior college program trains students in occupation skills to assist them emerge as employable voters and contribute towards community development. presently 236 Satya Bharti Primary colleges are operational across five states of Punjab, Rajasthan, Haryana, Uttar Pradesh and Tamil Nadu; reaching intent on more or less 30,000 kids and recruiting over 1,000 lecturers from native communities. Bharti Foundation launched the Satya Bharti college Program in Murshidabad district of the state of province.

Indian Oil

Restricted OIL instituted a chair within the memory lately KD Malviya, Ex. oil Minister, Government of Asian nation in late sixties within the Dibrugarh University, Assam. this is often one in all OIL’s social gestures of promoting analysis works in geo-scientific fields relevant to exploration & exploitation of organic compound for India’s independency. OIL contributes Associate in Nursing quantity of Rs.1 Million (USD .02Million) beneath its welfare Programme towards the chair.

Microsoft

Project Shiksha (Rs.100 large integer or America 20 million dollar), launched by Microsoft to boost pc education in Asian nation, aims at coaching 80,000 college lecturers UN agency would be educating 35 lakhs students across the country is a vital step during this direction. Conclusion The role of CSR in education is therefore mitigating the abilities gap with sizable experimentation, and learning-by-doing on the approach. During this method, the affected people, companies, and society at giant are probably to learn. There’s sturdy need to alter the present state of education, and of the present less-than-adequate regard for the impact of business on larger societies, however, stipulations. Asian nation needs to structure the education system in the least the degree i.e. elementary, secondary and better education level.

Citigroup

Citigroup announced the formation of its Office of Financial Education, along with a 10-year, $200-million dedication to economic education. Since then, the agency has developed curriculum applications for aspiring entrepreneurs, college students with questions about credit, and pre-scholars who are just starting to research about money, amongst others. Thousands of Citigroup employees volunteer their time to train these programs, which have reached people in more than 60 countries. Providing furnish in useful resource assistance to schools in rural/remote areas for development of vital infrastructure like building, electricity, furniture, computers etc. They also grant learn about fabric like bags, books, stationery etc. to teenagers belonging to the below privileged classification of the society.

Azim Premji foundation

The Azim Premji Foundation until 2006 had touched nearly 20,000 schools, 60,000 teachers and three million children. With over 250 specialists and over Corporate Social Responsibility and Education in India, paid field volunteers,its vision is to ‘significantly make a contribution to achieving quality conventional education to facilitate a just, equitable and humane society.’The Foundation goals to supply nice customary schooling throughout the country by systemic modifications in partnership with the government agencies and now not merely advance smaller ‘islands of excellence’. The foundation has also set up training institutes for faculty teachers as it believes in improving school performance with the aid of enhancing quality of teachers and college infrastructure.

Tata Steel Ltd

Enhancing school education the project implements, the organization has distributed the price range into three sub-projects, every unique in its very own accord. the 'Right to Education' by means of increasing the get admission to of youth to school, by improving the quality of predominant education in Government schools, ensuring better governance via School Management Committees (SMC). Residential Bridging Schools: Tata Steel operates two all-girls schools at Pipla and Noamundi and an all-boys college (Masti Ki Pathshala) at Jamshedpur. The faculties provide residential bridge publications for out-of-school teens to re-integrate them into the formal training system. 30 Model Schools: Tata Steel has entered
into a Memorandum of Understanding (MoU) with the authorities of Orissa to assemble 30 Model Schools in 30 different blocks in the kingdom to supply first-rate secondary education in educationally backward blocks.

**Hero Moto Corp Limited**

With Road Safety Club (RSC) in over 1.150 schools, the company has created a platform for regular engagement with youngsters to sensitize them about avenue safety. It helps 2,200 Students Police Cadets (SPC), who propagate the road safety message and assist in usual personality development and reedearship building exercise. The company has a Mobile Safety Van, which supports road safety recognition activities of the golf equipment as well as the SPCs.

**HDFC Bank Limited**

There is no higher gift to humanity than education. Improving the fantastic of training is a center of attention area below Parivartan. The organization's efforts in the region of teacher’s training, scholarships and career education have helped in enhancing education preferred at the neighborhood level. The flagship programs, 'Zero Investment Innovations for Education initiatives, “Teaching the Teacher” program, to transform training in government facilities across India.

**Tech Mahindra Limited**

The Mahindra education institutions have been set up as establishments of higher education, promoting lookup and improvement participating with different renowned establishments of make contributions close to the aim of exceptional technical education systems in India. The Mahindra Ecole Central (MEC) Ventures presents extraordinary technical schooling in engineering and PC science for students.MEC is and world wide quality technolory school, which assures career development for engineering aspirants.

**ITC Limited**

The Primary Education Programme aims to grant teenagers from weaker sections of society in the organization's manufacturing unit catchment areas, get right of entry to to training with a focal point on studying outcomes and retention. Operational in 22 districts of 12 States, the software blanketed 46,891 kids at some point of the year, accordingly taking the total insurance to nearly 5.60 lakh children. In addition,

**Bharat Forge Limited**

The Kalvani School, installed with the goal of presenting high-quality education, is promoted by using Akutai Charitable Trust. The faculty affords a superb surrounding for students to gain their workable and help impart a holistic environment to obtain excellence.

**Housing Development Finance Corporation Limited**

The business enterprise helps and promotes education initiatives through its associates organizations, imparting capital and operating bills to reap scale and sustainability in the long term. The amenities are supplied in the areas the place academic opportunities are no longer without problems reachable.

**Bajaj Finserv. Ltd**

Bajaj Finserv Ltd, supported Bansthalí Vidyapith’s In Rajasthan relentless pursuit of excellence in education. The Bajaj School of Automation is geared up with the most modern industrial set up, Bajaj Finserv Ltd additionally contributed to constructing ladies 'Jamnalal Bajaj School of Legal Studies’. the conversion of revolutionary ideas, and research activity into entrepreneurial ventures, etc.

**Finding and suggestion**

CSR has come to be a principal business undertaking exercise and has increased a terrible part consideration from official administration gatherings of bigger universal organizations. As indicated by populace projections principally dependent on the 2011. Census figures, in 2011 just about 144 million of India’s masses will be between the age-association 18 to 23-the objective age association for Higher Education. RUSA is the significant thing declaration of Indian Government which has been conceptualized through the basic government for represent considerable authority in higher tutoring foundation in various states and association regions. The main thought process in gaining practical experience in state/UT specialists establishments is because of the reality around 94% of understudies tried out specialists subsidized/controlled private foundations come beneath their domain further to non-open preparing organizations (52% all things considered).
In India Higher preparing is confronting many requesting circumstances because of the reality there was an immense request and convey opening. India may need to about fourfold ebb and flow college seats and more than fourfold the scope of teachers to accomplish the 20 percent GER (Gross enrollment proportion) by 2014 referenced inside the Venture Intelligence record. In addition to triumph over those difficulties CSR programs should contribute a main part of their sources to training. Among the zenith 100 organizations, preparing and wellbeing are the two prevalent discernment zones for their CSR exercises.

The Act urges organizations to spend at any rate 2% of their normal web profit inside the past three years on CSR sports. Out of top 100 organizations, 76% of the organizations have banded together with a NGO for the execution of their CSR sports, with 29% of the companies having quickly re-appropriated the CSR activities to a NGO. 47% of the social occasions have teamed up with a NGO, through their own foundations to coordinate the utilization of the wonderful endeavors.

There are various across the country and by and large associations are playing fundamental circumstance in Higher mentoring despite basic planning like Infosys, Intel, TATA motor, Azim Premji premise, Bharati Airtel, etc. Various troubles had been looked by technique for corporate will realizing CSR in better mentoring like exceptionally difficult to promote, Competitive Labor Markets, the contracting Role of Government, prerequisites for increasingly conspicuous introduction, etc. Organizations are getting stressed in tutoring locale for a wide assortment of reasons, which incorporates advanced monetary execution, assembling a brilliant acknowledgment and altruism among customers,

**Conclusion**

The role of CSR in training is as a result mitigating the capabilities gap with widespread experimentation, and learning-by-doing alongside the way. In the process, the affected individuals, companies and society at giant are likely to benefit. There is robust wish to exchange the contemporary kingdom of education, and of the contemporary less-than-adequate regard for the effect of commercial enterprise on large societies are, however, prerequisites. India has to restructure the training system at all the tiers i.e. elementary, secondary and greater training level. CSR is spoken to by the commitments embraced by gatherings to society through its center business undertaking exercises, its social speculation and magnanimity projects and its commitment in open strategy. India needs to rebuild the tutoring gadget at all the levels i.e. essential, auxiliary and better training stage. This is possible while the corporate furthermore play out their obligations closer to society. They are likewise the buyers/clients of gifted/talented labor created through the colleges.

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Water Resource Management In India – Successful Case Studies

Dr. Bhore Nikita (Dr. S. B. Shete)
Assistant Professor
Department of Business Economics
Ganpatrao Arwade College of Commerce Sangli, Rajnemi Campus, Timber Area, Sangli Maharashtra

Abstract

There are many regions where our freshwater resources are inadequate to meet domestic, economic development and environmental needs. In such regions, the lack of adequate clean water to meet human drinking water and sanitation needs is indeed a constraint on human health and productivity and hence on economic development as well as on the maintenance of a clean environment and healthy ecosystems. All of us involved in research must find ways to remove these constraints. We face multiple challenges in doing that, especially given a changing and uncertain future climate, and a rapidly growing population that is driving increased social and economic development, globalization, and urbanization. How best to meet these challenges require research in all aspects of water management. Water Resources Research has played an important role in reporting and disseminating current research related to managing the quantity and quality and cost of this resource. This paper identifies the issues facing water managers today and future research needed to better inform those who strive to create a more sustainable and desirable future.

Introduction

Water management is the activity of planning, developing, distributing and managing the optimum use of water resources. Water is a basic necessity. No living creature can live without water. There’s a scarcity of water. To avoid this scarcity, water is saved and managed efficiently. Water resource management is the activity of planning, developing, distributing and managing the optimum use of water resources. It is a sub-set of water cycle management. Water is very essential for our survival. The field of water resources management will have to continue to adapt to the current and future issues facing the allocation of water. With the growing uncertainties of global climate change and the long term impacts of management actions, the decision-making will be even more difficult. It is likely that ongoing climate change will lead to situations that have not been encountered. As a result, alternative management strategies are sought for in order to avoid setbacks in the allocation of water resources.

Ideally, water resource management planning has regard to all the competing demands for water and seeks to allocate water on an equitable basis to satisfy all uses and demands. As with other resource management, this is rarely possible in practice.

One of the biggest concerns for our water-based resources in the future is the sustainability of the current and even future water resource allocation. As water becomes more scarce, the importance of how it is managed grows vastly. Finding a balance between what is needed by humans and what is needed in the environment is an important step in the sustainability of water resources. Agriculture is the largest user of the world's freshwater resources, consuming 70 percent. As the world population rises it consumes more food (currently exceeding 6%, it is expected to reach 9% by 2050), the industries and urban development’s expand, and the emerging biofuel crops trade also demands a share of freshwater resources, water scarcity is becoming an important issue. An assessment of water resource management in agriculture was conducted in 2007 by the International Water Management Institute in Sri Lanka to see if the world had sufficient water to provide food for its growing population or not. It assessed the current availability of water for agriculture on a global scale and mapped out locations suffering from water scarcity. It found that a fifth of the world's people, more than 1.2 billion, live in areas of physical water scarcity, where there is not enough water to meet all their demands. A further 1.6 billion people live in areas experiencing economic water scarcity, where the lack of investment in water or insufficient human capacity make it impossible for authorities to satisfy the demand for water.

Some Of The Ways To Save Water

Water harvesting: The technique to save water is called water harvesting. In summers water level of rivers goes below, people do not have sufficient amount of water to drink like in Rajasthan. Hence it is important to save water. It can be done by two major processes:
Rainwater harvesting: It is a method of collection and storage of rainwater into natural reservoirs or tanks or the infiltration of surface water into subsurface aquifers.

Groundwater harvesting: Groundwater harvesting is a method to save water placed under the ground to control the groundwater flow in an aquifer and to raise the water table.

Drip irrigation: Drip irrigation is a type of irrigation which that saves water and fertilizer by dripping water slowly to the roots of various crops, either onto the soil surface or directly onto the root zone, through a network of valves, pipes, tubing, and emitters. This saves more water than the traditional watering method.

Water-wise habits: There are various wise habits to conserve water. Like during washing clothes we can utilize wise techniques to save water. Fixing leaky taps. Keeping the tap closed while brushing, taking a quick shower instead of long baths are a few examples of saving water.

Objectives Of The Study
1. To review the water resource management in India.
2. To identify the different ways to save water.
3. To study the different successful case studies of water resource management in India.

Research Methodology Adopted
The present study uses principally literary data. The sources of the data are published and unpublished sources like books, journals, magazines, publications, reports, website of governments.

Successful Cases
Narmada (Sanchore), Rajasthan
The use of micro irrigation technology like sprinkler and drip irrigation was made mandatory. Several initiatives that were taken up during the course were encouragement and enforcement of PIM (Participatory Irrigation Management) and formation of 2236 Water Users Association (WUA) for effective water management. Judicious usage of bio drainage in command area and tree plantation along the 1570 km length of canal was also taken up. Wide variety of salinity resistant crop for plantation was proposed. Steps were taken up for reduction of water allowance to handle drainage and salinity issues. Command Area Development and Water Management work were taken in tandem. The construction of canal network to utilize the full potential was created. Further steps like conjunctive ground water and surface water use has been proposed.

Chittoor, Andhra Pradesh- HarKhetkoPaani
The steps taken up during intervention were renovation of traditional water structures and promotion of crop diversification. Under the program “HarKhetKoPani” comprehensive Repair, Renovation and Restoration (RRR) of all components in the chain of Tanks was carried out through extensive training of newly formed 610 WUAs and 1383 Community Based Organisations (CBOs). The State programme: “NeeruPragathi” was also implemented and beneficial outcomes were seen during the course. Under More Crop per Drop, the advanced technologies were installed and the bore well mapping was done. By implementation of GIS based technologies like geo-tagging of assets the online application procedure was simplified. The highest priority was given to creating many water harvesting structures and SMC works under MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme). Other steps like incorporation of solar pumping methods, promotion of drip and sprinkler Micro- Irrigation (MI) techniques of irrigation and several other sustainable methods of modern day agriculture were also promoted.

Participatory Irrigation Management (PIM) - Waghad, Maharashtra
The steps carried out during the intervention were awareness programs that promoted conjunctive use of surface and ground water and enforcement of water use entitlement which is monitored and regulated by Maharashtra Water Resources Regulatory Authority. Steps were taken up to achieve equitable distribution of the resources using the tail to head principle. As gender realization and equal participation of both men and women is need of an hour thus during formation of WUA’s equal and active participation of women was also encouraged. The integrated approach for participation of several stakeholders was done during the course of institution building. The farmers contributed 50 Lakh for rehabilitation cost and 15% cost of office building. Also formation of CMC for supervising rehabilitation works was also done.
Micro-irrigation in Gujarat

The intervention was an integrated approach to promote uniformity of provisions under various schemes to remove their inequalities and anomalies. The objective was establishment of a special purpose vehicle – Gujarat Green Revolution Company which would promote and implement Micro Irrigation Scheme in Gujarat. The initiative educated the farmers in adoption of scientific water management techniques and benefits of value-addition in crop production and marketing of their produces. The initiative embarked upon JalSanchayAbhiyan which is a drive for Storage of Water in which the Micro Irrigation Scheme is an integral part of the programme. The Gujarat Green Revolution initiative also took care of providing electricity connections to approximately 1, 16,146 farmers on a priority basis who adopted Micro- Irrigation Systems on their agricultural lands.

Root Zone Watering by SWAR (System of Water for Agriculture Rejuvenation)

The intervention was carried out by the Hyderabad-based Centre for Environment Concerns (CEC). The intervention discovered a unique irrigation technology called System of Water for Agriculture Rejuvenation (SWAR). The innovative SWAR system attained a global recognitions and awards. SWAR shifts irrigation from surface to measure moisture at plant root zone. Soil moisture content in the root-zone is an important variable in modeling hydrological and biophysical processes and agricultural applications and SWAR works on these parameters. The root zone also serves as an ecosystem to foster soil micro-organisms besides rationing plant water requirements. The system involves storing of water in overhead tanks and sending it through a small diameter pipe to a customized locally-made clay pot that is buried near the root area. The clay pot contains micro-tubes that transmit water through a sand pouch, to prevent the roots from invading the pipes and the pot. The slow oozing of water provides moisture for a prolonged period, the level of which is calculated based on soil type, plant species and its age. SWAR uses a very less amount of water and there is zero wastage of water.

PaniPanchayat: Orissa Water Resource Consolidation Project

The primary objective of Orissa Water Consolidation Project (OWRCP) was to improve the planning and development process for the state’s water resource; thus increasing the overall agricultural productivity through investments for improvement of the existing scheme. Participatory Irrigation Management was introduced in Orissa in 1995 on a pilot basis under Orissa Water Resources. Consolidation Project (OWRCP) under the banner of Farmers Organization and Turnover (FOT). Experiencing its success at large, it was extended to all the commands of Major, Medium, Minor and Lift Irrigation Projects. The main objectives of the intervention were to promote and secure equitable distribution of water among its users, adequate maintenance of irrigation system, efficient and economical utilization of water to optimize agricultural production and to protect the environment and to ensure ecological balance inculcating sense of ownership of the irrigation system in accordance with the water budget and the operational plan.

Jal Dal- Children’s Institutions for Water Management

Due to lack of availability of drinking water, Government School in Godawas experienced poor enrolment and attendance rates. Children had to help their mothers fetch water from distant places and were at the suffering end of the problem of water access. The Gram Panchayat of the village constructed a 40,000 liter tank in school, enlargement of village pond and created a Jal Sabha in the village. To ensure maintenance of the newly constructed tank, a student body of 10 members called Jal Dal was constituted. The Jal Dal took the responsibility of cleaning the roof and ensuring clean water in the tank. They were also responsible for cleaning of silt chambers and meticulous functioning of the hand pump. The school children were also involved in environment conservation drives and in disseminating information about water stress to the villagers. This is an ongoing practice which is passed down to the younger students to maintain the tank. The students have also started a piggy bank in which students from higher classes contribute one rupee per month for maintenance of tank and purchased of water during times of scanty rainfall.

Mazhapolima Initiative - Thrissur District, Kerala

Rural Kerala fulfills its drinking water needs by using water collected in open dug wells. But increase in dependency on groundwater has led to drying up of these wells and has deteriorated the quality of existing water sources. In this context, the Thrissur District Administration along with various NGOs working in Kerala launched an artificial groundwater recharge program called Mazhapolima, meaning bounty of rain. In
the rainy season, the rooftop rain water is led through pipes with sand filter at the end, to open dug well to replenish the aquifer. Under this initiative, employees of 100 NGOs received training to install roof water harvesting systems. The intervention gives subsidies to poorer households especially in overexploited groundwater blocks and in areas of high salinity. When multiple wells are recharged in that area, the groundwater table goes back up. When the water table is low, the water is retained in wells for a while, and then pushed into the ground.

Meeting Water Requirements through Innovation

The Chinchojhar village of Dharampur Taluka in Valsad had only one open well which was being used by all residents of the village to fulfil their water requirements. In summer months the well would run completely dry and women had to walk 1.5 km to another habitation to get water. Under the Swajaldhara program, a collection tank was built near a perennial spring at a height of 120 meters from the main village. A storage tank was built 40 meters above the village and connected with pipelines. The tank capacity was 10000 liters and stand posts were constructed to provide water to the village.

Bulk Metering System, Bangalore

This case involved initiatives by the Bangalore Water Supply and Sewerage Board to install bulk meters at strategically important locations and to develop an ICT application to capture information from these meters to improve the water supply infrastructure. The project was sanctioned under JNNURM. Flow meters were installed at critical locations including inlet and outlet of all Ground Level Reservoirs and Elevated Service Reservoirs and on feeder mains which feed water directly to the distribution network. All the meters were geo-tagged so aid data collection. A specific quantity of flow was assigned to a meter based on the requirement of service area and water availability and an alarm was triggered if the flow would go above or below the set limit to monitor and alter the flow. An ICT application is also being developed by IBM to capture data from bulk meters and transmit it to users for analysis.

Conclusion

Water Management is important since it helps determine future Irrigation expectations. Water management is the management of water resources under set policies and regulations. Water, once an abundant natural resource, is becoming a more valuable commodity due to droughts and overuse. Here are links to articles that address water management subjects such as the optimization of water usage. Water resource management is the activity of planning, developing, distributing and managing the optimum use of water resources. It is a sub-set of water cycle management. Ideally, water resource management planning has regard to all the competing demands for water and seeks to allocate water on an equitable basis to satisfy all uses and demands. As with other resource management, this is rarely possible in practice. Water is an essential resource for all life on the planet. Of the water resources on Earth only three percent of it is fresh and two-thirds of the freshwater is locked up in ice caps and glaciers. Of the remaining one percent, a fifth is in remote, inaccessible areas and much seasonal rainfall in monsoonal deluges and floods cannot easily be used. At present only about 0.08 percent of all the worlds fresh water is exploited by mankind in ever increasing demand for sanitation, drinking, manufacturing, leisure and agriculture.

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Challenges and Opportunities of Entrepreneurship in India

Mrs. S.T. Birange
Assistant Professor in Accountancy
Shri Venkatesh Mahavidyalaya, Ichalkaranji

Abstract:
Many of the opportunities and challenges facing India will be significantly impacted by election proposals, and the two candidates have expressed divergent policy views. This Article outline the most important issues and opportunities facing existing India business owners and entrepreneurs in this election year. They will almost certainly be addressed by the next administration. Small business play a key role in the Entrepreneurs are driven to achieve success in their business along with the qualities of a Leader, Manager, Dreamer, Innovator, risk taker, continues learner, decision maker & most important is to implement all these qualities into the work. There are a lot of examples of the entrepreneurs in India who are now called synonymous of “Success”. They saw the bigger picture but wisely started their business as a very small unit. Entrepreneurs set the example of turning their dream into reality. And the story behind to achieve the dreams into reality is to set massive goals for themselves and stay committed to achieving them regardless of the obstacles they get in the way, with the ambition and the unmatched passion towards achieving the goal. It looks fascinating, attractive and motivating after listening stories of the entrepreneurs, but success is not as easy as it looks always. There are some obstacles which we call the challenges to overcome by looking forward the prospects to be a successful entrepreneur. This research paper focuses on the callenges available in the India market by en-cashing the possibilities and prospect of the same to be a successful entrepreneur.

Keywords: Entrepreneurs, Challenges, Opportunities

Introduction:
Entrepreneurship is a process undertaken by an entrepreneur to augment his business interests. It is an exercise involving innovation and creativity that will go towards establishing his/her enterprise. One of the qualities of entrepreneurship is the ability to discover an investment opportunity and to organize an enterprise, there by contributing to real economic growth. It involves taking of risks and making the necessary investment under conditions of under conditions of uncertainty and innovating, planning and taking decisions so as to increase production in agriculture business industry etc, the industrial development as a part of economic development is dynamic process of higher level and rapid changes take place constantly which create risks in industries and business. First entrepreneurship has been encouraged in India by systematic attempts at removal of state imposed structural and regulatory roadblocks. On the opportunities in the Indian agriculture sector, Service Sector are how to make numerous small farms with low marketable surplus as a part of the total value chain.

Meaning
“Eligibility or qualification of an entrepreneur for taking risks, facing uncertainties, controlling industry by taking leadership for founding a new industry or capacity to guide inventing and working with progressive ideology means entrepreneurship” and the German word “unternehmen” both means to “undertake”. By grave and Hofer in 1891 defined the entrepreneurial process as involving all the functions, activities, and actions associated with perceiving of opportunities and creation of organizations to pursue them. “unternehmen” both means to “undertake”. By grave and Hofer in 1891 defined the entrepreneurial process as involving all the functions, activities, and actions associated with perceiving of opportunities and creation of organizations to pursue them.

Objective Of The Study
1. To study Challenges of Entrepreneurship in India.
2. To study various Opportunities of Entrepreneurship in India.

Research Methodology
The Research paper is an attempt of exploratory Research based on the secondary data sourced from journal, articles and Books, websites etc.

Types Of Entrepreneurs
1. Business
2. Trading
3. Industrial
4. Corporate
5. Agricultural
Challenges
The main challenges faced by rural women in business are educational & work background. They have to balance their time between work and family. Some of the challenges faced by rural Entrepreneurs are as follows:

1. **Growth of Mall culture**
The greatest deterrent of rural women entrepreneurs is that they are women. India is a kind of patriarchal male dominant society. Male members think it is a big risk financing the Ventures run by women.

2. **Illiteracy**
The literacy rate of women in India is found at low level compared to male population. The rural women are ignorant of new technology or unskilled. They are often unable to do research & gain the necessary training (UNIDO, 1995, p1). According to the economist women are treated as a second-class citizen who keeps them in a “pervasive cycle of poverty”. The uneducated rural women do not have the knowledge of measurement and basic accounting.

3. **Low Ability of Bear Risk**
Women in India lives protected life. She is taught to depend on male members from birth. She is not allowed to take any type of risk even if she is willing to take and has ability to bear. Economically they are not self-dependent.

4. **Lack of Infrastructure and Rampant Corruption**
These are also the other problems for the rural women entrepreneurs. They have to depend on office staffs and intermediaries to get the things done, especially the marketing and sales side of business. Here is the more probability fallacies like the intermediaries take major part of the surplus or profit.

5. **Lack of Finance**
The financial institutions discourage women entrepreneurs on the belief that they an at any time leave their business. Therefore, they are forced to reply on their own savings, loan from their relatives and family friends.

6. **Family**
The topmost challenge for an entrepreneur is to convince his family for the risk of his choice of business. The Indian Family is still consider jobs easy & Risk free, as it does not require funding risks, & more time to get successful.

7. **Social**
Social challenges come from the society and the social environment a person belongs. Generally it involves a comparison between an entrepreneur and a nearby person friend or relative who is successfully doing job in an MNC or Govt. Job.

8. **Technological**
Indian educational system is convincingly not making aware of current technological revolution & its importance to the students. An entrepreneur equipped with the latest technology can grow multiple than an ordinary entrepreneur. These technological unawareness keeping far behind Indian entrepreneurs to the other countries like China, Japan & US.

9. **Financial**
It is always a big issue for the entrepreneurs to finance a new business. It is because of the high poverty and middle class ratio in the country. Most of the people do not have financial support from the family. Also very high interest rates of the non-banker firms it more difficult to start a business. The government has some policies for SME’s for funding through nationalized banks, but the ratio of passing the loan is very low almost 20%.

10. **Policy Challenges**
Now and then there is lot of changes in the policies with change in the government.

Opportunities

1. **Advancing Education and Training**
Increasing educational attainment is one way for us to improve our own potential, but greater human capital also has broader implications for our nation and our economy. For instance, many researchers have studied the links between education and economic development, and in general, they conclude that regions with more highly educated citizens tend to be entrepreneurial and to experience more rapid economic growth.

2. **Tourism**
Tourism is a booming industry in India. With the number of domestic and international tourists rising every year, this is one hot sector entrepreneurs must focus on. India with its diverse culture ad rich
heritage has a lot to offer to foreign tourist. Beaches, hill stations, heritage sites, wildlife and rural life, India has everything tourists are looking for. But this sector is not well organized. India lacks trained professionals in the tourism and hospitality sectors. Any business in this sector will thrive in the long run as the demand continues to grow every year.

3. **Automobile**

India is now a hot spot for automobiles and components. A cost-effective hub for auto components sourcing for global auto makers, the automotive sector is potential sector for entrepreneurs. The automobile industry recorded a 26 per cent growth in domestic sales in 2009-10. The strong sales have made India the second fastest growing market after China.

4. **Textiles**

India is famous for its textiles. Each state has its unique style in terms apparel. India can grow as a preferred location for manufacturing textiles taking into account the huge demand for garments. Places like Tirupur and Ludhiana are now export hubs for textiles. A better understanding of the markets and customers’ needs can boost growth in this sector.

5. **Social ventures**

Many entrepreneurs are taking up social entrepreneurship. Helping the less privileged get into employment and make a viable business is quite a challenge. There are many who have succeeded in setting up social ventures. With a growing young population in rural areas who have the drive and enthusiasm to work, entrepreneur can focus on this segment.

6. **Software**

India’s software and services exports are likely to rise with export revenue growth projected at 13 to 15 percent to hit $57 billion by March 2011. With one of the largest pool of software engineers, Indian entrepreneurs can set higher targets in hardware and software development. The information technology enabled services have contributed substantially to the economy. With more companies outsourcing contracts to India, business to business solutions and services would be required. Entrepreneurs can cash in on the rise in demand for these services with innovative and cost effective solutions.

7. **Franchising**

India is well connected with the world. Hence, franchising with leading brands who wants to spread across the country could also ample opportunities for young entrepreneurs. With many small towns developing at a fast pace in India, the franchising model is bound to succeed.

8. **Social ventures**

There is a good demand for education and online tutorial services. With good facilities at competitive rates, India can attract more students from abroad. Unique teaching methods, educational portals and tools can be used effectively to make the sector useful and interesting.

9. **Food Processing**

India’s mainstay is agriculture. Entrepreneurs can explore many options in the food grain cultivation and marketing segments. Inefficient management, lack of infrastructure, proper storage facilities leads to huge losses of food grains and fresh produce in India.

10. **Corporate demands**

There will be a good demand for formal attire with more companies opening their offices in India. People who can meet this demand in a cost effective way can make a good business. With corporate gifting very popular, this is also a unique business to explore.

11. **Organic farming**

Organic farming has been in India since a long time. The importance of organic farming will grow at a fast pace, especially with many foreigners preferring only organic products. Entrepreneurs can focus of business opportunities in this sector. There are many small-time farmers who have adopted organic farming but the demand is still unmet, offering many opportunities for those who can promote organic farming on a large scale.

12. **Media**

The media industry has huge opportunities to offer young entrepreneurs. With the huge growth of this segment, any business in this field will help entrepreneurs reap huge benefits. Television, advertising, print and digital media have seen a boom in business. Digitization, regionalization, competition, innovation, process, marketing and distribution will drive the growth of India’s media and entertainment sector, according to FICCI.

13. **Packaging**

With China invading the markets with cheap plastic goods and packaging materials, there is good opportunity to develop good packaging materials to meet domestic and foreign demand. There is a
huge demand various sectors like agriculture, automotive, consumer goods, healthcare infrastructure and packaging sectors for plastics.

14. Floriculture
India’s floriculture segment is small and unorganized. There is a lot to be done in this lucrative sector. The global trade in floriculture products is worth $9.4 billion. With a 8 per cent growth, it is expected to grow to $16 billion by 2010. India’s share in world trade is just 0.18 per cent. This is a huge market to be tapped considering the rising demand for fresh flowers. More awareness and better farming and infrastructure can boost exports.

15. Healthcare Sector
India healthcare sector is dismal. The private sector can play a vital in role in developing this sector. With medical tourism also gaining momentum, the sector can attract foreigners who are looking for cost effective treatment in countries like India.

16. Biotechnology
After the software sector, biotechnology opens a huge potential. Entrepreneurs can look at a plethora of opinions with the application of biotechnology in agriculture, horticulture, sericulture, poultry, dairy and production of fruits and vegetables.

17. Energy solutions
In a power starved the need to develop cost effective and power saving devices is gaining more significance. There is a huge demand for low-cost sustainable energy saving devices as well. The government has already unveiled the National Solar Mission which has set a target of 20,000 M W of solar generating capacity by the end of the 13th Five Year Plan Prime Minister Manmohan Singh had urged the industry to see the huge business opportunity for entrepreneurs in this sector as well.

18. Recycling business
E-waste will rise to alarming proportions in the developing world within a decade, with computer waste in India alone to grow by 500 per cent from 2007 levels by 2020, according to a UN study. This sector opens a viable business opportunity for entrepreneurs in terms of e-waste management and disposal.

Conclusion
India is not as aware and literate as to handle all the legal and other formalities involving in loan taking and establishing an Industrial Unit. They also lack confidence in their ability to run the entrepreneurship. They need capacity building and training in functional areas such as finance, literacy skills, marketing, production and managerial skills. The only urgent need is to create a favorable atmosphere to increase self-employment over all developments of the country. Thus, there are bright prospects for rural people entrepreneurship in India. Entrepreneurship has been on the rise as a global phenomenon much before India began becoming sensitive to the development of entrepreneurship. There are ample opportunities in small business in India and such opportunities will transform India in the coming future.

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Role of Entrepreneurship in Economic Development

Prof. Ashok P. Jadhav
Head of Department Department of Commerce & Management
Hon. Annasaheb Dange Arts, Commerce & Science College. Hatkanangale
Tal – Hatkanangale, Dist - Kolhapur (M.S.)

Abstract

Business people will be individuals who make new organizations, which make new employments for individuals. They help in escalating rivalry, with the assistance of innovation they are in expanding profitability and in this manner contributing in the advancement of the nation, trailed by monetary development. So one might say that business enterprise is useful for monetary development. The paper will legitimize how far this stands valid as a general rule. Presently if the enterprise permits casual independent work which implies without formally making new business then it could be expected that elevated amounts of business enterprise would correspond with drowsy financial development and sheathing improvement. Concentrate additionally specifies discoveries of a study known as "Worldwide Entrepreneurship Monitor (GEM) extend" which is identified with see how diverse sorts of business enterprise influence advancement of the nation. The expression "need business enterprise," is in the paper, which intends to end up distinctly a business visionary since you have no better alternative. It is not the same as "happenstance business enterprise", which is a dynamic decision to begin another venture in view of the observation that an unexploited or underexploited business opportunity exists. We have gathered auxiliary information accessible and writing already considered. The information broke down uncovers that impacts of need and opportunity business on monetary development and improvement fluctuate significantly. The review has been presumed that need enterprise bears no impact on monetary advancement and opportunity business has a positive and huge impact.

Introduction

Business enterprise has at two implications:

- First, enterprise alludes to owning and dealing with a business. This is the word related thought of business i.e. formation of new business.
- Second, business enterprise alludes to entrepreneurial conduct in the feeling of grabbing a monetary open door. This is the behavioral idea of business.

The business visionary, in this manner, "is somebody who works in settling on judgmental choices about the coordination of rare assets." The term underscores that the business visionary is a person. As G. L. S. Schackle composed, "The business visionary is a producer of history, however his guide in making it is his judgment of potential outcomes and not a figuring of surenesses," and recognized instability bearing as the financial capacity of the business person. As indicated by Schumpeter, the business person is the prime mover in financial advancement and his capacity is to develop. It is characterized and built up in customary speculations that Investment in new learning builds the innovation opportunity set and hones the capacity to investigate what's to come. entrepreneurial action in this way could be exceptionally surely knew as the movement that holds the revelation, assessment and misuse of chances inside the characterized set up system and how these open doors are found abused is identified with institutional course of action of the nation or the person. Amid the review we discovered four sorts of endeavors:

- independent new businesses;
- spin-offs;
- acquisitions;
- corporate wanders

How was the need business enterprise conceived?

After the fall of the Berlin Wall numerous uneconomical manufacturing plants were shut in Central Europe as economies got to be distinctly coordinated into the worldwide economy. Those specialists who had employments in the plants and processing plants of the previous communist nations were profitable individuals from society. Be that as it may, as industrial facilities were shut consistently, a considerable lot of these specialists discovered them-selves with no different choices for work than independent work—need business
enterprise. As one would expect, the flood of numerous previous wage laborers into need business enterprise brought about quite a long while of negative GDP development.

At the point when another business opportunity is taken up or misused it is expected that it will prompt to monetary advancement however then again taking up of need enterprise may not prompt to the same. It likewise might be the situation that a work in progress may happen because of independent work. Numerous nations have some level of both happenstance and need business enterprise, examines propose that the proportion of chance to need business could be a helpful pointer of financial advancement; we can state it can likewise go about as a guide for improvement approach for the strategy producers. So the condition turns out to be of positive relationship between the open door proportion and GDP per capita. The proposal could be given to less created nations that they ought to concentrate on fortifying General National Framework Conditions, and created economies strategy ought to concentrate on reinforcing the entrepreneurial system conditions.

The Gem Program

"The Global Entrepreneurship Monitor (GEM) investigate program is a yearly appraisal of the national level of entrepreneurial action. Started in 1999 with 10 nations, extended to 21 in the year 2000 and 39 nations in 2005, the program covers both created and creating nations. The examination program, in view of a blended evaluation of the level of national entrepreneurial action for all taking part nations, includes investigation of the part of business enterprise in national financial development. Delegate tests of arbitrarily chose grown-ups, extending in size from 1,000 to right around 27,000 people, are studied every year in every nation keeping in mind the end goal to give blended measures of the pervasiveness of entrepreneurial movement. There is an abundance of national components and attributes connected with entrepreneurial movement."

The GEM extend gives information crosswise over nations. While all nations gather official information on independent work, the size circulation of firms, statistics information on all or most plants and firms, and firm and plant passage, none of these registry sources are equivalent crosswise over nations, even in created nations. Official information sources contrast in the way they characterize when a foundation enters a document, when it leaves, and how they handle independent work, making cross-national examinations practically outlandish.

The qualities of the venture is its utilization of uniform definitions and information gathering crosswise over nations for universal correlations. A noteworthy deficiency of the GEM extend has been its powerlessness to adequately manage the "issue" of how to look at entrepreneurial movement in created and creating nations. For instance, low-pay nations like Uganda, Peru and Ecuador have abnormal amounts of independent work and in this way have elevated amounts of entrepreneurial action as measured by the GEM program. High-salary nations like Japan, Sweden and Germany have much lower levels of entrepreneurial movement as measured by the GEM program. Keeping in mind the end goal to address this issue, when India entered the program, GEM analysts began to gather information on both happenstance enterprise—beginning a business to abuse an apparent business opportunity—and need enterprise—beginning a business since you are not left with whatever other choice. Both of these measures demonstrate larger amounts in creating nations than in created nations. The relationship between need business enterprise and financial improvement is in all probability negative in low-wage nations, while the relationship amongst business and monetary advancement in high-pay nations is generally likely positive. This must be further adjusted by the way that some low-pay nations like India and China have abnormal amounts of chance business enterprise, at any rate in specific parts of the nation, and nations like Japan have low levels of chance business and low development. In 2004 Global Entrepreneurship Report began to seek after utilizing the open door need proportion as a composite pointer of entrepreneurial action and financial advancement.

Relationship between Economic Development and Globalization

Three phases of advancement are characterized by Development Economists:

- First state is, the economy has some expertise in the generation of rural items and little scale producing.
- Second organize, the economy shifts from little scale creation toward assembling.
Third organize, with expanding riches the economy moves far from assembling toward administrations.

The main stage is about high rates of non-rural independent work, sole proprietorships or the independently employed which implies little assembling firms and administration firms. The second stage discusses when rates of independent work are diminished. Entrepreneurial action diminishes as economies turn out to be more created. As the economy turns out to be more created less individuals seek after entrepreneurial exercises. Presently going to the third stage, which essentially observes increment in entrepreneurial action, which is moving from little firms towards bigger associations. This came to in observed between 1970s and 80’s. The reviews I have perused shows that firm size dispersion in more created nations has moved towards entrepreneurial action.

Primarily I ran over three reasons why entrepreneurial movement ascends in the last phase of financial action. The greater part of the industrialized market economies encountered a decrease in the share of assembling in their economies in the most recent thirty years. The business benefit segment used to assembling. Benefit firms are litter all things considered than assembling firms, accordingly, vast normal firm size may decay. Also, benefit firms give more chances to enterprise. This is obviously the case in the U.S., and also in a few EU nations, including Germany and Sweden.

Second, amid the post-war period innovative change has been one-sided toward enterprises in which entrepreneurial movement is vital. Enhancements in data advances, for example, broadcast communications may expand the profits to business enterprise. Expedited delivery administrations, photocopying administrations, PCs, the web, web administrations and cell phone administrations make it less costly and less tedious for geographically isolate people to trade data.

Third, Robert Lucas determined a model where higher advancement prompts to higher normal firm size in light of a negative relationship between the flexibility of element substitution and firm size. A high estimation of the flexibility of element substitution does prompt to more per capita capital, as well as makes it less demanding for a person to end up distinctly a business visionary if the total versatility of substitution is additionally adverse. In an economy described by higher estimations of the total versatility of substitution, we ought to expect a more elevated amount of improvement, more business people and littler firms.

After the investigation of different hypotheses on monetary advancement and discoveries of specialists I can state that economies in center of financial improvement is adversely identified with monetary improvement as right now most extreme individuals move from independent work to wage employment. But the case is distinctive in created economies, their we can discover individuals wil move from wage work to entrepreneurial action.

"Nations like Uganda, Peru and Ecuador are all nations with large amounts of entrepreneurial action yet low levels of per capita pay. Nations with much lower levels of entrepreneurial action (for instance, Brazil and Argentina,) seem to have more elevated amounts of per capita wage and are moving toward lower levels of entrepreneurial action. The center speaks to an arrangement of nations that have all the earmarks of being transitioning from a center salary level to a higher-pay level and some haverising levels of entrepreneurial action. High-pay nations, for example, Germany, France, Belgium, Italy and Finland, have generally low levels of entrepreneurial action. Two exceptions are Japan, with one of the least levels of entrepreneurial action, and the U.S., with one of the most abnormal amounts of entrepreneurial action."

Entrepreneurship and Economic Development: Do they have positive relation?

To discover this we have to discover kind of entrepreneurial movement nations are occupied with. Worldwide Entrepreneurship Monitor (GEM) information is utilized to recognize the kind of movement in nations at various levels of advancement. The goal of GEM is to methodically evaluate two things:

- the level of start-up movement and the predominance of new or youthful firms that have survived the start-up stage. In the first place, start-up action is measured by the extent of the grown-up populace (18-64 years old) in every nation that is presently occupied with the way toward making an early business.
Second, the extent of grown-ups in every nation who are included in working a business that is under 42 months old measures the nearness of new firms. The qualification amongst beginning and new firms is made to decide the relationship of each to national financial development.

For both measures, the emphasis is on entrepreneurial action in which the people inclusion have an immediate possession enthusiasm for the business. Opportunity business enterprise speaks to the deliberate way of investment and need business enterprise mirrors the individual’s discernment that such activities displayed the best alternative accessible for work. Opportunity business visionaries anticipate that their endeavors will deliver all the more high-development firms and give all the more new employments. nations with elevated amounts of need business enterprise get positioned the same as a nation with low levels of business enterprise. Nations where more business is inspired by a financial open door perceived than by need have larger amounts of pay. We are discovering How is business enterprise useful for monetary improvement?" for his we have to discover significance of business and self employment.entrepreneurship may not prompt to financial advancement as there is no instrument to connect the movement to development.We have gained from the reviews and pattern that independent work decreases as economies turn out to be more created. So we can presume that when economies expel individuals from independent work, there can be an expansion being developed. To quote Adam Smith, "when the division of work expands, so will monetary advancement."

The discoveries and past reviews plainly mirrors that the proportion of chance to-need business is a key marker of monetary advancement. At the point when a greater amount of the populace gets included in circumstance business enterprise and more individuals leaves need enterprise which is fundamentally independent work, we can see the raising level of monetary advancement.

**Relationship between enterprise, organizations, and monetary advancement**

We realize that Corporations impact financial development of the nation by making new plants which thus gives abundant of openings for work. Analysts expresses that prior examination of financial improvement use to concentrate on huge companies overlooking the advancements that originates from independent venture .the potential business visionaries if deduction to begin a business needed to allude to Entrepreneurial Framework Conditions which implies need to business is affected by extra attributes inside the current business environment. This have a noteworthy effect on entrepreneurial process as this may prompt to increment in advancement and rivalry having direct effect on national monetary development. Business enterprise is key for bigger economy. A nation’s monetary improvement relies on upon effective enterprise joint with the compel of set up organizations. In any case, the useful estimation of this system fluctuates with the national pay, as measured by GDP per capita. At low levels of national wage, independent work gives openings for work and extension to the making of business sectors. As GDP per capita pay expands, the development of new advancements and economies of scale permits bigger and built up firms to fulfill the expanding interest of developing markets and to build their relative part in the economy. It is additionally watched that if individuals discover stable work, it will diminish business new companies. Thinks about states that in high pay economy, where bring down expenses and innovation development is quick, business visionaries plays aggressive advantage. Accordingly business visionaries in various nations having diverse levels of GDP per capita confront distinctive difficulties. This implies conditions and structure for business visionary in one nation may not be good and as successful in other district.

**Conclusion**

In the wake of concentrate different research papers and perspectives of different market analyst one might say that an appropriate adjust ought to be kept up between the General National Framework Conditions and the Entrepreneurial Framework Conditions which fundamentally relies on upon the level of monetary advancement of the nation. Nations who are less created need to center and fortify more little and medium measured segment as opposed to entrepreneurial system conditions. Outside direct venture ought to be utilized in immature nations to individuals leaving farming and independent work. A solid regard for paid on instruction and preparing, both at the basic and optional levels. Creating nations with less and powerless training foundation will wind up in need business. Creating nations require a more adjusted way to deal with
both the National Framework Conditions and the Entrepreneurial Framework Conditions. Monetary advancement of a nation ought to center and reinforce the conditions that would enhance foundation, work advertise, money related market, standards and arrangements, which will help in building a column for business enterprise environment and create administration abilities. These conditions are additionally of significant worth to pull in outside direct speculation that will produce business, innovation trade, enhance imports - fares and expense incomes. For created economies, the concentration movements to reinforcing the Entrepreneurial Framework Conditions on the off chance that they need to be entrepreneurial economies. Facilitate it could be reasoned that Entrepreneurial movement in created nations ought to concentrate on high esteem included, high innovation, advancement, advanced education framework, innovative work and innovation commercialization.

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Role of Skill Development in Commerce Education

Mr. Velekar Laxmikant Chandrakant
Mudhoji College Phaltan

Abstract:
In the competitive world commerce students need to upgrade their knowledge and skills with specialized courses in today’s dynamic business environment. Due to the immense competition students want to opt for programs that enhance their analytical and understanding ability, provide them with diverse and quality job opportunities along with a bright future.

In today’s dynamic environment it is very difficult to find a course that suffices and fulfills all criteria’s required by the employers. In commerce education & Commerce field has a vast scope and there is a necessity to be aware of its component to a certain level as we are living in the era of “Tack of all traders, master of some”. With high rate of unemployment and turnover, competition and evolving business opportunities, there is a dire need of individuals who only just excel in their academics but 90% beyond the regular curriculum.

In rural areas students need to develop their soft and hard skills for their bright future and career oriented employment in today’s corporate world. So researcher selected this topic for research.

In this research paper I have specified mentioned review of commerce education in India, need of soft skills and Hard skills development among commerce students.

Key Words: Skill development, interpersonal skills, commerce education.

Introduction:
Commerce graduate can choose their career pathway and admit CA, CS, ICWA, CFA, MBA in finance etc. And likewise courses which will give them a superior command over the subject and make them a more attractive option over regular graduates. Some of these courses can be taken up along with graduate courses but today’s student in rural area need to develop their some qualities and skills like leadership styles, Public speaking and managerial positions and confident English speaking, team work team spirit, Interview techniques and update knowledge of commerce and management trends in modern corporate world. Students need to develop basic business skills analyze problems happening in the business world and learn how to communicate in a more professional and so on. So this research paper will help to rural students for career enhancement & to selection for proper success pathway in business world.

Objectives of the Study:
1. To study review of commerce education in India.
2. To know scope of skills development in commerce education.
3. To study need of skills development in commerce education.

Research methodology:
It is a descriptive paper. This paper is an articulation of the ideas based on observation and perception on commerce education. This study is based on secondary data, which is collected from published reports, News papers, Journals, Reference book and websites etc.

Scope of Skills Development in Commerce Education In India:
In corporate world, employer needs person having specialized skill, trained and talented who can significantly contribute to the growth of their business. Academic institutions in India till date not sufficiently focusing on skill based education and skill development in rural students. In rural India is an important issue for all business organizations and for the individuals. Some areas of skill development in the field of tax planning and management are as like.
1. Personal tax planning
2. Corporate tax planning
3. Domestic local tax planning
4. International tax planning
5. Managerial skill
6. Personal skill

In skill India, skill based education has a significant role in commerce education. Various career opportunities are available for commerce students in modern era.

Need of Skill development in Commerce Education:
Soft skill development are needed today’s student in commerce education.

1. **Body Language Skills** –
   In rural area commerce students are very shy nature and they don’t develop their body language skill. It’s very essential thing to increase their confidence and to improve their stage daring with the help of body language skill. Non reflexive body language can be much more difficult to interpret.
   Body language training using body language to enhance how students start a conversation can lead to great conversation. In body language skills there are three things are necessary 1) Eye use 2) Body movement 3) Facial expressions

2. **Professional Skills:**
   Recent assessment efforts directed at the professional skills could best be described as encouraging, but with much work left to do. At the edge of corporate world and stiff competition students needed some professional skills they are as under.

   1) An ability to function an multidisciplinary teams.
   2) An understanding of professional and ethical responsibility.
   3) An ability to communicate effectively

   With the compare to engineering students commerce student’s low attainment of the professional out comes.

   The commerce education need provides several practical’s on how to assess team skill development and project effectiveness. This includes multisource feedback, often incorporating peer evaluation methods, and project rubrics. Multisource assessment is a formal process that collects critical information on student competencies and specific behaviors and skills from several sources, including peers and instructors, as well as student and presents the collected information in a well – organized format so that students can better understand what is their strengths and areas in need of development.

3) **Performance appraisal skills** –
   Performance appraisal provides a systematic measurement, usually in the form of a rubric, for the demonstration of an acquired skill. In an educational setting, performance appraisal can be conducted on commerce student in individual classes or for a particular cohort of students in rural area.

4) **Process and Awareness Skill** –
   To best examine these skills we have divided them into two groups.

   1. Process skills – communication, team work, and the ability to recognize and resolve ethical dilemmas and
   2. Awareness Skills – Understanding the impact of global and social factors knowledge of contemporary issues, and ability to do lifelong learning

   So it’s a need first set as process skills because commerce students learn a robust and commercial process to address each one. In contrast, the awareness skills are so designated because student learns how to be aware of the importance of each one and include them in their problem solving activities.

5) **Counseling Skills** –
   Counseling means we have sought through the ages to understand ourselves, offer counsel and develop our potential, become aware of opportunities and in general, help ourselves in ways associated with formal guidance practice.

   1) Educational counseling
   2) Personal / social counseling
   3) Vocational counseling
Skills needed in counseling

1) Attitudinal skills  
2) Listening skills 
3) Verbal communication on skills 
4) Giving leads 
5) Empathy 
6) Self – disclosure 
7) Genuineness 
8) Unconditional positive regards 

6) Interview Skills –

Commerce student should knowledge of interview skills with the compare of bookish knowledge of interview techniques or skills is a need of practical knowledge of interview skill for their bright

Future in corporate world their progress in entrepreneurship and business world depend upon skill development. In Interview skills following some factors affected on students they are as under. 

i) Logical thinking 
ii) Knowledge of job interviews 

7) Customer facing skills-

Real customer relationship and customer service is for more than selling. So today’s students are tomorrows manager, seller, entrepreneur and working in various business. So they have need practically knowledge or skill how to face customer problems and their problem solution.

Nowadays customers and companies perceive value in a company’s keeping track of and anticipating customer needs and customer – facing software is how sold for the purpose of customer relationship management.

8) Managerial Skills for successful leadership –

A good leader is always looking for ways to improve production & standards following skills are necessary for successful leadership. It’s a need to develop leadership qualities in our rural students because they have lot of theoretical knowledge of leadership but practically they need to develop their leadership in modern world to stand their feet in cut-throat competition following managerial skills are necessary to develop in working to attain quality in the team.

1) Observation 2) monitor employee performance 3) good decision making 4) demonstrates working knowledge and expertise 5) Ability to conduct and evaluate research and creativity 6) Human relation skills 7) vision & foresight 8) Planning skills 9) Technical skills 

9) E-Skills-

E-business involves business processes spanning the entire value chain: electronic purchasing and supply chain management, handling customer service and co-operating with business partners.

Following system are used for e-business 

1) Telecommuting  
2) crowd sourcing 
3) Internet connection 
4) Arpanet 
5) OSI Model 
6) URI;

So our commerce students need knowledge of e-skills, e-business & new equipment software which were used in e-business.

Conclusion: 

In dynamic world and the era of globalised economy, purpose of higher education is the empowerment of people through the acquirement of knowledge and skills.

India is positioned in a unique way because of demographic profile. We have 70% of the working are population (nearly 80 crore) unfortunately, their skills are mismatched with market requirements. It market specific soft & hard skills are imparted commerce students, they can also serve the purpose. So Role of skill development is most important in commerce education Commerce as an applied subject has got ample scope for skill development with the help of skill based education will definitely straighten the work force and contribute to the social change cum economic development in India.
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Decision Support System for Insolvency Prediction in the Telecommunication Sector

Dr. Rahul. J. Jadhav
Department of Computer Application, Bharati Vidyapeeth (Deemed to be University), Pune, Yashwantrao Mohite Institute of Management, Karad, Maharashtra, INDIA.

Abstract:
Increasing insolvent customers are becoming a big problem for telecommunication companies. As the size of the organization increases, such cases of defaulters in payment also increase. Such insolvent customers create an undesired and unnecessary financial burden on the company. This financial burden results into the huge loss to the company. Therefore, bills and outstanding payments are to be kept in permissible limits and thus should be effectively managed. Thus, a decision support system for insolvency prediction is needed. This paper determines the customer insolvency and an attempt is made to build a decision support system using predictive data mining technology to handle customer insolvency in the telecommunication sector.

Keywords: Decision support system, customer insolvency, predictive data mining

Objective of the study
This paper examines the customer insolvency and an attempt is made to build a decision support system using data mining technology to handle customer insolvency for a telecommunication company. The biggest revenue leakages in the telecom industry are increasing outstanding bills. Such doubtful debts or bad debts create an undesired and unnecessary financial burden on the company. This financial burden results in huge loss to the company and ultimately may lead to sickness of the company. Therefore, bills or outstanding payments are to be kept in permissible limits, and thus should be effectively managed. Some customers fail to pay their dues, detecting such customers well in advance and predicting through decision support system is an objective of this research paper.

Application of data mining in telecommunication:
In the telecommunication sector, data mining is applied for various purposes. Data mining can be used in the following ways:

- **Multidimensional analysis of telecommunication data:** Telecommunication data has many dimensions, such as caller, receiver, call time, call cost, and duration. Therefore, multidimensional analysis can be performed for identifying patterns of behavior of different users, usage of services, etc.
- **Multidimensional association and sequential pattern analysis:** Based on association analysis, the telecom company can suggest to the specific customer to buy additional items.
- **Churn prediction:** Prediction of customers who are at risk of leaving a company is called churn prediction in telecommunication. The company should focus on such customers and make every effort to retain them. This application is very important because it is less expensive to retain a customer than acquire a new. One technique of identifying such customers is to use subscriber’s contractual information and call pattern changes extracted from call detail records.
- **Fraud prediction:** Fraud is a very costly activity for the telecommunication industry, therefore companies should try to identify fraudulent users and their usage patterns.
- **Customer insolvency prediction:** Customer insolvency prediction is an important application of telecom industry, which is the objective of this research paper. Increasing due bills are becoming a crucial problem for any telecommunication company. Because of the high competition in the telecommunication market, companies cannot afford the cost of insolvency. To detect such insolvent customer’s data mining technique can be applied. Customers who will refuse to pay their bills can be predicted well in advance with the help of data mining techniques.

Customer Insolvency: A Capsule Description
Customer insolvency can be defined as a customer’s failure to meet his payment obligation. It can be a result of bad payment morals of the customers. Telecommunication companies regularly face the problem of customer insolvency, leading to revenue loss to the company. This problem occurs because companies offer
services to their customers trusting them that they will pay their dues at the end of the billing period. The process of detecting early enough those customers in case of which payment problem can be expected is called as customer insolvency prediction. In many areas statistical methods has been applied for insolvency prediction. But in the last few years the use of data mining techniques for the prediction of insolvency has become very popular in telecom industry.

Telecom companies have made a great effort to minimize the problem of customer insolvency by developing different statistical methods. Companies have determined that statistical methods are no longer adequate to detect or prevent the problem over their complex network. Statistical approaches are often limited in scope and capacity. In response to this need, data mining techniques are being used providing proven decision support system based on advanced techniques.

**Decision support on Customer Insolvency**

The BSNL, Satara like other telecom companies suffer from insolvent customers who use the provided services without paying their dues. It provides many services like the Internet, fax, post and pre paid mobile phones and fixed phones, the researchers would like to focus only on post paid phones with respect to customer insolvency, which is the purpose of this research work.

As described in above figure customers use their phone for a period of one month, called the billing period. The bill is I 1 is normally two weeks after the date of issue. If a bill is not paid in this period, the company takes action on such a customer’s. The company disconnects the phone one way, two week after payment due date for 30 days. That means the customer can only receive incoming calls and can’t make outgoing calls during these 30 days.

If the customer pays their bill, connection is reestablished. If the customer doesn’t pay in this 30 days period the companies nullify the contract and uncollected amount will be passed to custody. The amount that customer owes is transferred to uncollectible debts and the company considers the money most probably lost. As one can see the measures that the company takes against customer insolvency come quite late and insolvent customers may take advantage of offered service for a long time service nullification takes place. Predicting such customers well in advance that may refuse to pay their bills. Detection of as many insolvent customers well in advance is the main objective of this research paper.

Prediction is the strongest goal of data mining. Predictive modeling consists of several types of models: classification models,

**Classification model** – Mapping a data items (e.g. a customer) in to several predefined classes with respect to given phenomenon.

**Regression models** - Regression models are the leading predictive models. The most common regression model is linear regression model. A special class of regression models is time dependent models.

