UGC
University Grants Commission
Journal No.: 63571

International Journal of

Advance and Innovative Research

(Part - 5)

International Journal of Advance and Innovative Research

ज्ञान – विज्ञानं विमुक्तये
University Grants Commission

Journal - 63571

UGC Journal Details

International Journal of Advance and Innovative Research

CONTENTS

Research Papers

ECONOMIC IMPACT OF GST IMPLEMENTATION IN INDIA

Prof. Dr. Satish Marathe[1] and Vishwas. M. Khare[2]
Associate Professor[1], Management Department, Tilak Maharashtra Vidyapeeth, Pune
PhD Research Scholar[2], Tilak Maharashtra Vidyapeeth, Pune

ABSTRACT
The research paper is an analysis of the recent and anticipated forthcoming futuristic impact of GST (Goods and Services Tax -2017) on Economic growth and Development in India.

The research scholar has presented a brief description of existing indirect tax system and its structure in India, salient features of GST- 2017 in contrast with the pre-GST tax regime in India. Paper also makes and attempt, though early enough to comment on various component of growth and development in the light of Present "SHOCK- THERAPY- The implementation aspect of the" GST "The so called acclaimed "Economic freedom".

INTRODUCTION
During Pre-GST introduction period in India a multilayered complicated indirect tax system was followed with many taxes and different tax rates imposed by central, state and union territories separately. GST by its essence is a proposition that evolves a "one nation – one tax theory" by subsuming all the indirect taxes under one single tenet. Amidst varied political and professional divide, widely argued and less understood 'provision and impacts', GST was introduced in India on 1st July 2017.Around the globe GST is in practice in around 150 countries though with varied forms and structures.

LITERATURE REVIEW
Different books, literature, research articles and web content is available on GST and its impact.

However most of it is the presentation of authors' scholarly view point and needs to be augmented and followed with actual impact on the economy post GST implementation.

Goods and services tax 2017 by

Goods and Service Tax Reforms and Intergovernmental Consideration in India

http://www.taxmanagementindia.com/wnew/detail_rss_feed.asp?ID=1226

The Empowered Committee Of State Finance Ministers (2009), First Discussion PaperOn Goods and Services Tax In India, November 10 ,2009.

www.granthaalayah.com

www.goodsandservices.com.

OBJECTIVE OF STUDY
1) To analysis of concept and features of GST.

2) To evaluate the impact i.e advantages and disadvantages of GST

3) The challenges involved and corrective mechanism

4) Scope of further study

RESEARCH METHODOLOGY
Data Sampling and collection: Primary data sampled through traders, retailers, buyers, tax consultants from direct survey and secondary sources such as focus groups and interviews, online resources, fellow researchers, relevant previous works and other inputs from available online and offline literature was used to develop the sound foundation for research analysis. Research work was subjected to testify through confirmatory factor analysis. Tertiary sources included related journals, articles, newspapers and magazines. Considering the objectives of study descriptive type research design is adopted to have more accuracy and rigorous analysis of research study. The accessible secondary data is intensively used for research study.

CONCEPT, IMPORTANCE, STRUCTURE AND EXPECTATION FROM GST
Category: Indirect tax "ultimately passed on to consumer".

Concept: Single / Unified / National tax on Goods and Services, that subsume almost all the indirect taxes.

While in India CGST, SGST, IGST it is three layered.

Present structure: Multilayered, Indirect taxes, include central excise duty, central sales tax, service tax, special additional duty on customs, counter veiling duties, indirect taxes of state governments like vat, purchase tax, luxury tax, octroi, import duties etc.

GST In India: An empowered committee as set up in 2000 under the chairmanship of Asim Das Gupta to design GST model, followed by subsequent committees and review committees at center and state level were set up. Joint Working Group, set up by empowered committee of state finance ministers submitted the report in Nov 2007.subsequent discussion and debates after getting the inputs from all stakeholders finally a dual GST Model was proposed. GST Bill as, 122nd amendment of constitution was finally introduced in parliament by NDA government in 2016 and implemented on July the 1st 2017.

IMPORTANCE AND BENEFITS FROM GST

❖ Simplified process : It would introduce One-Nation-One-Tax.

❖ One Point tax regime: It would subsume all indirect taxes.

❖ Wider Base : Increase Indirect tax revenue collection , increased TAX-GDP Ratio.

❖ Fair and Just transparent system: Create more transparency as it brings more people in the tax net.

❖ Reduction in over all tax burden due multiple layers: Elimination of multiple taxes therefore improved cost effective operations.

❖ Inflation Control (Disinflation / deflation) and Price Stability: Stabilize price and increase consumption thereby trigger domestic demand.

❖ Transparency and ease of operation: Creation of Trade friendly environment.

❖ Finally increased GDP, Economic Growth and Development, an expansion of trade in domestic as well as internationally

❖ Increased flow of FDI

OBSERVATIONS: IMPACT AND LIMITATIONS
(A) Positive reflections: "Skewed towards long term gains"
(1) Wider increased tax revenue

(2) Inclusion of different segments

(3) Transparency

(4) Economic growth and price stability

(B) Negative reflection: "skewed towards Short term and Implementation failures"
(1) Disruption in business activities

(2) Frequent changes in rates, categories and claim procedures.

(3) Closure of many small traders

(5) Lack of Clarity and mechanism operational issues, complexities in filling claims.

(6) Fall in GDP; fall in economic activities, Contraction in Domestic Investments, Spread of unemployment

(7) Difficulties in filing returns, lack of needed level of digitalization, lack of efficient online support system.

(8) Price rise and "stagflation",

(9) Stagnation in FDI

(10) The last not the least: Unhappy trader- Unhappy consumer and Gloomy Economy.

(C) The Inference
(1) Researcher strongly feels that Over the years GST might prove beneficial to economy, however with short term perspective it has been chaotic on both sides the government and the economy.

(2) Sudden implementation or imposition to an unprepared nation has multiplied the Seriousness of the issue.

(3) Immediate efforts must be made

(i) To simplify the tax structure by rationalizing

(a) The claim procedure and strengthening online support

(b) Avoidance of multiple challans / returns

(c) Time moratorium for migration between the old and new systems

(ii) Rationalize the rates of taxes

(a) To control the sudden spurt in prices rise

(b) To create a business friendly atmosphere to increase TAX -GDP ratio

(iii) Transiting the Mindset of Government and Government officials to public servants to support such a clandestine change.

(iv) Catalyze the Digitalization process

(4) The fall in GDP, PMI data, shrinking domestic investment and rising unemployment are matter of great concern.

(5) Efficient, Organized and well Structured (Rationally designed) GST along with supportive government machinery,

Can lead to (i) Increased output and productivity

(ii) Help in removing geographical tax distortion and bring Parity

(iv) Economic growth and Economic development

SCOPE OF FURTHER STUDY
The further work could be carried out by future researchers in the field of sectoral impact of GST on different segments across the matrix of Big, Medium-Size and Small segments of each sectors. The studies could be directed towards specific impact of taxation on profitability, impact on volumes, and there by investment and employment. Ultimate effect on Income distribution and consumer burden along with retail prices trend also is an important area that remains to be studies over time.

TRANS-REGIONAL MIGRATION IN INDIA: ISSUES AND CHALLENGES

Ravishri Mishra
Department of Sociology, Royal College of Arts, Science and Commerce

ABSTRACT
The history of cities in India dates back to third millennium BC with the rise of the Harappa and Mohenjo-Daro civilization. During different point of time in India's history, new cities emerged and flourished while old cities disappeared or declined shaping the history of urban India. For the growth, development and decline of cities migration of people played a vital role. At present migration both trans-regional (internal) and trans-national (external) is synonymous with development and for many household in India it is a livelihood strategy. Migrants contribute immensely to the host society and the society of their origin. Despite their contribution to the host society, they face numerous challenges concerning access to basic needs such as health, education for children, identity documentation, and housing, political exclusion financial services and so on. All the stakeholders should recognise migrants' right to the city and attempt to integrate them socially, politically, economically, culturally and spatially.

The present paper attempts to understand the trans-regional (internal) migration and analyse the issues and challenges faced by the trans-regional migrants.

