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Editorial Message

Dear readers,

You have in your hand the 7th Annual Research Journal "*ShodhSagar*" which is Official Research Journal of Gurukul College of Commerce. The editors are ecstatic to release and present this national level ISSN journal to the public.

This work is the result of students channelling their thoughts and exchanging ideas in order to exchange the perspectives and assist the reader in exploring a new range of research prospects. We thank all the research scholars and supporting personnel who have made this journey a reality and we ask all concerned to continue to support and assist us in making this publication a success.

We really hope that this publication will suit the requirements of all who want to educate society. Although every attempt has been made to ensure error free publishing, we apologize if any errors that may have crept in advertently. We promise what we deliver and deliver what we promise.

We wish you a wonderful reading experience.

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To impart quality education with the commitment to shape career path of learners and inculcate cultural values in such a manner that there is holistic growth of the individual learner in particular and the society at large.

Mission

To emerge as one of the best College in the central suburbs of Mumbai for studies in the Commerce stream through value-based quality education and preparing learners towards nation building.

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- To promote Indian culture and tradition through education.

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The research and publication Cell of the College has been formed to enhance research capacity amongst staff and students. The Research Cell comprises faculties, students and external experts for further strengthening research activities of the college.

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- To identify the hidden innovative talents and competences.
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- To produce research scholars commensurate with the need of future.

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Acknowledgement

Innovation, inspiration and conviction have always been the deciding parameters in a person's successful journey. I am overwhelmed by all of our well-wisher's constant support and encouragement in helping us bright out **The Annual Student Research Journal "Shodh Sagar".**

We are grateful to our management, especially our honorary Secretary Shri. Bipin Patel and Prin. Dr. Mamta Rane, for their unwavering encouragement as well as support which enabled us to publish this 7th Annual Research Publication and Inter Collegiate Journal "Shodh Sagar".

We appreciate the research committee and reviewers for painstakingly evaluating the research papers in the period allotted.

We wish to express my gratitude to all of our employees for contributing their valuable ideas to the publication of this journal.

We would like to call for special attention to each of our students who have contributed their ideas and Research to journals through written papers and acted as a catalyst for achieving our target.

Any omission is not indicative of lack of gratitude.

Dr. Vijay Bharati Jain

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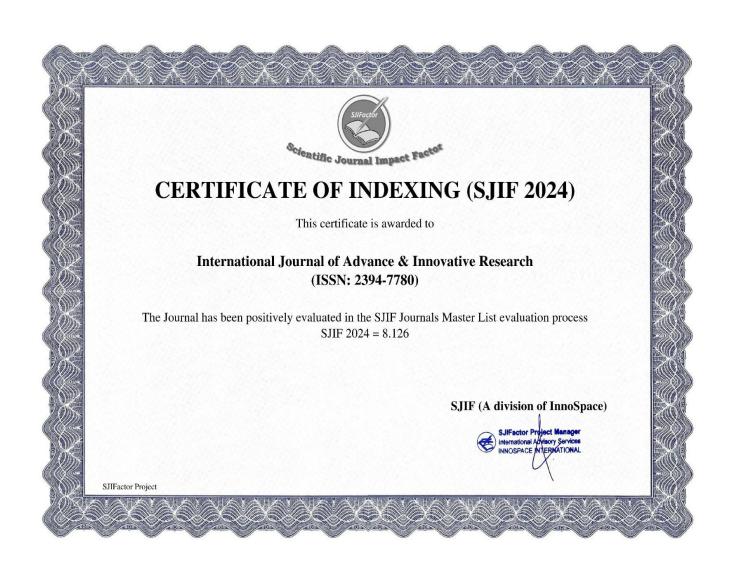
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BRANDING AND MARKETING STRATEGY OF CADBURY

Reetika Jain

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ABSTRACT

"Working together to create brands people love" is the company's primary goal, and it encapsulates the essence of our goals as an organization. To turn goods into brands, we cooperate and work as a team.

Simply, "we spread happiness"!

At the moment, Cadbury India is involved in three business categories: candy, milk food & drink, and chocolate confectioner.

Keywords: Marketing, Branding, Goal, Strategy, Consumption, Perceptions.

INTRODUCTION

Marketing Strategies of Cadbury

In order to increase sales Cadburys needs to undertake range of marketing activities before deciding upon the best way to encourage the purchase of its product. When identifying the basic principals which Cadburys must apply to its marketing will be its basic objectives because all business must have objectives it allows them to increase sales and make profit. With the use of a marketing strategy, a company can focus its meager resources on the most promising prospects for revenue growth and long-term competitive advantage. The fundamental idea that achieving client satisfaction should be at the core of any marketing plan.

An organization's marketing strategy is a way to direct its resources and energies toward a plan of action that can boost sales and establish its dominance in a specific market niche. In addition to A marketing strategy encompasses product development, promotion, distribution, pricing, and relationship management in addition to setting the company's marketing goals and detailing how they will be reached, ideally within a certain timeframe. Marketing strategy determines target market segmentation, positioning, marketing mix, and resource allocation. It functions the finest.

An aspect of the business's overarching plan that details how it will deal with customers, prospects, and competitors in the market. Organizational objectives, strategy, and mission. The relationship between sales and marketing strategy is strong because consumers are a company's main source of money. Oftentimes, a key component of marketing strategy is keeping marketing in line with the primary purpose statement of the firm.

Corporate aims are the long term intentions of a business, whereas corporate objectives are the specific targets required to achieve the aims.

BRANDING STRATEGY OF CADBURY

The trademark-able items that distinguish and identify a brand are known as brand components. A strong brand typically uses a variety of brand aspects. The unique "anytime crunchy, all time fresh" quality of Cadbury Dairy Milk is one example.

The following list includes specific types of brand elements:

Name of Brand ☐ Slogan			
	Characters		
	Logo		
	Symbol		

REVIEW OF LITERATURE

- Kala Vijay Raghavan, Economic Times Bureau The falling impact of a worldwide takeover has adequately
 transformed this 60-year-old Indian organization into a startup with new investors, new item classes and
 brands, new pioneers, another personality and culture. New CEO Manu Anand has the unenviable order of
 overseeing such agitating change without taking his eyes off development.
- Irene Rosenfeld, chairman and CEO, Mondelez International Mondelez International is the world's biggest startup. Mondelez is simultaneously both a 20- month-old child and a \$36-billion worldwide nibble goliath. Also, as it tries to make another culture, it has both the resources and weights of a 100-year-old heritage.

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- Mr. S. Gopalakrishnan, MBA, MF.T., M.Sc(Psy.), M.Phil.,(Ph.d) Branch of the executives concentrates on The second of the three bars in the Bliss range, here we have the old work of art: hazelnut. The slight contrast here is that there are no real hazelnuts in here, rather a "cooked hazelnut glue (5%)" blended in with the chocolate truffle.
- John Bradley, Author of Book: Cadbury's Purple Reign The striking excursion from a shop in Birmingham to turning into the world's biggest confectionary organization has been accomplished through a novel blend of business reason and human qualities. While numerous distributions have, appropriately, featured the Quaker beginnings of the organization and the Cadbury's commitment to the tending to of social treacheries, these have maybe eclipsed the business and the brand building story that lies at the core of its prosperity.

OBJECTIVES OF STUDY

- To ascertain how consumers behave in regard to Cadbury.
- To determine which range the majority of the client's favor.
- Identifying the more advantageous traits.
- To enhance customer contentment and regain market share by meeting the needs of the customers.
- To establish itself as the alltime favorite chocolate for all demographics, including those who are young, fem ale, or of any class. To provide a variety of economical sweet options.
- To ascertain which Cadbury items are well-known to consumers.

RESEARCH METHODOLOGY

Research Desing

Finding a balance between procedural economy and relevance to the research question is the goal of a research design, which is a set of rules for data collection and analysis. The investigation was conducted using "Descriptive Research" as the research design.

Data Collection source:

The data which is collected for the aim of study, is categorized into 2 bases:

- 1. **Primary Data: -** The term "primary data" refers to information that is newly gathered, first-hand, and unique in nature.
- 2. **Secondary Data:** Secondary data are those that are gathered from online sources, articles in print media like newspapers and magazines, and information found on the internet..

Sample Size

- 1. To complete the questionnaire, youth in the 18–25 age range provided their opinions.
- 2. A simple random selection technique is used, with a sample size primarily drawn from college, approximately 100

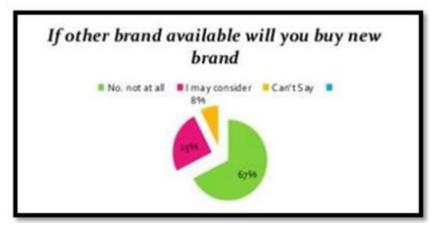
SCOPE OF STUDY

Learning is a fundamental human action, just like breathing. Psychologists disagree on the process of learning, despite the fact that education permeates every aspect of our life. Marketing professionals are interested in how people learn. Customers are the ones they wish to instruct in their capacities as customers. Their goal is for customers to gain knowledge about their products, including features, prospective benefits, care instructions, and new behavioral patterns that will meet both the needs of the customer and the marketing goals.

My research is limited to the examination of Cadbury's branding and marketing methods, as well as consumer preferences, perceptions, and consumption. There are numerous alternative brands.

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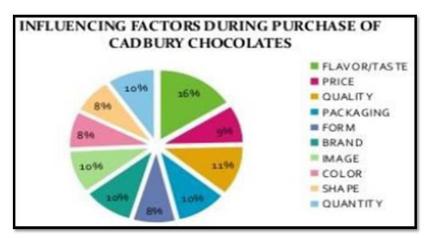
DATA ANALYSIS



Respondent Action	% of Respondent
No. not at all	67
I may consider	25
Cant say	8

Based on the aforementioned data, it can be inferred that consumers would continue to consume Cadbury's chocolate even if there were alternative brands available.

INFLUENCING FACTORS DURING PURCHASE OF CADBURY:



DEMAND GRAPH OF CADBURY:

Factors influence	No of respondent %
Taste	16
Price	9
Quality	11
Packing	10
Form	8
Brand	10
Image	10
Color	8
Shape	8
quantity	10

Based on the data it is shown that taste of the chocolate has the major influence on the choice of the chocolate with respect to price, quality, packing, form, brand, image of brand, color of the chocolate, shape of the chocolate and quantity of the chocolate has the least effect on the customer preference.

FINDINGS

Based on the study above, I have surveyed 100 respondents, of whom 14, 42, 33, and 11 fall into the age groups of 0–10, 10–20, 20–30, and over 30, respectively

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- Based on the above analysis it is concluded that most of the female prefer like to eat chocolates as 60% of female like to eat chocolate while 40% men like to eat
- It is evident from the aforementioned study of the sample of 100 respondents that 94% of the population enjoys eating chocolate, while only 6% do not.
- The aforementioned research leads to the conclusion that, of the 95 individuals in the sample who eat chocolate, 84% are drawn to chocolate purchases made at a discount, and 16% are drawn for other reasons.

According to the above analysis it is concluded that mostly people purchased chocolatesweekly.

- The aforementioned data leads to the conclusion that the majority of consumers enjoy eating Cadbury Dairy Milk Silk as their preferred chocolate than 5 start, perk, silk and other respectively.
- Based on the aforementioned data, it can be inferred that consumers would continue to consume Cadbury's chocolate even if there were alternative brands available.
- Based on the data it is shown that taste of the chocolate has the major influence on the choice of the
 chocolate with respect to price, quality, packing, form, brand, image of brand, color of the chocolate, shape
 of the chocolate and quantity of the chocolate has the least effect on the customer preference

SUGGESTION

- New flavors of chocolates like strawberry, orange, vanilla can be added
- All variety must be available in all area
- Other shape chocolate can be introduced
- The company should maintain the awareness about the new product as well
- It reduces the cost and increase the offers in product

CONCLUSION

After analyzing data from primary and secondary sources, it can be said that Cadbury's is doing quite well in India despite the fact that other competitors—mostly local ones—are working hard to win over the country's youth. In terms of market share, there isn't a brand that comes close to Cadbury's in India, despite Nestle being the company that competes with Cadbury the most abroad.

One of the most crucial elements in drawing in customers is advertising, and Cadbury's is succeeding in this regard. The popularity of its Silk advertisements caused a surplus of demand over supply for that particular product. Also, there are other pricing ranges available, ranging from Rs. 5 for chocolate to Rs. 500 for a rich dry fruit collection. Simply indicate the desired range and they will provide the product. Cadbury's is undoubtedly skilled at grouping customers with their gift boxes.

Because of its constant innovation and strategies for drawing in customers and cultivating brand loyalty, Cadbury's has a 70% market share in India. Although not anytime soon, other companies might eventually overtake Cadbury's.

LIMITATION:

- Due of time constraints, only 100 young people's records are gathered. The 18–25 age range is used.
- Regarding the Cadbury's product, younger people or elders may have different opinions.
- Some young people did not respond when asked to provide the data. There is room for more investigation, an d a thorough analysis of this topic is possible

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A STUDY OF HUMAN PERCEPTION TOWARDS AI

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ABSTRACT

AI is a technology which is growing day by day with new specifications, algorithms and advancements. With this it is necessary for us being humans to adapt with these new changes and upskill ourselves. This research paper reviews how people have different perceptions regarding AI. Adapting with technology and learning to use it adequately is important. This study also reveals how much people are aware about AI and its uses.

Keywords: Perception, Beneficial, threat, Scope, Safe, Efficiency, Productivity, Concern.

1. INTRODUCTION

AI as a technology has been advancing rapidly whether it be of general AI or narrow AI. Technology which has been an important part of our lives is now no longer on just computers or mobiles but also has taken its turn towards machines or robots that are human centred which enhances the overall efficiency and productivity of humans. This research reveals that with every advancement there's a risk of threat as well as concerns that arise hence there's a need for people to understand and gain more knowledge about these technological advancements so that it could be beneficial and not be considered as a threat or concern. AI being the most trending topic these days has gained its significance in various ways whether it be of rumours or its advantages. This study also reveals that in spite of some people thinking of AI as a threat there are a majority of people who are positively responding towards it and are accepting the fact that AI is becoming a part of their daily lives. Furthermore, This study helps us to understand different perceptions of people towards AI.

1.1 RESEARCH METHODOLOGY

The research was conducted by using the primary data collection method. A questionnaire was formed consisting of 15 multiple choice questions made by using the google forms and was shared with people through various social media platforms.

1.2 OBJECTIVES:

- 1. To understand different perceptions of people towards AI.
- 2. To study the concerns or threat in the minds of the people with respect to AI.
- 3. To analyse the factors that affect the perception of people regarding AI.
- 4. To study the adaptation of humans with technological advancements.

1.3 HYPOTHESIS:

H0: positive perception of people towards AI.

H1: Negative perception of people towards AI.

1.4 SCOPE OF STUDY:

To study the different perceptions of people towards AI and what factors affect their thinking towards it before reaching the conclusion. The scope of research is to know whether people are having positive or negative perceptions towards AI. Are they acceptable with the fact that AI is becoming a part of their daily lives?

1.5 LIMITATIONS OF STUDY:

The research solely relies on the primary data collected through questionnaires. No personal interaction was there with the people due to limitation of area to understand their perceptions towards AI.

1.6 Sample:

To collect primary data, people were divided into demographic categories:

Age

Gender

Occupation

Sampling is done on a purposive sampling method. Due to limitations of area a link was sent to a selected number of people through social media platforms to fill up the form. The main aim was to collect at least 100

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responses from people of different age groups altogether. For collecting secondary data different websites were referred.

2. LITERATURE REVIEW

(K.Sokol, Peter.Flach, 2019): Research reveals that improvement in safety of AI systems is risky and can lead to unexpected consequences. It also reveals that the more it is made transparent it becomes less secure and there is a risk of leaking private data.

(Roman V. Yampolskiy, M. S. Spellchecker, 2016): Researched that AI is not safe as there are inconsistent sets of values in humans which are dynamic and cannot be programmed in an AI system. It is also researched that if improper programming and unrestricted set of inputs are put in an AI system it could be far more dangerous for humans. Also programs could have a risk of hacking, malfunctioning, bugs which could also turn into a risk or threat.

(Sarah Dégallier-Rochat, Mascha Kurpicz-Briki, Nada Endrissat, Olena Yatsenko, 2022): The research reveals that it is not the technology that possesses a threat but rather the way it is used and implemented. Hence more focus should be put on daily interactions between humans and machines to improve the quality of it.

(Milad Mirbabaie, Felix Brünker, Nicholas R. J. Möllmann Frick, Stefan Stieglitz, 2022): The study reveals that there is an identity threat at the workplaces leading to loss of status and changes to work with respect to AI and that the experience with AI does not alter the perception in the employees regarding the AI identity threat.

(Amisha Bhargava, Marais bester, Lucy bolton, 2020): Found that employees perceive that AI, Robotics and Automation is an assistant to human beings in making decisions, performing tasks and saving time and cost therefore reducing the workload. It also reveals that even though there is a threat to various professions, Employees feel the urge to adapt, accept and gain their knowledge regarding AI to remain employable in the future.

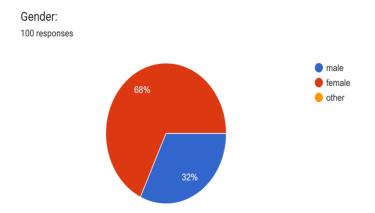
(Mudit Verma, 2018): Researched that AI has given the ability to the machines to think and analyse by using concepts and has numerous contributions in different fields. The research also reveals that AI has simplified lives in every aspect and made it easy but being dependent on it can ruin life and also act as a danger to humans.

(Korteling J. E. (Hans)., Van De Boer-Visschedijk G. C., Blankendaal R. A. M., Boonekamp R. C., Eikelboom A. R., 2021): The study reveals that artificial general intelligence accomplished can have cognitive capacities and abilities that would lead the artificial general intelligence to collaborate like humans which will have higher superiority levels of functions more than we humans can undertake. The research also states that humans should focus more on the whole system of different AI innovations and consider supervising and connectivity as important factors in it.

3. DATA ANALYSIS AND INTERPRETATION:

People Categorised by:

Gender



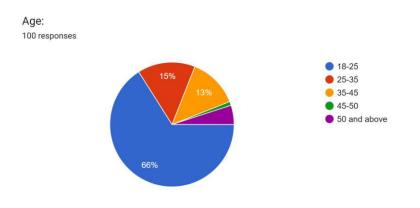
Inference:

Analysis shows that female respondents were more than 60% and 32% were the male respondents.

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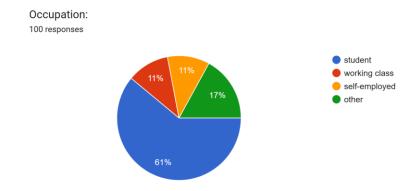
Age



Inference:

Analysis shows that more responses were gained from the age group of 18-25 that is more than 60%, 15% from the age group of 25-35, 13% from the age group of 35-45, 1% from the age group of 45-50 and 5% from the age group of 50 and above.

Occupation

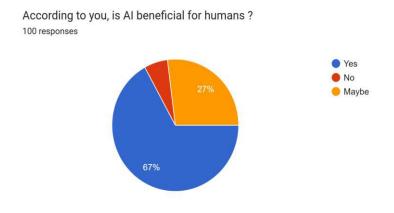


Inference:

Study shows that students were the major respondents in the survey with more than 60 % responses, working class with 11% responses, self-employed with 11% responses and others with 17% responses.

SURVEY RESPONSES:

1. According to you, is AI beneficial for humans?



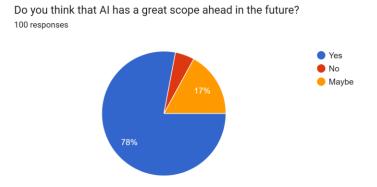
Inference:

When asked to people about AI being a beneficial technology for humans 67% of respondents opted for yes as an answer to which the rest were seen opting for no and maybe as a response.

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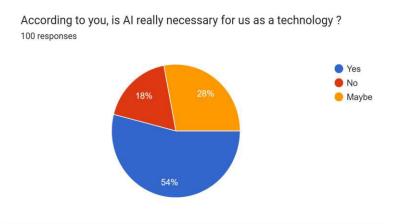
2. Do you think that AI has a great scope ahead in the future?



Inference:

Analysis shows that 78% of people had a yes as a response for AI having a great scope in the future to which on the contrary had no at 5% and maybe at 17% as a response.

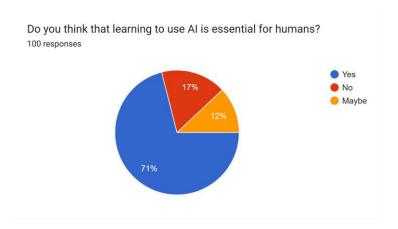
3. According to you, is AI really necessary for us as a technology?



Inference:

When asked about the necessity of AI as a technology 54% of people had a response of yes as an answer to which rest of the people had no at 18%, maybe at 28% as an answer to the survey.

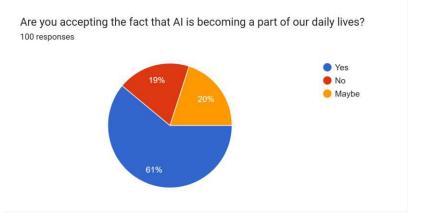
4. Do you think that learning to use AI is essential for humans?



Inference:

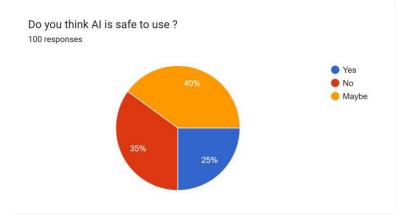
Since AI is booming day by day in every aspect, 71% of the respondents had yes as a response when asked about learning to use AI is essential to which 17% had no as a response and 12 % had maybe as an answer to the survey.

5. Are you accepting the fact that AI is becoming a part of our daily lives?



Inference: With new innovations in AI systems, people when asked about AI becoming a part of their daily lives is acceptable, It had 61% responses as yes to which 19% people had no and 20% people had maybe as an answer to the survey.

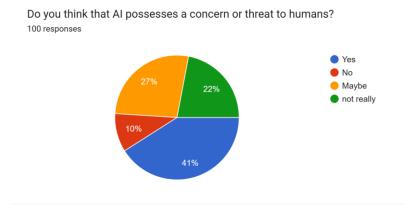
6. Do you think AI is safe to use?



Inference:

With every technology comes the risk of threats and concerns, people when asked about whether AI is safe to use had 25% responses to yes to which on the contrary had 35% of no and 40% of maybe as a response to the survey.

7. Do you think that AI Possesses a Concern or Threat to Humans?



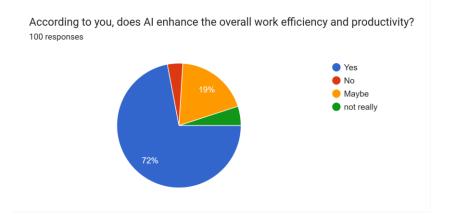
Inference:

Analysis shows that people had 41% responses of yes, 10% responses of no, 27% responses of maybe and 22% responses of not really as an answer to the question that does AI possess a threat or concern to humans in the survey.

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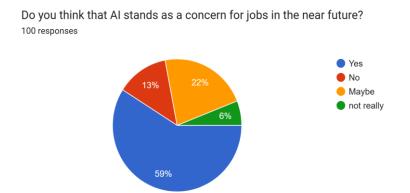
8. According to you, does AI enhance the overall work efficiency and productivity?



Inference:

Study shows that people when asked about whether AI enhances the overall work efficiency and productivity had 72% yes as an answer, 4% no as a response, 19% maybe as an answer and 5% not really as a response to the survey.

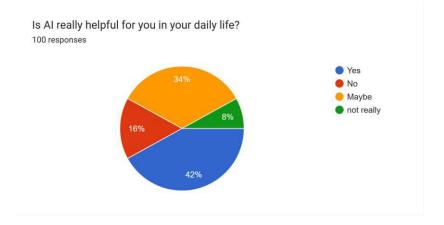
9. Do you think that AI stands as a concern for jobs in the near future?



Inference:

AI as a technology is useful in various aspects as well as in numerous fields, people when asked about AI being a concern for jobs had 59% yes as a response, 13% no as a response, 22% maybe as a response and 6% not really as a response to the survey.

10. Is AI Really Helpful for you in your daily life?



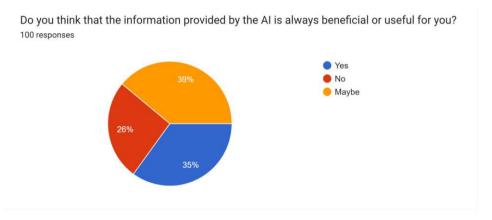
Inference:

Analysis shows that people had 42% yes as a response, 16% no as a response, 34% maybe as a response and 8% not really as an answer to the question of whether AI is really helpful in their daily lives in the survey.

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11. Do you think that the information provided by the AI is always beneficial or useful for you?



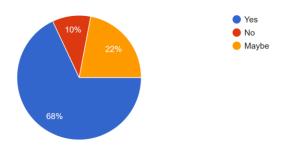
Inference:

When asked about whether the information provided by AI is always beneficial or useful, people had 35% yes, 26% no and 39% maybe in response to the survey.

12. Do you think that with the usage of AI there is an increasing risk of frauds as well as misinterpretation of information?

Do you think that with the usage of AI there is an increasing risk of frauds as well as misinterpretation of information?

100 responses



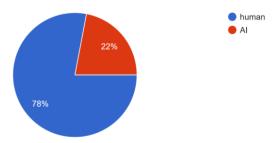
Inference:

With technological advancements comes the risk of frauds as well as misinterpretation of information to which people when asked about this had 68% yes, 10% no and 22% maybe in response to the survey.

13. According to you, from which source of advice will you trust more while making an important decision?

According to you, from which source of advice will you trust more while making an important decision?

100 responses



Inference:

Analysis shows that people when asked about trusting the source of advice while making an important decision had 78% human as an answer and 22% AI as an answer to the survey.

