



Principal Dr. Bal Kumbhar
M.A., M. Phil., Ph.D.



Rayat Shikshan Sanstha's
DHANANJAYRAO GADGIL COLLEGE OF COMMERCE, SATARA

(Autonomous College)

Founder : Padmabhushan Dr. Karmaveer Bhaurao Patil, D. Litt.

NAAC Reaccredited A+ (CGPA 3.61): RUSA Beneficiary | U.G.C. : CPE PARAMARSH Status:
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DVV CLARIFICATIONS

Criterion 3: Research Innovation and Extensions

3.4.3 Number of research papers per teacher in the Journals notified on UGC website

Sr.No	Name of Teacher	Year of Publications	Web Link
1	Dr. V.M. Kumbhar	2018	https://www.researchjourney.net/issues
2	Dr. V.M. Kumbhar	2019	http://www.ojsrj.org/ojsrj/jan2019-special-issue(04)/10.pdf
3	Dr. V.M. Kumbhar	2019	https://www.researchgate.net/publication/337744671_Development_of_Road_Infrastructure_and_Public-Private_Partnership_Some_Issues_and_Problems
4	Dr. V.M. Kumbhar	2019	https://www.researchgate.net/publication/337744823_A_Study_on_Innovative_Sales_Strategies_in_Mobile_Phone_Firms_and_Manufacturers_A_Critical_Review_of_Mobile_Industry_in_India/link/5de7fb63a6fdcc28
5	Dr. Vijay Kumbhar	2019	https://www.researchgate.net/publication/337744675_Innovative_Business_Practices_of_Indian_Hotel_Industry_An_Overview
6	Dr. V.M. Kumbhar	2020	https://www.researchgate.net/publication/352118971_Establishment_Selection_of_Site_and_Some_Critical_Success_Factors_in_Agritourism_Business
7	Dr. V.M. Kumbhar	2020	https://www.researchgate.net/publication/352118707_Analysis_of_Gender_and_Career_Preferences_of_Commerce_Students_A_Case_Study_of_Autonomous_College
8	Dr. V.M. Kumbhar	2020	https://www.researchgate.net/publication/352118977_Recent_Trends_and_Issues_in_Indian_Hotel_Industry
9	Dr. V.M. Kumbhar	Jul-21	https://www.researchgate.net/publication/358236401_DETERMINANTS_OF_AGRICULTURE_PRODUCTION_A_STATISTICAL_EXAMINATION_OF_MSP_AUC_AND_PRODUCTIVITY_OF_SELECTED_CROPS_IN_INDIA
10	Dr. V.K. Sawant	Dec-21	https://www.ijfans.org/issue?volume=Volume%2010&issue=Issue%204&year=2021
11	Dr. T. D. Mahanwar	Dec-21	https://www.ijfans.org/issue?volume=Volume%2010&issue=Issue%204&year=2021



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12	Prof. Dr. G. V. Jadhav	Dec-21	https://www.ijfans.org/issue?volume=Volume%2010&issue=Issue%204&year=2021
13	Dr. V.M. Kumbhar	Dec-21	https://www.ijfans.org/issue?volume=Volume%532010&issue=Issue%204&year=2021
14	Mr. V.D. Patil	Dec-21	https://www.ijfans.org/issue?volume=Volume%2010&issue=Issue%204&year=2021
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19	Dr. S.A. Kurkute	Dec-21	https://www.ijfans.org/issue?volume=Volume%2010&issue=Issue%204&year=2021
20	Dr. C.N. Kamble	Dec-21	https://www.ijfans.org/issue?volume=Volume%2010&issue=Issue%204&year=2021
21	Dr. V.M.Kumbhar	Sep-22	https://www.researchgate.net/publication/364102969_An_Empirical_Analysis_of_Social_Media_Engagement_of_Youth_A_Case_Study_of_Satara_Maharashtra
22	Dr. D. T. Chavare	2017	Printed Journal
23	Dr. D. T. Chavare	2017	Printed Journal
24	Dr. V. K. Sawant	2018	Printed Journal
25	Dr. V. K. Sawant	2018	Printed Journal
26	Dr. Ganesh Jadhav	2018	Printed Journal
27	Dr. Ganesh Jadhav	2018	Printed Journal
28	Dr. Ganesh Jadhav	2018	Printed Journal
29	Dr. RajashriJawale	2018	Printed Journal
30	Dr. Ganesh Jadhav	2018	Printed Journal
31	Dr. Ganesh Jadhav	2019	Printed Journal
32	Dr. RajashriJawale	2019	Printed Journal
33	Dr. S. A. Kurkute	2019	Printed Journal
34	Mr. H. B. Hasabe	2019	Printed Journal
35	Dr. T. D. Mahanwar	2019	Printed Journal
36	Dr. S. V. Yadav	2019	Printed Journal
37	Dr. S. A. Kurkute	2019	Printed Journal
38	Dr. R.K. Nillolu	2019	Printed Journal
39	Dr. RajashriJawale	2019	Printed Journal



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Date :

40	Dr. C.N. Kamble	2019	Printed Journal
41	Dr. C.N. Kamble	2019	Printed Journal
42	Dr. V. K. Sawant	2020	Printed Journal
43	Dr. G. B. Jadhav	2020	Printed Journal
44	Mr. Mansur Shikalagar	2020	Printed Journal
45	Dr. C.N. Kamble	2020	Printed Journal
46	Mr. Mansur Shikalagar	2020	Printed Journal
47	Dr. SachinSuryawanshi	2020	Printed Journal
48	Mr. A.K. Ghadge	2021	Printed Journal
49	Dr. SachinSuryawanshi	2021	Printed Journal
50	Dr. SachinSuryawanshi	2021	Printed Journal
51	Dr. SachinSuryawanshi	2021	Printed Journal
52	Dr. SachinSuryawanshi	2021	Printed Journal
53	Mansur BalishaShikalgar	2021	Printed Journal
54	Dr. S.R. Suryawanshi	Jun-21	Printed Journal
55	Dr. S.R. Suryawanshi	Sep-21	Printed Journal
56	Prof. Dr. V.K. Sawant	Sep-21	Printed Journal
57	Dr.T.D.Mahanwar	Sep-21	Printed Journal
58	Mr.A K Ghadge	Oct-21	Printed Journal
59	Dr.S.V. Yadav	Oct-21	Printed Journal
60	Mr.VijayDinkarPatil	Dec-21	Printed Journal
61	Prof.Dr. G.V. Jadhav	Feb-22	Printed Journal
62	Prof.Dr. G.V. Jadhav	Feb-22	Printed Journal
63	Prof. Dr. V.K. Sawant	Mar-22	Printed Journal
64	Dr. S.R. Suryawanshi	Mar-22	Printed Journal
65	Dr.S.V. Yadav	Mar-22	Printed Journal



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66	Lt. Dr. R. K. Nillolu	Mar-22	Printed Journal
67	Prin. Dr. BalKamble	Mar-22	Printed Journal
68	Dr. C.N. Kamble	Mar-22	Printed Journal
69	Dr. S.V. Yadav	Mar-22	Printed Journal
70	Mr. Kishor V. Sankpal	Apr-22	Printed Journal
71	Prin. Dr. BalKamble	Sep-22	Printed Journal
72	Prof. Dr. V.K. Sawant	Sep-22	Printed Journal
73	Mr. A. K. Ghadge	Sep-22	Printed Journal
74	Mr. Ghadge A. K.	Sep-22	Printed Journal
75	Dr. Ganesh Jadhav	Sep-22	Printed Journal
76	Dr. T. D. Mahanwar	Sep-22	Printed Journal
77	Dr S. R. Suryawanshi	Sep-22	Printed Journal
78	Dr. Kamble C.N.	Sep-22	Printed Journal
79	Dr. Suvarna Ashok Kurkute	Sep-22	Printed Journal
80	Lt. Dr. R. K. Nillolu	Sep-22	Printed Journal
81	Dr. S. V. Yadav	Sep-22	Printed Journal
82	Mr. Mansur BalishaShikalgar	Sep-22	Printed Journal
83	Mr. VijayDinkarPatil	Sep-22	Printed Journal
84	Kishor Vilas Sankpal	Sep-22	Printed Journal



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SWATIDHAN PUBLICATIONS



INDEX

No.	Title of the Paper	Author's Name	Page No.
1	Recent Trends in Supply Chain Management- A Study	Dr. T.D. Mahanwar	07
2	Innovative Business Practices of Indian Hotel Industry : An Overview	Dr. V.M. Kumbhar & Mr. Amol H. Kolekar	13
3	Micro-Teaching	Dr. S. B. Hasabe	17
4	Women Trafficking: Indian Perspective	Dr. Deepa Patil	20
5	Essential of Sustainable Planning & Development of Agriculture Sector through Modernization	Shri. Bharat Kharat	26
6	Woman Education in India - Importance and Government Initiatives	Dr. Suvarna Kurkute	31
7	Sustainable Development of Women Entrepreneurship through Self-Help-Help-Groups in India	Prof. Sanjay Yadav	37
8	A Study of Work-Life Balance and It's Benefits to Employer and Employee	Vasudha S. Saraswat & Dr. R. B. Teli	43
9	Artificial Intelligence and It's Applications	Mr. Dipak Sathe	46
10	Trafficking of Women in India: A Socio Legal Study	Rajashree Jawale	52
11	Green Accounting Practices : A Tool of Sustainable Development	Prof. Sachin Yadav	57
12	Strategies and Remedies for Agriculture Development in Rural India	Prof. Kishor Gujar	60
13	ICT Enabled Business Innovations	Mrs. Smita Dubal	63
14	Biodiversity Conservation : Strategy for Sustainable Development	Mrs. Manjusha Suryawanshi	66
15	A Software System for Effective Growth of Co-Operative Sugar Industry	Mr. Sudhir Patil	75
16	Infrastructural Status in Agricultural Marketing	Mr. Balaji Waghmare & Mr. Raju B. Zore	80
17	Dictum of Pragmatic Wisdom through 'Dashbodha' for Successful Ventures in Management	Mr. Abhijeet Pawar	85
18	The Constitutional and Judicial Strategies for Sustainable Development	C. N. Kamble	88
19	Problems of Women Entrepreneurs in India	Miss S. M. Jadhav	93
20	A Study on Essentials for A Good Manager in Modern Era	Dr. Dattatraya Chavare	97
21	Knowledge Economy for Better Performance of Human Being	Dr. Susmita Banerjee	105
22	A Study of Vegetable Seller Gauda and Kunbi (Scheduled Tribe) Community in Goa	Dr. Sunil Patil	112
23	An Analytical Study for Sustainability of Self Help Groups with Special Reference to Pune Area	Dr. Nalanda Wani	120
24	Tourism and Sustainable Development in India	Dr. Vijay Pawar & Dr. Bharat Jadhav	129
25	Investment Preference: A Behavioral Analysis of Households in Solapur City	Dr. Shivkumar Biradar	134





A Study on Essentials for A Good Manager in Modern Era

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Affiliated to Shivaji University, Kolhapur.

Abstract:

Management practices that have been followed in organizations emerged as a result of the industrial revolution in the late eighteenth century. Industrial revolution was a period of transition from manual production methods to new manufacturing processes in the late eighteenth century. Prior of this period, only small scale industries were present for the survival of the world's vast population. After the industrial revolution, people began to shift their base to urban cities where there large number of employment opportunities. Role of manager is also going to change day-by-day. For playing that role effectively, manager has to acquire some skills and knowledge. What skills are required, what qualities are essential for good manager, Traits of Great Managers, is highlighted in this study. This study will useful for the all stakeholders. There is also scope for further research in modern management.

Keywords: Modern Management, Communication Qualities, Relationship Qualities, Customer Services, Traits of Great Managers.

Introduction:

Since time immemorial managing has been the most imperative activity as the society has continuously relied on group efforts. Moreover it has always been crucial to ensure the coordination of individual efforts right from the time people engaged socially. Well-coordinated efforts are pivotal for achieving the aims and objectives that cannot be individually. Management is an act of achieving results by coordinating individual efforts. According to F.W.Taylor Management is the art of knowing what you want to do and then seeing that it is done in the best and cheapest way.

Each and every business organization, Qualitative and Qualified Managers are required for smooth working. Without such manager, progress and prospectus of the organization is not possible. Manager is a person who has to play a vital role to get success. Indian organizations are running their day-to-day activities with the help of such managers.

Manager is a person who manages to complete the task through the others skillfully. So manager has to learn and develop certain skills and qualities. In the edge of globalization quality is demanded everywhere. Without quality, product will never be sold in the market and without skills, manager cannot work satisfactorily.

Objectives of the Study:

Following are the objectives of the study.

- To study the Essential Qualities of a Good Manager;
- To know the characteristics of a Manager;
- To understand the Traits of Great Managers.





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INDEX

No.	Title of the Paper	Author's Name	Page No.
1	Advance Ruling Under GST	Dr. N.L. Vikhe	05
2	Provisions and Process of GST Audit	Mr. Nikhil Goyal	08
3	Impact of GST on Indian Economy	Dr. Dadaso Mane	11
4	GST in the Indian Economy	Dr. Vitthal Thawari	17
5	Impact of Goods and Services Tax on Common Man	Mr. Ashok Herwade	22
6	Impact of GST on Indian Economy and Economic Growth	Miss.S.M. Jadhav	28
7	Impact of GST on Service Sector	Dr. Jyoti Moholkar	32
8	Indian Tax System and GST	Dr. Sujit Kasabe	37
9	Goods and Service Tax (GST) and Its Benefits to Indian Economy	Prof. Chandrakant Ingale	43
10	The Study of Goods and Services Tax Registration Process	Mrs. Jyoti Howale & Mr. Nikhil Bore	46
11	The Study of Impact of Goods and Service Tax (GST) on Gold Jewelry Business in India	Smt. Chavan Rani & Prof. Mrs. M.B Kamble	56
12	GST and Marketing Activities in India	Mr. Dhiraj Gaikwad	62
13	Impact of GST on Small Scale Industries	Prof. Nitin Rupnawar	65
14	Indian Tax Structure and Need of GST	Sangramsing Nalawade	68
15	Evaluation and Implementation of GST & It's Impact on Various Sectors	Mrs. Vrushali Patil	73
16	Goods and Service Tax : A Brief Study	Mr. Arjunwade Santosh & Mr. Kashid Kapil	77
17	Impact of GST in Indian Economy	Dr. Vijay Wadate & Dr. Sarjerao Pawar	81
18	A Study on Tax System in Indian Economy Before and After	Miss. S. B. Kirtikudav	85
19	Challenges of GST before Business	Prof. Sanjay Yadav	89
20	Impact of GST on the Indian Economy	Dr. Potbhare Sukhadeo	93
21	Impact of GST on Indian Economy	Mr. Babasaheb Saymote	97
22	Trend of Expenditure on Education and Health in India	Mr. M. B. Shikalgar, Mr. N. D. Dabade & Miss. S. S. Joshi	100
23	Goods and Services Tax in India: A Critical Study	Rajashree J Jawale	104
24	GST in India	Mrs. Manjusha Suryawanshi	111
25	A Comprehensive Study on Impact of GST on Indian Economy	Dr. Dattatraya Chavare	114
26	Impact of GST on Economic Growth in India	Dr. Deepa Patil	121
27	Opportunities for Freelancers and Impact of GST on Freelancers	Mr. D. D. Patil	126
28	The Study of Impact of GST on Indian Economy	Prof. Priyanka Tambe	129
29	Trend in Own-Tax Receipts on Revenue Accounts of State Government of Maharashtra: A Study on Impact and Challenges of New GST	Dr. Varsha Bhosale	133





A Comprehensive Study on Impact of GST on Indian Economy"

Dr. Dattatraya T. Chavare

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Abstract:

GST is the biggest indirect tax reform of India. GST will subsume Central Excise Law, Service Tax Law, State VATs, Entry Tax, Luxury Taxes, Octroi etc. Earlier, there were so many taxes which were levied on goods such as Excise, entry tax, octroi. Similarly, service tax, entertainment tax, luxury tax were levied on services. Now, there will be only single tax i.e. GST and it will make dream of One Nation, One Tax feasible. This paper highlights on various aspects which will be useful for the further study/research.

Keywords: GST, Council, Multi-stage tax, Value Addition, Constitution of Taxpayer.

Introduction

GST is an indirect tax levied on the supply of goods and services. GST Law has replaced many indirect tax laws that previously existed in India. There are multiple change-of-hands an item goes through along its supply chain: from manufacture to final sale to the consumer.

Objectives of the Study

- To study the historical background of GST
- To understand recent changes in GST
- To assess the utility of GST

Scope of the study

The potential for GST is very vast and the Indian economy will have to make continuous efforts to get benefits from this multistage tax procedure. This study covers only conceptual aspects up to the current period.

Need for the Study

Indian Economy is clocking impressive growth. But at the same time, there are many hurdles in the journey of Tax Sector. This study attempts the best suitable Tax solutions for Indians.

Design of the Study

Data Required: Secondary Data was required for this study.

Data Sources used: Secondary data was collected through Websites, Reference Books, Journals and Magazines etc.

Major Taxes Levied by the Government

Table No.1 Showing Major Taxes being levied in the supply chain of goods by the State/Central Government

Sr.No.	Taxes	Taxable Event	Nature of Tax
1.	State VAT	Sale of Goods within the State	State Tax



Dr. V. K. Sawant

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ABSTRACT:

The higher education system of India is third largest in world. The University Grants Commission (UGC) is a statutory organization for coordination, determination and maintenance of standards of university education in India. The UGC has been given the primary mandate to monitor and maintain standard of teaching, examination and research. National Assessment and Accreditation Council (NAAC) is an autonomous institution of the UGC. The NAAC takes responsibility for assessing the performance of HEIs and accrediting them. The NAAC helps the institutions to identify their strengths, weaknesses and areas that require improvement. The technical education system at the central level comprises AICTE, IITs, IIMs, IISCs, and NITs. The Government of India and UGC set target of taking the GER up to 20 % by the end of XII five year plan (2012-17) and to 30 % by 2020. The USA has major plans for investment in higher education. The Government of China has undertaken a package of comprehensive reforms in higher education over the past two decades. In this race the India is far away from global standards of higher education. India's higher education is bogged down by the fundamental challenges like low expenditure, distances and disconnects shortage of faculty, poor infrastructure, quality, excellence, low number of researchers etc. In these circumstances India need to accelerate the higher education by devising the best policies and strategies to reach at global standards.

Key Words: Higher Education, Quality, Standard(s), UGC.

Introduction:

The education is an important aspect of developed nations and it is proved that nations without education cannot develop as its full – as its human resources. It is aware that a knowledge society can be built on the fabric of higher education only. Education is an ornament in prosperity and refuse in adversity. Education breeds confidence. Confidence breeds hope. Hope breeds peace. Vision without action is merely a dream, action without vision just passes the time and vision with action can change the world. The main aim of education is to make all round development of students. Apart from this, in higher education due importance is given to value education. It is the responsibility of Higher Education Institutions (HEIs) to listen carefully to the changing needs and expectations of the society and take appropriate actions to enhance the quality of higher education. Education is one of the 12 services which are to be negotiated under the General Agreement on Trade in Services (GATS). Education has been divided into five categories for the purposes of Negotiations viz.: Higher Education, Secondary Education, Primary Education, Adult Education, and Other Education.

Objectives: The prime objectives of the present study are:

- To know and understand Indian Higher Education System.
- To study status of Higher Education in India.
- To point out fundamental challenges before Indian Higher Education.

Data Base: This paper has solicited the information from secondary data. It consists of reference books,



Hope and Disappointment in Kavita Dasvani's 'Lovetorn'

Dr. Ganesh V. Jadhav
Head
Dept. of English,
D.G. College of Commerce, Satara

04C 2018-19

Lovetorn(2012) is the maestro novel written by Kavita Dasvani demarcates the diasporic characters' mental clutter in the modern world. These characters in the transnational world are scrutinized in the multiple lenses of the host and homeland people. But their problems and mental agony is not comprehended on the level of empathy. In the era of Globalization and neoliberal reforms these people try to identify themselves and endeavors to survive in this world. Their lives are the amalgamation of hope and dismay of experiences.

Shalini is the protagonist and narrator of this novel who tries to relocate herself in the homeland. Her father due to the job responsibility moves from Bareilly to Los Angeles. He shifts his family and there is a great change in the lives of all family members. But in this phenomenon there is the demolition of the emotional world of Shalini and Vikram. They are very much perturbed due to this separation. Though they keep in contact with each other through modern tools like e-mail, they are not enough satisfied with it and uncovers how the migration affects their lives.

I should have been utterly exhilarated. A sense of delight and wonder should have coursed through my body. This was my first visit to America, the only trip I had ever taken outside my home, India. There was a new job for my father, and a brand new school for my sister Sangita and me. The prospect of this second life had been so alluring to my father that he had given up everything in India for it(02).

Diasporic characters migrate from their homeland to the hostland for various reasons. They feel that India is their Home and the migrated land is their Hostland. Shalini, the narrator of this novel feels the same thing. She migrates to America but she feels uprooted from her homeland. These characters always try to search the better opportunities in the foreign land. Shalini's father migrates due to his job and the whole family is shifted to America. These girls also think that they also have the opportunity to learn in the better schools. They think that it is their second life. They conceive that the life in the hostland is very much glorious than the present life. With these reasons the diasporic characters migrate.

My father, sitting in the passenger seat next to the driver, was reading a copy of Newsweek that he had carried off the plane. This was his second trip to America in a month. He had come to Los Angeles on his own a few weeks ago, to sign a lease on a house and fill out the paperwork at our new school. He wanted to remain in the US, and for the three of us to meet him here. But instead he flown all the way back to Delhi, and then taken a train to Bareilly last week to help us pack up and accompany us back to the US. My mother had insisted on it. And she had been so dead set against making the move that Papa had convince himself, in this one instance, to do as she asked(02).

The diasporic characters migrate to the foreign land to make their career and to create the second home. This tendency is of making multiple homes is noticed generally in the immigrated people. But this indicates that a common man from Bareilly is trying to get his home in Los



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Multiple Identities in Sunetra Gupta's Glass Blower's Breath

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Dist: Satara

Abstract:

In the present scenario diasporic literature is developing branch in the new literatures in English. Migrancy, Immigration and transgression are the common or routine matters of today's citizens. They cross the borders with various intentions. Some go for education, others for scholarship and many other for the sake of survival. Though the objectives of these people are different, yet the resultant effects on their personalities are the same. Ultimately they become the element the phenomenon of immigration. They are forced to accept certain inevitable issues. Due to their shifting they create multiple identities which are transforming in nature. Some identities are self created and some are labeled to them in the course of time by the surrounding environment. These identities are created due to loss of home land and the shifting to the host land. The home gives the person a separate identity at the same time the host land gives another which is different and sometimes forced on the person. The person tries to define his or her self in the new environment with his own past experiences. At the same time he is also defined by the society in which he lives and the working place where he is a part of an institute. At the same time his friends, relatives are also other parameter which define his identity. Present papers tries to highlight the multiple identities created by the characters in Sunetra Gupta's The Glassblower's Breath (1993).

Keywords: Multiple Identity, Diaspora, Homeland, Hostland, Immigration.

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The diasporic characters create their identities on the multiple level which is rightly put by the scholar Meenakshi Thapan in her article "Making Incomplete: Identity, Woman and the State" as:

In the context of migration not only does the ethnic dimension of identity gain significance, it becomes critical to account for the way it is perceived in terms of selfhood, personhood and constructed in public image and representation. In different contexts, identity takes on a new meaning for the immigrant women who no longer want to be identified merely in terms of their traditional domestic roles but assert their identity in multiple roles in the public sphere(29).

The Glassblower's Breath is a novel which underlines the anonymous female protagonist's encounter with the world. Throughout the novel the protagonist is addressed as 'You'. Sunetra Gupta wants to portray



**PROBLEM OF DEFINING IDENTITY IN BUCHI EMECHETA'S
KEHINDE****DR. GANESH VIJAYKUMAR JADHAV**Associate Professor,
Department of English
D.P. Bhosale College, Koregaon,
Satara**ABSTRACT:**

In the present scenario diasporic literature is a developing branch in the new literatures in English. Migrancy, Immigration and transgression are the common or routine matters of today's citizens. They cross the borders with various intentions. Some go for education, others for scholarship and many other for the sake of survival. Though the objectives of these people are different, yet the resultant effects on their personalities are the same. Ultimately they become the element the phenomenon of immigration. They are forced to accept certain inevitable issues. Due to their shifting they create multiple identities which are transforming in nature. Some identities are self created and some are labeled to them in the course of time by the surrounding environment. These identities are created due to loss of home land and the shifting to the host land. The home gives the person a separate identity at the same time the host land gives another which is different and sometimes forced on the person. The person tries to define his or her self in the new environment with his own past experiences. At the same time he is also defined by the society in which he lives and the working place where he is a part of an institute. At the same time his friends, relatives are also other parameter which define his identity. Present papers tries to highlight the problem of defining identity in Buchi Emecheta's Kehinde (1994).

Keywords: Multiple Identity, Diaspora, Homeland, Hostland, Immigration

In the present scenario diasporic literature is a developing branch in the new literatures in English. Migrancy, Immigration and transgression are the common or routine matters of today's citizens. They cross the borders with various intentions. Some go for education, others for scholarship and many other for the sake of survival. Though the objectives of these people are different, yet the resultant effects on their personalities are the same. Ultimately they become the element the phenomenon of immigration. They are forced to accept certain inevitable issues. Due to their shifting they create multiple identities which are transforming in nature. Some identities are self created and some are labeled to them in the course of time by the surrounding environment. These identities are created due to loss of home land and the shifting to the host land. The home gives the person a separate identity at the same time the host land gives another which is different and sometimes forced on the person. The person tries to define his or her self in the new environment with his own past experiences. At the same time he is also defined by the society in which he lives and the working place where he is a part of an institute. At the same time his friends, relatives are also other parameter



**REVISITING HOME IN ANITA RAU BADAMI'S THE HERO'S WALK****DR. GANESH VIJAYKUMAR JADHAV**Associate Professor,
Department of English
Dhananjayrao Gadgil College of
Commerce, Satara
(Autonomous College)**ABSTRACT:**

In the phenomenon of Globalization, voluminous people migrate in some form or the other, moving away from the place of origin because of political conflicts, market forces, disaster etc. Hence the concept of 'home' should be rationally redefined. Home is not that entity which gives you security, warmth but, it is a routine set of practices, in a repetition of habitual interactions. Present paper tries to shed light on the process of Diasporic communities revisiting home. In the process of home coming they show their multicultural attitude, capacity to assimilate with the host people.

Keywords: Diaspora, Multiculturalism, Home Land, Hostland, Assimilation etc.

In the phenomenon of Globalization, voluminous people migrate in some form or the other, moving away from the place of origin because of political conflicts, market forces, disaster etc. Hence the concept of 'home' should be rationally redefined. Home is not that entity which gives you security, warmth but, it is a routine set of practices, in a repetition of habitual interactions. Present paper tries to shed light on the process of Diasporic communities revisiting home. In the process of home coming they show their multicultural attitude, capacity to assimilate with the host people.

The diasporic communities possess more than one home which is described in proper words by Bhiku Parekh as:

Yet this multiplicity of the 'homes' does not bridge the gap between 'home', the culture of origin and the 'World', the culture of adoption. The boundaries have an uncanny habit of persisting in thousand different ways, and are very often conflicting. Homi Bhabha shifts this conflict to a theoretical gain, he transforms the Diasporic scattering to a gathering. "Gatherings of exile and emigre and refugees, gathering on the edge of the 'foreign' cultures, gathering at the frontiers; gathering in the ghettos or the cafes of city centers." (Parekh 139-140)



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Milestones in Climate Change and Sustainable Developments

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 Ismailsaheb Mulla Law College, Near Karmveer Samadhi Purisar, Satara.

Introduction:

Human life depends on the physical and psychological health or welfare of an individual or a society. Health and welfare in turn, depend on the quantity to which a person's or a society's respective environment keep happy their needs. Climate change is a serious and urgent issue. Environmental Impact Assessment (EIA) is an important management tool for ensuring optimal use of natural resources for sustainable development, and was introduced in India initially for River Valley Projects in 1978-79.

The scope of the EIA has been enhanced to cover other developmental sectors such as industries, mining schemes, energy, etc. We will do this by an examination of the terms: "human quality of life"; "human environments"; "systems goods, services and hazards"; and, "environmental management." The objective of environmental management is improved human life quality. It involves the mobilization of resources and the use of government to administer the use of both natural and economic goods and services. It is based on the principles of ecology. It uses system analysis and conflict resolution to distribute the costs and benefits of development activities throughout the affected populations and seeks to protect the activities of development from natural hazards. Conflict detection is one of the more important tasks in environmental administration planning and the resolution of conflicts is a fundamental part of what makes up "environmentally sound development." Right to sustainable development is a fundamental duty on the state and citizens of India.

Climate Change:

"The Earth's climate is changing, and the scientific consensus is not only that human activities have contributed to it significantly, but that the change is far more rapid and dangerous than thought earlier (IPCC 2007). The global mean temperature of the earth is rising; it has risen by 0.7oC in the 20th century, and continues on an upward trend. This has already begun to impose costs (e.g., in the form of heat waves, frequency of extreme events, and recession of glaciers), but these are still within the bounds of common experience. The danger is that the mutually reinforcing effects of global warming may take the world to a temperature increase of 3oC or higher, with potentially severe consequences. Consider only the item in the last row of the diagram, "Onset of the irreversible melting of the Greenland Ice Sheet". The arrow starts at about 1.5oC, changes to orange at 2oC, and is red by the time it reaches 3oC. The implications of such a melting are enormous, including potentially a 7 metre rise in sea level (see Baer 2007). Even though on this issue, as well as on some other projected impacts of climate change, discussions are ongoing about their probability, the events that they relate to are clearly of a magnitude that avoiding them is vital".

The Challenge of Stabilization:

The main factor in anthropogenic climate change is the increase in the concentration of carbon in the atmosphere over time. This increased concentration has been caused by the emission of GHGs as a result of economic activities, including energy, industry, transport, and land use, many of which rely upon fossil fuels. The most important GHG, carbon dioxide, CO₂, currently constitutes 77 per cent of the global warming potential. Other contributors are methane (from agricultural sources), and land use change such as deforestation. Concentration level has increased because emissions during the last two centuries were in excess of what could be absorbed, and the excess GHGs began to accumulate in the atmosphere. The concentration of CO₂ alone has increased by some 100 ppm over this period (Stern 2006). Current global emissions contribute another 2-3 ppm of carbon dioxide equivalent (CO₂e) GHGs per year.

"India's Conservation Strategy highlights the need for coping mechanisms, especially in coastal areas. Some CDM projects have been initiated, and substantial research is under way on emissions reduction through the development of energy from sea waves, biomass, or sustainable transport. India has recently established an Integrated Energy Policy providing access to clean energy for the poor and increasing energy





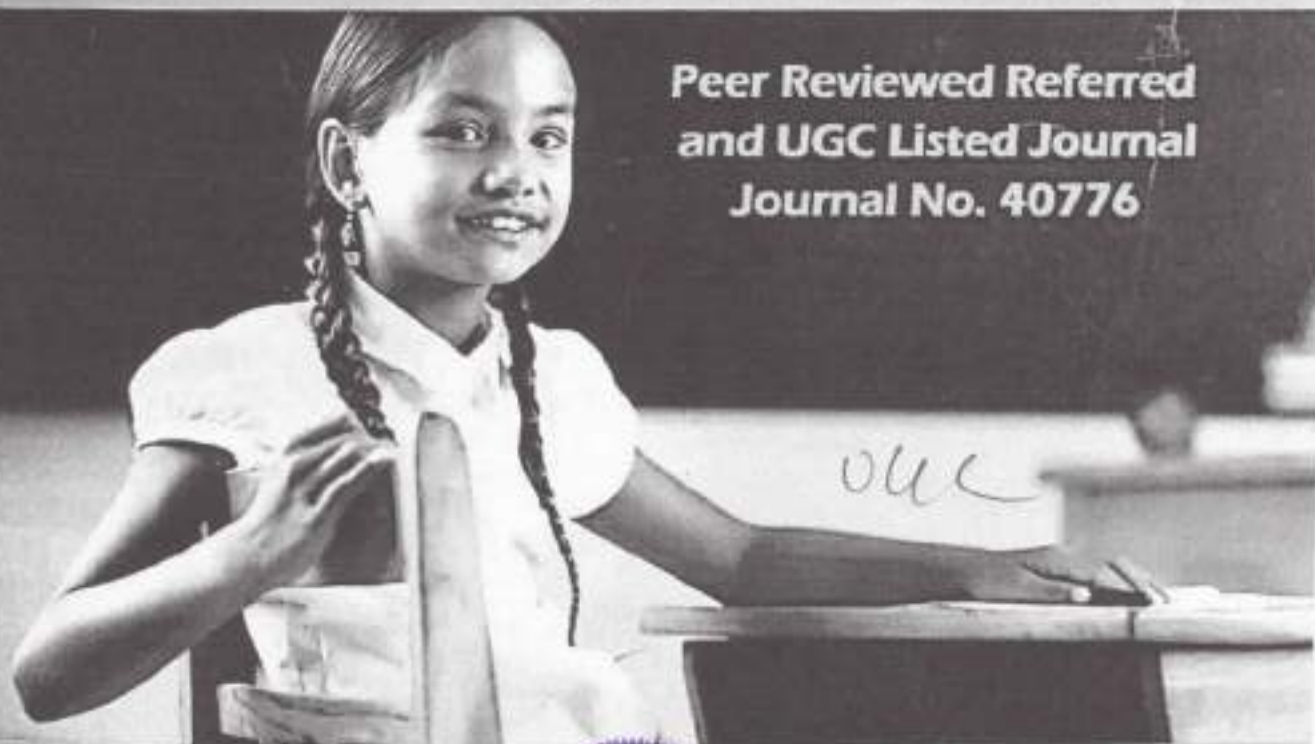
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❧ CONTENTS OF ENGLISH PART - I ❧

Sr. No.	Name & Author Name	Page No.
14	Fitting into Diasporic Space : Sunetra Gupta's Memories of Rain Jadhav Ganesh Vijaykumar	64-68
15	Unconventional Impostures in Alekar's Play the Dread Departure Manish Surendrarao Gomase	69-74
16	Moral - Philosophical Considerations of Arun Kolatkar's Poem an Old Woman Gautam Chandrabhan Satdive	75-80
17	Kamala Das's My Story: An Outcry of a Lonely and Anguished Soul Amruta M. Wankhade	81-85
18	Globalised Language: English Dr. Dinesh Sudhakar Rao Tatte	86-90
19	Horror of Communal Violence Presented in Mahesh Dattani's Final Solutions Dr. Shyam T. Jadhav	91-94
20	Theme of Love in the Poetry of Indian English Women Poets Mr. Vijay Madhukar Khadse	95-99
21	Marginalization of HIV Positive People Reflected in Ek Alag Mausam Dr. P. D. Shitole	100-104
22	Striking Phrases: A Unique Feature of R. L. Stevenson's Essays Dr. Poorva V. Bhonde	105-109



14. Fitting into Diasporic Space : Sunetra Gupta's Memories of Rain

Jadhav Ganesh Vijaykumar

D.G. College of Commerce, Satara Dist: Satara, MS.

An Epidemiologist by profession Sunetra Gupta is a migrant writer of her debut novel, 'Memories of Rain'. Though a student of Biology, she has great attachment to literature. The writer herself is migrated from Calcutta to Oxford; hence some of the references in the novel are the biographical. An attempt has been made in this paper to throw the light on the pangs of migration with the major characters in the novel. This novel basically deals with the problem of displacement. The characters in the novel are oscillated between Calcutta to London.

Cultural dislocation occurs when an individual or group is taken out or migrates away from the location, in which the group or individual was raised, and cannot culturally integrate into the new location. Perhaps it could also occur when the environment of a group or individual changes so markedly that he/she/it becomes culturally dislocated. From the very beginning of life man is growing with the culture of his own motherland. When an individual migrates from one culture to the other, he/she has to adopt the new culture. However in this process of adaptation he/she has to forget the old values and impressions to some extent and the same of the new culture. Some individuals are able to do the same but some are not. In the three generations of diasporas' host of the writers have discussed the theme of cultural dislocation. Writers who have moved away from one culture to another are very often engaged in the process of self recovery through resort to history and memory through an act of transformation. The feeling of uprootedness and nostalgia is very dominant in the fiction of these writers. They are torn in between the adopted culture and the culture of their origin.

The cultural dislocation is the resultant outcome of the geographical dislocation. It creates the problem of exile, problem of identity, problem of decentring, cultural conflict, hybridity, alienation, uncertainty, sense of loss, problem of assimilation, frustration etc. This cultural dislocation destroys the purity of cultures. In this context Homi Bhabha has pointed out in *The Location of Culture* the creation of the Third Space disrupts "the logics of synchronicity and evolution which traditionally authorize the subject of cultural knowledge. It makes the



UNIVERSAL VALUE BASED HIGHER EDUCATION IN INDIA**Rajashree J Jawale**

Assistant Professor, Ismailsaheb Mulla Law College satara, Maharashtra

"The real difficulty is that people have no idea of what education truly is, we assess the value of education in the same manner as we assess the value of land or share in the Stock exchange market, we want to provide only such education as would enable the student to earn more, we hardly give my thought to the improvement of the character of the educated".

- Mahatma Gandh,

1. Introduction

Education means knowledge and the knowledge as wisdom of living life peacefully, healthy and with dignity. Having a knowledge and Education does not mean only pen and paper but beyond that, today our child don't want to be only Machine but the real Right holder i.e. holder of peace in heart, happiness in life. Development of mental and physical and Realization of this is nothing but the knowledge and wisdom of life. "Educating the mind without educating the heart is no education at all"⁸. "Education is most powerful weapon which you can change the world". Nelson Mandela. Higher Education should be useful, protective and strong by which, our youth and future generation will be strong, and it should be for the full development of human personality.

2. Value Based Higher Education:

"All human beings are both free and equal in dignity"⁹ and rights. Education is the power and it should be given to everyone. According to Roscoe pound, educational right should be recognized, protected and guaranteed by law. Education is like origin of all civilized states and it is a fundamental duty on the part of state to provide it. "Life without education is no life. The Supreme Court has also held that the right to life does not indicate merely a negative duty on the part of the government to not take an individual's life, but also a positive duty to provide the basic conditions necessary to lead a life that is more than a mere animal existence".

3. Objective of This Paper:

To study and examine that 'whether the higher education in India is certain and unambiguous and useful for children's human personality development'.

⁸By Aristotle on education.

⁹Speech of the chairperson for the Inauguration of the two-day National seminar on changing Dimensions of Human rights and duties to be held on 17 July 2014 organized by north Maharashtra University at Jalgaon by honorable justice K.G. Balkrishnan.