Keywords: Trans-regional, migration, cities

INTRODUCTION
The history of cities in India dates back to third millennium BC with the rise of the Harappa and Mohenjo-Daro civilization. During different point of time in India's history, new cities emerged and flourished while old cities disappeared or declined shaping the history of urban India. For the growth, development and decline of cities migration of people played a vital role. India with long history of trans-regional and trans-national migration people moved within and beyond the boundaries. In fact, migration is synonymous with development and for many household in India it is a livelihood strategy. According to Tumbe (2016) many regions of India across the 20th century has experienced high level of male dominated circular migration with substantial remittance flows to the source regions. These migration streams continue due to strong networks and culture to migrate. The trans-regional and trans-national migration is temporary in nature, as most of the migrants prefer to spend large part of their lives away from their home and family. These migrations defers from permanent migration as the migrants return to their society of origin. Thus, migration forms integral part of many household and the flow of trans-regional and trans-national migrants is increasing day by day.

Census 2011 data reveals that thirty-one percent of people in India reside in urban areas and the total number of migrant population is 45.36 crores against the total population of 1.21 billion. Regardless of their contribution, the government policies and programmes do not address the issues concerning the trans-regional migrants.

OBJECTIVES:
1. To understand the trans-regional migration within India.

2. To analyse the issues and challenges.

METHODOLOGY
The paper is based on information collected from secondary sources such as journals, books, research papers and government reports.

DEFINING TRANS-REGIONAL MIGRATION
Trans-regional migration is movement of people within the state, region or area. It can be classified into various categories based on distance:

- Short distance: It is mostly intra-district migration. It is circular or seasonal therefore temporary. The temporary migrants mostly belonged to the underprivileged section of the society such as ST, SC with little or no education, limited assets and resources.

- Medium distance: It is inter-district migration and;

- Long distance: It is inter-state migration. Long distance migration results in the relocation of an individual or the household.

CAUSES OF MIGRATION: PULL AND PUSH

Two significant reasons behind migration are pull and push factors. The push factors are poverty, lack of opportunities in the society of origin, underemployment, unemployment, natural calamities, discrimination, conflict, scarcity of cultivable land, low productivity etc. The pull factors are rapid urbanization and associated better employment opportunities, better pay, working and living conditions, educational opportunities, health facilities, social network, social security and safety.

SITUATING TRANS-REGIONAL MIGRATION IN THE HISTORY OF INDIA:

Trans-regional migration was very limited until the Britishers arrived in India. Eaton (1984) points that trans-regional migration before the arrival of Britishers was low due to two factors; first agriculture based Indian economy where people satisfied their need by engaging in agro-based operations in their own village and therefore never felt necessary to move out of their village. Secondly, there was no reliable means of communication and transportation, which hindered movement of people. But in the later period Britishers led development brought about changes in the process of production and economic system, transportation and communication which accelerated the process of both trans-regional and trans-national migration.

In the colonial period, the trend of trans-regional migration was primarily towards the eastern part of the country. In this period, the migrants mostly use to migrate from one village to another village alone or in groups to work in agricultural sector as labourers. Chand (2002) points that two major events during this period i.e the 1850 famine and 1857 munity led to mass migration of people. Further, the demand for labourer in plantation such as tea, coffee and rubber plantations, coalmines and other industries accelerated the pace of trans-regional migration.

During this period, nearly one million peasants migrated from east Bengal to Assam. The states such as Madhya Pradesh, Uttar Pradesh and Bihar were the highest out-migration producing states in India at this time.

In the beginning of the 20th century, trans-regional migratory pattern underwent drastic change from rural to rural migration to rural to urban migration. The rural to urban migration increased due to increase in population, fragmentation of land, widening of employment opportunities and so on.

Bhardwaj et al (2007) states that vital factor for increase in migration during post-colonial period was partition of India and influx of refugee. Nearly 14.49 million people migrated between India and newly formed the state of Pakistan. This migration was one of the biggest and rapid in human history as more than 7.3 million people migrated. At the same time rapid industrialization created demand for skilled, semiskilled and unskilled labourers in small and medium sized industrial cities. The labourers were sourced from neighbouring rural areas into these cities for example the city of Mumbai pulled labourer from regions such as Konkan, Northern India and Southern India while the city of Kolkata attracted workers from Orissa, Andhra Pradesh, Uttar Pradesh and Bihar.

The census 2011 data show that the present trend of trans-regional migration is from underdeveloped region of India such as Madhya Pradesh, Bihar, Uttar Pradesh, Orissa, Rajasthan and North Eastern States to more developed region like Maharashtra, Gujarat, Delhi, Punjab, Karnataka, and Haryana. Karnataka, Tamil Nadu. The state of Gujarat is drawing a substantial number of people due to IT sector and opening up of avenues in the informal sector. There is decline in migration to states such as Panjab, Haryana and Maharashtra. The migrants from underdeveloped states are mostly absorbed in informal sector of the economy. They are employed in the following subsectors: agriculture and brick-kilns, domestic help, construction workers, textile, transportation, mines, quarries.

ISSUES CONCERNING TRANS-REGIONAL MIGRANTS:

Trans-regional migrants in India are far greater in number than the trans-national. They play vital role in the socio-economic development of the country and assist in dealing with regional imbalance and shortage of labour. Despite their contribution towards the growth and development of cities, they face myriad of issues and problems in the city of migration. Following are some of the issues, which the trans-regional migrants face in Indian cities:

- Health: Health of the migrants is influenced by various factors that are present in the area of relocation such as government and employers policies, health networks and services, social networks at the place of relocation, health behaviour of the migrants, their belief system and so on.

Chatterjee (2006) shows that migrants are vulnerable and belong to disadvantage group compared to the local population regarding health, education and employment. They mostly belong to low socio-economic background suffer from mental and emotional stress and low self- esteem. They lack provision for health, food

subsidies, poor working and working conditions, low paid jobs act as barriers to the integration of them into the local population. The study bring to light the following factors affecting the health of the migrants:

1. Over crowdedness which leads to increased transmission of infectious diseases.

2. Lack of nutrition due to low paid job and lack of food.

3. Lack of clean drinking water, sanitation and hygiene

4. Lack of decent housing.

The migrants are excluded from access to health services as public health services are not easily accessible to them and private sector health services are beyond their reach. In most of the cases they are not able to get the benefit of health insurance schemes of the government due lack of identity proofs and their employers do not provide with health insurance.

- Education: Education for the trans-regional migrant labourers is an issue of concern due to their disadvantageous socio-economic position which adversely affect the education of their children. Roy et al (2015) suggest that in India for poor socio-economic household migration is a source of their sustenance. These migrants are most of the time marginalised in their place of origin therefore they move out with their entire family for survival. On migrating to cities they are generally absorbed in informal sector low paid jobs due to their vulnerable positions. Many a time the nature of job is temporary or seasonal as a result they keep on moving from one place to another. Their children so do not get an opportunity to take education for example migrants working on construction sites keep moving from one sites to the other sites.

  When migrants migrate with their entire family, each family member including the children have to contribute for the subsistence of the family. The children therefore help their parents in household chores and help them in their work. Therefore, for the migrant parents survival is their first priority rather than education of their children.

  Bhagat (2011) states that the children of migrants are denied right to education because getting admission in school is complicated affair and they also face language barriers. There is urgent need to connect and mainstream the migrants children to the educational system whether formal or informal thereby extending them the right to education. So that as an adult they can lead more fulfilling and dignified life.

- Housing: Trans-regional migration is fundamental to the growth of cities and the contribution of trans-regional migrants to the development of cities economy cannot be overlooked. In Indian cities, migration and slums are inseparable, employment driven migration creates pressures on cities to accommodate the migrants. According to 2011 census, sixty eight million migrants live in slums. These slum dwellers frequently face forced evictions without any rehabilitation and resettlement plan by the government. The condition of seasonal migrant is worst as they are not able to pay high rent and are compelled to live at their workplace or on footpaths. They are vulnerable to harassment by police and local bodies. Government schemes and programmes such as affordable housing for all cater only to the permanent migrants. There is need of housing policy, which is more sustainable. Government should efficiently allocate and utilize the available resources and look out for alternative resources such as private sector and philanthropic.

- Access to various services: Many migrants lack identity and residence proofs due to which they are denied political rights, they remain unbanked, no subsidised food benefit as they do not get ration card, and so on. All these documents are essentials to get benefit of various government run programmes. Bhagat (2011) due to lack of documentation and identity proofs the migrants become non-citizens. They become subjected to police harassment and are implicated in criminal cases.