**Neural Network (NN)** – The neural network is leading technique based on AI-based model. NN is biologically inspired model which tries to mimic the performance of the network of neurons, or nerve cells in the human brain. Mathematically, a NN model is made up of a collection of processing units (nodes), connected by means of branches, each characterized by a weight representing the strength of the connection between neurons. A typical NN contains several input nodes connected to one or more output nodes, through an intermediate set of hidden nodes.
Data collection
Following are the different sources used for collecting the data.

**In house customer databases**- it has major fields such as phone number, address category, type of security deposit and cancellation.

**External sources**- Call detail record of every call made by the customer i.e. call no, receiver no., call date, call time and duration of each call. In addition data was identified from billing sections.

**Research survey**- Data is collected through previous research survey.

In order to make study more precise customers from various categories such as government, businesses and private were included. The following table shows the number of records from various categories were included.

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of records</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>70</td>
</tr>
<tr>
<td>Business</td>
<td>318</td>
</tr>
<tr>
<td>Private</td>
<td>1912</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2300</strong></td>
</tr>
</tbody>
</table>

Data description
From the different data sources described above, those that look relevant to the insolvency problem were selected. The attributes with their data types and descriptions are shown in the following tables.

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Data Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>category_Id</td>
<td>Text</td>
<td>Category id of phone account.</td>
</tr>
<tr>
<td>Category</td>
<td>Text</td>
<td>Category  of phone account.</td>
</tr>
<tr>
<td>Sec_dep</td>
<td>Currency</td>
<td>Security deposit</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Data Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late_pay</td>
<td>Number</td>
<td>Count of late pay</td>
</tr>
<tr>
<td>Extra_charges</td>
<td>Number</td>
<td>Count of bills with extra charges.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Data Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max_Units</td>
<td>Currency</td>
<td>Maximum no of units charged in any two week period during the study period.</td>
</tr>
<tr>
<td>Min_Units</td>
<td>Currency</td>
<td>Minimum no of units charged in any two week period during the study period.</td>
</tr>
<tr>
<td>Max_dur</td>
<td>Number</td>
<td>Maximum total duration for the calls in any two week period during the study period.</td>
</tr>
<tr>
<td>Min_dur</td>
<td>Number</td>
<td>Minimum total duration for the calls in any two week period during the study period.</td>
</tr>
<tr>
<td>Max_count</td>
<td>Number</td>
<td>Maximum no. of calls in any two week period during the study period.</td>
</tr>
<tr>
<td>Min_count</td>
<td>Number</td>
<td>Minimum no. of calls in any two week period during the study period.</td>
</tr>
<tr>
<td>Max_dif</td>
<td>Number</td>
<td>Maximum no. of different numbers are called in any two week period during the study period.</td>
</tr>
<tr>
<td>Min_dif</td>
<td>Number</td>
<td>Minimum no. of different numbers are called in any two week period during the study period.</td>
</tr>
</tbody>
</table>

The most relevant attributes which are required for insolvency prediction were selected from the data collected. The remaining attributes were eliminated. At this stage it was discovered that the selected data is not sufficient unless other derived attributes are incorporated.
Data Preparation

Before data can be used for data mining they need to be cleaned and prepared in required format. Initially multiple sources of data is combined under common key. Typical missing values on the call detail records like call_date, call_time, and call_duration was found, it forced to ignore such records in the study. At this stage, two attributes such as late_pay, and extra_charges were eliminated since records in these attributes were not complete even though they were playing significant role in the problem of insolvency. Inaccurate values were observed particularly on the call detail record such as receiver number being a meaningless number. Another operation performed at this stage was the elimination of least expensive calls. In order to perform above tasks SQL server were used.

Defining data mining function

Predicting customer insolvency can be viewed as a classification problem, where each customer is classified in one of the two classes such as most possible solvent or insolvent. Even though there were many insolvent customers reported, it was difficult to get a significant number of them during study period. As a result, the distribution of customers between the two classes was very uneven in the original dataset. Approximately 94.53% were solvent and 5.47% insolvent customers during research period. Classification problem with such characteristics are difficult to solve. Hence new dataset had to be created specially for the data mining function.

In the new dataset the distribution was changed to 75% of solvent customers and 25% of insolvent customers. The study period for the behavior of insolvent customer was set to one month before the disconnection of the phone. Within the one month study period information regarding call transactions made by the customers. The following figure shows one of these attributes, the average number of calls during above period.

![Figure 2. Insolvency Prediction](image)

From the above figure the difference between the solvent and insolvent customers can see clearly. On an average, the solvent customers were using their phone approximately for the same number of times during all periods ranging from 102 to 117. On the contrary, the insolvent customers on the average were using their phone for less number of times for the first few days and then their behavior changed resulting to high number of calls than solvent customers, ranging from 71 to 174.

Model Building and Evaluation

The major task to be performed at this stage was creating and training a decision support system that can discriminate between solvent and insolvent customer. For the proposed, we had a choice of several data mining tools available, and METALAB was found to be the most suitable for this purpose, because it supports with many algorithms. It has neural network toolbox. The algorithm that is used for this research work is Backpropagation algorithm. While building a model whole dataset was divided into three subsets. These subsets were the training set, the validation set, and the test set. The training set is used to train the network.
The validation set is used to monitor the error during the training process. The test set is used to compare the performance of the model.

**Conclusion**

This research report is about predicting customer insolvency in the telecommunication sector. Using this report, companies will be able to find such kind of customers. The model can be employed in its present state. With further work, the scope of the model can be widened to include churn prediction of telecommunication customers.

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Management Information System: A Support to The Management

Prof. Apeksha Gupte
Kle’s College Of Commerce, Belagavi
Dept – Management

Abstract
One of the significant developments in the last decade of 20th century was emergence and convergence of number of technologies, affecting the business in the style, culture and process of its execution. Therefore, MIS is an art and science of gathering, collecting, storing, analyzing and disseminating information for managerial decision making with due regard to the people of the organization.

This report defines MIS as an integrated system of man and machine for providing the information to support the operations, the management and the decision making function in the organization. MIS can be further analyzed as the system based on the data base of the organization evolved for the purpose of providing information to the people in the organization. The role of MIS in an organization that can be compared to the role of the heart in the body.

Key words – Management information system, Managerial decision making, Socio – technical approach, Strategic goals, and Theories of communication.

Introduction:
The elementary convictions of MIS were to process data from the organizations and present it in the form of reports at regular intervals. This conviction was altered when a distinction was fabricated between data and information. Information is an outcome of processed data, data being set of values. This conviction was further altered, that’s the system should present the information in such a form and format that it creates an impact on its user, provoking decision, an action and an investigation. It was later realized that some sort of selective approach was necessary for analyzing and reporting, hence the concept of exception reporting was imbedded in MIS. Also, the need arose, for keeping all data together so that it can be accessed by anybody and can be processed according to their needs in different ways. This gave rise to the concept of DATABASE, which proved to be much effectual.

Over a span of time, the concept of end – user computing using multiple databases emerged, which unveiled a fundamental transition in MIS. This transition was the decentralization of the system. When this became actuality, the notion of MIS changed to decision – making system.

Objectives Of The Study

- To provide requisite information support for managerial functions within the organization.
- To make available right information at the right place at the right time at the lower cost.
- It has application and importance at different level of an organization.
- To enhance communication among employees.
- To support the organization’s strategic goals and direction.
- The objectives of MIS are derived from company’s objectives.

The foundation of MIS is the principle of management and its practices. MIS uses the concept of management control in its design and relies heavily on the fact that the decision – maker or manager is a human processor of information. It relies on the system theory that offers solutions to handle complex situations of the input and put flows using the theories of communication.

The management process is executed through a variety of decisions taken at each step of planning, organizing, staffing, and directing, coordinating and control. The MIS aids decision making suitably.

Decisions In Management

<table>
<thead>
<tr>
<th>Steps In Management</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Planning</td>
<td>A selection from various alternatives strategies, resources, methods, etc.</td>
</tr>
<tr>
<td>Organization</td>
<td>A selection of a combination out of several</td>
</tr>
</tbody>
</table>
Staffing: Providing a proper manpower complement.

Directing: Choosing a method from various methods directing the efforts in the organization.

Coordination: Choice of the tools and the techniques for coordinating the efforts for optimum results.

Controlling: A selection of the exceptional conditions and the decision guidelines.

Therefore MIS is an art and science of gathering, collecting, storing, analyzing and disseminating information for managerial decision making with due regard to the people of the organization.

The role of MIS in an organization that can be compared to the role of the heart in the body.

- The system ensures that an appropriate data is collected from various sources processed, and then further sent to the individuals, group of individuals or the management functionaries: the managers and the top management.
- It satisfies diverse needs through a variety of systems such as Query Systems, Analysis Systems, Modeling systems and decision Support systems. MIS also contributes to the Management in Strategic Planning, Management Control, Operational Control and Transaction processing.
- It helps Clerical personnel in the transaction processing and answers the queries on the data pertaining to the transaction, the status of a particular record and references on a variety of documents.
- It helps Junior management personnel by providing the operational data for planning, scheduling and control, and helps in decision making at an operational level to correct an out of control situation.
- It helps the Middle level management in short term planning, target setting and controlling the business functions.
- It helps the top level management in target setting, strategic planning and evolving the business plans and their implementation.
- It plays an important role in information generation, communication, problem identification and helps in the process of decision making.

Thus, MIS plays a vital role in the management, administration and operations of an organization.

Impact Of Management Information System To The Management

Management Functions

MIS facilitates effective management of marketing, finance, production and personnel. It eases the tracking and monitoring of the functional targets. The functional management is informed about the progress, achievements and shortfalls in the activity and the targets. It helps in forecasting and long term perspective planning. The manager’s attention is brought to a situation that is in exception in nature, including him/ her to take an action or a decision in the matter.

Understanding Business

MIS uses the dictionary of data, entity and attributes. Respectively, designed for information generation in the organization. Since all Information System use the dictionary, there is common understanding terms and terminology in the organization delivering clarity in the communication and a similar understanding of an event in the organization.

Systemization of Business Operations

MIS leads to streaming the operations, which complicate the system design. It improves the administration of business by bringing a discipline in its operations, as everybody is required to follow and use systems and procedures. It brings a high notch of professionalism in the business operations.

Directing Towards Goals

It helps indirectly to pull the organization in one direction towards the corporate goals and objectives by providing relevant information to the people in the organization.
Management Efficiency
The fund of information motivates an enlightened manager to use a variety of tools of the management. It helps him to resort to such exercises as experimentation and modeling.

Reduction of Manpower Overhead
Since MIS works on the basic systems such as transaction processing and databases, the drudgery of clerical work is transferred to the computerized system, reliving the human mind for better work.

MIS And The User
Every person in the organization is the user of the MIS. The people in the organization operate at all the levels in the hierarchy. MIS caters to the needs of all.

Clerk
The main task of a clerk is to search the data, make a statement and submit it to the higher level. A clerk can use MIS for quick research and reporting the same to the higher level.

Assistant
Assistant has the task of collecting and organizing data, and conducting a rudimentary analysis of it. MIS offers user tools to perform such tasks.

Officer
Officer has a role of integrating the data in different systems and disciplines to analyze it and make a critical comment if necessary.

Executive
Executive plays the role of decision maker and a planner. He is responsible for achievement of goals and targets of an organization. MIS provides facility to analyze the data and offers the decision support system to perform the task of execution. MIS provides an action–oriented information.

Manager
Manager has the responsibility and accountability for business results. He/She is a strategist and a long term planner, a person of foresight and analytical. MIS provides information in a structured or unstructured format to take actions. MIS caters to his changing needs.

Management Of MIS As A Control System
A definition of control is the process through which the managers assure that actual activities conform to the planned activities, leading to the achievement of the stated common goals. The control process measures a progress towards those goals, and enables the manager to detect the deviation from the original plan in time to take corrective actions before it is too late.

The management is a systematic effort,

- To set the performance standards in line with the performance objectives
- To design the information feedback systems
- To compare the actual performance with the predetermined standards
- To identify the deviations from the standards
- To measure its significance and to take corrective actions in case of signification deviations.

This systematic effort is undertaken through the MIS.

A reliable and effective control system has the following features

Early Warning Mechanisms
This is a mechanism of predicting the possibility of achieving the goals and the standards before it is too late and allowing the manger to take decisions.

Performance Standards
The performance standard must be measurable and acceptable to all the organization. The system should have meaningful standards relating to the work areas, responsibility and managerial functions and so on.
Strategic Controls

In every business these are strategic areas of control known as the critical success factors. The system should recognize them and have controls instituted on them.

Feedback

The control system would be effective, if it continuously monitors of the performance and sends the information to the control center for actions.

Accurate and timely

The feedback should be accurate in terms of results and should be communicated in time for corrective action.

Realistic

The system should be realistic to that the cost of control is far less than the benefits. Sufficient incentive and rewards are provided to motivate the people.

The information flow

The system should have the information flow aligned with the organization. Structure and decision makers should ensure that the right people get the right information for action and decision making.

Exception principle

The system should selectively approve some significant deviations from the performance standards on the principle of management by exception.

Findings

- MIS has great contribution to increased competiveness and effectiveness of managers in decision-making process and solves different problems that appear in managing an organization.
- MIS produces information that supports many of the day to day decision making needs of managers and business professionals.
- Good decision making requires quality data and timely information; an MIS is specifically designed to provide information on timely basis.
- MIS provides different types of information based on users need to improve effectiveness and efficiency.
- There is a strong relation between management information systems and managerial decision making process.

Conclusion

The introduction of an information system can alter the relationship between individual needs and organizational objectives. This describes an approach to viewing organizations from both the individual and overall organization perspective called Socio – technical approach; it is useful for dealing with the effects of new information systems. The MIS design would, therefore, be different depending upon the management practices followed by several organizations in the same industry. Such designs improve the management effectiveness leading to the improvement in the enterprise effectiveness.

The process of management begins with setting goals, objectives and targets. The goals are long term aims to be achieved by the organization, objectives are relatively short term milestones to be accomplished, while targets generally refer to physical achievement in the organizations business.

The MIS therefore plays a vital role in Management, Administration, Operations and creates an information based work culture in the organization. Hence, it is very important for any organization to have a strong focus on MIS to facilitate easy collection, maintenance and availability of data in a timely fashion to increase efficiency and boost profitability. With introduction of computers in Management, controlling and decision making processes have become quicker and quite effective.

Through MIS the information can be used as a strategic weapon to counter the treats to business, make businesses more competitive, and bring about the organizational transformation through integration. Thus MIS, provides support to the mangers as they work to achieve corporate goals and enables mangers to compare results to established organizational goals and identify problem areas and opportunities for improvement.
The role of MIS in an organization that can be compared to the role of the heart in the body.

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SWOT Analysis of Digital Marketing: an Analytical Study

Mr. Malghan Sharanppa Basavraj
Shri Venkatesh Mahavidyalaya, Ichalkaranji.

Abstract

Digital Marketing is one of the emerging scenarios for now days. Digital marketing has pivoting role in the developing economic country that helps to improve the marketing channels and distribution process as well as the effectiveness of the marketing process. It helps to make good relationship in between byers and seller. Information and communication technology have been using for making effective and efficient marketing policies and strategies are changed considering the huge quantity production it required a fast and quick promotion and distribution which helps to increase the number of customers, growing the earning capacity and finally image and goodwill of the company. Now days it is necessary that marketing process should be changed as customer life style, standard of living, using new technology product all over customer’s life completely different compared to 19th century people. Therefore, this study is helpful to know and study the digital marketing concept and importance, challenges, opportunities, threats of the digital marketing. Amazon, Flipkart, Snapdeal such types of agencies are running online shopping that makes easy shopping to the customers.

Key Notes- Digital Marketing, Marketing, Internet used devices, SWOT Analysis

Introduction:

As we know that 20th century is totally covered by the digitization, Whole and sole tool is used by all over business organization, industrial world, business world as well as service sector, it has become backbone of the industrial world. Digital Marketing replaces traditional views of the customers and it provides goods and services with prompt home delivery services. Production, promotion, pricing and place these 4p’s are handed over from making products by hand to and or replaced by information and communication technology. Market geographical area has broadened it has been expanded which was limited to the only one village now it spread state level, country level and in between two or more countries. Digital marketing benefited not only to the sellers but also to the buyers because products and services are provided at any time and anywhere, 24x7 hour customers can make orders for products which they want to buy and seller provides those goods promptly within 4-5 business working days.

Statement of Problem:

As we said that the digital marketing is improving economy of the country and all financial sector, stock market, money market are getting lots of benefit from the digitization of marketing. Marketing process becomes dynamic because of the digital marketing but there are some drawbacks, challenges and threats which should be considered this is another side of the digital marketing like as another side of one coin. Digital Marketing has to face lots of barriers it may be related to technology, Internet facility or network problem, awareness of people about new technologies, higher product cost, lack of knowledge about uses of new technology, higher pay scale to the Distribution sales person etc. Digital marketing has some drawbacks like illiteracy among the people, misunderstanding in between communication of seller and buyer, lack of trustworthiness, lacking of interaction in between seller and buyer and so on. Therefore, it is necessary to study the SWOT Analysis of Digital Marketing. Strength, Weakness, Opportunities and Threats of the Digital Marketing should be considered as for improving the effectivity of the Digital Marketing Growth of marketing process.

Objectives of the study:

1. To study the Digital Marketing Concept.
2. To study the importance of ICT (Information and Communication Technology) in Marketing Management.
3. To study the SWOT Analysis of Digital Marketing.
4. To suggest solution on problems of Digital Marketing.
Scope:
1. This study is covered the Concept of Digital Marketing.
2. This study is covered the Concept of Marketing.
3. This study is covered benefits, drawbacks, opportunities and threats of Digital Marketing.

Limitation:
1. This study is limited to secondary data.
2. This study is limited to theoretical information no any numerical data includes.
3. This study is limited to Overview of the digital marketing.

Research Methodology:
Data Collection:
The data has been collected only through the secondary source. Primary data collection method has not used by researcher for this study.

Theoretical and Conceptual Background:
Marketing:
“Marketing is a social process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others.” -Philip Kotler
“Marketing is an integrated process through which companies build strong customer relationship and create value for their customers and for themselves.”

Digital Marketing:
“Digital Marketing is the process of building and maintaining customer relationship though online activities to facilitates the exchange of ideas, products and services that satisfy the goals of both parties.”
“Digital Marketing is nothing but the digitization of all marketing activities, process like utilizes internet and online based digital technology such as computers, laptops, mobile phones and other technological instruments which promotes products and services.”

SWOT Analysis:
“SWOT Analysis is nothing but the including four elements such as ‘S’ stands for Strength, ‘W’ stands for Weaknesses, ‘O’ stands for Opportunities and ‘T’ stands for Threats it is all about SWOT Analysis”

| S   | Strength of Digital Marketing |
| W   | Weaknesses of Digital Marketing |
| O   | Opportunities of Digital Marketing |
| T   | Threats of Digital Marketing   |

Strength of Digital Marketing:
1. Customers have access to information any time any place they want it.
2. A source of entertainment, news, shopping and social interaction
3. Digital selling help to perform better than the traditional way of sales.
4. Advertisement of product can be easy and cheaper than the traditional way of marketing. Effective advertisement is possible in minimum price.
5. Fast and quick communication in between seller and buyer.
6. It is a 24x7 hours in 365 days of the year open store where people can be dealt any time and from anywhere.
7. Digital Marketing helps to spreading the business worldwide; it provides access to other country’s customer.

Weaknesses of Digital Marketing:
1. Update of software, technology, information of products, it is one most and foremost drawback of Digital Marketing.
2. Lack of sufficient budget, finance, which is necessary for installing the new technology, is one of the weaknesses.
3. Well educated and skillful, trained employees are required for making effective marketing program who has to paid high salary it increases cost of labor overheads, finally cost and price of a product.
4. Lack of trustworthiness among the customers about online marketing.
5. Illiteracy among the customers about handling the newly developed technology, lack of awareness of uses of various function of online marketing.
6. Most of the people do not trust on online marketing because they don’t have assure about online marketing.
7. Customers are unsatisfied because of query in mind which are not explained by company because it is a impersonal type of marketing.
8. Lack of bargain system customers don’t want to go through Digital Marketing.

Opportunities of Digital Marketing:
1. Digital marketing saves money, time and efforts of the organization it helps to make dynamic marketing process, minimum price which increases sale and profit and number customers and finally improves goodwill of company.
2. Fast economic growth is possible because of effective digital marketing.
3. Improves standard of living of people of the society, improves the reputation of country.
4. Digital marketing meets seller to the customer directly because of effective online advertisement and online sales.
5. Direct marketing reaches to the customer which removes the middlemen of channel distribution and stops the time consume by the channels.

Threats of Digital Marketing:
1. Hacking of software, hanging system is problem or main threat of online marketing, reason customers don’t want to go through the Digital marketing.
2. Misunderstanding in between seller and buyer like address of customer may be incomplete or wrong, may be wrong message or meaning transfers.
3. Clients are becoming more self-empowered.
4. Lack of sufficient and accurate information from customer which gets difficulty at time delivery of product.
5. Internet networks are harmful to the environment natural environment can be affect because of radiations which can be noticed by govt..
6. Marketing company has to face the privacy related issues which are out of control.
7. Company’s website can be hacked by others which is very dangers to the company.
8. Confidential information can be used by others customers can be cheated by misunderstanding.
9. Lots of capital investment may be useless because of illiterate people that advertise and scheme is not useful.
10. It is not suitable for village where internet facilities are very poor and also technical instruments are not available for making orders and getting digital marketing services such as smartphone, mobile, computers and laptops etc.

Findings:
1. Most and foremost barrier in the Digital Marketing is that the misunderstanding in delivering a message, information, incomplete address etc.
2. Lack of trustworthiness of customer about providing the confidential information regarding the debit-credit card information, address, account info. Etc.
3. Lack of surety about the quality of product, replacement policy, return of payment, about seller info. Etc.
4. Customers afraid from the hacker who is noticing all transactions, they can misuse the information and may be hack the system.
5. Last but not least that is the education and lack of knowledge about uses of the newly developed technical instruments like smart phones, android mobiles, computers, laptops, software, internet broadband facility etc.

Suggestions:
1. Increase and or make improvement in strengths of your company and try to manage the weaknesses of you product, brand, image etc.
2. Try to get success at cut-throat competition in market use SWOT Analysis effectively which defeat the competitor’s strategy.
3. Continuously review, adjust and improve your digital technologies, customers, channels which helps effective and efficient marketing program.
4. Continuously update your marketing process, technology, software, internet network etc.
5. Arrange the training program, inform to customers about services, uses of new technologies, give them demonstration about how to handle or use, how to make order, purchase.
6. Provide the discounts, offers, encourage the purchase power of customer, associate services etc.
7. Marketing companies must ensure to customer that their data is secured when place order. Company should convey the customer.
8. They must protect the website from the hackers, viruses, malware and anything else, security certified software should be used by company.
9. Company should provide flexible policies to the customers and guarantee and warrantee as well as return policy that customer should agree for purchase a product.
10. Company should aware about the technology used for marketing products and those should be updated or installed regularly which helps to improve the marketing effectiveness.

Conclusion:
Digital marketing all about concluded in one line that “Digital Marketing is one of the Weapon which survives the whole business world as fast as possible and it makes dynamic economy of the country.” E-mails, Mobiles, Computers, SMS, Newspapers, Radio, Television, Magazines are the pivots of the Digital marketing which are used by Business organization.

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Need of big Data Analytics Skill for Improvement of Business

Dr. Sunita Hansraj Abawade
Asst. Professor
Shri Venkatesh Mahavidyalaya, Ichalkaranji

Abstract

Data has now become every company’s most important asset. Analyzing this big data helping the company to analyze their customer’s behaviour, to take the organisational decisions and to build stronger strategies. The objectives are based on the to study the History and evolution of big data analytics, to study the need and importance of big data analytics, Big data analytics uses and challenges and to study the tools for advanced analytics processes. The research paper covered the need, skills, importance, tools used and challenges in big data analysis. The important finding is focused on that the Big Data differs from traditional data, principally in several accepted characteristics: Volume, Velocity, Variety and Veracity. The conclusions highlighted that Data analytics experts provide the organizations a chance to learn about the opportunities for the business. There are huge requirements and significance of big data analytics in different fields and industries. Hence, it becomes essential for a professional to keep oneself abreast of these techniques. At the same time, the companies can gain a lot by using these analytics tools correctly.

Introduction

Data has now become every company’s most important asset. Analyzing this big data helping the company to analyze their customer’s behaviour, to take the organisational decisions and to build stronger strategies. All students, freshers, professionals will be needed to keep themselves up to date with the emerging big data technologies. Data, in today’s business and technology world, is indispensable. The Big Data technologies and initiatives are rising to analyze this data for gaining insights that can help in making strategic decisions. The concept evolved at the beginning of 21st century. Every technology giant is now making use of Big Data technologies. Big Data refers to vast and voluminous data sets that may be structured or unstructured. This massive amount of data is produced every day by businesses and users. Big Data analytics is the process of examining the large data sets to underline insights and patterns.

Statement Of The Problem

The Data analytics field in itself is vast. In this digitalized world; we are producing a huge amount of data in every minute. The amount of data produced in every minute makes it challenging to store, manage, utilize, and analyze it. Even large business enterprises are struggling to find out the ways to make this huge amount of data useful. Today, the amount of data produced by large business enterprises is growing, as mentioned before, at a rate of 40 to 60% per year. Simply storing this huge amount of data is not going to be all that useful and this is the reason why organizations are looking at options like data lakes and big data analysis tools that can help them in handling big data to a great extent.

Importance Of The Study

The study of Big data analytics skill is very important because the Big Data analytics is the process of collecting, organizing and analyzing a large amount of data to uncover hidden pattern, correlation and other meaningful insights. It helps an organization to understand the information contained in their data and use it to provide new opportunities to improve their business which in turn leads to more efficient operations, higher profits and happier customers.

Objectives Of The Study

1. To study the History and evolution of big data analytics.
2. To study the need and importance of big data analytics.
3. Big data analytics uses and challenges
4. To study the tools for advanced analytics processes.
Data Collection
The secondary data and review of literature published in various research papers has been used for collection of data.

History And Evolution Of Big Data Analytics
The concept of big data has been around for years; most organizations now understand that if they capture all the data that streams into their businesses, they can apply analytics and get significant value from it. But even in the 1950s, decades before anyone uttered the term “big data,” businesses were using basic analytics (essentially numbers in a spreadsheet that were manually examined) to uncover insights and trends. The new benefits that big data analytics brings to the table, however, are speed and efficiency. Whereas a few years ago a business would have gathered information, run analytics and unearthed information that could be used for future decisions, today that business can identify insights for immediate decisions. The ability to work faster – and stay agile – gives organizations a competitive edge they didn’t have before.

Importance Of The Big Data Analytics
The Big Data analytics is indeed a revolution in the field of Information Technology. The use of Data analytics by the companies is enhancing every year. The primary focus of the companies is on customers. Hence the field is flourishing in Business to Consumer (B2C) applications. We divide the analytics into different types as per the nature of the environment. We have three divisions of Big Data analytics: Prescriptive Analytics, Predictive Analytics, and Descriptive Analytics. This field offers immense potential, and in this blog, we will discuss four perspectives to explain why big data analytics is so important today?

- Data Science Perspective
- Business Perspective
- Real-time Usability Perspective
- Job Market Perspective

Some Of The Key Skills Needed For Being A Big Data Analyst –
1) Programming
While traditional data analyst might be able to get away without being a full-fledged programmer, a big data analyst needs to be very comfortable with coding. One of the main reasons for this requirement is that big data is still in an evolution phase. Not many standard processes are set around the large complex datasets a big data analyst has to deal with. A lot of customization is required on daily basis to deal with the unstructured data. Which languages are required – R, Python, Java, C++, Ruby, SQL, Hive, SAS, SPSS, MATLAB, Weka, Julia, Scala. As you can not knowing a language should not be a barrier for a big data scientist. At the minimum one needs to know R, Python, and Java. While working you may end up using various tools.

2) Data Warehousing
Experience with relational and non-relational database systems is a must. Examples of non-relational database include – Mysql, Oracle, DB2. Examples of non-relational database include – NoSql : Hbase, HDFS, MongoDB, CouchDB, Cassandra, Teradeta, etc.

3) Computational frameworks
A good understanding and familiarity with frameworks such as Apache Spark, Apache Storm, Apache Samza, Apache Flink and the classic MapReduce and Hadoop. These technologies help in Big Data processing which can be streamed to a great extent.

4) Quantitative Aptitude and Statistics
While the processing of Big Data requires great use of technology, fundamental to any analysis of data is good knowledge of Statistics and linear algebra. Statistics is a basic building block of data science and understanding of core concepts like summary statistics, probability distribution, random variables, Hypothesis testing framework is important if you are data scientist of any genre.
5) Business Knowledge
To keep the analysis focused, to validate, sort, relate, evaluate the data, the most critical skill of a big data scientist is to have a good knowledge of the domain one is working on. In fact, the reason big data analysts are so much in demand is that it's very rare to find resources who have a thorough understanding of technical aspects, statistics and business. There are analysts good in business and statistics but not in programming. There are expert programmers without the know how of how to put the programs in the context of the business goal.

6) A good hold on machine learning is highly beneficial as it helps in managing complex data structures and learning patterns that are too difficult to handle using traditional data analytics.

7) Once the data is ready, it can be analyzed with the software commonly used for advanced analytics processes. That includes tools for:
   - data mining, which sift through data sets in search of patterns and relationships;
   - predictive analytics, which build models to forecast customer behavior and other future developments;
   - machine learning, which taps algorithms to analyze large data sets; and
   - deep learning, a more advanced offshoot of machine learning.

Why is big data analytics important?
Big data analytics helps organizations harness their data and use it to identify new opportunities. That, in turn, leads to smarter business moves, more efficient operations, higher profits and happier customers.

Importance Of Big Data Analytics
Cost reduction. Big data technologies such as Hadoop and cloud-based analytics bring significant cost advantages when it comes to storing large amounts of data – plus they can identify more efficient ways of doing business.

Faster, better decision making. With the speed of Hadoop and in-memory analytics, combined with the ability to analyze new sources of data, businesses are able to analyze information immediately – and make decisions based on what they’ve learned.

New products and services. With the ability to gauge customer needs and satisfaction through analytics comes the power to give customers what they want. Davenport points out that with big data analytics, more companies are creating new products to meet customers’ needs.

Big data analytics uses and challenges
Big data analytics applications often include data from both internal systems and external sources, such as weather data or demographic data on consumers compiled by third-party information services providers. In addition, streaming analytics applications are becoming common in big data environments as users look to perform real-time analytics on data fed into Hadoop systems through stream processing engines, such as Spark, Flink and Storm.

The Major Challenges Facing Today By Big Data Analytics Program Are As Following:
1. Uncertainty of Data Management Landscape: Because big data is continuously expanding, there are new companies and technologies that are being developed every day. A big challenge for companies is to find out which technology works bests for them without the introduction of new risks and problems.

2. The Big Data Talent Gap: While Big Data is a growing field, there are very few experts available in this field. This is because Big data is a complex field and people who understand the complexity and intricate nature of this field are far few and between. Another major challenge in the field is the talent gap that exists in the industry

3. Getting data into the big data platform: Data is increasing every single day. This means that companies have to tackle a limitless amount of data on a regular basis. The scale and variety of data that is available today can overwhelm any data practitioner and that is why it is important to make data accessibility simple and convenient for brand managers and owners.
4. **Need for synchronization across data sources:** As data sets become more diverse, there is a need to incorporate them into an analytical platform. If this is ignored, it can create gaps and lead to wrong insights and messages.

5. **Getting important insights through the use of Big data analytics:** It is important that companies gain proper insights from big data analytics and it is important that the correct department has access to this information. A major challenge in big data analytics is bridging this gap in an effective fashion.

**Findings Of The Study**

1. Big Data Analytics has been popular among various organizations. The organizations like e-commerce industry, social media, healthcare, Banking, Entertainment industries etc., are widely using analytics to understand various patterns, collecting and utilizing the customer insights, fraud detection, monitor financial market activities etc.

2. Using these kinds of data, organizations derive some patterns and provide the best customer service like-displaying the popular products that are being sold., show the products that are related to the products that a customer bought., Provide secure money transitions and identify if there are any fraudulent transactions being made. Forecast the demand for the products and many more.

3. Big data analytics is the use of tools and processes to derive insights from large volumes of data. This data has either one of the three characteristics large volume, high velocity or extreme variety. Big data analytics aims at deriving correlations and conclusions from data that were previously incomprehensible by traditional tools like spreadsheets. Big data analytics uses tools like Hadoop, SAS, R etc which are more powerful than previously used rows and columns. Big data analytics uses these tools to derive conclusions from both organized and unorganized data to provide insights that were previously beyond our reach.

4. With advancement in technologies, the data available to the companies is growing at a tremendous rate. This data offers a host of opportunities to the companies in terms of strategic planning and implementation. With the help of real time big data processing, companies can use data to enhance decision making. Big data analytics can help companies use data to influence not only future decisions but present decisions as well.

5. Big Data differs from traditional data, principally in several accepted characteristics: Volume, Velocity, Variety and Veracity

6. New and more in-depth information can potentially be derived from Big Data for use in corporate decision-making.

7. It shows that the participants who have applied data analytics have seen approx. 26% improvement in business performance and they expect to improve this number 41% in the foreseeable future.

8. A field to analyze and to extract information about the big data involved in the business or the data world so that proper conclusions can be made is called big data Analytics. These conclusions can be used to predict the future or to forecast the business. Also this helps in creating a trend about the past.

**Suggestion**

1. The focus among corporate Big Data users id much more on understanding the customer and leveraging that understanding and much less on cutting s/costs and improving business processes.

2. Not only to identify the new skills needed and the new tools needed to support these skills but also to customize these for the need of the particular business.

3. Skilled professionals in statistics and engineering with domain knowledge are needed in the analysis of big data as the data is huge and analysis needs proper determination and skillset (abilities of skill). This data is more complex that it cannot be dealt with traditional methods of analysis.

**Conclusions**

The importance of big data analytics leads to intense competition and increased demand for big data professionals. Data Science and Analytics is an evolving field with huge potential. Data analytics help in analyzing the value chain of business and gain insights. The use of analytics can enhance the industry knowledge of the analysts. Data analytics experts provide the organizations a chance to learn about the opportunities for the business. There are huge requirements and significance of big data analytics in different...
fields and industries. Hence, it becomes essential for a professional to keep oneself abreast of these techniques. At the same time, the companies can gain a lot by using these analytics tools correctly.

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An Analysis Of Factors Causing Economic Slowdown In India 2k19.  
Can India Overcome It?

Ms. Naziya Patvegar,  
Full Time Guest Faculty, PG Department of Commerce,  
SangolliRayanna First Grade Constituent College of Rani Channamma University, Belagavi.  
Honesty Grill Fabrication Works, Plot no 303, IV cross, near Harsha hotel, KIADB, Autonagar, Belagavi

Abstract

The ongoing slump in the economy has impacted India in a way where the GDP of the country has decreased as low as 4.5% in the third quarter of 2019-20. Many factors are further contributing to the slowdown in the economy like credit crunch in the financial markets, subdued exports due to unhealthy world trading pattern, declined consumer consumption, unemployment creating a grave situation in the country. The repercussions of the slump go farther than this, leading to Increased taxes; higher rates of interests in fiscal policies; and, the increasing value of the rupee. The present paper aims to study economic slowdown in India 2019, factors responsible for economic slowdown in India and measures to be undertaken to control these factors before they lead to dire consequences. Keywords: Economic slowdown, GDP fall, interest rates, investments etc.

Research Title: An analysis of factors causing economic slowdown in India 2k19. Can India overcome it?

Research Methodology:

An exploratory research technique based on review of notable journals, articles, and sites covering wide collection of academic literature on factors causing economic slowdown in India in 2K19 and demystifying ways to recover from it was used. According to the objectives of the study, the research design is of descriptive in nature. Available secondary data was extensively used for the study.

Literature review:
SA Raghu (14 Dec. 2019): Low wages and income inequality have led to a fall in demand. This situation cannot give rise to sustainable economic growth.
Tanushree Chandra (04 Sept. 2019): Even though the government seems to be addressing concerns ailing the economy, the slowdown seems to be deeper than what the numbers suggest.

Objectives of the Study
1. To understand the economic slowdown of India 2019
2. To identify the factors causing economic slowdown in India.
3. To suggest the ways to overcome economic slowdown in India

Introduction:

The ongoing slump in the economy has impacted India in a way where the GDP of the country has decreased as low as 4.5% in the third quarter of 2019-20. Many factors are further contributing to the slowdown in the economy like credit crunch in the financial markets, subdued exports due to unhealthy world trading pattern, declined consumer consumption, unemployment creating a grave situation in the country. The repercussions of the slump go farther than this, leading to Increased taxes; higher rates of interests in fiscal policies; and, the increasing value of the rupee.

Meaning of Economic Slowdown:

Economic growth or decline is measured in terms of GDP. An economic slowdown occurs when the rate of growth in the GDP of an economy slows from the previous period. An economic slowdown is a natural part of the business cycle. However, it should not be confused with a recession, which involves an actual decline in GDP.
Economic slowdown in India:

With an aim to acquire USD five trillion economy status, India has to consistently achieve a minimum of 9%+ growth rate for next five years. On the other hand, economic indicators reflect that the GDP growth of India has gone down to almost five percent in the first quarter of financial year 2019-20. Many sectors that contribute to the Indian Economy’s growth path, like Automobile, Real estate, FMCG, Manufacturing, Agriculture are lagging behind in achieving desired growth rate and jobs in these sectors are not only going down but are also trimmed.

To become a USD five trillion economy in 2025, India must achieve USD 3.3 trillion economy status by 2021; USD 3.6 trillion economy status by 2022; USD 4.1 trillion economy status by 2023; USD 4.5 trillion status by 2024 and USD 5 trillion economy status in 2025. However, the current trends and prospects do not favour this dream.

All four contributors to economic growth – domestic consumption, foreign consumption or exports, private investment and government spending – are hit by the slowdown.

From 8% to 5%: Breaking down the deceleration in GDP growth

Source: National Statistical Office, Ministry of Statistics and Programme Implementation

Factors causing Economic slowdown in India 2K19:

As per the analysis published by Economic Times in association with sources like Crisil, ICRA, RBI and MoSPI, following five major factors were identified as cause for slowdown in Indian Economy:

1. Disruptions, Jolt of Reforms: Economic reforms of the government like demonetisation, GST and IL&FS crisis caused disruption in economic growth of India.

Demonetisation happened in November 2016, dealing a severe blow to consumption, leading to a vicious cycle of job loss and lower income, which led to further drop in demand (what economists call the multiplier effect). Next Shock came in the form of a reform - when GST was rolled out in July 2017. This had a knock-on effect on exports growth in the year of implementation because of delay in refunds to exporters. Just as the effects of demonetisation and GST were petering out, the IL&FS crisis triggered the NBFC credit crunch in 2018.

The chart reveals a fall in GDP during 2016 to 2018 due to reforms like demonetisation and GST. Further there was a constant fall in GDP from 1st quarter of 18-19 to 4th quarter of 18-19. This shows
the along with demonetisation and GST other factors too have contributed in fall of GDP like IL&FS crisis, Scams and weakened global GDP growth.

**Tight monetary & fiscal policies:** Government of India brought tight monetary and fiscal policies to curb the CPI inflation

![Tight Monetary & Fiscal Policies](image1)

The above chart clearly shows that in the 2013-14 the repo rate was lower than the Consumer Price Index (CPI) which enabled commercial banks to create more credit, later repo rates are higher than CPI. During the demonetisation phase and GST there was a big gap between repo rate and CPI inflation because of which commercial banks were unable to create more credit since the interest rates remained hard, this reduced investments and in turn causing fall in GDP. Even the combined fiscal deficit being high government was unable to increase its spending causing economic slowdown.

2. **Global Headwinds:** With the US-China trade war, global sentiments have remained poor, making the prospects of an export-led growth bleak. Add to that, a looming Brexit with its pioneer Boris Johnson now the PM of UK. Crude prices favoured Modi in the first term, but prices have firmed up after that, putting inflationary pressure

![Global Headwinds](image2)

It is clear from above analysis as to how intially crude oil prices were in the favour of present government’s first term and later started increasing in 2018-19 which pumped up the economic slowdown in 2019.

3. **Financial Sector Still in a Mess:** NPA ratio worsened throughout the UPA-II term and is still high. No sooner did the NPA ratio started improving in fiscal 2019, the NBFC stress started building up.
Stress in NBFCs percolates faster than public banks because of its greater interconnectedness to mutual funds, banks and corporate sector.

In the year 2014 the percentage of NPAs were 11.2% of total loans which was highest off all this caused a huge mess in Indian Financial Sector. Certainly, post 2014 there was a fall in NPA year by year but the impact of 2014 NPA has been adverse on economic stability of India.

4. **Farmers’ Empty Pockets:** Non food inflation continued to surpass food inflation in the past 2 years, amounting to income transfers from rural to urban areas. Farm income could get a leg-up from the government’s income transfer scheme, and a rise in food prices would boost the term of trade, which could make things better in the second half of this fiscal.

The growth rate of rural wages declined drastically year by year from 28% in 13-14 to 3.7% in 18-19 due to transfer of income from rural to urban areas in order to curb non food inflation which caused a slowdown in agricultural sector of India.

**How can India come out of slow down?**

Leading economists and market researchers suggest following remedies to bring the Indian Economy on high growth track

1. **More Government Expenditure:** Government needs to spend more now to overcome the situation. Although the government has already spent much of its budgeted expenditure, it needs to spend more to spur investment and demand in the economy. An immediate boost without worrying much for consequences is needed by way of spending.

2. **Let Indian Rupee be weaker:** Even a weaker Indian rupee should not be a problem. Stronger rupee is hurting both the exports and the business. Imports are surging and they are eating into the domestic market share. India needs growth now, so there is no need for ratings as of now.

3. **Lower Lending rates:** The recently announced monetary policy of RBI has not given any relief to boost Indian economy. The economists now advocate a steep rate cut in the benchmark lending rates to allow for monetary policy expansion. The Reserve Bank needs to cut interest rates for banks, thereby making borrowing cheaper for the industry and spurring investment.

4. **Certainty in Business required:** More certainty in the business environment is required. Businesses should be without shocks like demonetisation. In fact, after demonetisation shock, there is an environment of uncertainty in the economy. This stops the Private sector short of announcing the new projects. There should be an environment of certainty that no such disruptive moves would rock the economy in the near term.
5. **No need for excuses: Acknowledge and spend in rural areas:** The government needs to spend more on rural areas. Increasing rural people’s incomes can drive up the consumption demand, which in turn will boost the industry. To create more demand the Government needs to spend more in rural areas, construction sector and the unorganised sector.

6. **World Bank hopeful: Slow down to wane soon:** The recent slowdown in India's economic growth is temporary and is an "aberration" mainly due to the temporary disruptions in preparation for the GST. It will get corrected in the coming months. The World Bank President Jim Yong Kim said that the Goods and Services Tax (GST) is going to have a hugely positive impact on the Indian economy. According to him, "We think that the recent slowdown is an aberration which will correct in the coming months, and the GDP growth will stabilise during the year. We've been watching carefully, as Prime Minister Modi has really worked on improving the business environment, and so, we think all of those efforts will pay off as well."

**Findings:**
- Hasty Economic reforms like demonetisation and GST caused a severe impact on economic stability of India. GDP fall down from 7% in 1st quarter to 5.8% in 4th quarter of 2018-19.
- Higher repo rate and a high combined fiscal deficit of state and centre add fuel to economic slowdown by bringing a crunch in investment activities.
- International economic events like US-China war, Brexit and rising prices of crude oil pumped up economic slowdown in India.
- 11.2% NPA of total loans by public sector undertakings in the year 2014 was highest and is still unrecovered which is also a major cause for fall in GDP.
- Transfer of funds from rural to urban to curb non food inflation caused economic slowdown in agricultural sector of India by reducing rural wages rate from 28% in 13-14 to 3.7% in 18-19.
- Investment in private sector or increased Government expenditure is a major key to revive Indian economy.
- Lower interest rates and increased spending in rural areas will also contribute towards economic stability in India.

**Conclusion:**
To curb Indian economy’s slowdown the government of India should reduce the interest rates which will help the commercial banks in credit creation and makes loans more attractive to producers. Producers by investing in business activities increases production, employment, purchasing power, per capita income and GDP. Therefore, it can be concluded that reduced interest and increased government expenditure are key elements to improve the economic condition of India.

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Artificial Intelligence Will Surpass the Human and Humanity: Myth and Reality

Ms. Hemanjali Vaman Potadar
Lecturer at Sharad Polytechnic, Yadrav

Dr. Shubhangi N. Jarandikar
Assistant Professor
Venkatesh Mahavidyalaya Ichalkaranji

Abstract

Human beings are considered as the finest creation of nature. We have been endowed with many boons. Among them human brain is the prominent boon we received from nature. It is our intelligence which enables us to rationalize, analyse the things. It makes us different and superior from the other species on earth. The power of brain has changed the lives of humans in a startling proportion. However, some scholars and scientist express their concern for the advancement in science and technology. They think, as science and research expand, it has become easier for technology to cause the destruction on massive scale. Though their concern is worthy to retrospect the advancement in science and technology, we need to understand human being from other perspective. Because human beings are identified not only by his brain or by intelligence. Human brain and intelligence are just one domain or a very surface level domain. His other three domains are still untouched but they are more powerful than human brain and intelligence. They are psychological, biological and spiritual domain. These three domains have been a challenge for scientist and researchers since century.

The present paper is a modest attempt to study the concern expressed by scholars and researchers regarding alarming threat that the development of full artificial intelligence will bring the demise of human race and the role and potential of psychological, biological and spiritual domain in human development.

Objectives:

1. To study the potential and role of human’s psychological, biological and spiritual domains and to compare it with artificial intelligence.
2. To study the threats and concern expressed by some experts regarding the development of AI by humans and its impact on human and humanity.
3. To find the possible remedies to avoid the destruction of human in future.

Methodology:

For the present paper evaluative, analytical and comparative methods will be used. The different domains of human being and AI will be analysed and compared by comprehensive and close reading for the logical and relevant understanding of both entity.

Introduction:

The fundamental reason of creating technology is, to serve the humanity and to make the human life better, safer and more comfortable. Every technological innovation is changing and impacting human life in much deeper way than even before. With the advent of AI- Artificial intelligence, human life has been reached to a different standard. AI has become the mile stone in the history of science and technology. It has set a new benchmark in the history of human progress. We can simply define AI as; it is an intelligence provided to machine by human for the better and comfortable life of human. It also can be defined as; to provide the ability to machine to learn, think and do the things autonomously. AI has many salient features like zero error, do repetitive task with the same efficiency, human safety, available 24*7 and faster decision. However, some scholars and scientist think, by creating a powerful technology than human, we pave the way to bull and destroy the entire human species. Decades ago, technology was a mere tool, we used to achieve something, but unfortunately today we have become the tool in the hands of technology. Some scholars call it transhumanism. This is an alarming issue for entire humanity because technology must be controlled in order to safeguard the future of humanity.

However, as mentioned in abstract that human beings cannot identified by mere their brain and intelligence. There are other aspects which we cannot overlook. These aspects influence not only an individual
but the entire society and humanity. The close study of these aspects are necessary to understand human and its potential.

**Psychological domain:**

“Scientific study of human nature and his behaviour is called psychology”, said renowned psychologist. Human mind is the strongest weapon, it has infinite power to change the universe. It is just like an onion having different layers, layers of imagination, feeling, emotion. These layers strongly influence and control human behaviour. Even it controls the activity of brain. It gives instructions to brain and brain follows it. In addition, It is endowed with a very precious gift of forgetfulness, which enables human brain to forget the unwanted and painful memories. If we talk about Artificial Intelligence, AI doesn’t have mind nor the layers of mind. So, it can neither feel nor imagine. Famous scientist Einstein has compared both intelligence and imagination and he said, “Imagination is more powerful than intelligence.” Human can imagine the things differently and at different levels at his own base. Renowned philosopher Plato said, “Everything in the universe which is physically present is once removed from reality, the idea about the thing is original.” So, we can say that the idea about AI in human mind was original. Human first imagined a machine which will do the task like human, and with the help of his intelligence AI is developed. In contrast, AI cannot imagine the things and the world at his own base. It can imagine only those things which have been fed in it. AI is an entirely product of human intelligence. In addition, human actions and thoughts are carried out in different levels of mind. Sigmund Freud has defined three levels of mind. They are conscious, subconscious and unconscious level. Researchers have succeeded in knowing and analysing the activity and procedure of conscious and subconscious level. But the third level, unconscious level is still unthought and untouched by human intelligence. It has become an unsolved puzzle for experts since century. The activity of AI is restricted only at brain level; it cannot have these three levels of mind.

**Biological Domain:**

We cannot prove the existence of mind in laboratory, so it cannot be studied from materialistic point of view. But we can study human brain and other parts of body in laboratory. And, this study has been continuing since many decades. But it is regretful that we could not study it thoroughly. Let’s take an example of human brain; we humans have approximately 86 billion neurons in our brain, woven together by an estimated 100 trillion connections. It is a daunting task to understand the details of how those cells work, let alone how they come together to make up our sensory systems, our behaviour, our consciousness.

If human brain is a super computer, human body is a super power station. It is an autonomous entity. Each part of the body is autonomous. There are some parts of body and activities which doesn’t need instructions they work at their own base. Human or human brain cannot control it, for example breathing, heartbeats and pumping of blood. No lab can create or produce human blood or any part of the body. AI doesn’t have such body which can be complex and autonomous at such a peak level. With the help of intelligence, we can make the easy way to bear the baby, but we cannot create motherhood. It needs human heart, and AI doesn’t have heart.

**Spiritual Domain:**

“we are not human beings having spiritual experience, we are spiritual beings having human experience.” Said Pierre Telihard de Chardin. This domain is most complex, controversial but undeniable domain of human existence. There are two streams of thought, one who believes that human existence is not restricted merely with intelligent, biological and psychological domain. It has one more domain which is beyond human intelligence and psychology. Other stream believes in non-existence of such domain as it cannot be well expressed, because there is a lack of models and concrete theory for addressing the theories of spirituality. If we deny this domain, we will deny the existence of certain people who strongly influenced the world with their spirituality.

Spiritual domain is beyond the reach of human intelligence and AI is a mere tool produced by the power of human brain.

Though the above discussion strongly assert that human being is a supreme creation and AI cannot surpass the human and humanity, but it can create a threat and damage to human if it is not handled with
utmost care and conscious. Because AI has the potential to become more intelligent than any human. We have no sure-fire way of predicting how it will behave. If we peep into the history of science and technology, we have never developed technology which has the ability to outsmart us. There is tremendous scope for AI to provide incorrigible damage to human. The following guidelines will help to understand the different ways and sources of receiving damage from AI.

**Misalignment between our goals and machines:**

We should be very conscious and careful while assigning goals to AI, otherwise it would be dangerous, if AI is not armed with the same goals we have. For instance, if we instruct AI “To get me station as quickly as possible.” Without specifying that the rules of the road must be followed to save human life, a machine could quite effectively accomplish its goal of getting you to the station as quickly as possible.

**Misplacement of AI:**

The Russian President Vladimir Putin warned, “Artificial intelligence is the future, not only for Russia, but for all humankind, it comes with colossal opportunities, but also threats that are difficult to predict. Whoever becomes the leader of this species will become the ruler of the world.” Putin’s concern is about who is owning AI. If it goes in wrong hand it can really damage the entire humanity. Because AI can be used in warfare, to develop cyber weapons and to control autonomous machines. His concern is worthy to consider because machine can easily lead to destruction if it puts in wrong hands.

**Inactive human being:**

Incorporation of artificial intelligence will drastically shift humankind’s concept of work. Since the industrial age, technology of any kind inevitably renders many jobs. AI offers a future in which machine do task in our stead allowing people to pursue of leisure. Humans will be deprived from his special potential to do the task with creativity. He will lose his innovative quality of doing the same things with different ways. It has been observed that with advancement of technology humans are becoming more dependent on AI and losing their mental capacity. We could survive on earth not because we were strong, but because we used our intelligence. We must remember, we have been used our brain ceaselessly to develop ourselves. It was our intelligence and smartness; we could rule the species in the universe, though they were more powerful than us. The famous businessman Ratan Tata always says, “None can destroy the iron but its own rust can.” If we leave to use our intelligence, one day it will get rust and will be of no use. It is to be taken seriously that interference of AI in the lives of human will leave human doing nothing in the universe except playing awesome video games.

**Malprogramming of AI:**

Technological development in different sectors such as computer science, nano science and material science etc. are undoubtedly heading towards that point where computers, robots and artificial intelligence (AI) will have the same processing power as the human brains. AI will become as powerful as human is a threat, but after becoming as powerful as human, if AI stands against human race is the mega threat. We now have the technology to destroy the entire human existence but have not yet developed the ability to save human from destruction caused by AI. Humanity will be in danger if technology learns to think for itself and adapt to its environment. Alarming threats before humanity are nuclear war, catastrophic global warming, genetically engineered viruses and autonomous weapons.

**Conclusion:**

Any powerful technology can be misused. Today, artificial intelligence is used for many good causes including to help us to make better medical diagnoses, find new ways to cure cancer and make our cars safer. But, unfortunately as our AI capabilities expand, we will also see it being used for dangerous or malicious purposes. Now it is up to us how we use it. It will be our choice to decide the fate of humanity. We, humans are always presented with two doors, where we have to choose one and there is no chance to go back. Because once we walk through this particular door, we have to accept it. We were asked, yes to nuclear bomb or no. We...
chose the first one. And we know the history. Anyhow, we should create the possibilities to peep into both doors before entering into it.

While summing up the paper, I wish to say that Artificial Intelligence should be used as an artificial leg, a person uses who can’t walk. He uses it for his better walk. But he doesn’t allow the leg to control the speed and the direction to move, he knows well or in other words he controls, where to go, at what speed, and where to stop. If he doesn’t feel comfortable, he can remove it and can have better one. In the same way we should use AI for our better walk, it should be in our control, we humans must decide, where to use AI, where to prohibit its use, how to dismantle it and most importantly we should able to remove it from the universe if it is becoming disaster for human and humanity.

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Customer Service in Indian Banking A Challenge

Mr. Kolekar G.K. 
(Dept of Commerce) DSM College, Jintur 431509

Dr. Bhombe S.G. 
DSM College, Jintur 431509

Abstract

In this article an attempt has been made to describe the present status of service in Indian banking and customers satisfaction further this article suggest about suitable areas for improving the customer service in Indian banking and maintaining relationships management with them.

Introduction

India is a developing country having a mixed type of economy where GDP Gross Domestic Product of economy having three components i.e. Agriculture, Industry and Service. Now the contribution of service sector in GDP is at top rank as compare to agriculture and industry now it is near about 50 to 55%. Banking is a kind of service industry the objective of banking industry in India has undergone desired change from banking for profit to banking for service to take banking. Today banking has assumed the role as an effective instrument for social reconstruction and economic development. Banking industries plays an important role in Indian money market as like blood in human body. It makes ensure money circulation in the economy. It is recognized even by critics that banks have performed very well in fulfilling the manifold task and coping with major upheavals in the priorities and goals. Branch expansion particularly in rural areas priority sector lending mobilization of resources introduction of new services inculcation of banking habit in customers are some of the major achievements in during last three decades. Nevertheless the area of customer service remains both a challenge and an opportunity for the banking industry. At the same time banks were slow in bringing about development in human resources delivery of services directional planning with the result failure is noticed in enforcing infrastructure discipline introducing new technology and improving productivity. Banks could not establish required machinery for assessing customers’ needs and imparting customer education. This has its adverse impact on customer service in India. Deterioration of customer service in banks evoked criticism from the public the media the legislature and the government. Now a day’s banking industries are trying to develop their service quality building long term relationship with customers. With the improvement in technology bankers are expected to adopt that change and go for utilizing that technology in rendering services to its customer’s technology will enable them to tailor their marketing strategies according to the requirements of individual customers. No doubts banks have done commendable jobs in a in a short span of time in respect of geographical spread of branches fulfilling national goals and introduction of new services tailor made to meet needs of challenges.

Objectives of study
1. To study about customer services provided by Indian banks.
2. To highlight the contribution of banks in service sector in increasing GDP.
3. To suggest to adopt certain areas for improving better services in banks.

Research methodology of study

The present study is purely based on secondary data and which has been collected from the sources like Book, Websites, You tube, and Author’s experience.

Customer service in banks

Customer is one of the most important factors in the economy. He is the king of market we cannot satisfy customers unless we know what is service. Service is an act or performance that one party offers to another that is essentially intangible it doesn't result in anything of ownership its production may or may not be tied to a physical product. Generally customers expect the following from the word service.
S- Speed, E- Encouragement, R- Respect, V- Value, I -Integrity, C- Communication, E- Evaluation. Basically customer service is a counter service and it is expected to provide following.
C- Courtesy, O- Organize, U -Understand, N -Nexus, T -Tolerate, E-Enquiry, R- Respect  Thus counter is a place where work is organized with proper understanding of customers requirements and courtesy is extended to customer in order to establish relationship based on nexus. Moreover, respect for customers enquiry about his requirements and toleration about his views makes our customer service acceptable.

**Customer satisfaction in Indian banks**

Customer satisfaction is today's one of the challenge before every organization in order to satisfy customers banks are taking good efforts like providing debit card credit card ATM facilities mobile banking internet banking accessibility of bank accounts with the use of various UPI applications like BHIM Phone Pe Google Pay Paytm yonosbi etc. After demonetization banking customers are using e-banking facilities and banks are also motivating to them to do online transactions i.e. M- Commerce and accordingly customers need not to visit banks it is saving their time money and energy.

Banking is a service industry and bankers are expected to give top priority in providing satisfactory service to their customers there should be motto of banks is customer satisfaction. If we visit any SBI bank branch at taluka place there we can find a service manager department where in which customer satisfaction is made their problems queries, doubts, customers’ needs and wants are resolved. Public sector and private sectors and foreign banks all over the country have established customers’ service centers for redressal of grievances. As far as functions of banking are concerned accept deposits including time and demand lending loan. There are some areas in which bankers can improve customers satisfaction by giving special attention on it like quick receipt and payment of cash remittance of funds whether by means of draft mail transfer telegraphic transfer with minimum delay collection of cheques bills dividend warrant, full amount of ATM machines branch expansion as per increasing accounts of customers geographical population maintaining low rates of interest on loans.