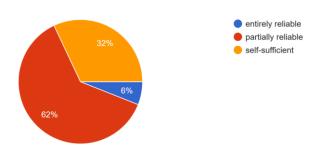
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14. Would you rather be entirely reliable on AI for your work or will choose to be self-sufficient for the same?

Would you rather be entirely reliable on AI for your work or will choose to be self-sufficient for the same?

100 responses



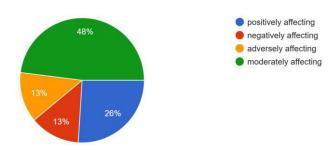
Inference:

When asked about being entirely reliable on AI or being self-sufficient for the work, people had 6% entirely reliable, 62% partially reliable and 32% self-sufficient as a response to the survey.

15. According to you, how is AI affecting the overall human efficiency in terms of productivity?

According to you, how is AI affecting the overall human efficiency in terms of productivity?

100 responses



Inference:

Analysis shows that people when asked about AI affecting the overall human efficiency in terms of productivity had 26% as positively affecting, 13% as negatively affecting, 13% as adversely affecting and 48% as moderately affecting as a response in the survey.

4. CONCLUSION

With technological growth comes innovations as well as advancements to which people with accordance to AI have a positive perception in majority. Proper awareness is required to be implemented with these technological changes so as to educate people more about the benefits as well proper way of using these technologies. Awareness in people would help them to gain more knowledge about it and clear their concerns regarding it. Therefore AI as a technology is useful if implemented properly and vice versa could be dangerous for humans if used inadequately

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MARKETING ANALYSIS OF TITAN WATCH COMPANY

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INTRODUCTION

Marketing is dynamic and impactful. The details differ between industries, but at its most basic marketing is how businesses reach prospective customers and communicate the unique benefits of a product or service. It encompasses all the activities that companies undertake to promote, sell, and distribute that product or service. The goal is to generate sales and build a loyal customer base by informing prospective and existing buyers about the offering.

Keywords: Marketing Mix, Strategies, Consumer Perception, Branding

Major Brands in India Watch Market:

The major players in the Indian watch market include HMT, Titan and Timex. The other players include Westar, Shivaki, Maxima, and SITCO. Foreign brands such as Cartier, Piaget, Omega, Tiffany's and Corrum, Gucci, Longines, Casio, Citizen, Tag Heuer and Espirit are also making an inroad into the Indian Market.

Titan has been consolidating its market share over the past decade. Timex watches, which entered in India with collaboration with Titan, now independently has also gained substantial market share.

Segmentation of Indian Watch Industry:

Based on price	Based on user category
1. Mass (Rs.350-600)	1. Men's watches
2. Popular (Rs.600-900)	2. Women's watches
3. Premium (Rs.900-1500)	3. Kids watches
4. Super-Premium (Rs.1500-8000)	4. Youth watches
5. Connoisseur segments (above Rs.8000)	5. Sports watches

India Watch Market Analysis

The Indian Watch Market is projected to register a CAGR of 20.32% during the forecast period. The disposability and affordability of watch brands make them a popular fashion choice among consumers across the country. Lower priced and mid-priced watches are increasingly gaining market traction due to increasing demand for 'value-for-product' watches and accessories among Indians. Furthermore, the increased health awareness among consumers across the country has resulted in rising consumer spending on health monitoring gadgets. This has further led to the increased sales of smartwatches as it has a wide range of monitoring functionalities that enable users to control music, notifications, walk tracks, heartbeat rates, and other functions, increasing the market's growth. Popular brands, like Apple Inc, Fitbit, Xiaomi, and Fossil Group Inc., are increasingly launching new products with new product innovation year- on-year to sustain in this growing market. Additionally, companies offering watches in India use advertisements and promotion of their products by prominent public figures to promote their respective brands and push the sales of their products in the market. For instance, in July 2022, TAGG, an Indian homegrown watch brand, featured Rohit Sharma, the Captain of the Indian cricket team, in their print advertisement campaign sporting a TAGG smartwatch. Similarly, the popular Indian brand "Boat" features various cricketers like K L Rahul and others to promote their wearables, including the smartwatches they off Furthermore, mono-brand specialty stores are gaining popularity across the country; for instance, a significant number of chain stores on Titan are operated through 'World of Titan' outlet franchises.

SWOT Analysis of Titan:

SWOT Analysis The overall evaluation of a company's strengths, weaknesses, opportunities, and threats is called SWOT analysis. It's a way of monitoring the external (Opportunities and Threats) and internal (Strengths and Weaknesses) marketing environment.

Swot Analysis helps a company to analyze and organize and manage its stock strengths and weaknesses, opportunities, and threats in an organized manner which is usually presented in a simple two by two grid.











STRENGTHS

- world's top five and India's biggest Watch manufacturer
- Brand image & fashion accessory
- Quality or price positioning
- Market segments with large potential.
- Customer value and offered after sales Service
- Large network of exclusive stores and Service centers
- Different sub-brands
- Positioning on Demographic Segmentation.
- Exported in over 40 countries

WEAKNESSES

- Lack of futuristic approach
- Lack of flexible thinking
- Xylys have been camouflaged by the Titan brand Image
- Haven't penetrated the global market

OPPORTUNITIES

- Nearly 34 million watches are sold through gray market channels
- Opportunity of increased sales in compared to customers volume.
- Exchanging offer
- Rural market
- Under penetrated market
- Global expansion and tie-ups

THREATS

- Too many players will dilute the market & the profit margin
- Low priced China watches
- Lack of focus in Brand strategy
- Stiff Competition faced by foreign Brands

LITERATURE REVIEW

1. Abinash Sahu

Srusti Management Review 15 (1), 124-131, 2022

As Titan Company's (Titan's) 31st annual general meeting concluded on July 31, 2015, the company's managing director, Bhaskar Bhat, reflected on its accomplishments. Its watch business, which had given the company its start, had launched in 1987 and was still going strong. The jewellery division, launched in 1994, was nearly six times as large as the watch division. Titan had also entered new retail businesses such as eyewear and fashion accessories for young people. By 2015, the company had multiple retail businesses, with more than 1,300 outlets in more than 240 towns and cities in India, selling various categories of personal accessories. Its products were also being sold abroad through more than 2,300 outlets in 32 countries. However, everything had not always gone smoothly, particularly in the jewellery business. Bhat vividly recalled the challenges and the difficult board of directors meetings. But he and his team had trusted their instincts and were able to turn the business around to be profitable. He gave much of the credit to his team members, who had always shared his vision and supported his decisions. They had diligently and carefully selected the personal accessory categories to enter; some of those businesses were now firmly established.

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2. Rohit Kumar, Deeksha Gupta Vision, 09722629221130866, 2022

This case study analyses the dilemma and strategic decision choices faced by Titan Watches (TW) regarding its growth aspirations and competitive challenges in the Indian context. The case reflects in detail the global watch industry and the competitive landscape from the company's standpoint and highlights the journey covering more than three decades of its history. The case analysis is conducted based on secondary data gathered from various sources. The period considered to study the company and its competitive landscape is over three decades, that is, from its inception in 1984 to 2020. The financial data and other related data used in this case study were collected from different databases, that is, Euromonitor passport, Ace Knowledge Portal, CRISIL Research and ProQuest databases. It is found that the company is planning to achieve profitable growth in its revenue but faces tough competition from both analogue watchmakers (e.g. Seiko Holdings Corporation, Citizen Watch Co. Ltd and Swatch Group) and digital watch makers (e.g. Apple Inc., Fossil Group Inc., Samsung Electronics, Garmin Ltd. And Fitbit Inc.).

Out to the youth segment with Fastrack, its third brand, trendy and chic. The company has sold 150 million watches world over and manufactures over 15 million watches every year. With a license for premium fashion watches of global brands. Titan Company repeated its pioneering act and brought international brands into the Indian market.

OBJECTIVES OF STUDY

- To review the brand positioning strategies of different sub-brands of Titan watches.
- > To analyze the marketing strategies of Titan watches.
- > To study consumer awareness and perception about the brand repositioning Strategies of Titan watches.
- To recommend suitable measures to be taken by the Titan Company to further improve its brand perception and loyalty among its customers.
- To study the demographic profile of the consumer who buy wrist watches.

This study would help Titan industry to understand the gaps in its communication strategy regarding brand repositioning exercises and the further measures to be taken for effective marketing communications.

SCOPE OF STUDY

- The research findings of the study will help the titan watch industries Ltd. to frame certain strategies to improve the marketing strategies.
- Comparative analysis can be done on Consumer behaviour.
- ➤ The research and findings of the study will help the titan watches industries Ltd. to maintain and improve brand image.

Sampling Unit:

For the required study sampling unit was based on the city base level as the far as geographical aspects was concerned. Customers will be the population under study.

Size of Sample:

This refers to the number of items to be selected from the universe to constitute a sample. The population being large survey was being carried among 50 respondents [approximate]. They will be considered adequate to represent the characteristics of the entire population. It will fulfill the requirements of efficiency, representativeness, reliability and flexibility.

DATA COLLECTION:

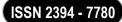
Primary Data:

For the present study, both the primary data collection method was applied through the questionnaire method. A questionnaire schedule was prepared and mailed/handed out to the selected respondents [customers] through Google Forms. The respondents were requested to answer the questions and return the questionnaire. Thus, the primary data was collected through a survey method.

Secondary Data

Secondary data was collected through various websites and articles on internet. Various books, newspapers and magazines were also referred.

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LIMITATIONS OF STUDY

There are certain limitations of this study that are enlisted:

- There is possibility of sampling errors in the study
- The responses of the consumers may not be genuine
- The questions included in the questionnaire may not be comprehensive.
- ➤ The study was restricted to 50 respondents which was a very small number to generalize the findings for the whole population.

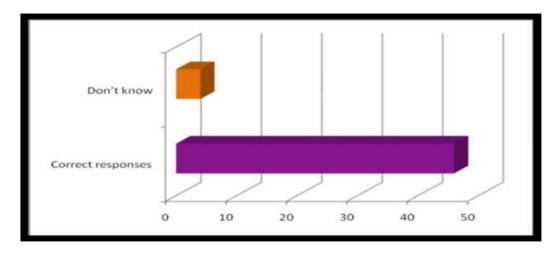
Data Analysis & Interpretation

Which sub-brand of Titan watches do you possess?

Sr.No	Sub-Brands	Percentage (%)
1	Fastrack	72
2	Sonata	14
3	Raga	6
4	Nebula	4
5	WWF	2
6	Edge	2

This was a multiple choice question where respondents were asked to choose sub-brands of Titan which they possess. It was found that around 72% of the consumers in the age group of 20-30 years possess Fastrack Brand, 14% Sonata, 6% Raga, 4% Nebula and only 2% own WWF and Edge.

Awareness of Brand Ambassador



FINDINGS

The findings of the consumer awareness survey are listed below:

- \geq 72% of the respondents in the age group of 20 30 years possess fast track watch. This shows that the positioning strategy of these watches has been good.
- Most of the consumers prefer Titan watches for their attractive designs and good quality. However, there is a misconception about pricing of Titan products among the consumers. They perceive them to be high priced.
- ➤ Logos and taglines are rarely noticed by the watch consumers. Hence, any change in them also goes Unnoticed.
- Advertisement in mass media such as television, newspapers, and magazines are best means to spread awareness about brand.
- ➤ Celebrity endorsement of watches not only increases the visibility of the product but also gives an assurance to the consumers that it is of high quality.
- > Titan watches' designs are rated as "good" by 78% of the respondents. This indicates that they are looking forward for more innovative designs to be introduced by the company.

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- The after sales service and behaviour of sales personnel have been given low ratings compared to other variables mentioned in the questionnaire with respect to Titan's exclusive showrooms.
- ➤ Only 50% of the respondents have seen the new campaign launched by Titan watches in July. This implies that the reach of the campaign in six months has been to more or less half of the consumers. However, those who have seen the new campaign consider it to be effective in conveying the message it intended to deliver, i.e., to "be more" in lives.

SUGGESTIONS / RECOMMENDATIONS

- ➤ Titan does not believe in winning pockets, but hearts and minds, so Titan Company can sponsor events similar to fashion shows where it can get notice by different segment of customers.
- Titan has set an example for the others for achieving phenomenal success within a very short period of time through a dynamic marketing strategy, thus to become market leader it should invest more in R&D as customer expectations are changing rapidly.
- > Spread awareness about availability of watches in lower segments as most of the consumers feel that Titan brand is synonymous with premium watches

CONCLUSION

- Invest more in R&D as customer expectations are changing rapidly. Though Titan has got more product collections, it should focus on introducing more varieties in already existing product collections. In other words, having a limited but more depth in product collections would be more advantageous. Introduce exclusive collection for working women which is more contemporary and complements both traditional and western wear.
- Titan Company brought about a paradigm shift in the Indian watch market when it introduced its futuristic quartz technology, complemented by international styling. Backed by over 7,000 employees, two exclusive design studios for watches and jewellery, 10 manufacturing units, and innumerable admirers' world over, Titan Company continues to grow and set new standards for innovation and quality. The organization is all geared to repeat the Titan and Tanishq success story with each new offering. After two decades of building relationships with their customers, and learning from all the successes and failures that came their way, now is the time for Titan to pause, reflect and celebrate.

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A STUDY ON THE DECLINE IN CAMPUS RECRUITMENT BY INDIAN IT COMPANIES AND ITS IMPACT ON THE WORKFORCE

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ABSTRACT

The study begins with an overview of the slowdown or decline of recruitment of freshers by the IT companies. It dives into the insights of freshers and other job seekers regarding such loss of job opportunities. If we dig deeper in the factors that have led this happen, the topmost factor that stands tall is the heavy recruitment of workers that was done during the pandemic COVID 19. As the whole world started functioning online, there was a rise of jobs and a growing demand for talent. But since last year, around 24 companies have fired almost 15000 workers. As far as start-ups are concerned, since 35000 employees are laid off by 121 start-ups since 2022. The research is further supported by review of literature helping the paper to get a strong grip on the topic. Thus, the paper attempts to analyze the factors that have influenced such slowdown and studies its aftermath on the young workforce for whom their expectation of joining their dream company has ended up being just a dream. The research further collects data in order to get the views and insights of the freshers which helps the paper to present their perspective on the situation. The study concludes with providing some suggestions in order to cope up with the loss of job opportunities on the side of freshers.

Keywords: slowdown, loss, job opportunities, fired etc.

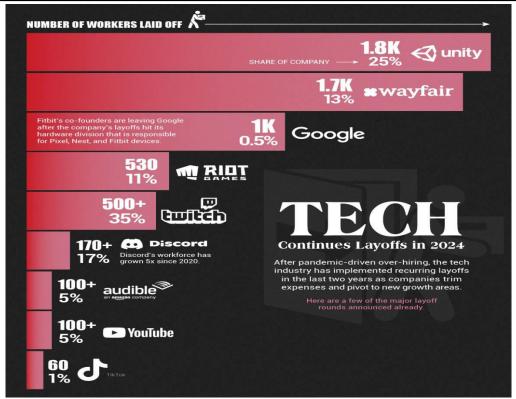
INTRODUCTION

It is widely acknowledged that the economy of India is majorly dependent on service-based industries, particularly the IT sector – the sector that contributes to our economic growth. The IT based companies in India offer services globally at competitive labor costs which attracts clients on a large scale. However, due to the COVID 19 pandemic, there was a spontaneous rise in the demand of service sector due to which these major IT companies started to hire more than they could afford, thus crossing the limits beyond sustainable levels.

Talking about the present, as the major IT companies worldwide are facing their own challenges to survive the upcoming issues related to recession, a slowdown in recruitment has been noticed. In simple words, a company cannot hire in bulk when it itself is on the verge of losing its profitability. Hence, many IT companies are even downsizing their workforce to indicate profitability. In 2020, the equation of profitability was referred as: more employees = more work = more profit. However, the situation in current scenario has changed drastically. As the number of projects have declined and so has their demand, profitability has slowed down. Especially the recent events such as the Russia-Ukraine war and subsequent European recession have further influenced the global economic slowdown.

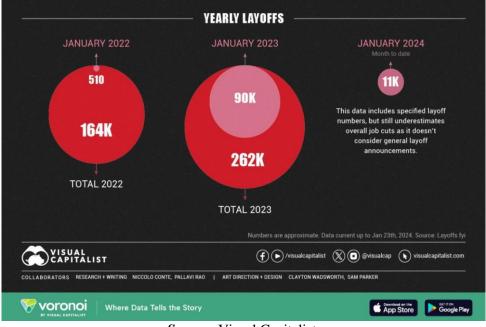
Talking about the current scenario, over 70 countries will be having elections this year including major countries like India, Bangladesh, Taiwan, Pakistan etc as well as the United States. Moreover, the Iran-Palestine war, Iran-Pakistan conflict has also given stimulus to loss in the working of the global economy as we never know when war might start or when the paradigm will shift towards elections and measures to control issues like inflation. Hence, the companies are seen cutting down their job positions and hiring way less than expected.

According to a report by Team Lease, the IT sector of India is expected to hire around 40% fewer freshers compared to financial year 2023. It is also said that out of every 10 engineers, only 1 engineer will be able to acquire job. Almost 1500000 engineers are graduated every year in India from which around 150000 are expected to be hired by giant IT companies. As per research by Mint, IT companies like Infosys, TCS and Wipro have fired almost 25000 people in the last 7 months. Even Meta, Amazon, Apple, Microsoft, and Netflix have cut vacancies by 90%.



Source: Visual Capitalist

If we dig deeper in the factors that have led this happen, the topmost factor that stands tall is the heavy recruitment of workers that was done during the pandemic COVID 19. As the whole world started functioning online, there was a rise of jobs and a growing demand for talent. But since last year, around 24 companies have fired almost 15000 workers. As far as start-ups are concerned, since 35000 employees are laid off by 121 start-ups since 2022. Due to this instability worldwide and a global downturn, by the end of last year the 7 big tech companies including Facebook. Apple, Amazon, Netflix, Google and Tesla had lost almost 3 trillion dollars in combined market value. According to a survey conducted by The Economic Times, only 45% of Indian graduates who had applied for jobs were employable and with the readiness to meet the industries demand out of 2500 campuses and 440000 learners. Many cases of freshers who had applied for IT jobs and were offered to work later got revoked due to some or the other reasons. With a lack of demand initiated by macroeconomic factors is one of the crucial reasons for the cut back in hiring majorly because of the rapid growth of AI post ChatGPT, has also bought threats to job roles of freshers.



Source: Visual Capitalist.

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In a recent article in The Economic Times, it was stated that Wipro is again laying off hundreds od mid-level employees to "improve margins". Furthermore, according to some sources, the job cuts are a part of a "Left-Shift" strategy. Which means, the work of a Level 3 employee is shifted to a Level 2 employee who is provided the appropriate tools. A Level 1 employee does the Level 2 work, and the idea is that the work of Level 1 employee is automated.

Taking Alphabet, Google's parent company into consideration, has laid off more than 1000 employees across various divisions this year. In FY23 by this time, 12000 workers were laid off. To give a clarity on this lay off, CEO Sundar Pichai indirectly gave a hint to more potential layoffs saying that the company will have to "make tough choices" when it comes to companies plans and strategies for the future investments in Artificial Intelligence and other core areas.

According to a report by Bloomberg, International Business Machines (IBM), is expected to deliver a positive outlook and cash flow by the end of this year even after expecting to reduce jobs. The New-York based company also stated that it will cut a percent of positions in the low digits this year. In 2023, IBM reduced its workforce by 3900 jobs and used the amount which was around \$400 million on restructuring.

SCOPE AND SIGNIFICANCE OF THE STUDY:

The study highlights the decrease in hiring of students via campus recruitment in India by major IT companies. It shows the core reasons and effects of the reduction in job markets. With the inclusion of AI in a lot of sectors of technology, it has become the prime cause for lesser job opportunities in the IT domain. Hence, to counter with this problem, the study suggests in upskilling the youth in the field of AI and to develop oneself to handle the constantly changing and improving trends and technologies in the corporate world.

The research holds significance by providing a perspective to enhance and upskill the young workforce and to have a reality check as to why IT companies have slowed down their hiring and in what numbers workers are getting laid off. Furthermore, it also indicates that it is high time that we start to skill ourselves in the AI sector and get to know various technologies so that we could be the one to program AI rather than AI taking away our jobs. Moreover, the research attempts to put forth the importance of having an online presence and diving in the plethora of opportunities through various social media platform where at least the young workforce can skill up for being a social media manager, content creator, freelance, UI developer etc.

REVIEW OF LITERATURE:

- 1) Jack Kelly (2021), The Great Jobs Mismatch: Why Companies Aren't Hiring And Candidates Can't Find Jobs, Forbes.
- In their news report, the researcher explores the causes of decline in hiring by companies and places emphasis on the growing unemployment because many workers have moved during the pandemic and aren't where the jobs are available whereas many have changed their preferences and are more inclined towards doing work remotely. Furthermore, this article signifies the workforce to "reinvent themselves" in this situation. It talks about how companies no longer give major importance to training, upskilling and giving someone a chance, thus, they focus on "plug-and-play" hires.
- 2) Haripriya Sureban (2023), Hampered Momentum. Hiring Of Freshers By Indian IT Sector To Slow Down, Hindu Business Online.
- In this article, the writer has talked about how current macro situations and the possibility of artificial intelligence could lead to job losses in the coming future. It further dives into the total hiring of both developers and freshers which had already declined from the total addition of 3,80,000 seen in FY22 to an estimated 2,80,000 in the FY23. Freshers are more likely to be impacted due to less number of hiring and job opportunities in the IT sector as the IT firms have turned cautious and conservative in nature on their recruitment and hiring plans due to the global economic slowdown. Here, AI also comes in the picture as the repetitive tasks could be automated and thus the newer technologies also can affect the freshers in the future.
- 3) Layoffs in 2024: List of Companies That Announced Job Cuts So Far This Year, Economic Times.
- This article talks about the number of companies that have announced their layoffs in FY2024. Till now in January, 91 tech companies have already fired around 24564 employees. Salesforce is laying off around 700 employees or roughly 1% of its global workforce as per the Wall Street Journal. From Google to Amazon, eBay, Discord, Twitch etc all of such big tech companies are cutting jobs in order to meet their expected results. Furthermore, the article also indicates that even start-ups like Swiggy (to cut workforce by 6% thus affecting around 400 job roles), Flipkart (is expected to decrease its total team size by 5-7%), Paytm (parent

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of Paytm laid off around 1000 employees at multiple units over the last few months) are also firing employees.

AIMS AND OBJECTIVES OF THE RESEARCH:

- 1) To study the slowdown in the hiring by IT companies
- 2) To analyze the effects of cut down in campus recruitment process on students
- 3) To know why IT companies are not hiring freshers anymore
- 4) To study the aftermath of the research problem on the coming years

METHODOLOGY-

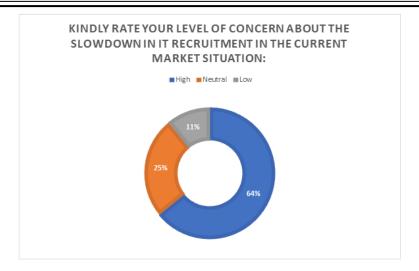
- 1. To have a grip on the aspects within the research, empirical study and interview methods are adopted to study about the slowdown of campus recruitment by IT companies in the colleges of Mumbai and how the loss of jobs or opportunities is being perceived by the students and freshers. Thus, the research is conducted using analytical research methodology and to collect primary data, survey method has been conducted whereas to study about the secondary data, a study on different research papers similar to the topic has been done.
- 2. The analytical research method and the primary method of survey along with the results and findings are articulately amalgamated and would significantly assist in comprehending the views and perspectives of IT companies, freshers and other job seekers.

DATA COLLECTION PROCEDURE-

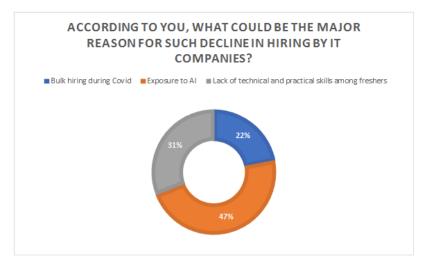
- With the help of primary method of data collection, a self-administered questionnaire is formed to know how and what the students feel and think regarding the current decline in campus recruitment process in their colleges. The students belonged to various fields such as commerce, MBA program, engineering etc. The questionnaire consisted of both, open ended and close ended questions. This is because, in open ended questions, people got freedom to put forth their views, opinions and perspectives and in close ended questions, they help the research to study the responses collectively.
- ➤ Following were the questions asked: The questions was based to target the following points among the respondents:
- Level of concern about the decline in IT company recruitment in the current market situation
- Primary reason for the decline in the recruitment and hiring by tech companies as per their understanding
- Impact of such decline on the morale of such young people struggling to land on a job
- Difficulties faced by them while trying to find an internship or job in any IT company
- Their awareness of choosing an alternative career path if running after jobs in IT sector is not working out well
- How has such slowdown affected their confidence and what do they think could be the future of their job roles in the near future.

DATA FINDINGS:

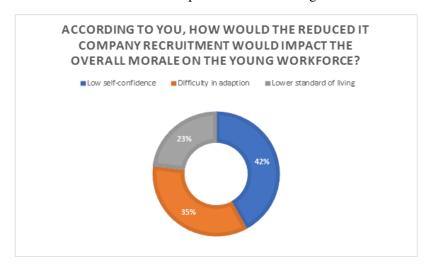
NO. OF RESPONDENTS:	FIELD:	WORK EXPERIENCE:
35	COMMERCE	2 years
17	ENGINEERING	2-2.25 years
23	M.B.A GRADUATES	2 years
25	OTHERS	4-6 years



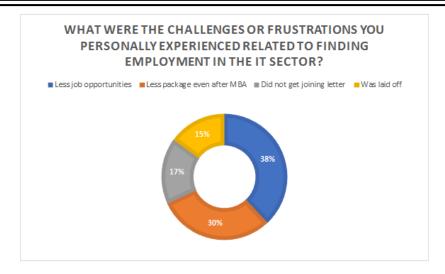
In the above pie chart, 64% of the respondents showed their level of concerns regarding the job cuts by IT companies and 25% of them stated that they have a moderate level of concern whereas 11% had comparatively low concerns relating to the matter of subject.