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**INDEX**

No.	Title of the Paper	Author's Name	Page No.
1	Recent Trends in Supply Chain Management- A Study	Dr. T.D. Mahanwar	07
2	Innovative Business Practices of Indian Hotel Industry : An Overview	Dr. V.M. Kumbhar & Mr. Amol H. Kolekar	13
3	Micro-Teaching	Dr. S. B. Hasabe	17
4	Women Trafficking: Indian Perspective	Dr. Deepa Patil	20
5	Essential of Sustainable Planning & Development of Agriculture Sector through Modernization	Shri. Bharat Kharat	26
6	Woman Education in India - Importance and Government Initiatives	Dr. Suvarna Kurkute	31
7	Sustainable Development of Women Entrepreneurship through Self-Help-Help-Groups in India	Prof. Sanjay Yadav	37
8	A Study of Work-Life Balance and It's Benefits to Employer and Employee	Vasudha S. Saraswat & Dr. R. B. Teli	43
9	Artificial Intelligence and It's Applications	Mr. Dipak Sathe	46
10	Trafficking of Women in India: A Socio Legal Study	Rajashree Jawale	52
11	Green Accounting Practices : A Tool of Sustainable Development	Prof. Sachin Yadav	57
12	Strategies and Remedies for Agriculture Development in Rural India	Prof. Kishor Gujar	60
13	ICT Enabled Business Innovations	Mrs. Smita Dubal	63
14	Biodiversity Conservation : Strategy for Sustainable Development	Mrs. Manjusha Suryawanshi	66
15	A Software System for Effective Growth of Co-Operative Sugar Industry	Mr. Sudhir Patil	75
16	Infrastructural Status in Agricultural Marketing	Mr. Balaji Waghmare & Mr. Raju B. Zore	80
17	Dictum of Pragmatic Wisdom through 'Dasbodha' for Successful Ventures in Management	Mr. Abhijeet Pawar	85
18	The Constitutional and Judicial Strategies for Sustainable Development	C. N. Kamble	88
19	Problems of Women Entrepreneurs in India	Miss S. M. Jadhav	93
20	A Study on Essentials for A Good Manager in Modern Era	Dr. Dattatraya Chavare	97
21	Knowledge Economy for Better Performance of Human Being	Dr. Susmita Banerjee	105
22	A Study of Vegetable Seller Gauda and Kunbi (Scheduled Tribe) Community in Goa	Dr. Sunil Patil	112
23	An Analytical Study for Sustainability of Self Help Groups with Special Reference to Pune Area	Dr. Nalanda Wani	120
24	Tourism and Sustainable Development in India	Dr. Vijay Pawar & Dr. Bharat Jadhav	129
25	Investment Preference: A Behavioral Analysis of Households in Solapur City	Dr. Shivkumar Biradar	134



26	Changing Cropping Pattern- Productivity and Agricultural Development in Maharashtra Dr. Shivaji Zanzurne & Mr. Rajendra Ghadage	148
27	IPR & Patent Application Process in India Dr. Vijay Nikam	154
28	Electronic Human Resource Management in E-Environment Dr. Mulla Khatalso	160
29	Innovative and Best Practices in College Administration Mr. Arjun Bhagwat	167
30	Banana Street Sellers : A Golden Business Opportunity Ashwini Sarvi & Prof. A. M. Gurav	173
31	Women's Social Entrepreneurship in Maharashtra : Challenges and Strategies Dr. Ankush Jadhav & Dr. S. S. Waghmare	177
32	A Study of Applications of Artificial Intelligence in Business Mrs. A. S. Kadam	181
33	ISO/TS 16949 - Analysis of the Current Trends Mr. Mohan Gosavi	188
34	A Study on Cross Dock Distribution in On-Line Buying of On-Line Retail Distributor (Amazon) of Satara District Mr. Maruti Wagh	199
35	Farmers' Awareness and Benefits of Crop Insurance Dr. Amol Bobade	203
36	Non-Farm Sector in Rural India Dr. Smt. Anagha Pathak	213
37	Application of Artificial Intelligence (AI) in Business Prof. Ayesha Nadaf	218
38	A Study of Investment Pattern of Rural Inhabitants Relating to Banking Schemes in Panhala Taluka Miss Jyoti Patil	218
39	A Study on Innovative Sales Strategies in Mobile Phone Firms and Manufacturers : A Critical Review of Mobile Industry in India Mr. Revannath Navale & Dr. Vijay Kumbhar	235
40	E- Banking in India Prof. Dr. S.V. Shinde. & Prof. N. N. Tantak	241
41	Development of Road Infrastructure and Public-Private Partnership : Some Issues and Problems Dr. Vijay Kumbhar & Mr. Satish Kadam	251
42	महिला उद्यमिता और आर्थिक विकास - एक अध्ययन प्रा. संगमित्रा कोनारकर	264

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Abstract:

This paper presents about the innovative marketing strategies of mobile companies for increasing sales. Fundamental research was been carried out to understand and identify the innovative sales practices of mobile companies towards the customer. There are different marketing strategies adopted by mobile companies. These strategies are also different to company to company. Various different strategies include Advertising Strategies, Promotion Strategies, Online promotional distribution strategy, Product Strategies, Pricing Strategies etc. This research paper explains the various innovative marketing practices of mobile companies adopted in India for the increasing sales. India is a potential market for mobile phone Industry.

Key Words: Marketing Strategies, Mobile Companies, Smartphones, India

Introduction:

Mobile phone has been made a fourth need of people. Mobile phones have taken place in almost every hand as from old grandfather to 10 years grandsons all are using mobile phones. Therefore it is necessity to find the different marketing strategies of companies to attracting consumer. Marketing strategies has an important role in increasing sales of companies. Consumer buying behavior is complex process. Therefore it is needed The consumers buying behavior are different to people to people. Consumer behavior has been always great interest to marketers. The knowledge of consumer behavior helps to marketers to making marketing strategies. This research paper explains the various innovative marketing practices of mobile companies adopted in India for the increasing sales. The main purpose of this research paper is to find out different influencing factors affecting consumer behavior.

Review of Literature

Dr. F. Zafar, A.Zahra, A.Khan in their Research Paper, "Strategies Adopted By Mobilephone Manufacturers to Attract More Customers In Smartphone Industry" explained that the determinants of customer satisfaction and advertising of mobile in UK and Germany. As mobile is the most needed device now a day and is considered to be an interesting topic to discuss. In order to develop sound competitive and marketing strategies, they also told companies not just to rely on the pricing policies to achieve positive effects because, up to now, competitors were very quick in neutralizing temporary advantages in price level or price structure by introducing modified pricing schemes of their own. The better way to maximize the customer satisfaction and loyalty is focus on service quality and offer customer-oriented services. This paper tells that smart phone is most demanding in teenagers because we have 78%



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SWATIDHAN PUBLICATIONS

26	Chainging Cropping Pattern- Productivity and Agricultural Development in Maharashtra Dr. Shivaji Zanzurne & Mr. Rajendra Ghadage	148
27	IPR & Patent Application Process in India Dr. Vijay Nikam	154
28	Electronic Human Resource Management in E-Environment Dr. Mulla Khatalso	160
29	Innovative and Best Practices in College Administration Mr. Arjun Bhagwat	167
30	Banana Street Sellers : A Golden Business Opportunity Ashwini Sarvi & Prof. A. M. Gurav	173
31	Women's Social Entrepreneurship in Maharashtra : Challenges and Strategies Dr. Ankush Jadhav & Dr. S. S. Waghamare	177
32	A Study of Applications of Artificial Intelligence in Business Mrs. A. S. Kadam	181
33	ISO/TS 16949 - Analysis of the Current Trends Mr. Mohan Gosavi	188
34	A Study on Cross Dock Distribution in On-Line Buying of On-Line Retail Distributer (Amazon) of Satara District Mr. Maruti Wagh	199
35	Farmers' Awareness and Benefits of Crop Insurance Dr. Amol Bobade	203
36	Non-Farm Sector in Rural India Dr. Smt. Anagha Pathak	213
37	Application of Artificial Intelligence (AI) in Business Prof. Ayesha Nadaf	218
38	A Study of Investment Pattern of Rural Inhabitants Relating to Banking Schemes in Panhala Taluka Miss Jyoti Patil	218
39	A Study on Innovative Sales Strategies in Mobile Phone Firms and Manufacturers : A Critical Review of Mobile Industry in India Mr. Revannath Navale & Dr. Vijay Kumbhar	235
40	E- Banking in India Prof. Dr. S.V. Shinde. & Prof. N. N. Tantak	241
41	Development of Road Infrastructure and Public-Private Partnership : Some Issues and Problems Dr. Vijay Kumbhar & Mr. Satish Kadam	251
42	महिला उद्यमिता और आर्थिक विकास - एक अध्ययन प्रा. संगमित्रा कोनारकर	264

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Development of Road Infrastructure and Public - Private Partnership : Some Issues and Problems

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Abstract :

Public-Private Partnerships (PPP) have emerged out as a more economical and efficient mode of delivering road infrastructure in India. It has created several success stories in all the sectors by providing efficient and effective infrastructure services. PPP road projects have also significantly contributed to employment generation and promoted in internal as well as external trade in India. The connectivity, as well as the accessibility of the roads in India, has improved significantly after the independence and especially after the 1990s. The Government of India has taken several initiatives in infrastructure development through PPP model due to budgetary constraint and it has seen very successful in India especially in the road transportation sector. No doubt that the role of the public sector in providing basic infrastructure is still dominant but the PPPs have permitted to mobilize private investment in the road construction. It is also evident from the experience of the developed countries that the role of roads in socio-economic development is also very crucial and it is also one of the rods measuring economic development. Hence, keeping in mind the significance of road in economic development as well as PPPs. Model, the present study has attempted to review the progress made by India in the context of road development, trends in public-private investment and major issues of the PPPs models in India. The study period is confined to 2006-07 to 2018-19, however in case of availability of data it has taken from 1950-51. Study reveals the fact that India has achieved significant progress in the field of road transportation and PPPs model is rooted properly, although, it is suffering from certain issues.

Key Word: PPPs, Road Transportation, BOT, Economic Development

1. Introduction

Since the level of socio-economic development is directly depends on the availability of the key basic infrastructure in the country, the roads are noteworthy assets of the nation and they play a crucial role in the transportation of goods and human traffic. The availability of good qualitative roads determines the mobility and efficiency of the resources in the production process. In fact, road network determines the development path of the nation and it is also one of the indicators of economic development in the modern era. It provides timely and efficiently help to the movement of people beginning with one spot to another. It also provides assistance to domestic and international trade. Especially, the agriculture commodities are perishable in nature and it is possible to reach timely at the market place if the roads are well developed and well connected to the market places. It also promotes industrial development and assists in employment generation. Thus, by considering this vital significance of the roads, public as well as private investment in the road infrastructure is increasing very rapidly in India.

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INDEX

No.	Title of the Paper	Author's Name	Page No.
1	Recent Trends in Supply Chain Management- A Study	Dr. T.D. Mahanwar	07
2	Innovative Business Practices of Indian Hotel Industry : An Overview	Dr. V.M. Kumbhar & Mr. Amol H. Kolekar	13
3	Micro-Teaching	Dr. S. B. Hasabe	17
4	Women Trafficking: Indian Perspective	Dr. Deepa Patil	20
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8	A Study of Work-Life Balance and It's Benefits to Employer and Employee	Vasudha S. Saraswat & Dr. R. B. Teli	43
9	Artificial Intelligence and It's Applications	Mr. Dipak Sathe	46
10	Trafficking of Women in India: A Socio Legal Study	Rajashree Jawale	52
11	Green Accounting Practices : A Tool of Sustainable Development	Prof. Sachin Yadav	57
12	Strategies and Remedies for Agriculture Development in Rural India	Prof. Kishor Gujar	60
13	ICT Enabled Business Innovations	Mrs. Smita Dubal	63
14	Biodiversity Conservation : Strategy for Sustainable Development	Mrs. Manjusha Suryawanshi	66
15	A Software System for Effective Growth of Co-Operative Sugar Industry	Mr. Sudhir Patil	75
16	Infrastructural Status in Agricultural Marketing	Mr. Balaji Waghmare & Mr. Raju B. Zore	80
17	Dictum of Pragmatic Wisdom through 'Dasbodha' for Successful Ventures in Management	Mr. Abhijeet Pawar	85
18	The Constitutional and Judicial Strategies for Sustainable Development	C. N. Kamble	88
19	Problems of Women Entrepreneurs in India	Miss S. M. Jadhav	93
20	A Study on Essentials for A Good Manager in Modern Era	Dr. Dattatraya Chavare	97
21	Knowledge Economy for Better Performance of Human Being	Dr. Susmita Banerjee	105
22	A Study of Vegetable Seller Gauda and Kunbi (Scheduled Tribe) Community in Goa	Dr. Sunil Patil	112
23	An Analytical Study for Sustainability of Self Help Groups with Special Reference to Pune Area	Dr. Nalanda Wani	120
24	Tourism and Sustainable Development in India	Dr. Vijay Pawar & Dr. Bharat Jadhav	129
25	Investment Preference: A Behavioral Analysis of Households in Solapur City	Dr. Shivkumar Biradar	134



26	Changing Cropping Pattern- Productivity and Agricultural Development in Maharashtra Dr. Shivaji Zanzurne & Mr. Rajendra Ghadage	148
27	IPR & Patent Application Process in India Dr. Vijay Nikam	154
28	Electronic Human Resource Management in E-Environment Dr. Mulla Khatalso	160
29	Innovative and Best Practices in College Administration Mr. Arjun Bhagwat	167
30	Banana Street Sellers : A Golden Business Opportunity Ashwini Sarvi & Prof. A. M. Gurav	173
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Innovative Business Practices of Indian Hotel Industry : An Overview

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o u c

Abstract:

Innovation is the key for the survival of any business. Hotel Industry has no exception. The Indian hotel industry is witnessing a major innovative business practices wherein apart from traditional business, India's hotel sector has been witnessing interest from various segments like meetings, incentives, conferences and exhibitions (MICE), eco tourism, wellness tourism, spiritual and pilgrimage tourism. This demand in new segments comes from both foreign as well as domestic tourists. In order to match up to this varied and rising demand of the tourists the hotel industry is also looking at creating relevant products to service the varied tourist requirements. This research paper focuses on these innovative business practices in the hotel industry in India which have transformed the scenario of the industry altogether. It also attempts to study the impact of these innovative business practices on the hotel industry and the Indian economy at large.

Keywords: Innovation, Hotel industry, Business practices, Competitiveness.

1. Introduction:

Innovation is being practiced in the business world for many years. It is considered as a powerful tool to compete in market or to survive in the existing market. The hotel industry in India is changing at a very fast. Innovation is the buzzword in the industry. As the industry is witnessing a shift in demand towards the aforesaid new segments the hotel business demands that the entrepreneurs should continuously provide improved ways of providing existing services, introduce new services, focus on new ways of delighting the increasingly demanding clientele and introduce new processes which economies operations. Many innovations are currently being used as the entrepreneurs are well aware of the fact that in the absence of innovative business practices they may become obsolete ultimately driving them out of business. So, the purpose of this research paper is to analyze the innovative business practices of Indian hotel industry.

2. Objectives:

To analyze innovative business practices of Indian hotel industry.

3. Methodology:

Secondary data has been collected from the books, journals, government notifications, etc.

4. Innovative Business Practices of Hotel Industry:

The word "Innovation" is the key word in the hotel industry. Every organization in its own way is trying their best to design tailor made products to attract tourists. Because Industry knows it well that, if they don't keep pace with the emerging market, they will become obsolete. Some of the unique business practices in industry are mentioned below:-



4.1 MICE Tourism:

The Indian hotel industry is experiencing innovative concept of MICE i.e. Meeting, Incentive, Conferences and Exhibitions. It is a type of tourism in which planning is done in advance for a particular purpose either for profession or for entertainment. MICE are one of the countless ways through which India can attract international tourists. There exists a dynamic business opportunity as a splendid venue for international conferences and conventions of no less than global standards as India offers cultural and heritage sites, the imperial and spiritual, excellent services of beach and adventure holidays which can be combined as pre and post conference tours.

4.2 Eco-Tourism:

Eco-Tourism can be understood as a responsible travel wherein the tourists visit natural areas which helps in environment conservation and improvement in the well being of native cultures, thus contributing to the diversity of our world's natural and cultural environments. According to the World Tourism Organization, Eco-Tourism is the rapid on the increase market in the complete tourism industry. since the 1990s, the overall Eco-Tourism sector has practiced an twelve-monthly growth rate of between 20% and 34%, thereby growing three times as fast as the tourism industry as a whole.

One of the finest examples in India for ecotourism is the state of Kerala, which is also termed as the God's own country. This state is highly preferred for its houseboats travelling the broad backwaters, Ayurveda retreats, forest lodges in the Western Ghats, faultless beach resorts, eco-lodges, and other eco-tourism initiatives. Its inimitable culture and traditions, tied with its various geography, has made it one of the lucid stories in India.

4.3 Agricultural Tourism:

Agricultural tourism is an instrument for economic development and employment invention above all in the remote and backward areas. Agricultural tourism helps to engender additional revenues and makes for the profitable diversity in the rural areas of the country. Agricultural tourism allows the guests to be attached to the nature as well as to feel cultural and traditional aspects of the state, such as the local natural features, food, handicraft, etc. Agricultural tourism allows the visitors to reside in farms which are in the form of stud farms, dairy farms or agricultural farms. This kind of tourism is a perfect fit for urbanites who wants to spend some time away from their busy calendar and get back to natural world.

4.4 Creating a Unique Sales Proposition (USP):

"Atithi Devo Bhava" is the longstanding tradition of India and the hoteliers here have embarked on this tradition as their USP. Their key focus is not on the high tech facilities to outstand in the tough competition. Rather they believe that hospitality is all about providing "feel-good-effect" to the tourists by providing they personalized services.

4.5 Use of Social Media:

Social media has proven to be a boon and a curse for the Indian hotel industry. On the constructive side, it is being used as a tactical business tool to provide personalized services to consumers, for receiving constructive reaction from the customers, for grievance redresses and for increasing brand fame in the mobbed marketplace. But, in many instances social media has been misused to cause harm to the reputation of hotel establishments.

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Agriculture : Problems and Prospects in Maharashtra

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494



INDEX

No	Title of the Paper	Author's Name	Page No
1	Indian Agriculture Prices : Challenge Before Indian Economy Dr. Sambhaji Kale & Akshay Kale		05
2	Problem of Production Oil Seed Crop in India - A Case Study Soybean Crop Dr. Archana Antre		11
3	Agricultural Development in Maharashtra Problems and Prospects Bagwan Juber Ejaj		14
4	Agriculture System: Conventional Verses Sustainable Dr. Bejamee G. Lobo		22
5	Agrarian Distress in Indian Agriculture : Issues and Remedies Dr. Bhausaheb Deshmukh		26
6	Problems of Agricultural in Maharashtra Dr. Pankaj Nikam		33
7	Agriculture Market in India Dr. V. H. Patil		37
8	Crop Insurance Scheme in Maharashtra - A review Dr. V. S. Joshi		40
9	Economic Growth and Agriculture Sector Dr. Prakash Rodiya		43
10	Effect of FDI on Agriculture in India Dr. Sayyad Mahejabin Dildar		49
11	Challenges of Agricultural Sector in Maharashtra Dr. V. R. Desai		53
12	Farmer's Suicides in the Vidarbha Region of Maharashtra Dr. Manohar Kanawade		58
13	Agricultural Growth in India : Opportunities and Challenges Dr. Balasaheb Lamdade		66
14	A Role of Agriculture Sector in Indian Economy Dr. Parag Kadam		72
15	Indian Agricultural Sector Dr. Sahas Avhad & Dr. Balasaheb Wakchure		77
16	Problems and Consequences of Farmers in Maharashtra Dayanesh Mahatekar & Rupali Jadhav		80
17	Beekeeping for Sustainable Development of Agricultural Sector of India Mr. Devdatta Shete		83
18	Agriculture in Maharashtra: Strength and opportunities Mr. Mangesh Shirsath		88
19	Crop Insurance Scheme in India Niwrutti Nanwate		92
20	An Evaluation of the Performance of Agri Export Zones in Maharashtra Prof. Kiran Gholap		97
21	Agricultural Marketing: Problems and Prospects Prof. Nilofar Shaikh		103
22	Analysis of Dr. B. R. Ambedkar's Model of State Socialism Mr. Rajshekhar Nillolu		108
23	Agricultural Finance in India Prof. Pravin More		111
24	Agriculture Problems and Prospects in Maharashtra with Special Reference to farm Loan Waiver Siddhi Jagdale		114
25	A Study on Development of Co-operative Movement in Five Year Plans Dr. Suvarna Kurkute		121
26	India Tourism Industry in world, Asia and Pacific Region Mr. S. R. Gangawane		126
27	Analysis of Financial Inclusion Through RRBs and Commercial Banks Prin. Dr. Mrs. P. S. Gaikwad		133





A Study on Development of Co-Operative Movement in Five Year Plans

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Abstract:

The cooperative sector is the life blood of economy; the cooperatives have more reach to the rural India, through their huge network of credit societies in the institutional credit structure. The cooperative sector has played a major role in the development of economy. The cooperative covers almost cent percent villages. The place of cooperatives in Indian economy and its role in social and economic affairs has developed a new dimension with the beginning of five year plans in India. The cooperatives which are the life blood of the economy and the mechanism for any development programs. The cooperative credit structure is serving the Indian society since 1904 and since then it has seen several ups and downs. Since independence the cooperative movement has made substantial progress. This paper attempts to analyze the development of cooperative movement in five year plans.

Keywords: Cooperative Movement, Economy, Five Year Plan, Development.

Introduction :

Cooperation is as old as humanity and cooperation is older than the cooperative movement. The cooperative movement brought overall improvement in the economic condition of its members. Since independence Government and Reserve Bank of India have taken an active interest in boosting co-operative movement, due to which more than 60 percent of the credit needs of the farmers are met by the cooperative societies. The marketing and processing societies have helped members to buy their requirements cheaply and sell their agricultural produce at good prices. It has also provided good storage facilities to the farmers. Indian economy is still predominated by rural part of the country in general and agriculture in particular. The movement began in India with an objective to relieve peasants from clutches of moneylenders and to encourage and promote thrift and mutual help for the development of persons of small means such as agriculturists, artisans and other segments of the society.

Origin Of Word Cooperation:

The term cooperation is derived from the Latin word cooperari, where the word co means 'with' and operari means 'to work'. Thus, cooperation means working together. So those who want to work together with some common economic objective can form a society which is termed as "cooperative society". It works on the principle of self-help and mutual help.

Principles:

- Voluntary and Open Membership
- Democratic Member Control
- Member Economic Participation
- Autonomy and Independence
- Education, Training and Information
- Cooperation among Cooperatives



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No.	Title of the Paper	Author's Name	Page No.
1	Recent Trends in Supply Chain Management- A Study	Dr. T.D. Mahanwar	07
2	Innovative Business Practices of Indian Hotel Industry : An Overview	Dr. V.M. Kumbhar & Mr. Amol H. Kolekar	13
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15	A Software System for Effective Growth of Co-Operative Sugar Industry	Mr. Sudhir Patil	75
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19	Problems of Women Entrepreneurs in India	Miss S. M. Jadhav	93
20	A Study on Essentials for A Good Manager in Modern Era	Dr. Dattatraya Chavare	97
21	Knowledge Economy for Better Performance of Human Being	Dr. Susmita Banerjee	105
22	A Study of Vegetable Seller Gauda and Kunbi (Scheduled Tribe) Community in Goa	Dr. Sunil Patil	112
23	An Analytical Study for Sustainability of Self Help Groups with Special Reference to Pune Area	Dr. Nalanda Wani	120
24	Tourism and Sustainable Development in India	Dr. Vijay Pawar & Dr. Bharat Jadhav	129
25	Investment Preference: A Behavioral Analysis of Households in Solapur City	Dr. Shivkumar Biradar	134

Micro-Teaching

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Abstract:

Microteaching was developed at Stanford University (U.S.A.) in 1960 by A.W. Dwight Allen and others. It was initially developed to provide teacher-trainees with practice in teaching before they entered the schools. The rationale for this approach is that teaching is complex and demanding activity, involving techniques of organization, control and command of teaching skills well beyond the prospective teacher at the beginning of her course. Microteaching thus attempts to reduce the situation to manageable proportions.

Keywords: microteaching, rationale, skills

I. Introduction:

The basic principles of microteaching are simple and have been influenced by the behaviorist school of psychology. It has much in common programmed learning in that it emphasizes small steps, giving quick and regular 'reinforcement' with controlled practice. On other words, it is based on the belief that teachers will learn those patterns of behaviour most effectively for which they are given due praise or reward with frequent practice in the early stages, and eliminate those patterns which are considered undesirable.

Microteaching has been described as a system of controlled practice that makes it possible to concentrate on specific teaching behaviour and to practice teaching under controlled conditions. It is a skill based approach to teacher training. The teacher-trainee is expected to master one teaching skill at a time. Competence is required in one skill before proceeding to another. Microteaching is also described as 'a scaled-down sample of teaching.' The whole process of teaching is scaled down very much in terms of class size (3 to 7 pupils), length of lesson, and teaching time (3 to 7 minutes). Both the teacher-trainee and the supervisors, focus their attention on just one skill, whose components have been clearly defined beforehand.

II. Procedure For Micro-Lesson

First of all, there is a theoretical discussion on the particular skill to be practiced. The skill and its various components are defined in practice terms. The importance of the skill and factors helping or hindering the practice of the skill are considered. This is followed by demonstration and modelling.

The teacher-trainee observes the particular skill demonstrated in the model. A suitable teaching unit is now chosen which gives enough scope for the practice of various components of the skill. A lesson-plan is prepared with the help of the guiding teacher. Now the teacher-trainee is ready for the first micro-lesson.

The lesson is given to the group of 3 to 7 pupils. The supervisor is present at the back of room. If possible, the lesson is tape-recorded or videotaped. The trainee normally teaches for 5 to 7 minutes. Before or after the lesson, the supervisor gives "rating forms" to the peer-group

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INDEX

No.	Title of the Paper	Author's Name	Page No.
1	Recent Trends in Supply Chain Management- A Study	Dr. T.D. Mahanwar	07
2	Innovative Business Practices of Indian Hotel Industry : An Overview	Dr. V.M. Kumbhar & Mr. Amol H. Kolekar	13
3	Micro-Teaching	Dr. S. B. Hasabe	17
4	Women Trafficking: Indian Perspective	Dr. Deepa Patil	20
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6	Woman Education in India - Importance and Government Initiatives	Dr. Suvarna Kurkute	31
7	Sustainable Development of Women Entrepreneurship through Self-Help-Help-Groups in India	Prof. Sanjay Yadav	37
8	A Study of Work-Life Balance and It's Benefits to Employer and Employee	Vasudha S. Saraswat & Dr. R. B. Tell	43
9	Artificial Intelligence and It's Applications	Mr. Dipak Sathe	46
10	Trafficking of Women in India: A Socio Legal Study	Rajashree Jawale	52
11	Green Accounting Practices : A Tool of Sustainable Development	Prof. Sachin Yadav	57
12	Strategies and Remedies for Agriculture Development in Rural India	Prof. Kishor Gujar	60
13	ICT Enabled Business Innovations	Mrs. Smita Dubal	63
14	Biodiversity Conservation : Strategy for Sustainable Development	Mrs. Manjusha Suryawanshi	66
15	A Software System for Effective Growth of Co-Operative Sugar Industry	Mr. Sudhir Patil	75
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Recent Trends in Supply Chain Management- A Study

Dr. T.D. Mahanwar

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D.G. College of Commerce, Satara

Introduction:

Supply Chain Management is a sector which deals with flow of product and information among raw material supplier, manufacturer, distributor, retailer and customer. With rise in e-commerce, supply chain management has gained an importance in industry and academics. Players like Flipkart and Amazon are giving their best to ensure minimum lead times as well as minimum delivery times for a product. Machine Learning, Internet of Things and Blockchain Technology have various applications in SCM field. Machine Learning models are helping the companies to predict things properly and with increased accuracy.

Various simulation software's are being developed to replicate future scenarios with help of supply chain dynamics theory. FMCG companies are utilizing advanced analytics to forecast demand using point of sales data. With an advancement in optimization software's such as CPLEX, LINGO etc., calculation time for complex optimization problems have reduced significantly. Such software's help in optimizing transportation cost, solving transportation problems, improving space utilization, reducing lead times etc.

Objectives of the study:

1. To understand recent practices in supply chain management.
2. To briefly understand future of supply chain globally
3. To identify gaps between current practices in industry and standard practices across globe.

Methodology:

This research paper is prepared based on secondary data from books, journals and websites. It also includes observations and discussion with supply chain managers from industry. It also includes findings published in white papers by consulting firms such as Deloitte, KPMG, McKinsey, E&Y etc.

Literature Survey:

1. Supply-chain-planning decisions make the news for two main reasons - both bad. Too little inventory means lost sales and frustrated customers. Too much inventory means costly write-downs, eroded profits, and frustrated shareholders. Expensive mistakes are all too common: overstocks in some lines and stock-outs in others cost the global retail industry an estimated \$1.1 trillion in lost revenue.
2. The impact of big data in the supply chain creates two major challenges. First is a lack of capabilities. Supply chain manager has little high degree of technical skill and no experience with the data analysis techniques used by data scientists. As a result, they often lack the vision. Second, most of the companies lack a structured process to explore, evaluate and capture big data opportunities in their supply chains.
3. It is extremely important to leverage digital technologies to improve efficiency of digital supply network. Accenture and the World Economic Forum reports that there is \$1.5 trillion of value at stake for logistics players and a further \$2.4 trillion worth of societal

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Sustainable Development of Women Entrepreneurship through Self-Help-Help-Groups in India

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Abstract:

Sustainable development of woman entrepreneurship plays a crucial role in the development of Indian economy, and the entrepreneurship is the key factor for sustainable development. 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 – Entrepreneurships. 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".

Key-Words: Sustainable Development, Entrepreneurship Development, Self-Help-Help-Group, Women Empowerment.

1.1. Introduction:

The development of country is depending upon the entrepreneurship and Womens play a very important role for the economic development in India. Women Entrepreneurship 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.

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INDEX

No.	Title of the Paper	Author's Name	Page No.
1	Recent Trends in Supply Chain Management- A Study	Dr. T.D. Mahanwar	07
2	Innovative Business Practices of Indian Hotel Industry : An Overview	Dr. M. Kumbhar & Mr. Anil H. Kolekar	13
3	Micro-Teaching	Dr. S. B. Hasabe	17
4	Women Trafficking: Indian Perspective	Dr. Deepa Patil	20
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6	Woman Education in India - Importance and Government Initiatives	Dr. Suvarna Kurkute	31
7	Sustainable Development of Women Entrepreneurship through Self-Help-Groups in India	Prof. Sanjay Yadav	37
8	A Study of Work-Life Balance and it's Benefits to Employer and Employee	Asudha S. Saraswat & Dr. R. B. Teli	43
9	Artificial Intelligence and it's Applications	Mr. Dipak Sathe	46
10	Trafficking of Women in India: A Socio Legal Study	Rajashree Jawale	52
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Woman Education in India - Importance and Government Initiatives

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Abstract

Pandit Jawahar Lal Nehru once said: "When Woman moves a forward, the family moves, the village moves, the Nation moves." If you educate a man, you educate an individual, however, if you educate a woman you educate a whole family. When women who contribute almost half of the population are empowered, it will strengthen the national economy. Education is considered as a milestone for women empowerment because it enables them to respond to the challenges, to confront their traditional role and change their lives. Women have so much unexplored potential which has never been tapped. As education is both an input and output of human development, educational equity will ensure enabling and entrepreneurial development. Even beyond literacy there is much that education can do for women's rights, dignity and security. Education is the key to unlock the hidden door of freedom for development. This paper discusses the importance of education in empowerment of women and initiatives of Government for women education.

Keywords: Education, empowerment, women.

Introduction:

Women constitute almost half of the population of the world. Education for women is the best way to improve the health, nutrition and economic status of a household that constitute a micro unit of a national economy. In this context, it can be argued that lack of woman education can be an hurdle to the country's economic development. In India, women achieve far less education than of men. As per the Census report 2001, the literacy rate of women is 53.7 per cent and that of men is 75.3 per cent. There has been a sincere effort to improve the education attainment of women by both government and voluntary organizations. The changes in the policies and infrastructural supports on primary, secondary and higher education reflect the initiatives of the Government of India towards women education. The initiatives of the government through investment and infrastructure in developing education in India were examined. With regard to facilities in schools, it had improved significantly, but a lot more need to be done. In sum the study revealed that there have been concerted efforts to encourage girls to attend schools, which would lead to higher literacy in future. The study also revealed that there are several infrastructural barriers to women education in India. The study calls for focused approach towards increasing women centered educational infrastructure so as to reduce the women drop-out rates and to improve female literacy levels in India. To improve any society, development of both male and female individuals should be on equal footing. Swami Vivekananda said 'As a bird cannot fly on one wing, no society can make progress unless its women too join in in all activities.'

Objectives of The Study:

- ☐ To study the status and scenario of women education in India.
- ☐ To study the significance of women education in India.
- ☐ To study the Government initiatives for boosting women education.

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One

Agriculture : Problems and Prospects in Maharashtra

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SWATIDHAN PUBLICATIONS



INDEX

No.	Title of the Paper	Author's Name	Page No.
1	Indian Agriculture Prices: Challenge Before Indian Economy Dr. Sambhaji Kale & Akshay Kale		05
2	Problem of Production Oil Seed Crop in India - A Case Study: Soybean Crop Dr. Archana Anire		11
3	Agricultural Development in Maharashtra Problems and Prospects Ragwan Juber Eja		14
4	Agriculture System: Conventional Verses Sustainable Dr. Bejames G. Lobo		22
5	Agrarian Distress in Indian Agriculture : Issues and Remedies Dr. Bhamasheeb Deshmukh		26
6	Problems of Agricultural in Maharashtra Dr. Pankaj Nikam		33
7	Agriculture Market in India Dr. V. H. Patil		37
8	Crop Insurance Scheme in Maharashtra - A review Dr. V. S. Joshi		40
9	Economic Growth and Agriculture Sector Dr. Prakash Rodiya		43
10	Effect of FDI on Agriculture in India Dr. Sayyad Mahejabin Dilidar		49
11	Challenges of Agricultural Sector in Maharashtra Dr. V. R. Desai		53
12	Farmer's Suicides in the Vidarbha Region of Maharashtra Dr. Manohar Kanyade		55
13	Agricultural Growth in India : Opportunities and Challenges Dr. Balasheeb Lamdode		66
14	A Role of Agriculture Sector in Indian Economy Dr. Parag Kadam		72
15	Indian Agricultural Sector Dr. Subas Avhad & Dr. Balasheeb Wakchore		77
16	Problems and Consequences of Farmers in Maharashtra Dnyanesh Mahalekar & Rupali Jadhav		80
17	Beekeeping for Sustainable Development of Agricultural Sector of India Mr. Devdutta Shete		83
18	Agriculture in Maharashtra: Strength and opportunities Mr. Mangesh Shirsath		88
19	Crop Insurance Scheme in India Nimrutti Namwate		92
20	An Evaluation of the Performance of Agri Export Zones in Maharashtra Prof. Kiran Ghole		97
21	Agricultural Marketing: Problems and Prospects Prof. Nilfar Shaikh		103
22	Analysis of Dr. B. R. Ambedkar's Models of State Socialism Mr. Rajshekhar Nilbho		108
23	Agricultural Finance in India Prof. Pravin More		111
24	Agriculture Problems and Prospects in Maharashtra with Special Reference to farm Loan Waiver Siddhi Jagdale		114
25	A Study on Development of Co-operative Movement in Five Year Plans Dr. Sarwan Kurkute		121
26	India Tourism Industry in world, Asia and Pacific Region Mr. S. R. Gangawane		126
27	Analysis of Financial Inclusion Through RRBs and Commercial Banks Prin. Dr. Mrs. P. S. Gaidwad		133



Mr. Rajshankar K. Nilola
Asst. Prof., Dept. of Business Economics,
D. G. College of Commerce, Satara

State Socialism of Dr. Ambedkar presents the blueprint of the model of economic development. It advocates for nationalisation of key industries, basic industries and of agricultural land. In his concept of State Socialism Dr. Ambedkar maintained equilibrium between individual liberty and State control. He was not opposed private sector of the economy. Dr. Ambedkar attempted to establish State Socialism in the Democratic setup by the law of the Constitution and to make it unalterable part of the Constitution. He thought to incorporate State Socialism in the Fundamental Rights of the Constitution as part III of the Chapter on Fundamental Rights, so that no parliamentary majority can amend, suspend or abrogate it. But Constituent Assembly turned down his notion on grounds that the provision did not relate to Fundamental Rights. Instead, India adopted policy of Democratic Socialism, which assigned the job of implementing socialist policy to the will of the legislature, i.e., to the parliamentary majority.

Dr. Ambedkar's Model of State Socialism

'States and Minorities' is a memorandum which Dr. Ambedkar prepared and submitted to the Indian Constituent Assembly, on behalf of the All India Scheduled Caste Federation. It presents the blueprint of Dr. Ambedkar's Model of Economic development. His model of economic development represents a modified form of socialism. In his model Dr. Ambedkar stood for the principle of State intervention in moulding the economic life of the people in the country, for which he suggested the model of State Socialism. Dr. Ambedkar said "The main purpose behind the clause is to put an obligation on the State to plan the economic life of the people on lines which would lead to highest point of productivity without closing every avenue to private enterprise, and also provide for the equitable distribution of wealth."¹ In State Socialism, views of Dr. Ambedkar differs from Marxian concept of socialism. A Marxian view goes against private enterprise and stands for complete socialisation of economy and State monopoly.

Dr. Ambedkar presented his model of State Socialism in Article II, Section II of his memorandum 'States and Minorities' while suggesting remedies against invasion of Fundamental Rights. Dr. Ambedkar wanted his scheme of State Socialism to be incorporated in the Fundamental Rights in Part III of the Constitution of India.² The Model of State Socialism presented by Dr. Ambedkar is as follows:

1. That industries which are key industries or which may be declared to be key industries shall be owned and run by the state.
2. That industries which are not key industries but which are basic industries shall be owned by the State and shall be run by the State or by corporations established by the State.
3. That Insurance shall be a monopoly of State and that the State shall compel every adult citizen to take out a life insurance policy commensurate with his wages as may be prescribed by the legislature.
4. That agriculture shall be State Industries.



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INDEX

No.	Title of the Paper	Author's Name	Page No.
1	Recent Trends in Supply Chain Management- A Study	Dr. T.D. Mahanwar	07
2	Innovative Business Practices of Indian Hotel Industry : An Overview	Dr. V.M. Kumbhar & Mr. Amol H. Kolekar	13
3	Micro-Teaching	Dr. S. B. Hasabe	17
4	Women Trafficking: Indian Perspective	Dr. Deepa Patil	20
5	Essential of Sustainable Planning & Development of Agriculture Sector through Modernization	Shri. Bharat Kharat	26
6	Woman Education in India - Importance and Government Initiatives	Dr. Suvarna Kurkute	31
7	Sustainable Development of Women Entrepreneurship through Self-Help-Help-Groups in India	Prof. Sanjay Yadav	37
8	A Study of Work-Life Balance and It's Benefits to Employer and Employee	Vasudha S. Saraswat & Dr. R. B. Teli	43
9	Artificial Intelligence and It's Applications	Mr. Dipak Sathe	46
10	Trafficking of Women in India: A Socio Legal Study	Rajashree Jawale	52
11	Green Accounting Practices : A Tool of Sustainable Development	Prof. Sachin Yadav	57
12	Strategies and Remedies for Agriculture Development in Rural India	Prof. Kishor Gujar	60
13	ICT Enabled Business Innovations	Mrs. Smita Dubal	63
14	Biodiversity Conservation : Strategy for Sustainable Development	Mrs. Manjusha Suryawanshi	66
15	A Software System for Effective Growth of Co-Operative Sugar Industry	Mr. Sudhir Patil	75
16	Infrastructural Status in Agricultural Marketing	Mr. Balaji Waghmare & Mr. Raju B. Zore	80
17	Dictum of Pragmatic Wisdom through 'Dasbodha' for Successful Ventures in Management	Mr. Abhijeet Pawar	85
18	The Constitutional and Judicial Strategies for Sustainable Development	C. N. Kamble	88
19	Problems of Women Entrepreneurs in India	Miss S. M. Jadhav	93
20	A Study on Essentials for A Good Manager in Modern Era	Dr. Dattatraya Chavare	97
21	Knowledge Economy for Better Performance of Human Being	Dr. Susmita Banerjee	105
22	A Study of Vegetable Seller Gauda and Kunbi (Scheduled Tribe) Community in Goa	Dr. Sunil Patil	112
23	An Analytical Study for Sustainability of Self Help Groups with Special Reference to Pune Area	Dr. Nalanda Wani	120
24	Tourism and Sustainable Development in India	Dr. Vijay Pawar & Dr. Bharat Jadhav	129
25	Investment Preference: A Behavioral Analysis of Households in Solapur City	Dr. Shivkumar Biradar	134





Trafficking of Women in India : A Socio Legal Study

Rajashree J. Jawale

"Human trafficking robs victims of their basic human rights, and it occurs right under our noses. Many efforts have been focused in other regions of the world, but this is a major problem here at home".

Blake Farenthold

Introduction:

Trafficking in women and children is one of the worst abuses of human rights. But it is very difficult to estimate the scale of the phenomenon as trafficking is closely related to child labour, bonded labour, child marriage, kidnapping and abduction and prostitution even though these phenomena can exist also independent of trafficking. India has failed to comply with certain international standards to combat the crime.²

Meaning of trafficking:

The UN Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children (known as the Palermo Protocol adopted in November 2000) defines trafficking as³: "... the recruitment, transportation, transfer, harbouring or receipt of persons, by means of the threat or use of force or other forms of coercion, of abduction, of fraud, of deception, of the abuse of power or of position of vulnerability or of the giving or receiving of payments or benefits to achieve the consent of a person having control over another person, for the purpose of exploitation. Exploitation shall include, at a minimum, the exploitation of the prostitution of others or other forms of sexual exploitation, forced labour or service, slavery or practice similar to slavery, servitude or the removal of organ"⁴

Anti-trafficking law in India:

Indian law and policy are important which prevent human trafficking. "The Constitution of the country has prohibited all sorts of trafficking under Article 23. The Suppression of Immoral Traffic Act 1956 (SITA), amended as the Immoral Traffic (Prevention) Act (ITPA) in 1978 and later in 1986, was in response to the ratification of the International Convention on Suppression of Immoral Traffic and Exploitation of Prostitution of Others in 1950. Further it can be studied that the amended provisions are part and parcel of implementation and in controlling the menace of women and child trafficking in India.