**Areas of improving in Indian banking services**

The following areas have been identified to improve the customer service and satisfaction based on 7 Ps framework of service management i.e. Product, Price, Place, Promotion, Physical evidence, People and, Process.

**Effective promotion strategies**

As far as promotion is concerned it is very important technique in which personal selling publicly propaganda advertising and sales promotion are included. Banks need personal selling in customer contact through mail correspondence through letter by post development of bank accounts attracting depositors and loan takers. Today's banks are using all media to advertise its products such as radio newspaper you tube etc. For advertising their service products such as point of sale calendars diaries notepads broachers sponsorships booklets describing bank services. However, the efforts are limited in use. Therefore the banks should use strategic approach in promoting the products of banks.

**Development of Human Resource Management**

Human resource management is one of the functional area of management in any organization basically there are two parts i.e. one is active and another is passive active means all human resources and passive means all remaining materials except human in the business. Now to make ensure proper utilization of available resources i.e. passive parts there are need skilled active parts. Most of the services are human focus the service vary from person to person time to time place to place hence it is necessary to standardize the human performance through proper training and imparting skills and knowledge. Good image and credit and quality service can be created by potential employees. Customer satisfaction in banking can be developed through human resource management mostly through recruiting capable staff training to them improving knowledge and skills motivating fulfilling their basic consideration. In India there is training and development institute for banking personnel established by RBI where in which employees can develop their skills and
knowledge about economic social behavior legal aspects customers needs similarly bankers may have to think of providing additional facilities to its employees, especially women employees as their percentage in the employment is increasing day by day.

**Conclusion**

The following conclusions have been emerged from the foregoing analysis of customer service in Indian banking and experience of author as a customer.

1). Bankers are expected to consider all the problems of banking as the challenges and opportunities and provide quick and efficient service to customers.
2). with the changing needs of customers their expectations from banks accordingly banks should able to provide satisfying service.
3). If the banks adopt the 7 Ps frameworks then banks can improve its service quality very well.
4). Bankers should monitor and scan the environmental forces like political, social, economical, technological, cultural, and legal for the effective and efficient service.
5). In the light of 7Ps framework, Indian banking has wide scope in the areas like productivity quality difference these areas need to focus for developing the competitive edge of banking industry in India. Further, the customer satisfaction can be achieved and improved through the above cited areas i.e productivity of banking can be managed through training hiring new skills managing time using automation adding new equipments machines bringing innovations in the work of service.
6). Service quality can be managed through people place physical evidence identification of customers expectations empowering front line employees giving them authorities and responsibilities bringing uniform work system in branch of banking.
7). This is how Indian banking is playing a vital role in the money market of Indian economy in boosting the GDP and contributing in service sector majority and ultimately building nation.

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Environmental Movements Redefining The Greening Of India

Dr. Mrs. Sonali J. Gaikwad
Asst. Professor in Law
D. G. B. Dayanand Law College, Solapur

Abstract
The Present study focuses on the some of the important Environmental Movements in India. The Environment comprises of all the natural resources such as air, water land, forest, and minerals. It is responsibility of general public to protect the natural resources. Nonetheless, due to technical advancement and other reasons, there is a lot of misuse of these natural resources, in the form of land degradation, water pollution, air pollution, and deforestation. Great efforts are being made in order to regain the environment by the people through voluntary organizations, which have concerns about the environment. Some of the Environmental Movements in India are, Salient Valley Movement, Chipko Movement, Appiko Movement, Tehri Dam, Navdanya Movement etc.

Key Words: Environmental Movements, Chipko Movement, Salient Valley Movement, Navdanya Movement

Objective of Research
The objective and persistence of research on Environmental Movement is to focus on the welfare of the Environment. Environmentalism endeavor to protect and conserve the elements of Earth’s ecosystem, including water, air, land, animals, and plants, along with entire habitats such as rainforests, deserts, and oceans.

Research Methodology
Methodology adopted for the research study is Doctrinal. The main data for this research is Secondary. The secondary data consist of Relevant Text Books and various Articles from internet to get the true and clear picture of the research Article, “Environmental Movements redefining the greening of India”.

Introduction
The term environment has been derived from the term ‘environ’, which means ‘to surround’ Thus, etymologically environment means ‘surrounding conditions, circumstances affecting people’s life. ‘Environment’ defined under the Environmental Protection Act, 1986, ‘Environment’ includes Water, air and land and the inter - relationship which exists among and between, water, air, land, and human beings, other living creatures, plants, microorganisms and property.

The Environment has been defined as that outer physical and biological system in which man and other organisms live as a whole. Human environment consists of both physical environment and biological environment. Physical environment covers land, water and air. Biological environment includes plants, animals and other organisms. The environment is a important issue even when society is faced with economic crises, wars, and unending social problems. It matters because Earth is the only home that humans have, and it provides air, food, and other needs.

Importance of Ecosystem
Humanity entire life support system depends on the well-being of all the species living on earth. This is commonly referred to as the biosphere, term coined by Vladimir Vemadsky, a Russian scientist in the 1920s. Biosphere refers to one global ecological system in which all living things are interdependent. Within the overall biosphere or ecosystem, there are smaller ecosystems like the rainforests, oceans, the desert and the tundra.

All these factors lead to deterioration of our environment. There have been many efforts made in order to reclaim the environment by people through voluntary organizations, which are concerned about the environment. There are instances where people have revoked and adopted non-violent action movements for protecting their environment. In the Constitution of India it is clearly stated that it is the duty of the state to ‘protect and improve the environment and to safeguard the forests and wildlife of the country’. It imposes a
duty on every citizen ‘to protect and improve the natural environment including forests, lakes, rivers, and wildlife’. Reference to the environment has also been made in the Directive Principles of State Policy as well as the Fundamental Rights. The Department of Environment was established in India in 1980 to ensure a healthy environment for the country. This later became the ministry of Environment ad Forests in 1985. 

The constitutional provisions are backed by a number of laws - acts, rules, and notification. The EPA (Environment Protection Act), 1986 came into force soon after the Bhopal Gas Tragedy and is considered an umbrella legislation as it fills many gaps in the existing laws. Thereafter a large number of laws came into existence as the problems began arising, for example, Handling and Management of Hazardous Waste Rules in 1989.

**Some of the important legislations for environment protection are as follows:**

- The National Green Tribunal Act, 2010
- The Air (Prevention and Control of Pollution) Act, 1981
- The Water (Prevention and Control of Pollution) Act, 1974
- The Environment Protection Act, 1986
- The Hazardous Waste Management Regulation, etc

**Environmental Movement in India**

The environmental movement is global movement, signified by a range of organization, from the large to grassroots and differs from country to country. Due to its large membership, varying and strong politics, and occasionally theoretical nature, the environmental movement is not always amalgamated in its goals. The movement also includes some other movements with a more specific focus, such as the climate movement. Broadly speaking, the movement includes private citizens, professionals, religious devotees, politicians, scientists, non-profit organizations and individual advocates.

**Chipko Movement**

The Chipko movement or Chipko Andolan was a forest conservation movement in India. It began in 1970s in Uttarakhand, then a part of Uttar Pradesh (at the foothills of Himalayas) and went on to become a rallying point for many future environmental movements all over the world. It created a precedent for starting non-violent protest in India, and its success meant that the world immediately took notice of this non –violent movement, which was to inspire in time many similar eco-groups by helping to slow down the rapid deforestation, expose vested interests, increase social awareness and the need to save trees, increase ecological awareness, and demonstrate the viability of people power.

The rural women in India actively participated in the movement, who knows about deforestation and its future consequences. Some of the key women leaders who fought for the protection of forests, were Gaura Devi, Sudesha Devi, Bachni Devi, Dev Suman, Mirabehn, Sarala Behn and Amrita Devi. The Chipko Movement gained momentum under Sunderlal Bahuguna, an eco-activist, who spent his whole life persuading and educating the villages, to protest against the destruction of the forests and the Himalayan Mountains by the Government. In 1987, the Chipko movement was awarded the Right Livelihood Award for its dedication to the conservation, restoration and ecologically - sound use of India’s natural resources.

**Silent Valley Movement**

Silent valley situated in Palakkad district, Kerala an evergreen tropical forest. It is home to the largest population of lion –tailed macaque. The Kuntipuzha is a major river that flows in silent Valley. In 1931 British Engineer S. Dowson proposed idea of dam for the first time. In 1973, the Planning Commission formally approved the Silent Valley Hydroelectric Project. Movement stared in 1973 to protect reserve forest from being affected by a hydroelectric project. The Menon Committee submitted its report in the December of 1982 after thoroughly examining various aspects of the Silent Valley Hydroelectric Project. Finally in 1983, the Silent Valley Hydroelectric Project was shelved. Thus, the Silent Valley Hydroelectric Project became the only case in which a hydroelectric project once sanctioned was abandoned for purely ecological reasons in India. Mobilization and awareness through editorials in Malayalam and English newspapers. Various activists
groups used different strategies ranging from distribution pamphlets to holding public meetings. In July 1982, the Prakrithi Samrakshana Samithi an eco-social organization submitted a united appeal from scientists, writers and social activists to save the Silent Valley. On September 7, 1985, the area was notified as a National Park Since then a long-term conservation effort undertaken to preserve the Silent Valley ecosystem.

Narmada Bachao Andolan (NBA)

The movement first started as a protest for not providing proper rehabilitation and resettlement for the people who have been displaced by the construction of Sardar Sarovar Dam. The major opposition came from the tribal groups and the surrounding villagers who will be displaced by the inundation of the reservoir. Later on, the movement turned its focus on the preservation of the environment and the eco-systems of the valley. World Bank withdrew from the project. The environmental issue was taken into court.

In October 2000, the Supreme Court gave a judgment approving the construction of the Sardar Saroar Dam with a condition that height of the dam could be raised to 90 m. This height is much higher than the 88 m which anti-dam activists demanded, but is definitely lower than the proposed height of 130 m. This project is now largely financed by the state government and market borrowings. The project is expected to be fully completed by 2025. Although not successful, as the dam could not be prevented, the NBA has created an anti-big dam opinion in India and outside. It questioned the paradigm of development. As a democratic movement, it followed the Gandhian way 100 per cent.

Save Western Ghats Movement

The Save Western Ghats Movement has been founded on the principle of a people’s movement for environmental regeneration and people’s rights and livelihoods in the Western Ghats. The movements derive from local people, who have been fully exposed to the harmful effects of deforestation, and their need to protect their environment. The famous Save Western Ghats March started more that 25 years ago as one of the pioneering civil society movements to redefine, question and build up a grassroots swell for conservation, protection of natural resources and people’s local livelihoods.

Appiko Movement

The peoples struggle against commercial forest policy has come to light in the region of Uttarakannada. The destruction of tropical natural forests has caused irreversible changes in the ecosystem of the forests. The destruction of mixed species denied people’s access to biomass for fodder, fertilizers, etc. The clear felling of natural forests has led to severe soil erosion and drying up of perennial water resources. Moved by the destruction of essential ecological processes, the youth of Salkani village in Sirsi launched a Chipko movement, which was locally known as “Appiko Chaluvali”. They embraced the trees which were to be felled by contractors of the forest department.

The Appiko Movement, a movement similar to the Chipko Movement, was launched in September 1983 by the representatives of a Yuvak Mandali to save the Western Ghats in Southwest India. The movement’s objective can be classified into three major areas. First, the Appiko Movement is struggling to save the remaining tropical forests in the Western Ghats. Second, it is making modest attempt to restore the greenery to denuded areas. Third, it is striving to propagate the idea of rational utilization in order to reduce the pressure on forest resources.

Tehri Dam Movement

One of the most extended environmental movement is the movement against the Tehri Dam. The Tehri Dam has been the object of protests by the environmental organizations and local people of the region. V. D. Saklani, lawyer and founder of the Anti-Tehri Dam Struggle Committee, was quick to point out the consequences associated to the large project. Environmental activist Sunderlal Bahuguna led the Anti-Tehri Dam Movement from 1980s till 2004. The protest was against the displacement of town inhabitants and environmental consequence of the weak ecosystem. The major objections include, seismic sensitivity of the region, submergence of forest areas along with Tehri town etc. Despite the support from other prominent
leaders like Sunderlal Bahuguna, the movement has failed to gather enough popular support at national as well as international levels and the government was determined to complete the project.

Navdanya Movement

Navdanya means “nine seeds” (Symbolizing protection of biological and cultural diversity) and also the “new gift” for seed as commons, based on the right to save and share seeds in today’s context of biological and ecological destruction, seed savers are the true givers of seed. The “gift” or “dana” of Navahdanyas (Nine seeds) is the ultimate gift - it is a gift of life, of heritage and continuity. Conserving seed is conserving biodiversity, conserving knowledge of the seed and its utilization, conserving culture, conserving sustainability. Navdanya is a network of seed keepers and organic producer’s spread across 22 states in India. Navdanya has helped set up 122 community seed banks across the country, trained over 9,00,000 farmers in seed sovereignty, food sovereignty and sustainable agriculture over the past two decades, and helped setup the largest direct marketing, fair trade organic network in the country. Navdanya has also setup a learning center, BijaVidyapeeth (School of the Seed/ Earth University) on its biodiversity conservation and organic farm in Doon Valley, Uttarakand, North India. Navdanya is actively involved in the rejuvenation of indigenous knowledge and culture. It has created awareness on the hazards of genetic engineering, defended people’s knowledge from bio piracy and food rights in the face of globalization and climate change. Navdanya is a women centered movement for the protection of biological and cultural diversity.

Impact of Environmental Movements in India

We have observed that in India the environmental movements could go beyond the social and cultural cleavages. They could unite people belonging to different caste, ethnic and economic categories, political ideologies, gender and age groups. In many such movements, women who are normally considered as the weaker sections of the society took the lead, both as leader and the participants, in these movements. Like independence movement of India, people of all status groups, viz., children, youth, adults, old and students, all sacrificed ambitions of their life and took part in taking ahead the concepts and the processes of these movements. It was commonly observed that in all the movements the people adopted the Gandhian Concept of Non-Violence and Satyagraha. These movements have established the fact that common property regimes of the people plays crucial roles in the daily subsistence activities of poor peasants in India. All these issue are being debated at local, national and International levels, where social scientists are playing central role in debates at various levels, including national and international levels.

Conclusion

It is critical to protect the environment so as to reduce the destruction of eco-systems caused by a myriad of anthropogenic activities. It is more of a moral obligation for humans to protect the environment from pollution and other activities that lead to environmental degradation. Importantly, environmental degradation is detrimental since it threatens the long-term health of the animals, human and plants. Thus it can be state that the major reasons of the emergence of environmental movements in India include, Control over natural resources, False developmental policies of the government, Socio-economic reasons, Environmental degradation or destruction and Spread of environmental awareness and media.

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A Body Image and Depression Relation Among Adolescents in Chandgad Tahsil

Dr. P. L. Bhadvankar
Asst. Prof.

Introduction

Body image refers to the similarity between actual and perceived ideal body shape. Everyone has a body image and it has strong emotional overtones based on his experience in life. Adolescence is a tumultuous period in one’s life. Bodies of adolescents are dramatically changing, and these physical changes are associated with changes in body image. Body image pertains to how individuals view and assign meaning to their own bodies. It is a reflection of body structure and function, early and continuing body related experience, lifelong social response to body appearance, and sociocultural values and ideals regarding the body (Reirdan, 1997). A normative developmental task for both girls and boys is to assimilate pubertal change into a positively valued body image. This task is more difficult for girls than for boys; girls are more concerned about attractiveness than boys, and they are less satisfied with their appearance (Rierdan, 1989). In a list of body areas, girls were more concerned that their thighs, buttocks and hips were too large. Even normal to thin girls were highly likely to desire smaller thighs, buttocks or hips. It is interesting to note that younger girls, aged 10-12 years, were less likely to select areas of sexual attractiveness, but tended to be dissatisfied with areas such as teeth, face, and feet (Moore, 1993). It is clear that the onset of adolescence produces changes in body image.

During adolescence, depression rates increase, and gender differences in depression are observed. Current data indicates that the depressed girl experiences her body as less satisfactory, and she also views it as deficient along a number of other dimensions. The depressed girl experiences her body as less pretty, less interesting, sicker, weaker, clumsier, less useful, less familiar and more out of control (Rierdan, 1987). Depressed girls are particularly dissatisfied with their face, a primary basis of social judgments about attractiveness of females, and with weight, a major determinant of adolescent girls overall body image (Rierdan, 1987). It is possible that girls experiencing early onset depression have a body experience that is radically different from other adolescents. This could be attributable to biochemical dysfunction. This dysfunction could be reflected in symptoms such as fatigue, sleep disturbance, eating disturbance, and other bodily complaints. When body attractiveness becomes important in adolescence, the foundation may already be laid for these at risk adolescents to be less satisfied with their bodies and vulnerable to the lowered self-esteem associated with eating disorders (Reirdan, 1988). Very simply, adolescence is a critical time in emotional development. As their body changes, adolescents are faced with the complicated task of reorganizing their body image. For some teenagers, especially those with depression, this proves to be a difficult task. Depression is high in females than in males (Carson, Butcher & Mineka 1998). The increasing incidence of depression may have a possible relation between body image and depression. Hence, an attempt has been made to study gender differences in body image and depression among adolescent.

Methodology:

Aim of the study:
- To study relation between body image and depression among adolescents.

Objective of the study:
- To find out the significant relationship between body image and depression of adolescent.

Hypothesis of the study:
- There will be significant relationship between body image and depression of adolescent.
- There will be negative correlation between body image and depression for male and female adolescent.
Sample.
The total sample comprised 100 students. Out of these 50 were school students and 50 were college students. There two groups were further divided according to gender, i.e., thus each group consisted of 25 boys and 25 girls. The age for school students ranged from 13 to 16 years and for college students ranged from 18 to 21 years. Participants were taken from different schools and colleges of Kolhapur Dist.

Design of the study:
Design 2x2 factorial designs was used.

Tools:
- The body image was measured by Body Esteem Scale (Franzoi & Shield, 1984).
- Depression was measured by Beck Depression Inventory (Beck, 1987).

Result:
Mean scores of body image and depression of different groups were calculated correlations were used for analyzing the results. Results are given in different tables.

Table 1: Mean scores of four groups of subjects

<table>
<thead>
<tr>
<th>Gender</th>
<th>School</th>
<th>College</th>
<th>Mean of means</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boys</td>
<td>Body Image</td>
<td>114.24</td>
<td>111.76</td>
</tr>
<tr>
<td></td>
<td>Depression</td>
<td>13.04</td>
<td>10.28</td>
</tr>
<tr>
<td>Girls</td>
<td>Body Image</td>
<td>104.36</td>
<td>106.36</td>
</tr>
<tr>
<td></td>
<td>Depression</td>
<td>11.00</td>
<td>10.16</td>
</tr>
<tr>
<td>Mean of Means</td>
<td>Body Image</td>
<td>109.3</td>
<td>108.76</td>
</tr>
<tr>
<td></td>
<td>Depression</td>
<td>12.02</td>
<td>10.22</td>
</tr>
</tbody>
</table>

Table 2: Correlation coefficient between body image and depression of school and college, boys and girls students.

<table>
<thead>
<tr>
<th>Group</th>
<th>School Students</th>
<th>College Students</th>
<th>Boys</th>
<th>Girls</th>
</tr>
</thead>
<tbody>
<tr>
<td>Correlation</td>
<td>0.051</td>
<td>0.084</td>
<td>-0.356*</td>
<td>-0.413**</td>
</tr>
</tbody>
</table>

Table-2 shows a negative correlation coefficient between body image and depression for boys (-0.356) and girls students (-0.413) which is significant at .05 and .01 level of confidence respectively. However, coefficients of correlation between other two variables of school and college students were not significant.

Discussion:
The aim of the study is correlation in body image and depression among adolescent girls and boys student. Results indicate that body image being particularly related with the body appearance has more to do with the physiological factors than any other factors. It seems that whatever the image an individual has developed early and the life was purely in the physiological ways and has nothing to do with the later age. Beck’s (1987) cognitive theory of depression includes a distorted body image as a cognitive symptom of depression.

Results reveal that gender related to body image was found to be significant at .05 level of significance. It means that boys and girls adolescence differs significantly on body image.

Non-significant differences between the depression of boys and girls, school and college adolescence students seem to obvious. The study conducted by Diane et al (2002) shows that boys present a similar rate of depressive symptoms than girls prior to adolescence, girls become more depressive than boys after adolescent period.

Conclusion:
Results show that there is no significant relationship between body image and depression in adolescent. However, a significant but negative relationship was found between body image and depression of girls and boys adolescents.
References


A study on Entrepreneurship Development Process in India

Miss. Suvarna Sadashiv Jadhav
Assistant Professor of Balwant College Vita.

Abstract –

The idea of pioneering improvement includes outfitting an individual with the necessary data and information utilized for big business building and cleaning his enterprising aptitudes. In nowadays, pioneering improvement programs are treated as a significant apparatus of industrialization, and an answer of joblessness issue of India. In the present paper an endeavor has been made to contemplate the business enterprise advancement (ED) process in India and the job of business advancement program in the financial development of a country. The information utilized with the end goal of study are fundamentally from optional sources.

Keywords– Entrepreneurship development, Entrepreneurship advancement programs, monetary development.

Introduction–

Business visionaries shape financial fate of countries by making riches and work, offering items and administrations and charges for government due to which enterprise has firmly been connected to monetary development of a nation. Business people convert thoughts into monetary open doors through advancements which are viewed as major wellspring of seriousness in an inexorably globalizing world economy. In this manner, most governments on the planet endeavor to increase supply of equipped and internationally serious business visionaries in their separate nations. Innovative improvement is a precise and a sorted out advancement of an individual to a business visionary. The advancement of a business person alludes to instill the innovative aptitudes into a typical individual, giving the required information, building up the specialized, money related, promoting and administrative abilities, and building the pioneering disposition. Pioneering advancement projects might be characterized as a program intended to help a person in fortifying his enterprising rationale and in procuring aptitudes and capacities vital for assuming his pioneering job viably.

Objective Of The Paper –

The objective of the paper is:
1) To examine the Entrepreneurship advancement process in India
2) To feature the job of Entrepreneurship improvement programs in the financial development of a country.

Methodology Of The Study –

The information with the end goal of the examination has been gathered through optional sources, which for the most part incorporate sites.

Entrepreneurship Development Process In India -

Prof. David C. McClelland was the person who just because did Kakinada test business venture improvement getting ready during the mid 1960s. He recommended that (I) the prerequisite for high achievement was an essential fixing for the improvement of business visionaries and (ii) that it could be made. He attempted hypothesis in several planning programs in Kakinada, Hyderabad and Bombay in India and Barcelona in Spain. The results demonstrated that it was possible to make without a doubt, even destitute individuals, uneducated, frustrated and other non business systems into business visionaries and help them to set up additionally, work their own undertakings with fitting getting ready likewise, coordinating mediations.

A 3-month getting ready methodology known as big business advancement program (EDP) which laid complement on (I) setting up a little undertaking (ii) supervising it; and (iii) making benefits out of it, was created in Gujarat, during 1969-70. The program was expected for new and picked business visionaries who had latent spearheading potential. This program which began as an examination by Gujarat State Industrial Corporation started getting vitality at the national level in the mid seventies. There was a need to spread the program to all the district of Gujarat which in the end incited the creation of the Centers for Entrepreneurship.
Development (CED) in Ahmadabad in 1979. It was the primary specific foundation of its sort in the country, exclusively dedicated to the task of business progression. Empowered and amazed by the accomplishment of CED, All India Financial Institution, viz., Industrial Development Bank of India IDBI), Industrial Financial Corporation of India (IFCI), Industrial Credit and Investment Corporation of India (ICICI) and State Bank of India(SBI) with dynamic assistance of the Government of Gujarat, bolstered a national resource affiliation, viz., Entrepreneurship Development Institute of India(EDI-I) in 1983. It was enriched with the endeavor of spreading and sorting out ED practices in the country. The Government of India It has set-up three national-level Entrepreneurship Development Establishment in India. These are, the National Institute for Micro, Little and Medium Enterprises(NI-MSME), Hyderabad; the National Institute of Entrepreneurship and Small Business Development (NIESBUD) in NOIDA and the Indian Institute of Entrepreneurship (IIE) Guwahati. Subsequently, a bit of the state governments, with the assistance of all Indian budgetary establishments furthermore got down to business in working up state-level Institutes of Business undertaking Development (IEDs), like IED Luck now, IED Bhubaneswar (Orissa), IED Patna(Bihar) or state concentrates, for example, Maharashtra Center for Entrepreneurship Development, Bhopal, Center for Entrepreneurship Development of Karnataka, Dharwad(Karnataka) in order to bring the ED practices down to grass-roots level.Further, to improve the accomplishment pace of the EDP understudies in the establishment of new pursuits, the Ministry has starting late moved another arrangement, to be explicit, Rajiv Gandhi Udyami Mitra Yojana. The basic objective of this plot is to give handholding support to unique business visionaries, through appointed lead workplaces i.e, 'Udyami Mitras'. Under this arrangement, the 'Udyami Mitras' would provide guidance and help to the potential business visionaries selected with them, in course of action of undertaking report, sorting out record, decision of advancement, getting various supports, clearances and NOCs, etc. A short portrayal on national-level Entrepreneurship Development Institutes in India is exhibited beneath

National Institute For Micro, Small And Medium Enterprises (Ni – Msme) Hyderabad

NI – MSME, once in the past known as National association of little industry Extension getting ready (NISIET), was set up in 1960 at New Delhi as a Department of Central government under the Ministry of Commerce and Industry and was from the start known as Central Industrial Extension planning Institute (CIETI). Thusly, in 1962, it was moved to Hyderabad and changed over into a self-administering society. In 1984, the foundation was renamed as National Institute of little Industry Extension getting ready (NISIET). After approval of the MSMED Act, 2006, the association has been renamed as National Institute for Micro, Small and Medium Enterprises (NI – MSME), w.eNI – MSME, once in the past known as National association of little industry Extension getting ready (NISIET), was set up in 1960 a New Delhi as a Department of Central government under the Ministry of Commerce and Industry and was from the start known as Central Industrial Extension planning Institute (CIETI). Thusly, in 1962, it was moved to Hyderabad and changed over into a self-administering society. In 1984, the foundation was renamed as National Institute of little Industry Extension getting ready (NISIET). After approval of the MSMED Act, 2006, the association has been renamed as National Institute for Micro, Small and Medium Enterprises (NI – MSME), w.e.f eleventh April 2007, the association is consistently creating in comprehension with the advancing occasions, changing its fixation with the growing needs of MSMEs and giving courses of action as consultancy, getting ready, research, and preparing. NI–MSME's projects are expected to have comprehensive relevance for adequately setting up the specialists to go up against troubles and creating challenge in the time of globalization. NI – MSME has reliably been thinking about specific need based tasks, workshops and classes in accordance with the advancing procedure and financial circumstance. The basic purpose of these activities has been to enable the endeavors and the supporting
systems to oversee perspectives that clearly or in an indirect manner impact the accomplishment of huge business.

**Indian Institute Of Entrepreneurship (IIE) Guwahati**

The Indian Institute of Entrepreneurship (IIE) was set up at Guwahati in 1993. During the period, the Institute has broadened its activities, so to speak, covering all highlights of MSME works out. The association routinely orchestrates getting ready projects additionally, endeavors research and consultancy benefits in the field of headway of MSMEs and business. The headway of new business visionaries has been the noteworthy point of convergence of planning practices made by the Institute. To progress new businessmen, the foundation sifts through commonplace, general and women EDPs and portion unequivocal EDPs. Besides, while continuing with its Rural Industries program (RIP) in Meghalaya, Manipur and Assam, the Institute in like manner started its RIP at Nongpoh in Meghalaya with the help of SIDBI. Making care among school and University educators and understudies about big business has been one of the middle zones of the Institute. The Institute has in like manner been instrumental in setting up Data and Career Guidance Cell (ICGC) in different schools through its Teachers Training programs. The council of India has impelled Scheme of Fund for Recovery of Traditional Industries (SFURTI), a uber adventure with present day bunch headway approach. This endeavor hopes to get 10 gatherings in North East Region under customary industry zone and show off them as the instances of defeating affliction. IIE has been recognized as the Technical Agency under this contrive for eastern India.

**National Institute For Entrepreneurship And Small Business Development (Niesbud) Noida**

The national Institute for Entrepreneurship and free endeavor Development (NIESBUD), NOIDA was set up in 1983 as a peak establishment in the field of business improvement to propel, support and proceed with big business and autonomous endeavor through getting ready, guidance, research and consultancy organizations. The noteworthy activities of the Institute join progressing outlines for planning diverse target get-togethers; giving fruitful getting ready frameworks, methodology, manuals and instruments; empowering and supporting central/state Governments and various workplaces in executing tasks of business endeavor and free endeavor improvement; boosting advantages and enlivening the system of business undertaking headway; and driving ventures for motivations, planning and specialists.

**Role And Relevance Of Entrepreneurial Development Programe In The Economic Growth Of A Nation**

Job and pertinence of Entrepreneurial Development Program (EDP) during the time spent monetary advancement and development of a country is huge. It is the EDP through which the business people get familiar with the necessary information and ability for running the undertaking effectively which at last contribute towards financial advancement in the accompanying manners:

- Creates work openings : EDPs help illuminating the issue of joblessness by making satisfactory work openings through setting up of little and huge modern unit where the jobless can be ingested. Different projects, plans like Prime Minister's Rozgar Yojana, National Rural Employment Program and Integrated Rural Advancement Program and so forth have been started by Government of India to dispense with destitution and take care of the issue of joblessness.
- Helps in accomplishing Balanced Regional Development: Successful EDPs help with quickening the pace of industrialization in the retrogressive zones and aires in decreasing the focus of monetary force in the hands of a person. The different concessions appropriations offered by the State and Central Governments incited the business visionaries to set up their own little and medium mechanical units in the country and in reverse regions. Through EDPs an ever increasing number of mechanical units in the in reverse regions are set up which lead to the improvement of rustic division which at last aides in accomplishing adjusted territorial improvement.
- Prevents modern ghettos : Entrepreneurial advancement programs help in evacuation of mechanical ghettos as the business people are furnished with different plans, motivators, sponsorship and infrastructural offices to set up their own undertakings in all the non-industrialized regions.
• Use of Local Resources: Plenty of locally accessible assets remain unutilized because of nonappearance of activity and absence of sufficient information by the business people. Legitimate utilization of these assets will assist with starving out a solid base for fast industrialization and sound financial development. EDPs can help in the correct utilization of locally accessible assets by giving appropriate preparing, direction and training to the potential business visionaries.

• Economic Independence: The business people through EDPs can accomplish financial autonomy of a nation by creating a wide assortment of better quality merchandise and ventures at serious costs. The business people additionally through fare advancement and import substitution can procure and spare ask measure of outside trade which is basic for the development and advancement of any economy.

• Improves the way of life and per-capita income : EDPs give the fundamental help to business people by teaching them about the test development and strategies of creation to deliver a huge assortment of value products and enterprises at serious costs. EDPs additionally help in setting up additional endeavors which help to give greater work openings and help in expanding the winning of the individuals. It will bring about increment in per-capita salary and along these lines helps in the improvement of way of life of the individuals.

Conclusion-
The business visionary with his vision and capacity to hold up under hazard can change the monetary scene of the nation. They play an essential job in starting and supporting the procedure of financial advancement of a country. The general point of an enterprising improvement program is to invigorate an individual for embracing business enterprise as a profession and to make him ready to distinguish what's more, misuse the open doors effectively for new venture.

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Present Position of Higher Education in India

Vandana Kharat
Assistant Professor;, Hon Annasaheb Dange Atrs, Commerce and Science College, Hatkangale, Kolhapur

Abstract

Although there have been challenges to higher education in the past, these most recent calls for reform may provoke a fundamental change in higher education. This change may not occur as a direct response to calls for greater transparency and accountability, but rather because of the opportunity to reflect on the purpose of higher education, the role of colleges and universities in the new millennium, and emerging scientific research on how people learn. These disparate literatures have not been tied together in a way that would examine the impact of fundamental change from the policy level to the institutional level and to the everyday lives of college and university administrators, faculty and students. Now the time has come to create a second wave of institution building and of excellence in the fields of education, research and capability building. We need higher educated people who are skilled and who can drive our economy forward. When India can provide skilled people to the outside world then we can transfer our country from a developing nation to a developed nation very easily and quickly.

Key words: Education, Present Position, Students, teachers.

Introduction:

Higher education refers to the education in colleges and universities. India has a large higher education system. It has more than 600 universities and over 33000 colleges with more than 20 million students. These include higher education in the fields of technical, medical, law, forestry, etc. The present situation of higher education system in India is complex and challenging. With the increase in population, there has been surge in the number of students seeking admission in these universities and colleges for higher education. In the field of higher education in India, there was the time when population of the country was much lesser and higher education was accessible to all and everyone. Students at the Universities should be allowed to stay as students only for limited period of study and research period. Beyond it, none should be allowed to stay after post-graduation. Professional students, who just want to stay on as they have nothing better to do, turn into student leaders, indulge in politics, become active members of some political party, contest union elections and ultimately become a law and order problem for the administration. Such disoriented students have no place in a university or a college.

Review Of Higher Education:

Today institutions of higher education are expected to perform roles drastically different from the ones for which they were established. Present day seekers of higher education look for educational programs with specific objectives that would add value to their services in the national and international workplaces. This demand for higher education with higher levels of aspiration poses new challenges to the universities that provide educational leadership to the colleges and the research centers affiliated to them. Since 86% of the undergraduate population is in colleges, catering to the demand for new skills from the entrants is equally a challenging task for the colleges. To uphold their role of educational leadership and responsibility, universities and colleges are under pressure to constantly ask the question Quo Vadis, i.e., which way to do? Today the debate in India is not about whether we need PHE but about how PHE institutions should be functioning. In the case of private deemed universities there are adequate regulatory and monitoring mechanisms since the deemed university status is given for a particular period of time after which the institution has to apply for renewal of the status. In addition, there are areas like community orientation and serving the immediate neighbor-hood-the social obligations of an institution-where the PHE institutions need to pay more attention. (Mukherjee, Prasanta; Mukherjee, Shabori , 2013) Higher education system is essential for national, social and economic development of the country. There is a need of value based higher education system which empowers youth for self-sustainability by inculcating employment skills and hence reducing poverty. India’s higher education system is the third largest in the world. The authors (Bhatia, Kareena; Dash, Manoj Kumar,(2011)) explained in their study the critical aspects of managing, and delivering superior value of the higher education system in India. They also show the need of value in higher education system in India.
(Bhatia, Kareena; Dash, Manoj Kumar, 2011) Higher education is a powerful tool to build knowledge based society for any country. With growing size of higher education in field of management and technical courses, it has become utmost important to build an efficient database on higher education. Higher education has witnessed tremendous changes in education system. This is the right time to build excellent system in field of education and research. India needs more efficient and educated people to drive our economy forward. There are many Indian around the corner who known for their capabilities and skills. When India can provide skilled people to other countries then why not India must progress from developing to developed country. The authors (Chahal, Naveen; Dar, (2015)) in their study mainly focused on the overall performance of higher education system in India and also initiatives taken by the government to raise level of education system.

**Problems Of The Study:**

Colleges are too expensive and inefficient; Students don’t work very hard and learn little; There is an abysmal lack of information on which to evaluate the effectiveness of universities or the return on public investments in them; A minority of students graduate on time, and many don’t graduate at all; There is a total disconnect between enrollment levels and student curricula on one side and needs of the American labor market on the other; Federal student financial aid policies have been a spectacular and expensive failure. Other than that, everything is fine. Actually, that is not even true since I have not mentioned the scandals around intercollegiate athletics, the joke that accreditation is, or a host of other things.

**Objectives Of The Study:**

The main objectives of the study are as follows;
1. To study the present position of higher education in India.
2. To study about the obstacles for the teacher and students in education.
3. To know the suggestions of teachers and students for making language more effective.

**Significance Of The Study:**

Education is the process of learning and knowing, which is not restricted to our school text-books. It is a holistic process and continues through our life. Even the regular happenings and events around us educate us, in one or the other way. It would not be an exaggeration to say that the existence of human beings is fruitless without education. An educated person has the ability to change the world, as he/she is brimming with confidence and assured of making the right moves. The article dwells on the importance of education in our lives. Read on to know what meaning it holds for all of us.

**Research Methodology:**

The researcher has collect data through secondary sources such as websites, research articles, magazine, books, researcher papers, news papers etc.

**Research Method:**

The present study is based on explanatory analysis. The present research has been used various secondary sources.

**Results And Discussion:**

**Role of Teachers:**

Here again the final onus falls on teachers. They, by their precept as well as by their example of uprightness and devotion to duty should become the real torch bearers for the student community and win regard and reverence from them. That alone can place the University or the college campus above narrow gains.

**Private coaching:**

Private coaching has become a wide-spread malady among university teachers. This needs to be curbed and controlled even by law, if required.
Distance higher education:

For those who have failed to get admission to a University, or a college, distance-education is the only answer. The Indira Gandhi Open University and similar other Universities all over the country with full recognized courses could be and are the only answer to the aspirant for higher education. There can be multifarious courses offered by these Universities which can even be different from those offered at the regular Universities or their associated or affiliated college and this can be an added attraction to students and can absorb a large number of the crowd waiting at the brinks of the Universities and colleges. While gaining the chance of getting a degree, such seekers can keep working somewhere, if they can along with pursuing a course of study of their choice.

Women Education:

Present Status in India The growth of women’s education in rural areas is very slow. This obviously means that still large womenfolk of our country are illiterate, the eak, backward and exploited. Education is the most powerful tool of change of women position in society. Education also brings a reduction in inequalities and functions as a means of improving their status within the family. To provide the education to everyone, EFA programme was launched in 2002 by the Government of India after its 86th Constitutional Amendment made education from age 6-14 the fundamental right of every Indian child. But position of girl’s education is not improving according to determined parameter for women. To know the present position of women education, this study is conducted. And study concluded that the rate of women education is increasing but not in proper manner.

Better job opportunities:

Job opportunities available to women and girls without an education are only those tasks that involve heavy labor. Obviously education is not very important in India but it should be important. Job opportunities consist of working in factories or other industrial jobs. Working in these jobs are hazardous and do not make much money. But someone has to do it and it’s left for the girls and women, they have no education so that do not have any opportunities to get jobs in other fields that require a degree such as a doctor or teacher.

Conclusion:

It’s very important that all people, from men to women, get an education they rightly deserve. Education is something that everyone should get regardless of gender. Girls are more than capable of learning as just as boys are. In some ways girls are more intelligent than boys; it has been scientifically proven that girls mature faster than boys. This is because girls hit puberty before boys do. We should step up to help girls and women in foreign countries get an education that they rightfully deserve and need. Education is the key to a better lifestyle. No girl should be left behind in the race to a better education. Girls can do great things too. Who knows? Maybe something incredible will be discovered that would help the entire world. India needs to be educated, education for all in India.

References:

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Desgin and Implementation of Smart Dustbin

Hasabe B. R., Patil N.M., Attar G. R., Deokate D.T.
1Assistant Professor, 2Associate Professor,
Department of Electronics
Balwant College, Vita (Maharashtra) India

Abstract:
Due to fast increase in the population waste management has become the severe problem in the current era. The work proposed in this paper is about to use of electronic technology in dustbins. The designed system can be used at malls and at crowded places such as theaters, Bus stands and railway stations. The smart dustbin detects a person using ultrasonic sensor, if person is detected, automatically it will open the lid of the dustbin and if person moves away from the dustbin it will automatically close the lid of the dustbin using motor mechanism. The system continuously polls status of dustbin, in case dustbin reached threshold level, it automatically sends SMS to concerned authority through GSM Module for emptying it. After passing threshold level dustbin automatically shuts its lid and displays status of dustbin on LCD.

Keywords—waste management,dustbin,GSM, LCD, ultrasonic.

Introduction
Most of the cities, towns and villages in India are not well designed for smooth garbage collection methods. At common public places dustbins are filling over with the garbage and no one concerned to clear them. When they get completely packed with overflowing garbage. Keeping in view of this big problem, it will be a good suggestion to do something to deal with this unmanaged waste collection systems and from this, the concept of ‘Smart Dustbin’ came.

The main goal of this project is to monitor the dustbin and maintain the environment clean and healthy. If dustbins are filled long times then they produces hazardous gases, which affects human beings. Using smart dustbin we minimize the level of hazardous. For this we uses introduced a dustbin which can send SMS to concerned authority for emptying it. If for a period, dustbin is not become empty it will send SMS to higher authorities. The ultrasonic sensor is used over the dustbin to identify the garbage level and estimate the garbage bin depth. IR sensors are used to detect humans in front of dustbin. If a person comes before dustbin and it has some empty space inside, it opens its lid. On contrary, if there is no space inside it will show message over LCD display “dustbin is full, please find another”. Hardware system uses arduino microcontroller with the 16x2 LCD display screen, solar panel and rechargeable battery. The system is powered by a 5V power supply from battery.

Methodology
The system is designed around Arduino. The Arduino is free development platform for developing IoT based projects [1]. The block diagram of system is as shown in fig. 1. System is battery powered. For battery charging, Solar panel is used.

![Block diagram for Smart dustbin](https://via.placeholder.com/150)

Materials used

Ultrasonic Ranging Module HC - SR04

The Ultrasonic ranging module HC - SR04 provides 2cm - 400cm non-contact measurement function, the ranging accuracy can reach to 3mm.[2] The modules includes ultrasonic transmitters, receiver and control circuit. As shown in fig 2.

Fg. Block daigram for Smart dustbin
This module is used to check status of dustbin. Module measure distance from lid to bottom of dustbin. When dustbin is full, the distance becomes given by module is smaller.

Operating Parameters of HC SR04 as shown in table 1.

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Min.</th>
<th>Typical</th>
<th>Max.</th>
<th>Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Power voltage (Vsupply)</td>
<td>4.5</td>
<td>5.5</td>
<td>VDC</td>
<td></td>
</tr>
<tr>
<td>Input voltage VH</td>
<td>0.7VCC</td>
<td>5.5</td>
<td>V</td>
<td></td>
</tr>
<tr>
<td>Input voltage VL</td>
<td>-0.3</td>
<td>0</td>
<td>0.3VCC</td>
<td>V</td>
</tr>
<tr>
<td>Current Consumption (pulse)</td>
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<td>2000</td>
<td>mA</td>
<td></td>
</tr>
<tr>
<td>Current Consumption (continuous)</td>
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<td>500</td>
<td>mA</td>
<td></td>
</tr>
<tr>
<td>Baud rate</td>
<td>115200</td>
<td></td>
<td>bps</td>
<td></td>
</tr>
</tbody>
</table>

IR Receiver Transmitter

The IR Receiver Transmitter module is used to check person in front of dustbin. This sensor have one IR transmitter LED and one IR Receiver LED on it. When transmitted IR rays reflected from person’s body, these rays are detected by IR receiver. The sensor used is as shown in fig. 3.

GSM Module

A customized Global System for Mobile communication (GSM) module is designed for wireless radiation monitoring through Short Messaging Service (SMS). This module is able to receive serial data from radiation monitoring devices such as survey meter or area monitor and transmit the data as text SMS to a host server. It provides two-way communication for data transmission, status query, and configuration setup. The module hardware consists of GSM module, voltage level shifter, SIM circuit and Arduino microcontroller. Microcontroller provides control for sending, receiving and AT command processing to GSM module. The firmware is responsible to handle task related to communication between device and host server. It process all incoming SMS, extract, and store new configuration from Host, transmits alert/notification SMS when the radiation data reach/exceed threshold value, and transmits SMS data at every fixed interval according to configuration. Integration of this module with radiation survey/monitoring device will create mobile and wireless radiation monitoring system with prompt emergency alert at high-level radiation.
Working

After setting up the Smart Dustbin and making all the necessary connections, upload the code to Arduino and provide 5V power supply to the circuit. Once the system is powered ON, Arduino keeps monitoring for any object near the Ultrasonic Sensor.

If the Ultrasonic Sensor detects any object like a hand for example, Arduino calculates its distance and if it less than a certain predefined value, Arduino will activate the Servo Motor and with the support of the extended arm, it will list the lid open. After certain time, the lid is automatically closed.

Flow Chart:

The PIR sensor will observe a person nearby dustbin. If motion is detected the lid of dustbin is opened, the servo motor activates and as GSM connected it will send an alert message to user if dustbin is filled. Dustbin placed in public place, people throw garbage in dustbin, place the ultrasonic sensor in top of the garbage bin. If dustbin reach in 75% then arduino send message through GSM module. When dustbin level is reach threshold level buzzer will give alert sound for don’t again put waste in dustbin. This all process updated in IOT GECKO platform for monitoring garbage bin.

Conclusion

A simple but useful project called Smart Dustbin using Arduino is designed and developed here. Using this project, the lid of the dustbin stays closed, so that waste is not exposed (to avoid flies and mosquitos) and when you want dispose any waste, it will automatically open the lid.

Result

The dustbin is able to open the lid with the help of servo motor and PIR sensor whenever it detects motion. The ultrasonic sensor is giving the details about the waste present in the dustbin. The status of the waste is transferred to the municipal authority whenever it is exceeding the threshold value.
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Abstract:
The core geography is formed by the distribution and nature of physical and cultural factors over the surface of Earth. Man being the most important factor on the earth, the studies related to distribution of people and their characteristics become most important. The uneven distribution of population influences various aspects of human life. Understanding of growth trends of population is important for any meaningful socio-economic planning of an area. The growth rate of population is an important demographic characteristic which not only helps in understanding the population change that a society has undergone, but also helps in predicting the future demographic characteristics of an area. Satara District is located in the south-western part of Maharashtra. The total population of the district in 1901 was 849 thousand which grew to 2,808 thousand during 1901-2001 that population recorded a marginal decrease. Since then it has been continuously rising. The growth rate in 1901-11 was -1.69 per cent. The year 1921 is considered a great divide in the growth rate of population of Satara district. In the decade 1991-2001 the growth rate showed a marginal decline from 20.24% of 14.59%. Projected population of Satara district will be 3166616 & 3524238 person in the year 2011 & 2021 respectively.

Keywords: Spatio-temporal, Population, Distribution, Growth, projection

Introduction:
The core geography is formed by the distribution and nature of physical and cultural factors over the surface of Earth. Man being the most important factor on the earth, the studies related to distribution of people and their characteristics become most important. According to Chandana (1996) in modern Geography, nature and distribution of physical and cultural factors are studied. As well as in particular region, particular type of physical and cultural environment prevails should give stress on. This means that stress is given on cause-effect relationship. In study of man-environment relationship essential to know the characteristic of human group.

Ghosh (1985) stated that man is main focus of study in population Geography. In addition to the conclusion of man’s cultures, his economic activities and his general distribution at present or in the past, there exists need for better understanding of spatial aspects of population. Similar to the distribution of any other natural resources, the distribution of population on the surface of the earth is uneven. The uneven distribution of population influences various aspects of human life. According to Chandra (1996), it is essential to study distribution of population since it influences the future plans for development, political moves and rate of development, the concept of density of population is relation population size to the land area with a view of assessing crudely the pressure of population upon the resources of the area. The objective of course, has been arrived for a better understanding of the population resource relationship.

In the study of the growth of population, it is essential to study psychological aspects such is attitude of people towards family planning, study of population problem along with number, it is also necessary to consider resources that are available in the region. The size and composition of population decide the nature of production. Growth of population is influenced by economic factors such as standard of living, and precipitate income, migration aspects of population are influenced by political set up and government policies.

Study Area:
Satara is a town and a district in Indian state of Maharashtra. The name derives from the seventeen walls, towers and gates, which the town has supposed to possess Satara District is located in the southwestern part of Maharashtra. Satara district lies between 17°55’ to 18°11’ north latitudes and 73°33’ to 74°54’ East longitudes. It is bounded by Pune District to the north, Solapur District to the east, Sangli District to the south and Ratnagiri District to the west. Raigad district lies to its north-west. Satara district covers an area of 10484 sqkms. with an east west expanse of 135 km and a north south expanse of 112 km. The maximum temperature...
of the district is 37.5°C and the minimum temperature is 11.6°C. Annual rainfall of the district is 1426 mm.

Koyana and Krishna is the major rivers of Satara District.

(Figure No. 1)

The district has three natural sub-divisions based on the topographical situations: Hilly area in the west, plains of the Krishna River in the central part, and the plateau area in the east. Satara district is part of the Pune division. The district is divided into eleven administrative sub-units (tahsils): Satara, Wai, Khandala, Koregaon, Phaltan, Khatav, Man, Karad, Patan, Jawali, and Mahabaleshwar. (Figure No. 1) The district headquarters Satara is well connected to the state capital Mumbai. Agriculture is the main land use in the district with more than 15 percent of the total area being used for agricultural activities.

As per the 2001 census of India, Satara district had a population of 27,96,906. Male consists of 14,02,301 and female consists of 13,94,605 of the total population. The average literacy rate is 78.52 percent of the total population. Male literacy rate is 88.45 percent and female literacy rate is 68.71 percent.

Objectives: To study the spatio-temporal distribution of population.

Source Of Data:
The data collected from various sources such as: State census hand book of Satara district 1991 and compact disc for 2001. Data published by state government of Maharashtra and completed through various publications by respective departments. The district Gazetteer of Satara district, Socio-economic abstracts of Satara districts.

Methodology:
The collected data will be tabulated & analyzed by using various statistical techniques. Wherever, necessary data will be represented with the help of suitable cartographic techniques like line graph, bar graph, Choropleth maps, Corocromatic maps etc. Various statistical methods and quantitative techniques will be used to determine the relationship between various demographic characteristics. Gibb’s method is applied for the population growth rate and population projection.
Distribution Of Population:

The spatial distribution of population in the district is highly uneven. This unevenness is clear from the fact that the most populous taluka of the district, Karad accounts for 19.35 per cent of the total population while the share of this taluka in the area of the district is only 9.61 percent. Mahabaleshwar on the total population though area-wise it has a share of mere 2.21 per cent. It is the least populous taluka of the district. The district headquarter of Satara, the second largest taluka in terms of population, accounts for 16.09 per cent for the total population with a share of 8.69 per cent in the total area of the district. Phaltan, the third ranking taluka in the total population and 11.89 per cent of the total area of the district.

Man and Patan taluka accounts 17.72 per cent of the total area of the district and 27.46 per cent of the total population. In contrast, the two most populous taluka’s of the district namely Karad and Satara account for 35.44 per cent to total population while their share in the total area is only 18.53 per cent. The remaining area amounting to about 81.7 per cent of the total area of the district supports only about 64.56 per cent of the total population. Table no.1 shows the ranks of various taluka’s in terms of their total population as per census of district 2001.

Thus the areas where the chances of economic development are better and earning a livelihood is easier, are favoured for human settlement and the ones where either the life is hard due to scarcity of means of livelihood or due to harsh climate or any other reason and security to life is low, are the areas where people do not like to settle down and the density of population in such regions is low.

Dynamics Of Population Distribution – Percent

There have been variations in the ranks of various talukas in terms of percent of population. The most conspicuous example of this difference during 1991-2001 is that of phaltan and patan, while patan had a higher population percent than phaltan in 1991, phaltan overtook patan in 2001 mainly due to an increase in the percent of population of phaltan due to a higher growth rate of population. Table no.1 (Figure No. 2)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Karad</td>
<td>543,424</td>
<td>19.35</td>
<td>459,955</td>
<td>18.76</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Satara</td>
<td>451,870</td>
<td>16.09</td>
<td>368,871</td>
<td>15.05</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Phaltan</td>
<td>313,627</td>
<td>11.17</td>
<td>273,451</td>
<td>11.16</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>Patan</td>
<td>298,095</td>
<td>10.60</td>
<td>274,284</td>
<td>11.19</td>
<td>3</td>
</tr>
<tr>
<td>5</td>
<td>Khatav</td>
<td>260,951</td>
<td>9.29</td>
<td>234,182</td>
<td>9.55</td>
<td>5</td>
</tr>
<tr>
<td>6</td>
<td>Koregaon</td>
<td>253,128</td>
<td>9.00</td>
<td>225,002</td>
<td>9.18</td>
<td>6</td>
</tr>
<tr>
<td>7</td>
<td>Man</td>
<td>199,598</td>
<td>7.11</td>
<td>184,489</td>
<td>7.53</td>
<td>7</td>
</tr>
<tr>
<td>8</td>
<td>Wai</td>
<td>189,336</td>
<td>6.74</td>
<td>167,532</td>
<td>6.68</td>
<td>8</td>
</tr>
<tr>
<td>9</td>
<td>Jaoli</td>
<td>124,600</td>
<td>4.44</td>
<td>117,988</td>
<td>4.81</td>
<td>9</td>
</tr>
<tr>
<td>10</td>
<td>Khandala</td>
<td>119,819</td>
<td>4.27</td>
<td>101,105</td>
<td>4.12</td>
<td>10</td>
</tr>
<tr>
<td>11</td>
<td>Mahabalshwar</td>
<td>54,546</td>
<td>1.94</td>
<td>44,513</td>
<td>1.82</td>
<td>11</td>
</tr>
</tbody>
</table>
Growth Of Population:

The growth rate of population is an important demographic characteristics which not only helps in understanding the population change that a society has undergone, but also helps in predicting the future demographic characteristics of an area. Therefore, it is useful to study the pattern of population growth, and analyse this pattern to identify the major factors that determine growth rate of population in the particular region.

In the beginning of the twentieth century district shows the decline trend. The population of Satara has been growing continuously since 1931. The total population of the district in 1901 was 849 thousand which grew to 2,808 was only during 1901-21 that population recorded a marginal decrease, and ever since it has been continuously rising. The year 1921 is considered a great divide in the growth rate of population of Satara district.

The growth rate in 1901-11 was -1.69 per cent falling to – 5.85 in the following decade. In the next decade (1921-31), the growth rate was 13.81 percent which mounted to 21.50 percent during 1951-61.There has been a marginal decline in the growth rate since 1961.Another decade during which the growth rate showed a marginal decline from 20.79 percent of 18.02 percent has been the period of 1971-81.In the decade 1991-2001 the growth rate showed a marginal decline from 20.24 percent of 14.59 percent. However, inspite of these marginal decline the aggregate numbers added to the population have been increasing since the great divide of 1921.The variations in the decadal growth rate and average annual exponential growth rate during various census decade since 1901 are given in table no.2 (Figure No. 3)

The growth rate of a population depends upon its fertility (birth rate), mortality (death rate) and mobility (migration). The growth of population in India is more a function of fertility and mortality rates. Migration is an important factor in the growth of some selected urban and industrial regions, but it does not have a significant impact on the national average. Hence the high growth rate of population in Satara is primarily in result of the widening difference between the birth rate and the death rate.

During the same census decades the decadal growth rate has come down. However, it does not mean that the growth in the population in the district has come down in absolute terms. Since the base population has been increasing during every decade the total number of people added during 1991-2001, in spite of a lower growth rate has been about 357,622 thousand. Thus the absolute number of people add during successive decades has been increasing even though the rate of growth shows some slackening.
### Satara District Population Growth (1901 To 2001)

<table>
<thead>
<tr>
<th>Census year</th>
<th>Population</th>
<th>Decadal Growth Rate (per cent)</th>
<th>Average Annual Exponential Growth Rate (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1901</td>
<td>849,672</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>1911</td>
<td>835,337</td>
<td>-1.69</td>
<td>-0.17</td>
</tr>
<tr>
<td>1921</td>
<td>786,436</td>
<td>-5.85</td>
<td>-0.60</td>
</tr>
<tr>
<td>1931</td>
<td>895,014</td>
<td>13.81</td>
<td>1.29</td>
</tr>
<tr>
<td>1941</td>
<td>1,013,212</td>
<td>13.21</td>
<td>1.24</td>
</tr>
<tr>
<td>1951</td>
<td>1,177,016</td>
<td>16.17</td>
<td>1.50</td>
</tr>
<tr>
<td>1961</td>
<td>1,430,105</td>
<td>21.50</td>
<td>1.94</td>
</tr>
<tr>
<td>1971</td>
<td>1,727,376</td>
<td>20.79</td>
<td>1.80</td>
</tr>
<tr>
<td>1981</td>
<td>2,038,677</td>
<td>18.02</td>
<td>1.65</td>
</tr>
<tr>
<td>1991</td>
<td>2,451,372</td>
<td>20.24</td>
<td>1.83</td>
</tr>
<tr>
<td>2001</td>
<td>2,808,994</td>
<td>14.59</td>
<td>1.36</td>
</tr>
<tr>
<td>2011</td>
<td>3,166,616</td>
<td>12.73</td>
<td>1.20</td>
</tr>
<tr>
<td>2021</td>
<td>3,524,238</td>
<td>11.29</td>
<td>1.07</td>
</tr>
</tbody>
</table>

**Table no. 2**

### Satara District Population Growth (1901 To 2021)

**Figure No 3**

### Satara District Decadal Growth Rate of Population (1901-2021)

**Figure No 4**
Projected Population:

Population projection is an interesting part. It is useful for geographers, planners in respect of infrastructure and social services. Projected population of Satara district will be 31,66,616 and 35,24,238 persons in the year 2011 and 2021 respectively.