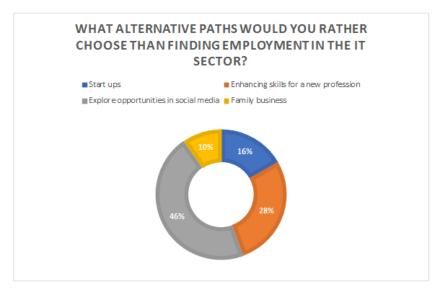
The above data represents what the respondents think could be the reason behind the mass decline in hiring where exposure to AI is the highest with 47%, followed by bulk hiring that was done during COVID and 22% of them stated that it is due to lack of technical and practical skills among freshers.



The above data represents the impact of the topic on the young workforce where 42% of the respondents believe that it would affect the self-confidence of the job seekers, 35% of them believe that there could arise a difficulty in adapting with the corporate world in future and 23% of them stated that it would affect their standard of living.



This data represents the challenges or frustrations faced by the respondents in order to find employment in the IT sector where 38% got less job opportunities while 30% got less package even after pursuing MBA, 17% of them did not hear back from the employers hence not getting their joining letter and 15% were laid off.



This data represents the alternative paths respondents would choose instead of finding employment in the IT sector as it is already declining in providing jobs where 16% of the respondents chose to go for start-ups, 28% chose to enhance skills for a new profession, 46% stated to explore opportunities in social media and 10% chose to run their family business.

COLLECTIVE ANALYSIS OF THE DATA:

Through the data collected, we can observe that the aftermath of layoffs has placed a deep impact on the workforce. While the factors influencing such layoffs stand strong on their grounds, it is high point that we start looking for more ways to enhance out own capability in order to grow and focus on being an employer rather than being an employee whose job can be taken away anytime for unclear reasons. Furthermore, the respondents showed their concerns relating to not hearing back from the hiring companies which further raises a question that is it another way of companies not wanting to hire people? And if they do want to hire then why only offer letter is given and not the joining letter or why no details are provided even months after giving the offer letter?

In addition to that, instead of laying off people through various strategies, if we focus on upskilling and reskilling them then maybe we can have a skilled workforce with secured jobs and not a low self-esteemed workforce who always has a threat of their job being taken away. The respondents also stated that even after pursuing MBA that costs around 10 Lakhs rupees in India, the packages offered to them is way less than expected. Then what is the cost of investing in such programs when the returns do not even lie around the breakeven?

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Thus, because of the tensions in the market, global economic slowdown etc. the corporate sector, especially the IT sector, layoffs have become a way to cut employment costs and use it in restructuring the organization. That is why it has become equally important to encourage start-ups, online business, opportunities to grow on social media etc. so that even if one sector doesn't go as planned, other such sectors still flourish and employment still increases.

CONCLUSION AND SUGGESSTIONS:

The research paper concludes with the statement that there are various factors like bulk hiring during COVID, global economic slowdown, exposure to AI etc. influencing the decline in the recruitment by big IT companies. It also attempts to get the insight and views of the workforce on the said issue and depicts the possible impact of the slowdown in campus hiring. From the findings of this research, we can say that the impact of back-to-back layoffs by IT companies has a negative impact on the workforce, especially the ones belonging to the young population. It has not only increased the fear of being unemployed among the young workforce but also shaken their self-confidence and self-reliance.

Therefore, the paper suggests the following measures in order to deal with the situation and help the workforce to find a way out:

- 1) Invest wisely with the funds available with you at this point of time as investments play a major role when you're unemployed for a span of time.
- 2) Upskill yourself in your field in a way that companies hire you for your caliber and cannot lay you off because of your contribution to its survival.
- 3) Explore new fields where you think you can grow or at least do better than your previous jobs.
- 4) Explore social media and its opportunities that help in providing a living. Work through freelancing, content creation, content writers, social media marketing manager etc.
- 5) Go for moonlighting if one job is not giving you enough income to fulfil your needs and look for opportunities that help you go after your passion while earning for the same.
- 6) Develop yourself with as many skills as possible and enhance your personality in order to survive in the market.
- 7) Look for Government Schemes that help in holistic development, enhancing skills and provide employment to at least have basic human needs.

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- 2) Haripriya Sureban (2023), Hampered Momentum. Hiring Of Freshers By Indian IT Sector To Slow Down, Hindu Business Online.
- 3) Layoffs in 2024: List Of Companies That Announced Job Cuts So Far This Year, Economic Times.
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EMERGING TRENDS IN POLICY MEASURES CONCERNING ENVIRONMENT WITH SPECIAL REFERENCE TO PRADHAN MANTRI UJJWALA YOJANA

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ABSTRACT

In India ,LPG connections are concentrated in urban and semi urban areas, with most connections in middle class and upper middle class households. Due to limited access to LPG, low income households routinely use fossil fuels such as coal, kerosene, and timber however these sources are largely associated with serious health hazards including air pollution , respiratory illness and lung diseases, etc. This paper studies various government measures undertaken for protecting the environment including Pradhan Mantri Ujjwala Yojana. It covers the various drawbacks and achievements laid down by the PMUY Scheme. This paper is based on both primary data and secondary data. The primary data is collected from 50 respondents from the Mumbai city region. The data will be collected using the interview and questionnaire method among the people who have been part of the Pradhan Mantri Ujjwala Yojana Scheme

RESEARCH PROBLEM

Our study is conducted related to the various government schemes concerning the environment with special reference to the Pradhan Mantri Ujjwala Yojana Scheme. Our research is conducted in the Mumbai city. Mumbai has a good amount of population below the poverty line and are deprived from the LPG connections and clean fuels. Here, we will specially find the unemployed or the other people who do not have education, and are deprived from the PMUY scheme. As mentioned before, this scheme is provided to the women that are below the poverty line. The number of women that are beneficiary of this scheme is less as compared to the women below the poverty line. There is mostly less public awareness about the procedure of the registration in the PMUY scheme. Many of such families willing to get benefitted from this scheme remain untouched. There are also people that may levy a high amount of fee for helping their families to get into this scheme. The refill process timing of the cylinders is not constant ,sometimes it comes earlier and sometimes there is a lot of delay in it. As the prices of cylinders increase there should also be an increase in the subsidy amounts.

HYPOTHESIS

H1: The PMUY scheme is beneficial in the Mumbai region.

OR

H2: The PMUY scheme is not beneficial in the Mumbai region.

OBJECTIVE OF THE STUDY

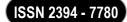
The objective of the study is to know about the PMUy scheme. This study would learn about the review of the Mumbai region people that are beneficiaries of this scheme.

INTRODUCTION

With the increase in urbanization and population, the problems related to the environment are increasing day by day. Government has introduced many policy measures concerning environmental protection. In this paper we try to study the various government measures for environmental protection. We especially focus on the Pradhan Mantri Ujjwala Yojana Scheme. In India, cooking is the main work that most of the housewives are engaged in. women in both rural and urban areas spend a good amount of time cooking. Clean cooking fuel is not a must for rural people but also for the urban people. There are many households below the poverty line that are still deprived of the benefits of the PMUY scheme.

The Pradhan Mantri Ujjwala Yojana Scheme is also known as PMUY Scheme. It was launched by Honorable Prime Minister Shri Narendra Modi. It was introduced on 1st May,2016. This scheme was introduced from Ballia District of Uttar Pradesh. The main objective of the PMUY Scheme is distribution of 50 million LPG connections to women below poverty line. This scheme is introduced under the Government Ministry , Ministry of petroleum and natural gas. PMUY scheme intended to provide five crore deposit free LPG connections to families and women below poverty line by 2019. Through the PMUY Scheme the government aims to reach to the poor families and provide them LPG connections that would save the women from health hazards and provide clean cooking fuels. There are families in the urban areas also that are below the poverty line. Many of such families remain untouched from these government schemes. The prices of the gas cylinders are very high in urban areas , that's why people prefer buying Kerosene that they get on ration cards free of cost. The registration process becomes difficult for the uneducated part of the urban society.

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The other government schemes concerning environmental protection are:

- 1. Swachh Bharat Abhiyan
- 2. Green skill development programme
- 3. National clean Air Programme

Swachh Bharat Abhiyan:

The Swachh Bharat Abhiyan was started and launched by PM Shri Narendra Modi. It was launched on 2nd October,2014 at Rajghat New Delhi with its main objective to make India clean. It is a nationwide cleanliness drive introduced by the Indian Government. It was launched on the 145th annual anniversary of Gandhi Ji. Rs.62,000 crore was invested in the Swachh Bharat Abhiyan campaign. The Indian Government under Swachhta Abhiyan decided to build over 11 crore latrines in 5 years to stop insanitary defectation in the country. The Swachhta campaign was not only made as the duty of the Government but it was very citizens responsibility to make their surroundings clean.some of the main objectives of Swachh Bharat Abhiyan are:-

- To have proper recycling measures for the municipal disposal waste.
- To have proper toilets with flush and cleanliness instead of insanitary washrooms.
- To build more stronger mechanisms for cleanliness in both urban and rural areas
- To design proper structures for the cleanliness drive.
- To generate public awareness on proper sanitation and cleanliness.
- To stop the culture of open defecation in our country.

Following the call led down by PM Narendra Modi the corporate sector in India have also shown their interest in the Swachh Bharat Abhiyan. Private sector as well as the public sector is participating in this Abhiyan. Corporate houses such as Ambuja, Maruti, Tata Motors, Aditya Birla, Adani ,TVS , Infosys ,all these corporate houses have given budgets for the Swachhta Abhiyan. According to some of the estimates Rs. 1000 crore was invested by the corporate sector for the cleanliness projects ,out of which 500 crore has already been taken into use. The famous Bollywood movie 'Toilet: Ek Prem Katha' by Shree Narayan Singh ,is the movie made in support and awareness about the Swachh Bharat Abhiyan. The 'Swachhta pledge' urges people to invest 100 hours for cleanliness and also motivates people to make awareness about clean India.

Green Skill Development Programme:-

GSDP is known as the Green Skill Development Programme. It is an initiative by the ENVIS scheme. It is made for skilling the youth of the county. ENVIS is a central sector scheme by The Ministry Of Environment ,Forest and Climate Change. ENVIS provides various technical and scientific information on different environmental issues. GSDP builds skills in youth in the environment and forest region. Under this programme green skills are taught to youngsters for the achievement of sustainable development goals. Green skills provide various values, information, technology and ideas for sustainable development. Green skills are important to make the environment clean and healthy instead of making it heavy with emissions and high economics. The green skills provided under the GSDP are managing waste and renewable energy, sustainable development goals, biodiversity conservation, equipment operations, etc. There is a large population in India that are deprived from the employment area and area dropouts from school. Teaching the green skills to such a population can increase the employment opportunities among them and also create sustainable development skills.

The budget allocation in 2018-19 has been increased by 33% in ENVIS budgeting. The courses under Green Skill Development Programme are also being funded. The targets for training has increased to 5 lakh 60 thousand in the years 2018-19 and 2020-21. More 35 courses are to be added in this programme concerning forest conservation, waste management, etc.

National Clean Air Programme:-

Air pollution is one of the major hazards to environmental degradation. There are many challenges to be faced due to Air pollution. Proper programmes and schemes leading to public awareness for air pollution can reduce the hazards caused due to this pollution.

The National Clean Air Programme is also known as NCAP. It is a government Programme started by the Union Ministry of Environment, Forests and Climate change. It was launched in 2019. It is a pollution control initiative with its main objective of reducing air pollution. The programme aims at-

• Reducing the fine particulate matters in the atmosphere by 2024

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- To enhance the air quality
- To share public awareness on the causes and effects of air pollution
- To do public awareness on ways to eradicate air pollution.
- To build proper mechanisms for air pollution management.

At the National level the apex committee for environmental protection will implement this programme. At the state level chief secretary level committee will look upon the implementation of this programme. The NCAP has a joint collaboration with the Ministry of Health, Ministry of Education, NITI aayog, Ministry of housing and national affairs, etc. 102 cities from 23 union territories have been chosen for the implementation of this programme.

Objectives of PMUY Scheme:-

- To reduce the emittance of harmful air pollution due to burning of the cooking fuels.
- To provide clean cooking fuels in order to reduce health hazards and spread of harmful respiratory diseases.
- To enhance the cleanliness in the environment.
- To make environment safe and clean
- To promote the 'Make In India's campaign.
- To increase the manufacturing of the gas stoves and cylinders.
- To reach to all the Below the poverty line families and provide LPG connections to them
- To make sure that women are no more dependent on the harmful cooking fueks fir completing their cooking chores.

Benefits of PMUY Scheme:-

- The safety of women is achieved. Women that go to collect wood for cooking can be harrassed and their life is not safe. With LPG connections their life can be saved.
- People moved from traditional ways of cooking to smokeless cooking.
- Reduction in harmful diseases caused by the dirty cooking fuels.
- It's time saving for women from going and collecting woods from forest and then returning back and cooking.
- Women can engage in more different activities rather than just cooking.
- This empowers women.

Challenges in PMUY Scheme:-

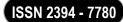
- It's difficult for the government to find families that are below the poverty line. The survey many times is unclear with conclusions.
- Most of the women are not allowed to answer to the people who conduct surveys door to door, this creates unclear results from yeh survey.
- Many families especially in urban areas remain untouched as people think that all urban families have good living facilities.
- Many of the families don't have proper documents for the registration in the PMUY scheme.
- There is still less public awareness about this scheme in both urban and rural areas.

REVIEW OF LITERATURE:-

Pradhan Mantri Ujjwala Yojana: An Initiative of Government towards Better Life for All

"Pradhan Mantri Ujjwala Yojana: An Initiative of Government towards Better Life for All", this paper is written by Gaurav Panwar, Research scholar, Department of political science. This paper reviews the Pradhan Mantri Ujjwala Yojana through secondary data in order to understand the contribution of this yojana in different sectors of the society. It tries to take an overview of the impact and effects of this scheme on women and various backward classes. Here the researcher has provided the procedure, aim, benefits, pillars and key challenges of

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this yojana. The paper concludes that Pradhan Mantri Ujjwala Yojana plays an important role in empowering women by providing LPG connections and strengthening their health conditions.

Dynamics Environmental Problems in Mumbai

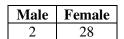
"Dynamics of environmental problems in Mumbai" is a research conducted by Sudhakar Yedla. The present environmental status and various dynamics of environmental conditions in Mumbai is studied in this research paper. With the help of secondary data the researcher has done environmental evolution. Environmental evolution is divided into parts such as urbanization, industrialisation, poverty related, wealthy lifestyle related and rapid economic growth related. The research concludes that Mumbai at present has rapid economic growth related to environmental problems. This is important for the city planners to keep in mind while planning.

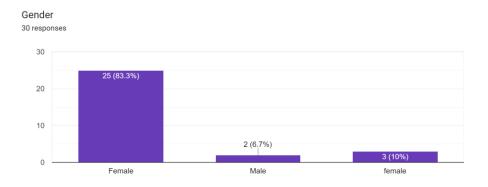
Indian Initiative for Environment Conservation

"Indian Initiative for environmental conservation", this paper is written by D.V. Prabhu, Department of chemistry, Wilson College. This paper studies various Indian Government initiatives for environmental protection and control pollution. This paper also presents a case study carried out by Wilson college on effects of pollution on marine water. Here the researcher includes various government initiatives, constitutional initiatives, educational initiatives, role of voluntary organization in environment conservation, etc. This paper concludes that public awareness on environmental protection is made by this agencies and more bulk awareness is needed for the same.

Questionnaire and Data Analysis:-

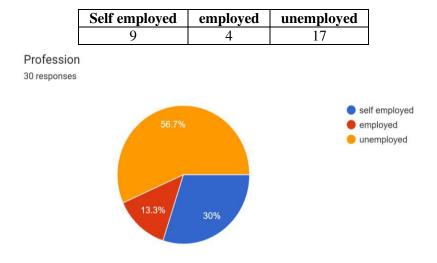
1. Gender





From the 30 respondents 28 were female and 2 were only male. The data here shows that there are a good number of females who are part of this scheme. The male that may have answered would be the husband of the women who would have answered on behalf of them.

2. Profession

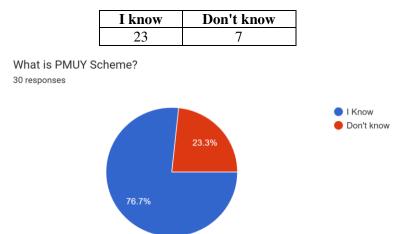


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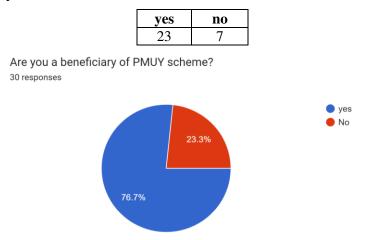
The number of beneficiaries of this scheme include the unemployed people. That shows that the unemployed people are part of the below poverty line group. Other people left are mostly self employed but also a part of the BPL group.

3. What is the PMUY Scheme?



The data above shows that there is public awareness about this scheme, as 27 people know what the PMUY Scheme is. It's important for the government to bring the 7 dont know people also in the i know category.

4. Are you a Beneficiary of the PMUY Scheme?

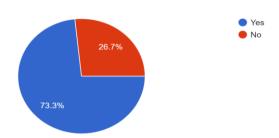


There are 23 people who are beneficiaries of this scheme. The other 7 people are not part of this scheme would mean that they don't know about this scheme.

5. Do you know About the Facilities of PMUY Scheme?

Yes	No
22	8

Do you know about the facilities of PMUY scheme? 30 responses

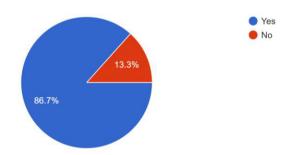


People are aware what this scheme is but they don't exactly know what are the facilities provided by this scheme. It's important for the government to look forward to making the public aware about the facilities provided under this scheme.

6. Is this Policy Better than other Government Scheme Concerning Cooking Fuels?

Yes	No
26	4

Is this policy better than other government scheme concerning cooking fuels? ³⁰ responses

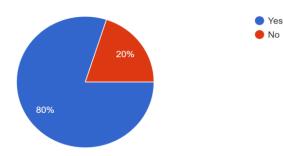


When tried to compare this scheme with other schemes for cooking fuel many respondents found this yojana better than other schemes. 26 out of 30 respondents voted for yes this scheme is better than others. This is a positive compliment.

7. Do you get a Subsidy Through this Scheme?

Yes	No
24	6

Do you get subsidy through this scheme? 30 responses

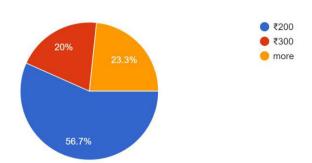


A subsidy is provided under this Yojana. Out of 30 only 24 respondents get subsidy on cylinder refilling. This is a positive ratio but the other 6 that don't get subsidy should also be looked upon. It's important for the government to find the reason for the 6 of them not getting subsidies and come up with a proper solution to it.

8. If yes, then how Much Rupee Subsidy you get?

Rs.200	Rs.300	more
17	6	7

If yes, then how much rupee subsidy you get?
30 responses



The data above shows different amounts of subsidy is given to different people. The subsidy amount should be made common for all. There are many people who get only Rs. 200 but there are people who get more than Rs. 300. It would become unfair for others.

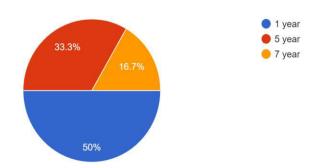
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9. How Many Years are you a Part of this Scheme?

1 year	5 year	7 year
15	10	5

From past how many years are you a part of this scheme? 30 responses

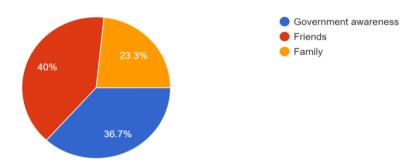


From the data above we can conclude that this scheme has started becoming more famous now over the past 1 year in regions like Mumbai. This shows that still many BPL families in Mumbai remain untouched with this scheme.

10. How did you Get to know about this Scheme?

Government	Awareness	Friends	Family
11	1	12	7

How did you get to know about this scheme? 30 responses



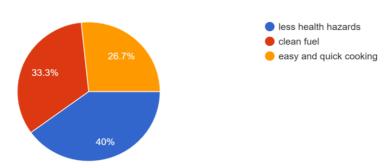
There should be a government role to bring the beneficiaries of this scheme to get benefitted from this scheme. Many people got to know this scheme through their friends and family, this can be a negative complement.

11. What Benefits have you got from this Scheme?

Less health hazards	Clean fuels	Easy and quick cooking
12	10	8

What benefits have you got from this scheme?

30 responses



According to the data above many people were facing health hazards in Mumbai due to unclean cooking fuels. With the help of the PMUY scheme and LPG connections the health hazards have decreased in a good number.

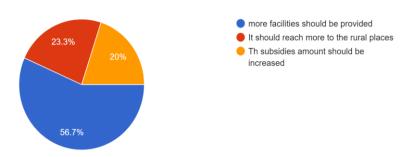
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12. What other improvements do you want to be made in this scheme?

more facilities should be provided	It should reach more to the Rural places	The subsidies amount should be increased
17	7	6

What other improvements do you want to be made in this scheme?
30 responses



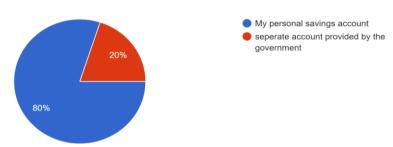
According to the responses, it can be predicted that beneficiaries of this scheme want more facilities to be provided under this scheme. It's the government's role now to look forward to what facilities more should be given. And also the other options should be looked upon.

13. In which account do you get your subsidy amount?

My personal savings account	Separate account provided by the government
24	6

It's important that the respondents get their subsidy amount in their personal account itself so that it would be helpful for the beneficiaries. Or the Government should provide a proper account for the subsidy so that their money is safe. Because everyone would have different accounts in different banks.

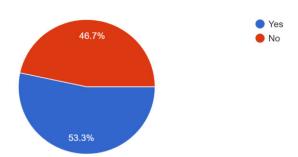
In which account do you get your subsidy ammount? 30 responses



14. Is the Process for Registering in the PMUY Scheme Easier?

Yes	No
16	14

Is the process for registering in PMUY scheme easier? 30 responses



The data above shows the positive and negative side of the PMUY scheme. For the people who may know the process for them the registration would be easier. Here the government should play a vital role in providing steps that would make this registering process easier.

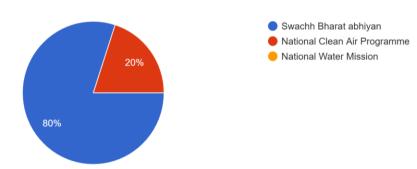
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15. Which other Government Schemes are you a Part of?

Swachh Bharat Abhiyan	National Clean Air Programme	National Water Mission
24	6	0

Which other government schemes are you a part of? 30 responses



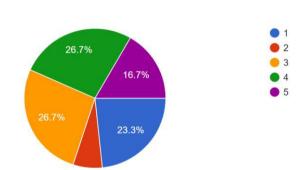
Swachh Bharat Abhiyan is a world famous mission and hence a good number of people are part of it. Public awareness should be made for all other government schemes among the Mumbai region. Mumbai being a metropolitan city needs a good number of people being beneficiary of all such schemes in order to keep the Mumbai environmental conditions in control.

16. Rate the PMUY Scheme.

1	2	3	4	5
7	2	8	8	5

Rate the PMUY scheme

30 responses



According to the ratings given by the 30 respondents, the PMUY Scheme rates mostly under 3 or 4 range. Being in this range is also a positive complement for the government. Bringing this to range 5 should be a goal ahead. There are also 7 respondents rating these schemes on level 1, we should look upon the reasons for rating it at level 1.

HYPOTHESIS TESTING

The hypothesis that," The PMUY scheme is beneficial in the Mumbai region". This hypothesis is proved to be right according to the primary data collected. There are a good number of BPL families in the Mumbai region. Not only in rural regions but also in urban regions there is a need for this PMUY scheme. The women are benefiting from this scheme. Most of the BPL families have found relaxation after being a beneficiary from this scheme. The women are now more available to range into other work than only doing household and cooking chores. The prices of the cylinders refilling is high and according to the price the subsidy provided is less. The government should maintain a fixed raised subsidy amount irrespective of the regions. Living in cities like Mumbai is not all easy. Provision of LPG connections can be a way that would increase the time saving capacity of women and make their life more healthy.

CONCLUSION

The PMUY scheme has been proved to be Beneficial in metropolitan cities like Mumbai also. After the research i could conclude that this scheme is not only restricted to the BPL families in rural areas only. The urban regions also have many people who are deprived off from such schemes. The government should not only pay

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attention to these schemes in the rural areas but should also observe this scheme approach in urban areas. More facilities and public awareness should be made for these schemes. The people in this scheme should be made satisfied so that they can happily be a part of other government schemes.

RECOMMENDATIONS

- The subsidy amount should be increased.
- More public awareness should be made regarding this scheme.
- The untouched part of the society should be made aware about this scheme.
- The steps should be clearly explained for the registration of this scheme.
- Easy language should be used for filling the registration form because may be not all beneficiaries of this scheme would be much educated.

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A STUDY ON EFFECTIVENESS OF DIGITAL MARKETING AMONGST STUDENTS OF NAVI MUMBAI CITY

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ABSTRACT

Digital Marketing is an important part of marketing .With the arrival of technology, consumers have become aware of computers and smartphones giving them easy access to the internet. Now, any information is needed by the consumers, they look upon it by clicking on the internet. Hence, marketers started using digital platform to provide information about their products, services and ideas popularly known as Digital Marketing. The main objective of digital marketing is to attract customers and allowing them to understand the features of the brands of product and services through digital media.

This paper discusses various advertising tools available for digital marketing, and popularity effectiveness of digital marketing among students. The sample of 50 students randomly selected to analyze the reasons for growing popularity and effectiveness of digital marketing as compared to traditional tools of marketing.

Keywords: Social media marketing, Google analytics, Twitter, e - mail.