CHALLENGES OF INTERNAL MIGRATION
Due to inadequate policy of the government and lack of vision and strategy trans-regional migration put heavy pressure on human development. Poor working and living conditions, discrimination and exploitation at workplace, improper labour management make them vulnerable and deny them access to decent housing, subsidised food, safe and clean drinking water, health and hygiene, political rights and educational opportunity for their children. To deal with these issues there is need to have more inclusive migration policy.

The state government have failed to provide legal and social security to the trans-regional migrants. Due to lack of any concrete data and inappropriate information the policies are framed and implemented without giving any attention to the need and problems of the trans-regional migrants. The state government at the source should

also adopt pro-poor development programmes, increase access to the land and sustainable livelihood and strengthen the development projects meant for the poor.

CONCLUSION

Migration should be recognised as an important aspect of development. Without migrants cities cannot grow and develop. Government should frame policies and programmes that promote integration of migrants' into the host society. Their rights to the city should be acknowledged by all the stakeholders such as civic bodies, government, municipality, leaders both the community and the political. There is need to adopt more inclusive approach to integrate the migrants socially, economically culturally, politically and spatially. Efforts should be made to spread awareness about the role of migrants in building the city.

REFERENCES

1. Bhagat, R B, 2011, Migrants' (Denied) Right to the City, Internal Migration in India Initiative National Workshop on Internal Migration and Human Development in India.

2. Bharadwaj, Prashant, Asim Khwaja and Atip Main (2007), The Big March: Nature of the Migratory Flows after partition of British India, The South Asia Initiative, Harvard University, February.

3. Census of India 2011, Maharashtra Series 28 Part XII A District Census Hand Book, Thane.

4. Chand, K, 2002, Migrant Labour and the Trade Union Movement in Punjab, Chandigarh: Center for Research in Rural and Industrial Development.

5. Chatterjee, C B, 2006, Identities in Motion: Migration and Health in India, Mumbai:CEHAT

6. Dr. Chimay Tumbe., 2016, 'Migration and Remittances in India, Export and Import Bank of India', Occasional Paper No.17

7. Eaton R., 1984, 'The Rise of Islam and Bengal Frontier', Delhi: Oxford University Press.

8. Roy Archana and Singh, Pappu and N Roy, 2015, Impact of Rural-Urban labour migration on Education of Children: A case study of Left Behind and Accompanied Migrant Children in India, Space and Culture, India, Vol.2.

A STUDY OF SOLID WASTE MANAGENENT IN PUNE CITY

Sonali Anil More - Madhale
Associate Professor, Department of Economics, Nowrosjee Wadia College, Pune

ABSTRACT
The solid waste is increasing in Pune city due to growth of population, urbanization, higher per capita income and standard of living, changing lifestyle and food habits. The solid waste created by the household units, shops, restaurant and commercial units are higher. There is major problem of its disposal and management. Solid waste is inevitable task in urbanization process and it will increase in future. The collection, segregation, storage, transports and processing of solid waste needs planning and more investment. Pune Municipal Corporation (PMC) disposes municipal solid waste at Urali Devachi Depot which is 20 km away from Pune city India. The people residing in these areas are using well water for drinking, domestic and for agricultural use. These people are facing health and hygienic problems such as allergic, asthmatic, bronchitis, skin irritation and gastro intestinal diseases. Clean city improves standard of living by reducing different diseases. Government and Municipal Corporation must encourage local management through collection, transport and segregation and disposal of solid waste. Public awareness and segregation at source, rules and regulations related to solid waste will bring good change in solid waste management.

Keywords: Urbanization, management, lifestyle, PMC.

➢ HISTORY OF SOLID WASTE MANAGEMENT IN PUNE CITY
The Kagad Kach Patra Kastakari Panchayat (KKPKP) is an association of waste collectors. It is established in 1993. Waste pickers are self employed workers but they are working for Municipal Corporation. They are not paid by Municipal Corporation of Pune. They pick up and sell recyclable scrap from municipal solid waste. It is the only means of their livelihood. In 2007, KKPKP is replaced as Solid Waste Collection and Handling (SWACH) and became operational in 2008. It is improving the standard of living of the waste pickers and manages the solid waste in city. Over the period of time, the municipal corporation has planned to manage solid waste through its system in city. In Pune city, rag pickers are visiting houses and collect the solid waste. The waste pickers ranks lowest in the urban occupational hierarchy, even within the informal sector. At the same time community solid waste storage system is practiced in city and it consists of different types of bins. Households deposit their solid waste in bins located at street corners and at specific intervals. The PMC's ghanta trucks also collect garbage from households. Even though the storage arrangements are conveniently located in city, solid waste tends to be thrown around the storage area, roadside gutters etc. It happens partly because of indiscipline among people and partly by rag pickers and stray animals.

➢ MANAGEMENT OF SOLID WASTE
Pune Municipal Corporation collects solid waste and transport up to the disposal site. Regularly funds are allotted for solid waste management in municipal corporation area. Therefore Municipal Corporation claims for necessary infrastructure for collection, storage, segregation, transportation, processing and disposal. In Pune Municipal Corporation, whole responsibility of solid waste management is given to health department. The medical officer of health department of the municipal corporation is responsible for solid waste management. Therefore health department is accountable for collection, storage, segregation, transportation, processing and disposal of solid waste. The solid waste collection and transport is managed through a team of workers and a fleet of vehicles and dumper placers. Health department employ sanitary inspectors for solid waste management. Municipal Corporation is employing more than two thousand sweepers. The solid waste is also collected through rag pickers. There are more than four thousand rag pickers appointed by the municipal corporation for segregation. They are appointed for the five ghantagadis in city. But not all rag pickers are employee of the municipal corporation and no regular payment is given to them. At present in Pune Municipal Corporation, there is no specific organizational structure for solid waste storage, collection, segregation etc. The Pune Municipal Corporation has a decentralized pattern of solid waste segregation and disposal at it sources. Dry waste is collected by the rag pickers and other NGO's for recycling.

➢ PROCESS OF SOLID WASTE MANAGEMENT PRACTICES
- **Segregation :** There is no organized and scientifically planned segregation of MSW either at household level or at community bin. Sorting of waste, is mostly accomplished by unorganized sector and seldom practiced by waste producers. Segregation and sorting takes places under very unsafe and hazardous conditions and the effectiveness of segregation is reasonably low as unorganized sector segregates only valuable discarded

constituents from waste stream which can guarantee them comparatively higher economic return in the recycling market.

- **Collection :** Waste produced by houses is usually transferred into communal bins that are fabricated from metal, made from concrete or in combination of both. Street sweepings also find its way to community bins. These community waste bins are also used by other essential commercial sectors in the vicinity of disposal bins along with household waste except where some commercial complexes or industrial units engage municipal authorities for transfer of their waste to disposal site by paying some amount.

- **Reuse / recycle :** This entails activities like collecting those materials from the waste, which could be gainfully retrieved and utilized for making new products. Since un-segregated waste is dumped at community bins, its optimal recycling is not possible. However, rag-pickers usually sorted out and took and sell recyclable material like plastics, glass, etc.

- **Transportation** : Modes of transportation for MSWM practised in India are : bullock carts, hand rickshaws, compactors, trucks, tractor, trailers, and dumpers. In smaller towns trucks having 5–9 ton capacity are used without adequate cover system. Stationary compactors, mobile compactors / closed tempos, and tarpaulin - covered vehicles are used in the transportation of MSW. The maintenance of vehicles used in for transportation of waste is usually done in workshop run by ULBs but most of these workshops can do minor repairs only.