The estimate population for the 2011 and 2021 year is calculated with the help of the following formula:

\[ F = P_1 + (r_i \times y) \]

Where

- \( F \) = future population
- \( P_1 \) = population of the first time
- \( r_i \) = Growth rate of population
- \( y \) = time interval

The rate of increase in population is calculated with the help of following formula:

\[ R_i = \frac{P_2 - P_1}{Y} \]

Where,

- \( R_i \) = rate of increase in population
- \( P_1 \) = population of the first year
- \( P_2 \) = population of the second year
- \( Y \) = time period between \( P_2 \) and \( P_1 \)

Example:

Projected population of 2011:

\[ R_i = \frac{28,08,994 - 24,51,372}{10} \]

\[ R_i = 35,762.2 \]

\[ F = P_1 + (r_i \times y) \]

\[ = 28,08,994 + (35762.2 \times 10) \]

\[ = 28,08,994 + 357622 \]

\[ F = 31,66,616 \]
Conclusion:

The spatial distribution of population in the district is highly uneven. Karad is the most populous taluka. Satara is the second largest taluka & Phalatan the third ranking taluka of the district. Patan had a higher population percent than Phaltan in 1991. Phaltan overtook Patan in 2001 mainly due to an increase in the percent of population of Phaltan. The total population of the district in 1901 was 849 thousand which grew to 2,808 only during 1901-2001 that population recorded a marginal decrease, and ever since it has been continuously rising. The growth rate in 1901-11 was -1.69 per cent. The year 1921 is considered a great divide in the growth rate of population of Sataradistrict. In the decade 1991-2001 the growth rate showed a marginal decline from 20.24% of 14.59%. Projected population of Satara district will be 3166616 & 3524238 person in the year 2011 & 2021 respectively.

References:

A Study on Administrative Aspects of Selected Industrial Training Institutes in Sangli District

Dr. V. K. Sawant
Professor, Department of Commerce and Management,
Dhananjayrao Gadgil College of Commerce, Satara. (Maharashtra) India.

Abstract

Industrial Training Institutes ITIs were recognized in 1950 under the craftsman training scheme by the Government of India to ensure a sound flow of skilled workers in different trades for the domestic industry to augment qualitatively and quantitatively in industrial production by systematic training, and to decrease unemployment among the unemployed youth by providing them employable training, to extend and to increase a technical and industrial move toward in the young generation.

Industrial Training Institute generally known as Industrial Training Institutes ITIs and their self financing matching part like that Industrial Training Centre known as ITC’s to the masses are those training institutes that provide training in engineering and non-engineering technical fields and are constitute under the Ministry of Labour, Government of India. These institutes were established to correspond technical knowledge in unlike trades to the young boys and girls who have just passed their 10th standard and want to have some technical knowledge instead of going for standard higher studies.

Key Words: Industrial Training Institute, Skill Development, Vocational Education.

Introduction

Technical education is a special field provides courses and trades in the areas of engineering, technology, management, architecture, pharmacy, applied arts and crafts, hotel management, catering technology etc. Industrial Training Institute and Industrial Training Centres (ITC’s) are initiate in the field of technical education which give a better support i.e. basic skills to an individual to develop into self reliant in the trades and course they choose. The Institutes are government-run organization whereas ITC’s are privately-run training organizations, both operating under the general guidance of the Directorate General of Employment and Training (DGET), Ministry of Labour & Employment, Union Government of India. ITC’s are self financing and endow with same courses as that of Industrial Training Institutes ITIs.

These institutes are established to converse technical knowledge in different trades to the young boys and girls who have just passed their 10th standard and want to have some technical knowledge instead of going for standard higher studies.

Approach To The Research Problem

The study is related to “A Study on Administrative Aspects of Selected Industrial Training Institutes in Sangli District”. The Industrial Training Institutes primarily provide vocational as well as scientific education of various Trades and Courses.

The Industrial Training Institutes necessary to country practiced young generation to generate income of their comfort as well as National Interest. In the present age of (L.P.G.) skills have supplementary important in every situation. In order to measured the working of ITI’s hence, the researcher were selected A Study on Administrative Aspects of Selected Industrial Training Institutes in Sangli District. Therefore, it is necessary to study the working of institutes running Trades and Courses. The enhanced working always helps Industrial Training Institutes achievements. The number of Institutions is growing each year.

Objectives of The Study

This study focused on the following objectives.

1) To Study the Human Resources aspects of Government ITIs in Sangli District.
2) To Study the financial and Managerial aspects of ITI’s in Sangli District
3) To furnish clarification by way of findings and make suggestions for improving working of Government ITIs in Sangli District.
Hypotheses of The Study
The Present study is undertaken on the basis of following hypotheses.
1. The definite enrollment of boys is significantly greater than that of girls in Government ITIs in Sangli District.
2. The definite enrollment is significantly less than intake capacity in Government ITIs in Sangli District.

Methodology Adopted
The Universe
The present study decision on A Study on Administrative Aspects of Selected Industrial Training Institutes in Sangli District. It is noted that in Sangli District there were 61 Govt. ITIs working, out of these 31 Govt. ITIs were selected for present study. The Systematic sampling method was applied for the selection of individual ITIs. The total number of Government ITI’s and the selected number of Government ITI’s in Sangli District were shown in Table 1

Table 1.1
Total Number of Government ITIs and preferred number of Govt. ITIs in Sangli District.

<table>
<thead>
<tr>
<th>Sr No.</th>
<th>District</th>
<th>Total No. of Govt ITIs</th>
<th>Selected No. of Govt ITIs</th>
<th>Percentage of selected ITIs is to total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Sangli</td>
<td>61</td>
<td>31</td>
<td>51.66</td>
</tr>
</tbody>
</table>

(Source: Primary data complied)

Under systematic sampling the first unit of the sample is selected at random and remaining units are selected at fixed intervals of 2. This fixed interval is determined by applying following formula.

\[ K = \frac{N}{n} \]

\[ K = 61/31 \]

\[ K = 1.96 \] (i.e. supposed as 2)

\{K= Sample interval, N= Population size, n=Sample size,\}

While deciding intervals the result obtain as 1.96 is counted as ‘2’ and then at first No. ‘2’ was selected randomly as the starting point and systematic sampling where carried out at fixed regular intervals e.g. the 2nd, 4th, 6th and so on for each District under study. The percentage of selected sampling size to the universe is 51.66. The sample size varies from 50.00 to 54.54 percentages according to District.

Selection Of Sample
In Sangli Distric there are 61 Government Industrial Training Institutes working out of these 31 Government Industrial Training Institutes were selected for present research study.

Data Analysis

Table No -1.2
Classification of Students according to placed for job

<table>
<thead>
<tr>
<th>Years</th>
<th>Boys</th>
<th>Girls</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006-07</td>
<td>5356</td>
<td>908</td>
<td>6264</td>
</tr>
<tr>
<td>(85.50)</td>
<td>(14.50)</td>
<td>(100)</td>
<td></td>
</tr>
<tr>
<td>2007-08</td>
<td>5253</td>
<td>839</td>
<td>6092</td>
</tr>
<tr>
<td>(86.23)</td>
<td>(13.77)</td>
<td>(100)</td>
<td></td>
</tr>
<tr>
<td>2008-09</td>
<td>5673</td>
<td>812</td>
<td>6485</td>
</tr>
<tr>
<td>(87.48)</td>
<td>(12.52)</td>
<td>(100)</td>
<td></td>
</tr>
<tr>
<td>2009-10</td>
<td>6047</td>
<td>793</td>
<td>6840</td>
</tr>
<tr>
<td>(88.41)</td>
<td>(11.59)</td>
<td>(100)</td>
<td></td>
</tr>
</tbody>
</table>
Table 1.3

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Particulars</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Your Institute establish of placement cell Comittee</td>
<td>3</td>
<td>15</td>
<td>0</td>
<td>10</td>
<td>3</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(9.7)</td>
<td>(48.4)</td>
<td>(0)</td>
<td>(32.3)</td>
<td>(9.7)</td>
<td>(100)</td>
</tr>
<tr>
<td>2</td>
<td>Overall satisfaction with the placement programme</td>
<td>6</td>
<td>20</td>
<td>0</td>
<td>5</td>
<td>0</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(19.4)</td>
<td>(64.5)</td>
<td>(0)</td>
<td>(16.1)</td>
<td>(0)</td>
<td>(100)</td>
</tr>
<tr>
<td>3</td>
<td>Necessity placement agreement between Industry &amp; Institutes.</td>
<td>9</td>
<td>14</td>
<td>0</td>
<td>8</td>
<td>0</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(29)</td>
<td>(45.2)</td>
<td>(0)</td>
<td>(25.8)</td>
<td>(0)</td>
<td>(100)</td>
</tr>
<tr>
<td>4</td>
<td>Awareness about placement cell.</td>
<td>7</td>
<td>19</td>
<td>0</td>
<td>5</td>
<td>0</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(22.6)</td>
<td>(61.3)</td>
<td>(0)</td>
<td>(16.1)</td>
<td>(0)</td>
<td>(100)</td>
</tr>
<tr>
<td>5</td>
<td>Companies have been regularly coming for final placement for last ten years</td>
<td>7</td>
<td>15</td>
<td>0</td>
<td>8</td>
<td>1</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(22.6)</td>
<td>(48.4)</td>
<td>(0)</td>
<td>(25.8)</td>
<td>(3.2)</td>
<td>(100)</td>
</tr>
</tbody>
</table>

(Source: Compiled by researcher)
The above table shows that the placement status of the institute. It is observed that out of total numbers of ITIs selected for the present research study there are 15 government ITIs have (48.40 percent) have agreed that they have established the placement cell committee in their institute. Whereas, there are 32.30 percent ITIs have not established the placement cell committee in the institute. It means they disagreed about the statement of establishment of placement cell committee.

There are 3 ITIs have strongly disagreed about the establishment of the placement cell committee. It has been seen that out of total sample there are 20 ITIs (64.50 percent) have agreed that they have satisfied with the placement programme conducted in their institute. There are 19.40 percent government ITIs have strongly agreed about the overall satisfaction about the placement programme organized in their institute. The five ITIs have disagreed that they have not satisfied with the placement programme because of their students have not get proper job from that particular placement programme.

It is reveals that 48.40 percent government ITIs have agreed that companies have been regularly coming for final placement since ten years. Again it has been clear that there are 7 ITIs have strongly agreed with the statement of companies have been regularly coming for final placement for last ten years. But there are 8 government ITIs have negative response for the companies have been regularly coming for final placement for last ten years. It is concluded that majority of the ITIs have agreed about the above statements related to placement cell of the government ITIs.

Students Apprenticeship

The apprenticeship is very important part for development of students, and the Industrial Training Institutes should provide semi skilled students to the industry and industry should provide skilled employees to the industry, hence the apprenticeship training plays a vital role in the development of the institutes, the students are selected for apprenticeship to became skilled employees, the total number of students selected for apprenticeship shown in the following table.

<table>
<thead>
<tr>
<th>Table 1.4</th>
<th>Classification of Students according to apprenticeship</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Years</strong></td>
<td><strong>Boys</strong></td>
</tr>
<tr>
<td>2006-07</td>
<td>6954</td>
</tr>
<tr>
<td>(86.55)</td>
<td>(13.45)</td>
</tr>
<tr>
<td>2007-08</td>
<td>6662</td>
</tr>
<tr>
<td>(85.99)</td>
<td>(14.01)</td>
</tr>
<tr>
<td>2008-09</td>
<td>6938</td>
</tr>
<tr>
<td>(86.28)</td>
<td>(13.72)</td>
</tr>
<tr>
<td>2009-10</td>
<td>7006</td>
</tr>
<tr>
<td>(85.73)</td>
<td>(14.27)</td>
</tr>
<tr>
<td>2010-11</td>
<td>7399</td>
</tr>
<tr>
<td>(86.90)</td>
<td>(13.10)</td>
</tr>
<tr>
<td>2011-12</td>
<td>7275</td>
</tr>
<tr>
<td>(86.66)</td>
<td>(13.34)</td>
</tr>
<tr>
<td>2012-13</td>
<td>7411</td>
</tr>
<tr>
<td>(87.35)</td>
<td>(12.65)</td>
</tr>
<tr>
<td>2013-14</td>
<td>7449</td>
</tr>
<tr>
<td>(87.33)</td>
<td>(12.67)</td>
</tr>
<tr>
<td>2014-15</td>
<td>7582</td>
</tr>
<tr>
<td>(87.57)</td>
<td>(12.43)</td>
</tr>
<tr>
<td>2015-16</td>
<td>7423</td>
</tr>
<tr>
<td>(86.21)</td>
<td>(13.79)</td>
</tr>
</tbody>
</table>

(Source: Compiled by researcher)
The above bar-diagram analysis has been showing that the total number of students selected for the apprenticeship from 2006-2007 to 2015-16. It is observed that there are 86.55 percent boys students have selected for the apprenticeship whereas 13.45 percent girls students have selected for apprenticeship in the various industries.

It is observed that in the next years of the ITIs this ratio fluctuated between 85 percent to 87 percent for the boys students and 13 percent to 14 percent for girls student. Hence it is interpreted from the analysis there was a consistently number of boys students as well as girls students have been selected for the apprenticeship year by year. It is concluded that the government ITIs have taken more efforts to train the students for selection of apprenticeship of various industries.

**Industrial Training Institutes Apprenticeship**

The apprenticeship training should provide on the basis of Indian apprenticeship act 1961. The Industry plays an important role in students apprenticeship, the apprenticeship students has got the apprenticeship stipend, the industry should provide apprenticeship on the basis of different trades, and the apprenticeships is more necessary at the time of placement, The students who are completing apprenticeships with the NCVT certificate are to be due to the apprentice benefitted for achieving jobs.

### 1.5 Classification of ITIs according to Industrial Training Apprenticeship

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Companies</th>
<th>Number of ITIs Increased</th>
<th>Percentage of ITIs Increased</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006-07</td>
<td>285</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>2007-08</td>
<td>267</td>
<td>-18</td>
<td>-6.32</td>
</tr>
<tr>
<td>2008-09</td>
<td>277</td>
<td>10</td>
<td>3.75</td>
</tr>
<tr>
<td>2009-10</td>
<td>248</td>
<td>-29</td>
<td>-10.47</td>
</tr>
<tr>
<td>2010-11</td>
<td>242</td>
<td>-6</td>
<td>-2.42</td>
</tr>
<tr>
<td>2011-12</td>
<td>262</td>
<td>20</td>
<td>8.26</td>
</tr>
<tr>
<td>2012-13</td>
<td>256</td>
<td>-6</td>
<td>-2.29</td>
</tr>
<tr>
<td>2013-14</td>
<td>260</td>
<td>4</td>
<td>1.56</td>
</tr>
<tr>
<td>2014-15</td>
<td>228</td>
<td>-32</td>
<td>-12.31</td>
</tr>
<tr>
<td>2015-16</td>
<td>230</td>
<td>2</td>
<td>0.88</td>
</tr>
</tbody>
</table>

(Source: Compiled by researcher)
In the above bar-diagram, information is reflecting about the number of companies provided the industrial training apprenticeship for the students in the place of institute. In the year 2006-07, there are 285 companies providing the industrial training for the boys as well as girls students regarding the actual work of industry. But in the next year, these of companies are decreased up to 267. In the year 2008 to 2009 the numbers of companies have increased by only 10 companies.

**Reason behind skills not developed of students**

The student of Industrial Training Institutes is plays an important role in the development of Institutes, the skills are not developed among the students because of the students are not aware about practicle work and the absence of institutes management alongwith the qualified teaching staff is not recruited, hence some reasons are considered as following table.

**Table 1.6 Classification of students according to skills not developed**

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Particulars</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Students are not sincere to go through the curriculum</td>
<td>29</td>
<td>2</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(93.5)</td>
<td>(6.5)</td>
<td>(100)</td>
</tr>
<tr>
<td>2</td>
<td>Proper management for practical’s</td>
<td>14</td>
<td>17</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(45.2)</td>
<td>(54.8)</td>
<td>(100)</td>
</tr>
<tr>
<td>3</td>
<td>Practical’s are not carried out well within the period</td>
<td>12</td>
<td>19</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(38.7)</td>
<td>(61.3)</td>
<td>(100)</td>
</tr>
<tr>
<td>4</td>
<td>Qualified teaching staff is not available</td>
<td>19</td>
<td>12</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(61.3)</td>
<td>(38.7)</td>
<td>(100)</td>
</tr>
</tbody>
</table>

(Source: Compiled by researcher)  
(Note. 1: Figures in round brackets indicate percentage year wise.)

The above table focused that the information of the reason behind the less development of skills of students. It is cleared that 93.5 percent students are not sincere to go through curriculum made by the ITIs. There are 54.80 percent government ITIs are said that they have proper management for practical’s and 45.20 percent were said positive result. They have lack of proper management for practicals in the institute.

It is found that more than 61 percent have responded that the practical’s carried out well within the period of time. But it is clear that 38.70 percent government ITIs have opined that the practical’s don’t have complete in the proper time. It is observed that more than 61 percent sample respondents have qualified teaching staff available for the teaching whereas 38.7 percent teaching staffs have not qualified as per the requirement. So it is interpreted that there are lack of proper practical’s and qualified teachers as well as the students not interested to go sincerely through the curriculum.

**Intake capacity of students**

The intake capacity, sanction seats of NCVT, on the basis of sanctioned seats, the Industrial Training Institutes should provide admission to the candidates, and the admission is not exceed than intake capacity.
Table 1.7 Classification of students according to Intake capacity

<table>
<thead>
<tr>
<th>Year</th>
<th>Intake capacity</th>
<th>Number of Students Increased</th>
<th>Percentage of Students Increased</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006-07</td>
<td>14347</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>2007-08</td>
<td>14372</td>
<td>25</td>
<td>0.17</td>
</tr>
<tr>
<td>2008-09</td>
<td>14519</td>
<td>147</td>
<td>1.02</td>
</tr>
<tr>
<td>2009-10</td>
<td>14526</td>
<td>7</td>
<td>0.05</td>
</tr>
<tr>
<td>2010-11</td>
<td>14504</td>
<td>-22</td>
<td>-0.15</td>
</tr>
<tr>
<td>2011-12</td>
<td>14680</td>
<td>176</td>
<td>1.21</td>
</tr>
<tr>
<td>2012-13</td>
<td>14630</td>
<td>-50</td>
<td>-0.34</td>
</tr>
<tr>
<td>2013-14</td>
<td>14769</td>
<td>139</td>
<td>0.95</td>
</tr>
<tr>
<td>2014-15</td>
<td>14886</td>
<td>117</td>
<td>0.79</td>
</tr>
<tr>
<td>2015-16</td>
<td>15057</td>
<td>171</td>
<td>1.15</td>
</tr>
</tbody>
</table>

(Source: Field survey)

The above table shows that the years wise intake capacity of students in institutes. As a base year 2006-07, intake capacity is 100 percent. In the year 2007-08 and 2008-09 it is increased up to 0.17 percent to 1.02 percent respectively. But in the year 2009-10 it was decreased by 0.05 percent in next year it is again decreased by 0.15 percent. But afterwards it is increased by 1.21 percent in the year 2011-12. From 2012-13 to 2014-15, it is decreased and slightly increased presently the intake capacity is increased up to 1.15 percent. It is concluded that the intake capacity were increased as compared to base year of selected government ITIs.

Students enrolled as per Trades and Courses

The different trades and courses which are categories on the basis of girls and boys students. The admitted trainees are admitted in to the different trades and courses, the boys and girls are admitted in different trades and courses, this table shows that the actual boys and girls students are admitted to trades and courses. The classification of boys and girls students mentioned below

Table 1.8 Classification of Students enrolled according to Trades and Courses

<table>
<thead>
<tr>
<th>Year</th>
<th>Boys</th>
<th>Girls</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006-07</td>
<td>8909</td>
<td>2292</td>
<td>11201</td>
</tr>
<tr>
<td></td>
<td>(79.54)</td>
<td>(20.46)</td>
<td>(100)</td>
</tr>
<tr>
<td>2007-08</td>
<td>8738</td>
<td>2197</td>
<td>10935</td>
</tr>
<tr>
<td></td>
<td>(79.91)</td>
<td>(20.09)</td>
<td>(100)</td>
</tr>
<tr>
<td>2008-09</td>
<td>8705</td>
<td>2380</td>
<td>11085</td>
</tr>
<tr>
<td></td>
<td>(78.53)</td>
<td>(21.47)</td>
<td>(100)</td>
</tr>
<tr>
<td>2009-10</td>
<td>8858</td>
<td>2357</td>
<td>11215</td>
</tr>
<tr>
<td></td>
<td>(78.98)</td>
<td>(21.02)</td>
<td>(100)</td>
</tr>
<tr>
<td>2010-11</td>
<td>9029</td>
<td>2276</td>
<td>11305</td>
</tr>
<tr>
<td></td>
<td>(79.87)</td>
<td>(20.13)</td>
<td>(100)</td>
</tr>
<tr>
<td>2011-12</td>
<td>9072</td>
<td>2284</td>
<td>11356</td>
</tr>
<tr>
<td></td>
<td>(79.89)</td>
<td>(20.11)</td>
<td>(100)</td>
</tr>
<tr>
<td>2012-13</td>
<td>9110</td>
<td>2248</td>
<td>11358</td>
</tr>
<tr>
<td></td>
<td>(80.21)</td>
<td>(19.79)</td>
<td>(100)</td>
</tr>
<tr>
<td>2013-14</td>
<td>9417</td>
<td>2215</td>
<td>11632</td>
</tr>
<tr>
<td></td>
<td>(80.96)</td>
<td>(19.04)</td>
<td>(100)</td>
</tr>
<tr>
<td>2014-15</td>
<td>9545</td>
<td>2278</td>
<td>11823</td>
</tr>
<tr>
<td></td>
<td>(80.73)</td>
<td>(19.27)</td>
<td>(100)</td>
</tr>
<tr>
<td>2015-16</td>
<td>9498</td>
<td>2348</td>
<td>11846</td>
</tr>
<tr>
<td></td>
<td>(80.18)</td>
<td>(19.82)</td>
<td>(100)</td>
</tr>
</tbody>
</table>

(Source: Primary data compiled)
The above bar-diagram has indicated that classification of students enrolled according to the trades and courses from 2006-07 to 2015-16. It has realised from the above analysis there is 79.54 percent boys students admitted whereas 20.46 percent girls students enrolled in the year 2006-07.

It is observed that in the next years of the ITIs this ratio fluctuated between 79 percent to 80 percent for the boy’s students and 19 percent to 20 percent for girl’s student. Hence it is concluded that out of total sample size more than 80 percent boys students enrolled from 2006-07 to 2015-16. Again it has been observed regarding the girls students that more than 20 percent admitted for various courses and trades offered by ITIs.

### Analysis of Managerial Problems Faced by ITIs

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Particulars</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Absence of administrative management</td>
<td>3</td>
<td>6</td>
<td>0</td>
<td>8</td>
<td>14</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(9.7)</td>
<td>(19.4)</td>
<td>(0)</td>
<td>(25.8)</td>
<td>(45.2)</td>
<td>(100)</td>
</tr>
<tr>
<td>2</td>
<td>Administrative policies and procedure are subjective and non transparent</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>13</td>
<td>16</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(3.2)</td>
<td>(3.2)</td>
<td>(0)</td>
<td>(41.9)</td>
<td>(51.6)</td>
<td>(100)</td>
</tr>
<tr>
<td>3</td>
<td>Lack of interpersonal relation among IMC members</td>
<td>2</td>
<td>14</td>
<td>1</td>
<td>5</td>
<td>9</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(6.5)</td>
<td>(45.2)</td>
<td>(3.2)</td>
<td>(16.1)</td>
<td>(29)</td>
<td>(100)</td>
</tr>
<tr>
<td>4</td>
<td>Absence of monitoring committee</td>
<td>3</td>
<td>14</td>
<td>1</td>
<td>7</td>
<td>6</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(9.7)</td>
<td>(45.2)</td>
<td>(3.2)</td>
<td>(22.6)</td>
<td>(19.4)</td>
<td>(100)</td>
</tr>
<tr>
<td>5</td>
<td>No establishment of IMC committee</td>
<td>2</td>
<td>4</td>
<td>0</td>
<td>9</td>
<td>16</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(6.5)</td>
<td>(12.9)</td>
<td>(0)</td>
<td>(29)</td>
<td>(51.6)</td>
<td>(100)</td>
</tr>
<tr>
<td>6</td>
<td>Lack of commitment among IMC team</td>
<td>6</td>
<td>18</td>
<td>0</td>
<td>5</td>
<td>2</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(19.4)</td>
<td>(58.1)</td>
<td>(0)</td>
<td>(6.5)</td>
<td>(6.5)</td>
<td>(100)</td>
</tr>
<tr>
<td>7</td>
<td>No delegate proper authority to the teaching staff</td>
<td>17</td>
<td>11</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(54.8)</td>
<td>(35.5)</td>
<td>(0)</td>
<td>(3.2)</td>
<td>(6.5)</td>
<td>(100)</td>
</tr>
<tr>
<td>8</td>
<td>Absence of workshop planning</td>
<td>4</td>
<td>11</td>
<td>0</td>
<td>10</td>
<td>6</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(12.9)</td>
<td>(35.5)</td>
<td>(0)</td>
<td>(32.3)</td>
<td>(19.4)</td>
<td>(100)</td>
</tr>
<tr>
<td>9</td>
<td>No formed grievance cell committee</td>
<td>9</td>
<td>10</td>
<td>0</td>
<td>8</td>
<td>4</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(29)</td>
<td>(32.3)</td>
<td>(0)</td>
<td>(25.8)</td>
<td>(12.9)</td>
<td>(100)</td>
</tr>
<tr>
<td>10</td>
<td>Inappropriate placement cell committee</td>
<td>10</td>
<td>14</td>
<td>0</td>
<td>4</td>
<td>3</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(32.3)</td>
<td>(45.2)</td>
<td>(0)</td>
<td>(12.9)</td>
<td>(9.7)</td>
<td>(100)</td>
</tr>
<tr>
<td>11</td>
<td>Ragging committee are not formed</td>
<td>11</td>
<td>14</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(35.5)</td>
<td>(45.2)</td>
<td>(0)</td>
<td>(9.7)</td>
<td>(9.7)</td>
<td>(100)</td>
</tr>
<tr>
<td>12</td>
<td>Lack of regular feedback session</td>
<td>9</td>
<td>19</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(29)</td>
<td>(61.3)</td>
<td>(0)</td>
<td>(3.2)</td>
<td>(6.5)</td>
<td>(100)</td>
</tr>
</tbody>
</table>

(Source: Field survey)
The above statistics reflected the managerial problems faced by the institutes with different parameters. It is observed that more than 70 percent ITIs are seen that they are disagreed about the absence of administrative management and 19 percent are agreed about the absence of administrative management. There are 92 percent ITIs are disagreed for administrative policies and procedures and only 3 percent are agreed for it. It has studied that more than 51 percent ITIs agreed for the lack of interpersonal relations among IMC members. It was clear that from the above analysis more than 54 percent ITIs are agreed for absence of monitoring committee and more than 41 percent are strongly disagreed about the absence of monitoring committee.

Financial problems

The following tables reveals that the information related to the various problems related to financial problems faced by the government ITIs from last ten years. There are ten problems have identified by the researchers, the ITIs were faced financial problems during the study period. The analysis of financial Problems faced by ITIs is mentioned below.

Table 1.10
Analysis of Financial Problems Faced by ITIs

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Particulars</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Implement financial planning.</td>
<td>16</td>
<td>10</td>
<td>0</td>
<td>1</td>
<td>4</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(51.6)</td>
<td>(32.3)</td>
<td>(0)</td>
<td>(3.2)</td>
<td>(12.9)</td>
<td>(100)</td>
</tr>
<tr>
<td>2</td>
<td>No financial control from higher level authority</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>19</td>
<td>10</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(3.2)</td>
<td>(3.2)</td>
<td>(0)</td>
<td>(61.3)</td>
<td>(32.3)</td>
<td>(100)</td>
</tr>
<tr>
<td>3</td>
<td>No mechanism to ensure proper financial management.</td>
<td>1</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>10</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(3.2)</td>
<td>(32.3)</td>
<td>(0)</td>
<td>(32.3)</td>
<td>(32.3)</td>
<td>(100)</td>
</tr>
<tr>
<td>4</td>
<td>Budgetary provision is not made.</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>14</td>
<td>3</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(3.2)</td>
<td>(6.5)</td>
<td>(3.2)</td>
<td>(45.2)</td>
<td>(41.9)</td>
<td>(100)</td>
</tr>
<tr>
<td>5</td>
<td>Grants are not properly utilized.</td>
<td>3</td>
<td>9</td>
<td>1</td>
<td>11</td>
<td>7</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(9.7)</td>
<td>(29)</td>
<td>(3.2)</td>
<td>(35.5)</td>
<td>(22.6)</td>
<td>(100)</td>
</tr>
<tr>
<td>6</td>
<td>Inappropriate Audit procedure.</td>
<td>0</td>
<td>3</td>
<td>4</td>
<td>12</td>
<td>12</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0)</td>
<td>(9.7)</td>
<td>(12.9)</td>
<td>(38.7)</td>
<td>(38.7)</td>
<td>(100)</td>
</tr>
<tr>
<td>7</td>
<td>Change of funding system.</td>
<td>10</td>
<td>18</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(32.3)</td>
<td>(58.1)</td>
<td>(0)</td>
<td>(3.2)</td>
<td>(6.5)</td>
<td>(100)</td>
</tr>
<tr>
<td>8</td>
<td>Inadequate Financial resources</td>
<td>9</td>
<td>17</td>
<td>0</td>
<td>3</td>
<td>2</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(29)</td>
<td>(54.8)</td>
<td>(0)</td>
<td>(9.7)</td>
<td>(6.5)</td>
<td>(100)</td>
</tr>
<tr>
<td>9</td>
<td>The generation/mobilization of finances from own efforts is lacking.</td>
<td>11</td>
<td>13</td>
<td>0</td>
<td>3</td>
<td>4</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(35.5)</td>
<td>(41.9)</td>
<td>(0)</td>
<td>(9.7)</td>
<td>(12.9)</td>
<td>(100)</td>
</tr>
</tbody>
</table>

(Source: Field survey)

(Note: 1: Figures in round brackets indicate percentage year wise.)
(Note: 1 =Strongly Agreed, 2 =Agreed, 3 =Neutral, 4 =Disagreed, 5 =strongly disagreed)

The above table shows that the opinion about the financial problems faced by the ITIs. It was found that more than 83 percent institutes have agreed about the statement of implement for financial planning, whereas 5 ITIs have agreed about they have inadequate financial planning. It has been reflected than 93 percent ITIs have disagreed about there is no financial control from higher level authority. There is no mechanism to ensure proper financial management responded by the 11 ITIs whereas more than 64 institutes disagreed about the said statement.

Testing Of Hypotheses

H0: There is no significant difference between actual enrollment of boys and girls in Govt.(ITI)
**H1:** The actual enrollment of boys is significantly greater than that of girls in Govt. (ITI)

<table>
<thead>
<tr>
<th>Analysis</th>
<th>Proportion / Mean</th>
<th>Z cal</th>
<th>P value</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>According to Trades and Courses</td>
<td>0.798 (proportion)</td>
<td>201.63</td>
<td>0.0001</td>
<td>Significant** (more)</td>
</tr>
</tbody>
</table>

**significant at 5% level of significance (one sided)**

From the above table it is inferred that the significance (p) value is (0.0001) less than the level of significance,(0.05) which resulted into rejected **H0** and accepted **H1:** The actual enrollment of boys is significantly greater than that of girls in Govt.(ITI).

**Hypothesis No.2**

**H0:** There is no significant difference between actual enrollment and intake capacity of Government ITI in Sangli District.

**H1:** The actual enrollment is significantly less than intake capacity in Government ITI in Sangli District.

<table>
<thead>
<tr>
<th>Analysis</th>
<th>Proportion / mean</th>
<th>Z cal</th>
<th>P value</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actual enrollment</td>
<td>11375.6 (mean)</td>
<td>-590.78</td>
<td>0.0001</td>
<td>Significant** (less)</td>
</tr>
</tbody>
</table>

**significant at 5% level of significance (one sided)**

From the above table it is inferred that the significance (p) value is (0.0001) less than the level of significance,(0.05) which resulted into rejecting **H0** and **H1 is accepted:** The actual enrollment is significantly less than intake capacity in Govt.(ITI)

**Hypothesis No.3**

**H0:** The managerial problems faced by Govt.(ITI) are not significant

**H1:** The managerial problems faced by Govt. ITI’s are significantly more

<table>
<thead>
<tr>
<th>Analysis</th>
<th>Mean</th>
<th>s.d.</th>
<th>Z cal</th>
<th>P value</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opinion about Welfare facilities</td>
<td>37.71</td>
<td>20.66</td>
<td>7.25</td>
<td>0.0001</td>
<td>Significant** (more)</td>
</tr>
</tbody>
</table>

**significant at 5% level of significance (one sided)**

As regards the criterion of managerial problems, it has been seen that there is a significant difference in managerial problems faced by the Government Industrial Training Institutes as the (p) value is (0.0001) less than the level of significance,(0.05) which resulted into rejected **H0** and **H1 is accepted:** The managerial problems faced by Govt. ITI’s are significantly more.

**Significance Of The Study**

The Industrial Training Institutes creates employment opportunities and business opportunities. Here the facility to give training for women with youth, so it should create opportunity to women for becoming self-reliant and it has increased the participation of women in employment and business. Industrial Training Institutes have been providing skilled personal with flexible machinery technical training.

The Institutes are also helpful to move up average of Talukha, District, State and Country. Youth from rural area who have obtain ITIs training, they begin small scale industries in their local area, and it’s the root cause to distribute the industries business man, other educational institute and after all to society. In the present age, human resource is very chief and fundamental factor in every industrial sector. the whole lot depends upon human being. So this study concentrated on the “A Study on Administrative Aspects of Government Industrial Training Institutes (ITIs) in Sangli District”

**Scope Of The Study**

The scope of the study is alert in subsequent manner

a) **The Geographical scope** of present study is restrained to the boundaries of Sangli District

b) **The Topical scope** of this study is A Study Administrative Aspects of selected Government Industrial Training Institute in Sangli District.

c) **The Analytical scope and The Functional scope** of this study is the accomplishment of the objectives and testing hypotheses by analyzing the collected data.
Limitations Of The Study

The following are the limitations of the present study.

1) The study is curbed to only Administration Aspects of Government Industrial Training Institute in Sangli District
2) The reference period of the study is constrained to the year 2006-07 to 2015-16.

Summary

The total Government Industrial Training Institutes in pune region are 61 and out of these 31 ITIs were selected for present research study. The ITIs are the central factor for increase the skill along with students and to erect the employment, consequently there is a need to working of Industrial Training Institutes.

These institutions are operated by the DGET, New, Dehi. They commence different activities like trade and courses, N.S.S activities, social activities, sport activities and training activities, These Government Industrial Training Institutes in pune region are singing imperative role in the progress of ITIs. The Industrial Training Institutes are made on the foundation of Human resource aspects, Physical aspects and Financial aspects. It is imperative to note here that the working of Industrial Training Institutes are disturbed with the as long as trades and courses. The findings of this study may confirm very functional to the Industrial Training Institutes in Pune region.

References

Recruitment And Selection

Ms Archana Vilas Katti
Prof. Dr. Ashwini Rodrigues

Abstract:
The organization operating across sectors needs to succeed, survive and compete effectively in this era of globalization. The employers of the very same reason must be in the position to propound and practice recruitment and selection of employees in the best possible way as they are only the source of competitive advantage in constantly business changing environment. It is essential that organization select people with precise knowledge, skills and attributes that are indispensable for continued success in the economy. The means of achieving success is by ensuring that the right set of people employed through a proper recruitment and selection practices. Job analysis and job designs helps to identify the kind of people required in an organization and hence hiring.

Introduction:
People are integral part of any organization today. No organization can run without human resource. In today’s highly complex and competitive situation choice of right person and right place has far reaching implications for an organization’s functioning. Employee well selected and well placed would not only contribute to the efficient running of the organization but offer sufficient potential for future replacement. Thus hiring is an important function. The process of hiring begins with Human Resource Planning (HRP) which helps to determine the number of the employee and type of employee organization needs.

Job analysis and job designs enables to specify the task and duties of jobs and qualification expected from prospective job HRP, job analysis, job designs helps you to identify the kind of people required in an organization and hence hiring. It should be noted that hiring is an ongoing process and not confined to formative stages of an organization.

Objectives Of The Study:
1. To study the concept of recruitment and selection process.
2. To study the recruitment and selection process used in Mahalaxmi Automotives Pvt. Ltd., Pune.
3. To study the internal and external sources of recruitment at Mahalaxmi Automotives Pvt. Ltd., Pune.
4. To find out the various recruitment sources used by the company.
5. To study the employees satisfaction level with the existing recruitment policy in company.

Review Of Literature:
Recruitment and selection is the main function of HRM. It helps the manager to select the best candidates for the organization. According to Edwin B. Flippo, “Recruitment is the process of searching the candidates for employment and stimulating them to apply for jobs in the organization”. Many large corporations have employee recruitment plans that are designed to attracting potential employees that are not only capable of filling vacant position.

Recruitment is a process that creates the link between the employers and the job seekers and thus it can be inferred upon that recruitment is the process of finding and attracting proficient applicants for employment. The process begins when a new recruit are sought and ends when their ions are submitted. The result is pool of applicants from which new employees are selected. In simple terms, recruitment is considered as the process of searching for and obtaining applicants for jobs and selecting the right people from the pool thus created.

Research Methodology:
Research methodology is the base of every research project. The concept “Methodology” refers to the systematic study of investigation. It is mainly confined as method of interviewing and observation. It involves gathering data, use of statistical techniques, interpretations and drawing conclusion about research data. Keeping in view the objectives of the study data is collected from different sources. The purpose of this section is to describe the methodology carried out to complete the work. The methodology plays a dominant role in
any research work. The effectiveness of any research work depends upon the correctness and effectiveness of research methodology.

**Data Collection:**

Data collection refers to the collection of organized information, usually the results of experience, observations, experiments or set of premises. This may consists of numbers, words, images, observations of set of variables.

**Data sources:**

There are two types of data sources available to the research process:

1. Primary Data
2. Secondary Data

**Primary Data:**

Primary Data is Data that is collected by researcher from first hand sources, by using primary methods such as questionnaires, interviews, observations, etc. An advantage of using primary data is that researchers are collecting information for the specific purpose of their study. For this study questionnaire is used as primary data from the employees of the company.

**Interview:**

The interview of HR manager has been conducted. The information has been gathered by unstructured interview.

**Questionnaires:**

To get proper and sequenced information in detailed is needed for the research and while taking interview there must be a set of proper questions i.e. Questionnaires. It helps to get large amount of data in short period of time in systematic manner.

**Secondary Data:**

Secondary data provides a starting point of the research and offers advantages of low cost. It can be collected through books, magazines, newspaper and company publications, websites. Data analysis techniques used in simple internet magazine books.

**Collection of Secondary Data:**

1. Annual report.
3. Websites

**Sampling Design:**

1. **Universe:**
   MahalaxmiAutomotivesPvt.Ltd,Pune.

   Total no. of employees=185

2. **Sampling Size:**

   Total sample size is 100 Employees

3. **Sampling Method:**

   Simple Random Sampling method adopted for study.

**Data Analysis:**

Q1 Are you aware about recruitment and selection process held in your organization?

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>100</td>
<td>100%</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>
Interpretation:-
From the above table and graph it is observed that 100% employees are aware about the recruitment and selection process.

Q 2 Which type of modern source is used?

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Walk-in</td>
<td>40</td>
<td>40%</td>
</tr>
<tr>
<td>Advertisement</td>
<td>20</td>
<td>20%</td>
</tr>
<tr>
<td>Campus interview</td>
<td>30</td>
<td>30%</td>
</tr>
<tr>
<td>E-recruitment</td>
<td>10</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Interpretation:-
In this above Table and graph it is observed that walk-in is used as modern source.

Q3 HR clearly defines the job description and job specification in recruitment process?

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>100</td>
<td>100%</td>
</tr>
<tr>
<td>Disagree</td>
<td>00</td>
<td>00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>
Interpretation:-

From the above table and graph it is clearly observed that, 100% of employees are satisfied with the HR job description and job specification.

Q4 Is the organization doing timeless recruitment and selection process?

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>85</td>
<td>85%</td>
</tr>
<tr>
<td>No</td>
<td>15</td>
<td>15%</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

Graph

<table>
<thead>
<tr>
<th>Timeless Recruitment and selection Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
</tr>
</tbody>
</table>

Interpretation:-

According to above table and graph it is observed that 80% of employees are satisfied with the recruitment and selection process.

Findings

1. It is observed that employees are aware about recruitment and selection process.
2. Walk-in is the modern source of recruitment.
3. Employees are satisfied with the HR job description and job specification.
4. It is observed that 80% of employees are satisfied with the recruitment and selection process.

Suggestions:-

1. Organization should use other modern sources like Campus interview, E-recruiting, recruitment and selection.
2. Other modern sources should be used more by organization for recruitment process.
3. Organization should do proper time to time recruitment.

References:-

<table>
<thead>
<tr>
<th>Authors</th>
<th>Book name</th>
<th>Publication</th>
<th>Edition</th>
</tr>
</thead>
</table>

Websites:

2. www.google.com
Emerging Trends in Agricultural Sector & Changed Social Position of Farmers of Marathwada Region

Ambulgekar Kailash Gangadhar
Department of Sociology D.D.Shinde Sarkar College; Bhawani Mandap,Kolhapur, MS, India, 416012

Abstract

In this research paper there is light on the early positions of Indian agriculture and after the arrival of East India Company which was established in the year of 1600 and only for making the business purpose with Asian countries. In the early time, there was self sufficient philosophy adopted by Indian Villages but after colonial strategy used in country and self sufficient mechanism destroyed by the Britishers. There was loss of traditional rich economy of countryside but in time rudimentary equipments got priority in farming of country in 20th century. There was ruled of Nizam of Hyderabad state on Marathwada region and there was not appropriate development in agriculture sector so those people were dependent on agriculture as a source of survival and still today that community not getting the permanent source for living and they are migrate for work. The new modern trends are come in agriculture sector. In this digital globalised world there are so many social issues come out and all these affairs are discussed.

Key Words: Traditional, mechanisms, rudimentary, equipment, migrate, digital, modern globalization.

Introduction:

In modern and post modern era there are lots of improvement come out in modern technology and day by day micro changes are comes in old technology and scientists are modified equipments for luxurious life of human being. There is progress in science and technology in time but other side some problems are also born through the development process of society. There is rapid population growth and insufficient production of crops; it is main question our society and how to provide sufficient food to the growing population so there is requirement to find out new techniques in agricultural sector and in future there would be new emerging following digital technology arrived in agricultural world. 1) Precision Agriculture (PA): this is the modern techniques for agriculture, there is use of Information Technology for agriculture means here, very systematically observed tree, plants and soil and accurately, Effectively, efficiently, capably, measuring tape, remunerative, all these techniques are used only for the fostering agriculture. It means to keep best productivity and agricultural health and in addiction, some time artificial light also used for the agriculture. Here is not question of less human labour and utilization of big agricultural equipments or no issues of low expenditure on agriculture. Only according to the need of agriculture’s (crops, plants and trees) should provide accurate proportion of fertilizers, water and IOT sensor (Information Operation Technology), Drone techniques should used only 24 hours for the micro watch on agriculture plant or crops and over all, there should be need of micro management of agriculture at ground level. Following steps are used for it.

Phyiatomorphology: according to the characteristics of soils and texture of soil or level, the farmer should carefully choose proper crops before cultivation in his farms and for that he should used ‘Information Computer Technology’(ICT) and learning machine Techniques.

Decision Support System: when the farmers want to take appropriate production in farms then there should be requirement of systematic agricultural management and he should be maintain whole record of agricultural cultivation and it is possible to farmers to control whole farming system through the computer system.

Prescriptive Cultivation: farmers should be made forecast statement about any type of crops and cultivation expenditure, regular yearly income, market price of agricultural productions, profits and loss and whole cultivation expenditure on human labour, means farmers should have Data Analysis skills then directly farmers should be ready for cultivation crops.

Internet of Things: means IOT (Information Operation Technology), the sensor system used to agriculture plants, trees, soils, and crops and through this system we get frequently the health position of agriculture and according to the system, farmer have plan to supply water, fertilizers, and pesticide should be used.
**Drone Supported Farming:** maximum time farmers were spraying by the manual machine on farming so it was very difficult but now through drone following work ‘fertilizers spraying, to get protection from insects, birds and to save the crops to destroying from the wild animals, like elephants, deer’s, and others. Through this equipments getting forthcoming information or problems to the farmers.

**Mobile App:** Through the Decision Support System the mobile app controlling and utilization of various activities.

**Robotics Workers:** Robots as a agricultural workers in the farming but it is now in laboratory, in future definitely it would be used as a agricultural workers.

**Micro Fertilizers:** Nitrate, Potassium, Phosphorus, (NKP) and other nourishing factors which are essential for the health of agricultural plants. However human are taking accurate and proportionally medicine to the body in the same way, in the process cultivation of all type, there should be accuracy in process.

**Precision Agriculture:** this techniques are not only use for agriculture but also for Fisheries- occupation’, Husbandry, sericulture, horticulture, and it is needful many other agricultural related occupations.

**Lab Meat:** Lab meat means instead of cutting the animal but used cell’s of animals for‘ vitro cultivation’ and through this process artificial meat can be made in the laboratories’ in future and it can be save the life of animals which animals are used for cutting.

**Need and Importance:** it is essential to know that how the agriculture sector of Marathwada region developed after the independence of country as well as there are not other resources for survival, nature are also not cooperating to the masses and no apt and honest political leadership in this region. People are not taking initiative for the progress of their own home, native villages, tahasil, district place and state. The new trends should be find out for unemployed youths or communities of society those who are wandering for daily wages work.

**Research Methodology:**

**Objective of Research paper:**
1. To understand the socio-economic and educational positions of Farmers of Nanded District.
2. To understand the Farmers approach towards the modern agricultural Technology
3. To observe how the farmers are use of modern equipments in their farms and financial change come in their farms.
4. To discuss the how the poor farmers are unable to purchase the modern equipments and solution in their farms.

**Research Methodology:**

**A} Types of Research:** This is design for ‘explanatory’ research means mainly concerned with causes or ‘why’ factors some phenomenon.

**B} Methods of Research:**

**C} Periods of Research:** this primary data is collected in the month of September 2019.

**D} Data of Nature and Sources:**

1) **Primary Sources:** the primary data collected by the researcher through the interview scheduled to understand the socio economic and educational position & changes in social life of confronted by the Famers of Nanded district and before collection of the primary data the interview scheduled canvassed among the selected respondents from the universe to the authentic information about the respondents.

2) **Secondary Sources:** on concerned topic of research the researcher collected published materials particularly books, magazines, research journals, Inter Net websites.

3) **Interview Scheduled:** interview is verbal questioning. As a research tools or as a method of data collection, interview is different from general interviewing with regard to its preparation, construction, and execution. This difference is that: research interview is prepared and executed in a ‘systematic way.’ it is controlled by the researcher to a avoid bias and distortion, and it is related to a specific research question and a specific purpose.

4) **Sample Design and Size:** A purposive sampling technique is used for the selection of Ten talukas of Nanded district out of sixteen as well as 200 respondents are selected through the ten talukas of Nanded
district on the basis of developed, undeveloped, and underdevelopment process talukas of Nanded district of Marathwada regional of Maharashtra state.

5} Data Processing and Analysis: The data processing mainly involves various manipulations necessary for preparation the data analysis. The process could be manual or electronic. It involves editing categorizing the open-ended questions coding, computerization and preparation of tables and diagrams.

6} Tools of Data Analysis: only SPSS software used for the data analysis.

7} Methods of Testing Hypothesis

Data Result and Discussion Analysis:

the following information is analyzed through the collected primary data which was gathered by the researcher for research purpose and understanding the real situation of respondents, particularly, social, cultural, economical background of the Hotel employee of Kolhapur city areas. Here, analyzed respondent’s Categories age, education, monthly income, age, relationship with farms management, how the farmers are used the modern technology for growth of the agricultural production in their farms, how the farmers are utilize the modern equipments in their farms of to the respondents, how the Farmers are facing problems to choose and purchases the modern equipments for their farms which are concerned to their financial position and Related to their land size,

Table No. 1.1 Farmers’ Castes of Nanded District

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of Caste</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Sr. No.</th>
<th>Name of Caste</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Aandh</td>
<td>(05)</td>
<td>02.5%</td>
<td>12</td>
<td>Mang</td>
<td>(69)</td>
<td>34.55%</td>
</tr>
<tr>
<td>2</td>
<td>Banjara</td>
<td>(18)</td>
<td>09.0%</td>
<td>13</td>
<td>Mannerwaralu</td>
<td>(03)</td>
<td>01.50%</td>
</tr>
<tr>
<td>3</td>
<td>Chambhar</td>
<td>(02)</td>
<td>01.0%</td>
<td>14</td>
<td>Maratha</td>
<td>(31)</td>
<td>15.50%</td>
</tr>
<tr>
<td>4</td>
<td>Dhangar</td>
<td>(02)</td>
<td>01.0%</td>
<td>15</td>
<td>Mahadeo koli</td>
<td>(01)</td>
<td>0.50%</td>
</tr>
<tr>
<td>5</td>
<td>Dhobi</td>
<td>(01)</td>
<td>00.5%</td>
<td>16</td>
<td>Musalman-Shaik</td>
<td>(09)</td>
<td>04.5%</td>
</tr>
<tr>
<td>6</td>
<td>Golewar</td>
<td>(03)</td>
<td>01.5%</td>
<td>17</td>
<td>Pradhan</td>
<td>(01)</td>
<td>0.50%</td>
</tr>
<tr>
<td>7</td>
<td>Gond</td>
<td>(09)</td>
<td>04.5%</td>
<td>18</td>
<td>Wadd</td>
<td>(01)</td>
<td>0.50%</td>
</tr>
<tr>
<td>8</td>
<td>Jangam</td>
<td>(01)</td>
<td>0.5%</td>
<td>19</td>
<td>Wanjari</td>
<td>(10)</td>
<td>05.0%</td>
</tr>
<tr>
<td>9</td>
<td>Kaikadi</td>
<td>(02)</td>
<td>01.0%</td>
<td>20</td>
<td>Warik</td>
<td>(01)</td>
<td>0.50%</td>
</tr>
<tr>
<td>10</td>
<td>Lingayat-Wani</td>
<td>(01)</td>
<td>0.50%</td>
<td>21</td>
<td>Zinga-Bhoi</td>
<td>(01)</td>
<td>0.50%</td>
</tr>
<tr>
<td>11</td>
<td>Mahar</td>
<td>(29)</td>
<td>14.5%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Note: The respondents No.’s are indicates in the brackets)

In the above Table No. 1.1 shows the castes structures of Nanded District of the farmers which are utilize the modern equipments for their agricultural field. Here, the maximum Mang communities respondents belonging to the Scheduled Castes and their proportion is 34.55% out of 200 respondents and after those 31 Maratha communities respondents (15.50%) those who are come the reservation category and after then and only 09.0% Banjara communities respondents are also working in agriculture. Here, Wanjari 5.0%, Gond 4.5% and 4.5% Musalman communities respondents their above proportion is shows majority in the agriculture then less number of Dhangar, Golewar, Kaikadi, Chambhar, Jagam Lingayat Wani, Wadd, Warik, Zinga Bhoi, Mahadeo Koli all these communities respondents those who are working in the agricultural fields.

In short, today, in the era of globalization there is scope for digital agricultural industries and famers should first foremost priority for digital equipments in their own farms because they should get entire season work opportunity at their native areas.

Table No. 1.2 Farmers’ Age Group of Nanded District

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Age Group</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Sr. No.</th>
<th>Age Group</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>15 - 18</td>
<td>(01)</td>
<td>00.5%</td>
<td>6</td>
<td>35 - 38</td>
<td>(42)</td>
<td>21.0%</td>
</tr>
<tr>
<td>2</td>
<td>19 - 22</td>
<td>(04)</td>
<td>02.0%</td>
<td>7</td>
<td>39 - 42</td>
<td>(39)</td>
<td>19.5%</td>
</tr>
<tr>
<td>3</td>
<td>23 - 26</td>
<td>(04)</td>
<td>02.0%</td>
<td>8</td>
<td>43 - 46</td>
<td>(34)</td>
<td>17.0%</td>
</tr>
</tbody>
</table>
In the above Table No. 1.2 expressed the farmer’s age group those who are engaged in various agricultural activities. It is most important to know the age group of respondent because agricultural different process is very hardy and painstaking so farmers should be physically strong and sound. Here, that the maximum 42 respondents those who are come to 35 - 38 year group and simultaneously 19.5% of respondents and their age group are 39 - 42. Then remaining respondents 34, 28, 22 and 18 are come in 43-46, 27-30 and 47 – 50 age group and 8 respondents those who are crossed above 51 year and still they are working in the agriculture. In the comparison of 27-30 age groups to 47-50 age group there are maximum respondents are engaged in the farming sector.

In short, it is very poor situation of agricultural society where people are working up to the 51 year and above. Means all age group’s maximum masses are working in the agricultural fields from younger to older. There are required daily wages jobs or without work, they are unable to solved their regular issues.

Table No. 1.3 Farmers’ Educational Qualification of Nanded District

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Qualification</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Sr. No.</th>
<th>Qualification</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Literature</td>
<td>(51)</td>
<td>25.5%</td>
<td>5</td>
<td>Higher Secondary</td>
<td>(15)</td>
<td>7.50%</td>
</tr>
<tr>
<td>2</td>
<td>Illiterate</td>
<td>(01)</td>
<td>00.5%</td>
<td>6</td>
<td>Graduation</td>
<td>(04)</td>
<td>2.00%</td>
</tr>
<tr>
<td>3</td>
<td>Primary</td>
<td>(20)</td>
<td>10.0%</td>
<td>7</td>
<td>Post Graduation</td>
<td>(02)</td>
<td>1.00%</td>
</tr>
<tr>
<td>4</td>
<td>Secondary</td>
<td>(105)</td>
<td>52.5%</td>
<td>8</td>
<td>Professional Degree after Diploma</td>
<td>(02)</td>
<td>1.00%</td>
</tr>
<tr>
<td></td>
<td>Total:</td>
<td>(200)</td>
<td>100.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: The respondents No.’s are indicates in the brackets

In the above Table No. 1.3 expressed educational qualifications of the respondents those who are working in the various agricultural activities, here, we are observing that maximum 105 respondents have secondary school certificate educational qualification. The below remaining 51 respondents know the ‘read and write’. 20 and 15 respondents those who have serially completed ‘Primary’ and ‘Higher Secondary School certificate and simultaneously 4 and 2 in serially in university degree and post Graduation certificate in concerned subjects. All over scenario shows that there are highly qualified respondents those who are concerned with agricultural section.

In short, in the agricultural industries there are high qualifications of respondents those who are working in the agricultural sections and here, we can say that how the development come in agriculture field and what type of modification come in seeds, pesticides and chemicals fertilizers, this changes are understand by the respondents and they can utilized in their farms.

Table No. 1.4 Farmers’ Occupation of Nanded District

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Occupations</th>
<th>F</th>
<th>Sr. No.</th>
<th>Occupations</th>
<th>F</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>N.A.</td>
<td>(01)</td>
<td>0.5%</td>
<td>9</td>
<td>Agriculture and Fishing</td>
<td>(01)</td>
</tr>
<tr>
<td>2</td>
<td>Agriculture and Daily Wages</td>
<td>(106)</td>
<td>53. %</td>
<td>10</td>
<td>Yearly Contract Basis Labourer</td>
<td>(06)</td>
</tr>
<tr>
<td>3</td>
<td>Agriculture</td>
<td>(40)</td>
<td>20.0%</td>
<td>11</td>
<td>Agriculture and Dairy Milk</td>
<td>(21)</td>
</tr>
<tr>
<td>4</td>
<td>Agriculture and Catering</td>
<td>(02)</td>
<td>01.0%</td>
<td>12</td>
<td>Agriculture and Pygmalion</td>
<td>(04)</td>
</tr>
<tr>
<td>5</td>
<td>Agriculture and Shop</td>
<td>(06)</td>
<td>03.0%</td>
<td>13</td>
<td>Agriculture and Driver</td>
<td>(01)</td>
</tr>
<tr>
<td>6</td>
<td>Agriculture and Tailor</td>
<td>(02)</td>
<td>01.0%</td>
<td>14</td>
<td>Agriculture and Service</td>
<td>(05)</td>
</tr>
<tr>
<td>7</td>
<td>Agriculture and Tailor</td>
<td>(02)</td>
<td>01.0%</td>
<td>15</td>
<td>Agriculture, Milk and Daily Wages</td>
<td>(02)</td>
</tr>
<tr>
<td>8</td>
<td>Agriculture and Company Worker</td>
<td>(03)</td>
<td>01.5%</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Total:</td>
<td>(200)</td>
<td>100.00%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Note: The respondents No.’s are indicates in the brackets)
In the above Table No. 1.4 stated that what types of occupations are done at their native place. It is very difficult to maintain all things through the agriculture business so the respondents are doing various others side by side businesses in their native place. Here, lot of respondents 53.00% are engaged in Agriculture and Daily Wages and thereafter 20.00% of respondents are only doing the agriculture at own farms and remaining respondents are doing the Agriculture and Dairy Milk and its proportion is 10.5 % and some respondents having priority for Agriculture and Shop proportion is (03.0%) , and Yearly Contract Basis Labourers proportion is (03.0%) and 4 respondents like to do as Agriculture and Pygmalion, and only 5 respondents having government service and through the daily wages workers.3 respondents are Agriculture and Company Worker. Remaining below Each 2 respondents are doing ‘Agriculture and Catering ’,‘ Agriculture and Tailor ’,‘ Agriculture, Milk and Daily Wages and each one respondent are doing Agriculture and Fishing, Agriculture and Driver, such type of side works done by the respondents.

In short, the respondents are not fulfilled their basic fundamental requirement through the agriculture so they are taking support from other occupations to recover their financial issues means that in the Marathwada region there is no sufficient work opportunity from agriculture sector.