INTRODUCTION

Digital Marketing is the most important part of marketing. Which is the arrival of technology. Consumers have become more tech-savvy and smart phones made it easy to access the internet. Now, any information is needed by the consumers, they look upon it by clicking on the internet. Hence, marketers started using digital platforms to provide information about their products, services and ideas popularly known as Digital Marketing. Digital marketing, electronic marketing, e-marketing and Internet marketing are all related terms which, purely put, refer to "marketing online whether via websites, online ads, opt-in emails, interactive kiosks, interactive TV or mobiles" (Chaffey & Smith, 2008).

Digital Marketing implies a set of influential tools used for promoting products and services through the internet. Digital marketing provides information at lower cost and also saves time.

It uses the internet to deliver promotional marketing messages to consumers . Hubspot ,defined as -" Digital marketing is defined by the use of numerous digital tactics and channels to connect with customers where they spend much of their time online.

Which facilitates the creation and exchange of user-generated content. It consists of different Internet websites or tools such as blogs, social networking sites, content communities, collaborative projects, virtual game worlds and social worlds.

It includes email marketing, search engine marketing, social media marketing, many types of display advertising (including web banner advertising), and mobile advertising.

According to a survey by the internet and mobile association of India (IAMAI). Data says, in the financial year 2020, digital marketing had a market size of 199 billion rupees. It was 47 billion greater than in 2015. It is now estimated that the digital marketing sector will grow up to 539 billion by the end of the financial year 2024. Which certainly indicates a huge market in India.

REVIEW OF LITERATURE:

Mohan Nair (2011) takes social media as a complex marriage of sociology and technology that cannot be underestimated in its impact to an organization marketing communication, choice as to when to engage, how to manage and measure, and whether to lead or to follow is complex but not an impossible task. These cannot be answered simply by one formula because the context and the market dynamics are strong variables in these decisions.

Foux (2006) suggests Social media is perceived by customers as a more trustworthy source of information regarding products and services than communication generated by organizations transmitted via the traditional elements of the promotion mix.

Russell S. Winer (2009) affirms that many companies today are using some or all of the new media to develop targeted campaigns that reach specific segments and engage their customers to a much greater extent than traditional media.

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Jerry Ihejirika (2009) believes that Marketing on the internet has become the best and most widely accepted form of global communication. Internet marketing communication consists of the global sharing of ideas, concepts, and information about products and services.

OBJECTIVES OF THE STUDY:

- 1. To understand the reasons for increasing popularity of digital marketing amongst students.
- 2. To know the awareness about the various tools of digital marketing
- 3. To analyze the effectiveness and problems of digital marketing vis-a-vis to traditional marketing tools.

Scope & Significance of Study:

The main purpose of this paper is to recognize the usefulness of digital marketing in the competitive market.

RESEARCH DESIGN:

Sample Design

Sample Unit: The sample unit will be 4 colleges (both government and private) and universities.

Sample Size: This research study will be based on the views of 50 students studying in the colleges (both government and private) and universities in the Data Collection: The data for the study would be collected from the following

Primary Source: As it is known that primary data is the first hand information that is collected in order to make the study complete. Thus, the primary data for this research study will be collected through a Structured Questionnaire to be filled by the college/university students and observation.

Secondary Source: It will be collected through books, journal, newspaper, google.

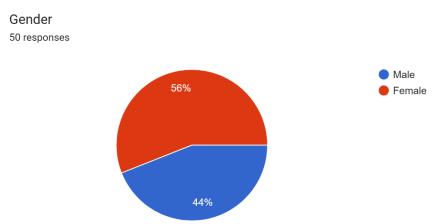
Analytical and Statistical Tools: The data so collected with the help of the questionnaire will be tested with the help of, Averages, pie charts and graphs. Selection of the type of tests will depend on the type of data that would be collected through the questionnaire.

DATA ANALYSIS AND INTERPRETATION:

Demographic Profile of the Sample:

Survey was conducted in the city of Navi Mumbai. Sample of 50 respondents was selected for the survey. The questionnaire included students as a classification of their demographic factors such as gender, age & education. During the data collection phase, due care was taken in order to make sure that the given questionnaire was completely filled by the respondents.

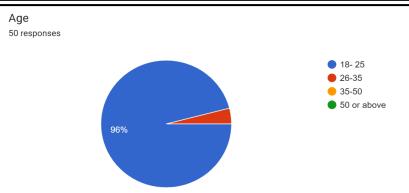
The Detailed Respondent Profile is as follows:



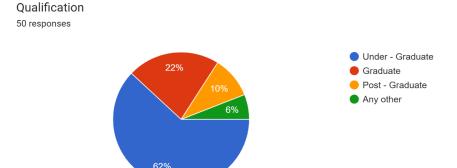
Interpretation: From above 56% respondents are Female & 44% are Male.

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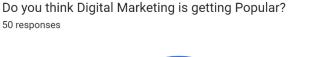
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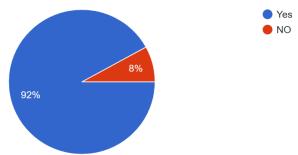


Interpretation: From above 96% respondents are students at 18 - 25 age, 4% are students at 26 - 35 age.

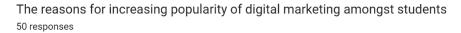


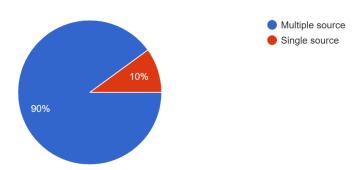
Interpretation: from above 62% students are under – graduate , 22% are graduate , 105 are post graduate and 6% student are from other qualifications .





Interpretation: From above respondent express that 92% students agree with that the digital marketing is getting popular.



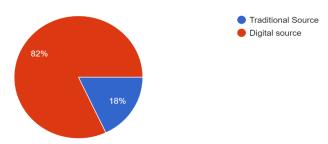


Interpretation: From above 90% student are respondent that the digital marketing is popurlarity because the reason of Multiple sources .

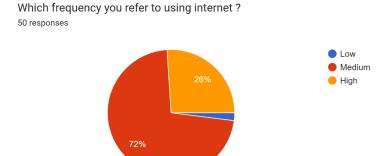
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Which source you find is easy or useful for getting information in marketing? 50 responses

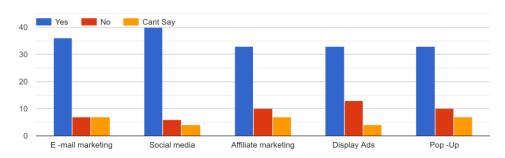


Interpretation: From above 82% student are respondents that traditional source is easy to use for information about everything.



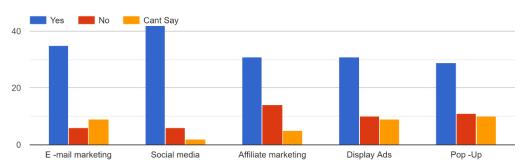
Interpretation: From above 72% student are refers to use medium, 26% student use high and 2% student use low internet





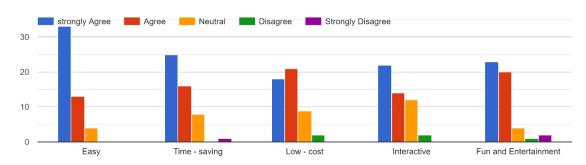
Interpretation: The above graph expresses awareness about tools of digital marketing. And it was discovered that maximum students know about social marketing followed by email and pop – up and so on.

Which tools you would prefer for digital marketing



Interpretation: From above the students that prefer of various tools of digital marketing and it was found that student consider social media marketing is the most prefer from digital marketing followed by E-mail marketing, and affiliated marketing and so on.

Reason for effectiveness of various tools of digital marketing?



Interpretation: From above the students that the effectiveness of various tools of digital marketing and it is found that the student consider digital marketing is the easiest mode of gathering information followed by time saving and fun and entertainment.



Interpretation: From above the student has the problem of digital marketing and it is found that students consider fraud and privacy issues are the biggest problem followed by lack of demonstration and so on.

LIMITATION OF THE STUDY:

- 1. Lack of knowledge, Skill and training in terms of Tools, platforms and trends change rapidly.
- 2. The process of digital marketing is time consuming.
- 3. **High Competition:** It can be a challenge to stand out against competition and to grab attention among the many messages aimed at consumers online.
- 4. **Complaint and Feedback:** Any negative feedback against your brand, product and service can reduce the reputation in the market. Negative and failure to effectively can damage the brand reputation.
- 5. **Security and Privacy Issues:** there are so many legal considerations around collecting and using customer data for digital marketing purposes.

SUGGESTIONS OF THE STUDY:

- 1. Most real and professional people need to understand the value of digital marketing (no time limit, time saving , low cost etc.)
- 2. With the study students also need to study about the digital marketing situation, new website, new technique etc.
- 3. Digital marketing has to increase the techniques for the students which can help the study.
- 4. Digital marketing have to increase delivery a message in the pop up form

Because today's students like to take the information with the help of their maximum use app like Instagram , Twitter etc .

CONCLUSION

Individuals are investing more in online content and companies that find it hard to digest this fact in their advertising strategy need to adjust quickly. The more time individuals spend on the internet every year, the

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more digital platforms they use play and ever – developing function in their lives. The main aim of digital India is to promote digital media. Because people can use digital platforms anytime, anywhere from the world, companies need to change their marketing strategy from traditional to digital.

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INCLUSIVE EDUCATION IN THE NEP 2020: OPPORTUNITIES AND CHALLENGES

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ABSTRACT

The National Education Policy (NEP) 2020 in India envisions a transformative approach towards inclusive education, aiming to provide equitable access to quality education for all learners, including those with disabilities and from marginalized backgrounds. This research paper examines the provisions for inclusive education outlined in the NEP 2020, analyzes their potential impact on promoting diversity and equity in the education system, and identifies the challenges and opportunities in their implementation. Drawing upon policy analysis, empirical studies, and case examples, this paper highlights key strategies proposed in the NEP 2020 for fostering inclusive practices in schools, teacher education, curriculum development, and assessment. It also explores the role of stakeholders, including government agencies, educational institutions, civil society organizations, and communities, in realizing the goals of inclusive education as outlined in the NEP 2020. Furthermore, the paper discusses potential areas for future research and policy interventions to strengthen the implementation of inclusive education policies in India.

Keywords: Inclusive education, NEP 2020, Equity, Diversity, Implementation challenges.

INTRODUCTION

Inclusive education plays a crucial role in promoting equity and diversity within the education system and society at large. In the context of the National Education Policy (NEP) 2020, inclusive education refers to a holistic approach aimed at ensuring equitable access to quality education for all learners, regardless of their socio-economic status, gender, caste, religion, language, or disability. The NEP 2020 underscores the importance of inclusive education as a fundamental principle guiding educational reform in India, aligning with the broader goals of social justice, equality, and human rights. Key elements of inclusive education within the NEP 2020 framework include:

- 1. **Equitable Access:** The NEP 2020 emphasizes the need to remove barriers to education and promote equal opportunities for all children, including those from marginalized communities. This involves ensuring access to schools, enrollment without discrimination, and provision of necessary support mechanisms.
- 2. **Diversity and Multilingualism:** Recognizing India's linguistic and cultural diversity, the NEP 2020 advocates for the preservation and promotion of multilingualism in education. It encourages the use of mother tongue or local language as the medium of instruction in the early years of schooling to facilitate better learning outcomes, especially for marginalized learners.
- 3. **Special Needs Education:** The NEP 2020 emphasizes the importance of addressing the diverse needs of learners, including those with disabilities. It calls for the creation of inclusive learning environments that accommodate different learning styles and provide appropriate support services, assistive technologies, and trained personnel to facilitate the participation and success of students with disabilities.
- 4. **Flexible Learning Pathways:** The NEP 2020 promotes flexible learning pathways that cater to the diverse learning needs and aspirations of students. It advocates for the integration of academic and vocational education, multiple entry and exit points, and opportunities for lifelong learning to ensure inclusive access to education and skill development for all.
- 5. **Teacher Training and Capacity Building:** Recognizing the critical role of teachers in fostering inclusive education, the NEP 2020 emphasizes the need for comprehensive teacher training programs that equip educators with the knowledge, skills, and attitudes required to support diverse learners effectively. This includes training in inclusive pedagogies, classroom management strategies, and understanding of diverse learning needs.
- 6. **Community Engagement and Participation:** The NEP 2020 underscores the importance of active involvement of parents, communities, and civil society organizations in promoting inclusive education. It advocates for partnerships between schools, local authorities, and community stakeholders to address barriers to education, foster social inclusion, and create supportive learning environments for all children.

Overall, inclusive education in the context of NEP 2020 embodies a commitment to equity, diversity, and social inclusion, aiming to ensure that every learner has the opportunity to fulfil their potential and contribute

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meaningfully to society. By prioritizing inclusive practices and policies, the NEP 2020 seeks to transform India's education system into a more inclusive, responsive, and empowering framework that leaves no child behind.

Provisions for Inclusive Education in NEP 2020:

The National Education Policy (NEP) 2020 in India outlines several provisions and strategies for promoting inclusive education across all levels of the education system. Some key provisions for inclusive education in NEP 2020 include:

- 1. Early Childhood Care and Education (ECCE): Universalization of ECCE for children from 3 to 6 years old, with a focus on providing equitable access to quality early childhood education for all, including those from marginalized communities and children with disabilities. Integration of play-based and activity-based learning approaches in ECCE to cater to diverse learning needs and promote holistic development.
- 2. **Foundational Literacy and Numeracy:** Emphasis on foundational literacy and numeracy skills for all students, with targeted interventions and support mechanisms to address learning gaps and ensure that every child achieves basic proficiency in reading, writing, and mathematics by Grade Inclusive strategies for identifying and addressing barriers to learning, including the provision of remedial support, flexible learning pathways, and individualized instruction for students with diverse learning needs.
- 3. **Curriculum Reforms:** Revision of the curriculum framework to promote a more holistic, integrated, and inclusive approach to education, with a focus on developing 21st-century skills, critical thinking, creativity, and social-emotional learning. Inclusion of diverse perspectives, experiences, and cultural heritage in the curriculum to reflect the pluralistic nature of Indian society and promote respect for diversity and inclusion.
- 4. **Teacher Training and Professional Development:** Strengthening of pre-service and in-service teacher training programs to equip educators with the knowledge, skills, and attitudes required to support diverse learners effectively. Integration of modules on inclusive education, special needs education, and diversity awareness into teacher training curricula to promote inclusive pedagogies, classroom management strategies, and positive attitudes towards diversity.
- 5. Infrastructure and Resource Support: Provision of inclusive infrastructure and learning resources, including accessible school buildings, assistive technologies, learning materials, and support services, to create barrier-free and inclusive learning environments for students with disabilities. Allocation of additional resources and funding to support inclusive education initiatives and cater to the diverse needs of students from marginalized communities, including those from rural areas and socio-economically disadvantaged backgrounds.
- 6. Assessment and Evaluation: Adoption of flexible and inclusive assessment practices that accommodate diverse learning styles, preferences, and abilities, including the use of alternative assessment methods, accommodations, and adaptations for students with disabilities and special needs. Emphasis on formative assessment, continuous feedback, and student-cantered approaches to assessment to promote learning, growth, and inclusive participation for all students.

The provisions for inclusive education in NEP 2020 underscore a commitment to ensuring equitable access to quality education for all learners, promoting diversity and inclusion, and addressing the diverse learning needs of students across the education system.

Implementation Challenges of Inclusive Education Policies:

Implementing inclusive education policies poses several challenges, despite their importance and necessity. Here are some key challenges associated with the implementation of inclusive education policies:

- ➤ Lack of Awareness and Understanding: One of the primary challenges is the lack of awareness and understanding among educators, policymakers, parents, and communities about the principles and practices of inclusive education. Many stakeholders may not fully grasp the concept of inclusion or may hold misconceptions and biases regarding students with disabilities or special needs.
- ➤ Limited Resources and Infrastructure: Adequate resources and infrastructure are essential for creating inclusive learning environments that cater to the diverse needs of all students. However, many schools and educational institutions face constraints in terms of funding, personnel, accessible facilities, assistive technologies, and specialized support services, which can impede the implementation of inclusive education policies.

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- ➤ Teacher Training and Capacity Building: Effective implementation of inclusive education requires well-trained and qualified educators who possess the knowledge, skills, and attitudes to support diverse learners effectively. However, many teachers may lack training in inclusive pedagogies, special needs education, differentiated instruction, and classroom management strategies, which can hinder their ability to meet the diverse learning needs of students.
- ➤ Attitudinal Barriers and Resistance to Change: Attitudinal barriers and resistance to change among educators, administrators, parents, and community members can pose significant obstacles to the implementation of inclusive education policies. Negative attitudes, stereotypes, and stigma towards students with disabilities or special needs may lead to exclusionary practices, segregation, or low expectations, undermining efforts to create inclusive learning environments.
- > Complexity of Student Diversity: Students in inclusive classrooms exhibit a wide range of abilities, backgrounds, learning styles, and support needs, making it challenging for educators to meet the diverse needs of all learners effectively. Providing personalized support, accommodations, and adaptations for individual students while maintaining high expectations for all can be complex and demanding.
- ➤ Inadequate Policy Support and Coordination: In some cases, there may be a lack of coherent policy frameworks, guidelines, and coordination mechanisms to support the implementation of inclusive education at the national, state, and local levels. Inconsistent policies, fragmented approaches, and limited collaboration among relevant stakeholders can hinder efforts to promote inclusive practices and ensure consistency across different educational settings.
- > Monitoring and Evaluation: Monitoring and evaluating the implementation of inclusive education policies is essential for assessing progress, identifying challenges, and making informed decisions about policy adjustments and resource allocation. However, many educational systems may lack robust monitoring and evaluation mechanisms, data collection systems, and indicators for measuring the effectiveness of inclusive education initiatives.

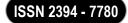
Addressing these challenges requires a concerted effort from policymakers, educators, parents, communities, and other stakeholders to build awareness, strengthen capacity, allocate resources effectively, foster positive attitudes, and promote collaboration towards creating truly inclusive learning environments for all students.

Future Directions and Recommendations:

Future directions and recommendations for advancing inclusive education initiatives based on the National Education Policy (NEP) 2020 and addressing implementation challenges include:

- 1. **Comprehensive Teacher Training:** Develop and implement comprehensive teacher training programs that focus on inclusive pedagogies, special needs education, diversity awareness, and classroom management strategies. Provide ongoing professional development opportunities for educators to enhance their capacity to support diverse learners effectively.
- 2. **Inclusive Curriculum Development:** Ensure that curriculum frameworks and learning materials reflect diverse perspectives, experiences, and cultural heritage to promote respect for diversity and inclusion. Incorporate inclusive teaching practices, differentiation strategies, and flexible assessment methods into curriculum design to cater to the diverse learning needs of all students.
- 3. Accessible Infrastructure and Resources: Invest in improving infrastructure and providing accessible facilities, assistive technologies, and specialized support services to create barrier-free and inclusive learning environments for students with disabilities. Allocate adequate resources and funding to address the infrastructure needs of inclusive schools and educational institutions.
- 4. Community Engagement and Stakeholder Collaboration: Foster partnerships between schools, parents, communities, civil society organizations, and government agencies to promote awareness, advocacy, and support for inclusive education initiatives. Engage parents and communities as partners in the education process and involve them in decision-making processes related to inclusive education policies and practices.
- 5. **Policy Coherence and Coordination:** Ensure coherence and alignment between national, state, and local policies related to inclusive education to promote consistency and effectiveness in implementation. Establish coordination mechanisms, inter-agency collaboration, and monitoring frameworks to support the implementation of inclusive education policies and address implementation challenges effectively.
- 6. **Data Collection and Monitoring Systems:** Strengthen data collection systems, monitoring mechanisms, and evaluation frameworks to track progress, measure outcomes, and identify areas for improvement in

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inclusive education initiatives. Collect disaggregated data on enrolment, retention, achievement, and participation rates of diverse student populations to monitor equity and inclusion in education.

- 7. **Promotion of Research and Innovation:** Encourage research, innovation, and knowledge exchange in the field of inclusive education to identify promising practices, evidence-based interventions, and effective strategies for supporting diverse learners. Foster collaboration between researchers, practitioners, policymakers, and stakeholders to generate insights and solutions for advancing inclusive education goals.
- 8. **Empowerment of Marginalized Communities:** Empower marginalized communities, including students with disabilities, socio-economically disadvantaged students, and other vulnerable groups, by ensuring their meaningful participation, representation, and voice in decision-making processes related to education. Promote inclusive practices that respect and celebrate the diversity of all students and empower them to achieve their full potential.

By implementing these recommendations and prioritizing inclusive education as a core principle of educational reform, policymakers, educators, and stakeholders can work together to create more equitable, inclusive, and empowering learning environments that ensure every child has the opportunity to thrive and succeed.

CONCLUSION

In conclusion, the research paper has explored the concept of inclusive education within the framework of the National Education Policy (NEP) 2020 in India. Through an analysis of the provisions, challenges, opportunities, and recommendations associated with inclusive education, several key findings and insights have emerged:

- 1. **Importance of Inclusive Education:** Inclusive education is vital for promoting equity, diversity, and social justice within the education system and society. It ensures equal access to quality education for all learners, celebrates diversity, empowers marginalized groups, and prepares students for life in a diverse and interconnected world.
- 2. **Provisions in NEP 2020:** The NEP 2020 outlines several provisions and strategies for promoting inclusive education, including universalization of early childhood care and education, emphasis on foundational literacy and numeracy, curriculum reforms, teacher training, infrastructure support, and flexible assessment practices.
- 3. **Challenges in Implementation:** Despite the importance of inclusive education, its implementation faces several challenges, including lack of awareness, limited resources, inadequate teacher training, attitudinal barriers, complexity of student diversity, policy coherence, and monitoring systems.
- 4. **Recommendations for Action:** To address these challenges and realize the vision of inclusive education outlined in NEP 2020, it is imperative to take concrete actions such as comprehensive teacher training, inclusive curriculum development, investment in infrastructure and resources, community engagement, policy coherence, data collection and monitoring, promotion of research and innovation, and empowerment of marginalized communities.

In light of these findings, there is a pressing need for concerted efforts from policymakers, educators, parents, communities, and other stakeholders to prioritize inclusive education as a core principle of educational reform in India. By working together to overcome implementation challenges and implement the recommendations outlined in this research paper, we can create more equitable, inclusive, and empowering learning environments that ensure every child has the opportunity to fulfil their potential and contribute meaningfully to society. It is time to translate the vision of inclusive education into action and build a future where diversity is celebrated, inclusion is embraced, and every learner is valued and supported.

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ROLE OF THE JUDICIARY IN PROTECTING HUMAN RIGHTS

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ABSTRACT

Human liberties are intended to The goal of the law is to put a human face on government and ensure that authority is used for the common benefit. In 1610, Coke, C.J. in Bonham's case ruled that the judiciary's job is to ensure that the law of government serves its common goal of promoting a decent standard of life. In order to protect everyone from abuses that violate their dignity, human rights require recognition and respect for that dignity. The protections of international human rights law are universal and should be enjoyed by everyone, everywhere. The 1948 Universal Declaration of Human Rights serves as the cornerstone of contemporary human rights. (UDHR). The United Nations General Assembly passed the Declaration's thirty sections in 1948, and these have since been incorporated into domestic legislation and international accords. Protecting the preeminent position of the courts is an essential step in ensuring the continued viability of human rights. Judicially-created norms have a profoundly positive impact onand made it simpler for the government to achieve its objectives and improve people's quality of life. In addition, these guidelines have the potential to improve the public's and the government's mutual comprehension of one another. The court plays an essential part in protecting people's human rights by, among other things, continually extending the rights' purview and recognizing new rights as the need arises. The extent of the right to life has been broadened by the courts to include essential rights for living a dignified life. Whether it be the right against abuse in detention, the right to exist in apollution-free environment, the right to health, the right to sufficient pay of the employees, the right to safety for women in the workplace, or the right to recompense for a rape victim, the rights of the people have been preserved by the courts on numerous occasions.

WHAT ARE HUMAN RIGHTS?

No king, constitution, or law can bestow human rights. Everyone is endowed with basicdeservings at birth. In the instances listed below, the Supreme Court expanded the scope of Article 21 of the Constitution by ruling that the right to life protected by that provision encompasses the right to live with human respect as well as the right to bodily survival. The freedom to life is not limited to the realm of animals. It's about more than just staying alive. The right to "live" encompasses not only the protection of every faculty or each limb through which life is enjoyed or the soul conveys with the external world, but also "the right to live with complete dignity," which includes the provision of food, clothing, and shelter, as well as the freedom to read, write, and express ourselves in a variety of forms, as well as the ability to travel freely and engagein social activities with others. Human rights are violated when people's ability to live a decent existence is threatened. The government in India is the largest in the globe. As a democratic nation, one of our primary duties is to safeguard our citizens' fundamental freedoms. Officials from India have given serious thought to ensuring that human rights are respected and protected. India's founding document, the Constitution, accords its citizens with these protections and guarantees aimed at them.

Human rights are broken down into five categories in the Universal Declaration of Human Rights:civil, political, economic, social, and cultural. The majority of the rights enumerated in the Universal Declaration of Human Rights are protected by the Constitution. Rights to life, liberty, and the pursuit of happiness are guaranteed in Part III, while rights to property, security, and privacy are guaranteed in Part IV. Every law must be consistent with its constitutional mandates.

COMING OF UN AND UDHR

After WWII, the world descended into widespread anarchy and uncertainty. People from conquered countries were accused of different crimes and handled harshly as a result. Human rights were strengthened as a result of the Second World War. Governments from around the worldcame together to form the United Nations in order to maintain global stability and forestall future conflicts. No one should be refused the basic necessities of existence, including air to breathe, water to drink, food to eat, and garments to wear, people concurred. Concern among people in many countries about government violations and other forms of mistreatment prompted the 1945creation of the United Nations Charter, which seeks to guarantee certain fundamental freedoms for all people around the world. The members of the United Nations made a pact to defend the liberties of all people everywhere. The United Nations Human Rights Commission was established as a result of this accord. The committee was tasked with writing a piece that is consistent with the Charter and lays out various basic rights and freedoms.