- **Disposal** : In India, almost every city, town, or village adopted unscientific disposal of MSW. Though there was an increase in population during the decade for these cities, no significant reason was indicated by author for reduction as well as equal amount in waste generation for these cities. However, the possible reason for reduction could be that the waste generated could not reach the designated dumping site and was lost in the cities peripherals, outskirts, along the road, low lying area, along the drain, green areas, etc.
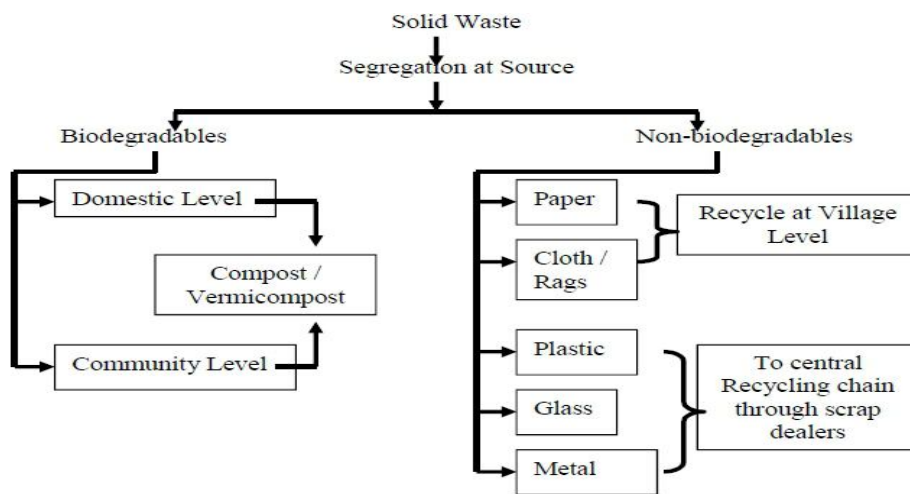
> **CLASSIFICATION OF WASTE**

There may be different types of waste such as Domestic waste, Factory waste, Waste from oil factory, E-waste, Construction waste, Agricultural waste, Food processing waste, Bio-medical waste, Nuclear waste, Slaughter house waste etc. We can classify waste as follows :

- Solid waste- vegetable waste, kitchen waste, household waste etc.

- E-waste- discarded electronic devices such as computer, TV, music systems etc.

- Liquid waste- water used for different industries, tanneries, distilleries, thermal power plants

- Plastic waste- plastic bags, bottles, bucket, etc.

- Metal waste- unused metal sheet, metal scraps etc.

- Nuclear waste- unused materials from nuclear power plants

WET WASTE (BIODEGRADABLE) INCLUDES THE FOLLOWING
- Kitchen waste including food waste of all kinds, cooked and uncooked, including eggshells and bones

- Flower and fruit waste including juice peels and house-plant waste

- Garden sweeping or yard waste consisting of green/dry leaves

- Sanitary wastes

- Green waste from vegetable & fruit vendors/shops

- Waste from food & tea stalls/shops etc.

DRY WASTE (NON - BIODEGRADABLE) INCLUDES THE FOLLOWING :
- Paper and plastic, all kinds

- Cardboard and cartons

- Containers of all kinds excluding those containing hazardous material

- Packaging of all kinds

- Glass of all kinds

- Metals of all kinds

- Rags, rubber

- House sweeping (dust etc.)

- Ashes

- Foils, wrappings, pouches, sachets and tetra packs (rinsed)

- Discarded electronic items from offices, colonies viz. cassettes, computer diskettes, printer cartridges and electronic parts.

- Discarded clothing, furniture and equipment

➢ **CHALLENGES**
- **Awareness to enhance segregation :** Ecological awareness and citizen participation to segregate waste at source, door-to-door collection, and disposal in appropriate collecting bin is imperative. It is the most critical phase in the whole process of MSWM, which helps in handling solid waste leading to ultimate success.

- **Characterization of Municipal Solid Waste :** India is a vast country divided into different climatic zone, different food habits, and different living standard thereby producing waste of different types. Till date, no comprehensive studies have been conducted to cover almost all cities and towns of India to characterize the waste generated and disposed on landfill. The policy-makers rely on the limited source of information available from few places thereby are unable to provide appropriate solutions for the kind of waste produced for a particular region.

- **Urbanization and lack of appropriate level funding :** With the population growth, challenge to provide adequate infrastructure in urban area and new landfill site selection is important. Most of the landfill sites are running beyond their capacity in metropolitan cities.

- **Implementation of rules at ground level :** ULBS are not implementing MSW adequately as revealed by various government reports; thus it is difficult to manage the MSW properly. There is a need to create dedicated group of officers and skilled staff for ULBS with specialization in MSWM..

- **Lack of coordination among centre and state :** there is less dialogue between central and state government. Delay in submission of information from state to central delays appropriate level implementation at ground level. Such lack of coordination for specific action plan and poor strategy at implementation level by ULBS are main hindrance.

- **Appropriate technological solution, outsourcing and ppp :** environmentally gentle practices are the need of the hour to cope with the almost exponential growth of MSW. For this, appropriate technological solutions through ppp are required. However, lack of competency and insufficient financial support are major threats to ULBS for development of MSW infrastructure.

- **Failure of waste-to-energy projects :** India is still struggling to make waste-to-energy project a success story. There is a need to import economically feasible and proven technologies. Apart from this, suitably characterized and segregated waste needs to be provided to waste-to-energy plants as per its requirement.

- **Involvement of organized sector :** for improving MSW collection efficiency and source segregations, rag-pickers can be engaged through organized sector. However, due to lack of recycling industries and acceptance of society this vast potential has been ignored.

➢ CONCLUSION

Thus from overall study, it is clearly indicates that the solid waste disposal methods at Urali Devachi Depot generate many environmental as well as health hazards in the surrounding area. It also causes harmful health effect on people living in this area. The observation indicates that, open dumping of solid waste affects the aesthetic value of the surrounding area and also produces very bad smell at the time of decomposition process. Leachate emanating from waste contains high organic contents, soluble salts and other hazardous constituent which mixed with ground water and pollute that water. This leachate also has corrosive activity which is dangerous for human health. Concentration of both the parameters (iron and sodium) found in well water exceeds the limits so it is not safe for drinking, commercial use irrigation and industrial purpose. From the overall study it is observed that dumping of municipal solid waste at ground not only affect environment but also human health and the property in vicinity area. Our research study indicates that there is an urgent need to improve the present practice of solid waste management in Pune city.

➢ REFERENCES

1. Motling D. V., Modak P. R. & Kote A. S., Aerobic- thermoplhilic composting of municipal solid wastes using solar energy, *J. Environ. Res. Develop.*, **8**(2), 365-370, (2013).

2. Singh Arti, Mishra Ayushman & Mishra Bhawana, Urban spraul development and need assessment of landfills for waste disposal : A case study of Bilaspur municipal corporation of Chhattisgarh, India, *J. Environ. Res. Develop.*, **7**(4A), 1718-1726, (2013).

3. Wagh P.P., Tile V.A. & Nikam J., Gogreen using selective bioculture containing mixture of mesophi.lic and thermophilic bacteria for composting of solid waste, *J. Environ. Res. Develop.*, **7**(4), 1345-1354, (2013).

4. Wadkar D. V., Modak P. R. & Kote A. S., Aerobic-thermophilic composting of municipal solid wastes using solar energy, *J. Environ. Res. Develop.*, **7**(4), 1489-1495, (2013).

5. Motling Sanjay, Dutta Amit & Mukherjee S. N., Applications of adsorption process for treatment of landfill leachate, *J. Environ. Res. Develop.*, **8**(2), 365-370, **(2013).**

6. Mishra Anand Kumar and Arya Mohit, A case study of Municipal Solid Waste Management in Shivpuri Town, Madhya Pradesh, India, *J. Environ. Res. Develop.*, **9**(2), 465-471, (2014).

7. Khatun Abeda, Sarma Hari Prasad & Bhattacharya Krishna Gopal, Impact of land use on urban storm water quality with respect to nutrients and suspended solid loads, *J. Environ. Res. Develop.*, **8**(3A), 841-845, (2014).

8. Dr. Sanjay ' Integrated approach to solid waste management in Pune city ' S.K.Somaiya college, Mumbai University, India (2010) MPRA Paper No. 32137.

SAVITRIBAI PHULE AND PANDITA RAMABAI: CONSCIENTIOUS SERVICES TO WOMEN'S EDUCATION

Pramila Dasture
Assistant Professor, Department of History, Nowrosjee Wadia College, Pune

ABSTRACT

Savitribai Phule and Pandita Ramabai, stand out for their remarkable contributions towards women's education. At a time and age when women didn't have a voice. To see both these women stand up for their kind, is heart wrenching, but more inspiring.