Table No. 1.5 Farmers’ Monthly Income

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Income</th>
<th>F%</th>
<th>Sr. No.</th>
<th>Income</th>
<th>F%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>N.A. (03)</td>
<td>01.5 %</td>
<td>6</td>
<td>16001 To 20000</td>
<td>(16) 8.0 %</td>
</tr>
<tr>
<td>2</td>
<td>1000 To 4000</td>
<td>(01) 00.5 %</td>
<td>7</td>
<td>20001 To 30000</td>
<td>(01) 0.5 %</td>
</tr>
<tr>
<td>3</td>
<td>4001 To 8000</td>
<td>(62) 31.0 %</td>
<td>8</td>
<td>30001 To 40000</td>
<td>(01) 0.5 %</td>
</tr>
<tr>
<td>4</td>
<td>8001 To 12000</td>
<td>(88) 44.0 %</td>
<td>9</td>
<td>40001 To 50000</td>
<td>(01) 0.5 %</td>
</tr>
<tr>
<td>5</td>
<td>12001 To 16000</td>
<td>(26) 13.0 %</td>
<td>10</td>
<td>50001 To 60000</td>
<td>(01) 0.5 %</td>
</tr>
<tr>
<td>Total</td>
<td>(200)</td>
<td>100.00%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(In the above Table No.1.5 indicated the monthly income sources from agriculture section of respondents of Marathwada region. Here, we are observing that maximum 44.50% of respondents getting the Rs.8001/ to 12000/ monthly income for 8 hours and then after below 62 respondents getting monthly income is Rs. 4001/ to 8000/ and another 26 respondents also getting Rs.12001/ to 16000/ monthly income and 16 respondents having per month Rs.16001/ to 20000/ and another 5 respondents their monthly income is different (Rs.20001/ To 30000/,30001/ To 40000/,40001/ To 50000/ and Rs.50001/ To 60000/) those respondents working in the government sector they having good payment but those are working on others farms they having less payment. The standard of life style , it is concerned with the financial income and cash crops production from agriculture fields but here the total scenario different. For good production and high benefits from agriculture, the farmers should invest more money in purchasing new modern agricultural equipments for agriculture then surely got benefits.

In short, there is no fix payment or salary of agricultural workers. In the harvesting season the workers got nearby 50 to 60 or more days daily wages opportunities are available. When daily wages works unavailable then its impact on expenditure capacity of respondents.

Table No. 1.6 Use of Modern Machine and Technology

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Opinion</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>(178)</td>
<td>89.0%</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>(22)</td>
<td>11.0%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>(200)</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

(In the above Table No.1.6 instructed the willing power or modern agricultural technology or equipments or digital technology used for agriculture purpose. In the Marathwada region the maximum farmers having less income therefore it is difficult to maintain family expenditure as well as expenditure on agricultural instruments in their farms for agricultural production growth.)
Here, nearby 178 farmers or respondents are interested to use the modern digital technology in their agricultural fields. And only 11.0% of respondents are unable to use the modern technology in their agricultural farms because lacuna of less financial income agriculture and daily wages income. In short, due to minor financial income from agriculture some farmers are not able to use modern technology, those farmers having the maximum or will power to use these instruments in their farms, means for technological agricultural instruments there is required budgets.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Modern Machine</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>NA</td>
<td>(28)</td>
<td>14.0%</td>
</tr>
<tr>
<td>2</td>
<td>Iron Plough, Harvesting implement</td>
<td>(08)</td>
<td>04.0%</td>
</tr>
<tr>
<td>3</td>
<td>Harvesting implement</td>
<td>(27)</td>
<td>13.5%</td>
</tr>
<tr>
<td>4</td>
<td>Iron Plough, Harvesting implement</td>
<td>(50)</td>
<td>25.0%</td>
</tr>
<tr>
<td>5</td>
<td>Tractor, Harvesting implement</td>
<td>(41)</td>
<td>20.5%</td>
</tr>
<tr>
<td>6</td>
<td>Iron Plough, Land Levers, Harvesting implement</td>
<td>(04)</td>
<td>02.0%</td>
</tr>
<tr>
<td>7</td>
<td>Iron Plough, Tractor, Harvesting implement</td>
<td>(17)</td>
<td>08.5%</td>
</tr>
<tr>
<td>8</td>
<td>Iron Plough, Land Levers, Tractor, Harvesting implement</td>
<td>(18)</td>
<td>09.0%</td>
</tr>
<tr>
<td>9</td>
<td>Iron Plough, Tractor, Harvesting implement, Sprays / Tube Well</td>
<td>(07)</td>
<td>03.5%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>(200)</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

(The respondents No.’s are indicates in the brackets)

In the above Table No.1.7 shows the technocrat farmers, what type of modern agricultural technology used by them in their farms for the enhance agricultural production in their farms. Our own observation taught us that 25.00% respondents those who are used ‘Iron Plough, Harvesting implement’, and after then 20.5% respondents are used the following equipments ‘Tractor, Harvesting implement’, only 13.5% respondents liked to use ‘Harvesting implement’, and 8.5% respondents gave priority for ‘Iron Plough, Tractor, Harvesting implement,’ and 9 respondents those who are always used ‘Iron Plough, Land Levers, Tractor, Harvesting implement’, and 3.5% of respondents took decision for ‘Iron Plough, Tractor, Harvesting implement, Sprays / Tube Well,’ and only 4 respondents ready for used following modern instruments ‘Iron Plough, Land Levers, Harvesting implement’.

In short, the availability of finance and known the impotence of modern instruments for rapid growth in agricultural production and benefits, there is need of scientific approach for agriculture.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Opinion</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>NA</td>
<td>(179)</td>
<td>89.5%</td>
</tr>
<tr>
<td>2</td>
<td>Non Affordable</td>
<td>(06)</td>
<td>03.0%</td>
</tr>
<tr>
<td>3</td>
<td>All of Above</td>
<td>(07)</td>
<td>03.5%</td>
</tr>
<tr>
<td>4</td>
<td>Non Affordable, Small piece of land</td>
<td>(01)</td>
<td>00.5%</td>
</tr>
<tr>
<td>5</td>
<td>Non Affordable, Not available in short time</td>
<td>(06)</td>
<td>03.0%</td>
</tr>
<tr>
<td>6</td>
<td>Non Affordable, Small piece of land, Not received in short time</td>
<td>(01)</td>
<td>00.5%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>(200)</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

(The respondents No.’s are indicates in the brackets)

In the above Table No. 1.8 shows the opinion of respondents about the non utilization of modern instruments in their farms. 3.5% of respondents said that why there were unable to use the, ‘Non Affordable’, Small piece of land’, ‘Not available in short time’, ‘Not received in short time’, and 3.0% of respondents said that, ‘Non Affordable’, ‘Not available in short time’ and very clearly 6 respondents said that ‘Non Affordable’, each one respondents said that , ‘Non Affordable’, Small piece of land’, Non Affordable, ‘Small piece of land’, ‘Not received in short time’, All non user respondents said their opinion about it.

In short, for the utilization of modern technology in the agriculture there is requirement of huge land as well as it should be easily available at farming in short period and it is also affordable for them.
Table No.1.9 Use of Hybrid varieties

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>(193)</td>
<td>96.5%</td>
</tr>
<tr>
<td>No</td>
<td>(07)</td>
<td>03.5%</td>
</tr>
<tr>
<td>Total</td>
<td>(200)</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

(The respondents No.’s are indicates in the brackets)

In the above Table No. 1.9 suggested their opinion for Hybrid varieties for farms for plenty of productions in their farms. In the early time there was small population of country and there was not question of food problems but after few decades the freedom of country, the population rapidly increased and frequently occurred the famines in the different parts of country and the partition of country in three parts so there was required such invention in agricultural section then Dr, Swaminathan, Mahanobilins and company invented Hybrid Varieties and utilized in country therefore lot of agricultural productions come.

Here, nearly 96.5% of respondents gave the positive response about the hybrid varieties in their farms, and only 7 respondents were gave negative response for utilization of modern seeds for high productions. The still today, at remote areas of countries old people having interest in old seeds and they are preserving safely and it has lot of potentialities.

In short, only for high agricultural production the new hybrid varieties find out by the scientist of India and satisfied the hunger of rapid population.

Table No.1.10 Use of Green manure

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>(148)</td>
<td>74.0%</td>
</tr>
<tr>
<td>No</td>
<td>(52)</td>
<td>26.0%</td>
</tr>
<tr>
<td>Total</td>
<td>(200)</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

(The respondents No.’s are indicates in the brackets)

In the above the Table No.1.10 shows the opinion of respondents about the traditional fertilization which is used in farms. those farmers having the financial problems to purchase expensive chemicals fertilizers for high production so they gave first and foremost priority for the ‘wastes of animals,’ or ‘excrement of animals’, ‘Gold Fertilizers’, nowadays, all farmers collect the waste of animals and made dunghills and after some time, on the cultivation time the farmers are used it in their farms and farmers getting appropriate result of Green Manure. No side effects on crops.

Here, 148 respondents are used the green manure in their farms and getting lot of agricultural productions to the farmers and only 26.0% of respondents not applied the green manures in their farms. Still, some farmers are not interested to use traditional fertilizers in the hybrid world.

In short, people are not believed in non chemicals fertilizers because they feel dirty about the animal’s wastes. Therefore for good and better agricultural production maximum farmers having first priority for chemicals fertilizers.

In the Marathwada region, some farmers are enjoying financial benefits through the scientific technology used in their farms and directly some social changes come in their life.

Conclusion:

in the Marathwada region there are lot of issues come in light. This region was part of Nizam State and this state come in India after the 17th September 1948 and already this state was neglected by the politicians and policies makers and administrators so in various aspects of life of society become backward in time. Today, in the era of globalization there is scope for digital agricultural industries and famers should first foremost priority for digital equipments in their own farms because they should get entire season work opportunity at their native areas. It is very poor situation of agricultural society where people are working up
to the 51 year and above. Means all age group’s maximum masses are working in the agricultural fields from younger to older. There are required daily wages jobs or without work, they are unable to solve their regular issues. in the agricultural industries there are high qualifications of respondents of those who are working in the agricultural sections and here, we can say that how the development come in agriculture field and what type of modification come in seeds, pesticides and chemicals fertilizers, this changes are understand by the respondents and they can utilized in their farms.

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Emerging Trends in Managerial skill: SWOC Analysis of Soft Skill

Prof. Chavan Rani Hanmant
Sadguru Gadage Maharaj College, Karad

Abstract:

In today’s fast-changing world of work, good school or university grades no longer mean a guaranteed job or career. However, innovators giving teachers more practical ways to foster ‘difficult’ soft skills such communication and collaboration, India’s students will have greater confidence in taking up university or work opportunities and help fulfil the country’s remarkable potential. This paper focus on strengths, weaknesses of soft skills and opportunities for soft skill holder and challenges faced by it.

Keywords: - Soft skill, soft skill trainer, strengths, weaknesses, opportunities and challenges.

Introduction:

Today's service economy and the ascendance of work teams in large organizations puts a new premium on people skills and relationship-building.” The country’s economic growth continues apace: India will overtake the UK as the world’s fifth largest economy this year while its leaders are targeting a 70% increase GDP – from today’s $2.9 trillion to $5 trillion by 2025. But India’s economy needs skilled people and new jobs on a near-unprecedented scale to underpin this expansion. To compete with the key economies of US and China, India’s unique talent pool – one billion people of working age by 2027 – will need top-notch skills to match.

India has the second-largest population and the human capital can be tapped to boost the economy. The India Skills Report that brought out recently, revealed that only 47% of the engineers are considered employable. While the numbers of employable people have shown a steady rise, a lot more can be achieved. The slow rise in employability levels promises to pave the path towards a healthier economy; but, there are hurdles left to be surmounted before we reach the goal of having efficient and highly-productive manpower. The situation may seem a tad challenging, but the actual problem isn’t as much about the education system’s fault but is more emblematic of the skills being imparted being below average. Most organizations at the time of their recruitment feel that candidates not only lack the requisite technical skills that are out of tune with the needs of the industry, but also lack soft skills and most fail to express their views before their peers and superiors. Another major flaw commonly found is the lack of agility and inquisitiveness in candidates, a yearning for knowledge ensures that employees are alert to changes in their environment. It is important to note here that there is a significant difference between unemployability and unemployment. In cases of unemployment, it reflects the lack of jobs in the market with the supply of candidates outstripping demand. Unemployability infers that jobs are available on a large scale in the market, but candidates are not skilled enough to meet the demands of these jobs. Organizations today largely feel that India as a country needs to improve the skills of its army of students and youth to enhance their employability.

Despite the country’s stunning growth, many Indian bosses fear that young people lack the balance of academic grades and soft skills such as critical thinking and creativity needed to fulfil emerging job opportunities.. Politicians are grasping the importance of soft skills with government-inspired learning innovations including pilot Entrepreneurship course in state schools later this year. This life skills gap isn’t confined to India. Gaps in new workers’ soft skills gaps are holding back business and academic research everywhere. Soft skills were once seen as intangible subjects that were difficult to teach, but policymakers and parents now recognize their importance in a fast paced, digital economy. Research by the World Economic Forum (WEF) shows that jobs are continually being automated away while new ones are being created by workforce with highly developed technical and soft skills.

Policymakers, teachers and parents have grasped that academic subjects and soft skills teaching must be interwoven to ensure a more enriching school experience while ensuring that students are creative, adaptable and resilient in their future studies and work. When the WEF analysed academic results from across the world, it found that children that had been taught social and emotional skills outperformed their peers that hadn’t received such instruction – by an average of 11%.
Objectives of Study:-
1) To study the concept of Soft Skill.
2) To find out strengths and importance of soft skill.
3) To find out opportunities for soft skill trainers or users.
4) To find out challenges for soft skill and find out its weaknesses.

Methodology:-
The research paper is descriptive. The data for study is gathered from secondary sources like newspaper, magazine, and different website of soft skill and other website.

Emerging Trends in Managerial skill: SWOC analysis of soft skill
Soft skills refer to both character traits and interpersonal skills that will influence how well a person can work or interact with others. The term soft skills cover a wide range of skills as diverse as teamwork, time management, empathy and delegation.

The World Economic Forum Future of jobs report suggested that by 2020, complex problem-solving, critical thinking, creativity, people management and emotional intelligence would be among the most important skills required in the workplace.

The importance of these soft skills is often undervalued, and there is far less training provided for them than hard skills such as coding. Organizations seem to expect people know how to behave on the job and the importance of skills such as taking initiative, communicating effectively and listening, which often is not the case.

Meaning and Definition of Soft Skill:-
Soft skills are personal attributes that influence how well you can work or interact with others. These skills make it easier to form relationships with people, create trust and dependability, and lead teams. Soft skills are an essential part of finding, attracting, and retaining clients. Highly-developed presentation skills, networking abilities, and etiquette awareness can help you win new clients and gain more work from existing clients.

Strengths:-
Most interactions with other people require some level of soft skills. At a company you might be negotiating to win a new contract, presenting your new idea to colleagues, networking for a new job, and so on. We use soft skills every day at work and developing these soft skills will help you win more business and accelerate your career progression.

On the other hand, a lack of soft skills can limit your potential, or even be the downfall of your business. By developing strong leadership, delegation, teamwork, and communication abilities, you can run projects more smoothly, deliver results that please everyone, and even positively influence your personal life by improving how you interact with others.

Outside of the office, soft skills such as communication are used to build friendship groups and meet potential partners. You might be negotiating the price of your new house renovation, or mentoring your neighbours children on the weekend. Soft skills are useful both in our professional and personal lives.

1. Career progression and promotion:- ICIMS Hiring insights (2017) found that "Ninety-four percent of recruiting professionals believe an employee with stronger soft skills has a better chance of being promoted to a leadership position than an employee with more years of experience but weaker soft skills."

It's become vital to develop these skills if you want to progress in your career as they will set you apart from others at the interview and on the job.

2. The modern workplace is interpersonal:--Skills such as active listening, collaboration, presenting ideas and communicating with colleagues are all highly valued in the modern workplace. Strong soft skills ensure a productive, collaborative and healthy work environment, all crucial attributes for organisations in an increasingly competitive world.

3. Customers and clients demand soft skill:--Consumers these days have a huge number of choices of where to buy from, brought about by the internet and smart phones. For these consumers, convenience and low prices are easy to come by, so customer service is often what influence the choice to use a particular business.
The ability to communicate at a human level with customers is therefore a vital factor in an organisation’s success.

4. The future workplace will rely on soft skills:- Automation and artificial intelligence will result in a greater proportion of jobs relying on soft skills. Advances in technology have caused tasks that require hard skills to decline, making soft skills a key differentiator in the workplace.

As the cost of robots decreases and the performance of artificial intelligence improves, jobs such as manufacturing line workers, will become automated. Traditional skills like teamwork, communication and critical thinking will be more important than ever.

5. Soft skills are hard to automate:- Following on from the previous point, soft skills such as emotional intelligence are hard to automate and unlikely to become automated anytime soon. This means they’re expected to become more desirable in the near future.

However soft skills can be difficult to teach and track improvements on. Companies such as Virtual Speech are tackling this by using VR to improving skill.

6. Soft skills are in high demand by recruiters:- Soft skills are in high demand in the workforce. The importance of social skills in the labour market, jobs requiring high levels of social interaction grew by nearly 12 percent as a share of the U.S. labour force.

Most in-demand soft skills :-
- Communication
- Organisation
- Teamwork
- Critical thinking
- Social skills
- Creativity
- Interpersonal communication
- Adaptability.

The importance of soft skills to businesses:-

Soft skills are needed across all industries, for example, strong communication skills are needed whether you are working as a nurse, a hairdresser, a mechanic etc. Developing each soft skill comes with its own advantages, for instance, improving communication will help your employees interact more effectively and improvements in time-management can increase productivity.

There are also general benefits of employees developing their soft skills:

- **Increased productivity** - Employees' efficiency in their tasks and responsibilities increases which will help bring the company closer to achieving its goals.

- **Improved teamwork** - For a business to function effectively people must work well together in order to achieve a common goal. The quality of work improves when people use their individual strengths and skills together in collaboration.

- **Improved retention rates** - People want to work at a company that invests in employees' career development, in fact, 63% of UK employee would change their employer if they are offered a job at a company with more training opportunities. Also, recruitment costs for the company decrease with increased staff retention.

- **Improved employee satisfaction** - Investing in employees' shows them that they are valued. Feeling appreciated and having a positive outlook of the company increases job satisfaction.

  Improves leadership - Soft skills help prepare employees for leadership positions because specific skills are needed, such as, active listening, empathy etc. This is important because 50% of employees leave their job due to poor managers.

  Attracts new clients - If your clients are happy with your company’s service, they are more likely to recommend you to other clients. This provides your company with new business opportunities.
Weaknesses of Soft Skill

**Soft skills are hard to measure:** It’s easy to know when a learner has mastered a skill such as how to use a software – we ask them to do the task, and they perform it. We can use quantitative measures for these skills. Creating assessments for a soft skill time management is just as important but more nuanced and contextual.

**Hard skills training can be “one-and-done.” Soft skills take repeated effort:** For any training program, follow-up and follow-through are key to making a lasting change in behaviour. For soft skills, such as leadership skills, real growth will only occur after repeated practice, feedback from others and much reflection.

Perception of soft skill by CBE is limited: Soft skills trainer in tier 2 and 3 cities unearthed that the general perception of soft skills by the Central Board of Education (controlled by the government) is limited to basic communication skills, with no emphasis on concepts such as teamwork, critical problem solving, emotional intelligence, time management and adaptability.

**Some skills are harder to learn than others:** While almost anyone can learn certain hard skills, such as computer programming, developing soft skills can feel nearly impossible – but it’s not. Shy people can develop themselves only powerful public speakers. It happens all the time.

We can teach someone to fish, but we can’t teach them to enjoy fishing: Hard skills such as balancing an accounting ledger do not depend as much on learners’ personality traits. Developing soft skills (like relationship-building) requires understanding themselves, seeing the need for change, having a desire to change and developing the new habits that solidify the change.

It’s not about you; it’s about me: Soft skills such as communication skills are deeply rooted in people’s personalities and are related to their habits and life experience. Without an understanding of self and how experience influences habits and soft skills, learning could make participants feel inauthentic and fake.

Opportunities for soft skill trainer

These are just some of the soft skill that an individual needs to find more opportunities. By turning connections into opportunities, an individual is able to expand their social network and expand their knowledge about certain topics. Soft skills don’t just help a person create opportunities; it creates a person’s future relations and attainment of realistic goals.

Candidates with strong soft skills are in high demand for many different types of jobs. Soft skill are the interpersonal attributes you need to succeed in the workplace. These are related to how you work with and relate to others—in other words, people skill. The future of work is likely to herald a wide range of new jobs, many of which we can scarcely conceive today. There has been understandable attention given to the kind of skills these jobs might require.

Soft skill trainers can join various institutions at the same time and deliver their services to maximize their income.

To get an entrepreneurial edge a soft skills trainer can directly fetch CSR or CRT projects from the top notch corporate companies or institutes and earn huge amount of profits both in monetary terms and in recognition.

Job Opportunities for soft skill trainer in certificate courses:

- HDI Support Centre Team Lead Incident Management,
- HDI support Centre Director (HDI-SCD),
- HDI certified Instructor (HDI-CI),
- Workforce management principles,
- KCS principles,
- Personality Development Programme,
- Communication, Effective Leadership skills,
- Soft Skill MS Office Kaizen
- Neuro Linguistic Programming (NLP)
- SDF
- Business Communication
- Business writing skills
- Time Management
Challenges

Indian educational institutions have realized the significance of soft-skills training programs to students because of rising unemployability in India.

The Indian education system emphasizes memory power, not intellectual power. It stresses on theory, not practice. It does not promote critical and analytical thinking in students. In contrast, it encourages 3 R’s — reading, writing and reproducing — where students work hard to cram the content when examinations are round the corner. Ultimately, it leads to unemployability and unemployment in India.

In the last few years, a significant drop in employability of students from Tier 2 and 3 cities has been documented in organized labour industries. The government has failed to place emphasis on soft skills, at a grassroots level, whereas, huge investments are made in training institutions for fresh graduates.

- Lack of Academic Will: The Indian government and Indian educational institutions have understood the gravity of the situation and the importance of providing soft-skills training to students to bridge the gap between the campus and industry. However, soft-skills training programs are conducted only when industry placements are round the corner. There is no structured and consistent approach.

- Soft skills are not fully integrated into the curriculum. Educators from core disciplines do not provide adequate support to soft-skills training sessions. Some students simply do not attend sessions that are not seen as core to the discipline they are studying. Efforts should therefore be put into identifying wasted slots in the timetable and filling them with soft-skills training.

- Equipped Faculty in Indian Educational Institutions: Most Indian educational institutions do not have enough soft-skills trainers to impart training. Some institutions engage the existing faculty from English department to impart soft-skills training. Many of these people see it as a burden. Some are simply not well versed in soft skills and so are unable to teach them. Qualified experts should therefore be involved in imparting soft skills to the English faculty and to any other staff who have to train the students.

- Tools to Impart Soft Skills Training to Students: The right teaching and training methods will motivate students to acquire the soft skills they will need in the world of work. It is essential to use diverse techniques to add joy to the learning process. First, it is essential to show the benefits of training methods and arouse interest among the students; to encourage students to become involved in the training process.

- During training it is essential to appreciate that students will have different capabilities, personality profiles and styles and different paces of learning. Hence, the faculty must focus not only on team activities but also on an individual’s ability to read, think, exercise and apply the knowledge. At the end of the each session, it is necessary to take feedback as well as to provide feedback to the students to measure the takeaways of training.

- Industry–Institute Interaction Imperative: Training and Placement Officers (TPOs) are a crucial link between the campus and industry. They tend to be sandwiched between campus realities and industry expectations. And the reality is that much of the training students receive on campus does not prepare them well for the world of work, either because the training is irrelevant to working life or simply outdated. More interaction is needed between campus and industry in order to bridge this gap.

- TPOs could facilitate regular soft-skills training to the faculty who, in turn, could provide it to the students. TPOs should also ensure that industry and academia meet often and get to know each other’s viewpoints, approaches and desires. TPOs ought, in addition, to help to craft the soft-skills curriculum.

- Challenges for TPOs: Most Indian educational institutions engage the existing teaching faculty to teach their subjects and to look after campus placement activities as well. If the quality of placements drops below expectations, TPOs and soft-skills trainers are made scapegoats. Hence, to enhance employability skills among the Indian students, there must be academic will from all stakeholders including educators, students, parents, management, TPOs, soft-skills trainers, non-governmental organizations and industry. Above all, soft skills training must be made mandatory and given equal importance with other core subjects to ensure that students...
Conclusion:

Though the soft skills crisis is a universal phenomenon, the problems and reasons in the Indian subcontinent are peculiar because for the following reasons: Our educational system is so designed forcing students to concentrate more on rote learning than on developing a spirit of enquiry, which is the most predominant factor to achieve success at workplace. During their high school education, many engineers would have neglected studying humanities, languages and arts. In this process, an all-rounded development of complementary human intelligences and faculties like creativity and inter-personal. Students who are properly equipped with the right mixture of hard and soft skills will perform better in the job interview and in the job itself. Ultimately, they may go on to start their own businesses. The benefits to the Indian economy as a whole of having such empowered people can hardly be over-emphasized. The government has also taken up the challenge to train and prepare the youth to be industry-ready, and it has set up numerous institutions and colleges to enhance corporate as well as vocational training. The Indian education system must inculcate soft skills training during the academic course to enhance employability amongst the students from a young age.

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An overview on “Human Skill Development”

Lalita S. Shinde
M. Phil.
[Research Scholar CSIBER Kolhapur]

Abstract
This study is focused on human skill development in India. Human skill which is more demanded in all sectors for mobilizing and utilizing other resources national skill development has to look at something for a long time or somebody. Public private partnership in India for upgrading of Indian workforce, with the target of skilling 500 million people by 2022 & signed agreement with Australian Government on 23/10/2012. Self Management skills and ability to influence others are some of vital competencies employees of a progressive organization need to possess.

Skill development is article for economic growth and social development. The demographic transition of India makes it imperative to ensure employment opportunities for more than 12 million youths entering working age annually. It is estimated that during the 7 year period of 2005-2012 only 2.7 million net additional jobs were created in the country. To enable employment ready workforce in the future, the youth need to be equipped with necessary skills and education.

This paper is attempt to explore the knowledge skill development of an employee.

Keywords Human skill, Skill development

Introduction
Human skill is the ability to work with, understand and motivate other people both individually and in groups. Skill refers to the quality of the performance. However, all who can carry on their occupation with a high quality of outpour or performance are skilful. Skill therefore is synonymous with proficiency.

However, imperative to note employers today have impressed the necessary of general multi-skill requirements to workers and potential workers all like. Whether in big, middle or small-size businesses, employers are concerned about the speed the justness and fluidity OR the new economy & they see radical and unsettling change (prowse, 1992). The employers grappling to adapt to the new economy believe that “Security depends on merit hard work technical skill, and most important of all the ability to learn and adapt to fast changing environments.”

While the changes in aggregate regarding skill requirements are considered slow, Spenner (1985) suggest that skill requirements of jobs world over are changing.

Education vocational training and lifelong learning are central pillars of employability employment of workers and sutra.

Human skills involve the ability to work well with other people both individually as in group. Manager deal directly with people this skill is crucial managers with good human skills are able to the best out of their people. Human skill or the interpersonal skill are the skills that present the manager ability to interact, work or relate effectively with people. These skills enable the manage to make use of human potential in the company and motive the employees for better result.

Research Methodology
In present study the researcher used the secondary data collected through review of literatures, books and internet.

Objectives
This study is to find out
1. To understand the concept of human skill.
2. To review past study related to human skill and reach skill development knowledge.
Concept of human skill development

Human skills involve the ability to work well with other people both individually and in group. Managers with good human skills are able to get the best out of their people. They know how to communicate, motivate lead and inspire enthusiasm and trust.

Effective managers are able to work well with people using the human skills essential to successfully lead.

Human skills which are necessary for managers. Also called human relational skills, these skills involve communication and attention to relationships with others.

While human skills are important. He partners them with conceptual skills and technical skills.

What are the human skills in management?

Conceptual Skills

Take in the big picture of entire organization

Conceptual skills are an umbrella term for a skill set comprising analytical creative thinking and communication skills among others. They are particularly important for leaders and managers. The higher up the company hierarchy, the more important conceptual skills become.

Technical Skill

Accomplish tasks for those working on the front lines, they are techniques, practices, tools and processes.

Technical skills are the abilities and knowledge needed to perform specific tasks. They are practical and often relate to mechanical information technology, mathematical, or scientific tasks. Some examples include knowledge of programming languages,

Mechanical equipment or tools

A technical skill is an ability to perform specific tasks which requires specialist knowledge. It is an ability which we have to learn and develop.

Technical Skills

Digital Marketing
Google Ad words, Google Analytics, Send arid, Facebook for business.
Business Research & Data Analysis proficient user in Microsoft Excess and Powerpoint, , Surveyxact.

Skill Development is the process of
1. Identifying skill gaps
2. Developing & honing these skills
It is important because skills determine ability to execute plans with success. e.g. Carpenter tying to build a house

How relational skill to ensure their teams meet organizational change with each successive step up the pyramid.

Human skill at each levels of management

1 Top Level Management Manger
Top level manger most choice in how they exercise any of these skills. They rely most on conceptual skills, because they need to see the big picture and connect the dots between abstract idea in order to set strategic initiatives. At this level, they also need significant human skills to manage relationships among their peers, with competitors with partners and suppliers and with high level stakeholders. Technical skills are also necessary to ensure that their strategy is realistic.

2 Middle Level Manger
They must share information and idea up, down, and across the organization in order to achieve their aims. They also use conceptual skills to set and adjust goals to facilitate strategic objectives. Clearly, they require more technical skill than the managers above them because they need to understand the work of those they supervise. In order to effectively manage from front line employees.

3 Lower – Level Manger
They need some human relations skills. But direct supervisors do not spend much time on work that requires conceptual skills, instead they need more technical skills as the most hands on and usable managers. So, in management levels need to assess the traditional approach of skill development delivery in India in light of the successful models and best practices in other economies. The learning can be imbibed and custom adopted to address the skill development Challenges of India.

Seat Utilization Under Apprentices Training Scheme

<table>
<thead>
<tr>
<th>Year</th>
<th>Seats located</th>
<th>Seats utilized</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009-10</td>
<td>2,74,741</td>
<td>1,97,994</td>
</tr>
<tr>
<td>2010-11</td>
<td>2,94,171</td>
<td>2,04,213</td>
</tr>
<tr>
<td>2011-12</td>
<td>3,21,937</td>
<td>2,18,032</td>
</tr>
<tr>
<td>2012-13</td>
<td>3,37,087</td>
<td>2,03,970</td>
</tr>
<tr>
<td>2013-14</td>
<td>3,59,356</td>
<td>2,11,632</td>
</tr>
</tbody>
</table>

The Apprentices Act of 1961 was recently amended in Dec. 2014 to make it more responsive to industry and youth. As per the Amended Act work hours and leave benefits will be regular workers from the organized sector.

The national skill policy
The national policy skill development was first formulated in 2009 to create a skills ecosystem in India. The Government has introduced a national policy on skin development and Entrepreneurship 2015. The policy objectives to provide an umbrella framework to all skill related activities in India.

Schemes for Skill Development in India
This section provides information about ministry wise

- It covers information about the financial assistance for skill training of persons with disabilities.
2. Skill development for minorities
   - This covers information related to the schemes available for skilling of minority youth.
3. Deen Dayal Upadhyaya Grameen Kaushalya Yojana
   - This topic covers information to skill development for inclusive growth.
4. Pradhan Mantri Kaushal Vikas Yojana
   - This information related to pradhan mantra kaushal vikas yojana
5. Pradhan Mantri Kaushal Kendra
   - This topic related to pradhan mantra kaushal Kendra
6. National Apprenticeship Promotion Scheme
   - This is related apprenticeship promotion scheme.
7. Craftsmen Training Scheme
   - This topic is related to CTS
8. Scheme for Higher Education youth in Apprenticeship and skills
   - This topic is related to scheme for Higher Education youth in Apprenticeship and skills (SHREYAS)

Conclusion
In present researcher used the secondary data. Skill of an employee is an important factor in all over the world. India is presently so many schemes are adopted for development human skill for upgrading Indian workforce skilling 500 million people. Today multi skill requirements to workers and potential works alike. In fast changing environment, fast, hard work, technical skill is important.

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Opinion of Working Women on Entrepreneurship – An Empirical Study in YSR District, Andhra Pradesh

Dr. S. Ghausinnisa
MSW, MBA, Ph. D, Qualified in UGCNET, D No. 12/246, PSR Street, Kadapa-516001.

Abstract
Entrepreneurship is an important input to the development of industries, which in turn leads to the development of the nation. Entrepreneurship is an economic movement, which is primarily dominated by men. In recent times, few women have taken up entrepreneurship as their career owing to the change in the society. Some women engage themselves as employees in organizations due to societal constraints and personal life hurdles. The purpose of the present study is to ascertain the opinion of working women on entrepreneurship and also to find out the significant difference in their opinion based on socio-economic profile and their concern to become an entrepreneur. A sample of 50 working women in YSR district of Andhra Pradesh has been randomly selected and primary data is collected from the working women through a questionnaire. The collected data has been analysed using the statistical tools such as average score analysis, ANOVA and t-test. The results of the study prove that unrelatedly, socio-economic profile of working women and their interest towards becoming an entrepreneur all the selected sample have a positive opinion on entrepreneurship. Hence it has been suggested that there is a need to show a special interest on working women and proper steps has to be taken to develop them as entrepreneurs.

Keywords: Entrepreneurship, Opinion on Entrepreneurship, Working Women and Women Entrepreneurship

Introduction
Entrepreneurship is an important aspect for the economic development of any country without which capital, labour and technology remains unutilised. Economic development of any country lies in the development of its entrepreneurs as it explains the threats like regional imbalances, unemployment, decreasing GDPand gender inequality. Recognizing this, the Government of India has formulated several schemes relating to self-employment generation, to help its people to start their enterprise and rise the productive capacity of the nation. Economic development of any country starts with the improved standard of living of its people. Hence it is influential that there is a need to improve the standard of living of women. It is the nature of women to competently manage multiple tasks inside the four walls of the house as well as outside. But the patriarchal society still suppresses her from exploring the business world completely. The number of women has started their own business through the special reservation for women made by the Government in all the schemes introduced to generate self-employment. These women entrepreneurs are playing a key role in developing their lives as well as other women by offering employment opportunities.

Review of Literature
Abhishek Goel, Neharika Vohra, Liyan Zhang and Bhupinder Arora (2007)1 in their study on “Attitudes of the youth towards entrepreneurs and entrepreneurship: A cross-cultural comparison of India and China” have hypothesized that more positive attitude would be seen in people from (i) entrepreneurial family backgrounds and (ii) entrepreneurially more developed regions. These hypotheses were tested on more than 5,000 respondents from India and China. The youth from entrepreneurial family background have been found to have strong support from their family in both India and China which implies their positive attitude towards entrepreneurs and entrepreneurship. Regional development showed stronger influence on attitude among youth in India than in China. This study shows that the youth from both the countries are having a positive impact on risk taking attribute of entrepreneurship hence if timely assistance and appropriate business climate is provided more entrepreneurial activity can be witnessed.

Subhash and Sunita Rani (2007)2, have conducted a study to analyse the impact of region (North India or South India) and educational background on the entrepreneurial orientation among young Indian women. The study is based on the primary data collected from 96 women in India through a structured questionnaire containing variables on the issues of entrepreneurial attitude and skills. Most of the women who are willing to become entrepreneurs have been driven by achievement motivation. The findings of the study
show that South Indian women show more interest on entrepreneurship than their counterparts in North India and educational background of the women have no influence on their entrepreneurial orientation.

**Statement of the Problem**

Comparing with previous days at present most of the women are come out of their household works and they are going to joined with peers in industries as employees. Doing the job and being a employee is not the right choice for women to contribute to the economic development of the nation and gain equality in the society. Comparing with other jobs doing Entrepreneurship is the better possible option which working women should utilize as much as possible they are capable of being a women entrepreneur better than the women who lack expertise in the industry but many of them are not ready to become entrepreneurs due to various Gender, socio-economic problems. In this present we just focused to know the perception of working women on entrepreneurship.

**Objectives of the Study:**

- To know the opinion of working women on entrepreneurship
- To compare the opinion of working women from different socio-economic background on entrepreneurship.

**Methodology**

For this present data a we are Using simple random sampling technique a sample of 50 working women in YSR District have been selected as respondents and primary data have been collected from the respondents using a structured questionnaire. For this analysis various Statistical tools were used such as average score analysis, Analysis of Variance (ANOVA) and t-Test. For this study the Secondary have also been collected from various publications in journals, magazines, websites and books.

In order to know the working women’s opinion on entrepreneurship a five point Likert Scale has been used which constituted the following statements:

- S1 - Entrepreneurship creates more employment opportunities
- S2 - Entrepreneurship removes gender inequality
- S3 - Entrepreneurship contributes to increased national productivity
- S4 - Entrepreneurship enables economic independence
- S5 - Entrepreneurship has more status quotient than employment
- S6 - Entrepreneurship ensures improved standard of living
- S7 - Entrepreneurship facilitates maximum utilization of resources
- S8 - Entrepreneurship enhances balanced economic development of the country
- S9 - Entrepreneurship is the best solution for youth unemployment
- S10 - Entrepreneurship has been a major cause for improved infrastructural facilities in the country

The respondents were asked to rate their level of agreeability on the statements as great extent – 5, high extent – 4, to some extent – 3, least extent – 2 and not at all – 1. The averages of score given by the respondents for each statement have been computed to identify the opinion of working women on entrepreneurship. In order to find out whether the opinion of the respondents varies significantly owing to their socio-economic profile, ANOVA and t-Test have been employed and the results of the same have been presented below:

<table>
<thead>
<tr>
<th>Age</th>
<th>S1</th>
<th>S2</th>
<th>S3</th>
<th>S4</th>
<th>S5</th>
<th>S6</th>
<th>S7</th>
<th>S8</th>
<th>S9</th>
<th>S10</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 – 25 yrs</td>
<td>4.20</td>
<td>3.34</td>
<td>4.01</td>
<td>4.00</td>
<td>3.26</td>
<td>3.77</td>
<td>4.34</td>
<td>4.35</td>
<td>4.35</td>
<td>3.89</td>
</tr>
<tr>
<td>26-35</td>
<td>4.23</td>
<td>3.38</td>
<td>4.12</td>
<td>4.20</td>
<td>4.02</td>
<td>4.25</td>
<td>4.35</td>
<td>4.43</td>
<td>4.43</td>
<td>4.24</td>
</tr>
<tr>
<td>36-45</td>
<td>3.67</td>
<td>3.12</td>
<td>3.45</td>
<td>3.89</td>
<td>3.24</td>
<td>3.58</td>
<td>3.16</td>
<td>4.36</td>
<td>3.90</td>
<td></td>
</tr>
<tr>
<td>46-55</td>
<td>4.12</td>
<td>3.67</td>
<td>4.09</td>
<td>3.90</td>
<td>4.01</td>
<td>4.15</td>
<td>4.53</td>
<td>3.90</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Above 55Yrs</td>
<td>4.53</td>
<td>3.56</td>
<td>4.02</td>
<td>4.08</td>
<td>3.78</td>
<td>4.29</td>
<td>4.5</td>
<td>4.90</td>
<td>4.90</td>
<td>4.80</td>
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</table>

<table>
<thead>
<tr>
<th>Educational qualification</th>
<th>S1</th>
<th>S2</th>
<th>S3</th>
<th>S4</th>
<th>S5</th>
<th>S6</th>
<th>S7</th>
<th>S8</th>
<th>S9</th>
<th>S10</th>
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<tbody>
<tr>
<td>No formal education</td>
<td>3.45</td>
<td>3.90</td>
<td>3.56</td>
<td>3.87</td>
<td>3.12</td>
<td>4.34</td>
<td>4.12</td>
<td>4.26</td>
<td>4.67</td>
<td></td>
</tr>
<tr>
<td>School level</td>
<td>3.68</td>
<td>3.02</td>
<td>3.49</td>
<td>3.89</td>
<td>3.94</td>
<td>3.58</td>
<td>3.16</td>
<td>4.36</td>
<td>3.94</td>
<td></td>
</tr>
<tr>
<td>Graduate</td>
<td>4.99</td>
<td>3.38</td>
<td>4.52</td>
<td>4.10</td>
<td>4.72</td>
<td>4.05</td>
<td>4.25</td>
<td>4.23</td>
<td>4.94</td>
<td></td>
</tr>
</tbody>
</table>
As per the analysis of the collected data, it should be revealed that the level of agreement of the respondents in the age group of 18 to 25 years is high towards “entrepreneurship enables economic independence” and “entrepreneurship ensures improved standard of living”. Working women in the age group of 26 to 35 years have highly agreed that “entrepreneurship has been a major cause for improved infrastructural facilities in the country”, respondents belonging to the age group of 36 to 45 years and those who are above 55 years of age have agreed that “entrepreneurship is the best solution for youth unemployment” and the respondents whose age group is 46 to 55 years have agreed that “entrepreneurship facilitates maximum utilization of resources”.

The Respondents who have no formal education have high level of agreeability on “entrepreneurship facilitates maximum utilization of resources”, respondents who have school level education and those who are post graduates have highly agreed that “entrepreneurship is the best solution for youth unemployment”, respondents who are diploma holders have high level of agreeability towards “entrepreneurship has more...
status quotient than employment”, and the graduate working women and professionally qualified respondents have high level of agreeability for “entrepreneurship creates more employment opportunities”.

The level of agreeability of the married respondents is high towards “entrepreneurship is the best solution for youth unemployment”, unmarried respondents have highly agreed that “entrepreneurship enables economic independence” and “entrepreneurship ensures improved standard of living” and the respondents who are widow have high level of agreeability on “entrepreneurship creates more employment opportunities”, “entrepreneurship has more status quotient than employment”, “entrepreneurship ensures improved standard of living”, and “entrepreneurship is the best solution for youth unemployment”.

The level of agreeability of the respondents whose monthly income is up to Rs.10,000 and Rs.10,001 to Rs.20,000 has been high towards “entrepreneurship is the best solution for youth unemployment” and the respondents whose monthly income ranges from Rs.20,001 to Rs.30,000 and above Rs.30,000 have highly agreed that “entrepreneurship creates more employment opportunities”.

The respondents living in joint family and nuclear family have high level of agreeability towards “entrepreneurship is the best solution for youth unemployment”. The level of agreeability of the respondents belonging to urban area is high towards “entrepreneurship creates more employment opportunities” and the respondents of semi-urban and rural areas have highly agreed to the statement “entrepreneurship is the best solution for youth unemployment”.

Respondents who are government employees have high level of agreeability on “entrepreneurship has been a major cause for improved infrastructural facilities in the country”, working women who are private employees have highly agreed that “entrepreneurship is the best solution for youth unemployment” and the respondents who are professionals and who are agricultural labourers have high level of agreeability towards “entrepreneurship is the best solution for youth unemployment”.

The level of agreeability of the respondents whose father/ spouse is a government employee and whose father/ spouse is a private employee has been high towards “entrepreneurship is the best solution for youth unemployment”, level of agreeability is high towards “entrepreneurship creates more employment opportunities” for the working women whose father’s/ spouse’s occupation is business and for the respondents whose father/spouse is a professional. The respondents whose father/ spouse are agriculturists have highly agreed that “entrepreneurship ensures improved standard of living”.

The level of agreeability of the working women who are willing to become entrepreneurs is high towards “entrepreneurship creates more employment opportunities” and the respondents who are not willing to become entrepreneurs have high level of agreeability on the statement “entrepreneurship is the best solution for youth unemployment”.

Working women respondents who will encourage other women in their family to become entrepreneurs have highly agreed that “entrepreneurship creates more employment opportunities” and the level of agreeability of the respondents who will not encourage other women from their family to become entrepreneurs is high towards the statement “entrepreneurship is the best solution for youth unemployment”.

Hence it is concluded with the Average Score Analysis that majority of the respondents have a high level of agreeability for the statement, “entrepreneurship is the best solution for youth unemployment” followed by “entrepreneurship creates more employment opportunities”. The overall results show that respondents’ level of agreeability on all statements fall between great extent and some extent. Hence, it is inferred that all the working women respondents have a positive opinion on entrepreneurship which shows a sign of future prospect for the transformation of working women into women entrepreneurs.

ANOVA:

H0 : There is no significant difference in the opinion of working women classified based on their socio-economic variables such as age, educational qualification, marital status, monthly income, residential area, occupation and occupation of their spouse / father about entrepreneurship.
### Table 2

**Personal factors Vs. Opinion on entrepreneurship**

<table>
<thead>
<tr>
<th>Mean</th>
<th>Opinion Score</th>
<th>F Value</th>
<th>Table Value</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-25</td>
<td>3.45</td>
<td>70</td>
<td>28</td>
<td></td>
</tr>
<tr>
<td>26-35</td>
<td>4.12</td>
<td>51</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>36-45</td>
<td>3.56</td>
<td>28</td>
<td>28</td>
<td></td>
</tr>
<tr>
<td>46-55</td>
<td>4.28</td>
<td>76</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Above 55Yrs</td>
<td>3.58</td>
<td>43</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td><strong>Educational qualification</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No formal education</td>
<td>3.45</td>
<td>48</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>School level</td>
<td>3.68</td>
<td>94</td>
<td>45</td>
<td></td>
</tr>
<tr>
<td>Graduate</td>
<td>4.99</td>
<td>25</td>
<td>67</td>
<td></td>
</tr>
<tr>
<td>Post graduate</td>
<td>3.67</td>
<td>17</td>
<td>78</td>
<td></td>
</tr>
<tr>
<td>Diploma</td>
<td>4.89</td>
<td>36</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>Professional</td>
<td>3.68</td>
<td>54</td>
<td>89</td>
<td></td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>3.12</td>
<td>62</td>
<td>126</td>
<td></td>
</tr>
<tr>
<td>Un-Married</td>
<td>4.89</td>
<td>43</td>
<td>27</td>
<td></td>
</tr>
<tr>
<td>Widow</td>
<td>3.12</td>
<td>02</td>
<td>08</td>
<td></td>
</tr>
<tr>
<td><strong>Monthly income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to Rs.10,000</td>
<td>3.68</td>
<td>49</td>
<td>75</td>
<td></td>
</tr>
<tr>
<td>Rs.10,001 – Rs.20,000</td>
<td>3.90</td>
<td>84</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>Rs.20,001 – Rs.30,000</td>
<td>3.87</td>
<td>24</td>
<td>28</td>
<td></td>
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<tr>
<td>Above Rs.30,000</td>
<td>4.68</td>
<td>56</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td><strong>Residential area</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>3.88</td>
<td>67</td>
<td>63</td>
<td></td>
</tr>
<tr>
<td>Semi-urban</td>
<td>3.90</td>
<td>32</td>
<td>42</td>
<td></td>
</tr>
<tr>
<td>Rural</td>
<td>4.13</td>
<td>28</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td><strong>Occupation</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Govt Employees</td>
<td>3.12</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private Employees</td>
<td>3.56</td>
<td>52</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>Professionals</td>
<td>4.124</td>
<td>55</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>Agriculture</td>
<td>4.18</td>
<td>59</td>
<td>46</td>
<td></td>
</tr>
<tr>
<td><strong>Occupation</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Govt Employees</td>
<td>3.09</td>
<td>52</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>Private Employees</td>
<td>3.90</td>
<td>59</td>
<td>87</td>
<td></td>
</tr>
<tr>
<td>Professionals</td>
<td>4.99</td>
<td>67</td>
<td>36</td>
<td></td>
</tr>
<tr>
<td>Business</td>
<td>6.99</td>
<td>77</td>
<td>8</td>
<td></td>
</tr>
</tbody>
</table>

Source: Computed S* - Significant at 5% level S** - Significant at 1% level NS – Not Significant

The opinion scores have suggested that the opinion of respondents classified based on their age about entrepreneurship has varied significantly. Hence with the F-ratio value it is apparent that there is significant
difference in the opinion of the respondents on entrepreneurship thereby, rejecting the null hypothesis at 1 per cent level of significance.

It is found from the opinion score of the respondents classified based on their educational qualification that the difference in the mean score is high. Hence, with the F-ratio value it is understood that there is significant difference in the opinion on entrepreneurship of the respondents. Therefore the null hypothesis is rejected at 5 per cent level of significance.

The opinion of the respondents whose marital status is widow have the high mean score of 4.20 and the mean score of 3.93 has been found among the working women who are married. These scores show that there is no vast difference between them. With the F-ratio value it has been concluded that there is no significant difference in the opinion on entrepreneurship of the respondents thereby, the null hypothesis is accepted. Respondents whose monthly income is above Rs.30,000 have a high mean score of 4.03 and the working women whose monthly income lies between Rs.10,001 and Rs.20,000 has the least mean score of 3.80. The F-ratio value suggests that there is no significant variation in the opinion on entrepreneurship of the respondents classified based on their monthly income thereby, the null hypothesis is accepted.

The high mean score 4.05 is found for the respondents residing in rural area and the least mean score 3.88 is found for the respondents living in semi-urban area. The F-ratio value confirms that irrespective of their residential area there is no significant difference in the opinion towards entrepreneurship of the respondents thereby, the null hypothesis is accepted. The respondents whose spouse/ father is a business person have the high mean score of 4.04 and the low mean value of 3.89 has been found for the respondents whose spouse/ father is a private employee. The F-ratio value ensures that there is no significant variation in the opinion on entrepreneurship of the respondents classified based on their spouse’s/ father’s occupation thereby, the null hypothesis is accepted.

The average the level of agreeability towards entrepreneurship among the respondents from nuclear family is high (mean 4.03) and the respondents who live in joint family also have a high level of agreeability towards the statements explaining the advantageous features of entrepreneurship (mean 3.68). The t-Test value reveals that the opinion of working women respondents belonging joint family and nuclear family on entrepreneurship has varied significantly. Hence the null hypothesis is rejected at 5% level of significance.

### Table 3

<table>
<thead>
<tr>
<th>Mean</th>
<th>Opinion on entrepreneurship Score</th>
<th>t Value</th>
<th>Table Value</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of family</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joint</td>
<td>4.68</td>
<td>83</td>
<td>38</td>
<td></td>
</tr>
<tr>
<td>Nuclear</td>
<td>4.68</td>
<td>44</td>
<td>112</td>
<td></td>
</tr>
<tr>
<td><strong>Willing to become an entrepreneur</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>4.89</td>
<td>50</td>
<td>53</td>
<td>30</td>
</tr>
<tr>
<td>No</td>
<td>3.68</td>
<td>63</td>
<td>4597</td>
<td></td>
</tr>
<tr>
<td><strong>Encourage any other women in family to become an entrepreneur</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>4.89</td>
<td>51</td>
<td>75</td>
<td>1.08</td>
</tr>
<tr>
<td>No</td>
<td>4.68</td>
<td>62</td>
<td>78</td>
<td>1.961</td>
</tr>
</tbody>
</table>

The average the level of agreeability towards entrepreneurship among the respondents from nuclear family is high (mean 4.03) and the respondents who live in joint family also have a high level of agreeability towards the statements explaining the advantageous features of entrepreneurship (mean 3.68). The t-Test value reveals that the opinion of working women respondents belonging joint family and nuclear family on entrepreneurship has varied significantly. Hence the null hypothesis is rejected at 5% level of significance.
There has been no significant variation in the opinion of the respondents irrespective of their willingness towards becoming an entrepreneur as the mean values show that respondents have highly agreed the importance of entrepreneurship. Hence the null hypothesis is accepted. Working women respondents who will encourage women from their family to become entrepreneurs and those who will not encourage the same have a high level of agreeability towards the positive implication of entrepreneurship to an individual and to the nation as a whole. t value shows that there is no significant variation in the respondents’ opinion on entrepreneurship. Hence the null hypothesis has been accepted.

Suggestions

The following suggestions have been given based on the findings of the study.

- for encouraging Working women the government shall be given special preference to start their own enterprise in their field of expertise.
- The Special industrial estate can be formed by the government to encourage experienced women to generate employment opportunities there by leading to the progress of women fraternity as a whole.

Conclusion

In order to overcome the problems of gender inequality, sub-standard position in family and inability to lead a self-sustaining life it is not enough for women to work under others. They should become entrepreneurs and provide employment opportunities to others which will lead to improved standard of living of women as a result of which economic development of the country is facilitated. On an average working women are said to have a positive opinion on entrepreneurship. This shows that given an opportunity they may become entrepreneurs which is viable with the recent development of policies on self-employment by the Government of India where importance for women entrepreneurship is stressed.

“Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation” - Dr. A.P.J. Abdul Kalam.

References


Books/Journals:

E-Commerce Trends

Suhas Tukaram Bhajibhakare
Balwant College, Vita

Abstract:
Today, e-commerce / digital influences upto 56% of instore purchases, while e-commerce itself represents almost 10% of U.S. retail sales and that figure is growing by nearly 15% annually. Digital commerce has gone beyond "buying something on a website" to a series of interactions that rely on technology to move goods. As these figures suggest, stores can no longer survive without being present on their customers', preferred channels; retailers need to fully integrate digital commerce in order to thrive. Similarly, B2B is nearing the e-commerce tipping point & disruption will become more frequent in 2018.

Key Words: E-Commerce, Customer, Business

Introduction
In our globally connected world, fads are now confused for "e-commerce trends." You need to understand that fads start and end like Twitter trends. Genuine trends for online business stay for a longer time. You can afford to ignore fads, but never the genuine trends. Businesses should analyze all fads and trends carefully. There is no need to avoid the temptation of jumping the bandwagon immediately.

Trends in e-commerce industry emerge from various things. How customers shop, what they buy and how they respond to marketing tactics employed by businesses. Within the last decade, a lot of new trends have emerged with a prodounding influence. E-commerce giants like Amazon, Walmart, and Alibaba have been at the forefront of adopting and benefiting from such trends.

Objectives of the Study
(1) To study the concept of E-commerce.
(2) To study the components of E-commerce.
(3) To give the suggestion for the study.

Importance of Study
(1) This study is useful for commerce students for getting the knowledge about E-commerce.
(2) This study is helpful to the business concerns.
(3) This study provides basic E-commerce information to the customers for E-commerce process.

Research and Methodology
(i) Primary Data
(ii) Secondary Data

This research paper is depend upon the secondary data. In secondary data involve the journals, periodicals, newspapers, publications etc.

Result & Disclosures
1. Contextual and Programmatic Advertising
   Context and programmatic ads will see a rise this year. Social media sites are already revamping the design to cater these trends.
2. Marketing Automation
   For laymen, marketing automation means automating email marketing and scheduling social media posts.
3. Artificial Intelligence (AI)
   Customer segmentation and identification of patterns based on customer's browsing history are massive challenges for e-commerce stores in terms of automation and store personalization.
4. **Enhanced Shipping Options**

Shipping and logistics is one area that stagnated in the past years. Small improvements like free shipping did occur. But nothing extraordinary until 2013 when the idea of same-day delivery became mainstream.

5. **Mobile Commerce**

Online retailers from around the world confirm that mobile transactions increase each year. Especially during the holiday sales season. If you don't have a website which is mobile responsive - NOW IS THE TIME TO MAKE IT RESPONSIVE!

6. **Augmented Reality for Product Visualization**

Apple has introduced an AR kit for its new operating system iOS 11. In response to that, Google launched AR Core for Android smartphones. The Augmented Reality trends for product visualization will see shift upward in 2019.

**E Commerce Limitations**

(1) **High Labour Cost**

Highly talented and technically qualified workforce is required to develop and manage the websites of the organization.

(2) **Security**

The biggest drawback of e-commerce is the issue of security. People fear to provide personal and financial information, even though several improvements have been made in relation to data encryption.

(3) **Lack of Privacy**

Many websites do not have high encryption for secure online transaction or to protect online identity.

(4) **Tax Issue**

Sales Tax is another bigger issue when the buyer and seller are situated in different locations.

(5) **Product Suitability**

People have to rely on electronic images to purchase products. Sometimes when the products are delivered, the product may not match with electronic images.

**Conclusion**

The growth of e-commerce is crucial for the growth of the overall economy in any country and therefore any economy wishing to gain a competitive advantage in the global market must ensure that its e-commerce industry is well developed. E-commerce is directly credited to increasing productivity of workers and increasing sales while reducing resources required for production.

**Reference**

1) Guidance of teacher
2) Collected the information from newspapers & related books
3) The book namely "Latest E-Commerce Trends"
4) Internet
Quality of Life and Occupational Stress Among Male and Female Police Constables

Kalpana N. Patil
Sou M. R. J. Mahila Mahavidyalaya Umbraj Dist- Satara

Abstract

This study examines to find out the difference in the Quality of life and Occupational Stress among male and female police constables working in rural area. In this study 60 police constables participated from various police stations in rural areas of Sangli District. For this study 30 male and 30 female police constables included. Their age range was 30 to 40 years and working experience 4 to 10 years. For the data collection Quality of life Scale by Dubey & Dwivedi (1987) and Occupational Stress scale by Shrivastav & singh (1983) are solved by participates. ‘t’ test was used to obtain statistical analysis.

Main Concept- Quality of Life, Occupational Stress, police constables.

Introduction

The life of police constable is a hard one. As a rule they are on duty for full twenty four hours, during which they can be called any moment to do official work. However, normally they serve for ten hours daily. Their main function is to maintain law and order in their duty area. Police constable has to perform many difficult duties. Nowadays women are also working in every field with men. Police department is also not an exception for that.

Quality of Life

The Quality of life is a new concept in organizational behaviour and it covers a variety of areas such as physical, mental, psychological, social and spiritual wellbeing and personal functioning. The concept of quality of life has solid bearing on mental health and it indicates quality of life (Searo, 1984). It means the degree of excellence of one’s life contributes to the person and benefits to the society at large.

Occupational Stress

Occupational stress is stress involving work. According to the current World Health Organization definition, (1986) “Occupational or work related stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope”. Occupational Stress is a major hazard for many workers. Increased workloads, downsizing, overtime, hostile work environment and shift work are just a few of the many causes of stressful working conditions. Occupational Stress of police is a widespread problem because of its numerous negative effects on individuals and on police organizations. Police who experience high level of occupational stress report a high incidence of physical and psychological problems that affect their work performance.