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On December 10, 1948, 56 United Nations members equally voted to approve the Universal Declaration of Human Rights (UDHR). The UDHR declares in its Preamble that "freedom, fairness, and harmony in the world are based on the recognition of the dignity that is inherent and of the equal and unalienable liberties of all members of the human family." The Universal Declaration of Human Rights (UDHR) is often compared to the Magna Carta. People refer to the UDHR "as a common standard of achievement for all people and all nations," and this has led to it being recognised as a source of Customary International Law despite the fact that it is not a formally enforceable instrument. The Universal Declaration of Human Rights (UDHR) has been ratified by 185 countries as domestic legislation.

ROLE OF INDIA IN UDHR

India performed a critical part in the creation of the UDHR. The Indian representatives were present at the United Nations and contributed significantly to the declaration's creation by emphasizing the importance of female equity. India is a party to the Convention on the Rights and Freedoms of the Child and six other international human rights agreements. India, as a UN Charter member, approved and recognized the Universal Declaration of Human Rights and made attempts to incorporate its principles into its own Constitution. The Essential Rights and the Directive Principles of State Policy sections of the Indian Constitution consolidate the many rights guaranteed by the UDHR after it became law in that country. Most of the rights enumerated in the UDHR are addressed in Articles III, Fundamental Rights, and IV, Directive Principles of State Policy. The rights enumerated in Articles 2-21 of the UDHR are consistent with the rights guaranteed in the Indian Constitution, especially those guaranteed in Articles 12–35. Some examples of these are the rights to equal treatment, freedom liberty, protection from abuse, adequate education, the free exercise of religion, due process, etc. Articles 36-51 of the Constitution, which outline the four directive principles of state policy, are consistent with the liberties guaranteed by Articles 22–28 of the Universal Declaration of Human liberties. The freedom to labor, to learn, and to certain forms of state support are examples of these. Workers should be guaranteed a salary that allows them to support themselves and their families, and children younger than six should have access to quality care and early education. Access to Adequate Food and Living Conditions; the Public's Right to Health. It also includes the support of the international community for security and peace and the separation of the judiciary and the executive as outlined in Article 50 of the Indian Constitution.

HUMAN RIGHTS AND INDIA

The executive branch of the Indian government, through the National as well as various state-levelHuman Rights Commissions, the legislative branch, which was proactive in passing the Protection and Promotion of Human Rights Act, 1993, and the judicial branch, which has repeatedly expanded the scope of the law to meet the changing times.

Human rights are "the rights relating to life, liberty, equality, and dignity of the individual guaranteed by the laws of the nation or embodied in the International Covenants and enforceable by Courts in India," as stated in Section 2(1)(d) of the Protection of Human Rights Act 1993.

Part III of the Indian Constitution guarantees a collection of essential rights, and while the Protection of Human Rights Act, of 1993 is important, it is not the primary source of human rightsprotection in India. Therefore, they are not readily removed. Human rights movements in India and the West were not completely different. In contrast to the bigotry of the West, Casteism was India's main source of the difficulty.

It was a sad state of affairs that Indians were already dividing themselves up by class, tribe, and occupation long before the British arrived. Due to the ridiculous prejudice established by Brahmin thinkers, many people, including slaves, peasants, transgender people, women, tribal people, and workers, were denied their fundamental human rights.

Ancient lawgivers like Manu and Narada made significant contributions by openly categorizing the various Varnas and roles that women play in a man's existence. Untouchability persists in Indiadespite the fact that the constitution outlawed it in 1950. The practice of discriminating against people because of their tribe at birth is still widely prevalent in rural India.

Dalits, who make up more than one-sixth of India's total 160 million people, are completely marginalized by society. The prenatal killing of females is common, and life for new mothers is dangerous at best. Another challenge involves gaining patriarchal support for raising a daughter. Transgender people are denied employment opportunities because their competence is scrutinized solely through the lens of their gender identification, while the elite continues to profitfrom discrimination against the lower classes.

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The Human Rights Act of 1993 and the Constitution aren't the only laws that tangentially embodyhuman rights; there are many others. Before a person's freedom can be taken away, the Code of Criminal Procedure, 1973 ensures that they are afforded certain rights, such as being informed of the charges against them and having access to legal representation.

Similar protections are included in the Code of Civil Procedure, 1908 before a person's possessionscan be seized, etc. Then, there is helpful legislation that secures the rights of a particular group of people at work, such as the Maternity Benefits Act, which protects expectant mothers, the Labor Code, and other related to employment legislation that guarantees workers in the unorganized sector at least minimum wages and humane working conditions, and the Protecting the Rights of Women from Sexual Violence in the Workplace Act, which safeguards women's ability to performtheir jobs free from sexual harassment.

As a result, the Indian government has taken steps to protect a variety of civil liberties. However, the recommendations and instructions provided by the courts have usually led to these laws being enacted. Moreover, passing laws is insufficient in and of itself. The judges breathe vitality into these otherwise lifeless statutes.

Every law places some bounds on the government's ability to the government and its agencies. The way this is accomplished is by protecting people's basic liberties. Citizens. As a result, the Constitution restrains the authority of the state and the liberties serve as checks and balances. Related to the authority of the state. Why a Bill of Rights or Fundamental Rights are included

The goal of incorporating checks and balances, or "limited government, "a structure in which authority is distributed among multiple bodies rather than being centrally stated. Americans use the term "limited government" to describe their political system. Of rules rather than personalities. This idea is opposed to the tenets of legislative sovereignty. There are a variety of checks and balances built into political institutions to prevent the abuse of power. For, people have radically different ways of thinking about issues of personal identity. The privileges of both England and the United States. While the English were concerned with maintaining freedoms from the overreach of the government, and found legislative protections for those freedoms Americans were looking to the concept of sovereignty as a means of restraining the power of the government. Concerned not only with administrative but also legislative oppression, i.e. A group of male legislators who currently hold a slim majority. American has stated in the Constitution that it is the "supreme law of the land." The roles that The judge's role is to understand and implement the legislation. Power is divided according to thelaw.

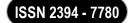
Among its many manufactured parts and places constraints on each one individually. regions and responsibilities. If any government agency disobeys a constitutional mandate, The judge must invalidate any law that violates the Constitution. Lawmaking or governing, depending on the context. In the United States, there is no concept of security of the state. lawmakers have. There is no ultimate authority that can turn off a person's illumination in the name of national security. It depends on whether or not the judge finds a "clear and present danger" to the societal order, in order to rationalize a restriction on individual freedom. Therefore able to disregard the will of the elected officials of the people - as the protector of civil liberties; all otherbranches of government answer to it as well as judicial oversight. In India, safeguarding citizens from the abuses of the executive and legislative branches is a top priority. The Indian government has done a good job of protecting people's basic liberties. Constitution by making Article 2 the doorway to Chapter I, which implies that three branches of government can be held accountable for violations of individual rights.

Article 32 states that any individual who brings a complaint to the courts regarding an infringement of his/her rights

The Supreme Court may be petitioned by advocates of basic rights to issue legally binding guidelines. Or directives. Article 13 (2) addresses the lawmakers specifically:

That the "State shall not make" any law that denies, suspends, or otherwise limits such rights". Any legislation passed in defiance of this provision shall, to the degree of the defiance, lack any validity. The judges have the responsibility to ensure that everyone's fundamental rights are respected. Stateapparatuses. For any action taken by a governmental actor that undermines basic legal standing, the judge must proclaim it null and invalid. Starting authority is the root and cause of all forms of abuse, as we have seen in the preceding debate therefore rights are constraints on authority.

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CONSTITUTIONAL PROVISION OF HUMAN RIGHTS

India is a free and open society. Our movement's pioneers understood the value of liberties during the fight for independence. Even as early as 1928, the Motilal Nehru Committee was calling for acharter of rights. Therefore, it stood to reason that the idea of Human Rights would be included inIndia's proposed constitution following the country's independence.

The Indian constitution is remarkable in that it enshrines as basic rights a wide range of human rights. The Indian constitution's guarantees of basic freedoms and protections for all citizens are averitable Megna Carta for humanity. Second, the Fundamental Rights enumerated in the Indian Constitution are as follows:

- The right to be treated equally.
- The Propertied Individual's Right to Individual Liberty.
- Protecting People from Being Exploited.
- Freedom of Expression, Art, and Education
- Religious Liberty Protections.
- Constitutional Remedy Protections

ROLE OF JUDICIARY

The judicial branch in our nation is widely regarded as apolitical and autonomous. Two principles govern this autonomous judiciary:

- (1) The conventional function, which is to read the laws, and
- (2) Judicial activism, which is to go beyond the legislation and employs discretionary authority to provide justice.

Both of these functions, protecting basic liberties, are performed admirably.

Anyone who believes they have suffered a violation of their constitutional rights has the right to file a formal petition with the Supreme Court. For rights protection, writs may be issued to the government by both the Supreme Court and the High Court.

- If the court issues a warrant of **Habeas Corpus**, the individual in custody must be brought before the judge immediately. If the detention was made in an unlawful way or for insufficient reasons, the court may issue an order releasing the suspect.
- Mandamus: The Latin term for "We Command" is "mandamus." The court issues this order when it determines that an official is violating the rights of a citizen by failing to carry out his or her statutory responsibilities.
- When a lesser court has examined a case outside of its authority, the superior court may issue a **prohibition** order.
- Qua-Warranto means "by what warrants?" or "what is your authority?" in its precise sense. The order is issued and the officer's authority is limited if the court determines that the individual in the office is not legally qualified to occupy that position.
- A writ of certiorari is a judicial ruling that directs a subordinate court or other authority to submit an ongoing case to a superior court or authority.

Therefore, the involvement of the judiciary in safeguarding our basic liberties is crucial. India performed a critical part in the creation of the UDHR. The Indian representatives were present at the United Nations and contributed significantly to the declaration's creation by emphasizing the importance of female equity. India is a party to the Convention on the Rights and Freedoms of the Child and six other international human rights agreements. India, as a UN Charter member, approved and recognized the Universal Declaration of Human Rights and made attempts to incorporate its principles into its own Constitution. The Essential Rights and the Directive Principles of State Policy sections of the Indian Constitution consolidate the many rights guaranteed by the UDHR after it became law in that country. Most of the rights enumerated in the UDHR are addressed in Articles III, Fundamental Rights, and IV, Directive Principles of State Policy. The rights enumerated in Articles 2–21 of the UDHR are consistent with the rights guaranteed in the Indian Constitution, especially those

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JUDICIAL REVIEW AND HUMAN RIGHTS

The term "judicial review" refers to the authority of judges to rule on the legality of legislative acts that come within their usual purview to execute, as well as the authority to decline to uphold suchunlawful laws. To put it another way, judicial review is when the courts step in to rein in the actions of Congress and the administrative branch. The notion of limits is where the idea first arose, administration and the concept of dual legal systems (common law and constitutional law). It is presumed that all other governing powers in the nation derive their authority directly or indirectly from the ultimate laws. Therefore, any normative legal act that conflicts with the Basic Law is nulland invalid. Some governing bodies must have the ability to declare such laws null and invalid.

This authority rests with the courts in every developed and democratic government nation today. The system of judicial review of laws based on violation of Fundamental Rights is based on the inexorable logic of the subsequent propositions:

- (a) A Written Constitution is. a 'legal paper' instead,
- (b) The interpretation and execution of all legal devices is the function (of the judiciary);
- (c) The Constitution imposes limitations on all organs of the state; and
- (d) Fundamental Rights provided by the Constitution.

The constitution places restraints on the government. Therefore, any legislation that infringes on any of the Fundamental Rights must be declared illegal by the appropriate judge, which has both the authority and the responsibility to do so. In sum, the responsible courts, typically the SupremeCourt and High Courts, become the defenders, keepers, or guards of the Fundamental Rights under any legal framework where the aforementioned ideas predominate. The Indian Constitution charges the Supreme Court with serving as a sentry arrow in the defense of the country's Bill of Rights.

The Indian Supreme Court's Bhagawathi J. put it best:

"So long as the question arises whether an authority under the constitution has acted within the limits of its power or exercised it, it can certainly be decided by the court. Indeed, it would be its constitutional obligation to do so. It is necessary to assert in . the clearest terms ... that the constitution is supreme, the paramount law of the land, and there is no department or branch 'of government above or beyond it. Every organ of the Government, be it the executive, the legislature, or the judiciary derives its authority from the constitution and it has to act within the limits of theauthority"

PUBLIC INTEREST LITIGATION

The democratic uprising in response to the emergency and the call for further democratization of the state's structures, and its capacity to ensure the court's independence and legitimacy to carry out its statutory duty and commitment. Starting in the 1980s, the public interest lawsuit was developed as a means of effectively turning the tide in support of the impoverished. And marked the beginning of a new period in Human Rights law. Therefore, it's essential curious about the Supreme Court's novel interpretation of the Constitution and the rules it subsequently human rightspolice methods and procedures.

To successfully assert his right to due process in court, one must prove that he was directly impacted negatively by government action. The law of locus standi describes this scenario or the legal status of the individual bringing the claim to justice for alleged violations of his legal protection of individual dignity. This law is still valid in most situations, but a few instances have been in the instance of regulations that impact the broader populace or those who are apt to show up to the court to defend their rights unless they feel strongly about it. Because as a result of this loosening, any group or person can now pursue the cause public and argue that the rule or directive in question is illegal. Individuals who filed the appeal do not have to prove to the judge that he has suffered any actual harm as a result of it. He may petition the judge to uphold a public right if he isn't a

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busybody, however, a real live human being whose "reasonable concern with the matter" to which his related to use.

The PIL concept was laid out by the Supreme Court of India in a case called SP. Gupta vs UOI¹Where a lawful error has been committed, as defined in Gupta vs. Union of India (AIR, 1982SC, Para 17)or an individual or group of people are legally harmed for one of several possible reasons. Of the imposition of any duty in defiance of any fundamental or legal right law, or withoutthe power of law, or without any such legal. If that individual or that determinant is in danger of suffering an unlawful or incorrect that group of people is marginalized economically, emotionally, or physically.

Human Rights Protection a financially precarious situation from which they cannot seek judicial redress for any an individual who is part of a public social action organization can apply for a suitable High Court injunction, instruction, or order issued under Article 226; in the event of a violation, in this court, of any person's or group's basic rights

Article 32 Litigation to Seek Redress for Legal Wrongs or Injuries specific individual or group ofpeople. The liberalization of the locus stand concept is to blame; the superior court made it available to the underprivileged because of the efforts of public-minded citizens.

Many applications for judicial review (PIL) have been submitted by advocates for civil liberties and non-profit groups. On behalf of those who have suffered human rights abuses (during the first phase of PIL),

Instead of the typical petitioning procedure, judges accepted even notes. A plea verified by sworn statements, as required by the standards of proof. That the court would not engage into a settlement in a case brought under Articles 32 and 226.proof beyond documents, or even address a contested ssue of truth.

To gather proof, the judge may designate a committee to which the impoverished and those who are economically poor and immediately impacted are powerless to pertinent documents to the judge.

Based on its interpretation of Article 32, India's highest court has mandated that itself a duty under the Constitution to safeguard individual liberties. Novel approaches in the court's realization of this statutory duty and liberties, especially for the impoverished and disenfranchised who lack to whom concepts like independence and equality are meaningless, and to whom fundamental human rights are not guaranteed. Human rights enforcement has only progressed as a result of the judges' creative use of their enlarged authority, public interest theory as it applies to the petitioner and the type of defendant has similarly grown thanks to the 'tate action' theory. When it comes to fundamental protections, the core of the concept of state intervention is that the state restricts or limits by handing over control to an outside party anyone or anything that serves as an actor or instrumentality in other words, the government must be constrained by people's rights.

The rights of citizens can be violated by state agencies and institutions. Using one's authority One must use an authority in an equitable, reasonable, lawful, and just manner.

The Supreme Court of India, using the due process clause, has substantially reformatted the criminal justice system to prioritize the dignity of inmates and those on trial. Legal protections against torture, unreasonable searches and seizures, and fair treatment of the accused in court. As well as being upheld and imposed by the highest court in the nation following the conclusion of the hearing, Constitutional interpretation, and Human Rights theory, the court has enforced the Covenant's protections for civil and political liberties.

JUDICIAL ACTIVISM

The preceding debate suggests that public interest lawsuits in India has been a driving force behindcourt action. It is becoming common knowledge that the court is the "last resort for the oppressedand the bewildered," and this is true not only among the general public but also among the judgesthemselves.

Since PIL's inception, people have gone to court to seek relief for everything from problems withseams to those living in slums. Some have expressed skepticism that the court has taken upon itself the job of cleansing the corruption that has set in the Indian politics with this unusual action. The common belief is that the judicial system ought to seize control of national politics and administration (Governance by the courts). Critics, however, wonder who will oversee and checkthis "judicial" or "judicial imperialism" to describe a tyrant.

It is important to recall that the development of India's fundamental constitutional framework and public interest lawsuits marked the beginning of the grandeur of court action in that country. They represent the beginning of the idea that justices have a responsibility to posterity to ensure that the Constitution's ideals and goals are maintained. While the Indian judiciary is currently paying close attention to the ups and downs of human rights, its position is being shaped within the context of India's political tradition. An important change in the

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governance of justice is the ease with whichordinary citizens can bring injustices to the notice of the Supreme Court by bringing them to the attention of the Justices (epistolary authority). All of these factors have allowed the court to articulate fresh fundamental rights (such as the right to respect for one's privacy, shelter, and housing, health, education, and the environment), new forms of redress for violation of rights (such as compensation, damages, rehabilitation), and new forms of continuing judicial invigilation of governmental institutions (such as prisons, juvenile homes, women safeguarding homes, asylums for psychiatric care, hospitals). In terms of ideology, PIL's most enduring addition has been to recast the constitutionally protected classical liberal rights model as a concept of people's rights. However, the Constitution is still an inert instrument when it comes to court action.

When the court is confronted with congressional arbitrariness, administrative misconduct, or meddling in the proper process of legal procedures, the judiciary may resort to judicial activism as a means of asserting its authority. Therefore, in a democracy society ruled by a fundamental law, judicial activism is the role outlined for the court to keep the boundaries of liberty distinct and togive meanings to all the ubiquitous ideas of the rule of law, such as "be you ever so high, the lawis above you." Nothing can save democracy and Human Rights if the court fails in this." LANDMARK CASES REGARDING HUMAN RIGHTS

TRIPLE TALAO IS AGAINST THE LAW ACCORDING TO ARTICLES 14, 19, AND 21.

In Shaara Bano v. Union of India², heard by the Supreme Court in 2017, the practice of triple talaq was declared illegal. According to long-held custom, a male could legally separate his wife by repeating the term "talaq" three times. The petitioner raised objections to that. The appeal was granted in a 3–2 vote by the 5-member constitutional court. Although there were dissenting views and accusations of judicial overreach, the Supreme Court ultimately made the right decision. The defendants claimed that this was a question of domestic law that could not be reviewed by a court. Nonetheless, the Supreme Court decided that it was not an important faith tenet. It was important to find a happy medium. In this instance, the respondent's right to exercise their faith takes a backseat to the Muslim woman's right to be treated with regard and honor. The lawmakers took notice of this ruling and subsequently wrote the triple talaq measure.

SABARIMALA'S ILLEGAL BAN ON WOMEN BETWEEN THE AGES OF 10 AND 50

Despite opposition from the temple Newsom board and the public, the Supreme Court of Indiaruled in Indian Young Lawyers Association v. State of Kerala³ that it was a violation of women's rights to religion (Article 25) and equality (Article 14) for women between the ages of 10 and 50 to be barred from entering the Sabarimala temple shrine. Rule 3 (b) of the Kerala Hindu Places of Public Worship Rule, 1965, was overturned by the court. There was a consensus that Hindu womenhave the same robust right to free practice and proclaim their faith as males do, and that followersof Lord Ayyappa do not form a unique class under Article 26.

HOMOSEXUALITY NO LONGER A CRIME

The Supreme Court of India nullified Section 333 of the Indian Penal Code in Navtej Singh Johar

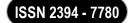
v. Union of India⁴. It was Section 377 of the Indian Penal Code, 1860 (henceforth IPC) that criminalized gay relations between two people of legal age. In this instance, the Supreme Court reversed its earlier decision in Naz Foundation v. Govt. to the contrary by the NCT, Delhi. Separating societal morality from constitutional morality was a central task for the Supreme Court. The Supreme Court had an obligation as the nation's moral arbiter to protect the civil liberties of everyone, including members of the most marginalized groups. The Supreme Court reiterated thatfreedom of expression, including the expression of disagreement, is an important feature of a democracy.

² (2017) 9 SCC 1

³ (2019) 11 SCC 1

⁴ AIR 2018 SC 4321; W. P. (Crl.) No. 76 of 2016 D. No. 14961/2016

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CONSUMER BEHAVIOR AND SUSTAINABLE SUPPLY CHAIN MANAGEMENT OF E – COMMERCE: A CASE STUDY ON MYNTRA AND NYKAA IN JABALPUR

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ABSTRACT

This research paper aims to investigate the relationship between consumer behavior and sustainable supply chain management in the context of e-commerce, with a specific focus on the case of Myntra and Nykaa in Jabalpur. The study seeks to understand how consumer behavior influences the demand for sustainable products and how e-commerce platforms like Myntra and Nykaa manage their supply chains to meet this demand. The research will combine both quantitative analysis of consumer purchasing patterns and qualitative assessment of the sustainable supply chain practices adopted by Myntra and Nykaa. Data is collected through surveys. The results will provide insights for e-commerce companies, policymakers, and sustainability advocates on how to align consumer preferences with sustainable supply chain practices.

Keywords: Consumer behavior, Sustainable supply chain management, E-commerce, Myntra, Nykaa.

INTRODUCTION

India is moving towards digitalization and online platforms consumer behavior along with sustainability is also gaining importance. Consumer Behavior refers to study of how individuals or groups or organization select, buy, dispose goods and services it involves factors that influences consumer purchasing decision. Sustainable supply chain management aims to minimize environmental impact, consumer resources and ensure fair labor practices. It encompasses various aspects such as ethical sourcing, reducing carbon footprint, etc. Since consumers are becoming more environmentally and socially conscious, they are influencing companies to prioritize sustainability throughout there supply chain.

Myntra is an Indian fashion e-commerce company founded in 2007 initially if focused on personalized gifts later on shifted towards apparels and fashion accessories whereas Nykaa is also an Indian e-commerce company founded in 2012 with specialization in beauty, wellness, fashion and luxury products. Both the companies possess large customer base and deal with a wide range of products, they have complex supply chain which can be analyzed for their sustainability practices. Studying these companies can provide valuable insights into how business can effectively manage their supply chain and also understand their consumer preferences and behavior.

REVIEW OF LITERATURE:

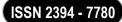
Balaji K, Rao P. Seshagiri (2021) the comprehensive case study delves into various aspects of such as ecommerce marketing strategy, brand awareness, SWOT analysis and operational method. It seeks to anticipate the trajectory of Flipkart's future and identify potential threats the platform might face in the coming time in addition to this Domingo's M (2022) the aim was to understand what influence the creation and maintenance of loyalty in e-commerce. The results indicate that e-loyalty is directly influenced by e-trust and e-satisfaction which in turn is related to online branding, responsiveness and website designing. Sharma Dr. Vinita, Manicha Dr. Tanu (2023) the study is based on analysis of extracted tweets of users about their shopping experience through online fashion retailers to check the polarity at end. A competitive analysis of four online retailers known as Amazon, Flipkart, Ajio and Myntra is done to check things popularity where Flipkart arose to be most popular. Mittal Arjun (2013) the study shows internet consumer trust and perceived risk have strong impact of their purchasing decision. Consumers trust, privacy concerns are major factors for using interest for shopping. The result showcased how e-commerce companies make marketing strategies according to the research. Kumari Simran, Mehta Rajat (2020) in this paper the e-commerce business struggle was viewed in the pandemic situation. Business had to face immense problem and go through tough times but they upgraded themselves and being ready for the unforeseeable future. Ghosh Shambajeet, Joshi Gauri (2022) in this study impulse buying behavior for grocery shopping in various e-commerce platforms during covid 19 pandemic is examined across Indian states.

RESEARCH GAP:

After reviewing the literature, it was found that consumer behavior and sustainable supply chain management are interlinked therefore needs to be analyzed with reference to Jabalpur city.

RESEARCH METHODOLOGY:

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For the purpose of research work *primary data w*as considered and data was collected through *questionnaires*. Some parts were taken from secondary data from the company's websites and research papers. A total of 120 women respondents were taken into consideration who shop online using Myntra and Nykaa e-commerce site.

OBJECTIVES:

- (a) To analyze the customer satisfaction towards sustainable supply chain management of Myntra and Nykaa.
- (b) To analyze the factors for preference of Customers towards Myntra and Nykaa.

HYPOTHESIS:

The following hypothesis was formed for the purpose of research work:

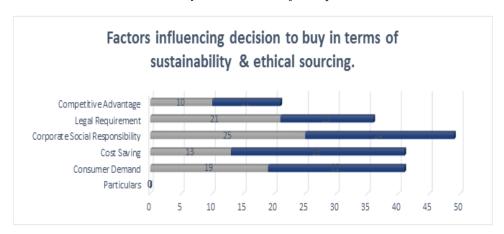
H0: There is no significant customer satisfaction towards sustainable supply chain management of Myntra and Nykaa.

H1: There is a significant customer satisfaction towards sustainable supply chain management of Myntra and Nykaa.

Table 1: Factors influencing decision to buy in terms of sustainability and ethical sourcing

Particulars	No. of Respondent	Percentage
Eco-friendly products	18	15
Reducing carbon footprint	22	18
Fair treatment of workers in supply chain	26	22
Transparency in sourcing	21	17.5
Support for local artisan	33	27.5
Total	120	100

Source: Primary Data collected from questionnaire.



Source: Data collected from the questionnaire.

Interpretation:

Table 1 showed all the factors that could influence the customer decision to buy in products with sustainability and ethical sourcing. Customers are more influenced by supporting the local artisans followed by fair treatment of workers in supply chain management and reducing the carbon footprint. These factors help customers to analyze the sustainability of supply chain of the company.