It is a matter of common knowledge that, for centuries, women were looked down upon as second rate citizens, with practically no rights, as a result of social prejudice, with the man in the position of power socially and of course in the family. Oppression and discrimination were commonplace. Emancipation for this section of the society, from this hegemonic control mechanism (which comprised of nearly half of it), was an urgent need.

Education was thus seen as the best way to generate awareness against the orthodoxies that had plagued the society.

This paper intends to look at the efforts made by Savitribai Phule and Pandita Ramabai, as despite opposition, they worked tirelessly throughout their lifetime; which worked to bring about radical change in the social order, leading to emancipation.

Keywords: Women, Education, society, Savitribai Phule, and Pandita Ramabai.

INTRODUCTION

For centuries, Indian society had never been open to the fact that women needed any kind of rights. It is common knowledge that the patriarchal society was quiet severe towards the women folk. Backwardness, rudimentary mind set and superstition, rigid control, all kept women totally dependent on the men in the family. Societal and cultural dogmas kept the women confined to their homes.

The education for women was largely limited to the household arts, looking after the children and vocational training. In some cases, women of rich families learnt basic reading and writing to keep accounts if not to read for a pious recreation. *(Geraldine Forbes (1996), "The New Cambridge History of India, IV (2), Women in Modern India, Cambridge. Cited by David Moles (2000), "Mothers, Memsahibs, Goddess and Whores: Debate over Women's education in late Nineteenth Century India. P.12).*

It was feared that if women were educated it would make them aware of their rights; thus, it was deemed right to keep women away from education. However, if any, education was believed to take women away from household activities leading to hired of servants. Given this prejudices, Indian families could not look on educating their daughters other than an economic liability whereas an educated son could find work outside. In maintaining the patriarchal hegemony, the Indian families piously misled that an educated daughter would be unable to find a husband and so end up drained on her parents' resources. *(M. Borthwick (1984), "The Changing Role of Women in Bengal: 1849-1905", London: Princeton Publication.)* The concept of patriarchal supremacy and control stemmed out of the Manusmriti, the foundation of traditional Hindu societal norms and regulations.

WESTERN EDUCATION

English education saw its foundation in India, in the 18th Century. Missionaries travelled with the East India Company and while here, they resorted to several methods to educate the native population. These missionary activities, however, was not solely restricted to the spread of education, but it also included the conversion of the local gentry towards Christianity.

In the initial years of the East India Company rule, the Company and its men, laid more interest in trading activities. During this time, they paid little to no attention towards the education of the natives.

The Charter Act of 1813, could be said to be amongst the first of the efforts made towards the implementation of education ion India. However, it was not until 1835, when Thomas Babington Macaulay gave his famous Minutes, through which he declared, the spread of education, to create a class of natives, who would be British in manners and attitude and word. Issues regarding what has to be taught and how; what should be the medium of instruction, whether solely English or through vernacular languages, were issues that were being debated, until a solution was reached.

However, the issue pertaining women's education was much graver. There was the 'purdah' system, child marriage. There was an overall indifference of parents towards the education of their own daughters; this was so due to the thought that, upon marriage, dowry was to be paid to the groom; moreover, it was the prerogative of the son to give a light to the funeral pyre of the parents, then why is there a need to teach the girl, who would eventually go to the husband's house. All off these points added breaks to the progress of female education. The female gender was expected to be dependent and one who would carry out social customs and household chores and duties. Her general appearance was the main criteria in being selected as a bride. All off this prevented even primary education for the girls. The 1854 Despatch of Charles Wood, also known as "The Magna Charta of English Education in India." "A scheme of education for all India, a very comprehensive scheme than the Local or the Supreme government could ever have ventured to suggest." Soon after this the University Acts of 1857 was passed.

WAVE OF CHANGE
Subsequent to the wave of renaissance that swept the country, a need to work towards the attainment of liberty from suppression of women in India during the 19th century. From Raja Ram Mohan Roy, to Mahatma Jotiba Phule to Keshav Dhondu Karve and many other social reformers worked hard towards women's emancipation and education. There were a number of women too who emphasised the fundamental needs of women education. The first Indian women feminists who stoutly demand for emancipation of women and struggle to effect formal education among the Indian women regardless of caste, creed and colour is Savitribai Phule and Ramabai Saraswati. There were others like Ramabai Ranade as well. The lives of women like Cornelia Sohrabji, Anandibai Joshi and the likes, generated a surge of inspiration for others to follow.

PANDITA RAMABAI AND HER EFFORTS TOWARDS WOMEN'S EDUCATION AND EMANCIPATION
Pandita Ramabai lived between 1858 and 1922. Her life, had its own share of struggles. As a widow she underwent the agony and horror of singlehandedly bringing up a child. She experienced the defects and misconceptions of societal patriarchy. Despite everything, Pandita Ramabai crusaded for women around the world. Through this crusade of hers, Pandita Ramabai, gave lectures from place to place to different sections of the society. She also travelled to America, speaking strongly about the true issues that Indian women had to deal with.

Pandita Ramabai, did not get discouraged and instead she relentlessly continued to propagate proper education for women, and worked towards denouncing child marriage. Education for widows was primary aim for her, as she felt, if widows were educated they would become independent and self-reliant. She went on to set up institutions, schools, training centres and working units for girls, which provided basic education, as well as housekeeping and even nursing, along with other types of vocational trainings. During this time, it was also realised that women doctors were very few, as a result of which a large number of women, went without medical treatment, and lost their lives. In the year 1882, Pandita Ramabai set up the Arya Mahila Samaj which worked towards the promotion and protection of women's rights; this was despite all the opposition she got from the society, she continued to work for the inhuman treatment that women received. Unfortunately, there were times when, her actions were seen as a defiance to the set norms of a Hindu society. In 1883, Pandita Ramabai took a bold step and converted to Christianity in protest against the inherent discrimination against women in Hinduism. She also visited England to study medicine, but could not continue due to health reasons. Soon after she visited the United States of America, speaking about the promotion and setting up a school for widows. Her efforts bore fruit in the form of the Ramabai Association in Boston. Upon her return she managed to set up the Sharada Sadan in Bombay in 1889; this went on to become the first residential school for high caste Hindu widows and unmarried girls from Maharashtra. Secular and vocational training both were imparted at the Sadan. Two years later the Sharada Sadan was shifted to Poona with an objective to felicitate more widows in the orthodox heartland of Maharashtra. Ramabai was very particular and did not propagate any religion; despite this some girls embraced Christianity, however, due to this, the Sharada Sadan was alienated from the mainstream and left only with a few poor and homeless widows. Despite this, Ramabai did not get discouraged and continued to find new ways to rescue the homeless widows. Pandita Ramabai's occupation with missionary activity and the outbreak of plague in Poona resulted in shifting the Sharda Sadan to Kedgaon in 1898, and soon after the Ramabai Association was converted into a Christian missionary known as Mukti Mission. More than 2000 became members of the Mission, they were mostly famine victims from depressed castes, and their needs ranged from creature comfort to character building, secular and spiritual education. The Mukti Mission of Kedgaon had enormously expanded with diversification on its activities. Pandita Ramabai's dream of self-reliance for women had come true, but remained outside the reach of upper caste widows whom she had desperately tried to help all her life. The great personality breathed her last in 1922.

SAVITRIBAI PHULE AND WOMEN'S EDUCATION

Savitribai Phule's life was an example of grit and determination. She lived from1831 to 1897. She criticised the authority and grip of men over women. She and her remarkable husband Mahatma Jotiba Phule, opened a formal school girls and generated consciousness about the biases and discriminations against women, which existed in the Indian society, and had been growing under the garb of religion and male dominance. Savitribai also spoke out against, gender bias, widow remarriage, banning of child marriage, banning the custom of sati and ensuring women's right to education. But, she gave most of her time towards women's education.

Mass education, for her was top priority, especially that of women and low caste children. She felt that illiteracy and exclusion of women was causing subordination and in turn was an obstacle in nation building. To Savitribai Phule the evil of patriarchal system is domination over the girl, women, mother and property by men. She lucidly says that it was the promotion of blind faith in the religious texts, but education lays the key to a fundamental change in social attitudes. Her goal in promoting education for women and poor masses was simply not to raise temporary standard of living for few individuals, but to reshape the entire future of the nation.