Police constables

The person who is recruited by police authority for maintaining law and order, to protect and preserve the peace of the community called police constables. Constable is a public civil officer whose general duty is to maintain the peace within his duty area. The role and functions of the police in general are to uphold and enforce the law and to protect the life, liberty, property, human rights and dignity of the public.
Review of Literature-

Bhagyalaxmi M. and Ishwara P. (2016) found that, quality of work life is a system that promote and maintains employee satisfaction to improve working condition and organizational effectiveness of employees. Women police face various problems and difficulties in their job which are need to be solved. Researchers also suggests that women police may get satisfaction in their work, by improving working conditions, job security providing adequate and fair compensation, equal employment opportunity, which increase the efficiency and effectiveness of work quality of women police at the workplace.

Biswas and Gupta (2006) investigated that, there is a significant difference between male and female police personnel in terms of the levels of expectation as well as availability of quality of work life attributes at the work. However, both male and female personnel expected more clarity about their work, greater sense of purpose, more rules and policies which allow them to use time effectively on activities that is relevant to the organization.

Agolla J.E. (2009) stated that, the policing job is highly stressful. The findings reveals high rating for stressors such as, getting injured while on duty, work overload, inadequate sources, dealing with fatal accidents and horrible sights. This study suggests that, these stressors faced by the officers require urgent attention by the management to put into place proper coping strategies to deal with their effects. The study also suggests training for station commanders on career and counselling in order to help junior officers cope with the demand of their duties and also recommend that, police stress management program should be established to fit the specific need of the police department.

Bano B. (2011) investigated that, the political pressure, lack of time for family; negative public image and low salary are the primary causes of stress among police personnel. It empirically found that, age, education level and work experience in the same field has significant association with stress level among police personnel. Researcher suggests that, to regularly organizing the training programmes, counselling and yoga classes for stress management of police personnel.

Objectives of the study-
1- To study the quality of life among male and female police constables.
2- To assess the occupational stress level of male and female police constables.

Hypotheses of the study-
1- The quality of life of male police constables will be better than female police constables.
2- The occupational stress of female police constables will be higher than male police constables.

Variables-
A) Independent variable
   1) Gender
B) Dependent variables
   1) Quality of life
   2) Occupational stress

Research Method –
Sample-
The samples of the study are collected by using a simple random sampling method. In this study 60 police constables participated from various police stations in rural areas of Sangli District. For this study 30 male and 30 female police constables included. Their age range was 30 to 40 years and working experience 4 to 10 years.

Tools- In the present study the following tools are used to collect the data.

Quality of Life Scale (Dubey, 1987):
The scale is developed by Dubey to measure the quality of life. The scale consists 24 items; the likert type scoring system consisting of 5 categories of agreement-disagreement will be applied to each item of quality of life scale. The scoring weights for each item ranges from strongly disagree-1 disagree- 2, undecided-3 agree-4, strongly agree-5. Higher score indicates better quality of life the test-retest and split-half reliability
were found to be 0.58 and 0.87 respectively. The scale had shown face and content validities which were considered satisfactory.

**Occupational Stress Index (Shrivastav & Singh, 1983):**

Occupational Stress Index (OSI) was developed by Shrivastav and Singh. The scale consists of 46 items, each to be rated on the five-point scale, out of 46 items, 28 are ‘true’ keyed and the rest 18 are ‘false’ keyed. Two different patterns of scoring will have to be adopted for two types of items, for true items, strongly disagree- 1, disagree- 2, undecided-3, agree-4, strongly agree-5 and for false keyed items, the reverse of the true keyed items are used. The items relate to almost all relevant components of the job life, which cause stress in one way or the other, such as role overload, role ambiguity, role conflict, group and political pressure, responsibility for persons, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions, and un-profitability. High score on selected test indicates higher occupational stress and low score indicates lower occupational stress. The split-half reliability and Cronbach’s alpha-coefficient for the scale as a whole were found to be .94 and .90 respectively.

**Statistical Treatment**

Permission was first obtained from police constables superior to solve the scale for this research. Then quality of life and occupational stress scales given to them. In the present research descriptive statistics such as mean, standard deviations and ‘t’ test was used.

**Result and Discussion**

Table - Mean, Standard Deviations and ‘t’ for Quality of life and occupational stress among male and female police constables.

<table>
<thead>
<tr>
<th>Group</th>
<th>Quality of Life</th>
<th>Occupational Stress</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>SD</td>
</tr>
<tr>
<td>Male police Constables-30</td>
<td>76.57</td>
<td>8.61</td>
</tr>
<tr>
<td>Female police constables-30</td>
<td>70.43</td>
<td>8.80</td>
</tr>
<tr>
<td>df</td>
<td>58</td>
<td>58</td>
</tr>
<tr>
<td>‘t’ value</td>
<td>2.73</td>
<td>1.69</td>
</tr>
<tr>
<td>Significance level</td>
<td>0.01</td>
<td>0.01</td>
</tr>
</tbody>
</table>

The above table shows that the mean value of Quality of life among male police constables is 76.57 and the mean value of Quality of life among female police constables is 70.43. The obtain ‘t’ value is 2.73 which is significant at 0.01 level, so the first hypotheses of research is accepted that, The quality of life of male police constables will be better than female police constables.

The second hypotheses of research are also accepted that, The occupational stress level of female police constables will be higher than male police constables. The table shows that the mean value of occupational stress among male police constables are 48 and the mean value of occupational stress among female police constables are 41. The obtain t value is 1.69 which is significant at 0.01 level.

Female police constables have to play a dual role compared to male police constables. Due to the double role of their family work and duty of police, they do not have time to improve the quality of life. Due to peer pressure, seniors pressure, inadequate facilities at work place, 24 hours duty, family responsibilities, attitude towards the community etc., the occupational stress level of female police constables are high compared to male police constables.

**Conclusion**

The finding of research,

1. The quality of life of male police constables is better than female police constables.
2. The occupational Stress level of female police constables is high than male police constables.
Limitations-
This study is conducted on a limited sample of police constables in rural police stations in Sangli district. Further research will be appropriate with a broad sample.

References-
7) www.encyclopedia.com
Customer Relationship Management (CRM) in Cooperative Banking

Dr. Umesh M. Deshmukh
Chairman, M.Phil.Programme,
Chhatrapati Shahu Institute of Business Education and Research (CSIBER),
University Road, Kolhapur

Abstract

Today, particularly for the company’s “best” 3-C’s, i.e. Cooperation, Communication and Courtesy (the tone of conversation) has changed from customer acquisition to retention. This requires a different mindset and a different and new set of tools.

The strategic importance of CRM projects is significant. The long-term success of an organization depends mainly on how well it attracts and retains a large customer base. Managing relationships with customers is very important for organizations since improved relationships increases business value. In the current changing world, organizations are realizing the importance of CRM analytics, which helps in effectively using the critical customer data, collected and stored in traditional CRM applications. It involves evaluation of customer contacts and related contextual information to help organizations adapt their organizational behaviors and business decisions to optimize results.

A need for customer centric CRM is increasing day by day, to ensure that businesses sell market and care for customers based on their specific needs and preferences. It enables businesses to optimize each customer touch point by linking analytics to their CRM process initiatives.

The objective of present research study is to examine the existing CRM practices in selected banking units and to know the efforts taken by the banks in developing the customer loyalty. A comprehensive and detailed questionnaire was prepared and used in conducting customer survey. To achieve the given objectives, set of questionnaire was also administered to all the three levels of management. Finally it is concluded that customer retention becomes challenge before cooperative banks in the current competitive environment.

Introduction

In today’s competitive world to gain competitive advantage, organizations need to look beyond product innovation and achieving operational efficiency. Many organizations are embracing Customer Relationship Management (CRM) solutions to reap benefits such as enhanced revenues and high profits. CRM supports those strategies that optimize the organization’s customer related activities. Its scope goes beyond a set of front office tools covering customer touch points and interaction channels.

Today, many businesses such as banks, insurance companies and other service providers realize the importance of CRM and its potential to help them acquire new customers, retain existing ones and maximize their life time value. At this point, close relationship with customers require a strong coordination between IT and marketing departments to provide a long-term retention of selected customers.

Objectives of the Study:

In this paper an attempt is made to examine the existing CRM practices in selected banking units and to know the efforts taken by the banks in developing the customer loyalty.

Methodology

A detailed and comprehensive questionnaire was prepared and pre-tested and then suitably amended. That questionnaire was administered by personal visit to the concerned departments and offices in the selected banking units, for employees and customers.

While preparing the questionnaire, care was taken to develop Likert-type scale for certain questions where the objectivity of the response was of more importance than the subjective response.

To achieve the given objectives, only one set of questionnaire was administered to all the three levels of management. The questions were set in such a manner that they were applicable to all the levels of management who are involved directly or indirectly into the job of customer relationship management practices in the banking units. A separate comprehensive and detailed questionnaire was prepared and used in conducting customer survey.
During the visit, the researcher observed the methods adopted in maintaining healthy relationship with the customers, and the general functioning of various personnel in different departments of the bank.

**Results and Discussions**

**CRM Practices:**

CRM is about managing customer relations. Managing customer relationship means deciding and implementing the relationship programs, strategies and functions. It is the process of identifying and keeping profitable customers. CRM is identifying, attracting and retaining the most valuable customers to achieve a sustained profitable growth.

1. **Acquisition and Retention Policy** –
   It is observed that, comparatively nationalized banks are giving more weightage as compared to private sector banks and co-operative banks for retention of their existing customers in the changing, dynamic & competitive environment since cost of acquisition of new customers is much higher as compared to the cost of retaining existing ones. Branch managers of nationalized banks maintain a much higher personal touch with their valued customers.

2. **Maintaining Loyalty among Customers** –
   Repeat sales are often the result of loyalty. CRM is the establishment, development and maintaining of long term relationship with customers. It is noted that comparatively co-operative banks are not taking much efforts in maintaining loyalty among their customers as compared to private sector and nationalized banks. This may be due to the lack of awareness among the co-operative banking units relating to CRM concepts and its effect on their operation. It could also be because most of the account holders of co-operative banks are also share holders with the bank. To that extent, the customer base is more or less secured.

3. **Identification of New Customer Segments and Markets** –
   CRM is being increasingly used to identify, attract and retain most valuable customers. It is seen that comparatively co-operative banking units are putting less efforts in identifying new customer segments and markets as compared to nationalized and private sector banking units. As the prime objective of cooperative bank is not profit earning but to support economically weaker section of the society. Private sector banks are observed to be more aggressive in conducting market research, innovation and identifying new customer segments with nationalized banks also catching pace.

4. **Fulfillment of Commitments** –
   CRM ensures that by fulfillment of commitments the customers remain loyal and in return not only do they buy more but also they buy more often. Thus these customers achieve high satisfaction levels with the products and services of the company thereby purchasing more and different type of products and services from the same company and recommending the company to others.

Private sector bank is found to be more over committing to its customers than that of public sector bank and cooperative sector bank. This could be on account of the general perception that the private sector bank that it is aggressive in customer acquisition and at times the sales teams make over commitments to acquire business. Another reason being attributed to higher customer expectations from a private sector bank being technologically more advanced vis a vis cooperative or a public sector bank. While, public sector banks known to be very good in fulfillment of commitments with the growing awareness about customer care and delightness, also public sector (Government undertaking) unit image in the minds of customers. Any shortfall in this regard could lead to hampering customer satisfaction level index.

Commitment is an enduring desire to maintain a valued relationship and by fulfillment of commitments, customers are more willing to continue patronizing a firm over the long term. They continue purchasing and using its goods and services on a repeat and preferably exclusive basis and voluntarily recommend the firm’s products to friends and associates.

5. **Contacting Customers, Call Centers, Greeting on Special Occasion, and Arranging Get Together Programs:**
   Customer communication is a very crucial element of CRM. Relationship is difficult without open, concrete interactions with the customers. CRM cannot happen without communication. Communication is the lifeblood of developing and sustaining a service initiative.
Given the current scenario, it is imperative that, the banks take maximum efforts to ensure continued contact with their customers. The same not only enables the bank in cross selling their products but also seeking referrals.

While, Private Sector bank has relatively higher percentage on focus of the bank on maintaining customer contact, greeting on special occasion and arranging get together programs than that of public sector bank and co-operative bank. The variance in the response in this regard from the public sector bank would be because of the public sector image attitude of the employees of the bank, banks policies and culture. Whereas, cooperatives sector banks prime objective is not profit making and also it deals with more of a traditional products which do not require frequent contacting to their customers about informing products features services offered etc.

It is however noted that nearly all the selected banking units are putting deliberate efforts in making their call centers more efficient so as to stand strong in the present competitive market. Contact centers which are essentially a front end infrastructure that comes in direct contact with the customer are the touch points (contact points) for banks customers. However, it requires some integration with back-end systems like data warehouses or other CRM solution like sales force automation or campaign management solution. Thus, customer contact centre agents, communication technologies and information technologies are the three pillars on which contact centre is based.

6. **Simplification of Marketing and Sales Process**

The central focus of marketing is to create exchanges that satisfy customer and organizational objectives. Simplification of marketing and sales process helps in building long term and profitable relationships with chosen customers. All customers are not equal. They differ in their tastes, preferences, likes and dislikes. So simplification and customization of marketing and sales process is very essential in order to get maximum market penetration. Simple and easy marketing and sales processes helps the customer to understand the bank procedures and ultimately it makes faster closure of the deals. It is seen that the private sector banks have not given much emphasis on simplification of marketing and sales processes as they are more aggressive in innovation and launching of novel products and processes which leads to a gap in the training and understanding of the product features by the sales teams. Co-operative and nationalized banks on the other hand have a larger focus on simplification of sales processes, primarily since they are predominantly traditional bankers.

7. **Process of Reviewing Customers**

It is not practically possible to manage relations with all the customers nor this is recommended. Reviewing customers in terms of their business habits helps in understanding, building and maintaining relations only with the most frequent and profitable customers.

It is seen that comparatively nationalized banking units are not so good in taking reviews of their customers. The same is probably because the employees and management of these banks continue to maintain the public sector attitude and approach towards their customers. Private and co-operative sector banks are however observed to be taking review of their customers at regular intervals.

8. **Provision of Personalized Services**

Service sector demands strong relationship with customers. Great service happens only when the firm relates with its customers “One-to-one”. To do that, firms have to identify their customers, differentiate them based on their banking habits, interact with them to understand their requirements and finally customize their products or services. Banks keep in touch with their regular customers through frequent newsletters and publication etc. and by providing personalized services such as door step service, advisory services etc. Banks also allow users to operate their accounts from a place convenient to them and whenever they desire. To further ease the operations of bank accounts, banks have introduced innovative concepts such as, home banking, mobile banking and internet banking. Disbursement of loans and application for credit cards has become much easier for the customers now. The customer has to just make a call at specific toll free contact number and a representative visits the customer, together they design the optimal loan structure most suitable for the customer and the disbursement happens.
Conclusion:

Customer Relationship Management in Cooperative banking is an important function in the present scenario. Since co-operative banks are not taking many efforts in maintaining loyalty among their customers, customer retention becomes a challenge before cooperative banks in the current competitive environment. Co-operative banks have a larger focus on simplification of sales processes primarily since they are predominantly traditional bankers. The cooperative banking system has to play a crucial role in promoting rural finance and is specially suited to Indian conditions.

References:

E-Recruitment

Miss. Mali Anita Dadaso  
Student of Balwant Collage Vita

Mr. Dombe Rutuj Prasad  
Student Balwant Collage Vita.

Abstract:
In the quickly changing worldwide world economy, the main indispensable incentive for a venture is the experience, aptitudes, ingenuity and bits of knowledge of its labor assets they are the key parts in each association. Serious associations of the present need to pull in and hold the best and remarkable labor to stay serious in the market. This paper distinguishes Internet enlistment techniques from important writing, and depicts how their advantages of online enrollment can impact the enrollment dynamic of the association. Today, one of the most vital wellsprings of upper hand depends on human asset endeavors through pulling in and holding skilled people. The web has helped in drawing in potential possibility to an association from the enrollment procedure, which is alluded to as E-Recruitment. The act of giving an empty position and going after a position through a site has expanded consistently. The motivation behind this paper is to widen the exploration on the online Recruitment rehearses for the whole advancement of the association with center around E-Recruitment practices and patterns in India, to distinguish what E-Recruitment techniques are being utilized and what advantages are being experienced by associations utilizing these strategies.

Keywords: enlistment, human asset, advancement, internet based life.

Introduction:
Recruitment, as a human asset the board work, is one of the exercises that sway most fundamentally on the exhibition and advancement of an association. E-enlistment is the procedure of work force enrollment utilizing electronic assets, specifically the web. E-enlistment, likewise referred to inside the writing as online enrollment, Internet enrollment or digital selecting alludes to the act of promoting work opening on the web, and the formal sourcing of data about occupations on the web. Organizations and enlistment operators have moved quite a bit of their enrollment procedure on the web in order to improve the speed by which employment applicants can be coordinated with live opening. Utilizing database innovations, and online occupation promoting loads up and search motors, managers would now be able to fill posts in a small amount of the time beforehand conceivable.

The motivation behind the investigation is to widen the exploration on enlistment by evaluating source viability dependent on new estimates that inspect pre-contract criteria, with a particular spotlight on e-enrollment. This will give a diagram of the flow study regarding the reason behind the examination dependent on recognized holes inside the writing. Throughout the years the significance of successful human asset the executives rehearses for associations has been featured by the expanding measure of research distributed inside the media, in both academic and professional centered diaries and magazines. A key component of human asset the executives is the enrollment of staff, as this capacity creates the human capital that frames the establishment of organizations. The future accomplishment of the organization is dominatingly founded on the achievement of human asset endeavors, which advances through the distinguishing proof and fascination of value new workers produced from the enrollment procedure that will animate association to improvement because of labor aptitudes accessible in the association.

E-enrollment, otherwise called online enlistment, alludes to the utilization of electronic innovation for the different procedures of drawing in, evaluating, choosing, selecting and on boarding work competitors.

Definition:
The E-Recruitment, additionally called as Online Recruitment, is the way toward contracting the potential contender for the empty occupation positions, utilizing the electronic assets, especially the web.

E-Recruitment incorporates the whole procedure of finding the imminent competitors, surveying, meeting and enlisting them, according to the activity prerequisite. Through this, the enlistment is accomplished all the more adequately and productively.

By and large, the activity opening are promoted on the internet (www), where the candidates join their CV or resume, to get perceived by the potential scouts or the businesses.
Types of Sources of E-recruitment:

Types of Internal wellspring of enrollment These enlistment sources include persuading representatives inside your association to go after empty position postings in the organization. Think about this as an advancement or horizontal development spark for your workers. Regularly, empty occupation postings would be imparted to your associates by means of inward employment sheets, verbal, intranets or wikis, or some other correspondence channels your group employments.

3 sorts of internal recruitment sources-
Since we've discussed what inner sources are, and why you should utilize them, how about we investigate a few models. Here's a rundown of probably the most well-known kinds of inner enlistment sources you can consider for your enrollment technique.

1. Transfers- Employees can be moved along the side inside your association into comparable occupations, or opportunities that praise their range of abilities. This can be with or without a compensation change and is an extraordinary method to re-structure your group while additionally decreasing fatigue and stagnation among your workers.

2. Promotions- Vacancies can be filled by advancing your most talented workers into increasingly senior jobs. This is an extraordinary method to propel representatives, lessen turnover, and demonstrate a promise to profession development.

3. Employee referrals- Encourage your representatives to allude family, companions or previous colleagues who they think would be ideal for your empty positions. This helps find qualified and screened competitors who frequently have a higher probability to fit consistently into your group and culture. Internal wellsprings of enrollment are an awesome method to saddle the best resources you as of now have available to you: your representatives. Couple these inner sources with outer ones and you have yourself a vigorous and balanced enrollment system.

Types of External Recruitment Sources-
You're likely effectively acquainted with numerous outside enlistment sources – these are probably the most widely recognized systems scouts use to discover applicants. To make you believe, here's a rundown of the absolute most basic outside sources being used today.

1. Online employment sheets- Simple, Consider sites like Indeed.com, or whatever other page that rundowns work posting. These can either be free or paid, directed or wide. Discover where your optimal up-and-comers regularly look for employments and get your advertisements posted.

2. Advertisements- These are like occupation board postings, yet are more extensive, and don't really should be on the web. Think about all the sites, papers, magazines and even physical spots your applicants likely visit regularly and post some engaging activity promotions. These are normally paid positions, yet the correct area can yield extraordinary outcomes whenever focused on appropriately.

3. Applicant Tracking Systems (ATS) or other enlistment programming- Take a profound jump into the up-and-comer pools you've gathered from past inquiry endeavors to check whether there are any certified candidates you can connect with. Utilize an ATS like Recruitee to look for explicit parameters to limit your endeavors.

4. Educational organizations- Makes associations with colleges, universities, and exchange schools and welcome new alumni into your organization for entry level position positions. These are extraordinary future superior workers that you can gather up right off the bat in their professions.

5. Former workers- Don't fear bounce back or boomerang representatives. In the present occupation showcase, it's regular for individuals to hop from organization to organization so as to advance through their profession. In the event that you have an opening that may speak to a previous partner, contact them to check whether they're prepared to make a rebound.

6. Social media- LinkedIn is an easy decision for enrollment specialists. Quest for competitors dependent on work title, range of abilities, and area to discover high potential applicants, and connect with them through InMail. Try not to be hesitant to look Twitter and Facebook for industry-pertinent pages and gatherings that you can connect with also.
As referenced before right now, one wellspring of enrollment will be the answer for the entirety of your issues. Rather, set aside some effort to deliberately design your enrollment procedure, know your competitor and send the sources that will yield the best value for your exertion and money.

**Inventive Recruitment Methods Top Recruiters Use:**

1. **Comprehensive employment adverts**—Let’s beginning at the earliest reference point of your enlistment procedure… with the activity adverts. In all honesty, the wording of your activity adverts matters. The words you use and the manner in which you state things can put off whole gatherings of the up-and-comer populace (ladies, ethnic minorities, more seasoned individuals). To maintain a strategic distance from something like this—and to keep your applicant pool as extensive as would be prudent—you can utilize an AI-driven composing device for instance.

   This sort of hardware checks piles of records and—in view of this information—predicts precisely what occupation advert will succeed where others bomb dependent on this information.

2. **Programmatic advertising**—Can we despite everything call automatic promoting an imaginative enlistment strategy? Presumably not, yet it certainly is something you should use for your online recruiting. (For those of you deprived for a little update: automatic promoting is the mechanized posting of employment advertisements that ki focuses on the up-and-comer profiles you are looking for.) Recruiting on specialty destinations where your objective up-and-comers hang out, be that as it may, can be quite creative.

   Like when Amazon posts work adverts on Tinder, or when Goldman Sachs utilizes Spotify. The key takeaway here is: know your competitors. Since once you do, you can utilize automatic promoting.

3. **Video interviewing**—This one is pretty self-explanatory. That doesn’t make it a less effective recruiting method though. On the contrary. Using video technology can be a great option when you’ve got candidates that live abroad; it saves both them and you heaps of time—and money—and you can still benefit from a much larger candidate pool. But you can take things up a notch video-wise. By using pre-employment assessments that incorporate video technology for instance. Put (very) simply: This kind of technology collects data on things like verbal response, eye movements and non-verbal communication and uses this information to predict a candidate’s likelihood of success in their future job.

4. **Benefit from the gig economy**—This is a recruitment strategy that is quickly becoming more popular.

   Sometimes you need someone with specific skills—let’s say a graphic designer—and you need them asap. But actually, you just need them for a couple of high-priority projects that need to be finished on short notice.

5. **Passive candidates**—Passive candidates have long been a bit of a hidden treasure. In the pre-social media era, it was almost impossible to get in touch with these talented workers who aren’t looking to change jobs. The arrival of (professional) social networks has been a real game-changer here.

   Now, recruiters can reach out to anyone—passive candidates included. They can engage with these candidates and build a relationship. Even if the passive candidate isn’t interested right now, a connection has been made via social media. As a result, your company will probably be the first one that comes to mind when he or she eventually does want a career change.

6. **Employee referrals**—When it comes to recruitment methods, employee referrals are among the most effective ones. Referred new hires are usually more engaged, more productive and less likely to leave. To create your own killer, employee referral program you need to make sure it contains the following elements:

   - **Incentives**—Of course, cash incentives are usually the most effective. But non-monetary rewards such as extra holidays or a personalized gift can also do the trick.
   - **Ease of use**—Keep your referral program as simple to use as possible. No extensive sign-up procedures or heaps of documents to fill in, keep it short and sweet.
   - **Keep ‘em posted**—When one of your employees has referred someone, make sure you let them know how their referral is doing. Did he or she just make it to the next round of interviews? Drop the referrer a quick message.
   - **Recognition**—Who doesn’t like a few words of praise every now and then? Especially when they’ve just found the company a brilliant new hire. Try to think of a nice way to give your employees the (company wide) recognition they deserve when they’ve successfully referred someone.
7. **Texting** - Granted, texting in itself may not be very innovative. As a recruitment strategy however, it can be super effective. No less than 98% of sent text messages are being read. On top of that, the response rate for texts is 45% (as opposed to only 6% for emails). As such, texting is a great way to:
  - o or another enrollment technique
  - o to ensure they see your activity advert.
  - o Engage with candidates during the enrollment procedure.

8. **Social media** - Web based life If you don't utilize internet based life yet as a piece of your web based enrolling endeavors, it's a great opportunity to begin. Especially more youthful ages of employment searchers utilize a social channel when they're searching for an occupation (86% to be precise).

   The potential outcomes of web based life are interminable and now go a long ways past the 'huge four' (Facebook, Twitter, Instagram and LinkedIn). Spotters are beginning to think outside the social box and attempt places like Tinder, SnapChat and Bumble to discover new ability.

   The key with regards to enlisting on the web via web-based networking media by and by is: realize your objective competitors (and where you can discover them).

9. **Virtual reality** - Virtual reality (VR) unquestionably merits a spot in an article about imaginative enrollment techniques. An ever increasing number of organizations are utilizing different computer generated simulation encounters in their enrollment system to show up-and-comers that they are an energizing and creative work environment.

   What does such an encounter resemble?

10. **Use data** - Use information regarding significance, this enrollment strategy ought to have been the first on the rundown. To see if or not the enrollment strategies you're utilizing are getting you the outcomes you need, you have to begin estimating.

   By means of what channel do your competitors come in? Which channel gets you the best contracts? To what extent does it take from the minute you choose you need another worker to the minute they really start at work?

   Knowing this – and a lot of different things – will assist you with optimizing your enlistment technique. So begin making your enlistment procedure information driven.

11. **Employer review sites** - Boss audit locales Sites like Glassdoor ought to be a piece of each organization's enrollment procedure. We live in a period where practicably everything gets enjoyed or loathed on the web.

   Bosses included.

   Numerous 21st-century work searchers invest a ton of energy inquiring about the organizations they may apply to on the web. Along these lines, as an enrollment specialist you should go onto these business audit destinations and discover where your organization's torment focuses lie (in the event that you haven't done so as of now).

   Obviously, in the event that you discover an imperfection to a great extent, right now is an ideal opportunity to fix things.

12. **Managing the aging workforce** - Dealing with the maturing workforce - This probably won't be the principal thing that strikes a chord when you consider imaginative enrollment strategies. Yet, the worldwide workforce is maturing quickly; in the only us, 10 000 individuals turn 65 consistently.

   The truth is that there are progressively talented, experienced individuals leaving than there are youngsters to compensate for these takeoffs. So regardless of whether you have the best enrollment procedure on the planet, there genuinely aren't sufficient youthful competitors available. So, remember your accomplished laborers for your enlisting plans. Request that top entertainers postpone their retirement – potentially under marginally various terms – and, above all,

13. **Versatile Recruitment** - We've deliberately put portable on the base of this rundown in light of the fact that… truly? A versatile enlistment technique isn't discretionary any longer. For one since it for all intents and purposes is the best way to connect with a whole age of applicants (Generation Z without a doubt and likely at this point a major piece of Millennials as well).
Also, on the grounds that a versatile enrollment process is a major in addition to for your applicant experience. In a time where work searchers are accustomed to doing everything on their cell phones, they expect no less from the organization they're applying to.

Thirdly, following our passage about the significance of instant messages, how are you going to make the most out of messaging on the off chance that you don't have a versatile enrollment methodology? We trust the evidence speak for itself.

In short

Enlisting has never been as trying – and energizing! – as it is today. On the off chance that you need to locate the best competitors, you should be imaginative and attempt some new, inventive enrollment techniques each now and then. Doing so shows potential candidates that you're an energizing organization to work for, that you grasp innovation and that you join extraordinary incentive to the applicant experience. Use these thirteen enlistment strategies to get propelled. Attempt (some of) them out and see what works for you. Appreciate!

The idea of ercruiting envelops a wide range of enlisting, instruments, advancements, and stages including:

- Career Websites. As the quantity of individuals looking on the web for employments builds, organizations are exploiting eRecruiting programming to deal with the whole enrollment process and lessen selecting related expenses. As per the 2011 Career Crossroads Study, it takes 846 guests to your profession site to bring about one contract.
- Job Boards. These can be utilized to source competitors through resume mining or by posting vacant situation hands on board. The ercruiting business incorporates both enormous occupation sheets like Monster and CareerBuilder just as littler specialty work sheets and employment board aggregator destinations.
- Social Media. As the sub-business of ercruiting, social enlisting keeps on developing, so does the utilization of web based life to draw in competitors and applicant possibilities utilizing internet based life. Almost 39% of firms oversee competitors with web based life devices in 2010. All in all internet based life loans to two various types of recruitment systems like the greater part of the bulleted things. It fills in as a sourcing component for in the nick of time enrollment or a network and competitor pursuing apparatus. Applicant pursuing depends on commitment, communication, and connections.
- Use of Search Engine. ERecruitment uses the intensity of site improvement (SEO) and online resume search innovations to look and source databases including resumes, online networks, and interpersonal organizations. The utilization of SEO by enrollment specialists and organizations is significant similarly just like the truth that competitors are utilizing on the web crawlers to scan for occupations, organization data, and experiences at a much quicker rate. One million 800 thirty thousand (1,830,000) look were made in March 2011 that contain "occupations" in the inquiry field.

When building up your ercruitment procedure it's critical to think about all the above variables and channels to arrive at potential competitors. Teach yourself about the apparatuses, techniques, and your opposition. Plan your procedure and go forward with the thought that your technique and end game is constantly liable to change.

Favorable circumstances of E-Recruitment:

- Low cost per applicant, when contrasted with the physical enrollment process.
- Wide topographical inclusion, for example the applicants can be enlisted from any piece of the world.
- Beneficial for both the business and the activity searcher, the organizations can locate the forthcoming applicants through their CVs joined to internet, and also, the competitors can look through the business through their activity opening notice posted on the web.
- Less time required in procuring the potential possibility for the firm.
- Right individuals for the correct activity can be handily found through E-Recruitment, by coordinating the competitor's CVs with the activity profile.
- The enlistment process turns out to be increasingly proficient and simple to record subtleties of the candidate. The E-Recruitment programming and frameworks are accessible, through which the whole enlistment process gets computerized. One of the frameworks is the Recruitment Management System, which is an entrance that includes employing the competitors on the web and each progression engaged with the enrollment procedure is automatized.
Conclusion:

E-enrollment incorporates rehearses did by the association utilizing innovation, especially electronic innovation to distinguish and drawing in potential representatives. Through e-enlistment bosses can spare assets by arriving at bigger number of potential workers and help of the enrollment procedure like utilizing evaluation instruments fused into enlistment programming. Occupation searchers can discover the ad effectively on sites, work sheets and entrances. It is an efficient and financially savvy technique for work searchers. Some activity entries offer resume building offices likewise with the goal that activity searchers can get bit of leeway of this. In end we can say that the web has been acknowledged as a most helpful and better apparatus to secure the positions.

Reference:

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Social Media and Commerce Post Graduate Students in Islampur

Chandrakant Jaywant Bharasakle
Karmveer Bhaurao Patil College, Islampur
Dist Sangli Maharashtra

Abstract
Social media is most useful tool in present situation for Indian peoples and also for students. Smartphone users use the social media for express their opinion, to deliver information to other peoples, for their publicity, for Communication, for know others opinion and for business growth. Indian youth and students are usually using smart phone and they are aware of present situation. Most of the graduate and post graduate student are technosavy. They use social media for their educational and other purpose. Researcher has studied the awareness of social media among the post graduate commerce students. Now a day’s various social media available for Indian peoples and students.

Introduction
Social media on the internet has became an important medium of life and community of citizens worldwide. Social media is widely used today by people and students of India. Share your thought, opinion and information through social media. Today social media is an important tool for express our feelings and ideas also. Let us know the definition of social media.

As per Kaplan and Haenlein (2012)
Social media are interactive computer-mediated technologies that facilitate the creation or sharing of information, ideas, career interests and other forms of expression via virtual communities and networks.

Feature of Social media
1. Social media are interactive Web 2.0Internet-based applications.
2. User-generated content, such as text posts or comments, digital photos or videos, and data generated through all online interactions, is the lifeblood of social media.
3. Users create service-specific profiles and identities for the website or app that are designed and maintained by the social media organization
4. Social media facilitate the development of online social networks by connecting a user's profile with those of other individuals or groups.

Objectives of study.
1. To study social media users of post graduate colleges in Islampur.
2. To study awareness of social media among commerce post graduate students in Islampur.
3. To comparative study of commerce post graduate college students in Islampur.
4. To study the reasons of using social media by commerce post graduate students.

Research Methodology
Researcher has select commerce post graduate students in Islampur. Only 30% commerce post graduate students selected for this study. Primary and secondary data used for this research purpose. Reference books and internet use for the collection of secondary data. Tables and averages are used for analysis of data. Simple random method used for the research purpose.

The list of the leading social networks shows the number of active users as of July 2019.

<table>
<thead>
<tr>
<th>Network Name</th>
<th>No of Users (in millions)</th>
<th>Country of Origin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face book</td>
<td>2,375</td>
<td>USA</td>
</tr>
<tr>
<td>YouTube</td>
<td>2,000</td>
<td>USA</td>
</tr>
<tr>
<td>WhatsApp</td>
<td>1,600</td>
<td>USA</td>
</tr>
<tr>
<td>Face book Messenger</td>
<td>1,300</td>
<td>USA</td>
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</table>
Tradition Media and Social Media Difference

<table>
<thead>
<tr>
<th>Tradition Media</th>
<th>Social Media</th>
</tr>
</thead>
<tbody>
<tr>
<td>Passive communication Model: Producer driven</td>
<td>Interactive communication Model: Consumer driven</td>
</tr>
<tr>
<td>Content/messaging is fixed</td>
<td>Real-time content updating possible</td>
</tr>
<tr>
<td>Delayed ratings availability</td>
<td>Car gauge impact instantly</td>
</tr>
<tr>
<td>Limited media mix</td>
<td>Social can integrate with all media</td>
</tr>
<tr>
<td>Archives poorly accessible</td>
<td>Archives orderly structured</td>
</tr>
<tr>
<td>Sharing not encouraged</td>
<td>Sharing and participation encouraged</td>
</tr>
<tr>
<td>Non-interactive advertising</td>
<td>Call to action oriented advertising</td>
</tr>
<tr>
<td>No interest-based groups</td>
<td>Call generate specific interest networks</td>
</tr>
</tbody>
</table>

Social Media – Major launches

<table>
<thead>
<tr>
<th>Year</th>
<th>Description</th>
<th>Year</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>Business-oriented social networking service LinkedIn launches</td>
<td>2010</td>
<td>Instagram, a photo/video sharing and social media service, launches.</td>
</tr>
<tr>
<td>2003</td>
<td>Skype, a very popular instant messaging and video/voice calling service launches.</td>
<td>2010</td>
<td>Quora, a popular question-and-answer platform, launches.</td>
</tr>
<tr>
<td>2004</td>
<td>Facebook, the most popular social networking service to-date, launches.</td>
<td>2011</td>
<td>Snap chat, a photo/video sharing and social media service, launches.</td>
</tr>
<tr>
<td>2004</td>
<td>Orkut, a social networking website owned by Google, launches</td>
<td>2011</td>
<td>Google+, a social networking service, launches.</td>
</tr>
<tr>
<td>2006</td>
<td>Twitter, one of the most popular social networking sites worldwide, launches. This website was very popular in Brazil and India.</td>
<td>2017</td>
<td>TikTok, a short video sharing and social media service, launches.</td>
</tr>
</tbody>
</table>

Social Media Platforms

There are many ways to classify social media platforms and their usage for specific implementation across B2c and B2B. these includes

1. Social Networking Platforms (e.g., Face book, LinkedIn, Google+, etc)
2. Microblogging/Blogging Platforms (e.g., Twitter, WordPress, Blogger, etc)
3. Content Sharing Platforms (e.g., Youtube, Instagram, Pinterest, Snapchat, etc)

Apart from Three categories, we will also look the following extended categories of social media Platforms.

1. Messaging Platforms (e.g., WhatsApp, Face book Messenger, Hike, etc)
2. Enterprise collaboration Platforms (e.g., Skype, Yammer, etc)
3. Question And Answer Platforms (e.g., Quora, etc)
A) Social Networking Platforms

Facebook:
It was founded by Mark Zuckerberg. The Facebook service can be accessed from devices with Internet connectivity, such as personal computers, tablets and smartphones. This is easily the largest social networking site in the world and one of the most widely used. It provides videos, photos, longer descriptions, and testimonials where followers can comment on the product pages for others to see.

LinkedIn:
LinkedIn is easily one of the most popular professional social networking sites or apps and is available in over 20 languages. It used by all types of professionals in the world and serves as an ideal platform to connect with different businesses, locate and hire ideal candidates, and more. It allows members to create profiles and "connections" to each other in an online social network which may represent real-world professional relationships.

Google+:
Owned by the tech giant Alphabet (Google), this interest-based social networking platform enables you to stay in touch with people by sharing messages, photos, videos, useful links to sites and so on. It also extends support for video conferencing through Hangouts and allows businesses to promote their brands and products through Google+ business pages.

B) Micro blogging/Blogging Platforms

Twitter:
Twitter allows companies to promote their products in short messages known as tweets limited to 140 characters which appear on followers' Home timelines. Tweets can contain text, Hashtag, photo, video, Animated GIF or links. Twitter is also used by companies to provide customer service. Some companies make support available 24/7 and answer promptly, thus improving brand loyalty and appreciation.

C) Content Sharing Platforms

YouTube:
YouTube is the world’s largest video-sharing social networking site that enables users to upload and share videos, view them, comment on them and like them. This social network is accessible across the globe and even enables users to create a YouTube channel where they can upload all their personally recorded videos to showcase to their friends and followers.

Instagram:
Instagram was launched as a unique social networking platform that was completely based on sharing photos and videos. This photo sharing social networking app thus enables you to capture the best moments of your life, with your phone’s camera or any other camera, and convert them into works of art.

Pinterest:
This is a photo sharing and visual bookmarking social media site or app that enables you to find new ideas for your projects and save them. This services allows users to submit images or "pins", then other users can "pin" them on personalized "pin boards". Users can then comment on each other's content and interact with it.

Snap chat:
Snap chat is a popular messaging and picture exchanging application that was created in 2011. It allows you to explore news and even check out live stories that are happening around the world.

Extended categories of social media Platforms.

A) Messaging Platforms


B) Enterprise collaboration Platforms-Skype:

C) Question And Answer Platforms-Quora
Which of social media used by Sample Colleges Students.

<table>
<thead>
<tr>
<th>Media</th>
<th>KBP College Students</th>
<th>Y C College Students</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M. Com I 31(%)</td>
<td>M. Com II 20(%)</td>
</tr>
<tr>
<td></td>
<td>M. Com I 17(%)</td>
<td>M. Com II 12(%)</td>
</tr>
<tr>
<td>Face book</td>
<td>10(32.25)</td>
<td>06(30)</td>
</tr>
<tr>
<td></td>
<td>05(29.41)</td>
<td>04(33.33)</td>
</tr>
<tr>
<td>LinkedIn</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Google+</td>
<td>28 (90.32)</td>
<td>14(70)</td>
</tr>
<tr>
<td></td>
<td>14(82.35)</td>
<td>07(58.33)</td>
</tr>
<tr>
<td>Twitter</td>
<td>05(16.12)</td>
<td>01(05)</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Blogger</td>
<td>-</td>
<td>01(05)</td>
</tr>
<tr>
<td>YouTube</td>
<td>27(87.09)</td>
<td>18(90)</td>
</tr>
<tr>
<td></td>
<td>14(82.35)</td>
<td>05(41.66)</td>
</tr>
<tr>
<td>Instagram</td>
<td>13(41.93)</td>
<td>08(40)</td>
</tr>
<tr>
<td></td>
<td>10(58.82)</td>
<td>03(25)</td>
</tr>
<tr>
<td>Snap chat</td>
<td>02(6.45)</td>
<td>01(5.88)</td>
</tr>
<tr>
<td>Whatsapp</td>
<td>29(93.54)</td>
<td>18(90)</td>
</tr>
<tr>
<td></td>
<td>17 (100)</td>
<td>08(66.66)</td>
</tr>
<tr>
<td>Hike</td>
<td>01(3.32)</td>
<td>01(05)</td>
</tr>
<tr>
<td></td>
<td>01(5.88)</td>
<td>-</td>
</tr>
<tr>
<td>Skype</td>
<td>03(9.67)</td>
<td>-</td>
</tr>
<tr>
<td>Quora</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

It is asked to respondent which social media platform they use regularly. Researcher wish to gain insights about which platform is widely used, more suitable and respondent and it received.

The above table shows that averagely 91.75% Whatsapp, 88.50% YouTube and 80 % Google+ respondent from KBP college student while averagely 83.33% Whatsapp, 62% YouTube and 70.34% Google+studentsof YC College of use social media.

Use of social media by Sample Colleges Students for what purpose.

<table>
<thead>
<tr>
<th>College Name</th>
<th>Class</th>
<th>For Rational Reasons (%)</th>
<th>For Irrational Reasons (%)</th>
<th>Both (%)</th>
<th>Total(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>KBP College Students</td>
<td>M. Com I</td>
<td>15(48.38)</td>
<td>-</td>
<td>16(51.62)</td>
<td>31(100)</td>
</tr>
<tr>
<td>M. Com II</td>
<td>13(65)</td>
<td>-</td>
<td>07(35)</td>
<td>20(100)</td>
<td></td>
</tr>
<tr>
<td>YC College Students</td>
<td>M. Com I</td>
<td>04(23.52)</td>
<td>-</td>
<td>13(76.48)</td>
<td>17(100)</td>
</tr>
<tr>
<td>M. Com II</td>
<td>01(8.33)</td>
<td>09(75)</td>
<td>02(16.66)</td>
<td>12(100)</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>33(41.25)</td>
<td>09(11.25)</td>
<td>38(47.50)</td>
<td>80(100)</td>
<td></td>
</tr>
</tbody>
</table>

Post graduate college student used the social media for their rational and irrational purpose. The above table shows that use of social media by sample college students. Averagely 57% from KBP and16% from YC college students used the social media for the rational purpose. But 43% from KBP and 44% from YC College says that social media used for rational as well as irrational purpose.

Importance of social media by Sample Colleges Students.

<table>
<thead>
<tr>
<th>College Name</th>
<th>Class</th>
<th>Much More (%)</th>
<th>More (%)</th>
<th>Neutral(%)</th>
<th>No (%)</th>
<th>Absolutely No(%)</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>KBP College Students</td>
<td>M. Com I</td>
<td>20(64.51)</td>
<td>08(25.80)</td>
<td>03(9.67)</td>
<td>-</td>
<td>-</td>
<td>31</td>
</tr>
<tr>
<td>M. Com II</td>
<td>10(50)</td>
<td>10(50)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>YC College Students</td>
<td>M. Com I</td>
<td>07(41.17)</td>
<td>08(47)</td>
<td>02(11.76)</td>
<td>-</td>
<td>-</td>
<td>17</td>
</tr>
<tr>
<td>M. Com II</td>
<td>07(58.33)</td>
<td>04(33.33)</td>
<td>01(8.33)</td>
<td>-</td>
<td>-</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>44(55)</td>
<td>30(37.50)</td>
<td>06(7.5)</td>
<td>-</td>
<td>-</td>
<td>80</td>
<td></td>
</tr>
</tbody>
</table>

In recent time use of social media is really important for college student they are not live without social media.

The above table shows that importance of social media. Averagely 57% and 50 % from KBP and YC college studentrespectively says that social media much more useful for their day to day activities in their life and 38 % KBP and 40.5 % for YC College students say that social media is more important in his life.
Which type of information got from social media by Sample Colleges Students?

<table>
<thead>
<tr>
<th>Information</th>
<th>College Name</th>
<th>Class</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>KBP</td>
<td>YC</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>M. Com I (%)</td>
<td>M. Com II (%)</td>
<td>M. Com I (%)</td>
<td>M. Com II (%)</td>
</tr>
<tr>
<td>Educational</td>
<td>29(93.54)</td>
<td>18(90)</td>
<td>17(100)</td>
<td>11(91.66)</td>
</tr>
<tr>
<td>Social</td>
<td>24(77.41)</td>
<td>15(75)</td>
<td>11(64.70)</td>
<td>08(66.66)</td>
</tr>
<tr>
<td>Political</td>
<td>15(48.38)</td>
<td>13(65)</td>
<td>09(52.94)</td>
<td>06(50)</td>
</tr>
<tr>
<td>Sport</td>
<td>17(54.83)</td>
<td>14(70)</td>
<td>07(41.17)</td>
<td>06(50)</td>
</tr>
<tr>
<td>Job</td>
<td>26(83.87)</td>
<td>14(70)</td>
<td>11(64.70)</td>
<td>05(41.66)</td>
</tr>
<tr>
<td>Cultural</td>
<td>10(32.26)</td>
<td>11(55)</td>
<td>11(64.70)</td>
<td>05(41.66)</td>
</tr>
<tr>
<td>Law</td>
<td>09(29.03)</td>
<td>12(60)</td>
<td>08(47.05)</td>
<td>05(41.66)</td>
</tr>
<tr>
<td>Environmental</td>
<td>17(54.84)</td>
<td>11(55)</td>
<td>10(58.82)</td>
<td>08(66.66)</td>
</tr>
<tr>
<td>Total</td>
<td>31(100)</td>
<td>20(100)</td>
<td>17(100)</td>
<td>12(100)</td>
</tr>
</tbody>
</table>

Student got the information from various sources such as print media, electronic media and mouth publicity. The above table shows that respondent get information from social media. KBP College students get averagely 91% educational, 76% social, 63% sport and 77% job oriented information from social media while YC College students get averagely 95% educational, 65% social and 53% job oriented information from social media.

Use of social media by Sample Colleges Students within a day.

<table>
<thead>
<tr>
<th>Hours</th>
<th>College Name</th>
<th>Class</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>KBP</td>
<td>YC</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>M. Com I (%)</td>
<td>M. Com II (%)</td>
<td>M. Com I (%)</td>
<td>M. Com II (%)</td>
</tr>
<tr>
<td>1 to 2 Hours</td>
<td>16(51.61)</td>
<td>10(50)</td>
<td>06(35.30)</td>
<td>08(66.67)</td>
</tr>
<tr>
<td>2 to 3 Hours</td>
<td>10(32.25)</td>
<td>02(10)</td>
<td>05(29.41)</td>
<td>03(25)</td>
</tr>
<tr>
<td>3 to 4 Hours</td>
<td>-</td>
<td>08(40)</td>
<td>04(23.52)</td>
<td>-</td>
</tr>
<tr>
<td>4 to 5 Hours</td>
<td>02(6.45)</td>
<td>-</td>
<td>02(11.77)</td>
<td>-</td>
</tr>
<tr>
<td>More than 5 Hours</td>
<td>03(9.67)</td>
<td>-</td>
<td>01(8.33)</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>31(100)</td>
<td>20(100)</td>
<td>17(100)</td>
<td>12(100)</td>
</tr>
</tbody>
</table>

Most of the college student use smart phones for fulfillment of their needs via virtual communication within a day.

The above table shows that use of social media by the student in a day, averagely 50% and 21% student from KBP college student use smart phone for 1 to 2 and 2 to 3 hour daily respectively. While 50% and 27% students from YC college use smart in a day for 1 to 2 hour and 2 to 3 hour respectively.

Maximum use of social media by Sample Colleges Students for what purpose.

<table>
<thead>
<tr>
<th>Maximum use of social media</th>
<th>College Name</th>
<th>Class</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>KBP</td>
<td>YC</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>M. Com I (%)</td>
<td>M. Com II (%)</td>
<td>M. Com I (%)</td>
<td>M. Com II (%)</td>
</tr>
<tr>
<td>To express Self opinion</td>
<td>18(58)</td>
<td>-</td>
<td>03(17)</td>
<td>02(17)</td>
</tr>
<tr>
<td>To deliver information to other peoples</td>
<td>19(61.30)</td>
<td>15(75)</td>
<td>13(76.47)</td>
<td>08(66.66)</td>
</tr>
<tr>
<td>For Publicity</td>
<td>01(3.22)</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Only for Communication</td>
<td>09(29)</td>
<td>11(55)</td>
<td>03(18)</td>
<td>04(33)</td>
</tr>
<tr>
<td>To know others opinion</td>
<td>16(52)</td>
<td>05(25)</td>
<td>06(35)</td>
<td>-</td>
</tr>
<tr>
<td>For Business Growth</td>
<td>06(19)</td>
<td>04(20)</td>
<td>05(29)</td>
<td>02(17)</td>
</tr>
<tr>
<td>Total</td>
<td>31(100)</td>
<td>20(100)</td>
<td>17(100)</td>
<td>12(100)</td>
</tr>
</tbody>
</table>

Indian youth use the social media for express self opinion, deliver information to other people, for their own publicity, for only communication, to know other people opinion and for their business growth.
In the above table we say that 67% students from KBP college has maximum use the social media for deliver information to other people. While 71% YC College students maximum use the social media for deliver information to other peoples.

**Use of social media by Sample Colleges Students for educational purpose.**

<table>
<thead>
<tr>
<th>Media</th>
<th>KBP College Students</th>
<th>Y C College Students</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M. Com I 31 (%)</td>
<td>M. Com II 20 (%)</td>
</tr>
<tr>
<td>Facebook</td>
<td>03(9.67)</td>
<td>02(10)</td>
</tr>
<tr>
<td>LinkedIn</td>
<td>-</td>
<td>02(10)</td>
</tr>
<tr>
<td>Google+</td>
<td>29 (93.54)</td>
<td>15(75)</td>
</tr>
<tr>
<td>Twitter</td>
<td>01(3.22)</td>
<td>-</td>
</tr>
<tr>
<td>Blogger</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>YouTube</td>
<td>25 (80.64)</td>
<td>15(75)</td>
</tr>
<tr>
<td>Instagram</td>
<td>02(6.45)</td>
<td>01(05)</td>
</tr>
<tr>
<td>Snap chat</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Whatsapp</td>
<td>17(54.83)</td>
<td>10(50)</td>
</tr>
<tr>
<td>Hike</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Skype</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Quora</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

The above table shows that use of social media by the respondent for their education purpose. Averagely 82 % Google+, 78 % YouTube and 52 % Whatsapp user form KBP college students use the social media for education purpose where as averagely 82 % Google+, 61 % YouTube and only 30% WhatsApp users from YC college students use the social media for educational purpose.

**Reliability of Sample Colleges Students on social media.**

<table>
<thead>
<tr>
<th>%</th>
<th>College Name</th>
<th>Class</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>KBP</td>
<td>YC</td>
</tr>
<tr>
<td></td>
<td>M. Com I (%)</td>
<td>M. Com II (%)</td>
</tr>
<tr>
<td>10 to 20 %</td>
<td>01(3.22)</td>
<td>02(10)</td>
</tr>
<tr>
<td>30 to 40 %</td>
<td>02(6.45)</td>
<td>03(15)</td>
</tr>
<tr>
<td>50 to 60 %</td>
<td>16(51.61)</td>
<td>11(55)</td>
</tr>
<tr>
<td>70 to 80 %</td>
<td>10(32.25)</td>
<td>04(20)</td>
</tr>
<tr>
<td>100 %</td>
<td>02(6.45)</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>31(100)</td>
<td>20(100)</td>
</tr>
</tbody>
</table>

The above table shows that reliability of social media in the sense of college student. Averagely 53.30% of the KBP college students reliable on 50 to 60 % on social media and 41.41 % YC college student reliable on 70 to 80 % on social media.

**In the view of Sample Colleges Students which social media is 100% reliable?**

<table>
<thead>
<tr>
<th>Media</th>
<th>KBP College Students</th>
<th>Y C College Students</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M. Com I 31 (%)</td>
<td>M. Com II 20 (%)</td>
</tr>
<tr>
<td>Facebook</td>
<td>08 (25.80)</td>
<td>-</td>
</tr>
<tr>
<td>LinkedIn</td>
<td>01(3.22)</td>
<td>-</td>
</tr>
<tr>
<td>Google+</td>
<td>19(61.29)</td>
<td>19(95)</td>
</tr>
<tr>
<td>Twitter</td>
<td>02(6.25)</td>
<td>-</td>
</tr>
<tr>
<td>Blogger</td>
<td>02(6.25)</td>
<td>-</td>
</tr>
<tr>
<td>YouTube</td>
<td>20 (64.51)</td>
<td>04(20)</td>
</tr>
<tr>
<td>Instagram</td>
<td>06 (19.35)</td>
<td>-</td>
</tr>
</tbody>
</table>
The above table shows that 100% reliability on social media is in the sense of respondent. Averagely 78.14% students from KBP college and 92.88% students from YC college are 100% reliable on Google+ social media after that they are 100% reliable on YouTube.

**Favorable impact of social media on Sample Colleges Students.**

<table>
<thead>
<tr>
<th>College Name</th>
<th>Class</th>
<th>On his Psychology (%)</th>
<th>On his Personality (%)</th>
<th>On his Quality (%)</th>
<th>On his Physical Health (%)</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>KBP College Students</td>
<td>M. Com I</td>
<td>03(9.67)</td>
<td>15(48.38)</td>
<td>11(35.48)</td>
<td>02(6.45)</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td>M. Com II</td>
<td>09(45)</td>
<td>04(20)</td>
<td>03(15)</td>
<td>04(20)</td>
<td>20</td>
</tr>
<tr>
<td>YC College Students</td>
<td>M. Com I</td>
<td>04(23.52)</td>
<td>10(58.82)</td>
<td>03(15)</td>
<td>-</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>M. Com II</td>
<td>05(41.66)</td>
<td>07(58.33)</td>
<td>-</td>
<td>-</td>
<td>12</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>21(26.25)</td>
<td>36(45)</td>
<td>17(21.25)</td>
<td>06(7.5)</td>
<td>80(100)</td>
</tr>
</tbody>
</table>

The above table shows that favorable impact of social media on respondent. KBP college student says that, averagely 28% psychological and 34% impact on their personality where as 58% and 37.50% favorable impact on YC college student on is psychological aspect and on his personality.

**In the point of Sample Colleges Students social media is useful for the improvement of educational quality?**

<table>
<thead>
<tr>
<th>College Name</th>
<th>Class</th>
<th>Much More (%)</th>
<th>More (%)</th>
<th>Neutral (%)</th>
<th>No (%)</th>
<th>Absolut-ely No (%)</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>KBP College Students</td>
<td>M. Com I</td>
<td>06 (19.35)</td>
<td>25(80.64)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td>M. Com II</td>
<td>05(25)</td>
<td>15(75)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>20</td>
</tr>
<tr>
<td>YC College Students</td>
<td>M. Com I</td>
<td>03(17.64)</td>
<td>14(82.35)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>M. Com II</td>
<td>02(16.66)</td>
<td>08(66.67)</td>
<td>-</td>
<td>02(16.66)</td>
<td>-</td>
<td>12</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>16(20)</td>
<td>62(77.50)</td>
<td>-</td>
<td>02(2.5)</td>
<td>-</td>
<td>80(100)</td>
</tr>
</tbody>
</table>

Social media is most useful tool for improvement of the educational quality. If the student properly use of social media then they are completing their graduate and post graduate degree through online courses.

The above table shows that improvement of educational quality through social media. Averagely 77.8% of KBP and 75% of YC college students says social media is much more useful for improvement of educational quality.

**In the point of view of Sample Colleges Students, which of the social media is useful for M.Com education.**

<table>
<thead>
<tr>
<th>Media</th>
<th>KBP College Students</th>
<th>Y C College Students</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M. Com I 31 (%)</td>
<td>M. Com I 17 (%)</td>
</tr>
<tr>
<td>Face book</td>
<td>02(6.45)</td>
<td>01(05)</td>
</tr>
<tr>
<td>LinkedIn</td>
<td>02(6.45)</td>
<td>-</td>
</tr>
<tr>
<td>Google+</td>
<td>30(96.27)</td>
<td>15(75)</td>
</tr>
<tr>
<td>Twitter</td>
<td>02(6.45)</td>
<td>-</td>
</tr>
<tr>
<td>Hike</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Youtube</td>
<td>19(61.29)</td>
<td>10(50)</td>
</tr>
<tr>
<td>Instagram</td>
<td>01(3.22)</td>
<td>01(05)</td>
</tr>
<tr>
<td>Snap chat</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Whatsapp</td>
<td>12(38.70)</td>
<td>04(20)</td>
</tr>
<tr>
<td>Hike</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>
The above table shows that social media is useful for student for their post graduation in commerce education. Averagely 85.87% user of KBP and 92.88% user of YC says that Google+ its most useful social media tool for their P.G. education. On the other hand 55.60 and 40.41% student from KBP and YC college student respectively says that YouTube is useful social media for P.G. education.