Table 2: Factors influencing the Perception & Authenticity of products

Particulars	No. of Respondents	Percentage
Brand Reputation	12	12
Customer Review	32	27
Price	45	37
Packaging	16	13
Others	15	11
Total	120	100

Source: Primary Data collected from questionnaire.



Source: Data collected from questionnaire

Interpretation:

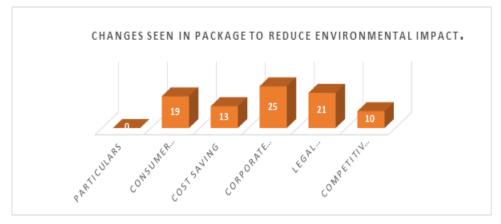
Table 2 show cased all those factors that could influence the perception and authenticity of the products offered by the company.

It was found that price of any product could highly influence the authenticity of product followed by customer review.

Table 3: Changes seen in package to reduce the environmental impact.

Particulars	No. of Respondents	Percentage
Sustainable Packaging	27	22
Cost Effective	33	28
Eco-friendly shipping	29	24
Product refill & recycling	18	15
Communication & education	13	11
Total	120	100

Source: Primary Data collected from questionnaire.



Source: Primary Data collected from questionnaire.

Interpretation:

Table 3 shows how has the company bought changes in packaging keeping the environmental impact on priority.

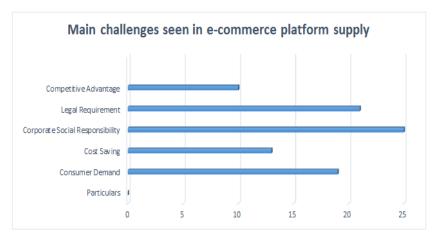
It was found that more the cost effectiveness more the environment is benefited followed by eco-friendly shipping and sustainable packaging.

Table 4: Main challenges seen in e-commerce platform supply

Particulars	No. of Respondents	Percentage
Transparency	19	16
Vendor Compliance	13	11
Consumer Awareness	25	21
Cost Consideration	32	26

Transportation	21	17.5
Data Management	10	8.5
Total	120	100

Source: Primary Data collected from questionnaire



Source: Data collected from questionnaire.

Interpretation:

Table 4 focused on all those main challenges that were seen in e-commerce platform supply chain management.

After graphical representing it, it was found that providing goods and services with cost consideration is very big challenge for the company's also creating awareness among the customers is also a big challenge for the company after cost consideration.

Table 5: Customers review on factors that could influence company's decision regarding flow of goods and services.

Particulars	No. of Respondents	Percentage
Consumer Demand	38	31.67
Cost Saving	25	20.83
Corporate Social Responsibility	21	17.5
Legal Requirements	19	16
Competitive Advantage	17	14
Total	120	100

Source: Primary Data collected from questionnaire.



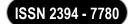
Source: Data collected from questionnaire.

Interpretation:

Table 5 focused on all those customer reviews on the factors that could influence company's decision regarding flow of goods and services which means which factors are more important that could influence the company's sustainability.

It was found that consumer demand and cost saving were some of the main factors.

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COMPARATIVE STUDY ANALYSIS OF MYNTRA AND NYKAA

Particulars	Myntra	Nykaa	
Product Selection	Fashion, Lifestyle	Beauty Products	
Price & Discount	Deals & discounts on Fashion	Deals & discounts on beauty products	
Delivery & Shipping	Wide network, faster delivery	Comparatively less network	
	User friendly, more products	visually appealing, clean layout easy	
User Interface & Experience	difficulty in browsing	browsing	
Customer Service	emails, phone support & chats.	emails & phone support	

Source: https://ecomforbreakfast.com

CONSOLIDATED TABLE:

Particulars	Comparison between Myntra & Nykaa
Product Selection	Clothing and accessories are preferred rather than beauty products.
Price & Discount	Lower cost increased purchase whereas discount offered is effective to a huge extend.
Delivery & Shipping	Myntra is preferred more as the delivery & shipping is far more faster than Nykaa.
User Interface & Experience	Myntra has huge variety leading to more time consumption for browsing as compared to the other one.
Customer Service	Customer Service experience is same for both the companies.

Source: Primary Data collected from questionnaires.

FINDINGS & CONCLUSION

Sustainability and survival for company has become a necessity bother needs to go hand in hand where customers play a very crucial role of assessing the environment and then choosing the product. The data and the graphical representation clarify that customers are more concerned about the ill effects of the non environmental supply. Customers are attracted if company's support the local artisans, effective price and cost consideration along with meeting the customer needs also. The consolidated table clarifies the preference of customers over both the companies.

CONCLUSION

Consumers are becoming more environmentally and socially conscious, they are influencing companies to prioritize sustainability throughout there supply chain. Myntra and Nykaa were the two companies taken into account where primary and secondary data were taken and questionnaires were filled in by 120 respondents which after analyzing was found that customers are more concerned about the sustainability so as the companies should also be looking forward to it.

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URBANIZATION AND SUSTAINABLE CLIMATE CHANGE: EXPLORING THE IMPACT OF URBAN EXPANSION ON ENVIRONMENT

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ABSTRACT

This research paper aims to investigate the intricate relationship between urbanization and climate change with a specific focus on the impact of urban expansion on global warming. Urbanization is a rapidly growing global phenomenon and its effects on the environment particularly in terms of contributing to climate change are of significant concern. The paper will review existing literature on the subject and analyze data to understand the various ways in which urban expansion influences global warming. Additionally, the research will explore potential mitigation strategies and policy implications to address the adverse effects of urbanization on climate change. By shedding light on this critical issue the study seeks to contribute to a better understanding of the complex interplay between urban development and environmental sustainability ultimately aiming to inform evidence-based decision-making for a more sustainable urban future.

Keywords: Urbanization, Sustainable Climate, Global Warming, Urban Expansion

REVIEW OF LITERATURE

- Muntasir Murshed (2018) Found from previous research the effects of urbanization on climate change in Bangladesh, a country that has a history of being vulnerable to natural calamities. Specifically addresses the effects of urbanization, and other control variables, on the emission of selected greenhouse gases and on the average annual temperature change in Bangladesh. Hat urbanization is found to have a causal effect on greenhouse gas emissions and temperature change in the long run. In contrast, a unidirectional causality is also found to be running from urbanization to carbon dioxide emission in the short run. In light of the regression model estimates it is found that initially urbanization leads to a fall in greenhouse gas emissions and reduces the temperature change, but the relationship eventually gets reversed with time whereby urbanization is found to trigger climate change in Bangladesh.
- Daniel Argüeso Jason P. Evans Lluís Fita Kathryn J. Bormann (2013) In her research on climate change and urbanization reveals that there has been a proliferation of global agreements and support generated from the international level, however, the capacity, data, and finance at the city level to effectuate change is variable. Solutions vary say by city, country, and region. In high-income countries, improving urban spaces is critical for reducing global greenhouse emissions and there is great potential for multiple benefits from upgrading urban areas—increased mobility, more reliable energy sources, and reduced vulnerabilities to disaster while transitioning to a low-carbon economy powered by cities. Engaging local communities and adopting ecosystem-based approaches to adaptation in urban and peri-urban areas have further potential to attain sustainable development for cities.
- **Nishi Bhuvandas Vanita Aggarwal (2012)** Describe the impact Urbanization refers to a general increase in population and the amount of industrialization of a settlement. It includes the number and extent of cities. It symbolizes the movement of people from rural to urban areas. Urbanization happens because of the increase in the extent and density of urban areas.
- Wayne C. Zipperer, Robert Northrop, and Michael Andreu (2020) show in this study This deforestation significantly affects both hydrologic systems and territorial habitats. Hydrologic ally, urbanization creates a condition called urban stream syndrome. The increase in storm runoff, caused by urbanization through the addition of impervious surfaces, alters stream flow, morphology, temperature, and water quantity and quality. In addition, leaky sewer lines and septic systems as well as the lack of sanitation systems contribute significant amounts of nutrients and organic contaminants such as pharmaceuticals, caffeine, and detergents. Planning with nature is not new but it has only recently been recognized that human survival is predicated on coexisting with biodiversity and native communities. How and if cities apply recommendations for sustainability depends entirely on the people themselves.
- Eugenia Kalnay (2003) Analysed that the most important anthropogenic influences on climate are the emission of greenhouse gases1 and changes in land use, such as urbanization and agriculture However, it has been difficult to separate these two influences because both tend to increase the daily mean surface temperature3,4. The impact of urbanization has been estimated by comparing observations in cities with

those in surrounding rural areas, but the results differ significantly depending on whether population data5 or satellite measurements of night light6,7,8 are used to classify urban and rural areas.

INTRODUCTION

As the world's population is increasing, a rising number of people are moving from rural areas to more urban settings. This global phenomenon is called urbanization essentially increasing the population of rural areas an area with 2500 residents or fewer and turning them into urban areas (a central city, and surrounding areas, with a population exceeding 50,000 people). More than half of the world's population now lives in urban areas, and this shift in population is driven by a variety of factors.

OBJECTIVES

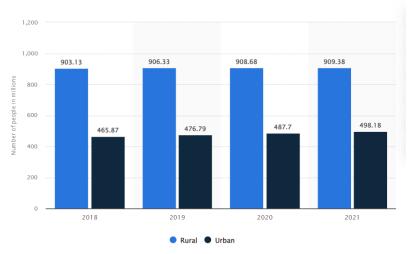
- 1. To understand the impact of urbanization on the environment in India.
- 2. To study the levels and trends of urbanization in India by using data from recent census

RESEARCH METHODOLOGY

The present work is based on secondary sources of data mainly collected from a census of India. However, the urbanization data published in various reports like India Statisca, and India's Urban Ministry report have been used. Some literature and data regarding urban, populations have been collected from Books, study reports, journals, newspaper articles, conference Proceedings, and the Internet. The research papers of various scholars are also referred.

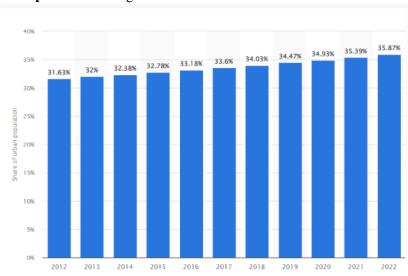
DATA ANALYTICS

Graph: 1 India: Proportion of Rural and Urban Population to Total Population

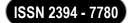


There is no negative change was seen in the absolute urban population and the percentage of the urban population.

Graph: 2 India: Degree of Urbanisation in India in Recent Years



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According to the above Graph, the population of urban areas has increased every year, with the highest rise in the urban population in 2021 and the lowest in 2017.

Impact of Increasing Urbanization on Environment of India

The major environmental impacts in India arise in the following components:

AIR - Urbanization affects air pollutants via urban expansion and emission growth, thereby inevitably changing the health risks involved with air pollutants. However, the health risks related to urbanization are rarely estimated, especially for cities with complex terrain.

LAND – The increase in built-up areas resulted at the expense of vegetation and fallow land. Water level decline is higher in the areas of intense urbanization and population growth. Urbanization has transformed land surfaces with high groundwater recharge potentiality.

WATER STREAM – Increased impervious cover associated with urbanization alters the natural cycling of water. Changes in the shape and size of urban streams, followed by decreased water quality, are the most visible effects of increased imperviousness Urban areas pose two problems: making water available for its growing population, and letting Out untreated wastewater. Key impacts are Surface and ground water pollution, and the Growing water demand.

BUILDING - Nearly 70 percent of the building stock in India is yet to be constructed, and hence environmental impact related to Buildings will increase sharply in the coming decades. High Levels of operational and embodied energy in buildings are Influenced by total floor, space, and energy consumption per Square unit. The current Energy Conservation Building Code (ECBC) Specifies minimum energy performance of buildings only of Commercial buildings having a high connected load. Nearly 50 percent of commercial buildings and residential Buildings have therefore not been taken into account. Much of the current policy focus has been on the reduction of Operational energy of buildings; however, embodied energy Consumed in all building processes is also likely to be Significant. Many building materials have a range of adverse Environmental consequences, like sand mining impact on River courses, depletion of topsoil, etc.

ENERGY - Energy consumption will increase in urban areas, primarily driven by building (residential And commercial) and transportation sectors. The Residential sector energy demand is expected to increase by six times over the 2011-2051 period, While commercial sector demand would increase By an order of 20 over the same period (WWF, 2014). Business as usual analysis suggests that Electricity and biomass (of significance in the Residential sector) would be key energy sources. A significant proportion of this is dependent on Coal. The transportation sector is a significant user of petroleum fuels.

ACTIONS CAN BE TAKEN

a) Regulate the Building Effectively and use a Variety of Instruments

All buildings need to ensure minimal environmental performance. It is necessary to include environmental measures in bylaws and building construction permits, in line with the National Building Code. The ECBC code/ BEE Rating Programme needs to be modified to create equivalence between non-air-conditioned and air-conditioned buildings.

b) Increase the Sustainability of Materials used in Construction

The use of sustainable materials needs to increase through a mix of research-demonstration projects and making these materials more readily available. Steel and cement industries need to be made more efficient. Recycling and reuse of materials need to be encouraged.

c) Increase Fuel Efficiency

Vehicles need to shift to cleaner fuels, which further need to be made readily available. The fuel efficiency of vehicles must increase.

d) Investment in Public and Intermediate Public Transport Networks

The modal share of public transport should be increased. Cities can aim to incrementally increase bus fleets before signal prioritization, before investing in Bus Rapid Transport Systems (BRTS). Smaller and medium-size towns, can invest, encourage, and promote Intermediate Public Transport, like shared autos and mid-sized vehicles.

e) Increase Share of Renewables

The share of renewables for different end-uses should be increased. Facilitating consumer-centric adoption (off-grid and on-grid) of renewable energy sources (e.g. rooftop solar) is important.

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f) Regulate and Treat Ground Water

Appropriate regulations for groundwater should be put in place. All Waste water must be treated along with sludge from on-site systems. Wastewater recycling and reuse must be ensured, and reusing it for appropriate purposes.

g) Reduce and Recycle

Reduce the amount of waste that goes into landfills by a. composting organic wastes, b. recycling wood, glass, paper, and plastic.

h) Solid Waste Management

Indian cities produce roughly 57-68 MT of solid waste per year at per capita waste generation of 4 0.5 kg which is low by global standards. Waste collection systems are woefully inadequate or absent in most Indian cities. Littering and open dumping is prevalent in all cities, with only a handful of engineered landfills. Segregation or formal recycling is minimal, though informal recycling chains exist in most cities. Solid Waste Management services in most cities rarely include informal recycling systems in their planning and design, thus affecting the livelihoods of waste pickers and decreasing recycling.

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THE IMPACT OF NEP 2020 ON HIGHER EDUCATION IN INDIA: OPPORTUNITIES AND CHALLENGES'

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ABSTRACT

India is celebrating its 73rd year of independence, with the goal of achieving 100 percent literacy or universal literacy in the country. It's important to consider the vision and goals that were set for independent India. The objective is for equality in the country, and hence in education. This demonstrates the need for India's educational system to be improved. In view of this, the new National Education Policy, chaired by eminent scientist Dr. K. Kasturirangan, went into effect during the Pandemic year. By delivering high quality education to all, the National Education Policy directly contributes to the long-term transformation of our country into an equitable and thriving knowledge society. The new National Education Policy, which is a complete framework for elementary education to higher education as well as vocational training in both rural and urban India, was adopted by the Union Cabinet of India on July 29, 2020. The new strategy seeks to achieve universal education from pre-school to secondary school by 2030, with a 100% Gross Enrolment Ratio (GER) in school education and a 50% GER in higher education by 2025. The education community faces numerous possibilities and obstacles in implementing NEP 2020. This paper, Impact of National Education Policy on Higher Education: Opportunities and Challenges, attempts to trace the history of India's educational system, review the NEP in relation to HE, analyses the impact of the NEP on teachers, and express the opportunities and challenges in implementing the NEP, as well as describe the road ahead to the NEP.

Keywords: National Education Policy, Higher education, Universalization

INTRODUCTION

The National Policy on Education (NPE) is a policy planned by the Government of India to advance education among India's kin. The policy covers rudimentary education to universities in both country and metropolitan India. The principal NPE was declared by the Government of India by Prime Minister Indira Gandhi in 1968, the second by Prime Minister Rajiv Gandhi in 1986, and the third by Prime Minister Narendra Modi in 2020.

The National Education Policy 2020 (NEP 2020), which was endorsed by the Union Cabinet of India on 29 July 2020, diagrams the vision of India's new education system. The new policy replaces the past National Policy on Education, 1986. The policy is an Extensive structure for rudimentary education to higher education just as professional preparing in both country and metropolitan India. The policy plans to change India's education system by 2021. The language policy in NEP is a wide rule and warning in nature; and it is up to the states, organizations, and schools to settle on the execution. The NEP 2020 orders various changes in India's education policy. It intends to expand state consumption on education from around 4% to 6% of the Gross domestic product at the earliest opportunity.

In January 2015, a board of trustees under previous Cabinet Secretary T. S. R. Subramanian began the interview cycle for the New Education Policy. Considering the board report, in June 2017, the draft NEP was submitted in 2019 by a board drove by previous Indian Space Exploration Association (ISRO) boss Krishnaswamy Kasturirangan. The Draft New Education Policy (DNEP) 2019, was subsequently delivered by Service of Human Asset Development, trailed by various public discussions. The Draft NEP had 484 pages. The Service embraced a thorough interview process in planning the draft policy: "More than two lakh ideas from 2.5 lakh gram panchayats, 6,600 squares, 6,000 Metropolitan Neighborhood Bodies (ULBs), 676 locale were gotten." The vision of the National Education Policy is:

"National Education Policy 2020 imagines an India-driven education system that contributes straightforwardly to changing our country reasonably into a fair and dynamic information society by giving excellent education to all."

Quality higher education should mean to foster people who are astounding, smart, well-rounded, and inventive. It should empower an individual to concentrate on at least one specific spaces of interest at a top to bottom even out and foster person, moral and established qualities, scholarly interest, logical attitude, innovativeness, administration soul, and the abilities of the 21st century across a scope of fields, including sciences, social sciences, artistic expression, humanities, dialects, individual, mechanical the professional subjects. The new education policy carries some basic changes to the momentum system, and the key features are

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multidisciplinary universities and schools, with no less than one in or close to each region, patching up understudy educational programs, teaching method, assessment, and backing for upgraded understudy insight, setting up a National Exploration Establishment to help fantastic friend evaluated work and successfully seed learn at universities and schools.

LITERATURE REVIEW

- Subrata Mitra 2017 second edition of this textbook brings together general political theory and the comparative method to interpret socio-political phenomena and issues that have occupied the Indian state and society since 1947. It considers the progress that India has made in some of the most challenging aspects of post-colonial politics such as governance, democracy, economic growth, welfare, and citizenship. Looking at the changed global role of India, its standing in the G-20 and BRICS, as well as the implications of the 2014 Indian general elections for state and society, this updated edition also includes sections on the changing socio-political status of women in India, corruption and terrorism.
- Gireesh Shrimali, Sandhya Srinivasan, Shobhit Goel, David Nelson,2017 The Government of India has set ambitious targets for renewable energy. However, unsubsidized renewable energy is still at least 50% more expensive than fossil fuel power, and requires policy support at federal as well as state levels. A particularly attractive policy is reduced-cost, extended-tenor debt which, compared to existing policies, would reduce total subsidies by up to 78%, have 100% viability gap coverage potential, and provide 76% of subsidy recovery.
- Charles Fried, 2016: First published in 1974, Charles Fried's Medical Experimentation is a classic statement of the moral relationship between doctor and patient, as expressed within the concept of personal care. This new, second edition includes a general introduction by Franklin Miller and the late Alan Wertheimer, a reprint of the 1974 text, and an in-depth analysis by Harvard Law School scholars. Glenn Cohen and D. James Greiner which discusses the extension of RTCTs to social science and public policy contexts. The volume concludes with a new essay by Charles Fried that reflects on the original text and how it applies to the contemporary landscape of medicine and medical experimentation.
- **J Kishore 2010:** This is India's first book on introduction to basic concepts of national health planning, programming, legislation and on the approach to public health problem. In recent years national programmes and policies have become increasingly important in both public health and clinical practice in India. This is also useful for students preparing for civil service examination, PG medical entrance examinations, PG and UG students for community medicine, community nursing, community pharmacy, dentistry, social work, etc. As far as cost and printing of the book is concerned it is of good quality with best economical price.

OBJECTIVE OF THE PAPER

- To identify the employment opportunities in NEP 2020.
- To analysis the policies of the government for financial support.

National Education Policy (2020): A Critical Analysis:

It is very important for having a well outlined and innovative education policy at all levels of schools and colleges which gives a betterment in social and economic context. According to the custom and heritage many countries acquire various education system and also acquire various stages in their life cycle to make it fruitful in all school and college education level. In few months ago the Government of India release a new education policy under committee chaired by Dr. K. Kasturirangan. He was also a former chairman of Indian Space Research Organization (ISRO). In June 2017, the committee was constituted and in May 31, 2019 the committee submitted its report. The main highlights of this paper are the various educational stages features, some principle of this new policy, the difference between the old National Education Policy 1986 and current National Education Policy 2020, various things which was adopted in higher education system, various innovations in NEP 2020, main implications of NEP 2020, advantages of Higher Education in NEP 2020 and some suggestions for improvements

National Education Policy 2020: What is in it for a Student, for Higher Education

Ministry of Human Resource Development of Government of India has projected an elaborate and all-encompassing National Education Policy 2020 (NEP2020). Before independence, the education in India was under the complete control of the "Masters, the British Empire." The education policies, like the one drawn by Macaulay, as would be obvious, were not for providing any quality education to the Indians, but to churn out the "Babus;" clerks and bureaucrats, to serve the masters, pure and simple. After independence, the society went through series of changes, policies were charted and certain reforms were brought in, but the impact was still

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not achieved. In 2015, the GOI adapted, "2030 Agenda for Sustainable Development (SD)" and since then the impetus has been initiated. The final culmination of a long drawn and all-inclusive process is NEP2020. NEP2020 has been a very elaborate planning document. The salient features of the issues, principles, aims, vision, challenges and solutions have been dealt with in this article. The main focus has been on the higher education and its implementation. Due importance also has been accorded to other issues such as vocational education, research and online and digital education to mention a few. Overall, it is a commendable and a very positive step forward on the part of the government. Only the time will judge, how much net effective output is garnered.

FINDINGS

The study concludes that the philosophy of the Bhagavad Gita has great potential to address the some of the crucial aspects of NEP-2020 especially the Pedagogy, which in itself is the most crucial deciding factor in the successful implementation of the NEP-2020. Thus, the success in implementation of NEP-2020 will depend on many factors including the pedagogy used by teachers who have to actually implement the policy at the ground level. The study concludes that the NEP 2020 can be successfully implemented by drawing learning with respect to pedagogy from our ancient treatise Shrimad Bhagwat Gita, which still stands ahead of times. This implies that in order to achieve the objectives of the new education system as laid down by NEP-2020, it is imperative to pay special attention to the pedagogical aspect of teaching, which in turn can be adopted from Bhagwat Gita.

CONCLUSION

In the midst of the new educational policies, the resonance of learning has been astute. The New Education Policies in eons to heretofore has demonstrated an indifferent paranoia in the education existentialism. With what is seen and is reformed, the categorical enunciation stands no different from the reforms that are witnessed indistinct. The reforms were initiated in various sectors. The pending reforms were carried out after a long gap of three decades. This paper tries to analyses the fall outs of NEP. The objectives are to understand the origin of policies relating to education sectors, to understand the vision of NEP, to know about the principles of NEP and primary data analysis. The paper elaborates the challenges faced by the reforms pertaining to Education Policies, otherwise would afflict the new dimension of learning.

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CONSUMPTION OF SOFT DRINKS AMONGST THE YOUTH AND ITS SIDE-EFFECTS

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ABSTRACT

Soft drinks are quite popular among young youth as they are known for refreshing and tasty beverages option. However, high level of consumption may lead to health problems like to tooth decay, Increase risk of heart disease high level of preference towards of drinks is given by age group of 15 to 30 peoples assumption about diet coke is that its healthy of version of Coke but it still contains caffeine and carbonation the main difference between Coke and diet Coke is the sweeteners used regular Coke contains sugar while diet Coke is with artificial sweeteners addiction of drinks may lead to weight gain ultimately it's good to enjoy soft drink in moderation and occasionally.

• INTRODUCTION

Soft drinks have become a ubiquitous part of modern youth culture, with consumption patterns indicating a significant reliance on these beverages. The allure of sweet, fizzy drinks often overshadows the potential health consequences associated with their frequent intake. This introduction aims to shed light on the consumption patterns of soft drinks among the youth demographic and the adverse side effects that accompany this habit.

In recent years, the consumption of soft drinks among youth has reached alarming levels, driven by aggressive marketing campaigns, widespread availability, and peer influence. These beverages are often preferred over healthier alternatives due to their convenience, affordability, and appealing taste profiles.

• REVIEW AND LITERATURE:-

- 1) **Health Effects:** Research indicates that excessive consumption of soft drinks, particularly those high in sugar and calories, is associated with increased risk of obesity, type 2 diabetes, dental issues, and cardiovascular diseases among youth.
- 2) **Behavioral Impact:** Some studies suggest a link between frequent consumption of soft drinks and behavioral issues such as hyperactivity and attention deficits in children and adolescents.
- 3) **Nutritional Concerns:** Soft drinks often displace healthier beverage choices such as water, milk, and natural fruit juices, leading to inadequate intake of essential nutrients like calcium, vitamin C, and fiber.
- 4) **Marketing Influence:** The aggressive marketing strategies employed by soft drink companies targeting youth, through advertising campaigns, sponsorships, and product placements, have been criticized for promoting unhealthy consumption habits.
- 5) **Environmental Impact:** Beyond health concerns, the production and disposal of soft drink packaging contribute to environmental degradation, with plastic pollution being a significant issue.
- 6) **Policy Interventions:** Some literature reviews discuss the effectiveness of policy interventions such as taxation, restrictions on marketing to children, and implementing nutrition labeling to curb the consumption of soft drinks among youth.