The amended law stressing prevention rather than suppression of human trafficking took into consideration the international conventions and protocols and provided severe penalties for different types of exploitative conditions.

The ITPA toughened penalties for trafficking in children, particularly by focusing on traffickers, pimps, landlords, and brothel operators, while protecting underage girls as victims.

The ITPA also provides protection and rehabilitation for the rescued girls. Keeping a brothel or allowing premises to be used as a brothel is a crime under the ITPA.

It also provides punishment to (a) adults living on the earnings of prostitutes, (b) procuring a person for the sake of prostitution, and (c) detaining a person in premises



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The Constitutional and Judicial Strategies for Sustainable Development

C. N. Kamble

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I.M. Law College, Satara

Introduction

The greed of the human being has no end. This greed leads to so called development of the nation. To satisfy this hunger he invented the tool like science, technology, industrialization, urbanization etc that exploits the resources of the nature which are limited and irrecoverable. If it continues it will be major threat to human survival. So it is the moral duty of human being that not only to protect and preserve the ecology but also conserve it. Nevertheless morality is found very rare now days. Therefore it is necessary to control this greedy behavior of human with the help of legal mandates. Accordingly near about 200 laws were passed by central and state government through the Constitutional empowerment. Moreover, various emerging principles have been coined by the Indian judiciary with this regard.

Keywords: Sustainable Development, Our Common Future, Harmonizing, Socio economic justice, emerging principles etc.

Concept

The future threats of the scientific and industrial development have been borne by certain civilized countries in the world. To overcome this fear they called upon a summit at Stockholm in 1972. The commission, which was chaired by the then Norway Prime Minister, Ms. G.H. Brundtland adopted the declaration about 'Sustainable Development' as, "Man has the fundamental right to freedom, equality and adequate conditions of life, in an environment of a quality that permits a life of dignity and well being and he bears a solemn responsibility to protect and improve the environment for present and future generation". This concept is known as our 'Our Common Future' or it also known as 'Brundtland report'.

Definition of sustainable development

The United Nations defines sustainable development as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs". Previous dialogues on sustainability have more or less focused on climate change and environmental issues, but the new paradigm of sustainability, as negotiated over the last three years for this summit includes all efforts towards an inclusive, sustainable and resilient future for people and the planet. There is a significant departure from the previous framework to now include a 'harmonizing' of three element- economic growths, social inclusion and environmental protection. "Eradicating poverty in all its forms and dimensions is an indispensable requirement for sustainable development".¹³

Sustainable development means that the richness of the earth's biodiversity would be conserved for future generations by greatly slowing and, if possible, halting extinctions, habitat and ecosystem destruction, and also by not risking significant alternations of the global environment.

¹³ UN Declaration



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INDEX

Sr.No	Paper Name	Author Name	Page No
1	Corporate Social Responsibility: A Case Study Of Jaybharat Foundation, Belagavi	Mrs. Shailaja Hiremath Mr. Niteshvernekar Dr. S.G Chiniwar	1-14
2	A Case Study On Benefits And Activities Of Corporate Social Responsibility Of Vedanta Ltd	Ms. Ajita Harmalkar Ms. Suchita Parab Ms. Trupti Gaonkar	15-21
3	CSR : SMES Responsible Behaviour Towards Sustainability	Mrs. Pushpa Kashi Dr. Sarang Bhola	22-24
4	Women Empowerment Through Corporate Social Responsibility	Kamble C.N.	25-29
5	A Case Study On CSR Activities Of Automobile Corporation Of Goa Ltd With Special Reference To Education	Dr. S.V. Sukthankar Mr. Manoj Gaude	30-39
6	Corporate Social Responsibility And Sustainable Development In India	Prof. Vijay M. Ghuble	40-47
7	CSR Bond Of Relationship With Stakeholders	Mr. Anantkumar Mr. Vishwanath Pol Mr. Munkir Mujawar	48-51
8	CSR And Reforestation: It's Now Or Never	Mr. Dawood Dastageer Nagarchi	52-59
9	Corporate Social Responsibility: Emerging Trends And Challenges In India	Dr. Allam Joseph Mr. Praveen Kumar	60-71
10	Women Empowerment – A CSR Initiative Of Mineral Foundation Of Goa	Dr. S.V. Sukthankar Mr. Prashant K. Adkonkar	72-79
11	A Case Study On Corporate Social Responsibility (CSR) Of Vedanta Limited With Special Reference To Sports	Dr. S.V. Sukthankar Mr. Sidhesh G. Girodkar	80-88
12	Corporate Social Responsibility And Empowerment Of Bhil Tribes Of Nandurbar District, Maharashtra	Prof. Madan Jahangir Padvi	88-96
13	New Skill Development Policy 'Skill India' – Possibility And Issues	Dr. Kukund M. Mundargi Mr. Santosh D Chippadi	97-103
14	Corporate Social Responsibility And Community Development- A Compilation Of Successful Cases From The CSR Interventions Of TVS SST	R. Sankara Narayanan Dr. T. Babu	104-111



WOMEN EMPOWERMENT THROUGH CORPORATE SOCIAL RESPONSIBILITY

Kamble C.N.

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We shall see better days soon and our progress will be greatly accelerated if male education is persuaded side by side with female education.

Dr. Babasaheb Ambedkar

ABSTRACT

Women are central to the entire development process, be it in an individual family, village, province, state and to the whole nation. Women have maintained the traditional Indian culture since ages. History has revealed the worsening conditions of women. The endeavors have been made by passing different laws like corporate social responsibility (CSR) is one of the most prominent concepts. That ensures a improvement in her status through concept of women empowerment. This paper is aims to explain the role of CSR in establishing women empowerment. Paper discusses the agenda of women empowerment for social and financial inclusiveness. The paper identifies the malpractices which deteriorates the status of women in the society and also shares the role of SHG's in establishing women empowerment.

INTRODUCTION

Ages together women have been suffering exploitation and oppression by male counterpart. Traditionally in India the Manu Smriti, degrade them as slaves, devoid of intellect; denies them the right of education and the right to property; and forbids them from performing sacrifices. As a crusader of women and being India's first Law minister and chairman of drafting Committee of the Constituent Assembly, Dr. B.R. Ambedkar thought it appropriate, rather his duty, to free women from the age old thralldom by cremating the Hindu social laws created by Manu. In place of it he had drafted Hindu Code Bill and the Indian Constitution. Accordingly he prepared a women's manifesto for inclusion of women's right in the social, political and economic vocabulary. However due to honestly non implementation of these national documents still today, women are not totally free from the past obstacles. Women continue to be seen as secondary to men. Even though they are working and earning it is expected to complete their task as a housekeeper firsthand left to rely on the income earned by the male. This dependency makes women prone to economic hardship and women succumbs to economic pressures. They then become vulnerable to domestic and societal pressures. Now the concept of corporate social responsibility enacted in the company law to mitigate the said vulnerability of women.





AN ANALYTICAL STUDY OF MARKETING ENVIRONMENT OF WOMEN SELF HELP GROUPS OF BPL WITH REFERENCE TO SANGLI DISTRICT

Dr. V. K. Sawant*
Ms. Archana Kurane**

ABSTRACT

Business success is possible through the development of the marketing strategies. SHGs mainly depend on the fairs and exhibitions for the promotional activity. The different media of the advertisements have to be used for creating more awareness among the customers. SHGs are more interested in the production than marketing but this cannot make them successful. SHGs have to centralize the problem and find out the solution for the same. SHGs should develop the marketing strategies according to the suitability to their business.

Keywords : Self Help Group, Below poverty line (BPL), Sangli District, Marketing.

1. Introduction

Women empowerment is a major aim of the development of India. Through the SHGs activities women economic empowerment is possible. And this has been proved by the SHGs in Sangli District. SHGs mainly focuses on the ability of the poor especially women to change their status. SHGs are the novel and innovative organizational set-up in India for the welfare and upliftment of the women. The main problem the SHGs in the Sangli District are facing with marketing problems of their products. In order to be successful proper marketing is the need. So here an approach is made by the researcher to understand the marketing problems of the SHGs and provide the solution for the same.

2. Objective of Study

1. To study marketing environment of women SHGs under BPL in Sangli District women SHGs.

3. Hypothesis of Study

1. The Women SHGs of BPL are more interested in manufacturing rather than marketing.

4. Determination of sample size

Out of 210 women SHGs in Sangli District, 136 SHGs have been selected for the detailed study. The stratified random sample method was applied for the selection of number of women SHGs of BPL in Sangli District. Sample size is selected using formula using precision rate and confidence level.

$$z \sqrt{p \cdot q \cdot N}$$

$$n = \frac{e^2 (N-1) + z^2 \cdot p \cdot q}{e^2}$$

Where, z = standard variate at confidence level, p = sample proportion, $q = 1-p$, e = acceptable error, n = sample size, N = size of population

The percentage of number of sample size to universe is 64.76 and the same percentage is used for all Talukas.

5. Data Analysis and Presentation

1. Distribution of Respondents According to Marketing Support from DRDA/Administration.

In this study, an attempt has been made to find the marketing support taken from DRDA by women SHGs leaders.

*Professor, Department of Commerce, Dhanyrajrao Gadgil College of Commerce, Satara.

**Research Student, Shivaji University, Kolhapur.



Rejuvenating Past into Present A Study in Diaspora with Special reference to Kavita Dasvani's *Lovetorn*

Dr. Ganesh Vijaykumar Jadhav, Associate professor, Department of English

Dhananjayrao Gadgil College of Commerce, Satara (Autonomous College)

William Safran conceptualizes Diaspora in the context of minority groups of the immigrants. These diasporic people share the memory, vision and myth of their homeland. Diaspora is the concept which refers to identity, memory and home. Here he underlines the Diasporic peoples' predicament in the hostland and their search for the peace of mind in the past. They try to get the solace from the present problems by visiting their pleasant past. This is the regeneration of past life in the present. Due to the unhappy present they are not ready to break their bond of love with their motherland. The phenomenon of migration largely affects the mindset of the migrants. Diasporic literature uncovers the predicament of such people through different characters. Present paper tries to reveal the rejuvenation of past into present in the context of Kavita Dasvani's *Lovetorn*. The protagonist of the novel Shalini moves to Los Angeles due to the job of her father. But she is unable to cope up with the school situation in America. Hence she all the time tries to visit her early past in India. All the time she thinks about her friend Vikram and her days with him. Her comparison of life at Los Angeles and Bareilly makes us understand her predicament in the hostland as below.

Even though we were talking, the house was eerily still, with none of the babble of aunt's in the background, children playing in the hallway, maids scurrying in and out of the kitchen carrying trays of hot food and scolding the kids who got in the way. I couldn't even imagine how my father had been on his own in this house for two weeks, preparing for our arrival (09).

Shalini thinks about the way of dining in Los Angeles and that of Bareilly. The home at Bareilly reminds her concept of traditional united family but at the same time she suffers with the alienated family in India the uncles and aunts, cousin brothers and sisters. It is the natural way of life the children who play and shout as per their will. Shalini remembers her home in India.

At the farewell dinner we had had at our home the night before we left, I had stood in a corner and counted every single family member I had lived with: thirty-seven relatives and twelve helpers, including nursemaids, cooks, kitchen boys, cleaning ladies, drivers, and the two old guards, Vishal and Chandan,



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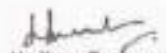
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Establishment, Selection of Site and Some Critical Success Factors in Agritourism Business

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Abstract

Agritourism is one of the rising co-businesses in India; however there is no proper education and training facilities to educate farmers. There is need of some literature regarding Establishment, Selection of Site and Some Critical Success Factors in Agritourism Business. Hence, the present paper focused on these issues and identified some criteria and procedure of selection of site of agritourism business and tried to give answers of important questions i.e. how to select potential site for agritourism?, How to decide is it good business for me or not?, What are the critical success factors in agritourism business?

Keywords: Agritourism, Agribusiness, Enterprise, Potential

Introduction

According to Hatch Dora Ann (2008) The history of Agritourism dates back to the late 1800's when people began leaving the city to come to farms to visit relatives for short stays to escape the city life. After the invention of the automobile in the 1920's it became easier for people to travel to the rural areas. In the 1930's and 1940's, the Great Depression and World War II gave rise to the first significant interest in rural recreation. In the 1960's and 1970's horseback riding and farm petting zoos became popular. In the 1980's and 1990's, farm vacations, overnight stays at bed and breakfasts, and commercial farm tours became popular. Today, the demand continues to grow for agri-tourism.

Today, in many countries in the world agritourism becomes very important allied business, due to aggressive state-sponsored development and marketing programs in western countries, UK, USA etc. agritourism is a growing industry than other formal tourism. However, in India farmers do not have access to agritourism development, marketing, or capital access



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**Analysis of Gender and Career Preferences of Commerce Students : A Case Study of
Autonomous College**

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Abstract

The present study focused on the career preferences of the commerce students in the autonomous college. For this study data was collected through primary data secures and collected data from 324 male and female samples from single college. The collected data was analyzed to asses gender wise career preference among the commerce students. The indicates that there is no significant difference between selection of employment or self-employment as a career option including selection of sector or job as employment option, it is same in male and female however, there is significant difference observed in case of selection of sector for self-employment. Male respondents have different preference than female respondents in commerce college.

GEL Classification: I21, O15, A22

Keywords : *Commerce, Career, Preference, Gender, Students, Autonomous*

Introduction

The career preference and intension to join in profession or business is one of the most important issues in recent era. The youth of modern era have different intensions and career preferences which is changing as per the changing scenarios of the economy and forthcoming opportunities in modern world. They arrive at the threshold of higher education by different routes and embark on very different career trajectories within higher education (Hossain & Siddique, 2012). The Present research was focused on the career preferences and interests of the commerce students belongs to autonomous college. In this research the author tries to investigate



Recent Trends and Issues in Indian Hotel Industry

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A.H. Kolekar²

1. Head, Dept. of Bank Management, D.G. College of Commerce, Satara (MS)

2. Research Scholar, Dept. of Commerce & Management, SUK (MS)

Abstract:

The hotel industry undoubtedly has been a formidable pillar as an unfailing and reliable source of revenue and capital. Hotel & Tourism is a major contributor to the Indian economy. The hotel & tourism industry in India has a share up to 10% of total GDP. There have been significant improvements in the spheres of increasing air seat capacity, trains and railway connectivity to important tourist destinations, as well as connecting roads. Accommodation facilities have been redefined for the convenience of the visitors. With the industry in perspective, there is quite a vast array of key players such as businesses, modern technology and hotel marketing trends etc., that are set to take root and impact the industry as a whole in 2018-19 and the years to come. This paper primarily, aims and seeks to identify and examine the paradigm shifts in the hotel industry over the seeming years and how the trends have behaved in India. It seeks to examine the current trends in the hotel industry, bring to light the issues faced by the hotel industry in India.

Keywords: Hotel, Tourism, economic growth, recent trends.

1. Introduction:

The Indian hotel industry has emerging as one of the key industry driving the growth of the services sector and, thereby, the Indian economy. The Indian economy is currently ranked 7th in the world in terms of GDP is 6.8% in the financial year 2019. According to IBEF and Hotelivate, contribution of hotel and tourism approximately 10% of the country's GDP and provides employment approximately 43 million people (directly and indirectly up to 8.2% of total employment). In the Union Budget FY 19, some key pillars were identified that would support the economic growth of the country which include tax reforms, fiscal discipline, investment in infrastructure, ease of doing business, agriculture and farmer welfare, rural sector, social sector, education and job creation. It is said that this translates to the overall development of economic activities, which positively affected the demand for hotel industries in the country.



Empowerment of Women Through Self-Help Group : Indicators and Impact

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Introduction:

As per 2011 census India has a population 1.21 billion out of which female population is 586.5 million. The Constitution of India guarantees equality, liberty and dignity to the women of India. The Fundamental Rights, The Directive principles of State Policy and Fundamental Duties etc virtually give surety equal status to women and provide special protection. After independence, a gamut of laws have been passed and some have been altered so as to award the same share to women in property as well as to eradicate some of the injustices meted out to women. By and large undoubtedly more than six decades of hard work since Independence by the government and spell of fights and struggle under the immense pressure of women lib activists in the country have indeed brought certain changes in social, psychological and economic and political spheres of life. Consequently it becomes an imperative need to look into problems and issues and their implications upon underprivileged women thereby to explore appropriate strategies and approaches uplifting women in all spheres of life in India. In India, the emergence of liberalization and globalization in early 1990s aggravated the problem of women workers in the unorganized sectors from bad to worse as most of the women who were engaged in various self-employment activities have lost their livelihood. Despite the tremendous contribution of women to the agricultural sector, their work is considered just an extension of household domain and remains non-monetized. In 1992 Government introduced Micro Finance facilities through Self Help Group (SHG) Launched by NABARD. With the small beginning as Pilot Programme launched by NABARD by linking 255 SHGs with banks in 1992. However in 2009-10 the programme has reached to linking of 69.5 lakh saving-linked SHGs and 48.5 lakh credit-linked SHGs and thus about 9.7 crore households are covered under the programme. Out of this woman saving-linked SHGs is 5310436 and credit linked women SHGs is 3897797 and loan distributed to these groups is Rs. 23030.36 crore which is 82.1% of total loan outstanding up to the year ended on 31.03.2010.(NABARD Report)

Objectives of study:

The principal objectives of the study as under:

1. To study the concepts of Women empowerment, Micro finance



Socio-Legal Factor Affecting Child Labour in Satara District

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Introduction

The child labor literature all over the world shows that, the children are neglected, abused, deprived and exploited. India is a developing country not an exception to the child labour problems. In India most of the population lives below poverty line. They just survive from generations to generation with acute shortfall of means of livelihood. This situation automatically forces them to compel their children's hand in sharing to earn the food with other family members. The circumstances have pushed them to work without having any type of skill or experience. The child labour conditions found are worse in various states of the India. India is the second largest nation of working children in the world. The total number of child laborers aged 5-14, to be at 10.1 million and the total child population to be 259.64 million in that age group.¹ According to statistics of 2017, the India is one of the leading country in Asia has having massive 33 million children employed in various form of child labor. There are five states which involve India's biggest child labour employees- Bihar, Uttar Pradesh, Rajasthan, Madhya Pradesh and Maharashtra. India's fifty percent child labour population were found in these five states only. Moreover, Uttar Pradesh and Maharashtra is the biggest hub for almost 20% of India's child labourers. India has 1, 26, 66, 377 child labourers of which 19, 27,997 child labourers are in state of Maharashtra.²

In India, several legislations are passed to restrict, regulate the employment of child labor and to enforce the rights of children. Other general legislation restricts employment of child labor in a specific class of establishment. However there are many socio legal factors are responsible for persists of child labor in India.

Socio- Legal Factors of Child Labour

¹ Age Data C13 Table (India/States/UTs), Final Population - 2011 Census of India

² Campaign against Child Labour (CAC) study



A Study of Agro-Tourism in Maharashtra

**Prof. Shikalgar M. B.
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INTRODUCTION

Agriculture is the backbone of Indian Economy. Around 85 percent of the population is directly or indirectly dependent on Agriculture and almost 26 percent of India's GDP comes from Agriculture. More than a profession or a business, agriculture is India's culture. Hence, adding additional income generating activities to existing agriculture would certainly increase contribution of agriculture in the national GDP. Serious efforts need to be made in this direction and Agri – Tourism is one such activity. Today the concept of traditional tourism has been changed. Some new areas of the tourism have been emerged like Agro-Tourism. Promotion of tourism would bring many direct and indirect benefits to the people. Agro-tourism is an innovative agricultural activity related to tourism and agriculture both. It has a great capacity to create additional source of income and employment opportunities to the farmers. Maharashtra has a large scope to develop agro-tourism.

PRESENT SITUATION OF TOURISM IN MAHARASHTRA

MTDC is the nodal agency for implementation of tourism policy in the State. The action plan in 'Tourism Policy 2006' has been articulated by the State Government taking into consideration tourism potential coupled with the employment potential, both direct and indirect, for the development of tourism sector. The state has provided outlay of ₹ 510.5 crore in 2011-12 to the tourism sector as against outlay of ₹ 283.3 crore in 2010-11. As on 31st December, 2011 unspent balance of State fund was ₹ 47.81 crore & that of GoI was ₹ 31.51 crore with MTDC

CONCEPT OF AGRO-TOURISM



Occupation Stress of Public Banks Employees

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Abstract:

Now a day's stress is a common factor in everyone's life. When job stress is mismanaged, it affects the human potential in the organization and leads to reduce quality, productivity, health and morale of the employees. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional pattern in all sectors. The banking sector is no exemption. In this present study researcher has studied stress level of public bank employees. Researcher has calculated stress level of employees and categorized in to low, moderate and high level. After the study it has been found that public level bank employees are having stress in moderate and high level. Researcher also suggests some remedial solution to reduce this stress level of employee.

Keywords: Occupation Stress, Public Bank, Stress Level,

Introduction:

In this competitive era job stress is becoming a major issue and matter of concern for the employees of the organizations. It has become a part of employees, as life today has become so complex at home as well as outside that it is impossible to avoid stress. Job stress arises due to lack of person-environment fit. During the past decade, the banking sector had undergone rapid and striking changes like policy changes due to globalization, liberalization, increased competition due to entrance of more private (corporate) sector banks, downsizing, introduction of new technologies etc. Due to these changes, the employees in the banking sector are experiencing high level of stress. The Present study is an attempt to identify and to compare the level of stress experiences by the employees of the public, private & co-operative banks in Satara district. The study aimed to ascertain the level of job stress and coping strategies adopted by the bank employees in Satara district.

Research Methodology:

The study consists of both primary and secondary data. The primary data was collected through questionnaire and short interviews of the bank employees of selected banks.



A STUDY OF FACTORS AFFECTING ON THE AGRICULTURE PRODUCTIVITY OF DRY LAND BLOCKS OF SATARA DISTRICT

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Abstract: Agriculture and its allied activities plays important role in Indian Economy.. Agriculture sector provides food, fodder and industrial raw material. Agricultural activities are depends on water availability, soil pattern, land utilization and crop pattern. All over the world agriculture is divided into two parts viz. Irrigated agriculture and Dry-land agriculture. Growth in the agriculture production is depends on productivity of crop per hector. India stood far away as compare to the world most agriculture productivity countries. In agricultural development, Satara district is one of the important districts of Maharashtra State. According to the Rainfall, Soil and Climate of Satara district is divided into two zones Western (Rainy zone) and Eastern (Dry zone). Irrigated agriculture is depends on water availability in dam, rivers, lacks etc. but dry- land farming is depends upon rain water, storage of the moisture in the soil and types of the crops. The present paper highlights agricultural productivity and the factors such as rainfall, land use pattern in Khatav and Man Block of Satara district.

Keywords : Productivity, Land use pattern, Rainfall, Crop pattern

Introduction: Agriculture production is gamble of monsoon. Out of 143 million hector of cultivated land 85 million hector is rainfed. It is also noted rainfed land suffers from low rainfall. Actually overall dry- land farming productivity is practiced where annual potential water evaporation exceeds annual rainfall. Dry- land contributes 42 % of the total food grains production of the country. These areas produce 75 % pulses and more than 90 % of sorghum, millet and groundnut. Agricultural growth is the most important determinant of rural poverty and therefore agricultural productivity growth has a positive impact on reducing poverty. The population growth of last 40 years is 2.26 % per annum and food grains output growth rate is 0.67 % per annum. Hence dry land agriculture management becomes very much significant. Agriculture production is either low or extremely uncertain and unstable are the real problems of dry land farming. In dry- land farming crop production is depend upon the amount and distribution of rainfall, moisture storage capacity of soil and crop pattern.

Satara district is one of the important districts of the Maharashtra State as concern to agriculture development. Mainly two zones of Satara District have been identified according to the rainfall pattern, Land use pattern, Soil Characteristics, Climatic Conditions and Cropping Pattern. These zones are Western Zone (Rainy zone) and Eastern Zone (dry zone). In the present study focus has been given to study the changing trends of agriculture productivity, Rain fall and land use pattern of Khatav and Man Block of Satara district.





The Occupational Stress Level of Women in the Banking Sector: A Comparative Study of Private versus Public

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Abstract: The incredible development of banks has made gigantic work openings for the informed jobless people of our country. The ladies work searchers secure positions in banks more alluring and more appropriate to their tendency. Banks likewise were not disinclined to taking them and even invited their entrance because ladies have certain inborn characteristics which fit in with the work necessities. Subsequently, the humongous expansion in work openings in banks and the bountiful accessibility of qualified ladies who land chose in position tests cleared the path for the huge number of ladies involving positions in all frameworks today is not just public and private banks yet even in new-age banks. Indian women are unmistakable from their western partners in that they don't shed their traditional jobs as moms and house spouses move of their expert duties. They are gifted at mixing proficient greatness and conventional love for home amicably. During the time spent adjusting work and home life, they experience plenty of issues. The investigation is exploratory and looks to recognize the components keeping ladies representatives from yearning for higher post and issues obstructing the work execution of ladies chiefs in private area banks. Further these points likewise at discovering the hierarchical help for ladies workers to accomplish better work execution. Sample of 154 respondents was collected from female respondents through, a "standard questionnaire," which was created on five-point interval scale.

Keywords: Occupational Stress Level.

Article History

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Corresponding author: Dr Sachin Rajendra Suryawanshi

Introduction

In ancient occasions, ladies involved the most elevated spot in the public arena. They were given all occasions to create themselves, socially, mentally and ethically. They were given exhaustive instruction. Also, there is a positive change in the current society, which is zeroing in on ladies





STUDY OF HUMAN RESOURCE ACCOUNTING PRACTICES IN INDIA: A REVIEW OF EXISTING LITERATURE

Dr Sachin Rajendra Suryawanshi*

ABSTRACT

ABSTRACT

This research reveals the key implication of the study of the Human Resource Accounting (HRA). In past times only item that could be calculated on monetary basis were enumerate in the financial statements. As the time evolve and the requirement and need of intangible items in the company increase the methods were evolved to measure the human resource based on monetary basis. In the wake of this evolution accounting professionals of Indian consider the importance of human resource accounting in the coming years and adopted methodology to formulate this practise in real life. The HRA is with the detailed information measurement in terms of value of capabilities of human being which contributes to generating revenue to the concern. The study has developed on HRA through practical and models which are not set to be conventional, but focus is to develop one by the professional accountants through studying and research on it.

Key Words- human resource accounting, methodology, human resource accounting disclosure items, cost approach

INTRODUCTION-

The existing accounting system does not have an appropriate standard to value personnel contribution in the concern which increase the cost through recruiting inappropriate or wrong personnel in the organisation. The organisation concern is towards the knowledge, the innovation, the creativity, the idea, the skills, the experience, the behaviour, the intelligence which all come from human resource. The concern focus has moved from production to human resource as these the requirement mentioned about is what a human being is capable of. Almost every concern can produce the way input is changed to get output, but human resource is the one who directs the innovation idea in input that brings with output

that give boom to the sale, human resource knows how to manage these things to accomplish the goal of an organisation, human resource requirement is endless. Thus, the accounting system felt the need of human resource accounting as the need of all time. The human resource accounting (HRA) is defined as the measure to bring effectiveness in the organisation through intellectual power, intelligence.

The increase of company involvement in the fraud and coercive activities can also be another reason for the need to incorporate universal standard for valuation of HR. the methods used by the company in present period is indifferent and inappropriate. It requires the set guidelines and basic understanding recognition of the same to

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**A STUDY ON IMPACT OF JOB STRESS ON BANK EMPLOYEES
PERFORMANCE**

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Abstract:

Job stress has been shown to an adverse effect on employees' health and well-being and an adverse impact on productivity and profits at work. Occupational stresses may include the failure to meet job demands, lack of a work profile, insecurity in employment, relationships with peers, and other structural, organizational factors. Today, employees are experiencing great stress, gross dissatisfaction, and higher expectations in the quick pace scenario. Individuals and organizations can take some measures to alleviate or prevent the negative impact of stress. However, first employees must learn to recognize the signs of stress and the impacts of stress on their health. The research work is very compact and comprehensive in nature, and it focuses on job stress and its impact on bank employees' performance. It is a very important topic, and different methods have been followed to bring out accurate information about this subject. A lot of journals and articles have been reviewed and analyzed to bring out the information at large. The findings suggest that workplace stress results in a worsening of the behavioral and psychological health effects such as discomfort, frustration and anxiety among workers. On the basis of these results, it was proposed that banks minimize psychological pressure, work uncertainty and simple position complexity by job restructuring.

Keywords: Job stress, Anxiety, Bank employee, Employee's performance, Job demands.

Introduction

Stress is a lot in the headlines at the moment, but it's not a new phenomenon. The pressure is part of and leads to keep us focused. Yet excessive pressure can reduce performance and make staff sick. High pressure can also reduce performance. Stress is becoming an important part of employment in all sectors. Concurrence rises every day, and therefore workers get more stressed. An employee spends about a third of his or her life at work, and often he or she has to face a lot of pressures during his or her work. The essence of the work has experienced extreme changes over the last decade and continues to evolve rapidly. Workplace tension has impacted nearly all occupations, from the management level to the staff directly involved in the production. The effect of job stress inevitably impacts both physical and mental health.

Stress has been a growing concern in companies over the past few decades. Stress is a strong means of approaching a person with the potential, demand, or ability associated with what the person needs and with which the consequence is viewed as ambiguous and critical. The concept of stress was first applied to life science. Stress is defined as the force, pressure, or strain of a person who resists these forces and seeks to maintain the person's true condition. Stress is a response unwelcome to massive strains or other requirements. Some stress may be good, whereas some may be bad. Stress is different from pressure. Pressures are seen as constructive and allow our success to increase. We also require any pressure to do better – to ask any competitor, player, or artist. However, there are issues where the stresses are too often without time to recover or when only one source of pressure is too large to manage.

A variety of alarming problems of the financial service staff were identified by the International Labour Organization, including increasing pressure on time, ergonomics challenges; overlapping roles; requests for jobs found excessive; tough consumer relations; and a growing number of tension and abuse incidents (Giga and Hoel, 2003).

These developments had a huge influence not only in the workplaces but also in their everyday life on bank staff. The banks' function was totally redesigned and has not seen any significant changes for at least one century. This process is being applied in an environment where national and foreign banks have expanded competition, structural reforms, policy plans implemented, and inflation rates reduced (Silva and Navarro, 2012; Bozdo and Kripa, 2015).

Objectives of the study

The objective of study has been stated below

- This study aim explores the impact of job stress on bank employee performance in Satara District of Maharashtra
- This study aims to explore job stress and its negative impact on job satisfaction of bank employees in Satara District of Maharashtra

Hypothesis

H₀1- There is no significance relationship between job stress and employees performance

H₁1- There is a significance relationship between job stress and employees performance

Research methodology

A quantitative methodology is used in this analysis. The quantitative approach emphasises theory or concept testing by means of variable metric measurements and by means of statistical tools. A questionnaire method was used for obtaining the data in this study. The participants were bank employees of Satara District of Maharashtra and 120 bank employees of different bank were participated in this study.



Factors affecting on job stress in Public, Private and Cooperative banks: A Comparative study

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Abstract

Organization functions efficiently with healthy minds and positive attitude of employees. Stress can be the biggest obstruction for a successfully functional organization. Every job in all sectors includes some kind of stress, apprehension, anxiety and tension. Stress Management is the need of the hour and is capturing most of the focus in the present day organizational mechanism. The present study deals with the determinants of job stress in the banking sector. Banking employees work for the interest of customers, government and the society, in general. It is a common believe that bank employees deal with less stress in comparison to other occupation. However, the research tries to analyze the factors affecting the job stress in Public, Private and Cooperative Banks. In the present study a sample of 170 respondents were surveyed to know the factors affecting the job stress and the difference of stress level among the employees of public, private and cooperative banks. ANOVA was applied with the help of IBM SPSS Statistics 20 software to get the appropriate results. The study concludes that there are so many factors responsible for job stress like job insecurities, long working hours, relation with customers and colleagues etc. and it is also found that there is a significant difference in the stress level among the employees of Public, Private and Cooperative Banks.

Keywords: Stress, Private, Public, Cooperative, Banks, Organization.

Introduction:

The recent fiscal situation of job uncertainties, sweet-talk within organization and concentrated job stress, there are a lot of managerial people who feel suffocated within the realms of being in a furrow that can be a relevant source of stress. If one feels aggravated about something, one needs to find a way to come out of it. When we see people thriving in life, we consider that their careers have been a rosy way and success has been a cake-walk for them. But the reality is different; people occupy the higher positions with no secret force but by sheer hard work. They look for opportunities and grab it with utmost dedication and sincerity. Stress is a major factor that decreases most of the employees' productivity and tends to lower the efficiency of workers. Nonetheless, a firm record of such willpower and unflagging enthusiasm should not be overlooked for too long and the accomplishments will chase thereafter. If there's a situation where we are short of the capacity and expertise to deal with a particular work, stress becomes a part of the process (Mageswari and Prabhu, 2014).

The stress in the banking arena has augmented mental health issues. Various classes and workshops are conducted for the welfare of employees as the stress aspects are recognized as a major concern. The circle of job satisfaction and job pressure are the two most highly significant organizational factors (Islam, et al., 2019).

Enthusiasm is a multifaceted and multifaceted experience. Motivation at workplace is a very significant phenomenon and is a matter of struggle for both the employer and the employees. The main objective of the study is to pick out and elaborate the aspects that create stress in job and also the possible remedies that can be implemented to reduce the obstacles and promote a congenial environment that can motivate the private, public and cooperative banking staffs. Bank employees' motivation is affected by a number of different factors (Rashid and Rashid, 2012). The public sector workers derives motivation from the contents of work and also striking a perfect balance between work and family, however, private sector employees are more inclined towards monetary rewards, aspects related to enhancement of career and sympathetic atmosphere. These can be a great source to boost confidence in banking officials throughout strata.

The workers are growingly coming to a conclusion that the capability to persuade and preserve a knowledgeable and experienced manpower highly depends on their aptitude to promote work conditions that reduces the meddling of work life balance with one another. These endings are linked with the rising body of investigations which points out that main work and home stress factors and the strains that can cause more damage to a person's mental health, creating interpersonal divergence and unconstructive affecting features in the actual background and the different setting. Regardless of the confirmation, very rare knowledge is available regarding the broad possessions of stressors that augments or dwindle the probability of such brim over consequences. Information of such characteristics can add to the prevention-oriented hypothesis that mainly intents to specifically the destructive managerial stressors for interferences (Doby, and Caplan, 1995).

Literature Review

As Yadav and Dabhade, (2014) says that in the current day situation, work life for women workers is extremely enviable and if there is some sort of dissatisfaction and discrepancy in job, it can be a biggest issue for the working females. A proper balance in the work and life is needed so that employees can totally concentrate on professional and personal work, individually. The final performance of any company is based on how the employees perform and it in turn is associated with a lot of factors. These aspects can be termed with job satisfaction, family or even both. The main scope of this study is to trace women insight about their workplace and job pleasure for the ones, who are working in banking and pedagogical sectors. Besides, another important purpose is to analyze the work-life balance on job contentment and schemes taken by the companies for effectual in both personal and professional. It is seen that support from co-employees, congenial working

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		DR SUNDARAMOORTHY	
15	HIGHER EDUCATION ENHANCEMENT OF GLOBAL EMPLOYABILITY SKILL DEVELOPMENT IN COVID-19 ERA	Binu B Pillai, Dr. Balu L.	93
16		Prof. Yagya Balika	99
17	BEHAVIOUR OF INDIVIDUAL INVESTORS TOWARDS PANDEMIC AND THEIR UNPRECEDENTED CHALLENGES	REKHA DM, Dr. NANDISHA H D	164
18	IMPACT OF SAVING ATTITUDE OF COLLEGE STUDENTS IN TIRUNELVELI TALUK	T. Adlin, Dr. N. Sankara Gomathi	109
19	PARADIGM SHIFT OF CHILDREN BEHAVIOUR ON PURCHASE DECISION	Dr. Ratidev Samal, Dr. Yogita Satish Garwal	114
20	IMPACT OF COVID-19 ON TOURISM INDUSTRY: A COMPARATIVE REVIEW OF SELECT COUNTRIES	Mr Jubin Kumar Saini, Dr Pretty Bhalla, Ms Ambreen Iftikhar	124
21	RISK MANAGEMENT STRATEGIES OF WOMEN ENTREPRENEURS IN KANYAKUMARI DISTRICT	S. Neelakandan, Dr. N. Sankara Gomathi	131
22	DETERMINATION OF ONLINE SHOPPING TRENDS: EVIDENCE FROM INDIA	Aaruni Batta Dr. Simerjeet Singh Bawa Dr. Amrinder Singh	139
23	IMPACT OF PROACTIVE PERSONALITY AND CREATIVITY ON CAREER SATISFACTION OF ENTREPRENEURS.	Jene Sweetlin, M. Hemakumar	148
24	"WOMEN ENTREPRENEURSHIP DEVELOPMENT THROUGH SELF-HELP-GROUPS IN MAHARASHTRA"	Prof. Shikalgar Mansur Balisha	153
25	AN EMPIRICAL STUDY ON RESILIENCE STRATEGY ADOPTED BY NEW MANGALORE PORT TRUST IN FACE OF COVID UNCERTAINTY FOR ENHANCING CONTAINER EFFICIENCY -USING DATA ENVELOPMENT ANALYSIS(MALMQUIST INDEX)	SB Venkatesh Kiruba Nagini R, Dr. R. Venkatesakumar	158
26	A REVIEW ON THE NATURE OF FINANCIAL DECISION MAKING OF INDIVIDUALS	Elsa George, Athul Kuriakose	166
27	INTENTIONAL INVISIBILITY- A CONTRASTING IDEOLOGY OF WOMEN EMPOWERMENT	A. Suwarna, Mohini Paul	171
28	RURAL TOURISM ENTREPRENEURSHIP IN INDIA AND ITS PROMOTION THROUGH DIGITAL PLATFORMS	Dr. Prem Kumar, Dr. G. Saravana Kumar	175
29	ROLE OF COOPERATIVE BANKS IN THE INCLUSIVE GROWTH: A CASE STUDY OF BALANGIR DISTRICTS CENTRAL COOPERATIVE BANKS LTD.	Gopala Bhua , Dr. Shyama Charan Acharya	181
30	PARADIGM SHIFT IN LEARNING: A STUDY ON CONSUMER EXPECTATION FROM ELECTRONIC READING DEVICES.	Chelsea D, Dr. Vijayakumari Joseph	190



"WOMEN ENTREPRENEURSHIP DEVELOPMENT THROUGH SELF-HELP-GROUPS IN MAHARASHTRA"

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Commerce, Satara (Maharashtra) India*

ABSTRACT

Employment and unemployment is the basic problems in India, and Self Help Groups (SHGs) is 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".

KEY-WORDS: Entrepreneurship Development, Self-Help-Help-Group, Women Empowerment.

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.



Comparative study on Occupational stress of Public, Private and Cooperative Bank employees

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Abstract:

In today service sectors like Insurance, Retail, IT, Transport, Manufacturing are facing problem of job stress. The banking sector is not an exception to the job stress phase. Stress management has been playing a vital role to maintain financial control of all type of the banks. The Present study is an attempt to identify and to compare the level of stress experiences by the employees of the public, private & co-operative banks in Satara district. Researcher has taken 427 samples for the study and used Srivastava and Singh (1984) occupational stress index model to test the stress level of employee. After the analysis is it is found that there is significant difference in job stress level among the bank employees working in Private, private and co-operative banks.

Keywords: Occupational stress, Public Bank, Private Bank, Cooperative Bank



Comparative study on Occupational stress of Public, Private and Cooperative Bank employees

Introduction:

During the last 20 years, the banking sector had undergone rapid policy changes due to globalization, liberalization, and privatization, introduction of new technology, increased cut-throat competition among banking sector, downsizing and so forth. Due to these changes, the employees in the banking sector are experiencing a high level of stress. Literature states that more than 60% bank employees are under stress while at the time of working due to overload of work, under goals and objectives, role ambiguity, job dissatisfaction, job requirements, relationships with co-workers, lack of consultation and communication. A lowered sense of self-esteem, depression, low motivation to work, lower salary level, poor work conditions, insecurity and threat of unemployment, lack of control over the way the work is done, homework interface, organizational structure and ultimate etc. Therefore, there need of empirical research to find out major factors affecting on job stress in banking sector was felt by the researcher. The Present study is an attempt to identify and to compare the level of stress experiences by the employees of the public, private & co-operative banks in Satara district. For the study researcher has taken one hypothesis i.e.