**In the current situation in India social media is useful for CAA NPA NRC constitution and for 370 clause.**

<table>
<thead>
<tr>
<th>College Name</th>
<th>Class</th>
<th>Much More (%)</th>
<th>More (%)</th>
<th>Neutral (%)</th>
<th>No (%)</th>
<th>Absolutely No (%)</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>KBP College</td>
<td>M. Com I</td>
<td>02(6.45)</td>
<td>25(80.62)</td>
<td>02(6.45)</td>
<td>02(6.45)</td>
<td>-</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td>M. Com II</td>
<td>03(15)</td>
<td>17(85)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>20</td>
</tr>
<tr>
<td>YC College</td>
<td>M. Com I</td>
<td>01(5.88)</td>
<td>15(88.23)</td>
<td>01(5.88)</td>
<td>-</td>
<td>-</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>M. Com II</td>
<td>01(5.88)</td>
<td>06(50)</td>
<td>05(41.66)</td>
<td>-</td>
<td>-</td>
<td>12</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>07(8.75)</strong></td>
<td><strong>63(78.75)</strong></td>
<td><strong>08(10)</strong></td>
<td><strong>02(20)</strong></td>
<td>-</td>
<td><strong>80(100)</strong></td>
</tr>
</tbody>
</table>

For the facing of current situation respondent says that social media is more useful tool. Averagely 86.81% from KBP college students and 69.11% from YC college students says that social media is more useful for facing problems.

From the analysis and interpretation of the table researcher has found that following findings:

1) Both college students use WhatsApp, YouTube and Google+ social media. But the number of students from KBP College more use Social media rather than YC College Students
2) Researcher has found that, KBP and YC college students used the social media for rational and irrational purpose.
3) Researcher has found that more that, 50% respondents says that social media is much more useful in their day to day life.
4) Averagely 50% respondents says that social media is used by them for 1 to 2 hours a day and 21% says that they used 2 to 3 hours in a day
5) Researcher has found that, social media is more used by the YC College respondents for delivery of information to the other people.
6) Researcher has found that, KBP College students are more use YouTube and WhatsApp.
7) Researcher has found that, YC college students are more reliable on social media
8) Researcher has found that, both college student 100% reliable on Google+ rather than other social media.
9) Researcher has found that, social media has a favorable impact on his psychological aspect and personality of the student in college rather than quality and physical health.
10) Both college students says that social media is more useful tool for improvement of the educational quality.
11) Researcher has found that, Google + social media tool is more useful for their PG in commerce education after that they prefer YouTube.
12) Researcher has found that, Indian peoples and respondent has facing more problems in present situation. In this situation social media is more useful for respondents.

**Conclusion**

Cent percent commerce post graduate students use the social media for their personal purpose. Most of the students use the social media for their rational and irrational purpose. Students prefer WhatsApp, YouTube and Google + social media tool for delivery of information to the other people and for virtual communication. In current situation social media is more useful for peoples and students.

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Fuzzy Relations - A Study

Mrs. A. S. Salunkhe
D.P.Bhosale College Koregaon

Abstract:
Mathematical analysis is based on sets, functions, limit and continuity also it is applied in different branches of Mathematics like Algebra, Geometry, lattice theory etc. We know sets and relations this concept of set and relation in Fuzzy is studied. In Mathematics Fuzzy sets are sets whose elements have degrees of membership. Fuzzy sets are introduced by Lotfi A. Zadeh and Dieter Klaua in 1965 as an extension of classical notion of set. Fuzzy relations are used in different areas such as Linguistic, decision making, Clustering are special Cases of L-relations when Listhe unit interval $[0,1]$. In present paper it is not study to produce new mathematics but information can be obtained by using mathematical concept about fuzzy relation the crisp relations are studied. these relations are different like reflexive, symmetric, transitive anti-symmetric. I reflexive and order relations are considered in fuzzy. The applications of fuzzy relations are considered. The important contribution of the study will be recognition and relationship between known mathematical results the objectives are general i.e. to enrich the educational qualities in rural areas & to study the real life problem and using applications to obtain solution of it.

Keywords: set, function, digraph, co-ordinatesystem, Cartesian-coordinates, domain, range

Introduction:
In mathematics Fuzzy sets are sets whose elements have degrees of membership. Fuzzy sets were introduced by Lotfi A. Zadeh and Dieter Klaua in 1965 as an extension of the classical notion of set. At the same time, Salii (1965) defined a more general kind of structures called L-relations, which were studied by him in an abstract algebraic context. Fuzzy relations, which are used now in different areas, such as linguistics (De Cock, et al., 2000), decision-making (Kuzmin, 1982) and clustering (Bezdek, 1978), are special cases of L-relations when L is the unit interval $[0, 1]$.

Product set: Let $A$ and $B$ be two nonempty sets, the product set or Cartesian product $A \times B$ is defined as follows, $A \times B = \{(a, b) \mid a \in A, b \in B\}$

Extension to $n$ sets $A_1 \times A_2 \times \ldots \times A_n = \{(a_1, a_2, \ldots , a_n) \mid a_1 \in A_1, a_2 \in A_2, \ldots , a_n \in A_n\}$

Crisp Relation Example: $A = \{a_1, a_2, a_3\}$, $B = \{b_1, b_2\}$ $A \times B = \{(a_1, b_1), (a_1, b_2), (a_2, b_1), (a_2, b_2), (a_3, b_1), (a_3, b_2)\}$ $A \times A = \{(a_1, a_1), (a_1, a_2), (a_1, a_3), (a_2, a_1), (a_2, a_2), (a_2, a_3), (a_3, a_1), (a_3, a_2), (a_3, a_3)\}$

Fuzzy relation: $\mu_R : A \times B \rightarrow [0, 1]$ $R = \{((x, y), \mu_R(x, y)) \mid \mu_R(x, y) \geq 0, x \in A, y \in B\}$
Fuzzy relation as a fuzzy set:

Criss relation $R : \mu_R(a, c) = 1$, $\mu_R(b, a) = 1$, $\mu_R(c, b) = 1$ and $\mu_R(c, d) = 1$.

Fuzzy relation $R$: $\mu_R(a, c) = 0.8$, $\mu_R(b, a) = 1.0$, $\mu_R(c, b) = 0.9$, $\mu_R(c, d) = 1.0$

(a) Criss relation (b) Fuzzy relation

Operation of Fuzzy Relation:
1) Union relation $\forall (x, y) \in A \times B$

$\mu_{R\cup S}(x, y) = \max [\mu_R(x, y), \mu_S(x, y)] = \mu_R(x, y) \lor \mu_S(x, y)$

2) Intersection relation:

$\mu_{R\cap S}(x) = \min [\mu_R(x, y), \mu_S(x, y)] = \mu_R(x, y) \land \mu_S(x, y)$

3) Complement relation:

$\forall (x, y) \in A \times B$, $\mu_R^-(x, y) = 1 - \mu_R(x, y)$

4) Inverse relation:

For all $(x, y) \subseteq A \times B$, $\mu_R^{-1}(y, x) = \mu_R(x, y)$

(Standard) Composition

For $(x, y) \in A \times B$, $(y, z) \in B \times C$,

$\mu_{R \circ S}(x, z) = \max [\min (\mu_R(x, y), \mu_S(y, z))] = \lor [\mu_R(x, y) \land \mu_S(y, z)]$

Example:

Composition of fuzzy relation

Reflexive: i) Irreflexive ii) Antireflexive iii) Epsilon Reflexive

Symmetric: i) Asymmetric ii) Antisymmetric

Transitive: (max-min transitive): $R(x, z) \geq \max_{y \in Y} \min[R(x, y), R(y, z)]$ for all $x, z \in X$

Non-transitive: For some $(x, z)$, the above do not satisfy.
Antitransitive: \( R(x, z) < \max \min_{y \in Y} [R(x, y), R(y, z)] \) for all \( x, z \in X \)

Example: \( X = \) Set of cities, \( R = \) “very far”

Reflexive, symmetric, non-transitive

Transitive Closure

Crisp: Transitive relation that contains \( R(X, X) \) with fewest possible members

Fuzzy: Transitive relation that contains \( R(X, X) \) with smallest possible membership

Extension of fuzzy set: \( x \in A, y \in B \ y = f(x) \) or \( x = f^{-1}(y) \)

\[
\text{for } y \in B \quad \text{if } f^{-1}(y) \neq \emptyset \quad \mu_B(y) = \max_{x \in f^{-1}(y)} \mu_A(x)
\]

Example: \( A = \{(a_1, 0.4), (a_2, 0.5), (a_3, 0.9), (a_4, 0.6)\}, B = \{b_1, b_2, b_3\} \)

\[
f^{-1}(b_1) = \{(a_1, 0.4), (a_3, 0.9)\}, \text{Max } [0.4, 0.9] = 0.9 \Rightarrow \mu_{B'}(b_1) = 0.9
\]

\[
f^{-1}(b_2) = \{(a_2, 0.5), (a_4, 0.6)\}, \text{Max } [0.5, 0.6] = 0.6 \Rightarrow \mu_{B'}(b_2) = 0.6
\]

\[
f^{-1}(b_3) = \{(a_4, 0.6)\} \Rightarrow \mu_{B'}(b_3) = 0.6
\]

\[
B' = \{(b_1, 0.9), (b_2, 0.6), (b_3, 0.6)\}
\]

Fig 3.18: Extension of a fuzzy relation

For \( x \in A, y \in B, \) and \( B' \subseteq B \) \( \mu_{B'}(y) = \max_{x \in f^{-1}(y)} \min \{\mu_A(x), \mu_R(x, y)\} \)

Example: For \( b_1 \quad \text{Min } [\mu_A(a_1), \mu_R(a_1, b_1)] = \min [0.4, 0.8] = 0.4
\]

\[
\text{Min } [\mu_A(a_3), \mu_R(a_3, b_1)] = \min [0.9, 0.3] = 0.3
\]

\[
\text{Max } [0.4, 0.3] = 0.4 \Rightarrow \mu_{B'}(b_1) = 0.4
\]

For \( b_2 \quad \text{Min } [\mu_A(a_2), \mu_R(a_2, b_2)] = \min [0.5, 0.2] = 0.2
\]

\[
\text{Min } [\mu_A(a_4), \mu_R(a_4, b_2)] = \min [0.6, 0.7] = 0.6
\]

\[
\text{Max } [0.2, 0.6] = 0.6 \Rightarrow \mu_{B'}(b_2) = 0.6
\]

For \( b_3 \quad \text{Max } \{\mu_A(a_3), \mu_R(a_4, b_3)\}\]

\[
\Rightarrow \mu_{B'}(b_3) = 0.4
\]

\[
B' = \{(b_1, 0.4), (b_2, 0.6), (b_3, 0.4)\}
\]

Applications of fuzzy Relation:

1) Medical diagnosis
2) Medical expert systems
3) Information retrieval
4) Temperature dependence
5) Hybrid intelligent systems
6) Diagnostic expert

Medical diagnosis and medical expert systems
Conclusion:

- Fuzzy relations generalize the concept of relations in the same manner as fuzzy sets generalize the fundamental idea of sets.
- Fuzzy relations generalize the concept of fuzzy sets to multidimensional universes and introduce the notion of association degree between the elements of some universe of discourse.
- Operations with fuzzy relations are important to process fuzzy models constructed via fuzzy relations. Relations are associations and remain at the very basis of most methodological approaches of science and engineering.
- Fuzzy relations are more general constructs than functions; they allow dependencies between several variables to be captured without necessarily committing to any particular directional association of the variables being involved.

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Introduction to Fuzzy Sets for Engineering

Miss. Snehal S. Karande
(Research Scholar)
D.Y.Patil Technical Campus Faculty of Engineering and faculty of Management, Talsande

Mrs. Tejaswini Adnaik
(Research Scholar)
D.Y.Patil Technical Campus Faculty of Engineering and faculty of Management, Talsande

Abstract:
The concept of this chapter is basic issues of fuzzy sets. The first section discusses about Crisp (classical) sets and fuzzy sets. The second section discusses about the different ways describing the fuzzy sets. Subsequent sections describes $\alpha$-cut, strong $\alpha$-cut & types of fuzzy sets & operations on fuzzy sets. Finally, the last section summarize the chapter.

Key words: Fuzzy sets, crisp sets, operations on fuzzy set, $\alpha$-cut, strong $\alpha$-cut.

Introduction

The set theory was done by the great German Mathematician George Cantor (1845-1918). But this development of sets is not suitable, if want to make a computer ‘think’ as we do. Prof.L.A.Zadeh in 1965 introduced the concept of fuzzy sets to overcome this difficulty. Where he said that fuzzy sets with boundaries that are not precise. The membership in a fuzzy set is a matter of degree. When $A$ is a fuzzy set and $x$ is a relevant object the proposition “$x$ is a member of $A$” is not necessarily either true or false but it may be true only to some degree, the degree to which $x$ is actually a member of $A$.

The capability of fuzzy sets to express degree of membership to non-membership and vice versa has a broad utility. It provides us not only a meaningful and powerful representation of measurement uncertainties but also with a meaningful representation of vague concepts expressed in natural language.

1. Crisp Sets:

Definition- A classical set is defined by crisp boundaries that is there is certainty in the location of the boundaries of the set.

\[ \text{e.g.:} \quad \text{It is clear from the figure that the point a is member of crisp set A while the point b is not.} \]

\[
\begin{array}{c}
\text{b.} \\
\text{a.} \\
X
\end{array}
\]

Crisp sets are denoted in three ways.

i) List Method/Roster Method:- In this method we list all members of the set by their names.

\[ \text{e.g.:} \quad \text{If we are referring to a set of days of a week. We list the names of the days.} \]
\[ A = \{ \text{sun, mon, tue, wed, thur, fri, sat} \} \]

\[ A = \{ a_1, a_2, \ldots, a_n \} \]

Clearly, the method can be used if there are only finite numbers in the set

ii) Rule Method/Property Method:- In this method the set is denoted by a property possessed by all members of set and not by any other member.

\[ \text{e.g.:} \quad A = \{ x/ x \text{ is divisible by } 2 \}, \quad B = \{ x/ x \geq 2 \} \]

Obviously the property must be such that it is satisfied by all the members of $A$ and must not be satisfied by any object which is not member of $A$.

iii) Function Method:- In this method a set is defined by a function. The members of the universal set $X$ are mapped to the elements 0 & 1 of the set $\{0,1\}$ , by a function $\chi(x)$.

The function $\chi(x)$ is such that if $x \in A$, then $\chi(x)=1$ and if $x$ does not belongs to $A$, then $\chi(x)=0$ such function is called characteristic function. The set $A$ is denoted by,
\[ \chi(x) = \begin{cases} 1 & \text{if } x \in A \\ 0 & \text{if } x \not\in A \end{cases} \]

\( e.g.- \quad X = \{1,2,3, \ldots, 10\} \quad \text{and} \quad A = \{1,2,3\}. \quad \text{Then} \quad \chi(1) = 1, \chi(2) = 1, \chi(3) = 1, \chi(4) = 0, \ldots, \chi(10) = 0 \]

1.1 Notations:

i) Two sets \( A \) & \( B \) are said to be equal if \( A \subseteq B \) and \( B \subseteq A \), that is every element of \( A \) is an element of \( B \) and every element of \( B \) is an element of \( A \).

ii) \( A \cup B = \{x/ x \in A \text{ or } x \in B\} \)

iii) \( A \cap B = \{x/ x \in A \text{ and } x \in B\} \)

iv) \( \bar{A} = \{x/ x \not\in A\} \)

1.2 Properties of Crisp Set:

i) \( A \cup B = B \cup A \)

ii) \( A \cap (B \cup C) = (A \cap B) \cup (A \cap C) \)

iii) \( A \cap (B \cap C) = (A \cap B) \cap (A \cap C) \)

iv) \( A \cup (B \cap C) = (A \cup B) \cap (A \cup C) \)

v) \( A \cup \emptyset = A \), \( A \cap \emptyset = \emptyset \); where \( \emptyset \) is empty set.

vi) \( \bar{A} = A \)

1.3 De Morgan’s principle:

i) \( \bar{A} \cap \bar{B} = \bar{A} \cup \bar{B} \)

ii) \( \bar{A} \cup \bar{B} = \bar{A} \cap \bar{B} \)

1.4 Membership function:- Instead of characteristic function \( \chi(x) \), we use membership function \( \mu(x) \) to denote a set. As in characteristic function, \( \mu(x) \) also assume the value 1 if an element belongs to set \( A \) & \( \mu(x) \) assumes value 0 if an element does not belong to set \( A \). For the set \( A \) we denote the membership function by \( \mu_A(x) \) & the set as follows

\[ \mu_A(x) = \begin{cases} 1 & \text{if } x \in A \\ 0 & \text{if } x \not\in A \end{cases} \]

2. Fuzzy Set:-

Generally, we think in terms of ‘yes’ or ‘no’ or generally we give the answers of some questions in terms of ‘yes’ or ‘no’, ‘true’ or ‘false’. The logic used by us is two valued 0 or 1. For examples, a student either pass or fail in examination, a candidate is either selected or not selected for the post, a person is married or not married. But in many situations in which we cannot answer the questions as yes or no.

e.g.-: is he tall?, is he fat?, is it hot?, is it cold? etc. These situations are fuzzy(not clear, blurred, not precise) A day, may be 60% hot & 30% cold, a person may be 50% tall & 20% short depending upon or thinking, our experience and our criteria. Fuzzy set theory is mathematical background to capture the way we think.

We know the set \( A \) can be denoted by using the membership function \( \mu_A(x) = \begin{cases} 1 & \text{if } x \in A \\ 0 & \text{if } x \not\in A \end{cases} \)

This two valued membership function is suitable for electronic switches which are either on(value 1) or off(value 0). But this does not suit human thinking. When we say a person is honest, there are various degrees of honesty. Some persons are more honest and some are less honest. The degrees can be assigned within a range. Generally we use the interval \([0,1]\). We assign every element of the given set a value in this interval. If value of the function that is \( \mu_A(x) \) called membership function is nearer zero, it indicates less degree of membership and if the value of function is nearer to one, it indicates higher degrees of membership.

2.1 Fuzzy Set:

Definition- A set containing elements that have varying degrees of membership in the set, is called a fuzzy set.

2.2 Membership Function:

Definition- Let \( X \) be the universal set. A subset \( A \) of \( X \) that is \( A \subseteq X \) be a fuzzy set where characteristic function is \( \mu_A: X \rightarrow [0,1] \), with reference to a fuzzy set the characteristic function is called the membership function. This function maps elements of fuzzy set \( A \) to real numbered value on interval 0 to 1.
Generally, the membership function $A(x)$ of fuzzy set $A$ is denoted by $A(x)$ that is greater than or equal to the specified value of $\alpha$. If $x_1$ is member of $A$, then the membership grade of $x_1$ that is the value of the function at $x_1$ is denoted by $A(x_1)
$ **2.3 Comparison between Crisp set and Fuzzy set:**

For a crisp set $A$, the membership function is the set of $0 \& 1$ that is $A(x) = \{0,1\}$. The function can take only two values $0 \& 1$ while for a fuzzy set the membership function is an interval from $0$ to $1$ that is $A(x) = [0,1]$. The function can take any value in the interval $[0,1]$ that is $0 \leq A(x) \leq 1$

**2.3 Notations:**

i) Let $X$ be non empty set, then the fuzzy set $A$ of this set $X$ is $\{ (x, A(x)) / x \in X \}$ that is fuzzy set is the set of pairs consisting of particular element and its degree of membership or membership grade.

ii) A fuzzy set $A$ can also be written as, $A = \{ (x_1, A(x_1)), (x_2, A(x_2)) \}$. Here ‘+’ is not addition but is collection operator and horizontal bar ‘−’ is not quotient but it is delimiter (i.e. fix the limit).

**2.4 Basic types of Fuzzy sets:**

i) Interval-valued fuzzy sets - The sets defined by $A: X \rightarrow \varepsilon([0,1])$ where $\varepsilon([0,1])$ denotes the family of all closed intervals of real numbers in $[0,1]$.

ii) Fuzzy sets of type 2 - The sets with membership function $A: X \rightarrow F([0,1])$ where $F([0,1])$ denotes the set of all ordinary fuzzy sets that can be defined within the universal set $[0,1]$.

iii) L fuzzy set - The sets with membership function $A: X \rightarrow L$ where $L$ is Lattice. Lattice is partially ordered set with l.u.b and g.l.b.

iv) Level 2 fuzzy sets - the membership function is of the form $A: P(x) \rightarrow [0,1]$ where $P(x)$ denotes the fuzzy power set of $X$.

v) Fuzzy sets of type 2 and level 2 – The membership function is of the form $A: P(x) \rightarrow F([0,1])$.

**3] \( \alpha - cut \)**

**Definition:** Consider a fuzzy set $A$ defined on $X \&$ any number $\alpha \in [0,1]$, the $\alpha - cut$ denoted by $\alpha_A$ and is defined by, $\alpha_A = \{ x/A(x) \geq \alpha \}$ i.e the $\alpha - cut$ of a fuzzy set $A$ is the crisp set $\alpha_A$ that contains all the elements of universal set $X$ whose membership grades in $A$ are greater than or equal to the specified value of $\alpha$.

**4] Strong $\alpha - cut$**

**Definition:** Consider a fuzzy set $A$ defined on $X \&$ any number $\alpha \in [0,1]$, the strong $\alpha - cut$ denoted by $\alpha_{A+}$ and is defined by, $\alpha_{A+} = \{ x/A(x) > \alpha \}$ i.e the strong $\alpha - cut$ of a fuzzy set $A$ is the crisp set $\alpha_{A+}$ that contains all the elements of universal set $X$ whose membership grades in $A$ are greater than the specified value of $\alpha$.

**Examples:**

1) Find $\alpha - cut$ and strong $\alpha - cut$ of the set $B = \frac{0.2}{1} + \frac{0.6}{2} + \frac{0.65}{3} + \frac{0.7}{4} + \frac{0.35}{5}$ for $\alpha=0.2, 0.4, 0.6, 0.8$

**Solution:**

i) First we find $\alpha - cut$

By definition, $\alpha_A = \{ x/A(x) \geq \alpha \}$

$0.2_B = \{ x/B(x) \geq 0.2 \} = \{ 1, 3, 4, 5 \}$

$0.4_B = \{ x/B(x) \geq 0.4 \} = \{ 3, 4 \}$

$0.6_B = \{ x/B(x) \geq 0.6 \} = \{ 3, 4 \}$

$0.8_B = \{ x/B(x) \geq 0.8 \} = \emptyset$

ii) Now we find strong $\alpha - cut$

By definition, $\alpha_{A+} = \{ x/A(x) > \alpha \}$

$0.2_{B+} = \{ x/B(x) > 0.2 \} = \{ 3, 4, 5 \}$

$0.4_{B+} = \{ x/B(x) > 0.4 \} = \{ 3, 4 \}$

$0.6_{B+} = \{ x/B(x) > 0.6 \} = \{ 3, 4 \}$

$0.8_{B+} = \{ x/B(x) > 0.8 \} = \emptyset$
2) C(x) = $\frac{x}{x+1}$; x ∈ {1, 2, 3, ..., 10}. Find α – cut and strong α – cut for α = 0.2, 0.4, 0.5, 0.6, 0.8

Solution-

\[ C(x) = \frac{0}{0} + \frac{0.5}{1} + \frac{0.66}{2} + \frac{0.75}{3} + \frac{0.8}{4} + \frac{0.83}{5} + \frac{0.85}{6} + \frac{0.87}{7} + \frac{0.88}{8} + \frac{0.9}{9} + \frac{0.91}{10} \]

i) First we find α – cut

By definition, \( \alpha_A = \{ x/A(x) \geq \alpha \} \)

\[ \alpha_A = \{ x/C(x) \geq 0.2 \} = \{ 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 \} \]

\[ \alpha_A = \{ x/C(x) \geq 0.4 \} = \{ 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 \} \]

\[ \alpha_A = \{ x/C(x) \geq 0.5 \} = \{ 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 \} \]

\[ \alpha_A = \{ x/C(x) \geq 0.6 \} = \{ 2, 3, 4, 5, 6, 7, 8, 9, 10 \} \]

\[ \alpha_A = \{ x/C(x) \geq 0.8 \} = \{ 4, 5, 6, 7, 8, 9, 10 \} \]

ii) Now we find strong α – cut

By definition, \( \alpha_{A+} = \{ x/A(x) > \alpha \} \)

\[ \alpha_{A+} = \{ x/C(x) > 0.2 \} = \{ 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 \} \]

\[ \alpha_{A+} = \{ x/C(x) > 0.4 \} = \{ 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 \} \]

\[ \alpha_{A+} = \{ x/C(x) > 0.5 \} = \{ 2, 3, 4, 5, 6, 7, 8, 9, 10 \} \]

\[ \alpha_{A+} = \{ x/C(x) > 0.6 \} = \{ 2, 3, 4, 5, 6, 7, 8, 9, 10 \} \]

\[ \alpha_{A+} = \{ x/C(x) > 0.8 \} = \{ 5, 6, 7, 8, 9, 10 \} \]

5) Operations on Fuzzy Sets:-

i) Complement of fuzzy set:-

Definition – If A is a fuzzy set & X be the universal set then complement of A is denoted by \( \bar{A} \) and is defined by, \( \bar{A} = 1 - A(x) \); \( \forall x \in X \). i.e the degree of membership of an element in \( \bar{A} \) is equal to the one minus the degree of membership of this element in A.

E.g: For X={1, 2, 3, 4} and A=\[ \frac{0.4}{1} + \frac{0.2}{2} + \frac{0.5}{3} + \frac{0.4}{4} + \frac{1}{5} \], find \( \bar{A} \).

Solution- we know \( \bar{A}(x) = 1 - A(x) \); \( \forall x \in X \).

\[ \bar{A}(x) = \frac{0.6}{1} + \frac{0.8}{2} + \frac{0.5}{3} + \frac{0.6}{4} \]

ii) Union of two fuzzy sets:-

Definition – The union of two fuzzy sets A & B is the fuzzy set \( A \cup B \) is defined by, \( A \cup B(x) = \max[A(x), B(x)] \) i.e the degree of membership of an element in \( A \cup B \) is maximum of the degrees of membership of this element in A & in B.

E.g:- Let the fuzzy sets A & B defined on the universal set X by , \( A(x) = \frac{2x}{2x+1} \); x ∈ {6, 7, 8, 9, 10} and B(x) = \( \frac{x}{x+1} \); x ∈ {6, 7, 8, 9, 10}, find \( A \cup B \).

Solution: \( A(x) = \frac{0.7}{6} + \frac{0.74}{7} + \frac{0.76}{8} + \frac{0.78}{9} + \frac{0.8}{10} \), \( B(x) = \frac{0.85}{6} + \frac{0.87}{7} + \frac{0.88}{8} + \frac{0.9}{9} + \frac{0.9}{10} \)

By definition, \( A \cup B(x) = \max[A(x), B(x)] \)

iii) Intersection of two fuzzy sets:-

Definition – The Intersection of two fuzzy sets A & B is the fuzzy set \( A \cap B \) is defined by, \( A \cap B(x) = \min[A(x), B(x)] \) i.e the degree of membership of an element in \( A \cap B \) is minimum of the degrees of membership of this element in A & in B.

E.g:- Let the fuzzy sets A & B defined on the universal set X by , \( A(x) = \frac{2x}{2x+1} \); x ∈ {6, 7, 8, 9, 10} and B(x) = \( \frac{x}{x+1} \); x ∈ {6, 7, 8, 9, 10}, find \( A \cap B \).

Solution: \( A(x) = \frac{0.7}{6} + \frac{0.74}{7} + \frac{0.76}{8} + \frac{0.78}{9} + \frac{0.8}{10} \), \( B(x) = \frac{0.85}{6} + \frac{0.87}{7} + \frac{0.88}{8} + \frac{0.9}{9} + \frac{0.9}{10} \)

By definition, \( A \cap B(x) = \min[A(x), B(x)] \)

iv) Scalar Cardinality of Fuzzy Set:-

Definition – Let A be the fuzzy set defined on a finite universal set X, then its cardinality denoted by \( |A| \) & is defined by , \( |A| = \sum A(x) \)

E.g:-
If \( A(x) = \frac{0.7}{6} + \frac{0.74}{7} + \frac{0.76}{8} + \frac{0.78}{9} + \frac{0.8}{10} \) then \( |A| = 0.7+0.74+0.76+0.78+0.8=3.78 \)

v) Degree of Subsethood:

**Definition** – Let A & B be pair of fuzzy subsets on a finite universal set X, then the degree of subsethood of A in B is denoted by \( S(A,B) \) and is defined by \( S(A,B) = \frac{|A \cap B|}{|A|} \) and then the degree of subsethood of B in A is denoted & defined by, \( S(B,A) = \frac{|B \cap A|}{|B|} \) e.g:- \( A(x) = \frac{x}{x+2} \) and \( B(x) = \frac{x+5}{x} \), find \( S(A,B) \).

Solution:- Since \( |A| = 6.77 \) and \( |A \cap B| = 4.95 \) then \( S(A,B) = \frac{|A \cap B|}{|A|} = \frac{4.95}{6.77} = 0.73 \)

vi) Normal Fuzzy Set:

**Definition** – A fuzzy set A is called normal if it contains at least one element with membership grade 1. e.g:- \( A(x) = \frac{0.3}{x_1} + \frac{0.2}{x_2} + \frac{0.8}{x_3} + \frac{1}{x_4} \) is normal fuzzy set since \( A(x_4) = 1 \).

vii) Height of Fuzzy Set:

**Definition** – The largest membership grade of any element in fuzzy set A is called the height of fuzzy set. It is denoted by \( h(A) \).

e.g:-\( A(x) = \frac{0.3}{x_1} + \frac{0.5}{x_2} + \frac{0.7}{x_3} \), \( h(A) = 0.7 \)

Summary

The chapter provides the review of basic issues concerning fuzzy sets, which – in contrast to classic sets – allow for partial membership of objects. As a result fuzzy sets are a good tool for representing vague and imprecise expressions of natural language. Various ways of describing fuzzy sets and concepts related to them were shown. We discussed the types of fuzzy sets, as well as the idea of fuzzy relation, which makes possible a formal description of the relationship between two or more fuzzy sets.

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Oneness of Natural Number: Properties of Multiples of 3

Mr. M. A. Jadhav¹, Mr. S. P. Patankar², Mr. S. P. Thorat³ and Ms. S. A. Ingale⁴
¹Research Student and Asst. Prof., Department of Computer Science(Entire), The New College, Kolhapur.
²Head and Asso. Prof., Department of Mathematics, Vivekanand College, Kolhapur.
³ Head and Asso. Prof., Department of Mathematics, D. K. A. S. C. College, Ichalkaranji.
⁴ Research Student, Department of Computer Science(Entire), The New College, Kolhapur.

Abstract:
The aim of this paper is to study the properties of natural numbers which are multiple of 3 using calculation of oneness factor, hit factor or convergent factor of every natural number with hailstone sequence to reach one.

Keywords: 3n + 1 conjecture, Collatz conjecture, Collatz function, Hailstone sequence, Hasse algorithm, hit factor, Kakutani's problem, Thwaites conjecture, Ulam conjecture.

after Lothar Collatz, who first proposed it in 1937. The conjecture is also known as the 3n + 1 conjecture, the Ulam conjecture after Stanisław Ulam, Kakutani's problem after Shizuo Kakutani, the Thwaites conjecture after Sir Bryan Thwaites, Hasse's algorithm after Helmut Hasse, or the Syracuse problem; the sequence of numbers involved is referred to as the hailstone sequence or hailstone numbers because the values are usually subject to multiple descents and ascents like hailstones in a cloud, or as wondrous numbers. The eminent mathematician Paul Erdos suggested: "Mathematics is not ready for this kind of problem".

One of the most tantalizing conjectures in number theory is the so called 3n + 1 conjecture, stated by L. Collatz (1937). The problem can be simply stated as, starts with any positive integer. If it is even number, halve it (which has been called "Half Or Triple Plus One", or HOTPO). Otherwise multiply it by 3 and add 1 to it. Take the result and repeat the process. Any such sequence seems to end up at one. The conjecture remain unanswered, although it has been proven that the process terminates for all values of n up to 5,764 \times 10^{18}.

Let $f: N \to N$ be Collatz function defined as:

$$f(x) = \begin{cases} 
\frac{x}{2}, & \text{if } x \text{ is even} \\
3x + 1, & \text{if } x \text{ is odd}
\end{cases}$$

Collatz conjecture states that if $x \in \mathbb{N}$, then the sequence $x, f(x), f \circ f(x), f \circ f \circ f(x), \ldots$, reaches to 1. If $x = 21$ then sequence produced is,

<table>
<thead>
<tr>
<th>Step</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>21</td>
</tr>
<tr>
<td>1</td>
<td>64</td>
</tr>
<tr>
<td>2</td>
<td>32</td>
</tr>
<tr>
<td>3</td>
<td>16</td>
</tr>
<tr>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>1</td>
</tr>
</tbody>
</table>
The sequence has no obvious pattern, and no explanation that why the sequence should take 7 iterations to reach 1. When \( x = 27 \) it takes 111 steps. Hence the number of iterations is not proportional to the magnitude of the starting number. And hence remain unsolved yet.

**Oneness Of Natural Number, Oneness Factor/Hit Factor:**

**Definition 2.1:** (Oneness of Natural Number) The ability of a natural number reaching to 1 with collatz conjecture function \( f \) is called as oneness of natural number.

**Definition 2.2:** (Oneness factor or Hit Factor or Convergent factor or Stoppage Time of Natural Number) The conjecture asserts that every natural number \( n \) has a well-defined Hit Factor. Total number of steps required by a natural number \( n \) to reach 1 using \( f(x) \) is called as Total stoppage time, oneness factor of \( n \).

**Definition 2.3:** (Hit Factor Function) Let \( \mathcal{H}: \mathbb{N} \to \mathbb{N} \) be Hit Factor function defined over set of natural number as the total number steps needed to reach 1.

**2.3.1 Hit Factor of Natural Number**

\[
\mathcal{H}(2^n) = n.
\]

e.g. \( \mathcal{H}(1) = 0, \mathcal{H}(2) = 1, \mathcal{H}(64) = 6. \)

**2.3.2 Hit Factor of odd Natural Numbers having \( n + 1 \) hit factor:**

Now we are familiar to the term than even number decreases, so we just emphasize on odd numbers. To find out odd number which transform to \( 2^n \).

**2.3.1 Result:** If \( k \) be any natural number then \( 3|4^k - 1 \).

**2.3.2 Result:** If \( a \) be a odd natural number and \( r = 2k \) be the power of 2 then \( 3a + 1 = 2^r \) and \( a = (4^{k-1} + 4^{k-2} + \cdots + 4 + 1) \).

**2.3.3 Result:** The sequence of odd numbers \( a \) such that \( 3a + 1 = 4^n \) are represented by recurrence relation, \( O_n = 4O_{n-1} + 1 \), with initial condition \( O_1 = 1 \).

**2.3.4 Result:** The sequence of odd numbers \( a = 2k + 1, k \geq 0 \) is an integer such that \( 6k + 4 = 4^n \) are represented by recurrence relation, \( K_n = 4K_{n-1} + 2 \), with initial condition \( K_1 = 0 \) and \( K_n \) is even.

**2.3.5 Result:** \( K_{n+1} = 2 + 2^3 + 2^5 + \cdots + 2^{2n-1}, K_{n+1} - K_n = 2^{2n-1}, \) where \( n \geq 1 \). **2.3.6 Result:** \( 2O_{n+1} = K_{n+2} \) and \( O_{n+1} - O_n = 4^n, n \geq 1. \)

From Result 2.3.2 it is clear that none of the odd number converts to odd power of 2, the odd number which converts to even power of 2 is of the form \( a = (4^{k-1} + 4^{k-2} + \cdots + 4 + 1), k \in \mathbb{N} \) and hence we populate these number as,

<table>
<thead>
<tr>
<th>Set</th>
<th>( O_1 )</th>
<th>( O_2 )</th>
<th>( O_3 )</th>
<th>( O_4 )</th>
<th>( O_5 )</th>
<th>( O_6 )</th>
<th>( O_7 )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Value</td>
<td>4³</td>
<td>4²</td>
<td>4³</td>
<td>4²</td>
<td>4³</td>
<td>4²</td>
<td>4³</td>
</tr>
<tr>
<td>First Value</td>
<td>1</td>
<td>5</td>
<td>21</td>
<td>85</td>
<td>341</td>
<td>1365</td>
<td>5461</td>
</tr>
<tr>
<td>Hit Factor</td>
<td>0</td>
<td>4 + 1</td>
<td>6 + 1</td>
<td>8 + 1</td>
<td>10 + 1</td>
<td>12 + 1</td>
<td>14 + 1</td>
</tr>
</tbody>
</table>
Above elements are generated using recurrence relation in Result 2.2.3, and solution of this recurrence relation is $O_n = \sum_{k=0}^{n-1} 4^k$.

2.3.7 Result: From above table it is clear that every Natural number using Collatz function moves like a hailstone (i.e. increases, decreases) then first converges to $4^k$ and then onwards it decreases and reaches to 1.

3. Multiples of 3:
We state that none of the odd natural number $n$ converges to multiple of 3 natural number using Collatz function.

3.1. Result: As $3|4^n - 1$ where $n \geq 1$, $p = (1 + 4 + 4^2 + \cdots + 4^{n-1})$ where $4^n - 1 = 3p$.

3.2. Result: $3|16^n + 4^n + 1$ where $n \geq 1$.

Proof:
We have
\[16 = 15 + 1 \text{ then } 16^n = (15 + 1)^n = 15k_1 + 1.
4 = 3 + 1 \text{ then } 4^n = (3 + 1)^n = 3k_2 + 1\]
Hence, $16^n + 4^n + 1 = 15k_1 + 1 + 3k_2 + 1 + 1 = 3(5k_1 + k_2 + 1) = 3k$
This show that result is true.

3.3. Result: If $3n + 1 = 4^k$ where $n \geq 1$ is an odd natural number and $k \geq 1$ then $3|n$.

Proof:
We have
\[3n + 1 = 4^k\]
\[\Rightarrow 3n = 4^k - 1 = (4^k)^3 - 1^3 = (4^k - 1)(4^{2k} + 4^k + 1)\]
\[\Rightarrow 3n = 3k_1, 3k_2 \Rightarrow n = 3k_1, k_2 \Rightarrow 3|n\]

3.4. Result: $21|(1 + 4 + 4^2 + 4^3 + \cdots + 4^{3k-1})$ where $k \geq 1$.

Proof:
We know that
\[21|21 = 1 + 4 + 4^2 = 21.4^0\]
Similarly,
\[21|4^3 + 4^4 + 4^5 = 21.4^3\]
\[21|4^{3k-3} + 4^{3k-2} + 4^{3k-1} = 21.4^{3k-3}\]
Hence,
\[21|(1 + 4 + 4^2 + 4^3 + \cdots + 4^{3k-1})\]

3.5. Result: $3|4^k - 1, 7|4^k - 1, 9|4^k - 1, 21|4^k - 1$ where $k \geq 1$.

3.6. Result: If $n$ is any even natural number and $3|n$ then there will be no odd natural number which converges to $n$.

Proof:
We have given that, $3|n$
contrary we suppose that,
\[\exists p = 2k + 1 \in N \text{ such that } 3p + 1 = n\]
\[3(2k + 1) + 1 = n \Rightarrow 6k + 4 = n\]
Here $3 \nmid 6k + 4$.
hence our assumption is wrong.
hence the given statement is true..

3.7. Result: If $3n + 1 = 4^k$ where $n \geq 1$ is an odd natural number and $k \geq 1$ then $21|n$.

3.8 Result: The sequence of odd numbers $a$ such that $3a + 1 = 4^{3n}$ are represented by recurrence relation,
\[O_n = 64O_{n-1} + 21, \text{ with initial condition } O_1 = 21.\]

Proof:
If \( a = 21 \) then \( 3a + 1 = 4^3 \).
Let, \( O_{n-1} = p, O_n = m \) are odd natural numbers such that \( p < m \) and \( 3p + 1 = 4^{3n}, 3m + 1 = 4^{3n+3} \).
\[
\frac{3m + 1}{3p + 1} = \frac{4^{3n+3}}{4^{3n}} \Rightarrow \frac{3m + 1}{3p + 1} = 4^3 \Rightarrow 3m + 1 = 4^3(3p + 1)
\]
\[
\Rightarrow 3m + 1 = 3.4^3p + 4^3 \Rightarrow 3m = 3.4^3p + 4^3 - 1 \Rightarrow 3m = 3.4^3p + 63
\]
\[
\Rightarrow m = 4^3p + 21
\]
\[
\Rightarrow O_n = 64O_{n-1} + 21
\]
Hence proved.

### 3.9 Result:
The sequence of odd numbers \( a = 2k + 1, k \geq 0 \) s.t. \( 3a + 1 = 4^{3n} \) is an integer such that \( 6k + 4 = 4^{3n} \) are represented by recurrence relation,
\[
K_n = 64K_{n-1} + 42, \text{ with initial condition } K_1 = 10 \text{ and } K_n \text{ is even.}
\]

**Proof:**
If \( k = 10 \) then \( 64 = 4^n \Rightarrow n = 3 \Rightarrow K_1 = 10 \).
From Result 3.8 we have, \( O_n = 64O_{n-1} + 21 \).
Since, \( O_n \) is odd natural number \( O_n = 2K_n + 1 \).
\[
2K_n + 1 = 64(2K_{n-1} + 1) + 21 \Rightarrow K_n = 32(2K_{n-1} + 1) + 10
\]
\[
\Rightarrow K_n = 64K_{n-1} + 42 \text{ and } 2|K_n
\]
Hence proved.

### 3.10 Result:
\[
K_n = 2 + 2^3 + 2^5 + \cdots + 2^{3(n-1)}, K_{n+1} - K_n = 2^{n+1}, 21, \text{ where } n \geq 1.
\]

### Conclusion:
It is clear that every natural number using Collatz function moves like a hailstone (i.e., increases, decreases) then first converges to and then onwards it decreases and reaches to 1.
Here we conclude that no odd number will converges to multiple of 3 natural number.
If we try to find Hit factor for every natural number and if it is finite then we can say that Collatz conjecture is true for every natural number. If focus only on odd natural numbers then we can get results more fast.

### Scope:
In graph theory we can describe it as “In every circuit free directed graph every node has path from node labeled with natural number to node labeled 1 which the root node.

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Fuzzy Arithmetic and Fuzzy Numbers

N.M. Kavathekar
Mudhoji College phaltan.
Dist.Satara,415523(M.S.)India.

Abstract:
In this paper we have discussed about addition, subtraction, multiplication, inverse, division, maximum and minimum operations of fuzzy numbers.

Introduction:
Fuzzy arithmetic or arithmetic of fuzzy numbers is generalization of interval arithmetic, where rather than considering intervals at one constant level only, several levels are considered in [0,1]. This is because the definition of a fuzzy set which allows degrees of memberships for an element of the universal set. It plays an important role in many applications, say fuzzy control, decision making, approximate reasoning, optimization and statistics with imprecise probabilities.

Fuzzy Arithmetic:
The fundamentals of fuzzy arithmetic is nothing but interval arithmetic. In a given closed interval R, how to add, subtract, multiply and divide. These intervals in R is also called an interval of confidence as its limits the uncertainty of data to an interval.

Let A= [a1,a2] and B= [b1,b2] be two closed interval in R then we have following definitions

Definition (Addition and Subtraction):
If x€[a1,a2], y€[b1,b2]
then x+y €[a1+b1 ,a2+b2] and
x-y€[a1-b2,a2-b1]
Therefore
A+B = [a1+b1 ,a2+b2]
A-B = [a1-b2,a2-b1]

Example:
[2.5]+[1.3]= [3.8]
[0,1]- [-6.5]= [-5.7]

Definition of Image of an interval:
If X= [a1,a2] then its image x€ [-a2,-a1]
Therefore the image of A is denoted by A’= [a1,a2]= [-a2,-a1]

Definition of Multiplication:
The multiplication of two closed intervals A=[a1,a2] and B=[b1,b2] of R denoted by A.B is defined as

A.B= [ min(a1b1,a1b2,a2b1,a2b2), max(a1b1,a1b2,a2b1,a2b2)]

Example:
[-1,1] • [-2,0.5]= [ min(2,0.5,-2,-0.5), max( min(2,0.5,-2,-0.5)]=[-2,2]

Definition of Scalar Multiplication and Inverse:
Let A= [a1,a2] be a closed interval in R and k€R identifying the scalar k as the closed interval [k,k], the scalar multiplication k.A is defined as
K.A=[k,k].[a1,a2]=[ka1,ka2]

Now for A=[a1,a2]€R if x€[a1,a2] and if 0 does not belong to [a1,a2] then 1/x €[ 1/a2,1/a1] . Therefore the inverse of A denoted by A⁻¹ and it is defined as
A⁻¹=[a1,a2]⁻¹=[1/a2,1/a1]
provided that 0 does not belong to [a1,a2]

Definition of Division :
The division of two closed intervals A=[a1,a2] and B =[b1,b2] of R denoted by A/B is defined as the multiplication of [a1,a2]and [1/b2,1/b1] provided that 0 does not belong to [b1,b2]
Therefore
A/B=[a1,a2]/[b1,b2]
=[a1,a2][1/b2,1/b1]
=[ min ( a1/b2,a1/b1,a2/b2,a2/b1),max(a1/b2,a1/b1,a2/b2,a2/b1).

Example:
[4,10]/[1,2]=[2,10]

Arithmetic operations on closed intervals satisfy some useful properties ,to overview ,Let A=[a1,a2] ,B=[b1,b2],C=[c1,c2],0=[0,0],1=[1,1] using these symbols the properties are formulated as follows

1.A+B= B+A and A•B=B•A (commutative)
2.(A+B)+C=A+(B+C) and A.(B.C)=(A.B).C ( Associative)
3.A=0+A=A+0 and A=1.A=A.1 ( Identity)
4.A. ( B+C ) is subset of A.B+A.C (su distributivity)
5.If b.c>or =0, for every b €B ,c€C then A.(B+C)=A.B+A.C ( distributive ) Furthermore,if A=[a,a] then a(B+C)=a.B+a.C
6.0 in A⁻A and 1 in A/A
7.If A is subset of E and B is subset of F then A+B is subset of E+F,A-B is subset of E-F, A.B is subset of E.F,A/B is subset of E/F( Inclusion monotonicity)

Definition of Max / and min / operations:
Let A=[a1,a2] and B = [b1,b2] be two closed intervals in R then the Max / and min / operations on A and B are defined as
A/B=[a1,a2]/[b1,b2]=[a1\b1,a2\b2]
A\B=[a1,a2]/[b1,b2]=[a1/b1,a2/b2].

It can be verified that addition and multiplication operations on closed intervals as defined above are commutative and associative but subtraction and division are neither commutative nor associative.

**Fuzzy Numbers and their representation:**

There are many in real life situation ,in which ,the areas like decision making and optimization ,where rather than dealing with crisp real numbers and crisp intervals one has to deal with approximation of numbers which are close to a given real number.

Let us consider fuzzy statement "the numbers that are closed to a given number r" since r in R is close to itself ,any fuzzy set S in R which represents the fuzzy statement should have the property that ,As(r) =1. Which imply A must be a normal fuzzy set .Also just prescribing an interval around r is not enough .The interval should be considered at verifying levels alpha € (0,1].Further alpha €(0,1] must be of finite length and for that one needs that support of A is bounded.
Definition of Fuzzy number:
A fuzzy set A in R is called fuzzy number if it satisfies the following conditions
1. A is normal fuzzy set.
2. As is closed interval for every s€(0,1]
3. Support of A is bounded

Definition of Arithmetic of fuzzy numbers:
Arithmetic of fuzzy numbers are defined by the following methods
1) Interval arithmetic on alpha -cuts of a given fuzzy numbers.
2) Mathematical approach which decomposes a fuzzy set A in terms of a special fuzzy set SAs,S€(0,1]
3) Zadeh's extension principle.

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Social Entrepreneurship with Reference to Caste System in India

Prof. Dr. Vishwanath Kashinath Sonwane
Krishna Mahavidyalaya, Rethare Bk.Tal.-Karad Dist.- Satara M.S. -415108

Introduction;

We can easily see that, society is basically divided by caste system in India. India is upcoming country having highest population. Beside this there are many problems that results very much problems in future. There are so many issues. With list of categories, ancient rules and regulations, there is a cold war between the opposite casted people. Caste is the prefix before reservation. But as unequal percentage of reservation, many other caste people try to fight for reservation. So, every caste category tries to get upward with the key of reservation and Indian Government also helps them to get up and grow with their own feet.

Caste

Features

A caste has divisions, based on endogamy within a sub-group and is called sub-castes. The lot of the untouchables has been a cruel and shameful blot on our cultural heritage. A person born in a caste remains in it for life; dies in it, and his children also mean in it. This provides caste system with rigidity in structure.

Disadvantages

Social imbalance:

Negativity occur in economic activities: Caste prejudices affects economic activities. Lack of labour: The supplies of labour lack with their hereditary profession; labour does not increase with the increase in demand. The high caste people expect the low-caste people to view them with honour. Dignity of manual labour: The higher caste people are still averse to perform tasks that involve manual labour. The dignity of manual labour is yet to be fully recognized. Low competition: The economic force of competition does not work properly because of the restrictions of caste-based system. The high caste people do not give equal treatment to low-caste people. The caste system is responsible for the social imbalance or social gap.

Solution to the Problems

Making the people aware about cons of caste system. Backward villages should be developed to help village people experience the urban sense of freedom. People who are the victims of a caste system should be enlightened about the cons that a caste system brings. This will free them of the restrictions of a caste system and give them the social liberty that they deserve. Promote intermingling of people should be encouraged to socialize with each other irrespective of their pre-defined caste.

Educating people about their democratic and moral rights will make them see through the evils of the caste system. Women's education is also important to prevent them from getting exploited. Industrialization especially in rural areas: This will increase unbiased job opportunities and social entrepreneurship for people even in the rural areas. Industrialization will also modernize the society with a cosmopolitan population! It is important to preach and promote equality among people in a society; any irrational practice should be shunned by people in unison once they are aware of the exploitation that they are subjected to. It helps to improve entrepreneurship among the society. Willingness of the masses to abide with government initiatives. Social campaigns should be organized to make people government friendly. Supporting and working with the government will help them attain social equality and reject illegal social systems like caste system. Bringing up children to treat everyone equally. Children should not be taught about caste system so that they grow up feeling equal to all their peers. Children should be pushed to mingle with everyone around them without any social segregation. It makes them friendly with the business atmosphere.

Reservation and entrepreneurship in India

The Indian caste system has a shameful legacy, if we look far enough in our ancient past, we will notice that caste system was defined by the nature of work people did and not by their birth. A person's caste...
was determined by his or her birth and not by his or her profession. This profession-based caste system was translated into birth based caste system. This means that there was flexibility of changing castes simply by changing profession. This is where all the problems popped in. Since people were no longer allowed to change profession and hence caste, social injustice crept in. The so-called higher caste people started suppressing people of the so-called lower caste and denied them of opportunities. This social bias became so deeply rooted in India's social structure that the tradition for caste system continued for thousands of years and India is plagued by this evil even today. It was found that these oppressed people who were denied of all opportunities also failed to get proper education and remained economically stifled for thousands of years. It was necessary to uplift their economic conditions with the help of giving them more opportunities in the businesses.

After Independence

After the independence of India in 1947 there were some major changes: favour of the following castes to change their economic condition with reference to the reservation. In 1954, The Ministry of Education suggested that 20 per cent of places should be reserved for the SCs and STs in educational institutions for their economic social development. A significant change began in 1978 when the Mandal Commission was established to assess the

Reservation in education for particular development in entrepreneurship

The University Grants Commission (UGC) provides financial assistance to universities for the establishment of Special Cells for SC/STs. The cells help universities implement the reservation policy in student admission and staff recruitment processes for teaching and non-teaching jobs in India. It makes the lower caste people to make them eligible to enter and perform best at the entrepreneurship.

Entrepreneurship and educational beneficiary groups

Caste

The reservation percentage has been raised to 49.5% by including an additional 27% reservation for OBCs. In central-government funded higher education institutions, 22.5% of available seats are reserved for Scheduled Caste (SC) and Scheduled Tribe (ST) students (7.5% for STs, 150/0 for SCs) to improve their entrepreneurship with the educational improvement.

Gender

Indian government wants to improve social, economic status of women. So it the Women's Reservation Bill was passed by the Rajya Sabha on 9 March 2010 by a majority vote of 186 members in favour and 1 against. As of March 2013, the Lok Sabha has not voted on the bill. Critics say gender cannot be held as a basis for reservation alone other factors should also be considered e.g. economic, social conditions of woman candidate especially when applying reservation for educated women. But some groups still demand that reservation for women should be at least 50 per cent as they comprise 50 per cent of the population.

Religion

There is no reservation granted on the basis of religion in the Central educational institutions at the national level, although reservation has been extended to religious minorities in some states. Some states provide them various loan and subsidy facilities to have their own business.

Reservations in Maharashtra

Reservations are there to make them compatible and to stand on their own feet with various business opportunities and facilities provided. Maharashtra has 52% reservation in educational institutions and government jobs.

Close to seven decades after Independence, in many villages of India the nature of certain social equations has not changed from what they have been for centuries. Such villages continue to remain what Dr. B.R. Ambedkar called "sinks of localism, dens of ignorance and narrow-mindedness". These recurring incidents raise the question whether state response and constitutionalism alone are enough to overcome longstanding social injustice and prejudice.
The Constitution guarantees the right to equality of all citizens and affirmative action. But without progressive social consciousness permeating society at large, constitutionalism, state actions and political equations simply do not suffice.

The mainstream discourse stays focused on the economic, electoral and technological changes for contributing to better standards of living, but we have paid only intermittent attention to the fountainheads of inequality in our society and business.

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Finding the Effect of Sandpit Exercises on Sanding Long Jump Ability of Selected Age Group Hand Player

Researcher: Sanjay Daulatrao Bagul
Guide: Dr. G.A. Lokare

I/C-Principal: Dkte Society’s K.M.M.N. College Of Physical Education, Tardal, Tal-Hatkangle, Dist-Kolhapur, Pin-416121

Abstract:

Every human being is different than another, every Sporting activities also different in same game. Every skill has also different ability from the players. So each and every gaming activity has a special for different kind of skill. For example the humane beings are same as biologically they all having same body characteristics but also they’re not given same performance in same game skill activity.

For gaining the ability of particular performance success every sport person wants to develop their specific muscles and joint capability to perform frequently the skill action. And for it he gave some different kind of training schedule as per the need of the skill & activity for practicing.

So as per above I want to check the effects of the sandpit selected exercise on the handball players coordinative ability of the standing long jump. For this small pilot study I was select the 50 beginner handball players from the Ichalkaranji City for may experiment and after 12 week special specific sandpit exercise training program I was found some useful conclusion from this study.

Keywords: Sandpit exercise, standing Long Jump, Jumping ability, Handball players.

Introduction:

As per every game and skill has a specific ability to complete it, as per this requirement we see there is so many games some are the individual & some are the team game also. Each and every game has different rules and regulation for it. And the participant has the ability to prove his talent as per the games requirement. Individual game has different demand from the participant and the team game is has some additional like coordinative ability.

And the other game like with curtain equipment like bat, stick, ball, racket etc. this type games also having some different ability from the players. Team game like handball, basketball & volley ball like game has a need of combination and coordination’s between the position wise play. Ex. In handball the Goalkeeper has different duty from the others and in volleyball the lifter has different ability than the speakers. Because this type game winning performance didn’t depending on individual but its need to perform all players play better play than the opponent. Then they are winning the competition and achieve their set goal.

For the better performance the every player has the quality of physical fitness and the techniques of the game. It is the success key for the team. The physical fitness and the skill techniques are the two side of the same coin.

Good physical fitness as per the game requirement has more chance to win the competition. And those have fitness as per the game they has low pressure to achieve the certain success stage on the particular game. And its example likes volleyball, Basketball & Handball all this game are the team games and they have more tall persons and the maximally we see in this the game European countries are leaders in this games on the Olympic level.

Not only body status is important but subsequently the physical training and techniques also important. As per my research subject study I selected Handball game player’s fitness workout I found some positive effects from the sandpit exercise for the handball player’s lower body performance.

Statement of the problem:

Finding the effect of sandpit exercises on sanding long jump ability of selected age group hand player

Hypothesis of the study:

1. Jump practice in sandpit is improving jumping ability of the handball player.
2. Jump practice in sandpit is harmful for the lower limb muscle of handball player.
3. Running exercise in sandpit is beneficial for the lower leg muscle explosive power.
4. Run and jump exercise in sand pit is developing the handball players jumping distance horizontally and vertically.
5. Planned systematic sandpit exercise pattern is beneficial for the handball players all round physical fitness.
6. Sandpit exercise is useful for all stages handball players.
7. Sandpit exercise selected as per skill requirement.
8. Sandpit exercise are useful for the rehabilitation of the sport person.
9. Sandpit exercise is increasing intensity of exercise with the repetitions.
10. Sandpit exercise easily doing with the certain optical also.

Aim of the study:
1. Find the new exercise type for the handball game.
2. Use the sand pit for the specific exercise for the handball players exercise training.
3. Use the sandpit for the different kind.
4. Find the special exercise relate to developing handball players lower body portion.
5. Use the sandpit exercise for the handball players’ leg muscle development.
6. Find the effects of sandpit exercise on the handball players jumping ability.
7. Find the development of the handball player’s leg muscle.
8. Use sandpit exercise for developing handball player’s speed.
9. Use sandpit exercise for developing handball player’s agility.
10. Use sandpit exercise for developing handball player’s hoping ability.

Research methodology:
Every new research problem have a proper research methodology for it. Every Researcher is the master for selecting perfect method for his problem, who has not selected the correct method for his study he will get some problems on her study.

So the correct method for the problem and its proper knowledge is must for find the real conclusions from the work is the goal of every researcher. And it’s depending only on the correct selection of proper research methodology for the study.

As per this requirement I was selected the experimental research method for my study. This study is depending upon the development of the working big muscles those are involved in the lower body and the mostly are from the leg jumping and running muscle like quadriceps, hamstring, glutes & calf muscles these are the powerhouse speed running. And the gastrocnemius, peroneus longus, extensor digitorum longus, tibialis anterior, soleus peroneus brevis these are the lower leg muscles are involved in the jump and the twist of the body positions. So these muscles are mostly involved in the speed activity and mostly they are facing injury problem.