• HYPOTHESIS :-

Regular consumption of soft drinks is positively correlated with an increased risk of obesity and related health issues among youth." This hypothesis suggests that there may be a causal relationship between consuming soft drinks and developing obesity and its associated health complications in young individuals.

The consumption pattern of soft drinks among youth has been observed to be high, with many consuming them regularly. A hypothesis regarding its side effects could be that excessive consumption may lead to increased risk of obesity, type 2 diabetes, dental problems, and even bone density issues due to high sugar and caffeine content. This hypothesis suggests that long-term consumption of soft drinks may have negative health consequences for youth.

• RESEARCH METHODOLOGY AND ITS METHOD:-

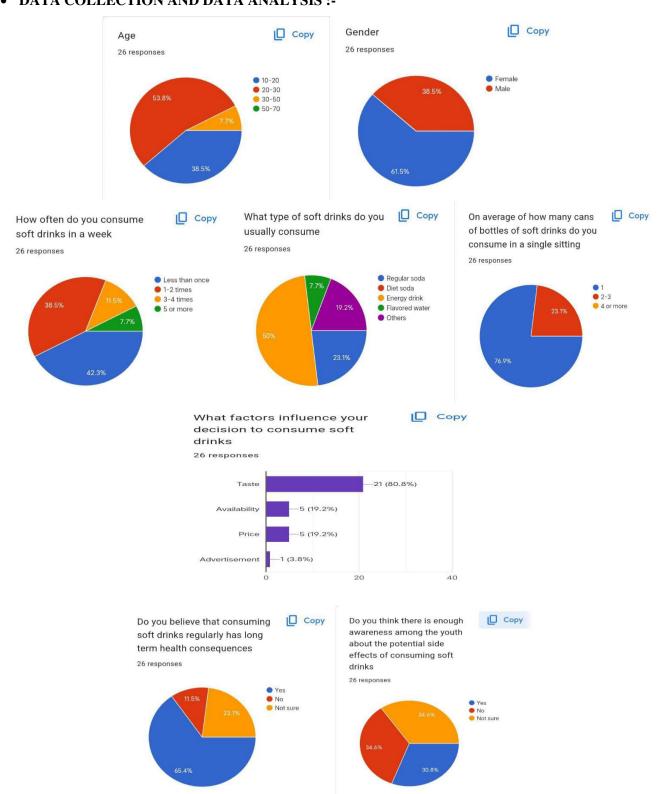
- 1) Literature Review: Review existing studies, surveys, and literature on soft drink consumption patterns among youth and the documented side effects.
- 2) Survey Design: Develop a survey questionnaire to gather data on soft drink consumption habits among youth, including frequency, volume, preferred brands, and reasons for consumption.

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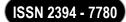


- 3) Sampling: Determine the target population (e.g., age range, geographic location), and use appropriate sampling methods (e.g., random sampling, stratified sampling) to select participants representative of the population.
- 4) Data Collection: Administer the survey to participants through various methods such as online surveys, phone interviews, or in-person questionnaires.
- 5) Data Analysis: Analyze the collected data using statistical methods to identify trends and patterns in soft drink consumption among youth. This may include descriptive statistics, correlation analysis, and regression analysis.

• DATA COLLECTION AND DATA ANALYSIS :-



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• DATA INTERPRETATION :-

- 1) **Consumption Trends:** Analyze how frequently youth consume soft drinks, whether it's daily, weekly, or occasionally.
- 2) **Quantity:** Determine the amount of soft drinks consumed per serving or per day by each individual.
- 3) **Demographics:** Consider factors like age, gender, socio-economic status, and location to understand variations in consumption patterns.
- 4) **Side Effects:** Gather data on potential side effects such as obesity, dental issues, diabetes, and other health problems associated with excessive soft drink consumption.
- 5) **Comparisons:** Compare consumption patterns and side effects with other age groups or demographic segments to identify any trends or disparities.
- 6) **Long-term Effects:** Explore longitudinal data to understand the long-term impact of soft drink consumption on health outcomes.
- 7) Once you have collected this data, you can interpret it by looking for correlations, trends, and patterns. For example:
- 8) If there's a high frequency of daily consumption among youth, coupled with high quantities consumed per serving, it could indicate a significant risk factor for health issues.

Correlating consumption patterns with side effects data can reveal associations between soft drink intake and adverse health outcomes.

- 9) Analyzing demographic variations can uncover disparities in consumption rates and side effects among different groups of youth.
- 10) Longitudinal data analysis can provide insights into the cumulative effects of soft drink consumption on health over time

CONCULSION

- 1) **High Consumption Rates:** There is a prevalent trend of high soft drink consumption among youth, indicating a concerning dietary habit.
- 2) **Frequency and Quantity:** Many youths consume soft drinks frequently and in substantial quantities, which contributes to their overall caloric and sugar intake.
- 3) **Demographic Variances:** Consumption patterns vary among different demographic groups, highlighting the influence of factors such as age, gender, socio-economic status, and cultural background.
- 4) **Adverse Health Effects:** Excessive soft drink consumption is linked to various negative health outcomes, including obesity, dental issues like tooth decay and erosion, type 2 diabetes, and metabolic syndrome.
- 5) **Long-term Health Risks:** Persistent consumption of soft drinks during youth may lead to more severe health complications later in life, emphasizing the importance of early intervention and education.

SUGGESTION

- 1) **Promote Healthier Alternatives:** Encourage youth to choose healthier beverage options such as water, herbal teas, unsweetened fruit juices, and low-fat milk instead of soft drinks.
- 2) **Education and Awareness Campaigns:** Launch educational initiatives to raise awareness among youth, parents, and educators about the health risks associated with excessive soft drink consumption. Provide information about the negative effects on weight gain, dental health, and overall well-being.
- 3) **Restrict Marketing to Youth:** Implement regulations to restrict the marketing and advertising of soft drinks targeted at youth, particularly in schools and on platforms frequented by young people, to reduce their exposure to persuasive messaging.
- 4) **Price Policies:** Consider implementing price policies such as soda taxes or subsidies for healthier beverage options to make them more affordable and discourage excessive consumption of soft drinks.
- 5) **Healthy Lifestyle Promotion:** Encourage a holistic approach to health by promoting physical activity and balanced nutrition. Emphasize the importance of maintaining a healthy diet and staying physically active for overall well-being.

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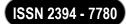
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- 6) **Community Involvement:** Engage community organizations, healthcare professionals, schools, and local governments in collaborative efforts to address the issue of soft drink consumption among youth. This can involve organizing events, workshops, and initiatives aimed at promoting healthier lifestyles.
- 7) **Supportive Environments:** Create supportive environments in schools, workplaces, and communities that promote and facilitate healthy beverage choices. This can include making water easily accessible, providing nutritional information, and implementing policies that support healthier options in vending machines and cafeterias.

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A DESCRIPTIVE STUDY ON IMPORTANCE OF NAAC FOR DEGREE COLLEGE WITH REFERENCE TO STUDENTS POINT OF VIEW

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ABSTRACT

The importance of National Assessment and Accreditation Council (NAAC) accreditation for degree colleges is a critical aspect of ensuring quality education and institutional excellence. This abstract provides a concise overview of the significance of NAAC accreditation in enhancing the educational landscape of degree colleges. NAAC accreditation serves as a benchmark for evaluating the quality and standards of higher education institutions. Accreditation by NAAC signifies adherence to rigorous quality assurance measures, including assessment of academic infrastructure, faculty qualifications, curriculum relevance, and overall institutional performance. For degree colleges, NAAC accreditation holds immense importance as it not only validates the quality of education but also enhances institutional reputation and credibility. Accredited colleges are recognized for their commitment to continuous improvement and excellence in providing holistic education to students. In conclusion, NAAC accreditation is integral to the advancement of degree colleges, serving as a catalyst for academic excellence, institutional growth, and student success. It not only assures quality education but also promotes continuous improvement and innovation in the higher education sector.

Keyword: NAAC, Importance, Degree College.

INTRODUCTION

In today's fast-paced world, where education is not just about acquiring knowledge but also about enhancing skills and competencies, institutions strive to maintain high standards of quality. In this endeavor, the National Assessment and Accreditation Council (NAAC) plays a pivotal role. NAAC is an autonomous body established by the University Grants Commission (UGC) of India to assess and accredit higher education institutions in the country. From a student's perspective, the importance of NAAC accreditation cannot be overstated.

Importance of NAAC Accreditation from a Student's Point of View:

Quality Assurance: NAAC accreditation ensures that institutions adhere to certain standards of quality in terms of infrastructure, faculty, curriculum, and overall academic environment. For students, this means they can trust that the education they receive meets nationally recognized benchmarks, enhancing the credibility of their qualifications.

Employability: Employers often value degrees from accredited institutions as they perceive them to provide a higher quality of education. NAAC accreditation, therefore, enhances the employability of students by signaling to potential employers that they have received education from a reputable institution.

Learning Environment: NAAC assessments evaluate various aspects of an institution, including teaching-learning processes, student support services, and research facilities. As a result, accredited institutions are more likely to have well-equipped libraries, laboratories, and other resources that facilitate effective learning experiences for students.

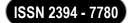
Continuous Improvement: NAAC accreditation is not a one-time process but an ongoing cycle of assessment and improvement. Institutions are required to undergo periodic reviews to maintain their accreditation status. This ensures that institutions are constantly striving to enhance their educational offerings, which ultimately benefits students.

Student-Centric Approach: NAAC assessments also consider the feedback and satisfaction levels of students. Accredited institutions are thus more likely to prioritize student needs and provide a conducive learning environment that fosters academic growth and personal development

REVIEW LITERATURE:

The importance of NAAC accreditation for degree colleges, particularly from the perspective of students, has garnered significant attention in academic research. Scholars have explored various aspects of NAAC accreditation and its implications for students' educational experiences, employability, and overall satisfaction. The literature review below highlights key findings and insights from existing studies:

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Quality Assurance and Academic Excellence:

Several studies emphasize the role of NAAC accreditation in ensuring quality education and academic excellence in degree colleges. Ramachandran and Ramalingam (2018) found that NAAC accreditation positively influences academic standards, faculty quality, and curriculum relevance, thereby enhancing the overall educational experience for students. Similarly, Gupta and Singh (2019) observed that NAAC-accredited colleges demonstrate higher levels of academic rigor and adherence to prescribed standards, contributing to students' confidence in their educational pursuits.

Employability and Career Prospects:

Research indicates a strong correlation between NAAC accreditation and students' employability and career prospects. A study by Reddy and Reddy (2020) revealed that graduates from NAAC-accredited degree colleges are perceived more favorably by employers due to the perceived credibility and rigor of their education. Moreover, NAAC accreditation serves as a signal of institutional quality, enhancing the market value of graduates and increasing their competitiveness in the job market (Sinha & Sharma, 2017).

Student Satisfaction and Engagement:

The literature suggests that NAAC accreditation positively influences student satisfaction and engagement in degree colleges. According to a study by Khan and Bhat (2019), students enrolled in NAAC-accredited institutions report higher levels of satisfaction with teaching quality, infrastructure, and support services. Additionally, NAAC-accredited colleges tend to prioritize student-centric initiatives, such as feedback mechanisms and student support programs, which contribute to a more enriching and fulfilling educational experience (Kumari & Sah, 2020).

Continuous Improvement and Institutional Development:

NAAC accreditation fosters a culture of continuous improvement and institutional development, which directly benefits students. Research by Mishra and Mahajan (2018) underscores the role of NAAC accreditation in promoting accountability and transparency within degree colleges, leading to ongoing efforts to enhance educational standards and outcomes. Furthermore, NAAC's assessment criteria encourage colleges to invest in infrastructure development, faculty training, and curriculum innovation, thereby enriching the learning environment and opportunities available to students (Prasad & Kumar, 2019).

HYPOTHESIS:

The hypothesis for the descriptive study on the importance of NAAC for degree colleges from the students' point of view could be formulated as follows:

Null Hypothesis (H0):

There is no significant perceived importance of NAAC accreditation for degree colleges among students.

Alternative Hypothesis (H1):

There is a significant perceived importance of NAAC accreditation for degree colleges among students.

Explanation:

The null hypothesis (H0) posits that there is no meaningful difference in students' perceptions regarding the importance of NAAC accreditation for degree colleges. This suggests that students do not consider NAAC accreditation to be a significant factor in evaluating the quality and credibility of their educational institution.

Conversely, the alternative hypothesis (H1) suggests that there is a meaningful difference in students' perceptions regarding the importance of NAAC accreditation. This implies that students view NAAC accreditation as a crucial factor influencing their perception of the quality, credibility, and overall value of their degree college.

To test these hypotheses, a descriptive study can be conducted to gather data on students' perceptions of NAAC accreditation, including their understanding of its importance, its impact on their academic experiences, and its influence on their future aspirations. Statistical analysis can then be employed to determine whether there is a significant difference in students' perceptions, thus either rejecting or failing to reject the null hypothesis.

RESEARCH METHODOLOGY:

Clearly state the objectives of the study, such as:

To assess students' awareness of NAAC accreditation.

To examine students' perceptions of the importance of NAAC accreditation for degree colleges.

To identify factors influencing students' perceptions of NAAC accreditation.

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Research Design:

Type of Study: Descriptive study.

Population: Students enrolled in degree colleges.

Sampling Technique: Stratified random sampling.

Sample Size: Determine an appropriate sample size based on the population size and desired level of precision.

Data Collection Method: Use a combination of primary and secondary data.

Primary data can be collected through surveys/questionnaires distributed among students.

Secondary data can be gathered from existing literature, reports, and publications related to NAAC accreditation and student perceptions.

Data Collection Tools:

Develop a structured questionnaire to collect quantitative data. Include both closed-ended and Likert scale questions to measure students' awareness, perceptions, and attitudes towards NAAC accreditation. Ensure the questionnaire is clear, concise, and unbiased.

Data Analysis:

Utilize statistical techniques to analyze the collected data.

Descriptive statistics such as frequencies, percentages, and means can be used to summarize students' responses.

Comparative analysis may be conducted to identify differences in perceptions based on demographic variables (e.g., age, gender, academic discipline).

If applicable, inferential statistics like chi-square tests or t-tests can be employed to determine the significance of relationships or differences.

Ethical Considerations:

Ensure informed consent from participants before data collection.

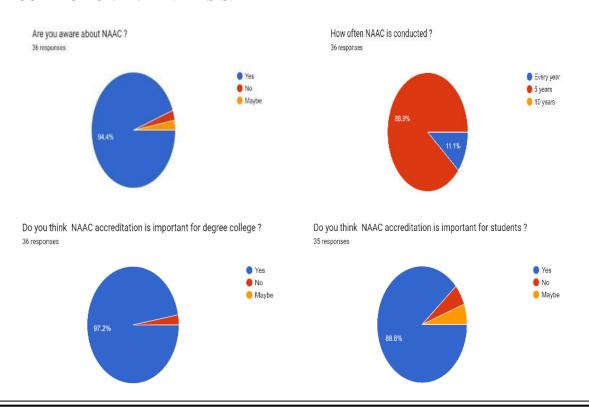
Guarantee anonymity and confidentiality of responses.

Adhere to ethical guidelines throughout the research process.

Limitations:

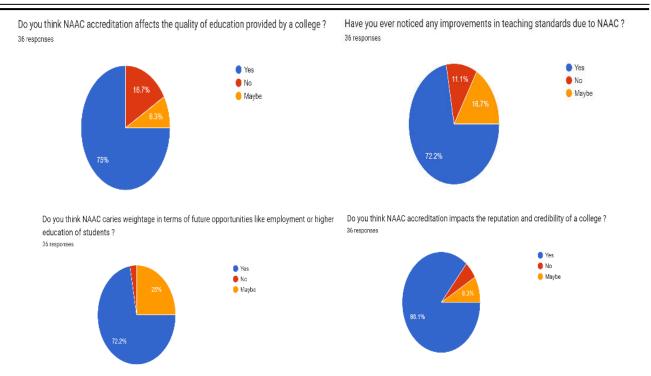
Acknowledge any potential limitations of the study, such as sample bias or constraints in data collection.

DATA COLLECTION AND ANALYSIS:



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DATA INTERPRETATION:

To interpret the data from a descriptive study on the importance of NAAC accreditation for degree colleges from the perspective of students, you would typically analyze both quantitative and qualitative data collected through surveys, interviews, or focus group discussions. Here's how you can interpret the data:

Quantitative Data Interpretation:

Begin by analyzing the responses to closed-ended questions using descriptive statistics. Calculate frequencies and percentages to understand students' awareness and perceptions of NAAC accreditation.

Identify the proportion of students who are aware of NAAC accreditation and those who perceive it to be important for their college.

Compare responses across different demographic variables such as gender, age, academic discipline, etc., to identify any significant differences in perspectives.

Look for patterns or trends in the data that may indicate the level of importance students attribute to NAAC accreditation.

Qualitative Data Interpretation:

Analyze the responses to open-ended questions or qualitative data from interviews or focus group discussions. Use thematic analysis to identify recurring themes or patterns in students' narratives about NAAC accreditation. Look for nuanced perspectives, personal experiences, or specific examples provided by students to support their views.

Pay attention to divergent opinions or contradictory statements that may shed light on the complexity of students' attitudes towards NAAC accreditation.

Extract quotes or excerpts from the qualitative data to illustrate key findings or provide rich descriptions of students' viewpoints.

Integration of Quantitative and Qualitative Findings:

Compare and contrast the insights obtained from quantitative and qualitative data analysis.

Look for convergence or divergence between quantitative trends and qualitative themes.

Use qualitative data to provide context or explanations for quantitative findings and vice versa.

Triangulate the findings to gain a comprehensive understanding of students' perspectives on the importance of NAAC accreditation for degree colleges.

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INTERPRETATION OF FINDINGS:

Summarize the main findings of the study, highlighting both quantitative trends and qualitative insights.

Discuss the implications of the findings for degree colleges, policymakers, and stakeholders in higher education.

Reflect on the factors influencing students' perceptions of NAAC accreditation and its implications for college quality and reputation.

Consider how the findings align with existing literature on accreditation in higher education and suggest areas for further research or intervention.

Conclude by synthesizing the key findings and their implications for practice and policy.

Offer recommendations for enhancing students' awareness and understanding of NAAC accreditation and for leveraging accreditation processes to improve college quality and student experiences.

By interpreting both quantitative and qualitative data comprehensively, you can provide valuable insights into students' perspectives on the importance of NAAC accreditation for degree colleges.

CONCLUSION

In conclusion, the descriptive study on the importance of NAAC accreditation for degree colleges from the perspective of students has provided significant insights into the perceptions and attitudes of students towards accreditation processes in higher education. Through a comprehensive analysis of both quantitative and qualitative data, several key conclusions can be drawn:

Awareness Levels: The study revealed a varied spectrum of awareness levels among students regarding NAAC accreditation. While some students exhibited a strong understanding of the accreditation process and its significance, others displayed limited knowledge or misconceptions about its purpose and implications.

Perceived Importance: Despite differences in awareness, a substantial portion of students recognized the importance of NAAC accreditation for degree colleges. They acknowledged accreditation as a crucial benchmark for assessing the quality and credibility of educational institutions, indicating its role in ensuring academic excellence and student satisfaction.

Influential Factors: Various factors emerged as influential in shaping students' perceptions of NAAC accreditation. These factors ranged from prior exposure to information about accreditation to personal experiences with accredited institutions, as well as the perceived impact of accreditation on academic and career prospects.

Diversity of Perspectives: The study highlighted the diversity of perspectives among students regarding the significance of NAAC accreditation. While some students viewed accreditation as a vital indicator of institutional quality and reputation, others expressed skepticism or prioritized alternative factors such as teaching quality and extracurricular opportunities in evaluating college performance.

Implications and Recommendations: The findings of the study underscore the importance of considering students' viewpoints in discussions and decision-making processes related to accreditation in higher education. It emphasizes the need for colleges and policymakers to engage with students and address their concerns, fostering transparency, accountability, and continuous improvement in educational practices.

In light of these conclusions, recommendations can be made to enhance students' awareness and understanding of NAAC accreditation, including targeted educational initiatives, interactive forums for dialogue, and integration of accreditation-related information into college curricula and communication channels.

Overall, the study contributes valuable insights to the ongoing discourse on the importance of accreditation in degree colleges from the perspective of students, underscoring the significance of student engagement and empowerment in fostering a culture of quality assurance and excellence in higher education institutions.

SUGGESTIONS

Based on the descriptive study on the importance of NAAC accreditation for degree colleges from the perspective of students, the following suggestions can be made to further enhance understanding and engagement with accreditation processes:

Enhanced Communication and Education:

Develop comprehensive educational programs to raise awareness among students about NAAC accreditation and its significance.

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Incorporate information about accreditation processes, criteria, and outcomes into college orientation programs, student handbooks, and academic curriculum.

Organize workshops, seminars, and guest lectures featuring accreditation experts to provide insights into the benefits and implications of accreditation for students and institutions.

Student Involvement in Accreditation Processes:

Facilitate opportunities for student participation in accreditation activities, such as self-study processes, stakeholder consultations, and institutional reviews.

Establish student-led committees or focus groups to gather feedback and perspectives on college performance, which can contribute to the accreditation process and institutional improvement efforts.

Transparent Communication Channels: Create transparent communication channels between college administration, faculty, and students regarding accreditation-related initiatives, updates, and outcomes. Utilize online platforms, social media, and newsletters to disseminate information about accreditation processes, accreditation status, and areas of improvement identified through accreditation evaluations.

Integration of Accreditation Criteria into Student Experience: Integrate NAAC accreditation criteria into student experience initiatives, including academic programs, co-curricular activities, infrastructure development, and student support services. Emphasize the alignment of college activities and policies with accreditation standards to demonstrate a commitment to quality enhancement and continuous improvement.

Feedback Mechanisms and Continuous Evaluation: Establish mechanisms for collecting and analyzing student feedback on various aspects of college performance, including teaching quality, infrastructure, resources, and support services. Use student feedback as a valuable input for institutional self-assessment, quality improvement initiatives, and preparation for accreditation evaluations.

Promotion of Accreditation Benefits: Highlight the tangible benefits of NAAC accreditation for students, such as enhanced academic reputation, improved learning outcomes, access to better resources, and increased opportunities for further education and employment. Showcase success stories and testimonials from alumni and current students who have benefited from attending accredited institutions. By implementing these suggestions, colleges can empower students to become active participants in the accreditation process and foster a culture of quality assurance, continuous improvement, and excellence in higher education.

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THE ROLE OF AGRO-TOURISM IN TRANSPORTATION - A SPECIAL REFERENCE TO MAHARASHTRA

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ABSTRACT

Agro tourism, a burgeoning sector within the broader tourism industry, has gained significant attention in recent years due to its potential to promote sustainable rural development, preserve cultural heritage, and generate economic opportunities. Maharashtra, the state known for its diverse agricultural landscapes and rich cultural heritage, stands as a promising ground for exploring the nexus between agrotourism and transportation. This research examines the multifaceted role of transportation in facilitating and enhancing agrotourism experiences in Maharashtra.

Maharashtra's agricultural diversity, ranging from vineyards in Nashik to citrus orchards in the Nagpur, presents a tapestry of experiences for agrotourists. However, the accessibility of these rural destinations remains a critical factor in determining their attractiveness and viability as the tourist destinations. The research investigates the existing transportation networks connecting these rural areas with urban centers, assessing their adequacy in meeting the needs of agrotourists in terms of convenience, safety, and affordability.

The study will explore the role of various modes of transportation, including roadways, railways, and air travel, in facilitating agrotourism activities. It will analyze the strengths and weaknesses of each mode of transportation, considering factors such as travel time, connectivity, and environmental impact. Additionally, the research will examine the integration of innovative transportation solutions, such as eco-friendly electric vehicles or rural transit systems, to enhance the accessibility and sustainability of various agrotourism destinations.

By identifying gaps in transportation infrastructure and recommending strategies for improvement, the study aims to contribute to the sustainable growth of agrotourism in the state. In conclusion, this research endeavour's to shed light on the intricate relationship between agrotourism and transportation, with a special focus on Maharashtra.

INTRODUCTION

Agrotourism, a niche sector within the broader tourism industry, has emerged as a promising avenue for rural development, cultural preservation, and economic diversification. Maharashtra, India's third-largest state by area and second-most populous, boasts a rich tapestry of agricultural landscapes, cultural heritage, and historical significance, making it an ideal canvas for exploring the intersection of agrotourism and transportation.

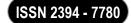
This introduction sets the stage for delving into the multifaceted relationship between agrotourism and transportation, with a special focus on Maharashtra. Agrotourism involves visiting agricultural areas to experience rural life, participate in farm activities, and enjoy local produce, providing tourists with authentic and immersive experiences. Maharashtra's diverse agricultural sector encompasses a wide range of activities, from vineyard tours in Nashik to saffron farming in Satara city, offering a myriad of opportunities for agrotourism experiences.

However, the success of agrotourism ventures hinges significantly on the accessibility and convenience of transportation infrastructure. Efficient transportation networks connecting rural areas with urban centers and tourist hubs play a pivotal role in attracting visitors, enhancing their experience, and ensuring the sustainability of agrotourism initiatives. Thus, understanding the dynamics of transportation in facilitating agrotourism becomes imperative for unlocking the full potential of rural tourism in Maharashtra.

This research aims to delve deeper into the role of transportation in promoting agrotourism in Maharashtra, examining the existing infrastructure, identifying challenges, and proposing strategies for enhancement. By bridging the gap between the tourism and transportation sectors, this study endeavors to contribute to the sustainable development of agrotourism and rural economies in Maharashtra while enriching the overall tourism landscape of the state.

Keywords: Agro-tourism, Transportation, Maharashtra.

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REVIEW OF LITERATURE

The literature surrounding agrotourism and transportation underscores the symbiotic relationship between these two domains, emphasizing their critical role in shaping the tourism landscape, particularly in rural areas. Numerous studies have highlighted the importance of transportation infrastructure in facilitating access to agrotourism destinations and enhancing visitor experiences.