Null - There is no significant difference in job stress level among the bank employees working in Private, private and co-operative banks.

Alt - There is significant difference in job stress level among the bank employees working in Private, private and co-operative banks.

Research Methodology:

The study consists of both primary and secondary data. The primary data was collected through questionnaire and short interviews of the bank employees of selected banks. For collecting primary information from the bank employees, the researcher has used Purposive sampling method. Researcher has taken total 427 samples from Public, Private and cooperative banks. For the collection of primary data, the researcher has designed the questionnaire according to the objectives of the study. The questions in the questionnaire were defined as per the variables and indicators required to analyze job stress among the bank employees. All responses were collected through five point and three point Likert scales. Researcher has used one model for measuring stress level of employee. The methodology given by Srivastava and Singh (1984). This standardized questionnaire has the reliability



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Contents

S.No	Title	Author Name	Page No.
1	AN EMPIRICAL STUDY OF E-COMMERCE COMPANIES: CHALLENGES AND PROSPECTS OF MOBILE AS MEDIA FOR DIGITAL AND SOCIAL MARKETING IN THE COVID ERA	Mukul Burghate	1
2	A STUDY ON AWARENESS OF CROP INSURANCE IN THE FARMERS OF RAMNAGAR DISTRICT	Dr Usha Shivaprasad	12
3	A STUDY ON EFFECT OF ENTREPRENEURSHIP ON ENTREPRENEURIAL INTENTION: FOCUSING ON ICT MAJORS	Sheetal G	18
4	GREEN HUMAN RESOURCE MANAGEMENT: POLICIES AND PRACTICES IN INDIA	Dr. Sujatha N	27
5	A STUDY ON EMOTIONAL INTELLIGENCE AND ITS EFFECT ON TEACHER'S SUCCESS IN EDUCATIONAL INSTITUTION, INDIA	Manjula S	33
6	STARTUP MANAGEMENT A TOOL FOR LEVERAGING ON THE ENTREPRENEURIAL DEVELOPMENT IN THE NEW ECO SYSTEM - AN INDIAN PERSPECTIVE	Dr. S. Sathyeshwar	44
7	ENGAGEMENT WITH SELF-HELP GROUPS AT KAGGALIPURA - A CASE OF INTERVENTION BY ENACTUS, JAIN(DEEMED-TO-BE UNIVERSITY)	Dr.Smita Kavatekar	53
8	PRESENCE OF CALENDAR ANOMALIESIN INDIAN STOCKMARKET	Muhammed Safwan k.k	59
9	EVALUATION AND OUTCOME OF CSR ACTIVITIES UNDERSTANDING THE PARAMETERS	Prof. Yagya Balika	65
10	PERCEIVED IMPACT AND EXPECTED LEARNING OUTCOMES IN TERM OF CO SCHOLASTIC AREA BY NEW MEDIA USAGEFOR SENIOR SECONDARY SCHOOL STUDENTS	Prof.(Dr) Deependra Sharma	70
11	ENTERPRENEURIAL CHALLENGES IN CATERING INDUSTRY WITH SPECIFIC REFERENCE TO BENGALURU CITY	Dr.Pradeep. G	82
12	VIRTUAL NETWORKING: THE ROLE OF NETWORKED PUBLICS' SOCIAL LIFE IN CURRENT ERA	Dr.A.Arunprakash	99
13	A STUDY ON THE COST AND REVENUE ACCOUNTING IN THE HOTEL INDUSTRY IN BENGALURU	Prateek Thodkar p	105
14	DETERMINANTS OF AGRICULTURE PRODUCTION: A STATISTICAL EXAMINATION OF MSP, AUC AND PRODUCTIVITY OF SELECTED CROPS IN INDIA	Dr. Vijay M. Kumbhar	114



DETERMINANTS OF AGRICULTURE PRODUCTION: A STATISTICAL
EXAMINATION OF MSP, AUC AND PRODUCTIVITY OF SELECTED CROPS IN
INDIA

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Abstract

Main aim of this article was to examine the relationship between MSP/SMP, area under cultivation, productivity and overall production of selected crops in India. It also examined impact of MSP/SMP, area under cultivation, productivity on overall production of Rice, Wheat, Pulses, Cotton and Sugarcane. In this study required data were collected from 1990-91 to 2019-20, and analysed according to the objectives of the present study. The results indicate that area under cultivation and productivity were most significant predictor and MSP/SMP were not significant predictor of production in case of Rice, Pulses, Cotton and Sugarcane. However, MSP, area under cultivation and productivity were only found significant in wheat production in India.

Keywords: - MSP, SMP, Area under Cultivation, Productivity, Agricultural Production

Introduction

Agriculture sector is contributing significant role in Indian economy; about 56 per cent of population are depends up on agriculture and most of rural peoples getting employment from agriculture and allied sector. Therefore, the government of India and state government providing support to agriculture sector through Minimum Support Price (MSP) for selected crops, Statutory Minimum Prices (SMP) for sugarcane, agricultural finance, subsidized inputs, technology, irrigation facilities, marketing and storage facilities, electricity etc. However, research literature shows that MSP/SMP, area under cultivation (AUC), productivity are major determinates of agricultural production. Therefore, the present study was conducted to examine that, how they affects on overall agricultural production India.

Objectives

The specific objectives of the present study are as under:

1. To examine impact and importance of MSP/SMP in determination of overall production of rice, wheat, pulses, cotton and sugarcane in India.
2. To recognize the impact of area under cultivation (AUC) and productivity of rice, wheat, pulses, cotton and sugarcane on overall production of these crops.

Literature Review

The government have attempting continually for development through veracious packages and policy of market intervention via MSP and SMP of selected crops. At present the Government of India has implementing MSP policy as tool for intervene in agriculture produce markets and regulate agro-market in India. The minimum support prices (MSP) covers 23 commodities i.e. 7 cereals, 4 pulses, 8 oilseeds, copra, raw cotton, raw jute and tobacco; Statutory Minimum Prices (SMP) for sugarcane. However, the first attempt based on New Economic Policy (NEP) was initiated in 1990 with The Draft Agricultural Policy Resolution (1990) focusing on increased output, efficiency in resource management and technologies etc. While till MSP and SMP is important issue in agriculture in India. Acharya, (2001); Ranade (1980) and Kamat and Kamat, (2007), mentioned that, MSP is now viewed as a form of market intervention on the part of the State and also as one of the supportive measures to the agricultural producers. In India there is very positive impact on wheat and paddy production detected. However, Sinha (2000) mentioned that mismatch of agriculture education,



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15	"REIMAGINING ENTREPRENEURSHIP AND CORPORATE GOVERNANCE IN THE DIGITAL ERA " CASHLESS COMMERCE	Augustina K Antony
16	AGRIPRENEURSHIP FOR SUSTAINABLE GROWTH IN INDIAN AGRICULTURE SECTOR	LM.Karthikeyan
17	INTENTIONAL INVISIBILITY- A CONTRASTING IDEOLOGY OF WOMEN EMPOWERMENT	A. SUWARNA
18	A CRITICAL STUDY ON START-UP INDIA & STAND-UP INDIA	DR. AMBADAS B. PANDE
19	SOCIAL ENTREPRENEURSHIP AND THE BHAGAVAD GITA	DR.K.S.SIVAKUMAR
20	DILEMMAS OF INDIAN CORPORATE GOVERNANCE	Dr.HarshaliGomase
21	HUMAN RESOURCES TRANSFORMATION THROUGH ARTIFICIAL INTELLIGENCE	Prof. Ravindra Dey
22	DIGITIZED TECHNOLOGY CONCEPTS ONEFFECTIVENESS OF INSTRUCTOR TEACHING USING CDIO FRAMEWORK	KAMATCHILKS
23	CORPORATE SOCIAL RESPONSIBILITY AND PUBLIC SECTOR UNDERTAKINGS: A CASE STUDY OF ONGC	Solanki Jayesh Natvarbhai
24	CORRELATES OF INFLATION IN INDIA -WPI VS CPI	Dr Seema Jhala
25	JOB-RELATED STRESS OF EMPLOYEES IN BANKING SECTOR	Dr Sachin Rajendra Suryawanshi
26	A STUDY ON NEW TRENDS, NEW SKILLS IN HIGH EDUCATION SECTOR	Ms. Bushra Khan
27	AN ANALYSIS OF ONLINE EDUCATION DURING A PANDEMIC SITUATION, IN REFERENCE TO INDIA	Dr Vishal Srivastava
28	IMPACT OF GST IMPLEMENTATION ON FINANCIAL PERFORMANCE OF FMCG INDUSTRY IN INDIA	Dr. Umamaheswari.S



JOB-RELATED STRESS OF EMPLOYEES IN BANKING SECTOR

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Abstract:

This paper is regarding the 'Job Stress' faced by the Bank employees. With the increase in competition, employees struggle a lot with their job and also for their job. It's important to work but stress-free. The banking sector is a very hectic sector where employees need to do a lot of tasks in a single day like public dealing, managing books, and records, daily operations, working on future projects, etc which will result in a struggle for employees and they get stressed. Every job is full of stress today but employees need to tackle this problem before it gets worse.

Keywords: Bank, Banking Sectors, Employees, Organisation.

Introduction:

Banking Sector is one of the fastest-growing sectors and which is also a need for customers. And in order to keep this going in flow banks need employees who can give their best in managing cash flows, who can deal with customers, who can bring more customers, etc. but it's really not an easy task. Doing a lot of tasks in a single day is really a big thing and the job is really not stress-free (Bhatti et al., 2016). Reasons behind this stress can be multiple like Job security, hectic work schedules, customer dealing, failure in obtaining work results, adaptation of new technology or skill, relation with other co-workers, challenging objective, etc. employees need to remain calm and keep the focus on their job. Dealing with stress is not a big deal but it's important to deal with it before it becomes dangerous for the future. Job stress results in poor work by employees, wastage of resources, and cost, also it is a wastage of time (Ongori & Agolla 2008).

The competition in the banking sector is very high as there are many leading banks and every organisation needs to grow, to be on top. Every bank struggles daily so do their employees. Organizations run for the only objective that is to gain profit and even employees who work for these organizations need to be treated well and to get paid well. But for employees money is not everything, as they really should get appreciated and deserve better treatment. Organizations hire employees for keeping them for a long period of time as it is a big advantage for both organizations and employees. "The organization should understand this fact that the biggest asset for any bank is their employees and they should treat them well and should offer a stress-free environment". An employee works really hard for the organisation and because of various factors gets stressed and which results in poor performance. Whenever there is a change in the performance of an employee or if there is any change in their behavior work or maybe personal, it means they are stressed from work. Change in the work environment or maybe change in any other factor can be a reason for job stress (Bhatt, 2013). Every employee, works for a bank spends most of the time in a bank and it's not easy to get out of the environment where you spend most of your time and that's why the work environment really needs to be good and stress-free which will not affect employees both professional and personal life. Making a happy relation with co-workers, learning new skills, updated with outside information can minimize the risk of being under stress. Stress at the base level is not dangerous but it's important to get disconnected from it as soon as possible.

"According to (Phadnis et al., 2015) Organisations need to create a healthy environment for their employees. Every employee needs a healthy and joyful work environment and creating so will be a big advantage for employees as it will boost the morale of employees". Stress is something obviously which an employee doesn't want but can't ignore but yes change in few things can reduce the stress. Dealing with stress is not a big thing but an employee really should deal with it as soon as possible.

"Job Stress in the Banking Sector"

Stress is now something which is very common in every organisations. Every employee suffers from job-related stress. Job Stress is one of the biggest reasons behind employees not able to focus on their



**A STUDY ON AGRICULTURAL PRODUCTIVITY AND LAND USE
PATTERN OF KHATAV AND MAN BLOCK OF SATARA DISTRICT,
MAHARASHTRA**

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ABSTRACT: In Indian Economy, agriculture and its allied activities plays significant role. Agriculture sector provides food, fodder and industrial raw material. Agricultural activities are depends on water availability, soil pattern, land utilization and crop pattern. All over the world, agriculture is divided into two parts viz. Irrigated agriculture and Dry-land agriculture. Growth in the agriculture production is depends on productivity of crop per hector. India stood far away as compare to the world most agriculture productivity countries. In agricultural development, Satara district is one of the important districts of Maharashtra State. According to the Rainfall, Soil and Climate of Satara district is divided into two zones Western (Rainy zone) and Eastern (Dry zone). Irrigated agriculture is depends on water availability in dam, rivers, lacks etc. but dry- land farming is depends upon rainwater, storage of the moisture in the soil and types of the crops. The present paper highlights agricultural productivity and land use pattern in Khatav and Man Block of Satara district.

Keywords : Productivity, Land use pattern, Rainfall, Crop pattern

INTRODUCTION:

Indian agriculture is gamble of monsoon. Out of 143 million hector of cultivated land 85 million hector is rainfed. It is also noted rainfed land suffers from low rainfall. Dryland farming is defined as crop production in areas with 500 to 600 millimeter (mm) annual precipitation. Actually overall dry- land farming productivity is practiced where annual potential water evaporation exceeds annual rainfall. Dry- land contributes 42 % of the total food grains production of the country. These areas produce 75 % pulses and more than 90 % of sorghum, millet and groundnut. Dry lands and rain fed farming will continue to play dominant role in agricultural production. Agricultural growth is the most important



Conversion of Food Wastage into Biogas: A Case Study of Girls' Hostel

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Abstract

Biomass resources is available by the way of cattle dung, agriculture wastes and other organic wastes. It is have one of the main energy sources for the human being since from the civilization culture. There is a wide scope to convert these energy sources into biogas. Biogas production is a clean and it is low carbon technology for efficient management and conversion of fermentable organic wastes into clean cheap & versatile fuel and bio/organic manure. In the recent age the production of bio-fuel is agenda before government for the sustainable development of the nation. There is negative impact on the environment, economy, food security and nutrition due to bio-waste. There is need of time to minimize the problems created from food wastage, like: Air Pollution, Water pollution, unhygienic environment, disease. Therefore, the bio-methanation process of converting biomass into gaseous fuel is superior and a sustainable process that needs to be preferred for such biomass materials that can be processed in biogas plants. For solving this problem researcher has undertaken experiment to study 'Conversion of Food Wastage into Biogas in women hostel and the capacity of the girl students of the hostel is 80. Bio west involves catering food, vegetables, fruits and bakery products etc

KEYWORDS: biomass, energy, biogas, slurry, food wastage, energy, recycling, waste management etc.

Introduction- Waste management is a major problem in urban areas. Due to urbanization, industrialization has resulted in increasing solid waste. The effective waste management is basic challenge due to high density of population in urban area. Maintaining standard of living is becoming more difficult in India. Waste management systems in India have remained relatively unchanged. The recycling of waste materials is undoubtedly a reasonable way to waste management but Disposal and treatment of biological waste represent a major challenge for the waste industry. The availability of organic substances from agriculture, foodstuff of feed industries, anaerobic digestion is a superior alternative to composting.

Statement of problem: Agro processing industries, hospitals, hotels and hostels are centers of liquid and solid waste. Current Solid waste management systems are inefficient, with waste having a negative impact on public health, the environment and the economy. Considering the problem of solid and liquid waste the researcher have tried to undertake a case study of Women's College Hostel in a Satara city and conducted project on Conversion of food wastage into Biogas. The capacity of the girl students of the hostel is 80. Liquid and solid Bio waste involves catering food, vegetables, fruits and bakery products etc. It was observed that there is wide scope for recycling waste and better use of resources, which can be possible to optimizing energy demand and minimizing cost of energy.



AUTHOR CERTIFICATE

THIS IS TO CERTIFY THAT THE MANUSCRIPT, ENTITLED
A Study of Socio- Economic Status of Female Domestic
Workers in Satara District using Statistical Methods

AUTHORED BY
Ankush K. Ghadge

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A Study of Socio- Economic Status of Female Domestic Workers in Satara District Using Statistical Methods

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Abstract:- The domestic working is class of workers in unorganized sector. Female domestic workers are belongs to this sector. They earn money still they are working. Their work includes tasks like cooking, washing, taking care of children, taking care of elderly or sick member of family etc. work of female domestic workers is temporary basis. Day by day requirement of female domestic workers is increases in urban as well as in rural area. Especially there is need of such workers where both husband and wife are in engaged in service or business. This study highlights the 'problems faced by female domestic workers which basically focuses on the condition of work, education, caste, income or wages etc. Also the problem related to work security, family related problems health, wages,. The study also reveals the awareness of the respondents about the Government Organizations (GOs) and NGOs working for their welfare. In this study we make comparison of attributes *Income Against Residential Status* and *Caste against Education Status*. The result, discussion gives a clear picture and suggests various policies regarding Female Domestic workers.

Keywords:- Female Domestic Workers, Chisquare Test, Level of Significance.

I. INTRODUCTION

Domestic worker is a person who works within the scope of residence. The definition of domestic workers given by International Labour Organization (ILO) gives The person who performed the work in one or more households. Domestic workers perform a variety of household services. They doing the work like providing cleaning and household maintenance, washing, laundry and ironing, cooking, or care for children. Traditionally most of the women doing the job of domestic workers. According to ILO recently there are 67.1 million domestic workers worldwide. Domestic Workers engaged in their domestic work within an employment relationship. The work of domestic workers may duties full time or part time. Domestic workers live in or live out. These workers hired directly or via private agency. Many female workers work with people who need care, care of children, care of elder person, sick or disability person etc.

In (1999) Yeoh, Huang and Gonzalaz III studied the impact of migrated domestic workers over the economy of Singapore. They discussed in detailed that globalization process has resulted into rising demand for domestic workers in Singapore, which already faces problem shortage labour. Migrated domestic workers help have become indispensable for the smooth functioning of household chores and for maintaining the quality of stable life. Being an advanced economy, females remarkably become part of human resource. This process of transformation has several number of serious effects over the economy and an earnest government concern is desired to handle the problems.

Feminization, in particular, has been the pivot of this cycle. To keep the issue under control, the government has implemented various controls, but it continues to thrive day by day. The researchers consider the threat as one that could have longterm economic and societal consequences for the country. Due to the marketization of social reproductive interactions, Elias (2010) portrays migrant female domestic workers as a crucial player in the Malaysian economy.

Working class families in Malaysia fill the consideration hole with the assistance of these weak specialists. These are really hidden laborers bound to work in casual area, denied of essential basic freedoms and presented to sexual orientation base disparity in working environment. Further she explores the position and capacity of institution of international recognition, International Labour Organisation, United Nations Fund for Women (UNIFEM) along with Malaysian local NGO's like Women's Aid Organisation (WAO) in resolving the problems and issues of this under class of workers facing gender and racial based discrimination. While leading the analyst stresses on the endorsement of the financial freedoms of these undetectable laborers. Gothoskar (2013), asks the change of female work from neglected homegrown work to paid homegrown work. During the course of industrialisation and globalization it has become unavoidable for the lower pay class, to get by without female's financial commitment to the family.

Marketization of homegrown work has given a chance of advancement to these weak laborers. Generally female in India have been deliberately restricted to family errands in type of social and social limits framed by the male centric

A STUDY ON ADMINISTRATIVE ASPECTS OF INDUSTRIAL TRAINING INSTITUTE IN SANGLI DISTRICT

Dr. SANJAY V. YADAV

Assistant Professor, Department of Commerce and Management,
(Hons.) in the United College of Commerce, Sangli (Maharashtra) India.

Abstract

Industrial Training Institutes (ITIs) were established in 1958 under the craftman training scheme by the Government of India to ensure a steady flow of skilled workers in different trades for the industry. It aims to increase qualitatively and quantitatively in industrial production by systematic training and to decrease unemployment among the unemployed youth by providing them employable training, to develop and to increase a technical and industrial approach in the young generation.

Industrial Training Institute generally known as Industrial Training Institutes (ITIs) and their self-financing counterpart 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 constituted under the Ministry of Labour, Government of India. These institutes were established to communicate 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.

Key Words: Industrial Training Institute, Skill Development, Vocational Education.

1. INTRODUCTION

Technical education is a different field provides courses and trades in the areas of

engineering, technology, management architecture, pharmacy, applied arts and design, hotel management, catering technology. Industrial Training Institute (ITIs) and Industrial Training Centres (ITC's) are pioneer in the field of technical education which provide a basic support i.e. basic skills to an individual and turn into self-reliant in the trades and ensure the education.

Industrial Training Institute generally known as Industrial Training Institutes (ITIs) and their self-financing counterpart 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 constituted under the Ministry of Labour, Government of India. These institutes were established to communicate 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.

1.2 STATEMENT TO THE RESEARCH PROBLEM

The present study is related to "A Study on Administrative Aspects of Industrial Training Institute in Sangli District." The Industrial Training Institutes mainly provide vocational as well as technical education of various trades and courses.

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19.	Racial Angst in J.M. Coetzee's <i>Age of Iron</i>	68-71
	<i>Dr. Mane Dayanand Ramrao</i>	
20.	Growing Service Sector in India	72-75
	<i>Dr. Satish Ashinath Gonde</i>	
21.	Relevance to Adopt Digitalization in Banking Sector during COVID-19...	76-78
	<i>Dr. Kritika</i>	
22.	Correlation between Physiographic Division and Disparity of Rural ...	79-81
	<i>Dr. Tanmoy Dhibor</i>	
23.	The Language Movement in Manbhum (1912-1956) in view of Ethno...	82-84
	<i>Manohar Kumar</i>	
24.	Web Based Services in Academic Libraries	85-88
	<i>Mrs. Deepa D. Patil</i>	
25.	Jesuits Missionaries in Karaikal Region: Services and Propagation	89-92
	<i>Ms. G. Victor & Dr. Hummel Basina B.</i>	
26.	Cyber Crime Challenges against Women in Social Networking Media...	93-100
	<i>Dr. R. Akila</i>	
27.	A Review of the Fundamentals of Indian Culture-Sanskrit Kavyas	101-105
	<i>Dr. Haripada Mahapatra</i>	
28.	Tourism Development in Goa: Growth, Trends and Planning	106-112
	<i>Dr. Kale V. P.</i>	
29.	Madha Taluk's Heritage of Co-operative Movement	113-115
	<i>Dr. Gaikwad Rajendra Nagnath</i>	
30.	Shiv Kumar's <i>losing My Way</i>: Reflection of Indian Sensibility	116-119
	<i>Dr. Deepanjali Karbhari Borse</i>	
31.	A Case of Study Kisan Credit Card in Sangli District Maharashtra State	120-124
	<i>Mr. Vijay Dinkar Patil & Prof. Dr. M.S. Deshmukh</i>	
32.	Mahatma Gandhi and Abolition of Untouchability	125-127
	<i>Prof. Dr. Digambar Shivaji Waghmare</i>	
33.	Social Issue of Child Rag Picker	128-131
	<i>Dr. Hina Shah</i>	
34.	Sex Ratio of Maharashtra State : A Geographical Analysis	132-135
	<i>Santosh P Mane</i>	
35.	An Comparative Study on Achievement Motivation in Students (Rural and...	136-137
	<i>Dr. Kamal Kumar Mahato</i>	
36.	A Geographical Study of Economics and Revenue of Biogas Plants in...	138-142
	<i>Krishna B. Patre</i>	
37.	Teaching of English Novel through C.C.M.	143-145
	<i>Prof. Dr. Raut Suhas Baburao</i>	



A Case of Study Kisan Credit Card in Sangli District Maharashtra State

Mr. Vijay Dinkar Patil*

Prof. Dr. M. S. Deshmukh **

Abstract & Purpose :- Agriculture is major sector of Indian economy. Indian economy is basically agrarian economy. 77 percentage populations were live in rural area. This proportion has not changed more in recent time. Agriculture sector plays important role in countries national income. Agriculture and agri allied activities contributes 16.38 percent in national income in 2020-21 at constant prices of 2011-12. Day by day farmer economics condition is deteriorating and farmer's distress is increasing. Agricultural finance became important for slowing the problem of agricultural sector. Finance or credit is basic input for agricultural development. Agricultural finance is buzz word in rural finance. The present study is related to investigation of availability and flow and disbursement of Kisan Credit Card (KCC) in Sangli District Maharashtra State. Kisan Credit Card is novelty part of agricultural finance and the study is related to need of Kisan Credit Card to farmer's which is most important part of rural agriculture economy for rural development.

Design of research and methodology :- In this paper, secondary data related to Kisan Credit Card (KCC) in Maharashtra state is reviewed and studied regarding flow of agricultural credit. Coefficient of variation technique is used in this study.

Finding Part :- The young farmers are not interested in doing agriculture business. As per Ground level study, more than 50 percent of the respondents are above the age 45 years. Public and Cooperative banks as traditional source of agricultural finance fulfilling the need of crop loan. The respondents have selected this Institutional source of agriculture finance for low interest charged with public sector and Cooperatives sector. Private sector banks are providing loan to agricultural equipment and machinery. But the proportion of small finance bank is very less in this agricultural sector.

Practical Applicability :- This study is important to policy maker who are engaged and doing rural policy. Even though Bankers seek information regarding to agricultural finance state as banking sector is expanding in rural area.

Keywords :- Kisan Credit Card, Agriculture Finance, Agricultural Development and Rural Economy.

Introduction :- Agricultural finance is buzz word in rural finance. Agriculture is major sector of Indian economy. 77 percentage populations were live in rural area. This proportion has not changed more in recent time. Agriculture sector plays important role in countries national income. Agriculture and agri allied activities contributes 16.38 percent in national income in 2020-21 at constant prices of 2011-12. Finance or credit is basic input for agricultural development. As a part of institutional economics, for development of rural economics bottom up approach is considered and we know, day by day farmer economics condition is deteriorating and farmer's distress is increasing. So that, the present study is related to investigation of availability and flow and disbursement of Kisan Credit Card in Sangli District Maharashtra State. Kisan Credit Card is part of agricultural finance and the study is related to need of credit to farmer's which most important part of rural agrarian economy is. It is a case study of Kisan Credit Card (KCC) in Sangli District in Maharashtra State. There is difference between finance and credit. Finance is broader term comparatively with credit. In finance, short term, medium term and long term finance, saving, insurance, hire purchasing finance all these terms are included. But in credit short term finance like crop loan is included.

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ABSTRACT

The term quality education (academic excellence) has become mantra of present day education system, whether it is elementary, secondary or higher education. Learning, teaching and interaction are basic components of an education process. Higher education plays a key role in society's progress and the economy's development. In the 21st century requirements, quality higher education must aim to develop good, thoughtful, well-rounded and creative individuals. Foundation of human skills reveals, no two persons are similar in behaviour, which leads to human diversity. Education system has 'Learner's Centered Approach.' Learning is a permanent change in behaviour through education, training, practice and experience. Learning is an important exercise for acquisition of knowledge. Due to learning, it is possible to enhance the thinking process. Skill is the specific capacity to physically manipulate objects. In higher education skills have the great importance and utilization of different skills for learning is the need of time. Knowledge acquisition skills are helpful for active participation of students in learning process. Knowledge acquisition skills will assist to make higher education more creative, productive and effective. In the present paper an attempt is made to highlight significant skills required for knowledge acquisition or learning in higher education.

Key words: Acquisition, Higher Education, Knowledge, Learning, Skills.

1.1 Introduction: India has been forecast to be one of the youngest countries in the world gearing towards knowledge-based leadership. National Education Policy-2020 (NEP) is drafted with a long term vision of making India a Global Knowledge Superpower with a focus on intensiveness, participative and holistic approach. The NEP-2020 is aimed to make India a global knowledge superpower with equitable access to the highest-quality education for all learners. All stakeholders in education system viz. students, parents, institution management, faculty members, industry and society on the whole, look for high quality education. As we all know that institutions of higher learning are responsible for creation of new knowledge by engaging in research and systemic / technological / management innovations. In modern time we should choose or develop a "Golden Path" addressing the modern need of education to generate employable human capital as well as achieve the core purpose of the education. Learning is a continuous process while training is a short term task. So learning is an unending exercise. Teaching is a cause while learning is an effect. Visual learning is extremely effective in learning. Moreover online learning has helped in interacting students with teachers in different parts of whole world. Education is something that makes human a rational and civilized – human being.

1.2 Objectives of the Study:

- 1.2.1 To know and understand foundation of human skills.
- 1.2.2 To study learning process and how learning occurs.
- 1.2.3 To highlight skills of knowledge acquisition in higher education.

1.3 Data Base: The present research paper is based on secondary sources of data. It consists of reference books, journals and web-sites. The data has been collected in order to fulfill the objectives of the present paper.

1.4 Foundation of Human Skills: The basic foundation of human skills is the individual differences and this foundation is also accepted in education field. Every person differs not only physically, but more so mentally. Therefore, no two persons are similar in behaviour. Not only two individuals differ but even the twins do differ, though they may look identical. That is all are not equally proficient or efficient in a given field that leads to human diversity. Human skills are abilities to work with understand and motivate other people both individually and in groups.

A skill is an ability to do something, which is learnt through practice. So it is stated that practice

'A STUDY ON UTILIZATION OF CSR FUND WITH REFERENCE TO MAHARASHTRA'

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Abstract : All the business houses are part and parcel of the society. Their survival of business is depends upon stakeholders support. Managers are discovering that maximization of return to stockholders is not a sufficient goal, society is demanding more and making demands stick through legislation, litigation and public presser. Corporations are being told, " your job is to serve society through reliable and safe products and of high quality and were expect you to be good citizen while you are about it—no pollution, no discrimination, no hazardous working conditions etc. Considering this point of view there is responsibility of business towards society is to work for minimise social issues. This concept is also based on ethical issue but there was not legal frame work regarding how to define social responsibility. Corporate Social Responsibility is a management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their stakeholders. The purpose of this study is to identify regional allocation and utilisation of CSR fund in Maharashtra. Rather than that the study explore the information regarding various corporate houses current CSR practices in India. This paper examines companies view, and conducts their CSR practices on environmental issues, responsible sourcing, stakeholder engagement, development of labour standards and working conditions, employee and community relations, social equity, gender balance, human rights, etc.

Key words: Corporate Social responsibility, environmental management, eco-efficiency, responsible sourcing, stakeholder engagement, labour standards and working conditions, employee, social and gender equality, human rights and good governance.

"Friends, together, we can achieve a new phase of globalization - one that creates inclusive and sustainable markets, builds development and enhances international cooperation"

1. Introduction:

The basic object of the business is to provide product and service to society and try to improve standard of living of the society. Each and every business is part and parcel of the society. Their survival and development is depends upon stakeholders support. Considering this point of view there is responsibility of business towards society for the minimise cross cutting issues. Corporations are being told, " your job is to serve society through reliable and safe products and of high quality and were expect you to be good citizen while you are about it—no pollution, no discrimination, no hazardous working conditions etc. This concept is also based on ethical issue but there was not legal frame work regarding how to define social responsibility. The basic object of the business is to provide product and service to society and try to improve standard of living of the society. Corporate Social Responsibility is a management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their stakeholders. CSR is generally understood as being the way through which a company achieves a balance of economic, environmental and social imperatives, while at the same time addressing the expectations of shareholders and stakeholders.

Now a day's most of the companies are taken initiatives for direct utilisation of their share towards minimising social problems and cross cutting issues of the society like a valuable contribution to poverty eradication through implement various need based programmes Indian government gives the little encouragement for companies to consider the long-term sustainable development. There are several companies in India concentrated on issues such as healthcare, education, rural development, sanitation, skill and ability enhancement of rural youth, soft skill development programme, and water shed management, financial inclusion microcredit, and women empowerment. Analysis of several surveys in India suggest that though many companies in India have taken on board the universal language of CSR, CSR seem to be in a confused state. Individual companies define CSR in their own limited ways and contexts. It seems that CSR in India has been evolving in domain of profit distribution. There is a need to increase the understanding and active participation of business in equitable social development as an

DIGITAL ERA CONSUMERS: PREFERENCES AND CONCERNS**Prof.(Dr.) Ganesh V. Jadhav**

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Abstract :

Mass Media is the most popular tool in the present scenario. The technologies through which this communication takes place include a variety of outlets. Broadcast media transmit information electronically, via such media as film, radio, recorded music, or television. Digital media comprises both Internet and mobile mass communication. Internet media comprise such services as email, social media sites, websites, and Internet-based radio and television. Many other mass media outlets have an additional presence on the web, by such means as linking to or running TV ads online, or distributing QR Codes in outdoor or print media to direct mobile users to a website. In this way, they can utilise the easy accessibility and outreach capabilities the Internet affords, as thereby easily broadcast information throughout many different regions of the world simultaneously and cost-efficiently. Outdoor media transmit information via such media as AR advertising, billboards, blimps, flying billboards (signs in tow of airplanes), placards or kiosks placed inside and outside buses, commercial buildings, shops, sports stadiums, subway cars, or trains, signs, or skywriting. Print media transmit information via physical objects, such as books, comics, magazines, newspapers, or pamphlets. Event organizing and public speaking can also be considered forms of mass media.

Promotion in the marketing parlance refers to the fourth P, the other three being place, product and price. It relates to the varied promotional activities undertaken by a business organization towards achieving customer information, customer education and customer communication. Advertisements through the print media, Advertisements through radio, Audio-visual media such as television, films and cinema slides, Hoardings, Posters and banners, Exhibitions and trade fairs, Stickers and danglers, Sponsorships and events, Pamphlets and brochures, Gift articles such as diaries, calendars, key chains, caps and T-shirts, Fountains, traffic islands and umbrellas, Press conferences and press visits, Press releases, Publicity, Public relations, Newsletters, Web sites, Questionnaires and studies, Direct marketing Competitions and sports are the various dimensions applied by business world for at the interests to reaching the people of globe.

Mass media is communication—whether written, broadcast, or spoken—that reaches a large audience. This includes television, radio, advertising, movies, the Internet, newspapers, magazines, and so forth. Communities and individuals are bombarded constantly with messages from a multitude of sources including TV, billboards, and magazines, to name a few. These messages promote not only products, but moods, attitudes, and a sense of what is and is not important. Mass media makes possible the concept of celebrity without the ability of movies, magazines, and news media to reach across thousands of miles, people. It is soul reason for developing business. Therefore it is a need of time to study the application of mass media in business development and promotion.

When the researcher collected the data from different stakeholders of the product at that time the above question was asked. Among the 239 respondents 30.7% of the customers said that they did not purchase the products by watching the advertisement in the Newspaper. However, on the other hand, 69.3% customers buy the products by watching the advertisement in the Newspaper. The above information indicates that for the promotion of any business the advertisement of the product plays a vital role. Hence, the basic tool of the advertisement in the society which is known as Newspaper is preferred by many customers.

While asking about their preferences about their purchase of different products it is noticed that maximum customers show their interest in the products like Coconut and Ground Nut oils. The percentage is 29.4 which is a liking for the basic requirement of the family. On the second level the Electronic Appliances are preferred by the customers from the market. Especially the online market is preferred for electronic appliances and gadgets. This is possible only because of the advertisements in the Newspaper. The printed form of the advertisement is preferred by the customer because it is available in their hands in

ANALYSIS OF LENDING FACILITIES OF MICROFINANCE INSTITUTIONS IN KOLHAPUR DISTRICT OF MAHARASHTRA

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Abstract

The present study was intended to analysis the purpose and utilization of lending facilities provided by micro-finance organizations in Kolhapur district and to examine the utilization of loans by borrowers. The required data was collected from the barrowers of micro finance institutions and was analyzed using spss software. The results shows that most loans and advances are taken from purchasing domestic appliances followed by fulfillment of day to day domestic expenses. Overall results depicts that there is no gender wise and social category wise difference in the purpose of loans taken by the barrowers from microfinance institution in study area. However, occupation wise there is difference in the intensions of loans taken from microfinance institutions.

Keywords: Microfinance, Loan, Intensions, Gender, Social Category, Occupations.

Introduction

The microfinance organizations are providing loans and advances to the needy persons in the rural and urban areas of the India. These organizations are helping to the persons from various locations and categories to solve their financial problems. However there need to examine the intensions of loan taken from micro finance institutions, why they are taking loans from microfinance, what are the main intensions of the loans and what is difference in the intensions of loans taken from microfinance institutions. Hence, the present study was conducted to know the exact intensions of the barrowers with empirical data and responses.

Objectives of the Study

The present research was focused on following objectives;

1. To analyze the profile of the barrowers of microfinance institutions in study region
2. To analyze the purpose of loans taken by respondents
3. To analyze the intension of loans by gender, social categories and occupations.

Hypotheses

- H1 - There is significance difference in the loan purpose across the gender
- H2 - There is significance difference in the loan purpose across the social categories
- H3 - There is significance difference in the loan purpose across the occupation of the barrowers

Data and Methods

Required data was collected by the microfinance users in Hatkanangale Tahsil of Kolhapur Distract of Maharashtra. Hatkanangale is a town and tehsil headquarters in Ichalkaranji subdivision of Kolhapur district in the Indian state of Maharashtra. Hatkanangale has a close proximity with Kolhapur, Ichalkaranji, Bhadole, and Sangli. For the collection of data schedule has been designed according to the objectives of the research, the required samples was chosen using Judgmental Sampling method, almost all samples was selected with the help of service providers working in this field and specific area of study. Total 150 samples was selected for this study and collected data was analyzed using Microsoft excel and SPSS 21.0.

Reviews of Literature

The SHGs are instrumental in the microfinance in Indian economy. Since 1999, Government of India (GoI) has been supporting promotion of the SHGs by way of special budgetary provision. GoI introduced 'Swarnajayanti Gram Swarozgar Yojna' or SGSY from April 1999. Presentably, the government of India and various state governments are making special financial provisions for the SHGs and their members (Nair, 2001). Due to this financial support, the banks and financial institutes are providing re-finance facilities to the SHGs so that the SHGs are providing financial support to their

MICRO FINANCE THROUGH KISAN CREDIT CARD FOR RURAL DEVELOPMENT IN SANGLI DISTRICT

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ABSTRACT

Purpose: Agricultural micro finance is buzz word in rural finance. Agriculture is major sector of Indian economy. Finance or credit is basic input for agricultural development. But there is difference between finance and credit. Day by day farmer economics condition is deteriorating and farmer's distress is increasing. The present study is related to investigation of availability and flow and disbursement of micro credit for rural development -a case study of Kisan Credit Card (KCC) in Sangli District. Kisan Credit Card is part of micro finance and the study is related to need of micro credit to farmer's which is most important part of rural agriculture economy for rural development.

Design of research and methodology: In this paper, secondary data related to micro credit (KCC) in Maharashtra state is reviewed and studied regarding flow of agricultural credit. Coefficient of variation technique is used in this study.

Finding Part: Public and Cooperative banks as traditional source of agricultural finance fulfilling the need of crop loan. They have selected this source of agriculture finance for low interest charged with public sector and Cooperatives sector, private sector banks are also coming into this agricultural finance sector. Private sector banks are providing loan to agricultural equipment and machinery. Small finance bank are entered into this sector but less proportion.

Practical Applicability: This study is important to policy maker who are engaged and doing rural policy. Even though Bankers seek information regarding to agricultural finance state as banking sector is expanding in rural area.

Keywords: Micro Finance, Kisan Credit Card, Rural Development.

Introduction: Agricultural micro finance is buzz word in rural finance. Specially in agricultural finance. Agriculture is major sector of Indian economy. Finance or credit is basic input for agricultural development. Micro credit is part of micro finance. But there is difference between finance and credit. In micro finance, micro saving, micro insurance, micro credit all these term are included. It means that micro finance is broader term comparatively with credit. As a part of institutional economics, for development of rural economics bottom up approach is considered. And we know, day by day farmer economics condition is deteriorating and farmer's distress is increasing. So that, the present study is related to investigation of availability and flow and disbursement of micro credit for rural development as a result of farmer development. Kisan Credit Card is part of micro finance and the study is related to need of micro credit to farmer's which is most important part of rural agriculture economy for rural development. It is a case study of Kisan Credit Card (KCC) in Sangli District in Maharashtra State.

Objective of Study:

1. To know status of institutional and not institutional sources in sangli district.
2. To know the difference of micro finance and micro credit.
3. To study the flow and disbursement of Kisan credit Card in Sangli district.

Design of research and methodology: In this paper, secondary data related to Kisan Credit Card (KCC) in sangli district of Maharashtra state is reviewed and studied regarding flow of agricultural credit. For that coefficient of variation technique is used in this study. Beside this primary data is investigated by taking interview.