So work on this area is very important as a specific knowledge of the leg muscle and its part of the certain level of the movement and actions and its capacity of work. And it is important for the players and coaches also.

Researcher choose the experimental research method for the study.

Process of the study:
As per research study demand pre and posttest are essential for the primary data collection. So first I was get permission from the selected schools headmaster for conducting the small research study with her sport teachers and the selected 50 handball player. With her permission we are started our experiment on sandpit exercise.

First I described the main aim of my study and how important this study for them also. And we gather the all participant in the hall and introduced the theme or our work and importance for them as fitness development, for injury precautions, and overall performance development.

We create one 18 week practice schedule of sandpit selected 10 exercise and we conducted this schedule in between his morning session physical training for the after general exercise for 7 to 10 minute only.

Pretest of standing long jump counting measurement of jump and it conducted with all 50 participant and we get some numeric data and we analyzed it on the mean basis for finding the similar physical ability
player and divide them in equal group of each 25, first group is designated as experimental group and second is controlled group.

Second phase for the 18 week practicing the sandpit exercise with the experimental group only in this session we didn’t give any exercise to the controlled group.

Third phase of the study is the post test of the all participant we again conduct same test for all and collected the data from them. And we use of statistical tools we analyze the data and find some differences between the performance ration of pre and post.

My study conclusions and recommendations are depending on this findings those are opted in this papers last phase.

**Data collection:**

For this study I selected primary data collection method because this study is depending on the certain facts findings and as per this requirement I was choose the experimental study for this study and we conducted pre & posttest for the finding the difference between both stages players selected physical ability.

**Statistical tools:**

1. mean
2. median
3. SD
4. SE
5. SD difference
6. SE difference
7. ‘T’ value

**Data analysis chart of pre and posttest Tests of controlled group**

<table>
<thead>
<tr>
<th>Group</th>
<th>Number</th>
<th>Mean</th>
<th>S.D</th>
<th>S.E.</th>
<th>Mean Difference</th>
<th>S.D.Difference</th>
<th>‘T’ value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pretest Controlled</td>
<td>25</td>
<td>29.24</td>
<td>5.16</td>
<td>0.91</td>
<td>0.32</td>
<td>0.5</td>
<td>0.64NS</td>
</tr>
<tr>
<td>Posttest Controlled</td>
<td>25</td>
<td>29.56</td>
<td>5.21</td>
<td>0.93</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* means the significant at 0.05 level and NS means not significant. ‘T’ Distribution: Critical Values is 2.79 at ‘T’ value of 0.05 level.

As per above table observation total number players is 25 and its pretest of mean is 29.24 SD is 5.16 and SE is 0.91 mean difference is 0.32 and SD diff-is 0.5. Posttest mean is 29.56, SD is 5.21 & SE is 0.93, mean diff-is 0.32, SD diff-is 0.5 and its t value is 0.64 and this value is lower than. ‘T’ Distribution: Critical Values is 2.79 at ‘T’ value of 0.05 level. So it’s not significant.

**Data analysis chart of pre and posttest Tests of experimental group**

<table>
<thead>
<tr>
<th>Group</th>
<th>Number</th>
<th>Mean</th>
<th>S.D</th>
<th>S.E.</th>
<th>Mean Difference</th>
<th>S.D.Difference</th>
<th>‘T’ value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pretest Controlled</td>
<td>25</td>
<td>29.39</td>
<td>5.26</td>
<td>0.95</td>
<td>0.06</td>
<td>0.15</td>
<td>13.52*</td>
</tr>
<tr>
<td>Posttest Controlled</td>
<td>25</td>
<td>31.45</td>
<td>5.41</td>
<td>0.98</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* means the significant at 0.05 level and NS means not significant. ‘T’ Distribution: Critical Values is 2.79 at ‘T’ value of 0.05 level.

As per above table observation total number players is 25 and its pretest of mean is 29.39 SD is 5.26 and SE is 0.95 mean difference is 0.6 and SD diff-is 0.15. Posttest mean is 31.45, SD is 5.41 & SE is 0.98, mean diff-is 0.06, SD diff-is 0.15 and its t value is 13.52 and this value is higher than. ‘T’ Distribution: Critical Values is 2.79 at ‘T’ value of 0.05 level. So it’s significant.

**Conclusions:**

1. Sandpit exercise improved jumping ability of the handball player.
2. Sandpit exercise not harmful for the lower limb muscle of handball player.
3. Sandpit is beneficial for the lower leg muscle explosive power.
4. Sandpit exercise is developing the handball players jumping distance horizontally and vertically.
5. Sandpit exercise are beneficial for handball players all round physical fitness.
6. Sandpit exercise is useful for all stages handball players.

**Recommendations:**

1. Sandpit exercise selected as per players skill requirement.
2. Sandpit exercise are useful for the rehabilitation.
3. Sandpit exercise is increasing intensity of exercise with the repetitions.
4. Sandpit exercise easily doing with the certain optical also.
5. This exercise pattern is useful for all type of speed running games.
6. This exercise is have more study area in the particulars need.

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Synthesis Of Transition Metal Complexes With Biologically Active Schiff Bases

S. More A.L.1,2 Kadam S.S.3, Dr. Chougule A.M.3
1Junior College Teacher, 2Junior College Teacher, 3Associate Professor
Department of Chemistry Balwant College, Vita, (Maharashtra) India

Abstract:
Some novel transition metal [Co(II), Cu(II), Ni(II) and Zn(II)] complexes of substituted pyridine Schiff-bases have been prepared and characterized by physical, spectral and analytical data. The synthesized Schiff-bases act as deprotonated tridentate for the complexation reaction with Co(II), Ni(II) and Zn(II) ions. The new compounds, possessing the general formula [M(L)2] where [M=Co(II), Cu(II), Ni(II) and Zn(II)] and HL=HL1, HL2, HL3 and HL4 show an octahedral geometry. In order to evaluate the effect of metal ions upon chelation, the Schiff bases and their complexes have been screened for antibacterial activity against the strains such as Escherichia coli, Staphylococcus aureus, and Pseudomonas aeruginosa. The complexed Schiff bases have shown to be more antibacterial against one more bacterial species as compared to uncomplexed Schiff-bases. The study in complexation behavior of such base ligand having a various substituents with 0-N, 0-S, 0-N-S as a donor sites have been reported.

Various studies have show that the azomethine group (>C=N-)in a Schiff base metal complexes. Consider biological significance1 and found to responsible for biological activity such as fungicidal and insecticidal2 and anticarcinogenic properties. Catalytical activity and anticancer drug3, antitumor4-5, DNA binding6-7 and DNA cleaning.

Keywords – XRD, NMR, IR, UV-Visible Spectroscopy

I. Introduction:
The transition metal complex with Schiff bases found huge application in different field such as pharmaceutial, agriculture, drug, dyes, metallurgy, photography, enviromental science, toxicology and analytical chemistry.

The role of transition metal complexes in living system as catalyst for metabolic process. It is also act as promotors for storage and transport of metal ion of donor molecule and as a agent of transmission of energy is well established.

The coordination complexes which are present in minerals, plants and animals one of great importance because they play important functions they were present. Beside its valuable biological activities, unique properties and application created interest amoung the researcher.

The study in complexation behavior of such base ligand having a various substituents with 0-N, 0-S, 0-N-S as a donor sites have been reported.

Various studies have show that the azomethine group (>C=N-)in a Schiff base metal complexes. Consider biological significance1 and found to responsible for biological activity such as fungicidal and insecticidal2 and anticarcinogenic properties. Catalytical activity and anticancer drug3, antitumor4-5, DNA binding6-7 and DNA cleaning8,9,10

II. Methodology:
Preperation and characterization of transition metal complexes with synthesised newly schiff bases by using various physico- chemical tenchniques such as NMRC nuclear magnatic spectroscopy ,IR(Infra red spectroscopy ) ,uv (litra vioet ,visible spectrograyhy)spectral studies thurminal and x-ray analysis,magnetic susceptibility ,elemental analysis and conductivity . and biologically activity can be studied against various stains

Chemicals used were of analytical grade and purchased from commercial sources. All ligand synthesis reactions were carried out in solvents that were purified and dried before use, using standard literature methods. The redistilled and deionized water was used in all experiments. Gallenkamp apparatus was used to determine melting points of synthesized ligands and decomposition temperature of the metal complexes. Infrared spectra of solids (in a KBr matrix) were recorded in the 3700–370 cm⁻¹ region on a Nicolet FT-IR Impact 400D infrared spectrometer. 1H and 13CNMR spectra were run on a Bruker Advance 300 MHz instrument. Mass spectrometry work was carried out by Ms. B. Woods N.U.I. Maynooth using an Agilent Technologies 6210 Time-of-Flight LC/MS. UV spectra were obtained on a Hitachi UV3100 spectrophotometer. Microanalysis (C, H, and N%) of the synthesed compounds was carried out using a CHN Analyzer on Perkin Elmer 2400 series II. Molar conductances of the transition metal complexes were measured in 0.01 M in DMF solution using an Inolab Cond 720 Conductivity Bridge at room temperature. A Stanton SM12/S Gouy balance was used to measure the magnetic susceptibility of the metal complexes at room temperature by using mercury acetate as a standard. Different aldehydes such as 5-methyl furfural, 2-anisaldehyde, and 2-hydroxybenzaldehyde in methanol (20 mL) were added to a refluxed solution of ethylenediamine in same solvent in an equimolar ratio for 10 minutes followed by 2-3 drops of acetic acid. Then
the reaction mixture was refluxed for 6 h by monitoring through TLC. When the reaction was completed, it was cooled to room temperature, filtered, and volume reduced to about one-third using rotary evaporator. The solid product thus obtained was filtered, washed with methanol, and dried. It was recrystallized in hot methanol/ether (2:1).

III. Results and discussion

Schiff base are important class at ligand in coordination chemistry. Schiff base can be synthesised by condensing carbonyl compounds and amines in various conditons and in different solvent with elimination of water molecules.


- Transition metal form stable complex with Schiff base ligand the research scientist working in the field due to its unique properties and applications. It is playing increasingly significant roles in the development of coordination chemistry.
- Schiff base and their metal complexes possessing novel structural features, interesting spectral and magnentic proerties have been subjected to intensive research due to their importane in medical, agriculture, biological and Industrial field.
- Lot of number of Schiff bases are known to be medicinally important and used to desing medicinal compounds
- They are active catalyst.

Conclusion:

During last few year a significant amount of investigation related to the characterisation of Schiff bases derived from anilines , diamines, amino acids hydrazines, semicabozides, thiosemicarbazides, benzoxazole, benzothiazole, hydrazone, benzimidazole, orthohydraoxy acetophenone, dehydroacetic acid and primary aromatic amines and their metal complexes.


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A Growth Model Through Microfinance in Bangladesh: A Skills Approach

Litton Prosad Mowalie
Prof. (Dr.) A.M Gurav
Ph.D. Scholar, Dean
1Department of Commerce & Management, 2Department of Comm & Management, 1Shivaji University, Kolhapur, MS, India. 2Shivaji University, Kolhapur, MS, India

Abstract
Microfinance in Bangladesh has a long and inherited history of fascinating innovation and financial inclusion. It has opened up experiences of success and development to everyone around the globe. Even after a couple of decades of development, the term Microfinance is still considered as relatively new to some people. A more popular and practical term has been microcredit, which incorporates the main focus of the various financial institutions involved. Small savings and small loans have always been a part of microcredit operations.

Microfinance in Bangladesh grew in leaps and bounds over the past couple of decades. It originated with one man’s idea to uplift the poorer sections of the society and empowerment of women. The man behind this initiative is none other than Prof. Mohammad Yunus, who received Nobel Peace Prize for his outstanding contribution towards this idea. It is needless to say then that the Microfinance set a model of growth for Bangladesh and astonished the world beyond belief. Yet there are lacunas that are to be looked into for better management of it and skills for it is to be enhanced, imparted and instilled.

The prime purpose of this paper, first of all is to study the role of micro finance in development of the economy. The paper would enumerate how microfinance can enhance the development of economy of any nation. Secondly, the focus would on to study the required skills for micro finance management in Bangladesh. Finally, the paper would end with practical suggestions in regards to skill development of Microfinance activities, giving positive note towards development of the economy of Bangladesh as well as economies that desire to follow its model.

Key Words: Microfinance, Skill Development, Microcredit, Bangladesh, Growth Model.

Introduction:
Microfinance in Bangladesh has a long and inherited history of fascinating innovation and financial inclusion. It has opened up experiences of success and development to everyone around the globe. Even after a couple of decades of development, the term microfinance is still considered as relatively new to some people. A more popular and practical term has been microcredit, which incorporates the main focus of the various financial institutions involved. Small savings and small loans have always been a part of microcredit operations.

Microfinance operations have been prevailing in Bangladesh since 1970. The progress of the microfinance operations has been continuous since its inception with the implementation of a project in “Jobra” village under Chittagong district in Bangladesh.

Afterwards, from 1990, the country experiences a huge expansion of microfinance operations which draws the attention of all important quarters such as donors, developing partners and policy makers all over the world. (Mohammad Monzur Morshed Bhuiya, 2016)

Microfinance in Bangladesh grew in leaps and bounds over the past couple of decades. It originated with one man’s idea to uplift the poorer sections of the society and empowerment of women. The man behind this initiative is none other than Dr. Yunus.

With his simple idea as a professor of Chittagong University, now it has become worldwide, draw him a Nobel Prize and the idea of microfinance is used almost 100 countries around the globe. His initiative caused the success of the Grameen Bank, which now counts as customers more than 7 million poor in Bangladesh. (Bangoura, December 2012)

The prime purpose of this paper, first of all is to study the role of micro finance in development of the economy. The paper would enumerate how microfinance can enhance the development of economy of any nation. Secondly, the focus would on to study the required skills for micro finance management in Bangladesh. One can easily agree that skills are instruments used to manage, monitor and evaluate. Though Bangladesh has a long history of Microfinance and its positive impact, yet a lot is yet to be done in this regard. The paper would end with suggestions that will enhance the growth and development of Microfinance activities leading to development of the economy of Bangladesh as well as economies that desire to follow its model.
Research Objectives:

The objectives of a research paper steer the research work towards what is to be accomplished in it. Thus it is inseparable part and must be followed appropriately. The research objectives for this paper are the follows:

a. To study the role of micro finance in development of the economy.
b. To study the required skills for micro finance management in sample country.

Research Methodology:

Research methodology serves as a guide to the research work. This research paper is written based on the secondary sources of data. But it is to be noted that informal visit to 15 prominent organizations (i.e. BRAC, Grameen, World Vision, ADRA, ASA, BRDM, PKSF, DMSS etc) dealing with microfinance activities and discussions with various management personnel were also done during this research work. The personal observations and discussions of the researchers therefore are also incorporated in this research work. The researchers also like to point out that this is a thought based paper too.

Micro Finance: A Skill Approach - Discussions and Findings

Bangladesh has played a pivotal role in the movement of Microfinance or microcredit and has shown the world that the poor are creditworthy enough to repay the debt (Faruque, 2011). The microfinance sector has grown steadily to reach $ 25 billion in 2007. It would take ten times more resources to provide the poor with the capital they need. The microfinance sector has grown substantially, so that one may have wondered if there was not a potential risk to direct so much capital into a sector that was not always properly managed. If rural and urban microfinance is not always appropriate because of intense relationships between the populations of rural and urban areas within a country, it is clear that access to financial services shows significant regional inequalities. (Bangoura, December 2012)

The overall scenario and performance of MFIs in Bangladesh can be found at a glance from the following Table 1.

<table>
<thead>
<tr>
<th>Name of the Organization</th>
<th>Active Members (Numbers)</th>
<th>Disbursement of Loan (in Million BDT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grameen Bank</td>
<td>8543977</td>
<td>126026.3</td>
</tr>
<tr>
<td>BRAC</td>
<td>5640684</td>
<td>121148.9</td>
</tr>
<tr>
<td>ASA</td>
<td>4859588</td>
<td>99964.15</td>
</tr>
<tr>
<td>Proshika</td>
<td>1219663</td>
<td>2256.79</td>
</tr>
<tr>
<td>BURO BD</td>
<td>1067219</td>
<td>25242.24</td>
</tr>
<tr>
<td>TMSS</td>
<td>856744</td>
<td>16177.22</td>
</tr>
<tr>
<td>DISA</td>
<td>45429</td>
<td>921.15</td>
</tr>
</tbody>
</table>


Both formal and informal money lending exist, but the poor are either discouraged by exorbitant interest rates or often become victims of such high and poorly regulated rates. The absence of commercial banks in the rural areas of poor countries leaves the poor vulnerable to the activities of lightly regulated moneylenders. In light of these shortcomings, microcredit became a major breakthrough. Developed by Professor Muhammad Yunus in 1976, microcredit offers the poor in Bangladesh a vital means to access credit. (Md Aslam Miaa, 2017)

It is found that majority of microfinance schemes fails as the microfinance institutes clients are not having obligatory skills and neither have any business experience. Besides this no training program is being launched and no operation assistance in being provided by the microfinance institutes in this regard. (Iqbal, December 2015)

In order to meet the future challenges, lead the microfinance institutes to the maximum effectiveness and to contribute to economic growth, the following skills are to be imparted, improved and enhanced:

a) Managerial and Supervisory Skills:

John C. Maxwell said, “Everything rises or falls on leadership”, the performance of microfinance institutions is not an exception. The performance of the institutions is highly related to the leadership capacity of the supervisory and management staff especially the line managers. Managers are those who know what to be done in what order.
They are the one who envision what is to be achieved and how it should be achieved. In addition, managers are to plan, organize, direct, lead and execute plans in a way that will benefit the organizations as well as the beneficiaries.

Microfinance or Microcredit is given to the poor and marginal sections who use these funds in order to invest for their small project which can include farming, livestock rearing, seasonal crops etc. Therefore loan given to them has to be managed well and proper guidance is to be given so that farmers or borrowers don’t spend loaned amount for personal gratification or the lavish purposes. It is observed that managers with such acumen is greatly lacking.

Managers who are working with micro-finance often have very little managerial skills and thus fail to deliver proper guidance to the borrowers. This has led a lot of borrowers go bankrupt and micro-credit institutions in great financial loss. Therefore, managerial skills have to be imparted or training should be given as and when needed.

**b) Leadership and Visionary Skills:**

A leader is someone who has a follower. In other words leaders are the ones who lead and others follow. Leaders are those who envision what prospective future holds. They are also capacity builders as they walk and talk with their followers. They see things what others bypasses. Being visionary is paramount as where there is no vision, the failure is inevitable. Though Micro-finance started with the great motive and vision of Prof. Dr. Mohammad Yunus, but it is wearing away slowly. Many micro-credit organization today charges extra-orbitant rate of interests on microloans which range between 12% to 24% or more. These types of high interests’ rates are unaffordable for the poorer folks. The Microcredit regulatory authority often fails to control these practices as monitoring authorities. In addition, the pioneering experiments in the field of microfinance have changed dramatically. There are pluralities of microfinance institutions using different legal status (foundations, cooperatives, savings and credit, public banks, corporations) whose modes of operation and objectives differ greatly. MFIs are now largely dependent on a neo-liberal discourse advocating market mechanisms and adopting a commercial approach. (Bangoura, December 2012)

Thus creating leaders who have better vision of empowering others instead of only money making business is the need of the time. Micro-finance institutions must invest in programs, training and activities where leaders are trained. This would have a very positive impact on the economy.

**c) Entrepreneurship Skills :**

Entrepreneurship is the ability to create a business of one’s own. It involves the risk taking ability. An entrepreneur is the one who sets up his own business, nurtures it and gain profit and thus in a cycle of production and sales contributes to the growth of national economy. One of the basic parameters of national growth is the per capita income. Per capita incomes can only grow when individuals have the ability to save, invest and save again to invest.

Microfinance institutions are often approached by small investors for financial support. But one of the major lacunas of these investors is this that they don’t have required skills. Most microfinance borrower is poor and uneducated, they are often afraid of taking risk fearing what if they fail. To help these ones come out this paralyzing inhibitions, microfinance organization should provide entrepreneurship skills training. Therefore development of entrepreneurship skill is one of most important skill where focus is to be given.

**d) Identification, Monitoring and Evaluation Skills :**

Often Micro-Finance is given without proper identification of the right beneficiary. The researcher discussed with around 10 management officers of different microfinance organizations and found that many field officers don’t evaluate the need and the capacity to pay back of the borrowers. They are often interested to provide the loan as this would show that they are capable of disbursing. This has caused various problems as many borrowers failed to pay, and had to go through various hassles. In additions, many borrowers had overlapping of loans from various Microfinance institutions at the same time.

Therefore, proper identification, monitoring and evaluation is greatly needed as this would verify who is eligible for loan, what support is to be given to them and what should be done to get the regular refund or installments of loans.

Therefore to enhance the development of economy, the model of microfinance for Bangladesh is to be revisited, it is to be revised and have to be made beneficiary friend giving necessary skill training.

Showing complacency is not a good method just because the microfinance idea has originated from the Bangladesh. Though a great amount of good work is going on through some of the prominent NGOs engaged in Microfinance activities like BRAC and Grameen. But many are still trapped with the motive of making money rather than helping the poor come of their utter poverty.
Conclusions:
It is proven over many years that Microfinance has its greatest impact on those who are in need of funds during their dire crisis. It has also been proved time and again that the right financial support through MFI’s for the right type of activities can generate income for the poor thus this improves their economical and social status. Despite of all of these good and positive outcomes, skills are the call for the present time. If a nation is to be developed including Bangladesh, Microfinance activities are to be accompanied by Skills that are imparted to the beneficiaries. Managerial, Leadership, Entrepreneurships are the skills that cannot be avoided in any cost.

Microfinance activities of Bangladesh have set its golden steps on the canvas of the world as the model, with required skills developed; it would benefit and prove more successful. Further research in this regard will unearth great deal the researchers believe.

References and Citations:

Abstract

Global competition has increased during the past few decades. Nkechi Eugenia pointed out that customers are the only factor that can create competition between organizations, and quality of goods is determined by customers. Further, more customers identify the quality of products and make factories focus more on quality. Nowadays, gaining competitive advantage has become a matter of knowing your customers. As a matter of fact, customers have become the starting point rather than the ending point in any successful business. Nkechi Eugenia mentions that organizations for survival need to create new management based on total quality management. Demirbag agreed that quality management is one of the most influential factors in every organization. Successful enterprises comprehend the dominant influence customer-defined quality could have on trade. Hence, many rivalry companies constantly enhance their quality models. If the firm does not consider quality, customers will be dissatisfied. The outcomes of such an approach are lost clients and chances for rivals to catch benefit of the market require Therefore, paying serious attention to customers’ needs make quality a priority.

As Reid and Sanders stated “It means gathering and surpassing customer anticipations by engaging each person in the firm inward a merged attempt”. This integrated effort is named Total Quality Management (TQM). According to Demirbag, TQM is a factor that can improve quality and it is a holistic approach towards continuous improvement in all organizations. TQM is a management competitive environment. TQM is identified as an origin of innovation, competitive advantage, and organizational culture. Philosophy necessary for all organizations and this factor exists in a competitive environment. TQM is identified as an origin of innovation, competitive advantage, and organizational culture.

Thanks to the constant globalisation process and the systematically encountered fierce competition on international markets, the change in the location of production processes has become a common practice for entrepreneurs representing the automotive sector all over the world. At the same time, the phenomenon of capital concentration can be observed in the automotive sector. This concentration can be seen in the form of numerous fusions and acquisitions continuously taking place on this market.

The occurring capital concentration and relocation of production entail further consequences. Entrepreneurs from the automotive sector acting in the environment of dispersed business entities have to unify operation standards, including quality standards. The aim of the paper is to present and analyze trends in implementation of quality certificates that conform to the ISO/TS 16949. Data preparation and analysis of inference was performed based on desk research methods. Data were collected on the basis of source materials including such as communications, trade studies, reports, companies and research institutions. ISO / TS 16949 standards are the modern challenge in front of the Industries producing, designing and selling automotive parts. Automobile industries has to follow those standards to sustain global pressures of competition. The extended standards are designed to make all auto industries global and competitive. So researcher tries to focus on the current scenario related to ISO / TS 16949 standards for automotive industries. This study will certainly benefit various industries related to auto components.

Introduction :

Total Quality Management :- The way of managing organization to achieve excellence

- Total – everything
- Quality – degree of excellence
- Management – art, act or way of organizing, controlling, planning, directing to achieve certain goals

Definition of TQM (BS 4778:1991)

“A management philosophy embracing all activities through which the needs and expectations of the CUSTOMER and COMMUNITY, and the objectives of the organization are satisfied in the most efficient and cost effective manner by maximising the potential of ALL employees in a continuing drive for improvement.”
TQM model, a process of cultural change within the organization has to be initiated. Three critical success factors of TQM namely, quality leadership, policy & strategic, planning, customer focus & satisfaction would need reinforcement during the implementation process.

As demonstrated below (the theoretical framework of the study, see Figure 1) there is a positive connection among quality culture, CSF of TQM, Quality Improvement and PM.

**Figure 1. Theoretical Model of the study**

Constant globalisation process and the systematically encountered fierce competition on international markets, the change in the location of production processes has become a common practice for entrepreneurs representing the automotive sector all over the world. At the same time, the phenomenon of capital concentration can be observed in the automotive sector. This concentration can be seen in the form of numerous fusions and acquisitions continuously taking place on this market.

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1. **Methodology**

The preparation of data, their analysis and drawing conclusions have been made on the basis of the desk research method. The data was gathered by means of an analysis of source materials such as, among others Zarz¹dzanie i Finanse Journal of Management and Finance Vol. 13, No. 2/2015 * Ph.D., Faculty of Production Engineering and Logistics, The Opole University of Technology, Luboszycka 5, 45-036 Opole, k.hys@po.opole.pl announcements, press releases, reports for industries, publicly available reports of companies and research institutions, information from the Internet.


2.1. **Idea of ISO/TS 16949**

<table>
<thead>
<tr>
<th>Time</th>
<th>Era</th>
<th>Focus</th>
<th>Old concept of quality :</th>
<th>New concept of Quality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Early 1900’s</td>
<td>1940’s</td>
<td>1950’s</td>
<td>1980’s and beyond</td>
<td></td>
</tr>
<tr>
<td>Inspection</td>
<td>Statistical Sampling</td>
<td>Organizational Quality Focus</td>
<td>Inspect for quality after production</td>
<td>Build quality into the process</td>
</tr>
</tbody>
</table>
The range of solutions in the scope of quality applied by particular concerns caused that there was a huge difference in the execution quality between particular cars. This issue is particularly important in case of the automotive sector as the structure of this market is quite specific. We can differentiate two groups of entities: car manufacturers (OEM, VM) that create the final product and sub-suppliers (e.g. Tier 1 supplier) that supply parts indispensable to assemble a vehicle. In case of Poland, particular concerns use parts coming from about 80% of independent manufacturers in the production process of vehicles. The parts are produced by car manufacturers in 20%. The other parts used for the car manufacturing come from independent manufacturers that make an important contribution to the final product formation process \cite{branża2014bran}. In reality, such a market physiognomy meant many discrepancies in the scope of quality requirements in relations between final product manufacturers and independent manufacturers of parts. This is why, the situation on the market had an influence on the creation of the need in the scope of universalisation of the quality standard for all entities being the part of the supply chain. Elaboration of a standard which provided for consistent criteria in the scope of requirements and assessment for all sub-suppliers has come into force in 1999 \cite{kartha2004kartha,bsigroupcom2015bsigroupcom}. The technical specification ISO/TS 16949 \cite{bsigroupcom2015bsigroupcom} is a consensus among numerous solutions of local character for enterprises from the automotive sector in a given country \cite{wolniak2006wolniak}. It means that the technical specification ISO/TS 16949 is a consequence of the requirements standardisation process in the scope of quality management for the automotive sector replacing the solutions such as: VDA 6.1 (Verband Der Automobilindustrie), QS 9000 (Quality System), AVSQ (Associazione nazionale dei Valutatori di Sistemi Qualità) or EAQF (Stands for evaluation, aptitude, quality and supplier) \cite{bevilacqua2011bevilacqua,johnson2007johnson,joshi2013joshi}. 38 Katarzyna Hys

2.2. Basic description of ISO/TS 16949

The technical specification ISO/TS 16949 is synchronized with the ISO 9001 standard. It establishes detailed requirements concerning the quality management system during the production process as well as assembling and maintenance of products connected with the automotive industry. The concentration of specification requirements is focused on the activities in the scope of manufacturing and rendering services, supervising the monitoring and measuring equipment, analysis and improving the quality management system in the automotive industry by means of undertaking preventive measures limiting the creation of inconsistencies and eliminating discrepancies and losses in the supply chain \cite{ISO/TS 16949:2009}. Moreover, the diffusion of ISO/TS 16949 and ISO 9001 in the scope of client’s detailed requirements provides tools of purposeful offer formation by VM. The vehicles manufacturers’ offer makes it possible to skillfully combine qualitative technical aspects of a vehicle with marketing elements already at the stage of projecting.

Total quality management transcends the product quality approach, involves everyone in the organization, and encompasses each of its function: administration, communications, distribution, manufacturing, marketing, planning, training, etc. There are many guidelines of total quality management around to create the TQM diagrams. Though different organization has different total quality management criterion, in general guideline of total quality management should contain the following items.

TQM is a customer-focused approach

- It is company wide strategy and involves everyone in the organization
- Aims at satisfying the customer or delighting them
- Provides best quality product and satisfy them in a cost effective manner
- Fundamental changes in basic beliefs and practices
- Prevention of defects is the way and the target is zero defects
- Total quality management is methodical
- Provides meaningful measures of performance that guide the self-improvement efforts of everyone involved

ISO/TS 16949 was first developed by the IATF in conjunction with ISO’s technical committee for quality management, ISO/TC 176. As a result, ISO/TS 16949 integrated with ISO 9001 by including specific requirements from the automotive sector.
In October 2016, the IATF will publish a revised automotive industry standard, and the first edition will be referred to as “IATF 16949.”

This new standard will supersede and replace the current ISO/TS 16949:2009, defining the requirements of a quality management system for organizations in the automotive industry. IATF 16949 is aligned with and refers to the most recent version of ISO’s quality management systems standard, ISO 9001:2015, fully respecting its structure and requirements. IATF 16949 is not a standalone quality management standard, but is implemented as a supplement to, and in conjunction with, ISO 9001:2015. This means that an organization in the automotive sector seeking IATF 16949 certification must also comply with ISO 9001:2015.

HIGH RISK, HIGH COST

The automotive industry produces high-risk, high-cost products and services and has tightly controlled industry requirements; therefore, IATF 16949 better aligns with the needs of its stakeholders. According to the IATF 16949 Revision Team, the goal of this standard is the development of a quality management system that provides for continual improvement, Emphasizing defect prevention, and the reduction of variation and waste in the supply chain.

INTENT BEHIND THE REVISION

ISO standards are reviewed every five years to determine what changes, if any, are required to keep the standards up-to-date and relevant. Since the ISO 9001:2008 revision, business needs and expectations have changed significantly. The new ISO 9001:2015 better meets customer requirements, adapts to new technologies, better integrates with complex supply chains, and addresses the need for more sustainable development initiatives. This is accomplished through a better understanding of the organization’s context and relevant interested parties, and by taking appropriate actions to address risks and opportunities at every level. IATF 16949 fully supports these changes in ISO 9001:2015 with additional requirements that better meet automotive industry needs. Alignment with the ISO 9001:2015 structure makes it easier for organizations that need to implement more than one quality management system standard. If IATF 16949 is implemented and properly managed, an organization will:

- Receive recognition from regulatory authorities
- Produce safer and more reliable products
- Meet or exceed customer requirements
- Improve processes and documentation system

ISO/TS 16949 is an ISO Technical Specification. ISO/TS 16949 achieves the objectives which are continually to improve the production of automobile parts and related services, and to strengthen the international competition for the automotive industry and its suppliers. By applying this quality system standard, automotive manufacturers could offer superior products and good services to customers. The more the companies know about the benefits if quality management systems such as ISO/TS 16949, better they can seek interest and determine indices of these systems. So, this standard has been implemented in companies considering a number of benefits. In this paper, we carry out an empirical study in order to verify the importance these benefits and ranking them based on the value of importance. Finally, the study tends to provide a reference guide considering benefits assessment and created organizational capabilities from this standard for the automotive industry in pursuing ISO/TS 16949 and procuring maximum benefit from the results. The technical specification ISO/TS 16949 in relation to the ISO 9001 requirements introduces:

- specification of the terminology concerning the automotive industry.
- extension of requirements concerning documentation in the scope of the necessity of introducing supervision over the technical documentation.
- as far as responsibility, rights and communication are concerned, a need to appoint the client’s representative has been noticed.
- as far as competence, consciousness and training are concerned, the necessity of specifying the staff qualifications to design the product, documenting requirements in the scope of staff training and training at work, determining a proper motivation process for the organisation’s employees have been taken into consideration.
• as far as designing and development of particular parts are concerned, standards in the scope of supervision over these phases and documenting their proper performance have been determined.

Clauses and requirements under TS 14949:2009:

Clause 4: Quality Management System
Clause 4.1: General Requirements for QMS
Clause 4.2: Documentation Requirements
Clause 4.2.1: General
Clause 4.2.2: Quality Policy
Clause 4.2.3: Control of Documents

Clause 5: Management Responsibility
Clause 5.5: Responsibility, authority and communication
Clause 5.5.1: Responsibility and authority
Clause 5.5.2: Customer Representative
Clause 5.5.3: Internal Communication
Clause 5.6: Management Review
Clause 5.6.1: Quality management system performance

Clause 6: Resource Management
Clause 6.1: Provision of resources
Clause 6.2: Human resources
Clause 6.2.1: General
Clause 6.2.2: Competence, training and awareness
Clause 6.2.2.2: Training
Clause 6.2.2.4: Employee motivation & empowerment
Clause 6.3: Infrastructure
Clause 6.3.1: Plant, facility and equipment planning
Clause 6.3.2: Contingency plans
Clause 6.4: Work environment
Clause 6.4.1: Personal Safety
Clause 6.4.2: Cleanliness of Premises

Clause 7: Product realization
Clause 7.2: Customer Relate Processes
Clause 7.2.1: Determination of reqd. related to the product
Clause 7.2.2: Review of requirements related to the product
Clause 7.2.2.2: Organization Manufacturing Feasibility
Clause 7.4: Purchasing Process
Clause 7.4.1.2: Supplier QM system development
Clause 7.4.1.3: Customer-approved sources
Clause 7.4.2: Purchasing Information
Clause 7.4.3: Verification of Purchased Product
Clause 7.4.3.1: Incoming product conformity
Clause 7.4.3.2: Supplier Monitoring
Clause 7.5.1: Control of production and service provision
Clause 7.5.2: Validation of processes for production and service provision
Clause 7.6: Control of monitoring and measuring equipment

Clause 8: Measurement, analysis and improvement
Clause 8.1: General
Clause 8.2: Monitoring and Measurement
Clause 8.2.1: Customer satisfaction
Clause 8.2.2: Internal Audit
Clause 8.2.2.2: Manufacturing Process Audit
Clause 8.2.2.3: Product Audit
Clause 8.2.3: Monitoring and measurement of processes
Clause 8.3: Control of nonconforming product
Clause 8.4: Analysis of Data
Clause 8.5.1: Continual Improvement
Clause 8.5.2: Corrective Action
Clause 8.5.3: Preventive Action

3. Trends – overview of global data
The concentration of the efforts of the automotive companies’ employees on the general creation and improvement of quality standards in each of activity areas gives a chance to gain an advantage over other ISO/TS 16949 analysis of the current trends concerns. At the same time, it is the way to increase efficacy and strengthen a competitive position in the international environment. An analysis of existing trends provides one of the objective proofs to confirm the thesis that uniform standards in the scope of quality management in the automotive sector enterprises provide authentic results for entrepreneurs. An analysis of quantitative data concerning the number of issued ISO/TS 16949 certificates makes it possible to draw the following conclusions that the number of certified quality systems being in accordance with the ISO/TS 16949 standard has been showing a positive trend all over the world for the last 10 years (figure 1).
The number of issued ISO/TS 16949 certificates increases each year all over the world. The number of ISO/TS 16949 certificates increased by 7% all over the world in 2016 when compared to 2012 [The ISO Survey of Management System Standard Certifications, 2016]. The biggest number of certificates was issued in China and the increase is here the biggest when compared with the preceding year (table 1). An analysis of numerical data makes it possible to notice the fact that Chinese enterprises were awarded as many as 38% of the total number of certificates issued all over the world in the year 2016. However, it is worth noticing that in comparison of the general number of ISO/TS 16949 certificates, numerical data for 80 countries located all over the world have been presented. The result can be seen in the production volume in given countries. In case of China, the production growth by 9.6% was noticed in 2013 when compared to the preceding year. Although Brazil, Russian Federation and India have noticed a decrease in the production level, their production level still largely exceeds a million of vehicles a year.

Table 2. Top countries for ISO/TS 16949 certificates (2018)

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>China 20355</td>
<td>China 2380</td>
</tr>
<tr>
<td>2</td>
<td>Republic of Korea 4696</td>
<td>India 427</td>
</tr>
<tr>
<td>3</td>
<td>India 4220</td>
<td>Republic of Korea 242</td>
</tr>
<tr>
<td>4</td>
<td>USA 3909</td>
<td>USA 92</td>
</tr>
<tr>
<td>5</td>
<td>Germany 3903</td>
<td>Thailand 89</td>
</tr>
<tr>
<td>6</td>
<td>Japan 1281</td>
<td>Mexico 84</td>
</tr>
<tr>
<td>7</td>
<td>Thailand 1236</td>
<td>Japan 44</td>
</tr>
<tr>
<td>8</td>
<td>Mexico 1205</td>
<td>Russian Federation 43</td>
</tr>
<tr>
<td>9</td>
<td>Brazil 1195</td>
<td>Turkey 43</td>
</tr>
<tr>
<td>10</td>
<td>Italy 1171</td>
<td>Taipei, China 41</td>
</tr>
</tbody>
</table>

Detailed data concerning the number of ISO/TS 16949 certificates have been shown in the figure (table 2). Among the countries which develop their activity dynamically in the scope of adjusting quality standards in accordance with ISO/TS 16949 specification there are mainly countries of the East Asia and the Pacific. For countries located on the other continents the level of certification takes a stable increasing tendency. The enterprises in the automotive sector located in Europe have a stable qualitative policy [Hys, 2014a, pp. 33–35; Hys, 2014b, pp. 34–41]. ISO/TS 16949 analysis of the current trends

Table 3. ISO/TS 16949 – Quality management systems – overview in the world

<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Africa</td>
<td>144</td>
<td>316</td>
<td>342</td>
<td>415</td>
<td>447</td>
<td>440</td>
<td>447</td>
<td>472</td>
<td>464</td>
<td>479</td>
</tr>
<tr>
<td>Central / South America</td>
<td>394</td>
<td>734</td>
<td>1270</td>
<td>1383</td>
<td>1454</td>
<td>1476</td>
<td>1531</td>
<td>1575</td>
<td>1581</td>
<td>1585</td>
</tr>
<tr>
<td>North America</td>
<td>4517</td>
<td>4571</td>
<td>5230</td>
<td>5929</td>
<td>5903</td>
<td>5411</td>
<td>5217</td>
<td>5334</td>
<td>5410</td>
<td>5592</td>
</tr>
<tr>
<td>Europe</td>
<td>3212</td>
<td>6290</td>
<td>8943</td>
<td>10158</td>
<td>10771</td>
<td>10533</td>
<td>10624</td>
<td>10891</td>
<td>11017</td>
<td>11263</td>
</tr>
<tr>
<td>East Asia and Pacific</td>
<td>1479</td>
<td>3884</td>
<td>9983</td>
<td>14569</td>
<td>17719</td>
<td>19910</td>
<td>22378</td>
<td>24968</td>
<td>26985</td>
<td>29831</td>
</tr>
<tr>
<td>Central and South Asia</td>
<td>226</td>
<td>856</td>
<td>1593</td>
<td>2016</td>
<td>2260</td>
<td>2672</td>
<td>2991</td>
<td>3388</td>
<td>3817</td>
<td>4260</td>
</tr>
<tr>
<td>Middle East</td>
<td>47</td>
<td>296</td>
<td>638</td>
<td>727</td>
<td>766</td>
<td>798</td>
<td>789</td>
<td>884</td>
<td>797</td>
<td>713</td>
</tr>
<tr>
<td>Total</td>
<td>10019</td>
<td>17047</td>
<td>27999</td>
<td>35198</td>
<td>39320</td>
<td>41240</td>
<td>43946</td>
<td>47512</td>
<td>50071</td>
<td>53723</td>
</tr>
</tbody>
</table>

Source: [The ISO Survey of Management System Standard Certifications, 2018].
Such a situation is connected with a relatively stable number of enterprises in the automotive sector, whereas countries such as North America, Central and South Asia, Central/ South America, Middle East and Africa develop production in the scope of automotive industry to a much lower extent. This is why, quantitative data concerning the number of awarded ISO/TS 16949 certificates only confirm the fact that these countries do not count much in the global production of vehicles.

**Conclusion**

Quality certificates and their changes in time are subjects of research and are very interesting. This paper aims at presenting a preliminary analysis in the scope of dynamics of the ISO/TS 16949 certificates number received by enterprises all over the world. On the basis of data, it is possible to draw conclusions that the ISO/TS 16949 standard obtained a general approval in the entrepreneurs’ community in the automotive sector. Due to the fact that the standard has been functioning only for several years, the dynamics of its implementation in a worldwide perspective is quite impressive. The factors which led to the creation of ISO/TS 16949 requirements and guidelines seem to be the causes of such a situation. The factors which have an influence on the quality systems certification process can be of different origin.

Entrepreneurs see economic aspects in the implementation of the quality certificate. Organisation aims which have an influence on the efficacy of the company’s operation are also mentioned. Entrepreneurs’ calculations of (non)benefits and threats connected with the certification process outweighed the costs. The main aim of the enterprise’s operation is to gain advantage over highly competitive companies by means of improving the quality of their products and thanks to that, among others:

- increase the market share,
- diversify the customer’s base,
- increase actions focused on meeting market trends (among others research carried out in the scope of environmental protection, security,
- use of alternative energy resources),
- increase of the current potential of resources (among others economic, intellectual, material, informative, technological) and
- achieve the operational synergy by a given organizational unit.

The quality systems certification in enterprises of the automotive sector in accordance with ISO/TS 16949 is acknowledged by all car manufacturers all over the world. The fact that a given company has a certificate being in accordance with ISO/TS 16949 is an important argument in business talks. This standard introduces a common ground for all participants of the supply chain.

**References**

10. Reid R.D. (2005), *TS 16949 – where did it come from?*, “Quality Progress”, Vol. 38, No. 3.44 Katarzyna Hys

**Abbreviations**

OEM – Original Equipment Manufacturer
VM – vehicle manufacturer
Tier 1 supplier – direct supplier
Tier 2 – the second sub-supplier in the chain, etc.

**ISO/TS 16949 analysis of the current trends (Summary)**

The companies of automotive industry has always shown a particular interest the issue of quality management systems. The consequence of the process of universalisation of quality systems in the automotive industry was to develop a single standard. A single reference model led to define Technical Specification (TS) 16949 by International Organization for Standardization (ISO) aimed at representing a comprehensive quality management system for the global automotive industry. This paper studies the global evolution and diffusion of this technical specification, observing its impact on local economies. The findings are supported by empirical data.
A Study of Growth and Development of two Wheeler Industry in India

Mr. Sachin. Vilasrao Yadav
S.G.M. College, Karad.

Abstract

Indian Two-Wheeler Industry is the largest in the world as far as the volume of production and sales are concerned. India is the biggest two-wheeler market on this planet, registering an overall growth rate of 9.5 percent between 2006 and 2014. The growth in Indian Automobile Industry owed the most to a steep upsurge witnessed in the two-wheeler segment till 2019. The volume growth recorded in the 2017-18 fiscal year stood at a commendable 14.8 percent on a year-on-year basis. The 'Make in India' campaign of the Government of India is also going to attract more foreign investment into Indian Two-Wheeler Industry creating further growth opportunities in the coming years.

Keywords: - Automobile, Growth, Production, Volume, Two-Wheeler.

1. Introduction

Indian Two-Wheeler Market is noticing a continuous upsurge in demand and thus resulting in growing production and sales volume. This owes a lot to the launching of new attractive models at affordable prices, design innovations made from youths’ perspective and latest technology utilized in manufacturing of vehicles. The sale of two-wheeler products has increased substantially. The sales volumes in the two-wheeler sector shot up from 15 percent to 24 percent between 2008-09 and 2013-14. A considerable expansion was seen in the sales volume of the scooter segment during 2017-18 as far as the two-wheelers were concerned. This positive node makes many new players enter in this density market. The domestic motorcycle sales volume moved up to 10 percent, whereas the scooter segment recorded a growth of 30.7 percent in sales volume. In the past 2-3 years, around a dozen new scooter brands have been introduced in India. But the motorcycle segment lags behind in this regard. This is due to the fact that the recently launched gearless scooters cater to the needs of both men and women, while motorbikes are a segment preferred by men only. The growth momentum is also propelled by the fact that the two-wheeler manufacturers in India have understood the markets needs and have been able to deliver as expected. Though, further growth in Indian Two-Wheeler Industry will depend heavily on peoples personal disposable incomes that rely on India's economic growth in days to come.

2. Review Of Literature

DugganiYuvaraju (2014) studied 100 Honda bikes customer samples through convenient sampling at Tirupati. Analyzed the data using chi-square, percentages and found significance difference between the preferable factors like mileage, pickup, price and design. Suggested more expenditure of TV advs. reduce bike cost, incentive dealers, set up dealer level service centers, home service and accurate service etc

Keshav & Samadhan (August 2014) [2] in their combined study ‘Pre-purchase behavior amongst the youth for two-wheelers with special reference to Mumbai city’ concentrated on objective to view the consumer preference While purchasing two-wheelers. It was found from the survey that most of the youngsters preferred bike that was aesthetically appealing as well as cost effective.

Prof. S.Saaravanan and Prof. N. Panchanatham (2009), they discussed the essentials for Promotion of a product .the result shows that a customer considers all factors at the time of purchasing a two wheeler, although majority of customers give importance to the brand image. This study also describes the socio-economic factors which satisfy two wheelers customers and that the employees and students crave for show room services.

Murphy John and Bellman Eric (2008). It has been discussed that in 1948, the Bajaj Auto Ltd came with importing and selling of Vespa scooters. The scope of the scooters had de-creased since the boom in the motorcycle market segment. The customers’ preferences changed the automotive strategies adopted by the Hero Honda Motor Co. in India.

3. Objectives Of The Study

1. To undertake review of Automobile industry in India
2. To study the growth and development of the Two wheeler Industry in India.
4. Methodology Of The Study

The validity of any research depends on the systematic method of collecting the data and analyzing the same in a logical and sequential order. In the present study, Researcher was an extensive use of secondary data was made. Secondary sources collected and presented in the present report descriptive. The secondary data were also collected from various leading journals. A number of standard text books were studied to obtain pertinent literature on two wheeler industry.

5. Analysis Of Data

In this part researcher has analyzed, growth and development of two wheeler Industry, Automobile Industry Production Trend, Automobile Domestic Sales Trends, Automobile Exports Trends and Two wheeler production trends in India.

Automobile Industry Production Trend

The auto mobile is one of the most important industries in the world. The following table explains the production in Automobile industry in India.

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Passenger Vehicles</td>
<td>32,31,058</td>
<td>30,87,973</td>
<td>32,21,419</td>
<td>34,65,045</td>
<td>38,01,670</td>
<td>4010373</td>
</tr>
<tr>
<td>Commercial Vehicles</td>
<td>8,32,649</td>
<td>6,99,035</td>
<td>6,98,298</td>
<td>7,86,692</td>
<td>8,10,253</td>
<td>894551</td>
</tr>
<tr>
<td>Three Wheelers</td>
<td>8,39,748</td>
<td>8,30,108</td>
<td>9,49,019</td>
<td>9,34,104</td>
<td>7,83,721</td>
<td>1021911</td>
</tr>
<tr>
<td>Two Wheelers</td>
<td>1,57,44,156</td>
<td>1,68,83,049</td>
<td>1,84,89,311</td>
<td>1,88,30,227</td>
<td>1,99,33,739</td>
<td>23147057</td>
</tr>
<tr>
<td>Grand Total</td>
<td>2,06,47,611</td>
<td>2,15,00,165</td>
<td>2,33,58,047</td>
<td>2,40,16,068</td>
<td>2,53,29,383</td>
<td>2,90,73,892</td>
</tr>
</tbody>
</table>

The above table reflects that Automobiles industry production trend 2012 to 2018. The two wheeler production is year 2012 -2013 15744156 unit in all over India. In the year 2013- 14 was 16883049 units, 2014-15 was 18489311 unit, 2015-16 was 18830227, 2016-17 was 19933739 and year 2017-18 was 23147057 unit. It is observed that there is continuous increasing two wheeler production in India. The highest production of two wheeler is 23147057 in the year 2017-18.

Sales Trend in Automobile Industry

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Passenger Vehicles</td>
<td>26,65,015</td>
<td>25,03,509</td>
<td>26,01,236</td>
<td>27,89,208</td>
<td>30,47,582</td>
<td>32,87,965</td>
</tr>
<tr>
<td>Commercial Vehicles</td>
<td>7,93,211</td>
<td>6,32,851</td>
<td>6,14,948</td>
<td>6,85,704</td>
<td>7,14,082</td>
<td>8,56,453</td>
</tr>
<tr>
<td>Three Wheelers</td>
<td>5,38,290</td>
<td>4,80,085</td>
<td>5,32,626</td>
<td>5,38,208</td>
<td>5,11,879</td>
<td>6,35,698</td>
</tr>
<tr>
<td>Two Wheelers</td>
<td>1,37,97,185</td>
<td>1,48,06,778</td>
<td>1,59,75,561</td>
<td>1,64,55,851</td>
<td>1,75,89,738</td>
<td>2,01,92,672</td>
</tr>
<tr>
<td>Grand Total</td>
<td>1,77,93,701</td>
<td>1,84,23,223</td>
<td>1,97,24,371</td>
<td>2,04,68,971</td>
<td>2,18,62,128</td>
<td>2,49,72,788</td>
</tr>
</tbody>
</table>

The above table shows the domestic sale of Auto mobile industry in India. The data indicates that two wheeler selling trend is continuously increasing the two wheeler sale. the maximum 20192872 two wheeler was sale in the year 2017-18 in India.
Table Automobile Exports Trends

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Passenger Vehicles</td>
<td>5,59,414</td>
<td>5,96,142</td>
<td>6,21,341</td>
<td>6,53,053</td>
<td>7,58,727</td>
<td>7,47,287</td>
</tr>
<tr>
<td>Commercial Vehicles</td>
<td>80,027</td>
<td>77,050</td>
<td>86,939</td>
<td>1,03,124</td>
<td>1,08,271</td>
<td>96,867</td>
</tr>
<tr>
<td>Three Wheelers</td>
<td>3,03,088</td>
<td>3,53,392</td>
<td>4,07,600</td>
<td>4,04,441</td>
<td>2,71,894</td>
<td>3,81,002</td>
</tr>
<tr>
<td>Two Wheelers</td>
<td>19,56,378</td>
<td>20,84,000</td>
<td>24,57,466</td>
<td>24,82,876</td>
<td>23,40,277</td>
<td>28,15,016</td>
</tr>
<tr>
<td>Grand Total</td>
<td>28,98,907</td>
<td>31,10,584</td>
<td>35,73,346</td>
<td>36,43,494</td>
<td>34,79,169</td>
<td>40,40,172</td>
</tr>
</tbody>
</table>

The above table indicates that Automobiles export trend and two wheeler trends in India. The data presents that all the vehicle and two wheeler industry export from India. The two wheeler export is other than vehicles highest. Comparatively, In the total automobile export maximum number of two wheeler export from India. It is observed that there is continuously increasing export from India.

**Growth Of Two Wheeler Productions In India**

The Indian two-wheeler industry began in 1955 when the Royal Enfield set up shop in Chennai to manufacture the Enfield Bullet. The growth of the Indian two-wheeler industry can be split into six phases. The first phase was 1960-1969; the second phase 1970-1980; the third phase 1981-1990; the fourth phase 1991-2000; the fifth phase 2001-2007 and the final phase started from 2008. These phases reflect the changes in the Government’s Industrial Policies. The following table is growth of two wheeler industry.

**Two wheeler production trend in India**

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Year</th>
<th>Production of Two wheels ( In Number )</th>
<th>SGR</th>
<th>SGR In %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1994-95</td>
<td>2195260</td>
<td>--</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>1995-96</td>
<td>2656017</td>
<td>0.173477</td>
<td>17%</td>
</tr>
<tr>
<td>3.</td>
<td>1996-97</td>
<td>2972430</td>
<td>0.106449</td>
<td>11%</td>
</tr>
<tr>
<td>4.</td>
<td>1997-98</td>
<td>3072749</td>
<td>0.032648</td>
<td>3%</td>
</tr>
<tr>
<td>5.</td>
<td>1998-99</td>
<td>3381903</td>
<td>0.091414</td>
<td>9%</td>
</tr>
<tr>
<td>6.</td>
<td>1999-00</td>
<td>3744498</td>
<td>0.096834</td>
<td>10%</td>
</tr>
<tr>
<td>7.</td>
<td>2000-01</td>
<td>3909207</td>
<td>0.042134</td>
<td>4%</td>
</tr>
<tr>
<td>8.</td>
<td>2001-02</td>
<td>4271327</td>
<td>0.084779</td>
<td>8%</td>
</tr>
<tr>
<td>9.</td>
<td>2002-03</td>
<td>5077221</td>
<td>0.158727</td>
<td>16%</td>
</tr>
<tr>
<td>10.</td>
<td>2003-04</td>
<td>562274</td>
<td>-0.0298</td>
<td>-803%</td>
</tr>
<tr>
<td>11.</td>
<td>2004-05</td>
<td>6529829</td>
<td>0.913891</td>
<td>91%</td>
</tr>
<tr>
<td>12.</td>
<td>2005-06</td>
<td>7608697</td>
<td>0.141794</td>
<td>14%</td>
</tr>
<tr>
<td>13.</td>
<td>2006-07</td>
<td>8466666</td>
<td>0.101335</td>
<td>10%</td>
</tr>
<tr>
<td>14.</td>
<td>2007-08</td>
<td>80426681</td>
<td>0.894728</td>
<td>89%</td>
</tr>
<tr>
<td>15.</td>
<td>2008-09</td>
<td>8419792</td>
<td>-8.5521</td>
<td>-855%</td>
</tr>
<tr>
<td>16.</td>
<td>2009-10</td>
<td>10512903</td>
<td>0.199099</td>
<td>20%</td>
</tr>
<tr>
<td>17.</td>
<td>2010-11</td>
<td>13376451</td>
<td>0.214074</td>
<td>21%</td>
</tr>
<tr>
<td>18.</td>
<td>2012-13</td>
<td>15744156</td>
<td>0.150386</td>
<td>15%</td>
</tr>
<tr>
<td>19.</td>
<td>2013-14</td>
<td>16883049</td>
<td>0.067458</td>
<td>7%</td>
</tr>
<tr>
<td>20.</td>
<td>2014-15</td>
<td>18489311</td>
<td>0.086875</td>
<td>9%</td>
</tr>
</tbody>
</table>
Table it evident that two wheeler productions has been increasing from 1994-95 to 2017-18 and it is believed that the total production in this industry would cross the mark of 21347057 by 2018-19. It is observed that the highest growth of two wheeler industry in the

6. Suggestion

It is noticed that the demand recovery from rural areas in recent quarters improved due to farm sentiments as well as cash flows by way of increasing income source and normal monsoons and resultant healthy crop output. This optimism is being complemented by Government’s policies to achieve the vision to double farmers’ income by 2022 driving consumption demand from rural sector as well as an expectation of normal monsoon precipitation supported by developing conditions. Moreover, pay revision by 3-9 state governments should support urban demand. Additionally, the recovery in oil prices has resulted in higher demand from select international markets, which coupled with new markets explored. So for maintaining such growth Need to adopt Policies which will helpful for Improve income of Rural as well as Urban

7. Conclusion

It is concluded that the two-wheeler industry performance has been strong during FY2018, reporting growth of 14.5% during 11m FY2018. The year was characterized by periodic swings in growth rate caused by a confluence of factors, e.g., channel filling by OEMs during April 2017 (post BS IV) and July 2017 (post GST rollout), pre festive season dealer stocking during August-September 2017. During the latter half of the fiscal, the growth gained pace, supported by strong double-digit growth during November 2017-February 2018 partly driven by low base of previous fiscal and partially benefitting from positive demand sentiments, especially from the rural market. During 11m FY2018, both the major products segments of scooters and motorcycles contributed to growth, expanding by healthy double-digits over the corresponding previous. While scooters have reported an YTD growth of 21.2%, the motorcycle segment also reported double-digit YoY growth of 12.7% during the same period, being the first instance of double-digit growth of the motorcycle segment since FY2012. Although the moped segment had reported healthy growth of 23% during FY2017, the volumes decreased by 4.8% during 11m FY2018, in absence of new model launches and shift of consumer preference towards lower displacement motorcycles.

References
4. Society of Indian two wheeler manufacturers.
5. Parmod Pathak, Saumya Singh (2004) does some of the work that had been already done in this regard and their work was published in Paradigm, Vol.VIII No. 1 January-June 2004.
6. M. Geetha Bai Lecturer in Commerce, HRD Degree & PG College, Hyderabad -29 (A.P) INDIA
geetha.bipd@gmail.com
7. ICRA Limited an Associate of Moody’s Investors Service Corporate Office Building No. 8, 2nd Floor, Tower A; DLF Cyber City, Phase II; Gurgaon 122 002 Tel: +91 124 4545300; Fax: +91 124 4545350 Email: Info@Icraindia.Com, Website: Www.Icra.In