Subsequently, Savitribai Phule had done what is forbidden under the Dharma of Manu, something what a woman from the low caste was never supposed to do; gain knowledge. Education for Savitribai was never only about literacy, knowledge, or classroom practices but rehabilitation of the emergent generation to be more in image and growing more into the likeness of the Creator of us all. She travelled to different parts of the country her husband Mahatma Jotirao Phule. Her visit to Ahmednagar was a turning point in the history of India. The tour gave her a culture shock, this led to the opening of a school for girls in Pune in1851 – revolutionizing Indian education. Savitribai Phule ran her school from the contribution of her generosity of friends and individual British administrators. Through 1848 and 1852, Savitribai Phule and her husband opened up 18 schools mainly for women and the backward communities; thus, paving a towards India's modernity.

In 1853, the Government and Board of Education, honoured her efforts with a public felicitation.

Despite all the Savitribai's mission faced incalculable complications, financially as well as the lack of female teachers to sustain her mission of empowering women.

Yet, notwithstanding these drawbacks she did not pull and continued to work assiduously. However, after the death of her husband in 1890, she limited her activities, but continued to work with her companions in enhancing the schools for girls' education. This towering personality passed away on 10th March 1897.

CONCLUSION

An educated woman is the pillar of change in a society. The work of Savitribai Phule and Pandita Ramabai transformed the condition of women in modern India. Their work stands out beyond doubt as a mark of a shift from orthodoxy towards a better future.

BIBLIOGRAPHY

➢ Braj Ranjan Mani (2008), Debramanising History: Dominance and Resistance in Indian Society, Delhi: Manohar

➢ Dhananjay Keer (1974), Mahatma Phule: Father of Indian Social Revolution, Bombay: Popular Prakashan

➢ Gail Omvedt (1976), Cultural Revolt in a Colonial Society: The Non-Brahmin Movement in Western India: 1873 to 1930, Bombay: Scientific Socialist Education Trust

➢ Barbara Celarent (2011), The High Caste Hindu Women, American journal of Sociology, Vol. 117 (1): 353-360

➢ Nicol Macnicol (1926), Pandita Ramabai, Association Press, Calcutta: Builders of Modern India Series

➢ Meera Kosambi (1992), Indian Response to Christianity, Church and Colonailism: Case of Pandita Ramabai, EPW Vol. 27 (43/44): 61-71

➢ Gabriele Dietrich (1992), "Reflections on the Women's Movement in India: Religion, Ecology, Development," New Delhi: Horizon Indian Books. P.93

➢ Uma Chaktravarti (2008), "Pandita Ramabai: a life and a time, Critical quest," New Delhi

➢ Rosaline O'Hanlon (1985), Caste, Conflict, and Ideology, Ranikhet: Permanent Black.

➢ Rosaline O'Hanlon (2008), Phule and the Inversion of Brahman Myths, in Ishita Banerjee-Dube (ed) Caste in History, New Delhi: Oxford University Press.

GENERATION OF STUDENTS RESULT AND IMPROVING STUDENT'S PERFORMANCE USING NEURAL NETWORKS AND DATA MINING

Snehal Borole

Associate Professor, Laxman Devram Sonawane College, Kalyan

ABSTRACT

Artificial Neural Networks is the process of implementing neurological structure of the brain which can take several inputs and generates an output. These generated outputs can be the inputs to other neurons. Research can be done on predicting the results of students using supervised and unsupervised learning. The main objective of this paper is prediction of student's performance based on Evaluation in Semesters, Internal, Attendance and percentage

INTRODUCTION

A Number of studies have been made in Neural Networks and Data Mining for discovering different patterns to improve the student's performance with the help of various algorithms with classification and Regression Techniques. One of the important steps of Data Mining process is data pre-processing. Data Pre-processing is used in identifying the missing values, noisy data and irrelevant and redundant information from dataset. We use the data in percentage for the above mentioned attributes.

PROPOSED WORK

Neural Networks and Data Mining techniques can be applied for discovering knowledge, Association Rules and classification rules to predict the student's performance on various fields also the students can be clustered in groups using K-means clustering algorithm. The achievements of students studying in various fields are compared according to various factors such as age, gender, type of High School and students studying in distance or regular education. Dataset can be prepared for students. Neural Networks Architecture called Multilayer perceptron with backpropogation type supervised Learning algorithms such as Classification to estimate the accuracy of the data. The various datasets are categorized with the help of classification algorithm and Regression Algorithm. The decision Trees for achieving highest possible prediction accuracy. Regression Technique is used as one of the prediction method to interpret relationship between dependent and Independent variables.

ANALYSIS

Neural Network is used to derive the patterns from complicated or imprecise data to identify weak

Students needing special attention. The variables used for judging the students performance in results are Semester%, Attendance%, Internal% and UniversityResult%

Attributes	Description	Values
Semester%	Percentage of marks obtained in semester	Good,Average,Poor
Attendance%	Attendance of the student	Good,Average,Poor
Internal%	Internal Evaluation during Semester	Good,Average,Poor
UniversityResult%	Percentage Marks obtained in University Examination	Good,Average,Poor

Table1. Attributes and Its Possible Value
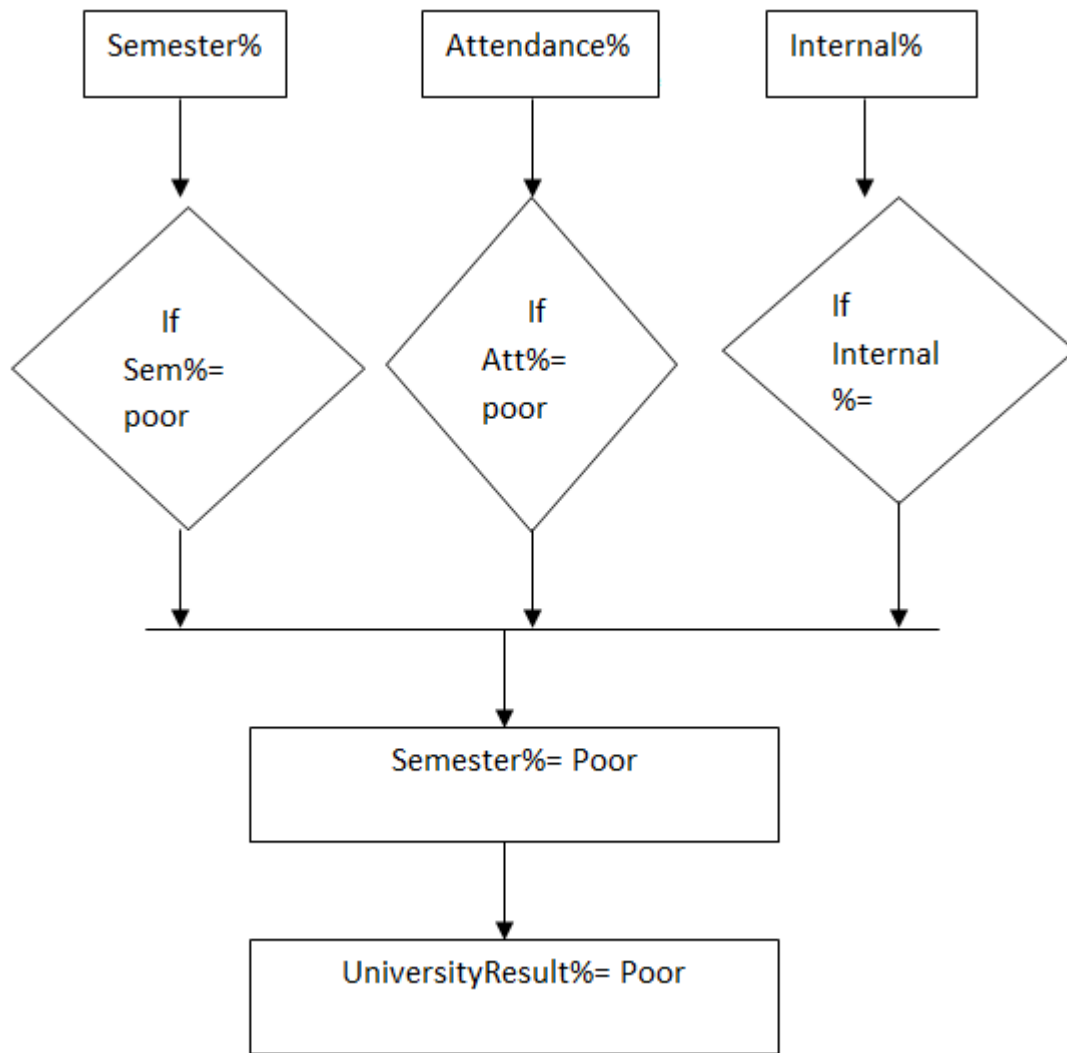
Fig-1: Interpretation of Association Rule

The figure Fig1 shows the results of a student that if a student score is poor in graduation and perform poor in attendance, semester and Internal then there are chances that he/she will perform low in next semesters. This will result in poor performance of university results. So to improve the student's performance in university results students should perform well in Semester, Attendance, Assignment and Internal Examinations. The Attributes are also tested with Statistical measures like correlation coefficient refers statistical relationships involving dependence

The Correlation Coefficient

$$R = 1/n\text{-}1 \sum_{i=1}^{n} \frac{(xi-x)}{sx} (yi - y)/sy$$

CONCLUSIONS

The Analysis revealed that student's university performance is dependent on Internal Test, Assignment, Attendence and Semester percentage. The results reveal that student's performance level can be improved in university result by identifying the students who are poor in Internal Test, Attendance and Semester percentage. Additional guidance must be provided in advance to students to improve their performance.