Present defects of institutional and not institutional sources: Institutional sources and non-institutional sources these are the main sources in rural financing. Agriculture is major business in rural economy. In sangli districts, Public sector banks, Cooperative banks and private sector banks come under institutional sources and money lenders, friend and relatives etc. these sources come in non-institutional sources. Out of all public sector banks only 2 or 3 major bank which are providing loan in Sangli district in which first

FINANCIAL INCLUSION : KEY ROLE OF INDIAN BANKING SECTOR

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ABSTRACT

Exclusion from formal finance led to exploitation, lack of confidence, confiscation of collateral, slavery in case of non-repayment, and lack of opportunities for gainful employment and so on. This necessitates inclusion of hitherto financially excluded section of marginalized people into formal financial sector. There is no equal opportunity to everyone to grow and flourish. Though market liberalization and globalization create new opportunities for rapid growth, relative poverty, economic and regional disparities have tended to widen. This situation demands Inclusive growth and financial inclusion for participatory development of the society.

As a solution to the problem of exclusion, the concept 'Inclusive Growth' gained enormous importance. Inclusive growth is nothing but economic growth with more inclusion providing each and everyone to participate in and benefit from the growth activities. Financial inclusion is a powerful tool for achieving inclusive growth. It refers to the provision of affordable financial services including access to savings, loans, overdraft facility, payment and remittance facilities, financial advice and insurance services to vast sections of low income groups and disadvantaged. It helps to uplift the poor from the clutches of poverty and also to reduce the widening gap between poor and rich.

Introduction

Financial inclusion is believed to be the game changer to achieve inclusive growth by including hitherto excluded poor people into the formal financial sector. It is an attempt towards social justice which intends to bring marginalized people into the mainstream economy. It is both, an opportunity and a challenge to financial system. Development experience evidences a strong correlation between financial access and economic growth. In the process of development they are supplementary to each other. Financial exclusion traps poor people in the vicious circle of poverty.

Financial exclusion is nothing but exclusion of people from affordable credit, savings, insurance, productive assets and financial counseling, which led to deprivation of benefits of these services. The financially excluded section largely comprises marginal farmers, landless laborers, small unorganized sector enterprises, slum dwellers, migrants, weaker sections, socially excluded groups, senior citizens and women.

The causes for Financial exclusion can be attributed to both demand and supply factors. Demand side factors are low income and irregular cash flow, low literacy rate that too low financial literacy, gender, age, fear and hesitation to approach formal institutions, penalties, and conditions attached to financial product, cumbersome procedures and documents required, collateral requirements, language problem, unsuitable products, unaffordable prices of financial products nature of occupation, lack of required information, poor financial habits and so on. Supply side factors are geographic remoteness, distance of formal financial institutions, unavailability of diversified products and services, poor infrastructure, inadequate number of financial institutions to existing number of population, high information barriers and low awareness, psychological and cultural barriers, poor functioning and financial history of some financial institutions, improper identity proof, poor credit record and low credit worthiness of creditors, high transaction costs, unable to market the financial products, lack of customized products and easy availability of informal credit and so on.

Financial exclusion trapped poor in a vicious circle of poverty. Financially excluded people cannot actively participate in mainstream economic activities. Financial exclusion may lead to loss of opportunities to thrift and borrow, reduced consumption, unemployment, increase in crime rate, turn down in investment, low productivity, difficulties in gaining access to formal credit or receiving credit from informal sources at very expensive rates, decline in social and economic status, reducing growth prospects, hindrances in money payment and transfers, loss to bank business, inaccessibility to pension and insurance and so on. The excluded people have to rely on personal savings or local sources to meet

"A STUDY ON IMPACT OF SOCIAL MEDIA MARKETING ON BUYER PROCUREMENT PERFORMANCE IN SATARA CITY."

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Abstract

In the current situation these social networking sites are no wind is sensible art of human lives. A modern way of lives is to change the traditional outlook into modern one. Some features of India's population which is showing how trends are changing. Around 75% of India's total population are below 35 years of age if we further divide then 36% are in the age group of 15 to 24 years, whereas 39% are in the between of 25 years to 34 years of age. If we can see the users of internet then in total population 34% of females are using the spending much time on social media websites.

The females whose age are in between the 35 years and 44 years are using highest falling under this. Society which has great network of social media marketing sites. Interest few decades ago it taken days to reach and do communication with any of consumer but now the situation has changed a lot. Social media marketing has changed however shoppers and sellers communicates. The social media has variety of extra ordinary advantages like reduced marketing expenditure, improved sales, increase traffic, generated leads, improved search rankings.

Key Factors: Social Media Marketing, Websites, Society, Consumer Buying Behavior.

1.1. Introduction

People were communicating with other people without a language in olden days. There is a massive change in the method of communication in modern days. Social Media have become a convenient way to communicate among all age clusters. The Internet and particularly social media have modified this shoppers and marketers communicating medium. The Internet has characteristics such as - the power to inexpensively store huge amounts of data at different locations - the powerful search engines, organizing and disseminating of data- the power to function a physical distribution medium as software- relatively low prices. With the help of net and the presence of various social media sites it is now possible for business people to meet worldwide customers at single click of the button. Thanks to the internet technology, which helps the consumer to search the production the web, view the review and ranking of existing customers for the product before he purchased the product. Consumers use the technology now a days too much as computer is used by many consumers so use of online marketing. Consumer purchase decision is influenced by social media

1.2. RESEARCH PROBLEM:

Now a day the concept of social media marketing has become the prominent aspects among the people to consider. It is provide comfortless and easiness to the users to avail all the marketing service but still some negative scenario problems is detected by the costumer. So considering these aspects some questions are use in the mind of researcher.

1. What is the influence of social media on consumer buying behavior?
2. What are the factors affect the consumer buying behavior on social media?

In order to find out answers of these questions the researcher has selected the topic impact of social media on consumer buying behavior.

1.3. OBJECTIVES OF THE STUDY

2. To study the concept of social media.
3. To analyses the influence of social media on consumer buying behavior.

1.4. RESEARCH METHODOLOGY

Type of research Present research is descriptive in nature. **Data Required**

A) Primary Data

The data required for this study is rural areas people's opinions & personal interaction with people. To find out the impact of social media on consumer buying behavior.

A) Secondary Data

The secondary data required the conceptual framework of the study of e-impact of social media on consumer

RELEVANCE OF STATE SOCIALISM IN THE CONTEXT OF POLITICAL ECONOMY OF CURRENT SCENARIO

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Introduction:

State Socialism of Dr.Ambedkar presents the blueprint of the model of economic development. It advocates for nationalisation of key industries, basic industries and of agricultural land. In his concept of State Socialism Dr.Ambedkar maintained equilibrium between individual liberty and State control. He was not opposed private sector of the economy. Dr.Ambedkar attempted to establish State Socialism in the Democratic setup by the law of the Constitution and to make it unalterable part of the Constitution. He thought to incorporate State Socialism in the Fundamental Rights of the Constitution as part III of the Chapter on Fundamental Rights, so that no parliamentary majority can amend, suspend or abrogate it. But Constituent Assembly turned down his notion on grounds that the provision did not relate to Fundamental Rights. Instead, India adopted policy of Democratic Socialism, which assigned the job of implementing socialist policy to the will of the legislature, i.e., to the parliamentary majority.

Concept of State Socialism

'States and Minorities' is a memorandum which Dr.Ambedkar prepared and submitted to the Indian Constituent Assembly, on behalf of the All India Scheduled Caste Federation. It presents the blueprint of Dr.Ambedkar's Model of Economic development. His model of economic development represents a modified form of socialism. In his model Dr.Ambedkar stood for the principle of State intervention in moulding the economic life of the people in the country, for which he suggested the model of State Socialism. Dr. Ambedkar said "The main purpose behind the clause is to put an obligation on the State to plan the economic life of the people on lines which would lead to highest point of productivity without closing every avenue to private enterprise, and also provide for the equitable distribution of wealth." In State Socialism, views of Dr. Ambedkar differs from Marxian concept of socialism. A Marxian view goes against private enterprise and stands for complete socialisation of economy and State monopoly.

Dr.Ambedkar is against complete monopoly of the state, but he favours state ownership in the field of agriculture, land, industry and insurance with the provision to safeguard the socio-economic interest of all the people. He observes that it is the primary function of the state to put an effective check on socio-economic exploitation of its people. The plan of State Socialism has two special features as explained by Dr.Ambedkar "one is that it proposes State Socialism in important fields of economic life. The second special feature of the plan is that it does not leave the establishment of State Socialism to the will of the legislature. It established State Socialism by the Law of the Constitution and thus makes it unalterable by any act of the Legislature and the Executive."

Dr.Ambedkar observes that it is the primary function of the State to put an effective check on socio-economic exploitation of its people. Dr. Ambedkar opposed the notion of minimum State intervention in economic and social affairs. He was of the opinion that the "liberty from the control of State is another name for the dictatorship of private employer." While advocating for the socialist structure of the economy,

In case of industry, Dr. Ambedkar does not favour nationalisation of all the industries of the country. He advocated for nationalisation of the key and basic industries only. He was not opposed private sector of the economy. Dr.Ambedkar realized that the private enterprise cannot bring about rapid industrialisation of Indian economy because of its motives of maximum profit. Even if it attempts to industrialise the economy it would produce inequality, exploitation of workers. It is evident from the statement of Dr.Ambedkar "State Socialism is essential for the rapid industrialisation of India. Private enterprise cannot do it and if they did it would produce those inequalities of wealth which private capitalism has produce in Europe and which should be a warning for Indians." According to Dr.Ambedkar nationalisation of key industries is essential from the point of view of public welfare and progress of national economy. Dr.Ambedkar further advocated for the nationalisation of Insurance. He suggested that the State should compel every adult

CONSUMER BEHAVIOR TOWARDS ONLINE SHOPPING

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Abstract:

The 21st century has seen a significant increase in online shopping. Internet buying was for them the most practical and appropriate method of shopping in this situation. The retail system for consumers has changed thanks to the Internet, which has quickly expanded into a global market. An online store simulates the actual process of making a purchase. In this work, the assumption of classical model behaviour was made. Customers now purchase goods and services differently because to the internet. In order to reduce their marketing expenses and, consequently, cut the price of their goods and services in order to remain competitive, many businesses have started to use the Internet. In present study researcher focus on factors influences consumer behaviour and which problem faced during online shopping.

Introduction:

Since the last two decades, the internet has grown quickly, and a global digital economy powered by information technology is also emerging. After the internet's lengthy growth, which quickly. The benefits that the internet offers are just one of the numerous factors contributing to the rapid growth of online shopping. Internet users can first take use of a variety of conveniences. Consumers do not need to go out hunting for product information because the internet allows them to search from online sites and compare prices from other sites before making a purchase. Also, compared to traditional channels, the internet can improve consumer-use products more effectively and efficiently to meet their needs. Using the various search engines, users can access consumption-related information more quickly. This information includes a combination of graphics, sound, and extremely thorough written descriptions to aid users in learning about and selecting the best appropriate product.

Literature Review:

Madasu Bhaskar Rao and M Mallika Rao (2018) In their investigation, identify the factors that influence consumer purchase behaviour in online retail settings. The results of the exploratory factor analysis identified several characteristics, including ease of use and comfort, security, utility, and time sufficiency, as well as drawing coordinations and criticism, as the predictors of female customers' online purchase behaviour.

K. Balakrishna, S. Srinivas Rao and S. Manoj (2016) in their study Internet purchasing will dominate the market in the years to come, according to their article. People prefer internet purchases, and there is favourable informal exchange about them. With internet purchases, there is a high degree of attention. Regarding purchases, the only thing that disappointed me was the quality and installment before shipping.

Dr .V. Ranganathan et.al.(2015) In their article, they revealed that a customer's decision to buy an item online is influenced by a variety of factors. Effectiveness, greatest value, and comfort are the three most important recognised factors. Because online market expenses are typically lower than those in genuine business sectors, the finest value element is popular among Coimbatore residents.

Objectives Of The Study:

1. To know the factor influencing towards consumer's satisfaction towards online shopping.
2. To study problem faced in online shopping

Sources Of Data Collection:

Present study on secondary data. The secondary data is collected through published sources like Journals, Published reports, Books and E-sources etc.

Operational Definitions:

- **Online shopping** is the "process of purchasing goods and services from merchants who sell over the internet. Generally, it is also known as internet buying, electronic shopping, online purchasing or internet shopping."
- **Consumer Behaviour** is one of those "activities directly involved in obtaining, consuming and disposing of products and services including the decision processes that precede and follow these actions."
- **Risk** is a "combination of the probability of an event and its consequence when there is at least the

JAPANESE MANAGEMENT PRACTICES – A CONCEPTUAL STUDY

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Abstract: The paper focuses its attention on the management practices being adopted by Japanese companies which are the result of the values nurtured by them since childhood in an individual. The paper is based on the secondary data and reveals the secret of Japan being known as a developed nation despite of being deviated in the bomb blasting during the Second World War. The progress made by the nation is quite surprising and the practices talk about the culture of these people where values and principles are so thoroughly being imbibed in an individual that when he starts earning he concentrates on his work very hard and come up with productive results. Being a good human being automatically leads to be a good employee this is what Japanese culture teaches us and is reflected through their management practices and through development of the nation.

Keywords: values, Second World War, Japanese culture

Introduction:

Japan is one of the largest and second most developed economies in the world. It has a well-educated, industrious workforce and its large, affluent population makes it one of the world's biggest consumer markets. More it is appreciated and admired for the development in a short period and for rising from ashes. The success story of Japan is the story about its hard work, dedication, innovation, risk taking, sincerity and its consistent efforts. The whole world has always looked at it with lot of curiosity. Despite of unfavourable geographical conditions the progress made by the nation is astonishing and has set an example in front of the world about how love for the nation and hard work pays off in terms of success. Japan has witnessed worst climatic conditions, scarcity of natural resources, frequent earthquakes, poor agriculture and many wars. All these worst conditions have made Japanese people stronger and they have learnt to live against all the odds and face whatever comes in life with great courage and with optimistic attitude. This has developed a typical culture and value system among the Japanese. Some of the important elements of their culture includes strong sense of patriotism, strong team spirit, and practice of working together, ready to sacrifice self-interest for the well-being of the society, a strong sense of obedience, discipline and respect for seniors, willingness to work hard sincerely and consistently for the accomplishment of the long term goals.

Objectives:

1. To study the management practices of Japan.
2. To study the effect of these practices on business organisations.

Research Methodology:

This paper is based on secondary data. Secondary data was collected from various journals, books, articles, working papers, NGO reports etc.

Japanese Management Practices:

Japanese Management has always emphasized on the human factor in the organisation. Japanese think that any kind of development, progress and improvement is the outcome of the sustained efforts of people and the result of the technology alone. Japanese principles deeply rooted in Japanese culture, traditions and social norms and conventions. These practices are the result of social values and parameters. Following are the practices:

1. Lifetime Employment:

Japanese organisations assure life time employment. It means when once an individual joins the organisation as an employee he spends his entire life in the same organisation i.e. till his retirement. Switching the organisation is considered as a matter of dishonesty and disloyalty. Its management

ROLE OF TECHNOLOGY IN SUSTAINABLE DEVELOPMENT

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ABSTRACT

Nowadays, entire world is marching towards all types of progress and development. In the name of progress we are exploiting the natural resources to the considerable extent. The main reasons for environmental degradation is different kinds of human activities adversely affecting on the entire survivors on the earth. To overcome the situation new principle is devised i.e. sustainable development. This paper discusses the impact of environmental degradation and the technological plans undertaken to mitigate the long term effects of developmental and environmental degradation.

Keywords: Sustainable development, Degradation, Legislation, Pollution, Technology

Introductions

Today, environmental degradation has become a vital issue. Environmental deprivation is one of the largest threats affecting the entire world. This is because of the exhaustion of significant resources such as air, water and soil; the destruction of ecosystems, habitat, wildlife etc. If the situation is continued it will be highly dangerous to the entire world. Most of the countries are taking some positive steps- legal, administrative, and technological measure and adopting some new environmental principles like precautionary principle, polluter pays principle, sustainable development etc. I will analyze here the role played by the legal and technological measures in the sustainable development of the environment and the society.

Meaning and Rational of Sustainable Development

Sustainable development is a way of life that we need to preserve natural resources for the survivorship of future generation. Therefore we should maintain the balance in the ecosystems. There is an International principle 'fulfill the human development goals without limiting capability of fulfilling needs of future generations'. Every socially responsible person must use natural resources very wisely which are in deplorable situation. Consequently, some civilized societies are now actively adopting sustainable products and technologies. The principle allows the use of resources without disturbing balance and stability of the natural system. It refers to the balance among environmental, economic, and socio-cultural three dimensions to guarantee its long-term sustainability. It has been defined as-

*"Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs."*¹

It is the Global Goals to take action to end the poverty, protect the earth and ensure all people to enjoy the equality, peace and prosperity.²

Objectives of Sustainable Development

1. To manage the national development involving an industrial and economic and that will be sustainable and growing in the right direction.
2. The principle will achieve the conservation, protection and enhancement of the existing environment.
3. The emphasis of principle is to provide the basic facilities like health and hygiene to future generations and vibrant global communities.

Importance of Sustainable Development

The importance of sustainable development is measured with respect to ecology, development, exploitation and the awareness of the people.

- 1) A tool available to work judiciously towards maintaining the ecological balance.
- 2) A formula for the industrialists' to minimize and reduces degradation.
- 3) An indicator to prevent the over exploitation of the natural resources.

Dr. Gaurish Jadhav

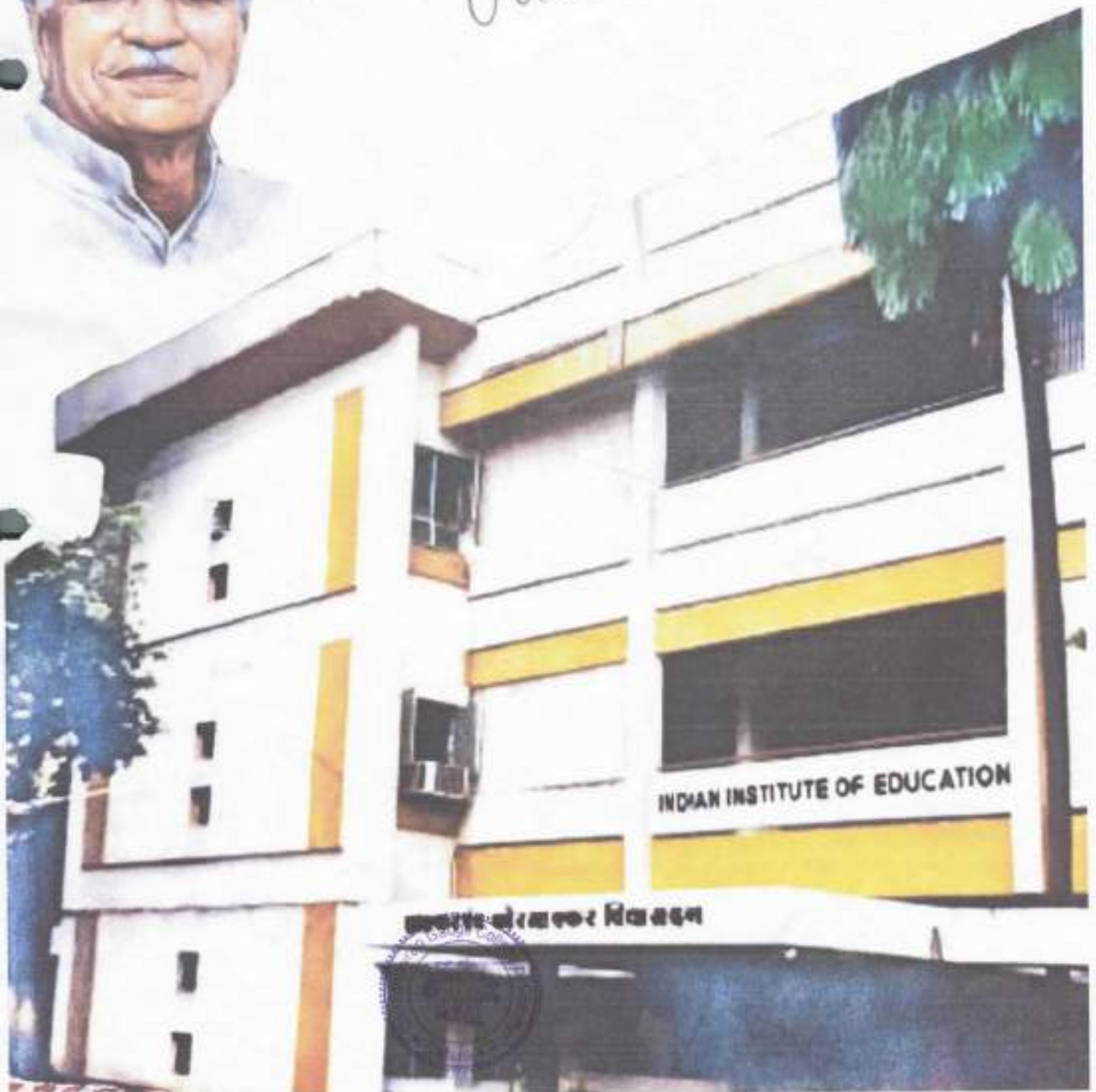
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Index

1. Teaching English at UG in India: The Textbook and Beyond
-Dr. Arvind Jadhav
2. Relevance of Textbooks in English Language Classroom in India: As a Learning Tool
-Dr. Kamlakar Gavane and Dr. Gunjate Sheetal Vinayakrao,
3. A Textbook: An Indispensable Tool in Teaching Learning Process
- Dr. Anil N. Dadas
4. Learners' Attitude towards the Literary Texts used in AECC: A Case Study on DMU Undergraduate Students
-Mr. Bandana Sapam
5. Exercise Patterns and Types, Revision, Exercise Assessment Tools in a Textbook
-Dr. Abhijit Govindrao Joshi
6. An Analytical Study of the Text Ability Enhancement Compulsory Course with reference to Communication Skills and Reading Comprehension
-Dr. Bhagwan S. Lokde
7. A Critical Analysis of the Prescribed English Textbooks for Higher Secondary Students in Manipur
-Dr. Chingtham Diana Devi
8. The Teacher and the Textbook of English in the Indian Classroom
-Dr. Dnyandeo Salu Kale
- ✓ 9. Creation of Text-book of English for Business Communication and Marketing under Autonomy
-Dr. Ganesh V. Jadhav
10. How to Prepare a Lesson Plan in the Absence of a Standard Textbook in a Language Classroom
-Dr. Leena Jadhav
11. Implementation of Textbooks and Washback effect on the Speaking Skills of Secondary School Students of CBSE
-Laishram Asholia Devi
12. Textbooks in the ESL Classroom: An Overview
-Dr. Sarangpani Ramchandra Shinde



13. Issues of Textbooks Design and Teaching Learning Process in Rural Multilingual Areas

- Mr. M. M. Sohil

14. Syllabus Design and Curriculum Development concerning - Inclusion of Gender Specific Content

-Dr. Manisha Ghatage

15. The Loopholes in Syllabus Design and Textbook Production

-Dr. Satish Govind Saykar

16. Classroom Adaptation and Modification of Textbook: Challenges faced by the SLA Teachers

-Dr. Mrinalini Gahtage

17. An Evaluative Study of the Course Objectives with Special Reference to No Second Troy and Hollow Men

-Dr. Prashant Pundlik Lohar

✓ **18. Thematic Concerns and Skill Development with special reference of B. Com. I Textbook in Shivaji University, Kolhapur (2018)**

-Mrs. Priyanka H. Kadam and Dr. Ganesh V. Jadhav

19. Reading Science Fiction Text to Promote Scientific Learning and Literacy

-D. Rajendra Tambile

20. The De-Composition of Writing in E. M. Forster's a Passage to India

-Dr. Rameshwar Rathod

21. Social Responsibility in Syllabus Framing

-Dr. V. Madhu

22. Using YouTube Videos as Supplementary Material for Teaching English Language in ESL Classrooms

-Dr. K. Sunitha

23. Incorporating Language Games in Textbooks

-Dr. Vijay P. Shirsath

24. The Role of Textbook for Developing Grammar and Vocabulary in EFL Classrooms

-Dr. S. J. Ghotekar

25. Reflection of Human Values in English Language Textbooks



Creation of Text-book of English for Business Communication and Marketing under Autonomy

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Abstract:

Autonomy is the buzzword in the present scenario of higher education institutes. Opting for Autonomy is a great challenge to many academic institutions. The affiliated institution has different structure and mechanism under the umbrella of university. These institutions are mainly dependent on the universities to which they are affiliated. However in the autonomous structure one has to create different decision making bodies like Board of studies, Academic Council, Finance Committee, Examination Cell, Governing Body etc. In the pretext of present topic the syllabus of any subject is sanctioned initially in the Sub-committee and later on in the Board of Studies. Academic autonomy allows the institute and concerned department to develop their syllabus in a liberal way. They are given the 100% freedom to modify the syllabi of different subjects as per the need. Even the local issues and concerns can be addressed through the syllabi of the department. Hence the inclusion of industrial expert in the board of Studies matters significance in the committee. He can suggest the revision of syllabi as per the local needs and skills required for the industry. Present paper basically addresses the creation of text-book of English for Business Communication for B. Com. I, Dhananjayrao Gadgil College of Commerce, Satara. It uncovers the various facets of text-book its revision and the justification for its revision.

Key Words: *Autonomy, revision, academic council, Board of Studies, Sub-Committee etc.*

Introduction:

The college which is selected for the present study is Dhananjayrao Gadgil College of Commerce, Satara. It was earlier affiliated to

Shivaji University, Kolhapur and got its autonomy in the year 2016. Present text English for Business Communication and Marketing is revised in the



**Thematic Concerns and Skill Development with
special reference of B. Com. I Textbook in Shivaji
University, Kolhapur (2018)**

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Abstract:

Communication plays a vital role in the world of information and technology. In the same vein when we are making communication on phone, cell phone, video conferencing or face to face, it has immense importance. While we speak, we often say more than actual words which include facial expressions, posture, eye contact and hand movement. In fact the poor writing skills often leads to confusion and embarrassment whether it is writing a mail, memo or social media posts. The text-book of B.com part I 'Ability Enhancement Compulsory Course Textbook,' is really helpful for students in many ways. It helps to enhance skills like narration, writing letters, memos & developing vocabulary. It also gives information about telephone communication and learns about the advertisement world. Due to learning of these kinds of units, students can learn different things and gain confidence to enter in the global market.

Comprehension units are one of the most important sections in English. Students use their verbal reasoning skills and some other skills like thinking through reading. It not only improves reading skills but also helps to increase interest in English. Reading comprehension must involve an interaction between students and their word knowledge. As this book is simple so students accept comprehension with beaming. This book has a variety of prose and poems also contain some stories which touch students' heart. Poems also give various reflections of mood and tone. In order to comprehend prose, students should have good knowledge of language. This book really helps the students from rural and urban area also, to enhance their communication skills and also have a wide variety of different words which can be easily identified to find out the major concepts of text.

Key words: communication, comprehension, Enhancement, advertisement, knowledge



Page 32
Page 05
2021-22
Dr. V. K. Saurast

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A Study on Marketing Problems of Women Self Help Groups (SHGs') Of Below Poverty Line (BPL) Under National Rural Livelihood Mission (NRLM) With Special Reference to Sangli District

ABSTRACT

According to Peter Drucker, "Business has only two functions: marketing and innovation". The aim of marketing is to understand the customers as well as the products and services. Marketing is very sensitive factor for the progress of any organization. Self Help Groups (SHGs') are mainly focusing on the ability of poor women to change their social and economic status. But the marketing of goods and services of women SHGs is not that much successful. The members of women SHGs are skilled enough for manufacturing but are not skilled enough to market the products and services because of traditional approach and not enough exposure of women to the society. The production skill is not getting enough exposure due to lack of marketing practices which is essential after manufacturing of the products. There are two types of marketing problems before women SHGs namely general problems and specific problems. Hence, the present study is concerned with specific marketing problems of selected women SHGs of below Poverty Line (BPL) under National Rural Livelihood Mission (NRLM) in Sangli District.

Keywords: Exhibition, Marketing, Members, SHGs, Women.

INTRODUCTION

Muhammad Yunus is a Bangladeshi social entrepreneur, banker, economist and civil society leader who were awarded the Nobel Peace Prize in 2006 for founding the Grameen Bank in October, 1983 and pioneering the concepts of micro-credit and micro-finance and came up with the original concept of Self Help Groups (SHGs). In 1975, the first SHGs were founded. SHGs were first established in India by NABARD in 1986-87. However, the main effort began in 1991-92, when the banks were connected to SHGs. The





**RISK AND RETURN PERCEPTION TOWARDS STOCK MARKET AND MUTUAL FUNDS: A
COMPARATIVE STUDY**

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Dhananjayrao Gadgil College of Commerce, Satara, Maharashtra (India)

ABSTRACT

Financial business sectors are continually turning out to be more productive by giving additional promising answers for financial investors. Being a part of monetary business sectors although the common asset industry is reacting exceptionally quickly by understanding the elements of financial investors' perception. A mutual asset gathers the reserve funds of many financial investors puts something similar in the capital market & moves the advantages to the financial investors. Since it is managed by experts reserve administrators, financial investors don't have to screen the market. In any case, it isn't without risk. The return from a common asset is likely to showcase risk. Out of a few elements distinguished by the analysts influencing the interest in a common asset, one such quality is risk perception. The effect of risk perception of financial investors on their investment behavior is a rising issue in research. Risk perception is the methodology of the financial investors to have an arrangement and feeling, because of their experience, of the danger/risk inborn in a resource, and it assumes an imperative part in settling on choices in risk circumstances. The current paper studies the risk perception concerning interest in common assets and distinguishes the elements influencing risk perception. A sample of 173 investors was surveyed to know and compare the Risk and Return perception towards Stock Market and Mutual Funds. It is found that there is a significant difference between risk and return perception towards mutual funds and stock market.

Keywords: Investor's expectations, Mutual Funds (MFs), Diversification,

INTRODUCTION

Mutual funds are perceived as an element of pooling collectively the funding of unsophisticated monetary traders and turning in the ownership of expertly overseen reserve administrators for a dependable return along with capital appreciation. Cash collected on this interaction is then positioned assets into the capital marketplace devices like offers, debentures, & one-of-a-kind protections. At last, unit holders in many devices possessed via way of means of them proportion the pay received via those investments & capital appreciations. Common budget set ahead and go out plan to monetary buyers to transport towards maximum plans and get very a whole lot elevated portfolios for the reason that monetary buyers with little reserve funds neither have good enough ability nor technique required broadening.

Mutual Funds have effectively gone into a universe of exciting imaginative items. These items are currently custom to suit particular requirements of financial investors. Strengthened rivalry and inclusion of private players in the race of mutual funds have constrained proficient directors to acquire advancement



Dr. S. M. Jadhav

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❧ CONTENTS OF ENGLISH ❧

Sr. No.	Name & Author Name	Page No.
1	A Study on Awareness of Climatic Change and its Impact on Buying Behavior of Young Customer with Respect to Buying of Two Wheelers Dr. Vishal R. Tomar	1-11
2	Impact of Climate Change on Indian Agriculture Sector Prof. Yuvraj R. Patil	12-17
3	Impact of Climate Change on Tourism Sector Dr. Khot Subhash Shamrao	18-24
4	Impact of Climate Change and Social Movements for Environmental Conservation in India Dr. Sarika Baban Nande	25-33
5	Environmental Implications of Glacial Ice Melting Dr. Krishnaji Ramappa Shindhe	34-39
6	Effects of Climate Change on Food Security and PDS Prof. Sneha Subhash Palaye	40-47
7	Green Marketing: An Initiative by Indian Automobile Sector towards Sustainable Development Mahadeo Keshav Kelkar	48-55
8	Green Banking: A Sustainable Growth Prof. Radhika N. Pujari	56-63
9	A Study of Financial Literacy & Challenges for Literate India Dr. Rohidas Ganapat Godase	64-73
10	A Survey on E-Commerce in the Area of Kalyan, Ulhasnagar, Ambarnath & Badlapur Adv. Prof. Sunil N. Shah	74-83
11	A Study on Women Entrepreneurship Empowerment through Self-Help-Groups in Maharashtra Prof. Dr. Sanjay Vilas Yadav	84-91



11. A Study on Women Entrepreneurship Empowerment through Self-Help-Help-Groups in Maharashtra

Prof. Dr. Sanjay Vilas Yadav

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Dhananjayrao Gadgil College of Commerce, Satara (Maharashtra) India.

Abstract

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". 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. Hence this study is focusing towards the women entrepreneurship empowerment in Maharashtra.

Key-Words: Entrepreneurship Empowerment, Self-Help-Help-Group, Women Empowerment, Unemployment.

1.1 Introduction

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



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Socialist Transformation of Agriculture In China: A Model For Equal Distribution Of Agriculture Land

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Introduction:

China was in history a great agriculture dominated economy like India. China's land reform is one of the most exciting cases of reform, because within a very short time period under the central controlled communist party it went through various phases of reform process. In pre-liberation China the rural scene was one of mass poverty and skewed distribution of land ownership. This situation is shown by Russell King in his book as; "In 1937 10 percent of landlord class and rich peasants of China owns 68 percent of land, remaining 32 per cent of agricultural land was owned by 90 percent middle peasants, poor peasants and agricultural labourers. The mean holdings per household among the landlord classes were 18.2 hectares, for the rich peasants it was 4.3 hectares and for middle and poor peasants 1.4 hectares." Similarly Lin Chin opined in his article that, "As far as China is concerned, private land-owning and a landed aristocracy are confirmed to have existed early and widely." L.X. Zhang made a similar statement in his article as, "Before 1949, China's economy was no different from that of any other developing country, with respect to private ownership of properties and private run businesses. However, large disparities in living standards and access to resources pervaded society." Since the communist takeover in 1949 rural China has gone through a number of vigorous and quick institutional changes which have profoundly affected her whole agrarian setup.

Reforms under The Chinese Communist Party (CCP)

The Chinese Communist Party (CCP) was established on July 1921 in Shanghai. The CCP started the formation of peasant unions. These unions locally started abolishing the landlord classes. Sun Yat Sen, the great leader of China with democratic ideology insisted for implementing the policy of land to the tiller under the land reform programme. But CCP's land policy mainly stressed the abolition of private property and nationalization of land. Sidney Klein stated in this regard as, "The Chinese Communist Party was formed in 1921, and from then until 1928 its agrarian policies were not only extreme in their objectives but were implemented with violence." From 1928 to 1934 the CCP adopted very soft land reform policies because of their weak political and military powers in comparison to Nationalists. Sidney Klein observed that, "From 1928 to 1934, for a wide variety of reasons, but principally because of the military and political weakness the Communist regime, relatively more moderated policies were pursued." As mentioned by Klein during this period the CCP's land reform policy comprised: 1) Confiscation of the property of landlords only and adoption of a conciliatory attitude towards the rich peasants; 2) nullification of all contracts bearing a high interest rate; 3) abolition of feudal taxes; and 4) equalitarian redistribution of all property confiscated. During this period CCP made a coalition with Chiang Kai Shek's Kuomintang Party (i.e. Nationalist). But actually implementation of these policies varied in different parts of the country depending on the prominence of rightist or leftist elements. Klein mentioned in his words as, "In some areas leftist deviations occurred and the property of rich peasants as well as that of landlords was confiscated and redistributed. In other areas rightist deviations occurred and little or no property was confiscated; nor were other Communist policies implemented in the fashion desired." During the year 1934 to 1946 CCP pursued generally non violent, more rational, more conciliatory land reform policies. In 1946 after the Long March the CCP restated its land policy and that even before in its history. In this period after the Long March the CCP restated its land policy and stated: 1) all persons were to be allowed to keep as much land as they could cultivate with their own labour; but all surplus land of landlords was to be confiscated and redistributed; 2) a low progressive tax on land was to be levied. During this period Communists molded their approach more rationally in order to meet the crisis of war with the help of landlords during the Sino-Japanese war. In this concern Yeh commented as, "During the Kiangsi period (1928-1934), land reform became a major program of the Communist movement, to which the peasants were said to have responded with warm and enthusiastic support. After the Japanese invasion in 1937, the Party formed a united front with the Kuomintang and adopted the more moderate policy of rent reduction. But the move was intended to be merely a tactical retreat." After the Sino-Japanese war the CCP however, resumed its policy of confiscation of land of large landlords.

Land Reform Law of 1950

In 1949 CCP got complete power. It faced the problem of stabilizing the economy and building a new structure of agriculture and industry simultaneously. In its first attempt in order to build a strong base for the development of the economy it aimed at eradicating the landed classes and launched a land reform



SURVEY METHOD IN SOCIAL RESEARCH

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Dhananjayrao Gadgil College of Commerce, (Autonomous)
A Constituent College of Karmaveer Bhaurao Patil University, Satara, Maharashtra.

Concept of Research:

Research is a phenomenon which brings out the observations and the conclusions about the understanding of problems and to make human life happy. Day by day the process of research is getting new dimensions in the changing scenario. It is an intellectual effort to examine and re-examine the environment and the position of human beings in it. This concept of research is basically connected with human endeavour, evaluation, environment and growth of human history. It is an integral part of the academic pursuits in the past. Research has given to the mankind various theories, principles and tools for the better living. In the earlier stage, man has no idea of economic, social, cultural, political and anthropological aspects of existence with the progress of time man has increased his curiosity and it led him to understand the environment through different angles. This awareness of man is manifested in a process which is aptly known as Research.

Survey Method:

The structure of the social sciences consists of two parts- theory and empirical evidence. These two elements are so inextricably interwoven, for successful social understanding a study of one without the other is barren. Theory is an attempt to account for a number of closely related observations or phenomena. e.g., price and demand. When price increases demand decreases and vice versa. We call it price theory. Theory is confused with speculation. It remains speculation until it is proved. Once the proof is made it becomes a fact and empirical evidence. Facts are definite. A fact is an empirically verifiable observation. They are called empirical evidence. Facts play an important role in the development of a theory. Survey method is one of the techniques used in the analysis of fact finding. They are the widely used method of social research. A fact finding analysis is necessary to solve the innumerable problems in a society. Adequate information about them may not be available in records, files and other sources. A study of them require systematic of gathering and data through personal contacts, interview techniques etc. They are called social survey.

Survey means viewing and interpreting things rigorously and comprehensively. Started with this connotation it has undergone such a revolution. Now a day's survey method is not a way of collecting data but also analysing the results statistically, systematically. The surveys have a particular method of data collection, a particular method of data analysis and a particular substance.

Surveys are useful in formulating hypothesis. The function of a survey depends on the purpose for which it is required and how much of information is already known about the problem. It is a technique of investigation and it refers to direct observation of a phenomenon and collection of information through personal interview, questionnaire etc. They provide causal and meaningful explanations. Survey method has great potential in addressing so many theoretical questions in social science.

DISTANT ENFORCEMENT OF WEALTHY ENVIRONMENTAL LAWS

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ABSTRACT

No doubt the rapid industrial revolution has been resulted in the infrastructural and economic development of the capitalists in the country. Most of the industrial and human activities in the country are resulting in the enormous environmental pollution. Environmental pollution is a serious problem we are facing globally. There are various types of pollution and each have a devastating effect on the global climate. The same can be harmful to the health of the every living organism, plants and property on the earth. Therefore most of the countries in the world are trying to control this crisis by passing the regulatory legal framework. This article is reviewing the causes and effects of variety of the pollution. Also it has been analyzed existing legislations, schemes, policies prepared by the authorized authorities. However there is no lack of legislations and policies on environmental safety in India but their enforcement has been too distant from satisfactory. That will be the reason why the environmental pollution is persisting in spite of enormous legislation in the country.