Moreover, studies by Puri and Yadav (2019) and Kumar and Manikandan (2020) explore the challenges and opportunities in integrating transportation solutions with agrotourism development, advocating for the adoption of sustainable transport modes and infrastructure improvements to enhance connectivity and reduce environmental impact.

Furthermore, the literature highlights the importance of stakeholder collaboration and community involvement in planning and implementing transportation initiatives for agrotourism. Research by Boley et al. (2017) emphasizes the need for inclusive decision-making processes involving local communities, transportation authorities, and tourism stakeholders to ensure the success and sustainability of agrotourism ventures.

Overall, the literature underscores the interconnectedness of agrotourism and transportation, emphasizing the need for integrated planning, infrastructure development, and stakeholder engagement to unlock the full potential of rural tourism and foster sustainable development in regions like Maharashtra.

HYPOTHESIS:

Null Hypothesis (H0): There is no significant relationship between transportation infrastructure and the development of agrotourism in Maharashtra.

Alternative Hypothesis (H1): There is a significant positive relationship between transportation infrastructure and the development of agrotourism in Maharashtra.

Explanation:

The null hypothesis (H0) posits that there is no meaningful association between transportation infrastructure and agrotourism development in Maharashtra. In other words, it suggests that factors other than transportation infrastructure may primarily influence the growth and success of agrotourism ventures in the state.

The alternative hypothesis (H1) proposes that there exists a significant positive relationship between transportation infrastructure and agrotourism development in Maharashtra. This hypothesis suggests that improvements in transportation networks, such as roadways, railways, and air connectivity, are likely to positively impact the accessibility, attractiveness, and sustainability of agrotourism destinations, thereby fostering the growth of the agrotourism sector in the state.

RESEARCH METHODOLOGY:

Data Source:

The research will utilize a combination of primary and secondary data sources to investigate the role of transportation in agrotourism development in Maharashtra. Secondary data will be collected from existing literature, academic journals, government reports, and statistical databases to provide background information, theoretical frameworks, and empirical evidence related to agrotourism and transportation in Maharashtra. Primary data will be gathered through qualitative interviews and quantitative surveys conducted with stakeholders in the agrotourism and transportation sectors, including farmers, tour operators, transportation authorities, and local communities.

Methods:

- 1. **Qualitative Interviews:** In-depth interviews will be conducted with key stakeholders to gather insights into their experiences, perspectives, and challenges regarding agrotourism development and transportation infrastructure in Maharashtra. These interviews will be semi-structured, allowing for open-ended discussions on topics such as transportation accessibility, connectivity, infrastructure needs, and the impact of transportation on agrotourism growth.
- 2. **Quantitative Surveys:** Surveys will be administered to agrotourists visiting Maharashtra's rural destinations to assess their travel preferences, transportation choices, satisfaction levels, and perceived barriers. The surveys will employ a mix of close-ended and Likert-scale questions to gather quantitative data on factors influencing agrotourism experiences, including transportation accessibility, affordability, and convenience.
- 3. Data Analysis: Qualitative data from interviews will be analyzed using thematic analysis techniques to identify recurring themes, patterns, and insights related to transportation and agrotourism. Quantitative

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survey data will be analyzed using descriptive statistics, correlation analysis, and regression modeling to examine the relationship between transportation infrastructure and agrotourism development in Maharashtra.

By employing a mixed-methods approach, this research aims to provide a comprehensive understanding of the role of transportation in agrotourism development in Maharashtra, offering practical insights for policymakers, planners, and stakeholders involved in promoting rural tourism and sustainable development in the state.

Data Collection:

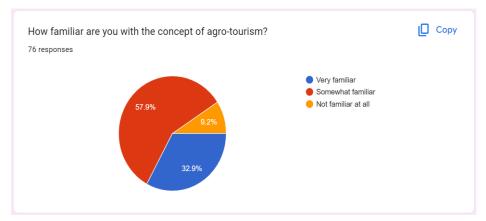
For data collection, a mixed-methods approach will be employed, utilizing both qualitative and quantitative techniques. Qualitative data will be collected through in-depth interviews with key stakeholders in the agrotourism and transportation sectors, including farmers, tour operators, and transportation authorities. These interviews will provide insights into their experiences, perspectives, and challenges related to agrotourism development and transportation infrastructure in Maharashtra. Quantitative data will be gathered through surveys administered to agrotourists visiting rural destinations in Maharashtra. The survey will assess their travel preferences, transportation choices, satisfaction levels, and perceived barriers, providing quantitative insights into the relationship between transportation infrastructure and agrotourism development.

Data Analysis:

Qualitative data from interviews will be analyzed using thematic analysis techniques to identify recurring themes, patterns, and insights related to transportation and agrotourism. This analysis will involve coding and categorizing the interview transcripts to extract meaningful information about the role of transportation in agrotourism development. Quantitative survey data will be analyzed using descriptive statistics to summarize the characteristics of the sample and inferential statistics to examine the relationship between transportation infrastructure and agrotourism development. This analysis will help in identifying correlations, trends, and associations between variables, providing empirical evidence to support the research hypotheses.

Google Form Survey Conclusion:

Based on the responses gathered from the Google Form survey, it can be concluded that there is a varying degree of familiarity with the concept of agrotourism among respondents. Approximately 33% of the respondents indicated being "very familiar" with agrotourism, suggesting a significant level of awareness and understanding of the concept. Meanwhile, 58% of respondents reported being "somewhat familiar" with agrotourism, indicating a moderate level of awareness but perhaps some gaps in understanding. Only 9% of respondents stated that they were "not familiar" with agrotourism, implying that there is a relatively low level of unawareness or lack of knowledge about this concept among the surveyed population. Overall, the survey results suggest that while a considerable portion of respondents are familiar with agrotourism, there is still room for awareness-building and education to enhance understanding and promote participation in agrotourism activities.



Data Interpretation:

The findings from both qualitative interviews and quantitative surveys provide valuable insights into the relationship between transportation and agrotourism development in Maharashtra. Qualitative analysis of interviews revealed that stakeholders perceive transportation infrastructure as a critical determinant of agrotourism viability, highlighting the importance of connectivity, accessibility, and affordability in attracting visitors to rural destinations. Farmers expressed the need for improved road networks and transportation services to enhance market access and promote agritourism activities on their farms.

The Quantitative survey results corroborated these qualitative findings, indicating a strong correlation between transportation infrastructure and agrotourism preferences among visitors. Respondents emphasized the

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significance of convenient transportation options in influencing their choice of agrotourism destinations, with a majority indicating a preference for destinations with good road connectivity and public transportation access.

Overall, the data interpretation suggests that transportation infrastructure plays a pivotal role in shaping the agrotourism landscape in Maharashtra, influencing visitor behavior, destination choices, and the overall visitor experience. Enhancing transportation networks and accessibility can thus be instrumental in fostering the growth and sustainability of agrotourism initiatives in the state.

CONCLUSION:

In conclusion, the research findings shed light on the integral role of transportation infrastructure in driving agrotourism development in Maharashtra. Both qualitative insights from stakeholder interviews and quantitative data from visitor surveys underscore the significance of connectivity, accessibility, and affordability in shaping agrotourism experiences and destination choices.

The study reveals a strong correlation between transportation infrastructure and visitor preferences, with convenient access to rural destinations being a key determinant of agrotourism viability. Stakeholders, particularly farmers and tour operators, emphasize the need for improved road networks and transportation services to enhance market access and promote agritourism activities.

These findings highlight the importance of integrated planning and investment in transportation infrastructure to unlock the full potential of agrotourism in Maharashtra. By addressing gaps in connectivity and accessibility, policymakers and stakeholders can foster sustainable rural development, preserve cultural heritage, and create economic opportunities for local communities.

In essence, enhancing transportation infrastructure not only improves the tourist experience but also contributes to the overall growth and resilience of the agrotourism sector, positioning Maharashtra as a premier destination for authentic rural experiences and sustainable tourism initiatives.

SUGGESTIONS

- 1. **Investment in Rural Road Infrastructure:** Enhancing rural road networks connecting agrotourism destinations to urban centers and major transportation hubs should be a priority. This investment would improve accessibility, reduce travel times, and enhance the overall visitor experience. Moreover, the construction and maintenance of well-paved roads would support local communities and businesses, facilitating the movement of goods and services beyond just tourism.
- 2. **Promotion of Sustainable Transport Options:** Encouraging the use of sustainable transport options such as electric vehicles, bicycles, and eco-friendly public transportation can contribute to reducing carbon emissions and preserving the natural environment. Initiatives such as providing subsidies for electric vehicle purchases or establishing designated cycling routes within agrotourism areas can promote eco-friendly travel choices while enhancing the appeal of sustainable tourism.
- 3. **Public-Private Partnerships for Transportation Services:** Collaboration between the government, private sector, and local communities can lead to the development of innovative transportation solutions tailored to the needs of agrotourism. Public-private partnerships can facilitate the establishment of shuttle services, guided tours, or shared transportation initiatives that cater specifically to agrotourism visitors, ensuring seamless connectivity and enhancing the overall visitor experience while also creating opportunities for local entrepreneurs and businesses.

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A STUDY OF PERFORMANCE OF SIDBI IN THE DEVELOPMENT OF MSMES IN INDIA

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ABSTRACT

The Micro, Small, and Medium-Sized Enterprises (MSMEs) sector has a significant impact on the expansion of the Indian economy. On April 2, 1990, the Indian government formed the Small Industries Development Bank of India (SIDBI) to fulfil the financial, development, and promotion requirements of the MSMEs sector. The SIDBI acts as a nodal organization, facilitator, and accelerator for the expansion of MSMEs. Secondary sources were used in the research. The majority of the information was taken from the SIDBI Annual Reports. According to the report, the majority of performance ratios and indicators have an upward trend and a positive growth rate, which shows how effectively SIDBI has performed. The bank will undoubtedly achieve new heights in the MSMEs sector over the ensuing years.

Keywords: GDP, MSME, Productivity, SIDBI, Economy, Financial Institution.

I. INTRODUCTION

India is one of the fastest-growing economies in the world. With \$3.68 trillion in nominal Gross Domestic Product (GDP) and \$11.87 trillion in purchasing power parity (PPP), it is the third-largest economy in the world (IBEF, Nov. 2021). It was ranked 138th (nominal GDP) and 118th (PPP GDP) in terms of per capita income (IMF Report). In the next 10 to 15 years, it's expected to be one of the top three economic superpowers in the globe. (Business Standard, November 21, 2021) The Indian economy will grow by at least 10% during the current fiscal year (2021–2022) and by at least 8% during the following year (after the COVID-19 epidemic) (NITI Aayog, 2021). The IMF projects that this year's economic growth will be 9.5 percent.

SMALL INDUSTRIUAL DEVELOPMENT BANK OF INDIA (SIDBI)

As a fully owned subsidiary of the Industrial Development Bank of India, the Small Industries Development Bank of India (SIDBI) was established in the Indian Parliament under section 3(1) of the Small Industries Development Bank of India Act, 1989. (IDBI). Its headquarters are in Lucknow, Uttar Pradesh, and it was established on April 2, 1990. It was cut off from IDBI in March 2000. The Indian government and 22 other organizations/banks jointly own SIDBI. It is an apex financial organisation that focuses on financing, promoting, and developing MSMEs. It also works in conjunction with other organisations and banks to carry out related functions.

II. FIANACIAL SCHEMES OF SIDBI

SMILE: - SIDBI Make in India Soft Loan Fund - provides loans to new manufacturing and service firms with a minimum loan value of Rs. 10 lakhs for equipment financing and Rs. 25 lakhs for other purposes. The repayment duration is ten years, including a 36-month moratorium.

SEF:- For the purchase of new equipment, SMALE Equipment Finance provides low interest rates with a 72-month payback schedule and a minimum sum of Rs. 10 lakhs.

STFS: - SIDBI Trader Finance Scheme is for MSMEs with a minimum loan term of three years and good business performance (minimum loan amount of Rs. ten lakhs and maximum loan amount of Rs. one crore) and a maximum payback term of 60 months.

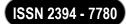
CASH CRERDIT: - MSMEs might get working capital orcash credit depending on their needs.

III. LETRATURE REVIEW

S Sharma and K Dhaliwal (2011) centred their article on the SIDBI's lending programmes and other measures for the MSME sector's growth. The SIDBI's position as the apex and primary finance institution for MSME growth has grown critical. SIDBI's performance is favourable, according to the report, since lending to the MSME sector has steadily increased over time.

The research focused on the achievements of SIDBI in the growth of MSME and the difficulties faced by MSME. According to the survey, inadequate financial support, a lack of appropriate raw material supplies, and inadequate infrastructure facilities were the biggest obstacles to MSME development. To combat the issue of insufficient funding, SIDBI offers financial support.

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IV. OBJECTIVEOF STUDY

- 1. To access various financial schemes of SIDBI
- 2. To access the role of SIDBI in developments MSME inIndia
- 3. To access the role of MSME sectors in economic development

V. RESEACH METHOLOGY

The study is based on secondary data. The Ministry of MSME's publications, the RBI Annual Reports, the SIDBI Annual Reports, SIDBI's Reports on the MSME Sector, and several websites pertinent to the issue have all provided the necessary data and information.

VI. DATA ANALYSIS ANDINTERPRETATION

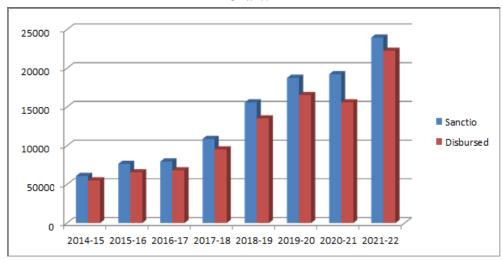
SIDBI was established by the Indian government to encourage the growth and development of MSMEs. The bank has started a number of initiatives since its formation to increase MSMEs' access to funding in the industry. It has been highlighted that the bank's offerings and policies have undergone a substantial change. The SIDBI provides MSMEs with direct and indirect financial assistance. The problem with MSME sectors is that their creditors occasionally don't pay them on time. Technology innovation and corporate growth are hampered by a lack offunding.

Table 2: Amount of Loan Sanction and Disbursed by SIDBI (All figures in crore)

Year	Sanction	Disbursed	Percentage
2014-15	60855.00	55341.53	90.94
2015-16	76478.50	65632.10	85.81
2016-17	79682.30	68289.60	85.70
2017-18	10889.45	95290.70	87.50
2018-19	155860.80	135230.37	87.40
2019-20	187538.98	165421.56	88.20
2020-21	192322.44	156232.79	81.23
2021-22	239751.00	222689.00	92.88

(Source: Annual Reports of SIDBI)

Chart: 1



The table displays the amount of money that SIDBI has approved for loans and delivered under different programmer. We infer that the portfolio exhibits growth in line with the SIDBI Annual Reports. Both punishment amounts and money that has been distributed are shown on the ward movements. Of the Rs. 60855.00

VIII. CONCLUSION

MSMEs significantly contribute to the expansion of the Indian economy. The primary goals of MSME are to increase domestic output, generate employment, and make money through exports. The expansion of industrial areas in India is supported by the MSME for major businesses. Creditors' excessively delayed payments are MSMEs' major issue.

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- [3] SIDBI. Annual reports of different years.
- [4] MSMEs annual reports.[5]

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- 2. Book review must contain the name of the author and the book reviewed, the place of publication and publisher, date of publication, number of pages and price.
- 3. Manuscripts should be typed in 12 font-size, Times New Roman, single spaced with 1" margin on a standard A4 size paper. Manuscripts should be organized in the following order: title, name(s) of author(s) and his/her (their) complete affiliation(s) including zip code(s), Abstract (not exceeding 350 words), Introduction, Main body of paper, Conclusion and References.
- 4. The title of the paper should be in capital letters, bold, size 16" and centered at the top of the first page. The author(s) and affiliations(s) should be centered, bold, size 14" and single-spaced, beginning from the second line below the title.

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Fox, S. (1984). Empowerment as a catalyst for change: an example for the food industry. *Supply Chain Management*, 2(3), 29–33.

Bateson, C. D.,(2006), 'Doing Business after the Fall: The Virtue of Moral Hypocrisy', Journal of Business Ethics, 66: 321 – 335

• Multiple author journal article:

Khan, M. R., Islam, A. F. M. M., & Das, D. (1886). A Factor Analytic Study on the Validity of a Union Commitment Scale. *Journal of Applied Psychology*, 12(1), 129-136.

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Simchi-Levi, D., Kaminsky, P., & Simchi-Levi, E. (2007). *Designing and Managing the Supply Chain: Concepts, Strategies and Case Studies* (3rd ed.). New York: McGraw-Hill.

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• Edited book having one editor:

Raine, A. (Ed.). (2006). Crime and schizophrenia: Causes and cures. New York: Nova Science.

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• Chapter in edited book having one editor:

Bessley, M., & Wilson, P. (1984). Public policy and small firms in Britain. In Levicki, C. (Ed.), *Small Business Theory and Policy* (pp. 111–126). London: Croom Helm.

• Chapter in edited book having more than one editor:

Young, M. E., & Wasserman, E. A. (2005). Theories of learning. In K. Lamberts, & R. L. Goldstone (Eds.), *Handbook of cognition* (pp. 161-182). Thousand Oaks, CA: Sage.

• Electronic sources should include the URL of the website at which they may be found, as shown:

Sillick, T. J., & Schutte, N. S. (2006). Emotional intelligence and self-esteem mediate between perceived early parental love and adult happiness. *E-Journal of Applied Psychology*, 2(2), 38-48. Retrieved from http://ojs.lib.swin.edu.au/index.php/ejap

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• Website of any institution:

Central Bank of India (2005). *Income Recognition Norms Definition of NPA*. Retrieved August 10, 2005, from http://www.centralbankofindia.co.in/ home/index1.htm, viewed on

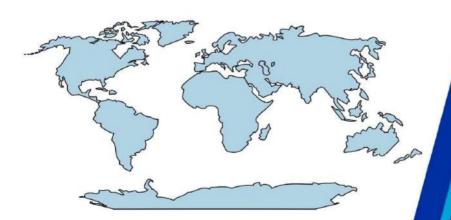
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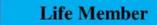
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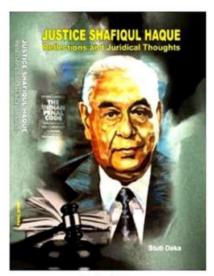


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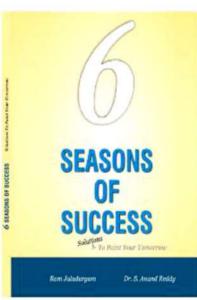
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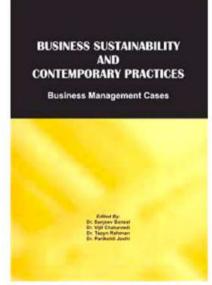


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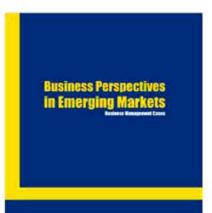
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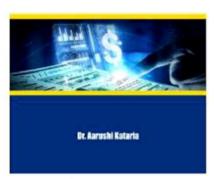


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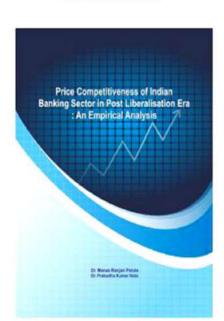
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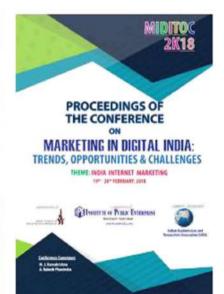
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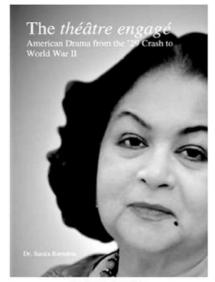
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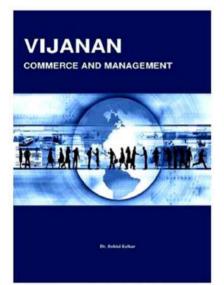


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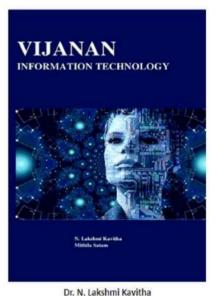
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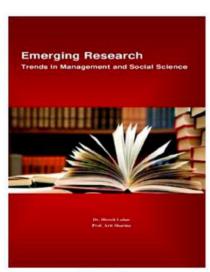
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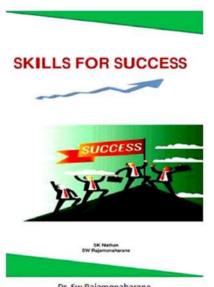


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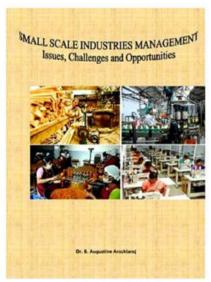
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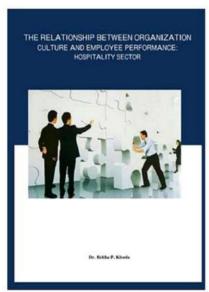
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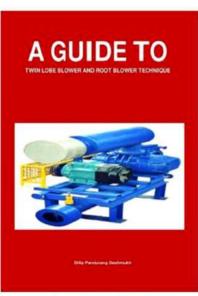




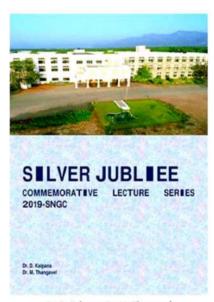
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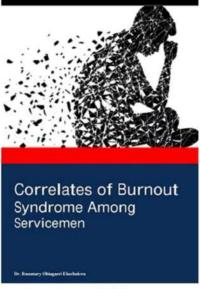
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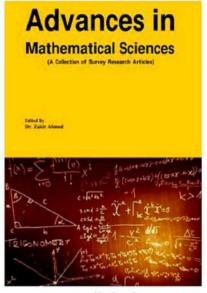
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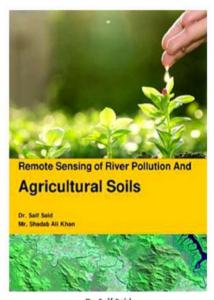
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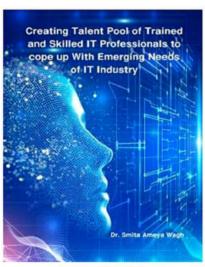
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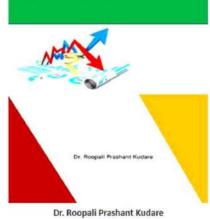
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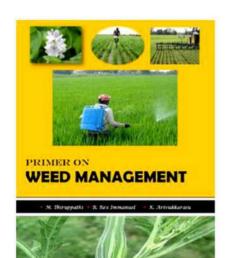
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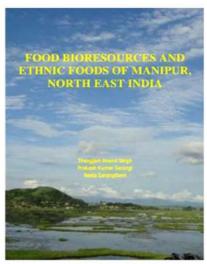
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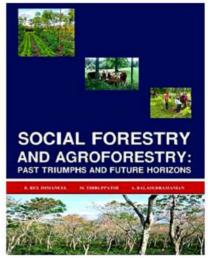
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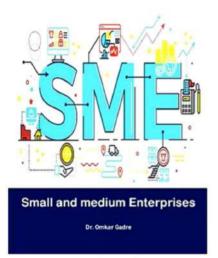
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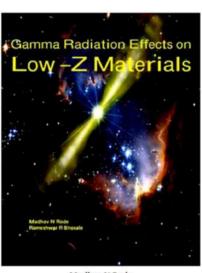
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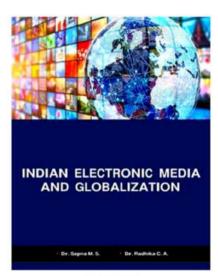
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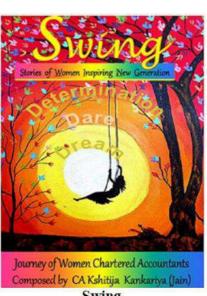
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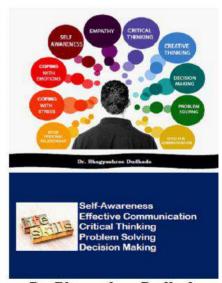
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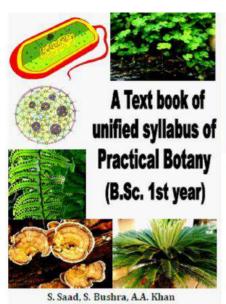
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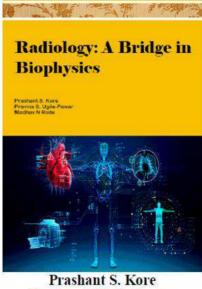
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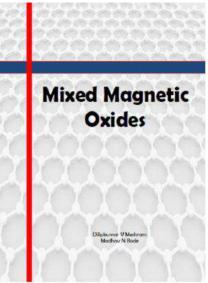
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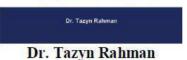
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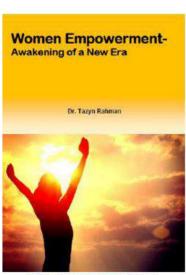
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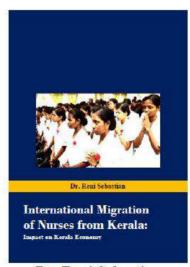
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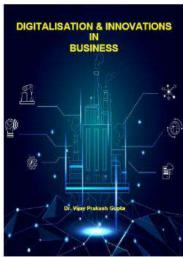
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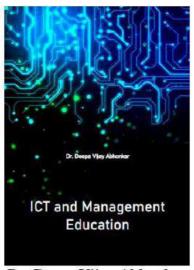
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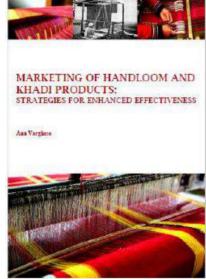
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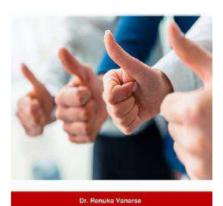
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