REFERENCES

1. Ali Buldua, Kerem Üçgün,. Data mining application on students' data. Procedia Social and Behavioral Sciences 2 5251–5259, 2010.

2. Singh, Randhir. An Empirical Study of Applications of Data Mining Techniques for Predicting Student Performance in Higher Education, 2013.

3. Baha Sen, Emine Ucar. Evaluating the achievements of computer engineering department of distance education students with data mining methods. Procedia Technology 1 262 – 267, 2012.

4. Baradwaj, Brijesh Kumar, and Saurabh Pal. Mining Educational Data to Analyze Students' Performance. arXiv preprint arXiv: 1201.3417, 2012.

5. Castro, Félix, et al. Applying data mining techniques to e-learning problems. Evolution of teaching and learning paradigms in intelligent environment. Springer Berlin Heidelberg, 183-221, 2007.

6. Huebner, Richard A. "A survey of educational."

7. Ramaswami, M., and R. Bhaskaran. A CHAID based performance prediction model in educational data mining. arXiv preprint arXiv: 1002.1144, 2010.

8. Kumar, Varun, and Anupama Chadha. Mining Association Rules in Student's Assessment Data. International Journal of Computer Science Issues 9.5: 211-216, 2012.

9. Cristóbal Romero, Sebastián Ventura, Enrique Garcı́a, 2007. Data mining in course management systems: Moodle casestudy and tutorial. Received 5 March 2007; received in revised form 19 May 2007;

10. Anwar, M. A., and Naseer Ahmed. "Knowledge Mining in Supervised and Unsupervised Assessment Data of Students' Performance." 2011 2nd International Conference on Networking and Information Technology IPCSIT vol. Vol. 17. 2011.

11. http://statistics.about.com/od/Formulas/ss/Correlation-Coefficient.htm

12. Suchita Borkar "Predicting Students Academic Performance Using Education Data Mining",Pune University,PCCOE India

THEME OF CONFLICT BETWEEN TRADITIONALISM AND MODERNISM IN RAMA MEHTA'S INSIDE THE HAVELI

Dr. Neelam Mulchandani

Assistant Professor, English Department, R. K. Talreja College, Ulhasnagar

ABSTRACT

Women's writing struggling against the internalization of role models thrust on women has learnt to express the untold narrative of being a woman. Women's writing focuses attention on both the manifestation of a female sensibility, a feminine reality and on its significance as a means of bringing about an awareness of this reality. The emerging, new, empowered woman is a product of the inevitable transformation taking place in our society as the country marches ahead to catch up with the rest of the world. Woman's quest for an identity of her own is also not just an imitation of the West. In the West, it is now purely a question of equality and identity, in India it is still a question of stark survival. Women in India are still caught between feudal values and style of life and the fast approaching new life. Caught between the burden of the home and the workplace, child bearing, mothering, struggling with conventions, women first have to survive and the question of equality is a far cry. In such transitional times characterized by flux it is essential to identify the new area of trouble and to check the imbalances. Simone De Beauvoir rightly remarks, "Much more interesting are the insurgent females who have challenged this unjust society, a literature of protest can engender sincere and powerful work". (The Second Sex, 1949)

Keywords: Tradition, Modernity, Male Domination, Patriarchy.

This article traces the rebellion of Geeta (*Inside the Haveli*) and the message her rebellion gives to the society. It focuses on the protagonist's journey towards an assertion of her identity, the problems faced in doing so and finally, the outcome of her struggle. The process of self-evaluation dominates the novel and is contained within narrative modes and techniques that portray the inner reality of the protagonists through intense emotions, feelings and sentiments. What is significant about the novel is that the protagonist seeks answers to the problems and dilemmas facing her. She is dissatisfied with her present situation and in particular the role that have been prescribed for them. During the interrogation of their own selves, the past, the present and the future become important. Thinking of the past allows the women to escape into fantasy and nostalgia. The present is dominated by fear, uncertainty whilst the future becomes daunting.

The novel *Inside the Haveli* explores feelings of alienation and dissatisfaction through the protagonist, Geeta. A feeling of suffocation and imprisonment are characteristic of the novel. They are thus preoccupied with the women's search for self identity and their attempt for self autonomy in the face of the constraints of marriage. The role that is imposed upon them is the main cause of antagonism for the protagonist. Education has allowed them to move towards autonomy and realize their inner potential, thus allowing them to question themselves and others. However, after marriage, Geeta's family imposes a role upon her which she refuses to acknowledge. As Kamla Bhasin says, "This conventional role of a wife is determined through tradition whereby she is placed in a subservient role towards elders and her husband. This concept of 'woman' within the marital home signifies specific roles and behavior which fail to correspond to Geeta's own personal identities but overwhelm her on first entering the marital house". (Understanding Gender, 2000)

Rama Mehta's novel, *Inside the Haveli* is usually read as a careful sociological study of the changing new woman in India on account of her educational development and its consequent economic independence. This work also focuses on one more important dimension of a woman's personality, namely woman as a normal, healthy human being with a spiritual depth, a moral vision, a potential that helps her to rise both in the worldly and intellectual sense and enables her eventually to emerge as a true image of eternal India.

Indian novelists, both male and female, have tried to resent the various images of women ranging between Durga and Devdasi, one a sentimental idealization and other the popular strip-teaser. It is possible to see a rather different, new and justly sublime image of women in the present work which ostensibly presents a sociologist's realistic account of a large section of Indian society. The region selected for this study is Rajasthan with the well delineated specific locale of the city of Udaipur and its traditional Havelis in which men lord over women. It is a world in which the position of women seems to be relegated to a secondary citizenship, a world in which the birth of female child is announced apologetically and accepted reluctantly. The awareness of this reality is represented through the experience of various female characters in the story, with Geeta as the chief vessel of

consciousness. For instance when a girl child is born to Lakshmi, a maid servant in the Haveli, her husband Gangaram guesses disgustfully but correctly without even confirming the truth, that it must be a girl.

'It is a girl', sighed Lakshmi's husband Gangaram when he heard the child's cry. He and khyali the cook sat on the verandah of the Haveli waiting for the news of the birth. Gangaram was right, had it been a boy, Sarju would have come out in the thunder shouting, in her shrill voice, 'It is a boy, it is a boy. Give me money'. Gangaram took a long puff of his bidi and threw it away in disgust. (p 7).

In this context Kamla Bhasin argues that, "The woman's role and their "life space" are circumscribed at birth by their gender. From an early age a female child is made to feel her inferiority to male children. She experiences no space for herself and learns to be invisible, obedient, conforming. She learns to accept herself as unwanted and, or as a transient to be cared for, but never to belong". (Understanding Gender, 2000).