Keywords: Contamination, Control board, Degradation, Legislation, Pollution

Introduction

Although every being and nature has a deep connection but only a human being who used to become selfish. He is exploiting the natural resources to enormous extent leading dangerous zone to the others too. The environmental care had been taken by the ancient Indians. They believed that ecological balance is dependent upon good or bad, actions of individuals and society. It was mandated that every village must be surrounded with a small jungle, where various species of trees were protected and this obligation can be compared with the modern concept of social forestry. It is obvious from many Buddhist scriptures that Buddha preached that people can enhance their merits every day by gardening and planting trees.¹ It was insisted on compassionate living and also taught his followers to think about future generations. It is evident from Asoka's 5th pillar edict, that the Buddhism expected from an ideal king that to protect not only his people but also forests and animals.²

In the present age, the environmental degradation has exploded into the forefront of international political arena. Even the Indian government has taking a serious note of the present danger of the environmental danger. The Constitution of India has empowered many legal institutions Central and state government, Supreme Court and High Court to look after environmental issues. Accordingly, every legal institution played their role relating to legislations, policies, judicial activism and constitutional writs etc. In India presently there are hundreds of environmental laws. Nevertheless, our environmental pollution graph is in upward direction and increasing every year since 5-6 decades. In environmental performance

¹ Buddha's Vanaropa Sutra

² Kariyametts Sutra of Buddha

A STUDY ON ROLE OF TECHNOLOGY IN EMPLOYMENT GENERATION

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ABSTRACT

Employment in any industry is impacted by the introduction of new technology whose objective is to increase productivity. The initial result of such technological introduction is the reduction of workers to some extent. At some point, the productivity from the new technology reaches a plateau. If the business requirements are increasing, it is possible that the firm or industry must start to hire new workers to meet the increased industry demands. The introduction of technological improvements starts the cycle a new. Technology is changing the world of work and reshaping labor markets. This paper focuses specifically on the effect of ICT-enabled smart machines, smart devices, and smart techniques on employment. There is considerable scope for policies to shape these effects on employment – as well as how ICT itself will affect how some of these policies will be delivered.

The focus here is on public employment services and ways they can support the opportunities ICT can provide to workers and the self-employed. There are clear opportunities from digital jobs and the wider use of digital tools. Some jobs might also be digitized to varying extents, with some workers or part of their functions being replaced by technology. The ability to take advantage of opportunities will also vary among individuals; workers with higher levels of skills more likely to benefit, while those with lower skills might be less prepared and hence more exposed to risks of lower job quality and of job loss. Technology is also changing the nature of employment relationships, with implications for the risks individuals face.

KEY-WORDS: Employment, Business, Technology, Development.

1.1 Introduction:

India is a developing country, the nature of unemployment, therefore sharply differs from the one that prevails in industrially advanced countries. Unemployment problem is one of the mighty problems of our country. But more serious than cyclical unemployment or frictional unemployment in a developing economy like India is the prevalence of chronic unemployment and poverty in the rural sector and the existence of urban employment in educated classes. Government of India has made effort for solving the problem of unemployment with the help of various schemes by five years plans, but yet we can't completely reduce this problem. Due to lack of employment opportunities, number of people increased below the poverty line. It is necessary to give attention on the problem of unemployment.

Technology is changing the world of work and reshaping labor markets. This paper focuses specifically on the effect of ICT-enabled smart machines, smart devices, and smart techniques on employment. There is considerable scope for policies to shape these effects on employment – as well as how ICT itself will affect how some of these policies will be delivered. The focus here is on public employment services and ways they can support the opportunities ICT can provide to workers and the self-employed. There are clear opportunities from digital jobs and the wider use of digital tools.

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CONTENTS

PHYSICALEDUCATION

Women in Sports: Challenges and Issues Dr. Faisal Ahmed	1
Suryanamaskar Training on Physical Fitness of Stay at Home Girls Mr. Abaji Subarao Mane Dr. Asmaparvin Mohammad Sayyad	3
Preksha Meditation A Part of Yoga for Healthy Life Style Dr. Bappasaheb Maske Sanjay Sathe Santosh Adhe	7
Scope of Research in Yoga Dr. Bapasaheb Maske Kishor Vilas Sankpal	10
Analysing Learners Learning Behaviour-A Case Study Dr. Netaji Muley Pandit Rahul Dilip Vidy Abhushan Kalawant	12
Role of Information and Communication Technologies (ICT) in Physical Education and Sports Activities Dr. Prashant Taur Aniket Pawar Vikas Atigre	14
Influence of Specific Training Programme on Physiological Component of High School Level Male Weight Lifting Players Subhash Deshmukh Dr. Sandeep Jagannath Jagtap	16
Effect of Off-Season Fitness Training Programmes on Grip Strength Dr. P.G. Rampure Prashant Patil	20
The Motor Nerve Conduction and Velocity of Ulnar and Common Peroneal Nerve in Athletes of Anaerobic Sports of Maharashtra Dr. Suresh Nalawade Santosh Lahane Satish Kamble	23
Women's Sports Exposure Changing Attitudes Toward Female Athletes Dr. Asmaparvin Mohammad Sayyad	26
Empowering Girls Through Sport: Literature Review Dr. Prasad prabhakar Karandikar	30
Peak Performance in Sports Competition: A Psychological Preparation Dr. Shaikh Musa	32
Women Empowerment Issues and Challenges Dr. Dayananda R. Kamble Dr. Dhanshri Marotirao	36

EDUCATION

Women Education: Issues & Challenges Mrs. Syeda Hajera Nausheen Syed Lateef	38
Teaching How to Teach: Microteaching (A Way to Build up Teaching Skills) Dr. Seema Damle	40
National Education Policy : Issues and Challenges Dr. Trupti Bhalerao	43
Role of Education in Women Empowerment Dr. Madura Pawar	45



Scope of Research in Yoga

Dr. Bapasaheb Maske

Kishor Vilas Sankpal

Abstract:

There is a great need of yoga and yogic practices to be taught and also to practice yoga, to overcome physical, mental and physiological problems. My paper largely deals with the mental aspects, as it is the current need. I urge upon the August body to see that yoga to be made simple rather than complex through research for the following reasons Development of science and technology in the recent years has made man's life fast, busy and full of tensions. The pressure on the muscles has been largely taken away by the machines, but the pressure on the nerves has greatly increased. This has resulted in what are called stress disorders or the psychosomatic disorders. Our mind and body are capable of bearing the load of tension to a certain limit. If tension continues beyond that limit, then the balance of the psycho-physiological processes is disturbed, and that results into various symptoms of mal-adjustment the mind expresses the tension in the form of impulses that flow from the brain to various muscles of the body. If these muscles continue to make an impact on the glands and organs, this will give rise to the malfunctioning of the organ or glands concerned. Unless and until the mind be relieved of the tension prevailing in it, the disorder of the organs concerned can't be rectified. The most important benefit of yoga is physical and mental therapy. The aging process; which is largely an artificial condition, caused mainly by autointoxication or self-poisoning, can be slowed down by practicing yoga.

Introduction:

Regular practice of asanas, pranayama and meditation can help such diverse ailments such as diabetes, blood pressure, digestive disorders, arthritis, atherosclerosis, chronic fatigue, asthma, varicose veins and heart conditions. Laboratory tests have proved that yogi's increased abilities of consciously controlling the autonomic or involuntary functions, such as temperature, heart beat and blood pressure. Research into the effects of yogic practices on HIV is currently underway with promising results. The Asanas or the postures will help in keeping the muscles, nerves and joints to perform in a benefitting manner and tone up all the internal organs to function effectively without creating fatigue. The Pranayama which is systematic and rhythmic respiration helps to relax the physical and mental organs of the body and keeps every cell oxygenated which helps in metabolism. A lot of research is conducted in Yoga for the prevention of the following; Asthma, Respiratory Problem, High B.P., Back Pain, Arthritis, Weight Reduction, Cancer etc.

Asthma:

Studies conducted at yoga institutions in India have reported impressive success in improving asthma. It has also been proved that asthma attacks can usually be prevented by yoga methods without resorting to drugs.

Respiration Problems:

Patients who practice yoga have a better chance of gaining the ability to control their breathing problems. With the help of yogic breathing exercises, it is possible to control an attack of severe shortness of breath without having to seek medical help. Various studies have confirmed the beneficial effects of yoga for patients with respiratory problems.

High Blood Pressure:

The relaxation and exercise components of yoga have a major role to play in the treatment and prevention of high blood pressure (hypertension). A combination of biofeedback and yogic breathing and relaxation techniques has been found to lower blood pressure and reduce the need for high blood pressure medication in people suffering from it. Pain

Management: Yoga is believed to reduce pain by helping the brain's pain centre regulates the gate controlling mechanism located in the spinal cord and the secretion of natural painkillers in the body. Breathing exercises used in yoga can also reduce pain. Because muscles tend to relax when you exhale, lengthening the time of exhalation can help produce relaxation and reduce tension. Awareness of breathing helps to achieve calmer, slower respiration and aid in relaxation and pain management.

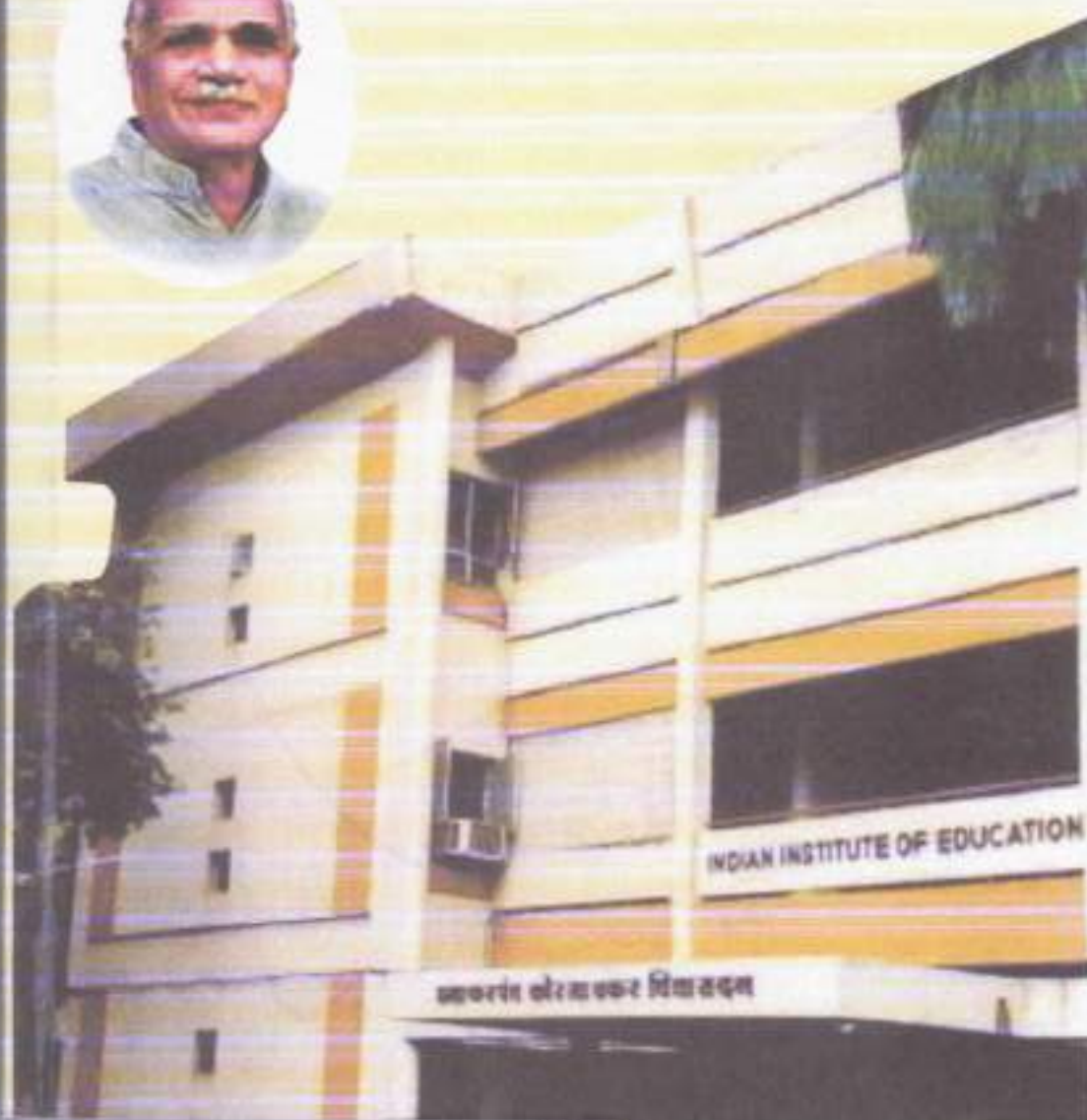
Back Pain : Back pain is the most common reason to seek medical attention. Yoga has consistently been used to cure and prevent back pain by enhancing strength and flexibility. Both acute and long-term stress can lead to muscle tension and exacerbate back problems. Arthritis. Yoga's gentle exercises designed to provide relief to needed joints had been Yoga's slow-motion movements and gentle pressures reach deep into troubled joints. In



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



30. Role of DTH Television Services in Commerce and Management Research	
- Mr. Banasode Naganath Dnyanoba	252
31. A Study of Uses and Benefits of AI in Banking Sector	
- Dr. Anuja V. Gawade	260
32. The Formulation of Research Problem	
- Kale Nilam Nivrutti	266
33. A Study of Customer Satisfaction of Beauty Parlour Business with Special Reference of Vita City (Dist-Sangli)	
- Smt. Chavan Rani Hanmant	272
34. Research of Adoption of Digital Marketing Solutions Over Traditional Advertising Approach with Reference to Satara City - Miss. Komal S. More	276
35. A Study of Productivity of Dryland Farming in Sangli District - Shri. Vijay Hariba Pawar	283
36. Quiet Quitting and Work Life Balance: Global Impact of Covid-19 Pandemic - Dr. Prabodhini Wakhare, Bhagyashree Borhade	290
37. Organic Farming - Scenario in Town	
- Smitusha T. Varande, Varsha Y. Ingale, Dr. Sarang S. Bhola	298
38. Study on Sectoral Deployment of Gross Bank Credit in India - Dr. Rupesh Bansode, Mrs. Anuja Dhorje	308
39. Ethics in Mass Media	
- Dr. Bal Kamble	320
40. Qualities of Good Research	
- Dr. Reshama Hanif Shaikh	326
41. Research on Sustainable Startups and Reasons for Failure of Food Tech Startup in Bengaluru City	
- Ashwini M Sarvi, Dr. Mansingh S. Dabadee	332
42. A Study on Influence of Social Media Marketing on Consumer Buying Behavior in Satara City	
- Prof. Dr. Sanjay Vilas Yadav	341
43. A Study on Evaluating Investor's Awareness towards Mandate Financial Disclosure Amendment as per Companies Act 2013, Schedule III	
- Ravindra Patil, Dr. Nishikant Jha	351
44. Identification of Research Problem for Appropriate Research Title - Principal Dr. V. A. Mane	357
45. Research Excellence in Commerce, Management and Economics - Dr. Jadhav Satish Jaywant	363
46. Correlation between Annual Rank and Mutual Funds Returns - Mr. Shrikant B. Chingawane	369



Dr. Bal Kamble

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ABSTRACT

The mass media have an important role in modern democratic society as the main channel of communication. Mass media involves the Radio, Television, Films, Video, Internet, Newspapers, Magazines, Books, Literature and all that which we see with our own eyes, we read and which we hear. All those sources of mass media are established so that the man should be informed what is happening around him. The mass media help us to keep the culture and heritage of our society alive, and to transmit to others. A human being's need for communication is as strong and as basic as the need to eat, sleep and love. It is both an individual and a social need. Now media has widened its field in electronic which is so effective. Media is connecting all people of the world. Media is globalizing us. The printed media have problems competing with the electronic media as sources of news. However, the modern mass media are produced and distributed like other consumer and industrial products- on a mass scale. In an era of globalization, the media age has introduced a new set of conditions and opportunities. Media has its own glamour and charm no one can remain untouched from it. The history of ethics and morality is as old as when man began to live with others on this planet. The theory and the practice of ethics are important, particularly for people. First principle of Ethics is knowingly, do no harm. The unethical practice of mass media itself has hit public attention. This paper attempts to study the ethics in mass media especially ethics in print media, cinema, television and broadcasting. The purpose of this paper is to highlight why ethics are essential and imperative in mass media in order to well being and reputation of this field in particular and society in general.

Key Words : Communication, Ethics, Mass Media.

Introduction :

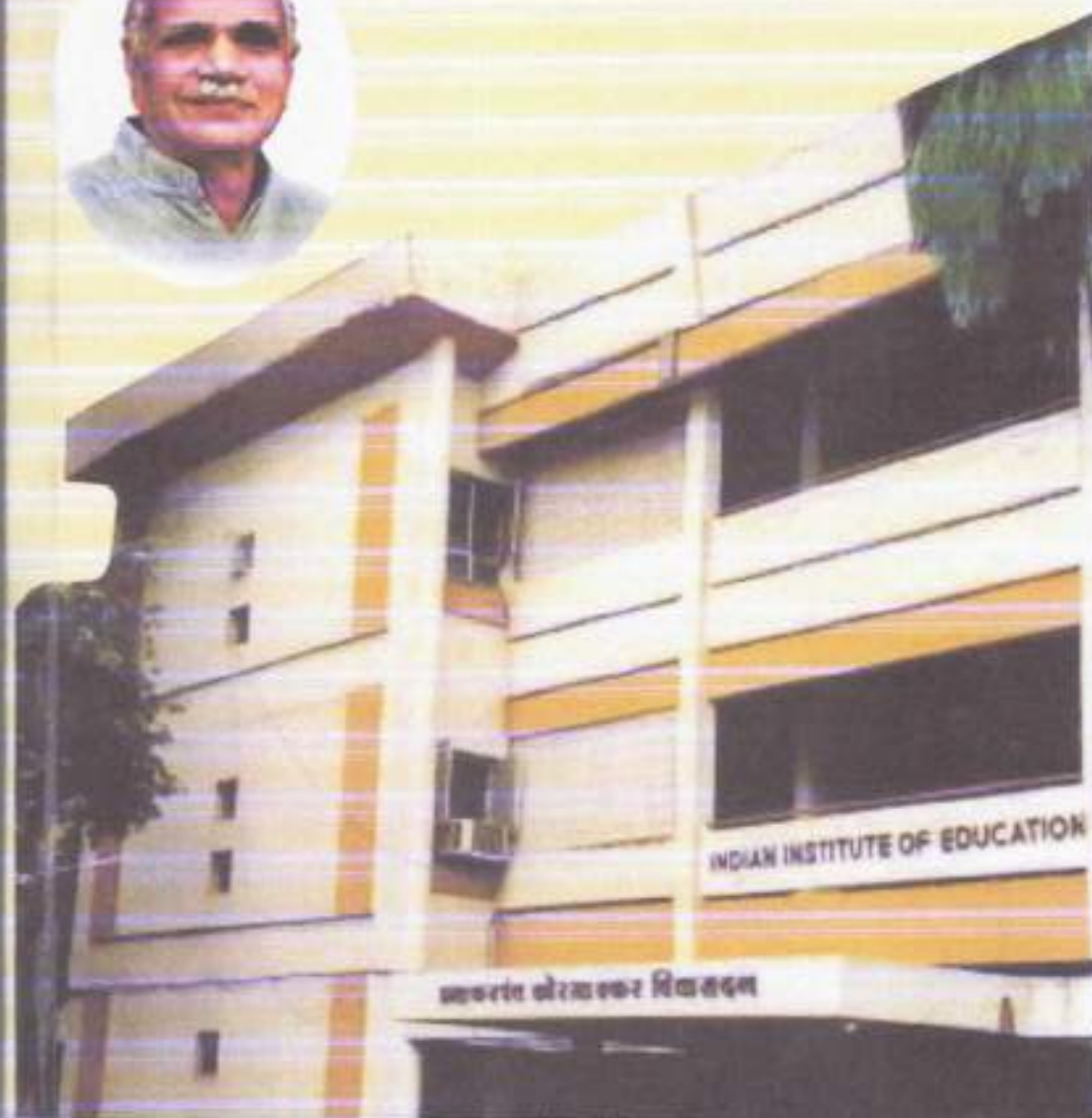
Communication encompasses a multitude of experiences, actions and events, as well as a whole variety of happenings and meanings, and technologies too. Thus, a conference or a meeting or even a *mela* is a 'communication event', magazines, newspapers, radio, video and television are 'communication media', phones, pagers, and emails are 'communication technologies', and journalists, advertisers, public relations personnel, and even camera crew and news-readers are 'communication



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



1.	Research for Sustainable Growth in Trade, Commerce, Industry and Economy - Prof. (Dr.) A. M. Gurav	11
2.	Implications of CSR Practices on Financial Performance of State Bank of India During COVID-19 Pandemic - Bhagyashree Borhade, Dr. Prabodhini Wakhare, Dr. Archana Mali, Prof. (Dr.) Padmawati Ingole, Prof. (Dr.) Shivaji Borhade.....	24
3.	Hypothesis Testing of Geographical Characteristics Influence on Health Status of the People in South Konkan Region - Dr. Ritesh Wangwad	35
4.	Understanding Content Analysis in Social Research Dr. Vitthal Kundalika Sawant	45
5.	An Assessment of Factors Affecting Marketing Management: A Descriptive Analysis - Dr. Arjun Bhagwat	51
6.	Why India Needs to Urgently Invest in its Intellectual Property Rights Ecosystem? - Dr. Asha Khilare, Mr. Shantanou Gangakhedkar	56
7.	Big IPO, Big Crash: A Study of The Largest Wealth Destroyers of Selected Paytm and LIC in India's Biggest Ipos - Shri. Jagtap A. S., Dr. Bhosale S.M.	70
8.	Assessing Financial Soundness of Automobile Companies in India Using Altman's 'Z' Score Model - Kedar Deshmukh	83
9.	An Investigation of Customer Relationship Management (CRM) Practices in Indian Banking Sector - Prof.Dr. Anita M. Patil-Nikam, Prof.(Dr.) Shivaji Borhade, Prof.Dr.Amruta Sane, Miss.Priti Nikam	93
10.	Selection of Appropriate Model For Time Series Data Analysis in Financial Research -Prof.(Dr.)Naushad Mujawar	101
11.	Spatial Analysis A New Research Methodology in Economics an Application in the Study of Women's Empowerment in India - Dr. Papita Dutta	107
12.	Essentials of Best Research in Commerce and Management - Dr. Mahesh Dilip Auti	114
13.	Legal Contribution in Business Regulation - Dr. Kamble C.N.	121

Understanding Content Analysis in Social Research

Dr. Sawant Vitthal Kundalika

Professor and HoD Accountancy,
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Satara (An Autonomous College)

Abstract

In order to bring excellence in research, content analysis plays significant role in social research. Content analysis is best understood as a broad family of techniques. It is a qualitative research technique which is used widely to analyze the content and its features. It is an approach used to quantify qualitative information by sorting data and comparing different pieces of information to summarize it into useful information. Content analysis has become an alternative to the traditional inquiries of the mass media, which was then used for public opinion research. It is a readily understood and inexpensive research method. Researchers use content analysis to find out about the purposes, messages and effects of communication content. Where some of the organizational issues that are very difficult to study, such as the organizational behavior, human resources, employee and customer issues can be considered under content analysis. It is a qualitative analysis method that focuses on recorded human artifacts'. Content analysis investigates written, spoken and visual artifacts without explicitly extracting data from participants- this is called unobtrusive research. It is a useful research tool that scholars use to examine human thoughts and actions. Content analysis is typically used in studies where the aim is to better understand factors such as behavior attitudes, values, emotions and opinions. In the present paper, an attempt is made to focus on concept, types, approaches, steps and usefulness of content analysis in social research.

Key words : Analysis, Content, Qualitative, Research, Social.

1.1 Introduction:

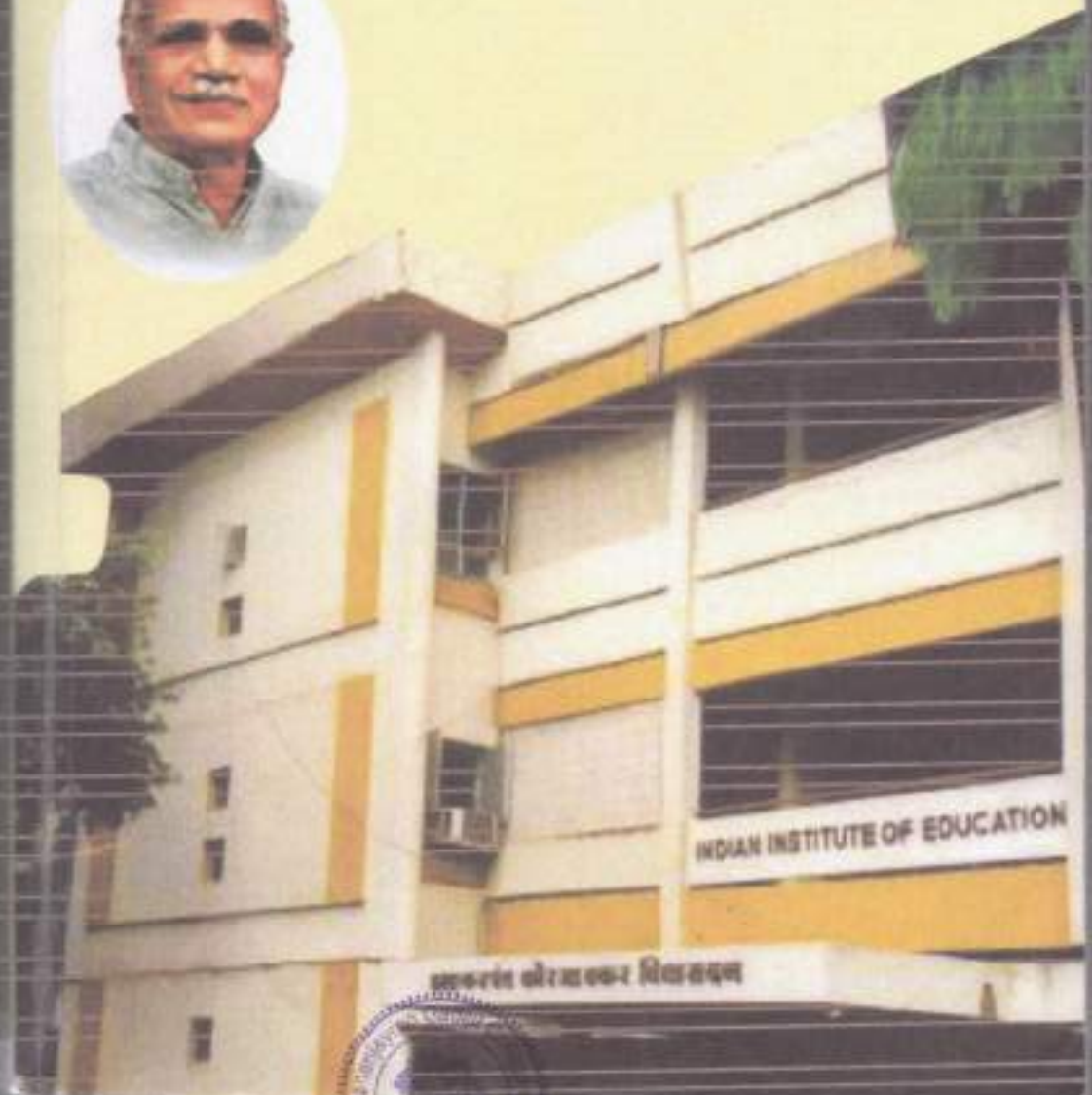
Research is the systematic approach towards purposeful investigation. Research is an academic activity and a systematized effort to gain new knowledge. Research may be defined as a documented prose work. Research may be grouped under two major categories namely fundamental research and applied research. The research which is done for human welfare, animal welfare and plant kingdom is called as basic /pure/fundamental research. Applied research means application of basic scientific principles in different areas of social science research. It focuses on analysis and solving social and real life problems.



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - I



15. Operations Management of Shrimp Farming Units in Konkan Region with Special Reference to Ratnagiri and Sindhudurg Districts - Dr. Sagar R. Pawar, Mr. Laxman N. Renupure 135
16. Women Rights: Status of Rural Women in India - Dr. Yogini Chiplunkar, Dr. Shubhada Tambhankar 146
17. Investment Preferences of Rural Investors of Satara District Towards Selected Investment Products of Banks - Rahul B. Pawar 156
18. An Empirical Analysis of Social Media Engagement of Youth: A Case Study of Satara Maharashtra - Dr. Vijay M. Kumbhar 163
19. Study of Research in Supply Chain Management - Dr. R. S. Salunkhe 174
20. A Study of Consumer Behaviors & Perception about Fast Food in India - Dr. Gadkar Parmeshwar Sambhaji 179
21. Problems of Sugar Cane Cutters with Special Reference to Ajinkytara Cooperative Sugar Factory Ltd. Satara - Ms. Jadhav Ankita Ashok, Ms. Yadav Rupali Dilip 186
22. A Research Study on Longevity of Human Life with Special Reference to Satara District - Mr. A. K. Ghadge 194
23. An Analysis on Formulation of Research Problem - Dr. Suryanarayana Sanyasinaidu Bure 231
24. Research paper on Factors Influencing Stock Selection Decision: An Empirical Study of Retail Investors in India - Dr. Sachin Rajendra Suryawanshi 207
25. A Study of Sources of Finance for Women Entrepreneurs in Maharashtra State - Ms. Pawar Sonam Mohan, Ms. Landge Seema Elnath 217
26. A Review of Agrarian Structure in India and Need for New Policy Initiatives - Lt. Dr. Rajshekhar K. Nilchu 223
27. An Outline of Value-added Services and Problems Encountered by Community Pharmacies - Dr. P. K. Mudrikar, Dr. R. D. Jadhav 227
28. Cashless Transactions Benefits and Problems - Dr. Rekha A. Kadhane, Prashant S. Ugale 234
29. A Study on Marketing of Onion with Special Reference to Western Maharashtra - Dr. T. D. Mahanwar 240



- Pradya Bhargava, Dr. Nusrat Khan 250
31. Research Paper on Relationship among Selected Psychological Variables of Inter-collegiate Kabaddi Players - Kishor Vilas Sankpal 258
32. Awareness of Employee Activism (EA) amongst Indian IT Employees - Dr. Daniel Penkar, Jeevan Kasabe 265
33. Research on Revenue Analysis of Quarry Industry - Miss. B. R. Waghole 275
34. A Research Study on Farm Accounting Practices of Ginger Growers in Satara City - Mr. Sanjay Pradipkumar Kamble 281
35. Push Factors of Seasonal Labour Migration from Marathwada Region to Western Region of Maharashtra - Dr. Nishikant C. Werbhuan 289
36. A Descriptive Research on Need of Cloud Computing in Education - Ms. Sawant Neeta Ankush 299
37. Research on Impact of Goods and Services Tax on Fiscal federalism in India - Dr. Harshad L. Jadhav, Shreya H. Chormunge, Dr. Shrikant M. Fulsundar 306
38. Population Profile of Beed District: An Analytical Study (1961 to 2011) - Dr. Sumil A. Gend 312
39. A Study of Seeds Use by Farmers in Hilly Area of Satara District - Dr. Prakash Krishna Tone 319
40. Quantitative Research Versus Qualitative Research - Dr. Sangramsing V. Nalawade 324
41. A Study on Recent Trends in Consumer Behavior in Indian Market - Dr. S. S. Pawar 330
42. Participation of Indian Women in Labour Force - Dr. Suvarna Ashok Kurkute 337
43. An Analytical Study of Sustainability Indices on Indian Stock Exchanges and International Stock Exchanges - Miss. Prajakta E. Zaware 346
44. The Role of The Brand as Intangible Capital in Achieving Sustainable Development - Maher Karoun Mohammed 353
45. A Research on Problems in Revenue Collection of Grampanchayat, Dhurnalwadi - Miss. Komal Vikas Mane 361
46. A study on performance and prospect of Agricultural Produce Market Committees of Satara District - Mr. Maruti Sambhaji Wagh 368

A Research Study on Longevity of Human Life with Special Reference to Satara District

Mr. A. K. Ghadge

Associate Professor and
Head, Department of Statistics,
D. G. College of Commerce, Satara

Abstract

Every year on 7th April we celebrate 'World Health Day'. Human can be interested to know about How long can we live? , or How long will we live in the future? Some researcher claims that there is predictable limit to human life span around 115 years and human cannot reach the considerably longer span. India's average life expectancy is 72.81 years and it is less than world's average life span. Due to advances in public health, medical facilities there are rise in life expectancy. Life expectancy is the reflection of two parameters such as health standard of the given country and socio-economic living standard of human of that country.

Every human being has specified life time period but health, habits and genetics are useful to determine longevity of human life. Present paper gives quantitative analysis of life longevity of humans of Satara District. In order to study longevity of human life, the researcher has made special efforts and focused Satara District only for the present study.

Key words: Dead, Health, Life Expectancy, Live, Longevity.

Introduction:

Life longevity is the reflection of health standard and Socio-Economic living standard of the human of that country. One mathematic demographer suggested that "Over sufficiently long time periods, it is not at all unusual for death rates to decline by half or more," and therefore "There is simply no convincing evidence of a lower bound on death rates other than zero". We have 35 air polluted cities out of world's 50 most air polluted cities. In future we may define health and disease in our way which suits our ecology, technology and demography rather than defining in a stereotype way. Chronic obstructive pulmonary disease, respiratory infections and lung cancers are new emerging and top most diseases occurring in India for last 5 years. These are the outcomes of air pollution. As per Global Nutrition report, India has not progressive Maternal, Infant and Young Child Nutrition (MIYCN). Every second child of 10 children born in India will be stunted and will be shorter height as predefined by WHO. Scientists are studying people in their nineties (called nonagenarians) and hundreds (called centenarians) including semi-super centenarians of ages 105-109 years and super

centenarians, over 110 years. They have one thing in common: they do share without obese, of their health related chronic disease, and die in the last five decades. The estimated that much depend genetics but 'Tobacco'. Ph which affects the both acute and chronic. Life longe

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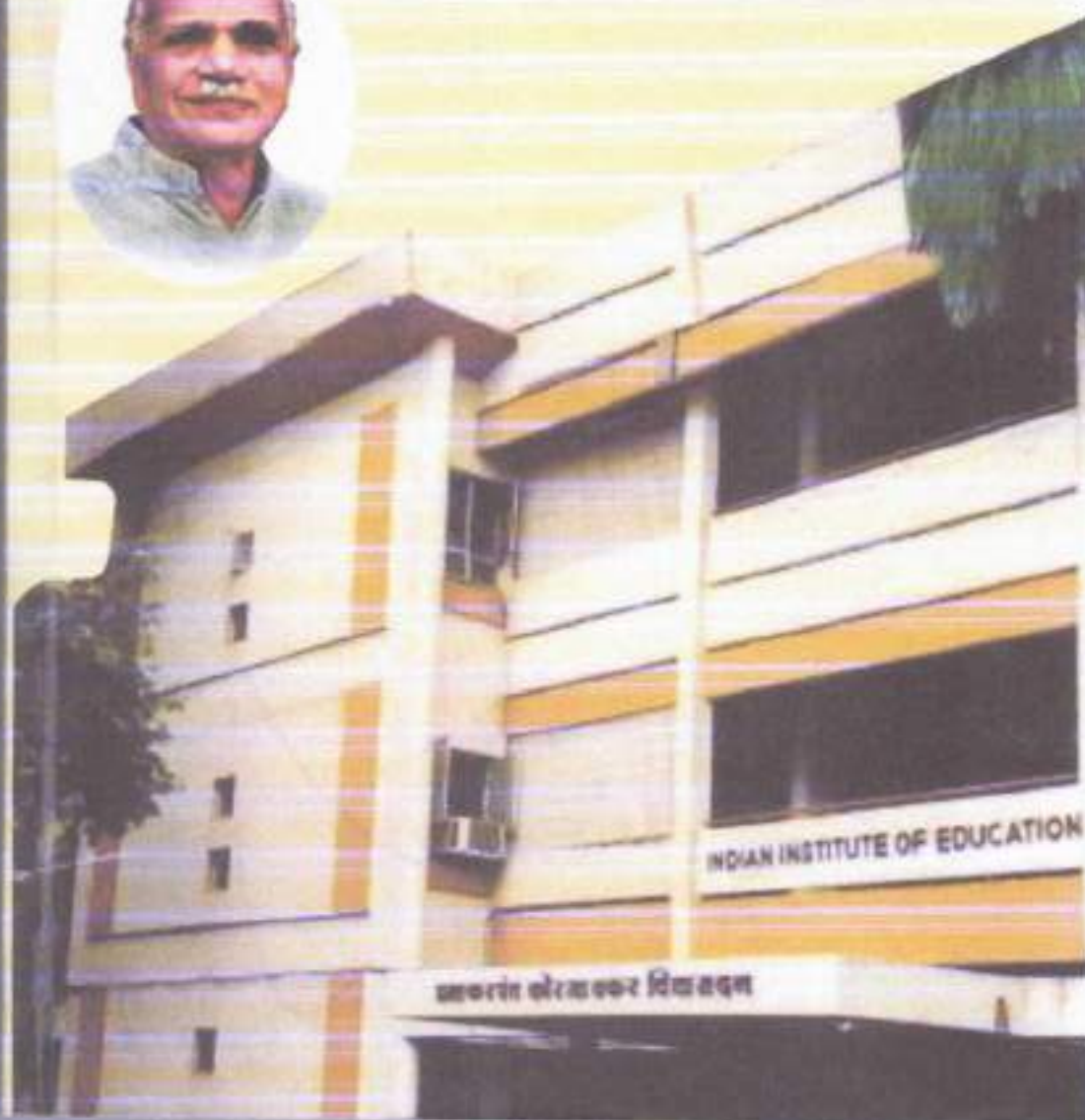
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UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



14. Qualitative Research Methodology in Social Sciences with Special Reference to Commerce and Management - Smt. Pote Aruna Gangaram	124	30
15. A Review of Strategies for Tribal Development in India - Mr. Kishor Gajanan Sutar, Dr. Sanjay Vitthal Dhonde	132	31
16. An Experimental Study to Evaluate the Efficiency Responsiveness of "Fraud Awareness Booklet" on Online Banking Frauds among Students - Nimbale S. M, Mr. Ghadge A. K.	142	32
17. A Comparative Study on Progress of Satara District Central Cooperative Bank Limited Satara, Satara - Asst. Prof. M. M. Chavan	149	33
18. Skill Development Challenges and Opportunities in Commerce Colleges - Dr. Sunil Zagade	157	34
19. Analysis of Cost and Pricing of Jawar with Referece to Dry Land in Solapur District - Dr. Yogesh B. Mane	164	35
20. Role of Irrigation in Agriculture Development of Solapur District (Maharashtra) - Mr. Sohel Rafik Mujawar, Prof.(Dr) S. M. Bhosale	172	36
21. To Study the Satisfaction Level of College Students Regarding Online Shopping - Mr. Umesh D. Dabade, Dr. G. Haresh	181	37
22. A Study of Impact of GST on Entertainment Industry in Pune City - Dr. (Mrs.) Shilpa R. Kulkarni, Mr. Sudhindra Apsingekar	189	38
23. Financial Problems of Selected Agro Based Food Industries in Kolhapur District - Dr. Amardeep D. Jadhav	196	39
24. Special Economic Zones (SEZs) and Its Impact on Indian Economy - Dr. Ghodake D. Nivruttirao	205	40
25. A Study of Awareness about Life Insurance among the Customers of LIC - Dr. Ashok S. Banne	212	41
26. Social Entrepreneurship as a Tool for Sustainability Development - Dr. Usha Bhandare	218	42
27. Agriculture Finance in Sangli District: Impact and Evaluation - Asst. Prof. Vijay Dinkar Patil	228	43
28. A Study of Tourism Management of Private Tour Agencies with Special Reference to Pune District - Shinde Krishnadas Tukaram, Dr. Archana Jayant Mali	239	44
29. Study on Application of New Technology in Rural banks in India - Bhosale Rishmi Sampat	246	45



An Experimental Study to Evaluate the Efficiency Responsiveness of "Fraud Awareness Booklet" On Online Banking Frauds among Students

Nimbale S. M¹, Mr. Ghadge A. K²

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2. Assistant Professor, Department of Statistics,
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Abstract:

With the growth of information and communication technology, the structure and nature of financial services delivery has also changed. Online banking or internet banking has emerged as a new and convenient way for using financial services like funds transfer, viewing account statement, bill payment, use of e-wallets etc. An upsurge in the use of devices connected with the internet and the convenience of online financial services has increased the risk of our hard-earned money being duped by cybercriminals. In this experimental study, student's awareness about the online banking frauds and its types is evaluated before awareness program and after awareness program. The awareness program is conducted using by circulation of banking fraud awareness booklet among the students of Satara City. The study results indicate that banking fraud awareness booklet is significantly effective in improving the awareness regarding online banking frauds among the students.

Keywords : Online banking frauds, banking fraud awareness booklet.

Introduction :

Nowadays, all banking services are shifting online. Services like retrieving account statement, funds transfer to other accounts, requesting a cheque book, preparing demand draft etc. can all be done online. Most of these services can be done sitting at home without physically visiting the bank. As the services are shifting towards online platforms, cyber frauds related to banking are also increasing. Just like we protect our locker full of jewelry with a lock and key, we must protect our online bank accounts with strong passwords. If the key is stolen, then the jewelry will be stolen. Similarly, if the password is stolen, then the money in the bank accounts will be stolen. Hence, protection of bank accounts with strong passwords becomes highly essential.

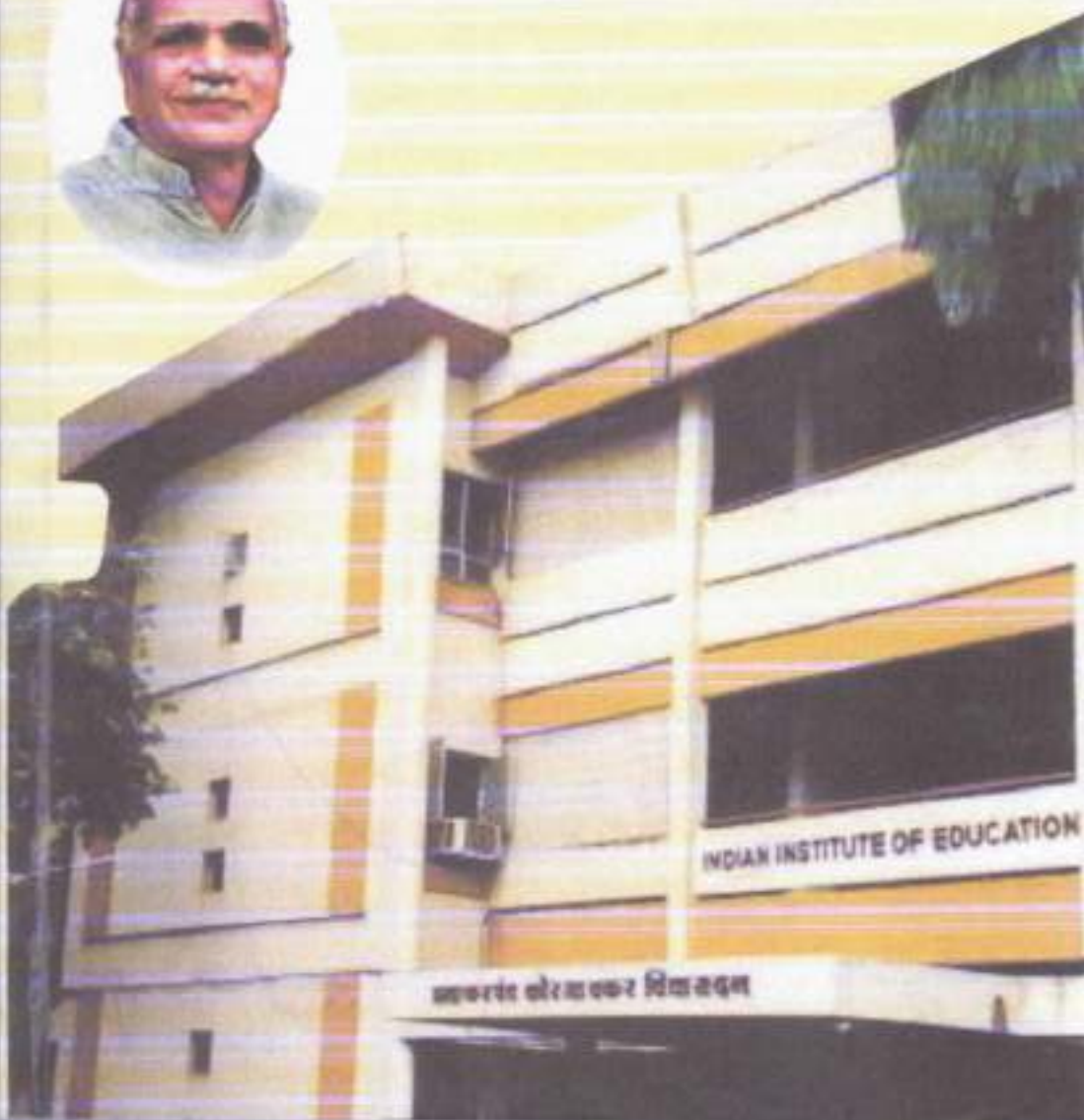
Overall, more than half of global internet users have ever experienced a cybercrime. Based on survey results from November to December 2019, Indian online users were most likely to having fallen victim to cybercrime as 80 percent of Indian respondents claimed to having experienced cybercrime. 11.6 percent



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



47. Women Empowerment and Pradhan Mantri Jan Dhan Yojana - Dr. Bharat V. Patil, Mr. Amol L. Mohite, Dr. S. R. Supnkar	373
48. An Analysis of Socio-economic Problems of Scheduled Tribes in Maharashtra - Mr. Sunil Rajaram Thokle, Dr. Gorkshnath Kachari Sanap	380
49. A Case Study on Export Management with Reference to Cooper Corporation Pvt. Ltd. Satara - Miss Mulani R. B.	388
50. Research on Low-Code No-Code (LCNC) Oracle APEX Platform: A Transformation of Upcoming Wave on Mobile Applications Development - Ms. Varsharani S. Ghadage	397
51. A Study of Problems of the Rural Weekly Markets: A Special reference to Koregaon Taluka in Satara District - Asst. Prof. Ghone Punam Ramchandra	404
52. Marketing Problems of Small and Medium Enterprises in Chincholi and Akkalkot MIDC in 2012 to 2014 - Dr. Kale Santosh Popat	410
53. A Study on Process of Formulating Research Problem - Dr. Subhash Shamrao Khot	417
54. Role of Mass Media in Business Development and Promotion - Dr. Ganesh Jadhav	427
55. A Study of Tourism Business in Konkan - Dr. Pratap Jagannath Phalphale, Mr. Sandesh Shantaram Gavade	434
56. A Research study on Customer Relationship Management (CRM) Practices of 5 leading Companies in the Telecom Sector with special reference to Students of Satara City - Ms. Pai Vandana Narasimha	439
57. A Study on Problems and Prospects of Turmeric farmers in Wai Block, Satara - Shri. Shubham Ramchandra Babar	447
58. A Study of Consumer Protection Act and Their Impact on the Marketing Strategies of the Marketing Organizations - Mr. Jadhav Sangram Prithwiraj	456
59. A Study of Water Reclamation and Reuse of Wastewater in Residential Area - Dr. Mrs. Amruta Ramdas Sane, Dr. Mrs. Anita Maruti Patil-Nikam, Mr. Tanmay Manikarao Bamane	461
60. Sustainable Growth Trends of Indian Economy : An Overview - Dr. Bhaskar G. L.	469
61. Challenges before Indian Co-operative Sugar Factories with Special Reference of Maharashtra - Dr. B. S. Salunkhe	478



Role of Mass Media in Business Development and Promotion

Dr. Ganesh Jadhav

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Introduction:

Mass media is very significant in reaching to the bulk of the society. Broadcast media transmit information electronically, via such media as film, radio, recorded music, or television. Digital media comprises both Internet and mobile mass communication. Internet media comprise such services as email, social media sites, websites, and Internet-based radio and television. Many other mass media outlets have an additional presence on the web, by such means as linking to or running TV ads online, or distributing QR Codes in outdoor or print media to direct mobile users to a website. In this way, they can utilise the easy accessibility and outreach capabilities the Internet affords, as thereby easily broadcast information throughout many different regions of the world simultaneously and cost-efficiently. Outdoor media transmit information via such media as AR advertising; billboards; blimps; flying billboards (signs in tow of airplanes); placards or kiosks placed inside and outside buses, commercial buildings, shops, sports stadiums, subway cars, or trains, signs or skywriting. Print media transmit information via physical objects, such as books, comics, magazines, newspapers, or pamphlets. Event organizing and public speaking can also be considered forms of mass media.

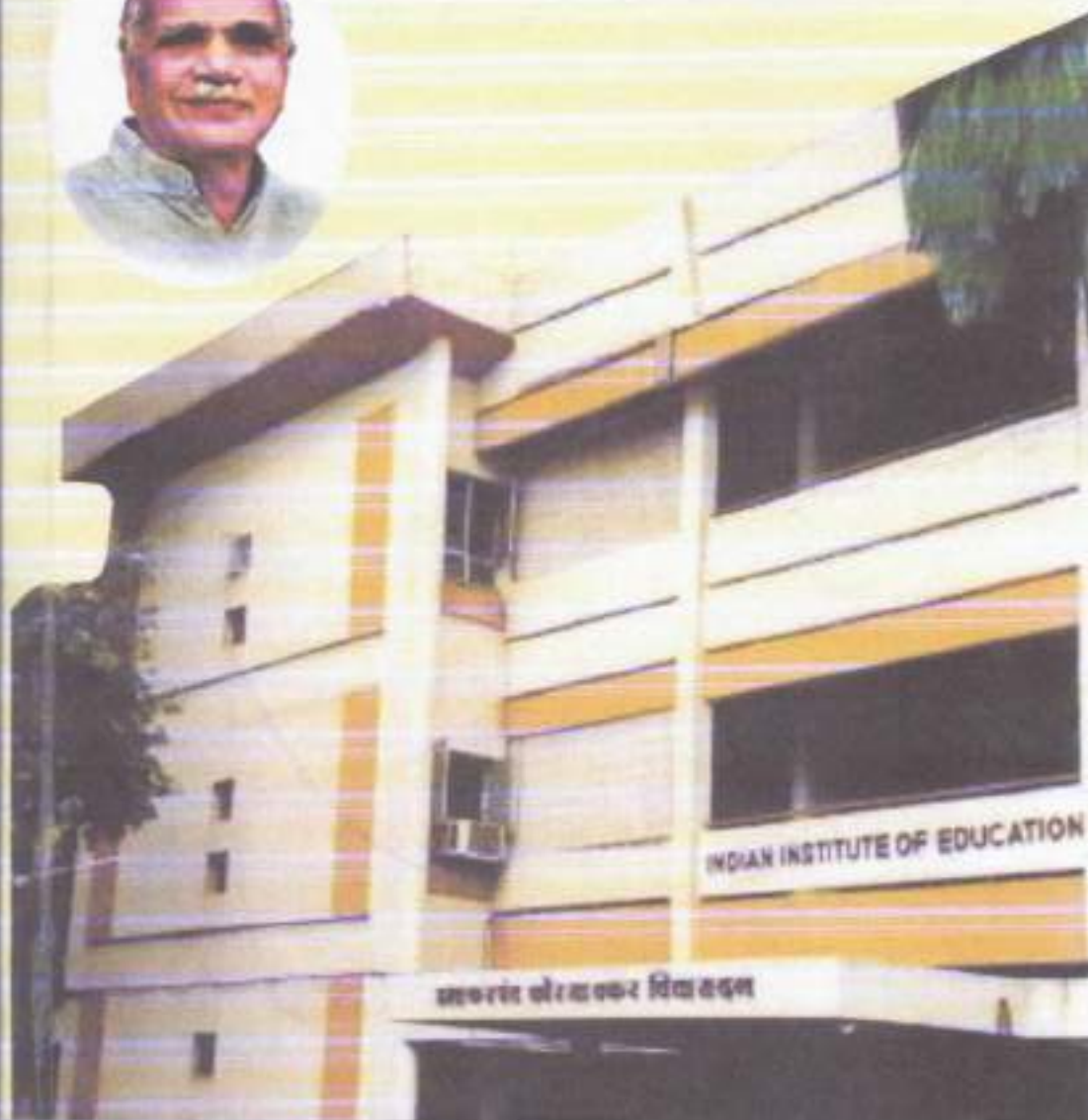
Promotion in the marketing parlance refers to the fourth P, the other three being place, product and price. It relates to the varied promotional activities undertaken by a business organization towards achieving customer information, customer education and customer communication. Advertisements through the print media, Advertisements through radio, Audio-visual media such as television, films and cinema slides, Hoardings, Posters and banners, Exhibitions and trade fairs, Stickers and danglers, Sponsorships and events, Pamphlets and brochures, Gift articles such as diaries, calendars, key chains, caps and T-shirts, Fountains, traffic islands and umbrellas, Press conferences and press visits, Press releases, Publicity, Public relations, Newsletters, Web sites, Questionnaires and studies, Direct marketing Competitions and sports are the various dimensions applied by business world for at the interests



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



14. Development of District Central Co-operative Banks in Maharashtra - Dr. R. L. Gaikwad	128
15. Operations Management of Shrimp Farming Units in Konkan Region with Special Reference to Ratnagiri and Sindhudurg Districts - Dr. Sagar R. Powar, Mr. Laxman N. Renapure	135
16. Women Rights: Status of Rural Women in India - Dr. Yogini Chiplunkar, Dr. Shubhada Tamhankar	146
17. Investment Preferences of Rural Investors of Satara District Towards Selected Investment Products of Banks - Rahul B. Pawar	156
18. An Empirical Analysis of Social Media Engagement of Youth: A Case Study of Satara Maharashtra - Dr. Vijay M. Kumbhar	163
19. Study of Research in Supply Chain Management - Dr. R. S. Salunkhe	174
20. A Study of Consumer Behaviors & Perception about Fast Food in India - Dr. Gadkar Parmeshwar Sambhaji	179
21. Problems of Sugar Cane Cutters with Special Reference to Ajinkytara Cooperative Sugar Factory Ltd. Satara - Ms. Jadhav Ankita Ashok, Ms. Yadav Rupali Dilip	186
22. A Research Study on Longevity of Human Life with Special Reference to Satara District - Mr. A. K. Ghadge	194
23. An Analysis on Formulation of Research Problem - Dr. Suryanarayana Sanyasinaidu Bure	201
24. Research paper on Factors Influencing Stock Selection Decision: An Empirical Study of Retail Investors in India - Dr Sachin Rajendra Suryawanshi	207
25. A Study of Sources of Finance for Women Entrepreneurs in Maharashtra State - Ms. Pawar Sonam Mohan, Ms. Landge Seema Eknath	217
26. A Review of Agrarian Structure in India and Need for New Policy Initiatives - Lt. Dr. Rajshekhar K. Nillolu	223
27. An Outline of Value-added Services and Problems Encountered by Community Pharmacies - Dr. P. K. Mudalkar, Dr. R. D. Jadhav	227
28. Cashless Transactions Benefits and Problems - Dr. Rekha A. Kadhane, Prashant S. Ugale	234
29. A Study on Marketing of Onion with Special Reference to Western Maharashtra - Dr. T. D. Mahanwar	240



A Study on Marketing of Onion with Special Reference to Western Maharashtra

Dr. T. D. Mahanwar

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Abstract:

Maharashtra is second largest onion producer state in India, especially onion is mostly grown in the western, northern and southern parts both in seasons of Maharashtra. Basically this produce is grown in winter (rabbi) as well as in the rainy (kharif) seasons. It observed that most of farmers in draught zone are cultivating onion in kharif. Onion produce is treated as cash crop and economy of farmers is depend on its proper trading. Agricultural produce is market committee is playing vital role for providing facility to farmers in selling their agricultural produce like grocery, vegetables and fruits. Farmers have choice to select the APMCs. Market rates are uncertain because farmers are taking experience regarding fluctuations due to demand and supply of Onion in overall market. Onion is one of sensitive product that create ripples in the trade as well as political crisis due to high rate of onion in economy. Onion is significant produce in the diets across all income groups and an important ingredient in many Indian recipe causes wide ranging effects of any significant price change. High price variability in case of primary products affects both producers as well as consumers at same time it effects on the other sectors, therefore it leading to high inflation in the economy. Considering this importance research has conducted for identifying cost of production, profitability of onion farming, market cannels and the problems in proper marketing of onion.

Key words : Agricultural produce, market committee, auction, production cost, mediators, commission agent etc.

Introduction:

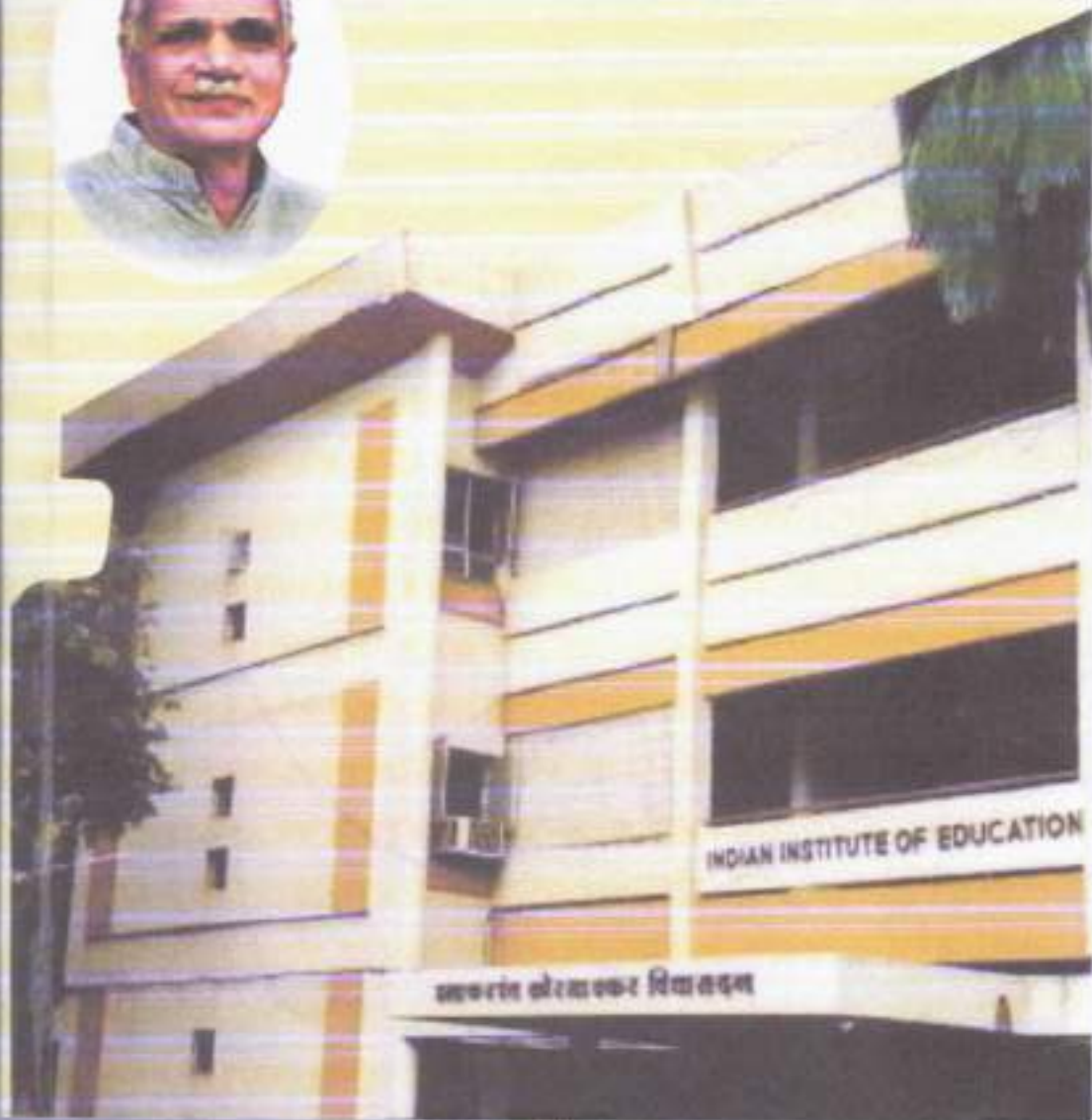
India is treated as an agricultural country and Indian agriculture is backbone of Indian economy. Agriculture has backward and forward linkage because most of industries are providing inputs to agriculture sector and afterwards agro processing, wholesale and retail market as well as mediators livelihood is depend on agriculture sector also. Maharashtra is second largest onion producer state in India, especially onion is mostly grown in the western, northern and southern parts both in seasons. Its supply is available throughout the year with different volumes. India produces all three varieties of onion – red, yellow and white. In the northern part of the country, onion is usually grown in the winter season. In case of Maharashtra Onion: (rabhi)



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



14. Development of District Central Co-operative Banks in Maharashtra - Dr. R. L. Gaikwad	128
15. Operations Management of Shrimp Farming Units in Konkan Region with Special Reference to Ratnagiri and Sindhudurg Districts - Dr. Sagar R. Powar, Mr. Laxman N. Renapure	135
16. Women Rights: Status of Rural Women in India - Dr. Yogini Chiplunkar, Dr. Shubhada Tamhankar	146
17. Investment Preferences of Rural Investors of Satara District Towards Selected Investment Products of Banks - Rahul B. Pawar	156
18. An Empirical Analysis of Social Media Engagement of Youth: A Case Study of Satara Maharashtra - Dr. Vijay M. Kumbhar	163
19. Study of Research in Supply Chain Management - Dr. R. S. Salunkhe	174
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21. Problems of Sugar Cane Cutters with Special Reference to Ajinkytara Cooperative Sugar Factory Ltd. Satara - Ms. Jadhav Ankita Ashok, Ms. Yadav Rupali Dilip	186
22. A Research Study on Longevity of Human Life with Special Reference to Satara District - Mr. A. K. Ghadge	194
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24. Research paper on Factors Influencing Stock Selection Decision: An Empirical Study of Retail Investors in India - Dr Sachin Rajendra Suryawanshi	207
25. A Study of Sources of Finance for Women Entrepreneurs in Maharashtra State - Ms. Pawar Sonam Mohan, Ms. Landge Seema Eknath	217
26. A Review of Agrarian Structure in India and Need for New Policy Initiatives - Lt. Dr. Rajshekhar K. Nillolu	223
27. An Outline of Value-added Services and Problems Encountered by Community Pharmacies - Dr. P. K. Mudalkar, Dr. R. D. Jadhav	227
28. Cashless Transactions Benefits and Problems - Dr. Rekha A. Kadhane, Prashant S. Ugale	234
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An Empirical Analysis of Social Media Engagement of Youth: A Case Study of Satara Maharashtra

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Abstract

The aim of this study was to examine the social media engagement and its relations with demographics of the users. This study is mainly focused to inspect the relations of various demographics like location of residence, gender, age, occupation, income and social category with level of use of social media. The study was conducted with 1,000 students receiving education in a districts located in the Maharashtra (India). For the collection of the data, a online survey was conducted in the study region. Overall results of the study indicates that the time spent on social media is differ by age, income, occupation but no differ by location of the respondents, gender and social category of the respondent.

Keywords: Social Media, Engagement, Gender, Income, Age, Occupation, Social Category

Introduction

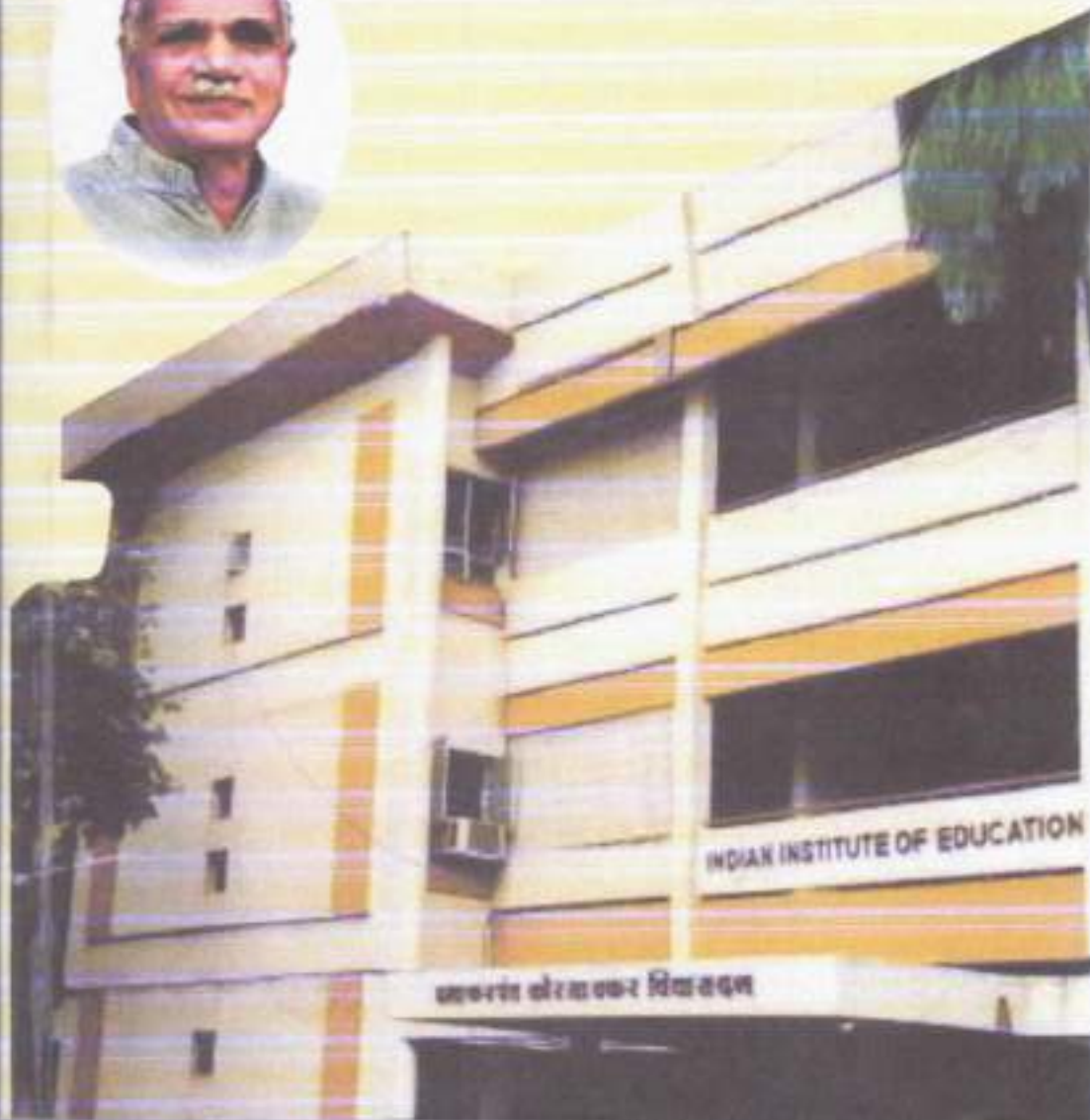
In today's digital world, almost of young generation rely on social media platforms such as Facebook, Twitter, YouTube, LinkedIn, Whatsapp, Instagram and other social media platforms in India. Lawrence and Melinda (2021) social media can never be a replacement for real-world human connection. It requires in-person contact with others to trigger the hormones that alleviate stress and make you feel happier, healthier, and more positive (Maria Choudhury and Arif Ali, 2020, Mark Engler, 2019). The every person either male or female are trying to connect each other through social media (Döring, N. 2010, Chen et al 2017). Everyone has tries to share their good and bad events, filling and emotions to friend and colleagues who are connected digitally (Décieux et al 2019, Robinson and Smith, 2021)) Overall scenario indicates that the social media engagement is increasing day by day in India. However, there is need to investigate the realities, hence, researcher has conducted this study to investigate the relations of various demographics like location of residence, gender, age, occupation, income and social category with level of use of social media.



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



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16. Women Rights: Status of Rural Women in India - Dr. Yogini Chiplunkar, Dr. Shubhada Tamhankar	146
17. Investment Preferences of Rural Investors of Satara District Towards Selected Investment Products of Banks - Rahul B. Pawar	156
18. An Empirical Analysis of Social Media Engagement of Youth: A Case Study of Satara Maharashtra - Dr. Vijay M. Kumbhar	163
19. Study of Research in Supply Chain Management - Dr. R. S. Salunkhe	174
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22. A Research Study on Longevity of Human Life with Special Reference to Satara District - Mr. A. K. Ghadge	194
23. An Analysis on Formulation of Research Problem - Dr. Suryanarayana Sanyasinaidu Bure	201
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25. A Study of Sources of Finance for Women Entrepreneurs in Maharashtra State - Ms. Pawar Sonam Mohan, Ms. Landge Seema Eknath	217
26. A Review of Agrarian Structure in India and Need for New Policy Initiatives - Lt. Dr. Rajshekhar K. Nillolu	223
27. An Outline of Value-added Services and Problems Encountered by Community Pharmacies - Dr. P. K. Mudalkar, Dr. R. D. Jadhav	227
28. Cashless Transactions Benefits and Problems - Dr. Rekha A. Kadhane, Prashant S. Ugale	234
29. A Study on Marketing of Onion with Special Reference to Western Maharashtra - Dr. T. D. Mahanwar	240



Research paper on Factors Influencing Stock Selection Decision: An Empirical Study of Retail Investors in India

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Satara MAH 415001

Abstract

Making the money work to gain income is a kind of practice that many individuals follow for earning huge returns that can add to their financial state. Investors tend to think of the risk factors associated with investment before they put in their money in some company for gaining interest on the principal amount. Stock selection can be a tiring process if a retail investor does not have knowledge about the important aspects to consider before investing money. The important factors that go hand in hand with the decision making in investing money in the stock market could be the reputation of the company, its growth pattern, the market scenario, the risk factors, and the time for which the individual wants to invest the money to gain the expected Returns. The basic things that a retail investor has in his or her mind before investing is the risk appetite as well as the time horizon for which they are investing. It could be a long-term or short-term investment (Kanojia, et al., 2018). In this paper the agenda is to find out the pertinent details that have an impact on the stock selection decision of the retail investors while at the same time analyzing the benefits of investing in the stock market. Sample of 203 retail investors from India were surveyed to know the Factors that Influence the Stock Selection Decision in retail investors in India. The study says that retail investors in India are significantly influenced by different factors like risk factors, reputation of the company, growth pattern of the company, market scenario and herd behavior while they make their Stock Selection Decision.

KEY WORDS : Stocks, Mutual Funds, Retail Investors, Long-Term, Short-Term, Investments, Business.

Introduction

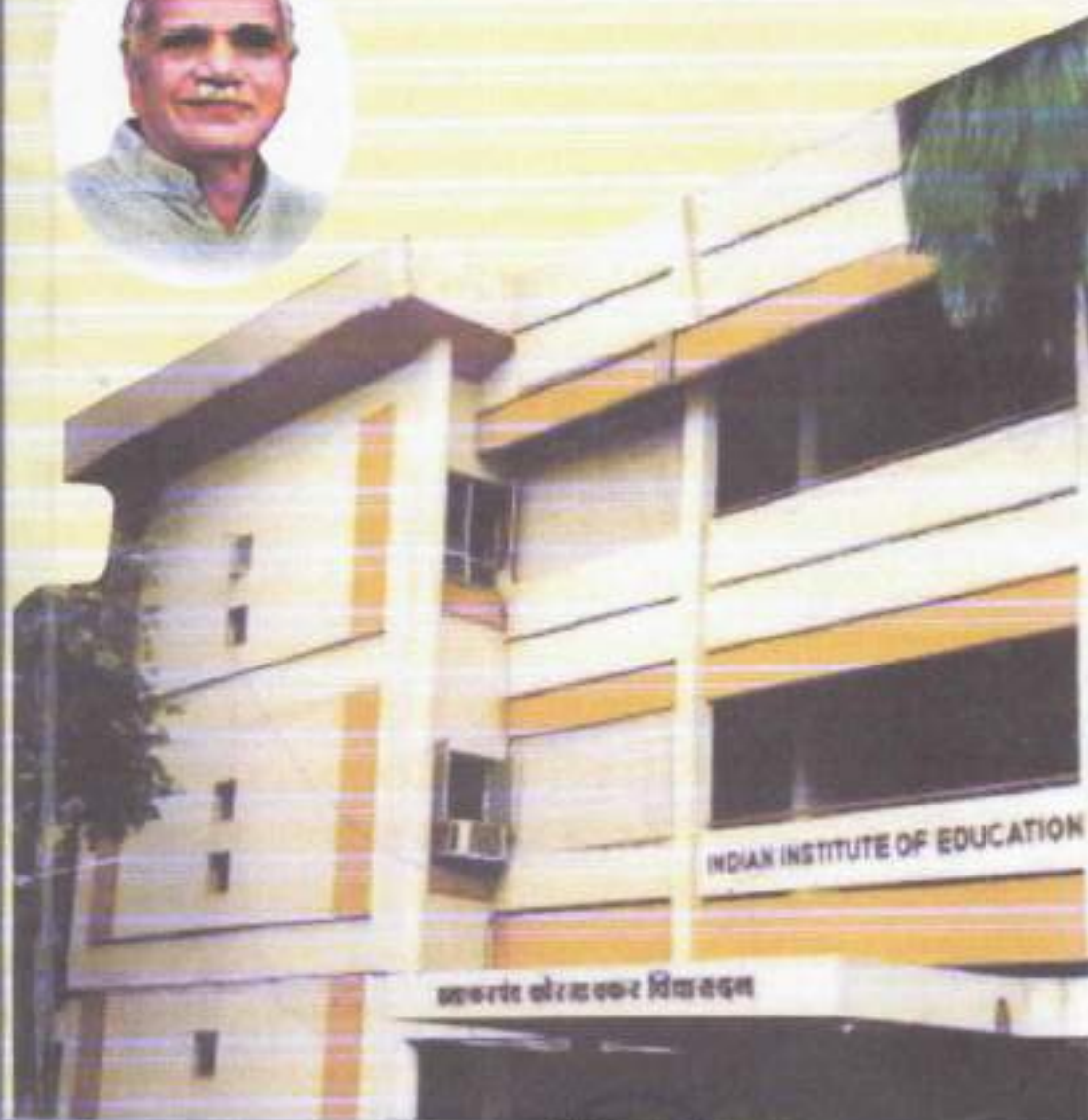
Investment can be roughly described as a concept which helps an individual to acquire a resource or an asset against a long-term return and benefit. The money which the investor has at the current moment is used for availing better returns or benefits in the future. The money that is received after a short-term and long-term duration is typically in the form of interest, dividend, and equity etc. The concept of behavioral finance has received much importance in the stock selection decision making for the investors. The scholars of various institutions conducting studies believe that investor heterogeneity is one of the main aspects which has an impact over the investor's decisions (Ikechi et al. 2017).



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



1.	Research for Sustainable Growth in Trade, Commerce, Industry and Economy - Prof. (Dr.) A. M. Gurav	11
2.	Implications of CSR Practices on Financial Performance of State Bank of India During COVID-19 Pandemic - Bhagyashree Borhade, Dr. Prabodhini Wakhare, Dr. Archana Mali, Prof. (Dr.) Padmawati Ingole, Prof. (Dr.) Shivaji Borhade	24
3.	Hypothesis Testing of Geographical Characteristics Influence on Health Status of the People in South Konkan Region - Dr. Ritesh Wangwad	35
4.	Understanding Content Analysis in Social Research Dr. Vitthal Kundalika Sawant	45
5.	An Assessment of Factors Affecting Marketing Management: A Descriptive Analysis - Dr. Arjun Bhagwat	51
6.	Why India Needs to Urgently Invest in its Intellectual Property Rights Ecosystem? - Dr. Asha Khilare, Mr. Shantanou Gangakhedkar	56
7.	Big IPO, Big Crash: A Study of The Largest Wealth Destroyers of Selected Paytm and LIC in India's Biggest Ipos - Shri. Jagtap A. S., Dr. Bhosale S.M.	70
8.	Assessing Financial Soundness of Automobile Companies in India Using Altman's 'Z' Score Model - Kedar Deshmukh	83
9.	An Investigation of Customer Relationship Management (CRM) Practices in Indian Banking Sector - Prof.Dr. Anita M. Patil-Nikam, Prof.(Dr.) Shivaji Borhade, Prof.Dr.Amruta Sane, Miss.Priti Nikam	93
10.	Selection of Appropriate Model For Time Series Data Analysis in Financial Research -Prof.(Dr.)Naushad Mujawar	101
11.	Spatial Analysis A New Research Methodology in Economics an Application in the Study of Women's Empowerment in India - Dr. Papita Dutta	107
12.	Essentials of Best Research in Commerce and Management - Dr. Mahesh Dilip Auti	114
13.	Legal Contribution in Business Regulation - Dr. Kamble C.N.	121

Legal Contribution in Business Regulation

Dr. Kamble C.N.

Associate Professor, DGC College, Satara

Abstract

The growth path of the Indian business industry has been on an upward direction since last century. It seems to be largest commerce market in the future world and it still has a long way to go. With the progress in business in India a new era of the activities of commerce warfare, it felt a need of a regulatory structure. It would tie the various arms of the government and other stakeholders. Accordingly law making body had prepared their task to enact certain laws since British era. Every business law is regulated by several laws or enactments. The functioning of the business has to be as per the provisions of these laws. It helps to maintain discipline and order in the business organization society. The purpose of this paper is to provide legal certainty in developing a commercial business in order to form the national and regional economy. Another purpose is to push the parties to the business including every stakeholder to comply the legal mandates within their domain. Moreover, infrastructure and also harmonize the policies and regulations regarding the Business in India.

Keywords : Legal regulation, business laws, commercial activities, regulatory framework

Objectives

- i) To make cognizant commerce fraternity about the existing regulatory issue of business in India.
- ii) To create awareness about select laws concerning business activities.
- iii) To provide basic legal knowledge to people engaged business.

Methodology

The research methodology used by author is the doctrinal socio legal research. He undergone through several legislations, Acts and enactments passed by the different law making bodies. He analyzed the related regulation in business activities in India.

Introduction

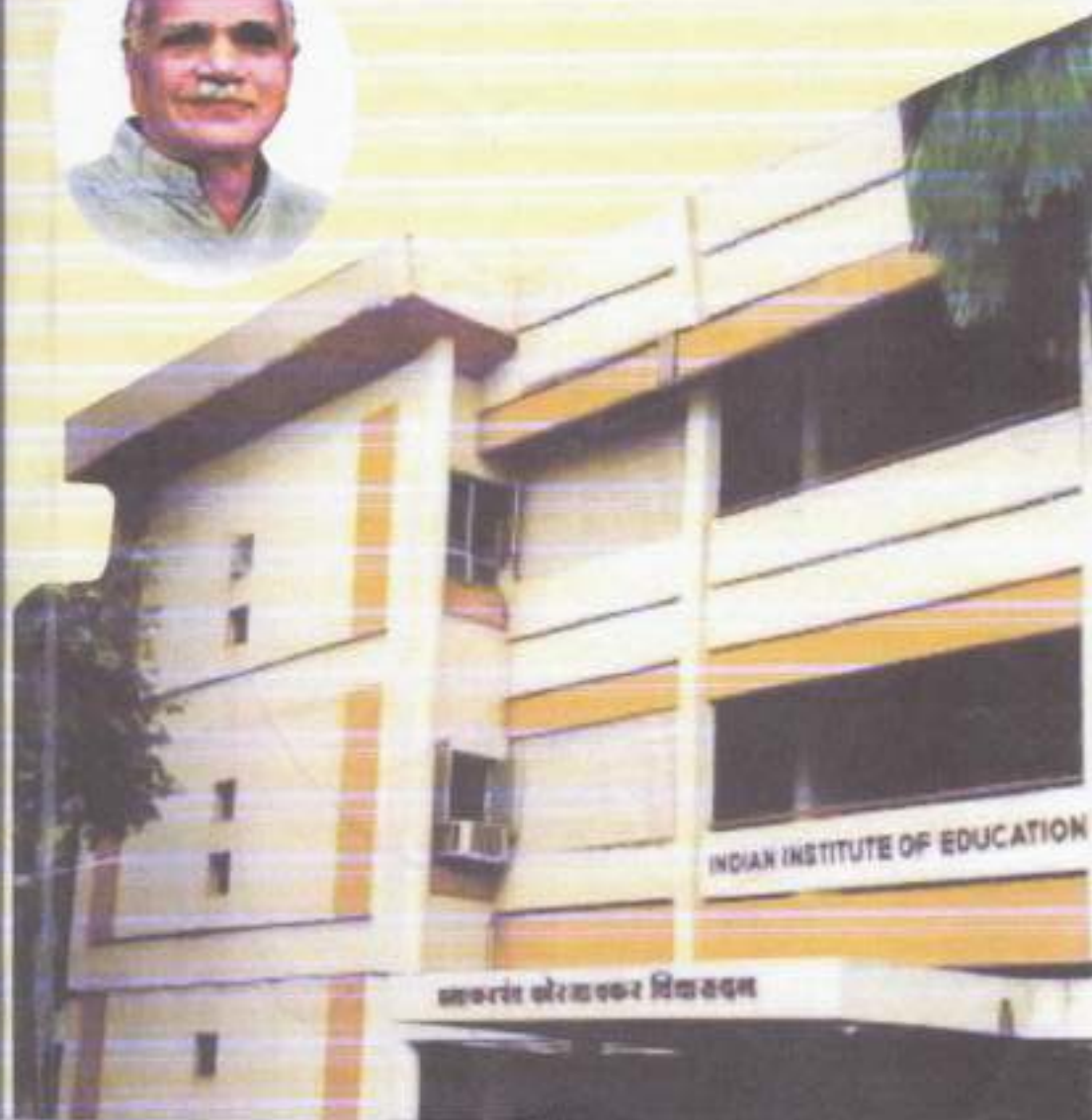
Legal regulation refers to controlling human or societal behavior with the aid of rules or regulations or order having the force of law and issued by an authentic body or agency of a government. It covers all activities of private, public and commercial nature and its scope varies across countries. The rules laid or provisions are designed to ensure compliance supporting by penalties, fines or incentives. In other words, it is a tool which may be manipulated by different interest groups to their gain using their respective bargaining powers with the regulating machinery.



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



30. Cust-Kproto: Customized Clustering Algorithm for Clinical Data Analysis in Healthcare - Pradnya Bhambre, Dr. Nusrat Khan	250
31. Research Paper on Relationship among Selected Psychological Variables of Inter-collegiate Kabaddi Players - Kishor Vilas Sankpal	258
32. Awareness of Employee Activism (EA) amongst Indian IT Employees - Dr. Daniel Penkar, Jeevan Kasabe	265
33. Research on Revenue Analysis of Quarry Industry - Miss. B. R. Wagdole	275
34. A Research Study on Farm Accounting Practices of Ginger Growers in Satara City. - Mr. Sanjay Pradipkumar Kamble	281
35. Push Factors of Seasonal Labour Migration from Marathwada Region to Western Region of Maharashtra - Dr. Nishikant C. Warbhuwan	289
36. A Descriptive Research on Need of Cloud Computing in Education - Ms. Sawant Neeta Ankush	299
37. Research on Impact of Goods and Services Tax on Fiscal federalism in India - Dr. Harshad L. Jadhav, Shreya H. Chormunge, Dr. Shrikant M. Fulsundar	306
38. Population Profile of Beed District: An Analytical Study (1961 to 2011) - Dr. Sunil A. Gond	312
39. A Study of Seeds Use by Farmers in Hilly Area of Satara District - Dr. Prakash Krishna Tone	319
40. Quantitative Research Versus Qualitative Research - Dr. Sangramsing V. Nalawade	324
41. A Study on Recent Trends in Consumer Behavior in Indian Market - Dr. S. S. Pawar	330
42. Participation of Indian Women in Labour Force - Dr. Suvarna Ashok Kurkute	337
43. An Analytical Study of Sustainability Indices on Indian Stock Exchanges and International Stock Exchanges - Miss. Prajakta E. Zaware	346
44. The Role of The Brand as Intangible Capital in Achieving Sustainable Development - Maher Kareem Mohammed	353
45. A Research on Problems in Revenue Collection of Grampanchayat, Dhumalwadi - Miss. Komal Vikas Mane ...	361
46. A study on performance and prospect of Agricultural Produce Market Committees of Satara District - Mr. Maruti Sambhaji Wagh	368



Participation of Indian women in Labour Force

Dr. Suvarna Ashok Kurkute

Assistant Professor

Dhananjayrao Gadgil College of Commerce, Satara

Abstract:

This paper investigates the recent changes in the Female Labour Force Participation in India. The study is referred to the period from 2017-18 to 2020-21. India has confronted a decline from 35 % to 27% in FLFP (Female Labour Force Participation) among those years. The purpose of our study is to analyse the main factors which have led to this decline. Education level, Unemployment rate and Fertility rate and other variables found to be important determinants were social, cultural and household factors which are responsible for low rate of women in labour force. The paper focuses on the factors responsible for FLFP (Labour Force Participation Rate). The objective of the paper is to find the reasons for FLFP (Female Labour Force Participation) and to study the unemployment rates from period 2017-18 to 2020-21.

Keywords : Female Labour Force Participation, Unemployment Rate, Labour Force Participation Rate

Introduction:

The stubbornly low and declining stage of female labour force participation (FLFP) in India has triggered an incredible deal of instructional attention. While in the majority of western countries, women participation in the labour market has been increasing. On the other hand, in South Asia, especially in India, the rate of female labour force participation has decreased in the last two decades. India is considered to be a major growing economy with an annual GDP average growth of 7%. This accelerating development has not contributed, for example, to reduce social, cultural stigmas that prevent women to engage in their country's growth. India's population and literacy rate, are also growing constantly. A country's economic development is supposed to create more jobs and increase the level of employment. But this did not occur in India, especially for women. Their contribution to GDP growth is below average comparing to the rest of the world. The role of women in India has been traditionally at a household level and they still have to face hurdles and limitations to have a decent job and contribute to the household.

Review of Literature

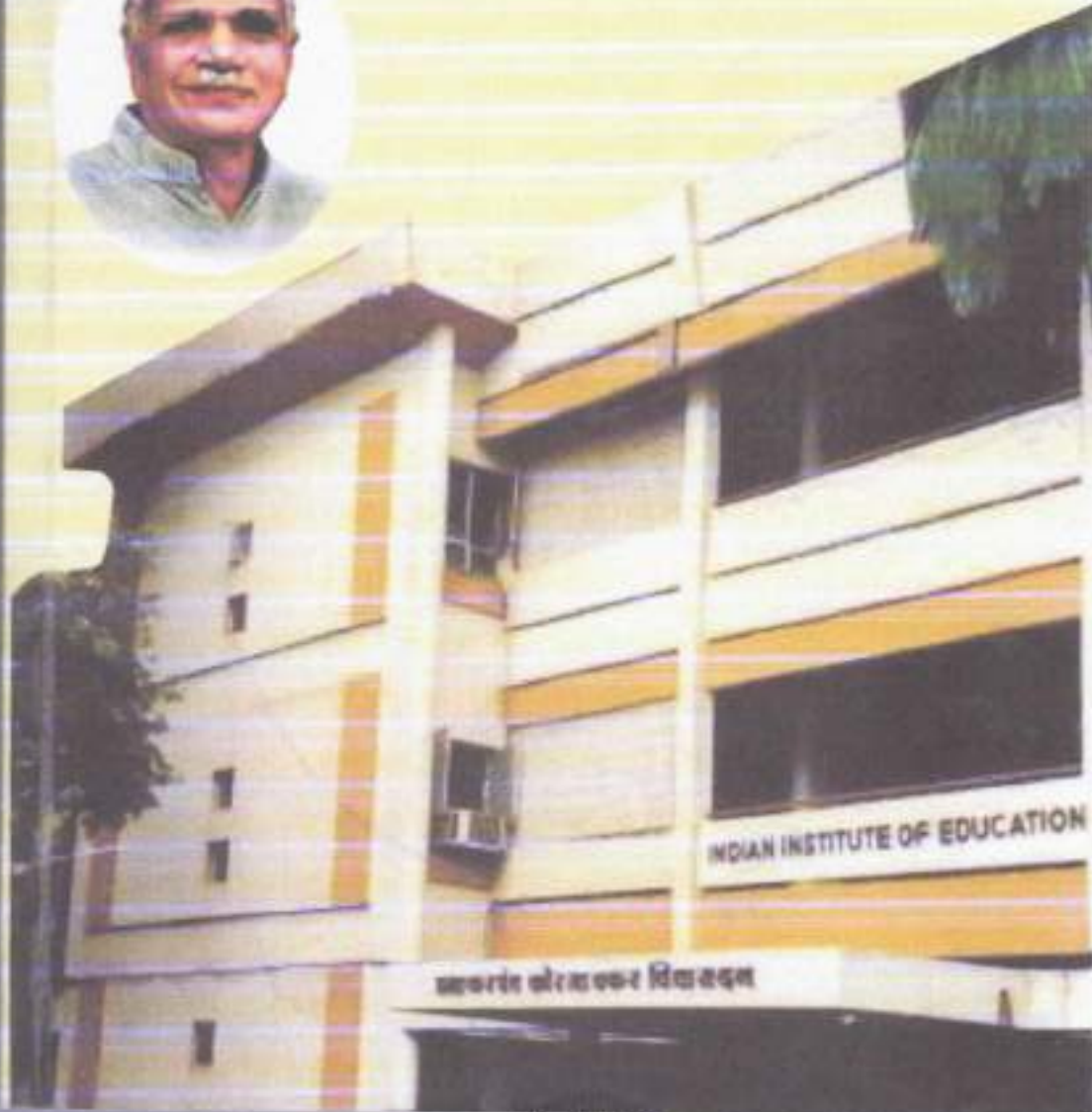
1. Sukhmit Kaur, Jakleidi Kaur in their paper titled "Female labour force participation in India" has studied the recent decrease in the Female labour force participation in India from the period 2017-18 to 2020-21.



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



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17. Investment Preferences of Rural Investors of Satara District Towards Selected Investment Products of Banks - Rahul B. Pawar	156
18. An Empirical Analysis of Social Media Engagement of Youth: A Case Study of Satara Maharashtra - Dr. Vijay M. Kumbhar	163
19. Study of Research in Supply Chain Management - Dr. R. S. Salunkhe	174
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Review of Agrarian Structure in India and Need for New Policy Initiatives

Lt. Dr. Rajshekhar K. Nillolu

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D. G. College of Commerce, Satara

Introduction:

Land continues to be the most important source of livelihood for more than two-thirds of the rural population, especially to the disadvantaged sections of the society. Land distribution structure and agrarian relations in rural India have undergone many changes because of land reforms and under the continuing demographic pressure, technological changes and market transactions. Land reforms were initiated to dismantle the acute concentration of land, equalize access to land and improve conditions of tenants and agricultural labourers.

Objectives of Study:

- To study the impact of land reform policies on the redistribution of agricultural land.
- To study proportion of landlessness in the current scenario in Indian agricultural sector.

Methodology:

Methodology is textual analysis of selected published works of various authors contributed in the area of land reforms. The secondary data collected by NSSO's Land and Livestock Holdings Survey is also used. The data pertains to the year after the land reforms and the current data is for the year 2013.

Current Scenario of Agrarian Structure:

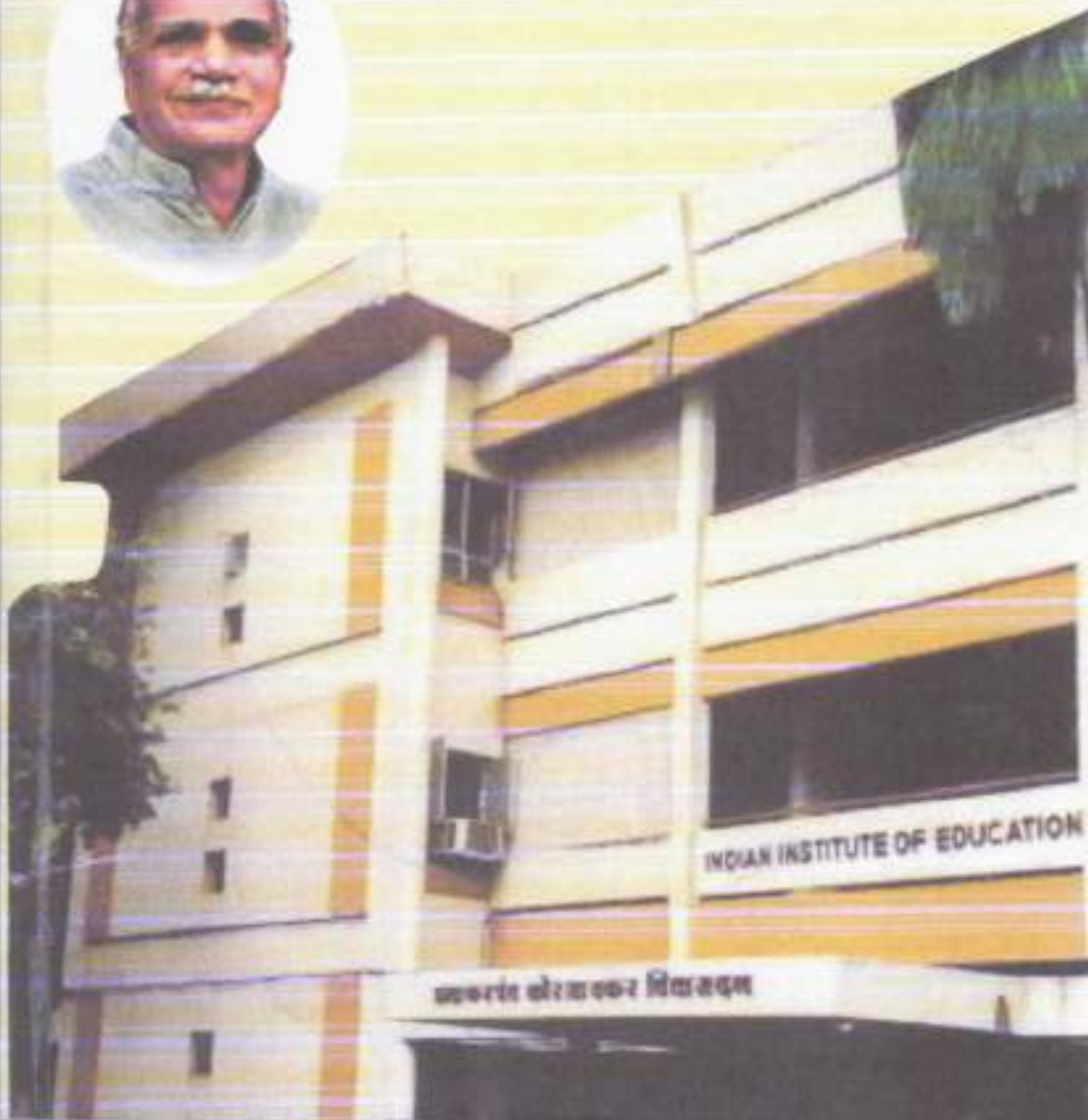
The programme of land reforms made no significant change in the distribution of agricultural land among the farmers. Indian agrarian economy is still facing a problem of landlessness, fragmentation and subdivision of land, declining size of holdings after seven decades of planning. In this concern Kensuke Kubo stated, "The current pattern of asset holdings in rural India is unequal, and inequality has increased during the 1990s, the bulk of rural asset is kept in land, which suggests that the asset position of the smallest holders is declining in absolute terms. While successive land reforms initiatives have been undertaken by state governments, they have not led to significant equalization of asset holdings."¹ As per 59th round of NSSO (2003), marginal farmers owning less than 1 hectare of land constitute 79.6 per cent of rural households, including 10.04 per cent of landless persons. The small



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



30. Role of DTH Television Services in Commerce and Management Research - Mr. Banasode Naganath Dnyanoba	252
31. A Study of Uses and Benefits of AI in Banking Sector - Dr. Anuja V. Gawade	260
32. The Formulation of Research Problem - Kale Nilam Nivrutti	266
33. A Study of Customer Satisfaction of Beauty Parlour Business with Special Reference of Vita City (Dist-Sangli) - Smt. Chavan Rani Hanmant	272
34. Research of Adoption of Digital Marketing Solutions Over Traditional Advertising Approach with Reference to Satara City - Miss. Komal S. More	276
35. A Study of Productivity of Dryland Farming in Sangli District - Shri. Vijay Hariba Pawar	283
36. Quiet Quitting and Work Life Balance: Global Impact of Covid-19 Pandemic - Dr. Prabodhini Wakhare, Bhagyashree Borhade	290
37. Organic Farming – Scenario in Town - Smitusha T. Varande, Varsha Y. Ingale, Dr. Sarang S. Bhola	298
38. Study on Sectoral Deployment of Gross Bank Credit in India - Dr. Rupesh Bansode, Mrs. Anuja Dhorje	308
39. Ethics in Mass Media - Dr. Bal Kamble	320
40. Qualities of Good Research - Dr. Reshama Hanif Shaikh	326
41. Research on Sustainable Startups and Reasons for Failure of Food Tech Startup in Bengaluru City - Ashwini M Sarvi, Dr. Mansingh S. Dabadee	332
42. A Study on Influence of Social Media Marketing on Consumer Buying Behavior in Satara City - Prof. Dr. Sanjay Vilas Yadav	341
43. A Study on Evaluating Investor's Awareness towards Mandate Financial Disclosure Amendment as per Companies Act 2013, Schedule III - Ravindra Patil, Dr. Nishikant Jha	351
44. Identification of Research Problem for Appropriate Research Title - Principal Dr. V. A. Mane	357
45. Research Excellence in Commerce, Management and Economics - Dr. Jadhav Satish Jaywant	363
46. Correlation between Audit Risk Rank and Mutual Funds Returns - Mr. Shankant R. Gangawane	369

A Study on Influence of Social Media Marketing on Consumer Buying Behavior in Satara City

Prof. Dr. Sanjay Vilas Yadav

Assistant Professor,

Dhananjayrao Gadgil College of Commerce, Satara (Maharashtra) India.

Abstract

In the current situation these social networking sites are no wind is sensible art of human lives. A modern way of lives is to change the traditional outlook into modern one. Some features of India's population which is showing how trend sarechanging. Around 75% of India's total population are below 35 years of age if we further divide then 36% are in the age group of 15 to 24 years, where as 39% are in the between of 25 years to 34 years of age. If we can see the users of internet then in total population 34% of females are using the spending much time on social media websites.

The females whose age are in between the 35 years and 44 years are using highest falling under this. Society which has great network of social media marketing sites. Interest few decades ago it taken days to reach and do communication with any of consumer but now the situation has changed a lot. Social media marketing has changed however shoppers and sellers communicates. The social media has variety of extra ordinary advantages like reduced marketing expenditure, improved sales, increase traffic, generated leads, improved search rankings.

Key Factors: Social Media Marketing, Websites, Society, Consumer Buying Behavior.

1.1. Introduction

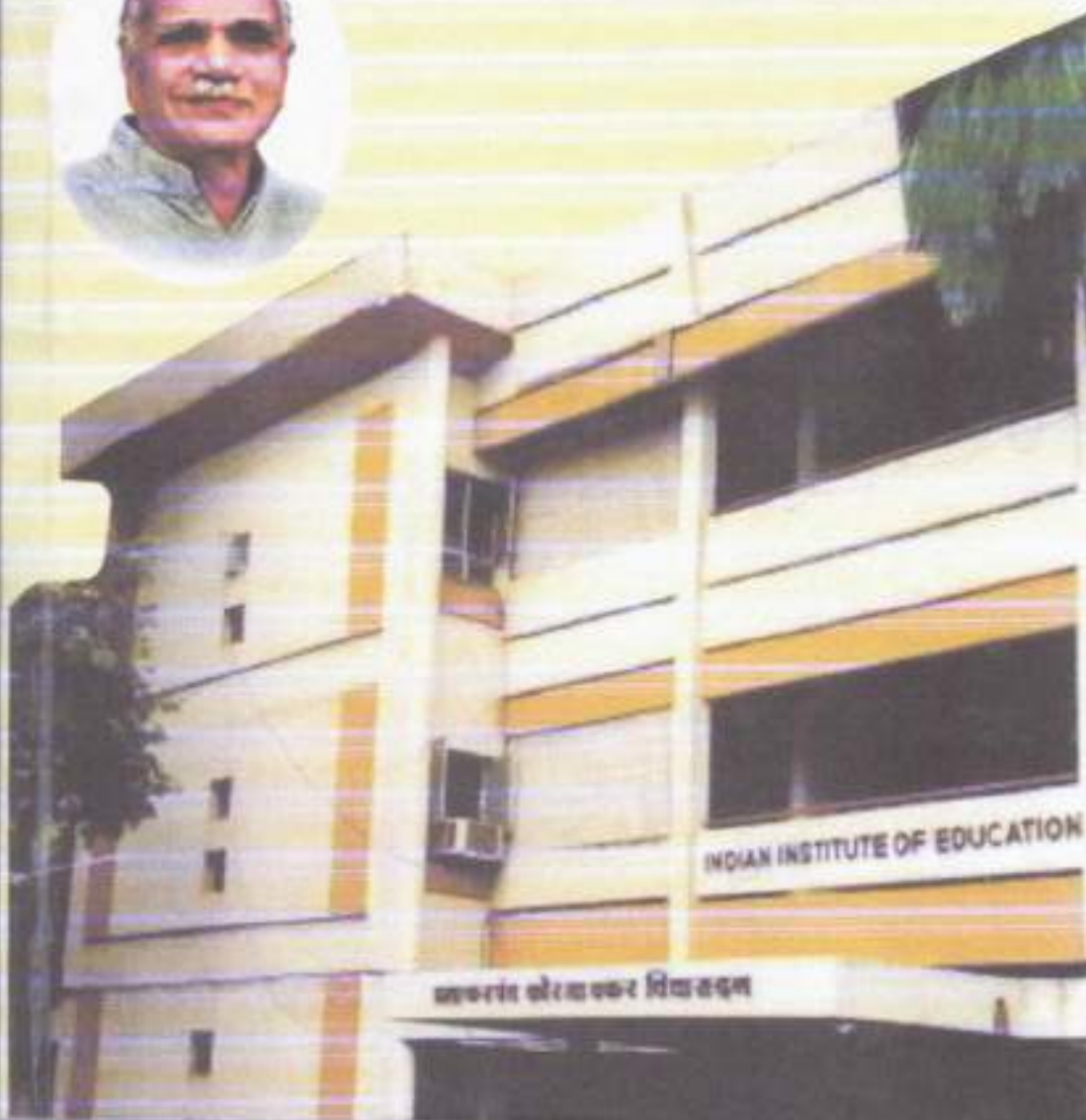
People were communicating with other people without a language in olden days. There is a massive change in the method of communication in modern days. Social Media have become a convenient way to communicate among all age clusters. The Internet and particularly social media have modified this shoppers and marketers communicating medium. The Internet has characteristics such as - the power to in expensively store huge amounts of data at different locations - the powerful search engines, organizing and disseminating of data - the power to function a physical distribution medium as software - relatively low prices. With the help of net and the presence of various social media site it is now possible for business people to meet worldwide customers at single click of the button. Thanks to the internet technology, which helps the consumer to search the production the web, view the review and ranking of existing customers for the product before he purchased the product. Consumers use the technology now a days too much as



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



62. A Study Standard Healthy Environment of Office Working Women and House Working Women - Dr. Sheetal Laxman Shendkar	494
63. A Study on Parent-Adolescent Communication and Its Management - Behrouz Yamani	498
64. A Study on Multilingual Knowledge Management and Its Applications - Yeganeh Yamani	505
65. A Conceptual Study of Export with Special Reference to Agriculture Industries in Maharashtra - Mr. Pankaj Ganesh Jagtap, Dr. Archana J. Mali	510
66. Green Accounting - A Way To Sustainable Development - Dr. M. A. Koli	518
67. A Study of Livestock Insurance in India - Mr. Mansur Balisha Shikalgar	521
68. Overview of Financial Literacy Program Inducted Under National Strategy for Financial Education - Dr. Udaykumar. R. Shinde	528



A Study of Livestock Insurance in India

Mr. Mansur Balisha Shikalgar

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Dhananjayrao Gadgil College of Commerce, Satara.

1. Introduction:

India's livestock sector is one of the largest in the world. As per the 20th livestock census of Department of Animal Husbandry and Dairying (DAHD) held in 2019, the total livestock population in India was 535.82 million, which include 192.52 million livestock, 109.85 million buffaloes, 74.26 million sheep, 148.88 million goats, about 9.06 million pigs, 851.81 million poultry population and 0.85 million other livestock population (DAHD, 2019)

Livestock is an integral part of agriculture, and it plays a significant role in the nutritional security of the people. The livestock sector plays an important role in the rural economy of India. The sector provides livelihood to more than two-thirds of the rural population. The importance of livestock in Indian agricultural economy has been well recognized and next to land and irrigation, livestock is the single largest asset in rural India. Given India's agro climatic diversity, a large variety of livestock are available for draught power, milk, meat, eggs, fish, wool etc and thus ensuring additional income to the livestock farmers. About 75 percent of the Indian rural households are keeping the livestock out of which the resource poor farmers own nearly 80 percent of the livestock. Therefore, livestock and livelihood have an intimate relationship particularly in arid and semi-arid areas(2000 P. Chandra)

Agriculture is less dangerous than raising cattle, because the death of animals due to illness, mishap, or theft results in a significant financial loss for the household. The risk is higher when a loan is used to buy the livestock because the household has now become responsible for repaying the debt without having access to the resource that was intended to provide the income for the repayments. Cattle insurance offer for protection of cattle holder from financial loss due to death of their cattle, which is one the most valued assets of the rural community.

2. Research Methodology

a. Objectives of the study

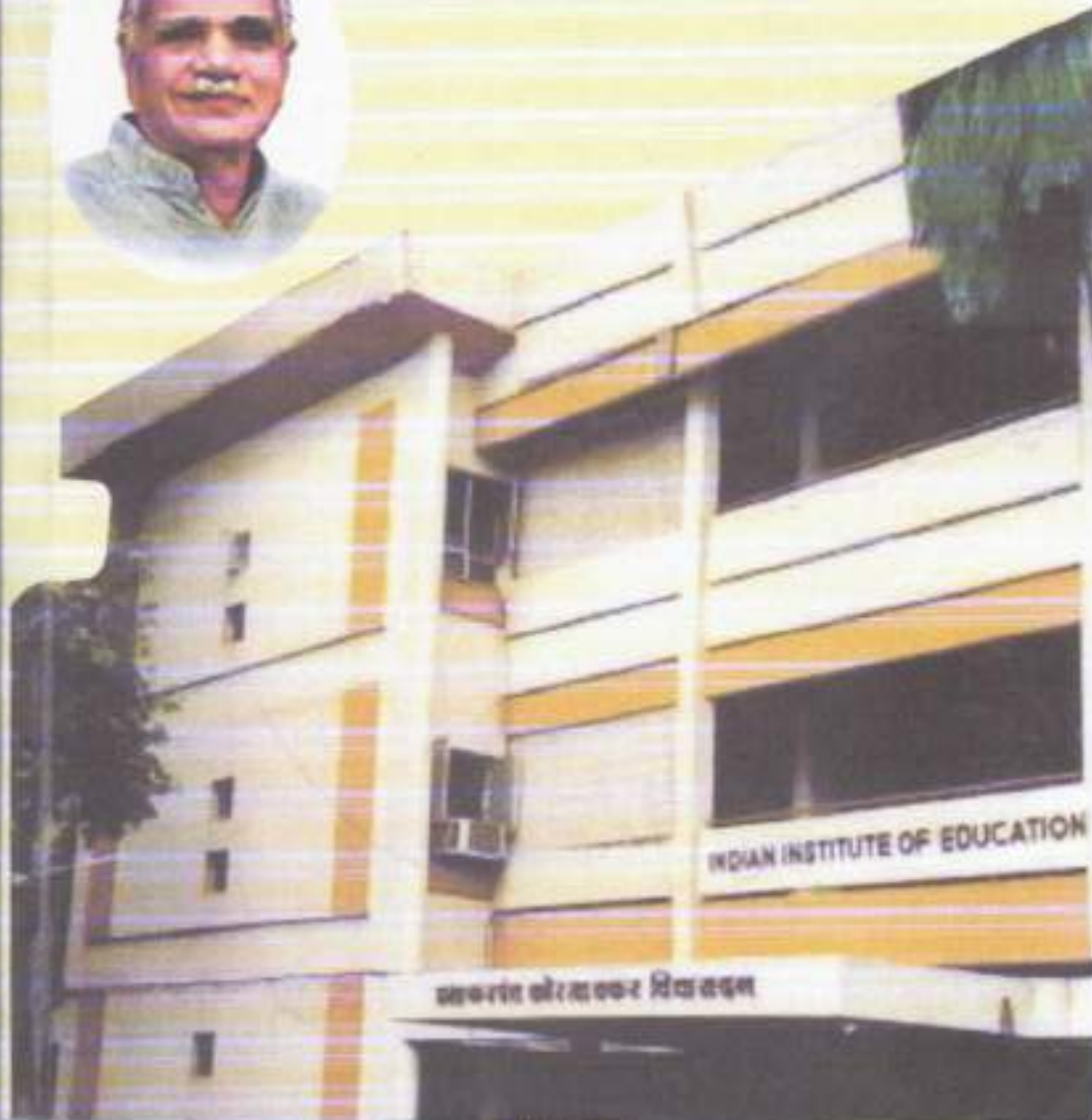
1. To review of literature related livestock insurance.
2. To understand concept of cattle insurance, cover of cattle insurance and procedure of claim of cattle insurance
3. To know present status of livestock and livestock insurance in India.



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



14. Qualitative Research Methodology in Social Sciences with Special Reference to Commerce and Management - Smt. Pote Aruna Gangaram	124
15. A Review of Strategies for Tribal Development in India - Mr. Kishor Gajanan Sutar, Dr. Sanjay Vitthal Dhonde	132
16. An Experimental Study to Evaluate the Efficiency Responsiveness of "Fraud Awareness Booklet" on Online Banking Frauds among Students - Nimbale S. M, Mr. Ghadge A. K.	142
17. A Comparative Study on Progress of Satara District Central Cooperative Bank Limited Satara, Satara - Asst. Prof. M. M. Chavan	149
18. Skill Development Challenges and Opportunities in Commerce Colleges - Dr. Sunil Zagade	157
19. Analysis of Cost and Pricing of Jawar with Reference to Dry Land in Solapur District - Dr. Yogesh B. Mane	164
20. Role of Irrigation in Agriculture Development of Solapur District (Maharashtra) - Mr. Sohail Rafik Mujawar, Prof.(Dr) S. M. Bhosale	172
21. To Study the Satisfaction Level of College Students Regarding Online Shopping - Mr. Umesh D. Dabade, Dr. G. Hareesh	181
22. A Study of Impact of GST on Entertainment Industry in Pune City - Dr. (Mrs.) Shilpa R. Kulkarni, Mr. Sudhendra Apsingekar	189
23. Financial Problems of Selected Agro Based Food Industries in Kolhapur District - Dr. Amardeep D. Jadhav	196
24. Special Economic Zones (SEZs) and Its Impact on Indian Economy - Dr. Ghodake D. Nivrattirao	205
25. A Study of Awareness about Life Insurance among the Customers of LIC - Dr. Ashok S. Banne	212
26. Social Entrepreneurship as a Tool for Sustainability Development - Dr. Usha Bhandare	218
27. Agriculture Finance in Sangli District: Impact and Evaluation - Asst. Prof. Vijay Dinkar Patil	228
28. A Study of Tourism Management of Private Tour Agencies with Special Reference to Pune District - Shinde Kishoradas Tukaram, Dr. Archana Jayant Mali	239
29. Study on Application of New Technology in Rural banks in India - Bhosale Rohan Sampat	246



Impact and Evaluation

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1 Abstract

Purpose : Agricultural finance is buzz word in rural finance. Agriculture is major sector of Indian economy. Finance or credit is basic input for agricultural development. It is understood that the various farmers of the Sangli district are borrowing fund different type sources. Day by day farmer economics condition is deteriorating and farmers distress is increasing. The present study is related to investigation of availability and flow of institutional agricultural finance, need of institutional agricultural finance, and impact of agriculture finance on farmer's farm mechanization which is most important portion of rural agriculture economy.

Design of research : In this paper, sample size of farmer is selected on the basis of proportionate but randomly selected from each village.

Finding Part : More than 50 percent of the respondents are in age group of 41 to 50 and above 60 years. They have selected the agriculture finance source for low interest charged. Public and cooperative banks as traditional source of agricultural finance fulfilling the need of crop loan. With Public sector and Cooperatives sector, private sector banks are also coming into this agricultural finance sector. Private sector banks are providing loan to agricultural equipment and machinery. Small finance bank are entered into this sector but less proportion.

Practical Applicability : This study is important to policy maker who are doing rural policy. Even though Bankers seek information regarding to agricultural finance state. Banking sector is expanding in rural area.

Keywords : Agriculture Finance, Impact of Finance, Rural Economy, Farm mechanization Agriculture Development.

2 Introductions

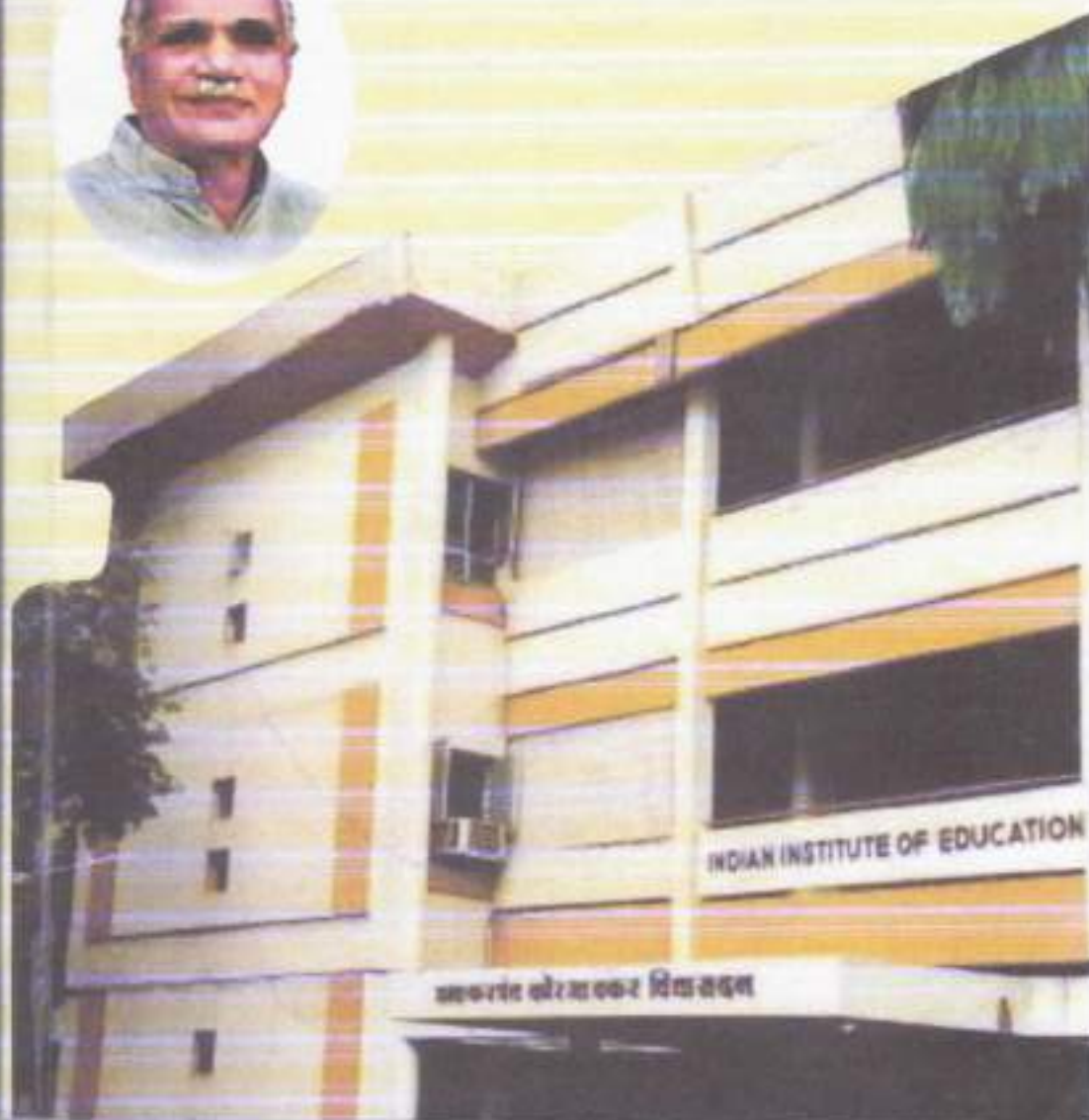
Agriculture is major sector of Indian economy. We know that 'India is self-sufficient of demand for food and net exporter of agri-products globally at rank seventh position. India is top producer of cereals (wheat & rice), pulses, fruits, vegetables, milk, meat and marine fish'. Before independence no more programs were undertaken for development of rural sector specifically, for agriculture sector. But, first attempt was made by starting Co-operative institution at primary level in 1904 which is also known as Primary Agricultural Credit Cooperative Society (PACS). After 1935, RBI established a Agriculture department in Reserve Bank of India. Then 14 major Bank nationalization was done in year 1969. NABARD came into the picture 12 July 1982. Kisan Credit Card became important innovation for solving the agriculture finance problem. But



UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Multidisciplinary Special Issue
September 2022
Part - II



30. Cust-Kproto: Customized Clustering Algorithm for Clinical Data Analysis in Healthcare - Pradnya Bhambre, Dr. Nusrat Khan	250
31. Research Paper on Relationship among Selected Psychological Variables of Inter-collegiate Kabaddi Players - Kishor Vilas Sankpal	258
32. Awareness of Employee Activism (EA) amongst Indian IT Employees - Dr. Daniel Penkar, Jeevan Kasabe	265
33. Research on Revenue Analysis of Quarry Industry - Miss. B. R. Wagdole	275
34. A Research Study on Farm Accounting Practices of Ginger Growers in Satara City. - Mr. Sanjay Pradipkumar Kamble	281
35. Push Factors of Seasonal Labour Migration from Marathwada Region to Western Region of Maharashtra - Dr. Nishikant C. Warbhuwan	289
36. A Descriptive Research on Need of Cloud Computing in Education - Ms. Sawant Neeta Ankush	299
37. Research on Impact of Goods and Services Tax on Fiscal federalism in India - Dr. Harshad L. Jadhav, Shreya H. Chormunge, Dr. Shrikant M. Fulsundar	306
38. Population Profile of Beed District: An Analytical Study (1961 to 2011) - Dr. Sunil A. Gond	312
39. A Study of Seeds Use by Farmers in Hilly Area of Satara District - Dr. Prakash Krishna Tone	319
40. Quantitative Research Versus Qualitative Research - Dr. Sangramsing V. Nalawade	324
41. A Study on Recent Trends in Consumer Behavior in Indian Market - Dr. S. S. Pawar	330
42. Participation of Indian Women in Labour Force - Dr. Suvarna Ashok Kurkute	337
43. An Analytical Study of Sustainability Indices on Indian Stock Exchanges and International Stock Exchanges - Miss. Prajakta E. Zaware	346
44. The Role of The Brand as Intangible Capital in Achieving Sustainable Development - Maher Kareem Mohammed	353
45. A Research on Problems in Revenue Collection of Grampanchayat, Dhumalwadi - Miss. Komal Vikas Mane ...	361
46. A study on performance and prospect of Agricultural Produce Market Committees of Satara District - Mr. Maruti Sambhaji Wagh	368

Research Paper on Relationship among Selected Psychological Variables of Inter-collegiate Kabaddi Players

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Abstract:

The main purpose of study was to determine the significant relationship among selected psychological variables of Inter-collegiate Kabaddi players. For the purpose of the study 100 (Hundred) male Inter-collegiate level of Kabaddi players from Inter-collegiate Competition of different universities of Western zone in India were randomly selected as subject for purpose of this study. The age of the selected subjects was ranging from 18 to 25 years. The psychological variables were restricted to competitive anxiety, stress vulnerability, sports aggression, depression and will to win. Competitive Anxiety was assessed by using Sport Competitive Anxiety Questionnaire developed by Renier Martins and the Score was recorded in number. Stress Vulnerability was assessed by using Stress Vulnerability Scale Questionnaire developed by Lyle H. Miller and Alma Dell Smith and Score was recorded in number. Sports Aggression was assessed in number by administering Sports Aggression Inventory Questionnaire developed by Anand Kumar and P. S. Shukla and Score was recorded in number. Depression was assessed in number by using Zung Self-Rating Depression Scale (SDS) Questionnaire and Score was recorded in number. Will to Win was assessed by employing Will to Win Questionnaire developed by A. Kumar and P. S. Shukla and the Score was recorded in number. To determine the significant relationship among selected psychological variables of Inter-collegiate Kabaddi players the Pearson's product co-efficient of correlation statistical technique was employed. Level of significance was set at 0.05.

The finding of the study revealed that Significant positive correlations in between competitive anxiety and stress vulnerability, competitive anxiety and sports aggression, stress vulnerability and sports aggression, stress vulnerability and depression, sports aggression and depression of Inter-collegiate Kabaddi players as well as significant negative correlation in between aggression and will to win of Inter-collegiate level Kabaddi players. No significant correlations were found in between competitive anxiety and depression, competitive anxiety and will to win, stress vulnerability and will to win and depression and will to win of Inter-collegiate level Kabaddi players.

Key Words:

Competitive Anxiety, Stress Vulnerability, Sports Aggression, Depression and will to win.