Geeta, the heroine of Rama Mehta's the *Inside the Haveli* moves from Bombay, the westernized Cosmopolitan city to Udaipur, a slow paced town in Rajasthan, after her marriage to Ajay Singh. Ajay Singh's forefathers had been very closely associated with the rulers of Udaipur and "Jeevan Niwas" has been home for the past six generations of the family. In this house the women's apartments are separate and men's entry to this part of the house remains restricted. The novelist being herself a woman, succeeds in understanding with an unerring instinct, the limitations of her heroine in changing the world to her heart's desire. Rooted deeply in the culture of her society, she cannot revolt outright against traditions although she is baffled by the poverty, illiteracy, superstition and ignorance of the people around her. Geeta's encounter with the conservative and rigid segregation of sexes begins right from the railway platform where a woman quickly covers her face. "Geeta had lifted her face and pulled the sari back to see,'No, No, you cannot do that', Pari had snapped, pulling back the sari over her face, 'In Udaipur we deep purdah" (p 17).

Situations and events keep adding new lessons to her knowledge of life. For instance, when Lakshmi grumbles about her forced marriage to her husband, Pari, the chief maid comforts and consoles her thus, "look at me, though …. I have been a widow almost all my life, I am still not free after the demands of my in-laws. and what do I get fro them? Nothing. Not even a blouse. but I don't complain. we all have to accept fate. there is no escape from that". (p 9). These are almost prophetic words for Geeta, for she too has to accept her fate of staying in the Haveli. Another senior maid Dhapu, also remonstrates with Lakshmi as follows, "Look at you with your head uncovered. were it any other man, he would beat you …. which man can put up with a wife who does not make him comfortable?" (p 10).

Geetha .V. rightly remarks: "Thus what is expected of woman is an unquestioning, meek acceptance of a restricting tradition that stretches as far back as the times of the ancient sage Manu, the giver of Law, who declares in the Manusmriti that the father protects a woman in her childhood, the husband in her youth and sones in her old age. hence a woman is unworthy of freedom".

Geeta finds that, "In the Haveli, men were regarded with awe as if they were gods. They were the masters and their slightest wish was a command ….. kept in their shadow and followed their instructions with meticulous care". (p 18). But she also discovers that although the supremacy of the male was unquestioned, her mother-in-law was also "a force that could not be ignored" (p 4) because it was she who managed the entire Haveli to keep men free from household worries. The main concern of Geeta's mother-in-law is to show to the people of her community how "even an educated girl can be molded" (p 26) into the role of becoming daughter-in-law of a prestigious Haveli and as such she drops instructions to her gently from time to time, but when her maid Dhapu conveys her caution to Geeta that she must "not lift the baby or show any concern for her in front of others" (p 27) as the celebration of her daughter's birth is going on, she exclaims in sheer exasperation against the hypocrisy of this advice, "Stop lecturing me, I am fed up with all the pretence that goes on here', said Geeta in a high pitched voice, at last releasing the irritation she felt. "I hate this meaningless fuss! Don't tell me what I should do with my own child!' (p 37)

Thus at every stage we find Geeta standing up against injustice and striving hard to put her foot down for the right cause. Another rebel in the novel is Lakshmi, Geeta's maid, who leaves the Haveli when her husband Gangaram makes allegations upon her character. Lakshmi is lying awake in the verandah when she hears her husband's accusing voice: "You cheap street woman. I never want to see your face again. You are a street woman'. Her lips tightened and her body burned with rage. The barking of the dogs sounded like thunder in her ears. She thought they would never stop. Then when night grew more black, the dogs became silent. She knew it was the dead of night and even Gokul, the master's servant, would be asleep. She smiled defiantly and with steady hands she took off her anklets, tied her shirt tighter around her waist and got up". (p 71). Her behavior clearly shows her anger and her moving out of the house, her rebellion. When Pari and Khayali go to bring her

back to Haveli, she snubs them and shows them the door. When she is reminded of her child she ignores that too, "Let the child starve to death. That will teach her father to control his long poisonous tongue', shouted back Lakshmi, brushing aside the tears defiantly from her cheeks". (p 81). Her tears show the affection of a mother and at the same time the pain which she feels at leaving her only child. But then she is definitely a bold woman, who has the courage to walk out of the doors of her home, to live her life on her own terms.

The protagonist, Geeta is filled with a sense of rebellion against the rigid customs of her society which do not permit females the right to be their natural selves, who must live uneducated and unenlightened like dumb, driven cattle. She thinks of the six generations of the human size gilt-framed portraits hanging in the hall of the men's apartments in her Haveli and reflects: "What if I cannot trace my ancestry beyond my grandfather? That is no reason why I should surrender". (p 81). With the help of her maid Dhapu, she wins the confidence of her father-in-law. Thereafter she starts educating the women of the Haveli and though in this process she faces a lot of opposition by her near and dear ones, yet she will entertain no looking back.

Geeta plays different roles with different people. With her husband Ajay she behaves like a modern educated wife while with the other members of the family she tries hard to maintain the 'feminine decorum' of the Haveli as a traditional daughter-in-law, in which to some extent, she is successful too. But there are things about which she strongly feels and she cannot compromise with them. She stands defiant before Pari for sending Sita, Lakshmi's daughter to school. Pari, the oldest maid of Jeevan Niwas, has the status of a manager inside the Haveli and she turns down Geeta's suggestion immediately. In fact it was not the tradition to educate daughters – particularly those of servants. But ultimately she wins the battle with the help of Dhapu.

Geeta is neither a militant nor a radical feminist. She is moderate and practical. Her rebellion is a constructive one as she wishes to bring reforms into the Haveli. She knows how difficult it is to bring new ideas into the patriarchal set-up where the authority emanates from the eldest male member of the family. Another reformist work of Geeta is to start classes for the illiterate women and children where she teaches them how to read and write tells them stories and takes sewing and knitting classes also. She is aware of the fact that a change in this system can be brought about only through education. Though the classes came about accidentally without any plan, they become popular and evoke mixed reactions. Her mother-in-law and the mistresses of other have Havelis are critical of the classes but Ajay, Bhagwat Singh, the master of the Haveli and some others appreciate the Endeavour.

The classes are thought to be an activity that provokes women and makes them rebellious. Rama Mehta throws light on the 'bound' aspect of women living in these Havelis. She tries to show how the only duty of a woman of these Havelis is to serve her husband, children and family. She has no life of her own. She is expected to obey meekly the laws of the tradition-bound society and the moment she raises her voice against the system, she is cursed with evil names and tagged as a 'rebel'.

At the very onset of the novel we come to read Geeta's mind where she feels alienated to the world of the Haveli and wants to move out of it. But in her rebellion and her will to fight for what she thinks is right she changes her mind and accepts the challenges of the Haveli willingly. The relation between Geeta and her mother-in-law also shows improvement in due course of time. When Ajay gets the opportunity to join at Delhi University, we see Geeta's mother-in-law in the role of a new woman where she does not show any signs of anger or defiance on hearing this, rather she rises above the traditional set up and encourages him to join duty. Eventually Geeta makes her presence felt in the world of Havelis. She carves out her own identity as a new woman living within the ambit of tradition. She neither shatters the ancestral dignity nor gives up the essentials of modernity.

The conflict between tradition and modernity over the marriage of Vijay, Geeta's eldest daughter comes to a climax in the last section of the novel where the situation demands the sacrifice of one or the other. Geeta's eldest daughter Vijay is just thirteen years old When Daulat Singh's wife makes the proposal for the marriage of Vijay with her grandson Vir Singh. Daulat Singh's Haveli is the richest one in the old Udaipur and Vir Singh is young and handsome and going to England for his higher studies. Bhagwat Singh and his wife are happy to see their rival humbled and they are willing to finalize the engagement before Vir Singh leaves for foreign shores. But Geeta has her reservations about getting Vijay engaged at such an early age. It is not that Geeta finds fault with the family of the boy but her opposition is basically on the ground of a principle that disapproves of child marriage. She undergoes the trauma of tension, indecision and conflict within herself.

Rama Mehta blends the two streams into one. Geeta is both conformist and non-conformist. She conforms to the modern values of education and marriage. But she appears to be non-conformist when she takes over the charge

of the Haveli to continue its age-long tradition. Her rebellion in the novel appears to be a constructive one as she moulds the traditional ideology and puts it on the right track.

BIBLIOGRAPHY

- Mehta, Rama. *Inside the Haveli*. Penguin Books, New Delhi, 1977 (All citations are from this text in the paper followed by page nos.)

- Beauoir, Simone de. *The Second Sex*. 1949.Trans. and ed. H.M.Parshley, Harmondsworth Penguin, 1983. Print.

- Bhasin, Kamla. *Understanding Gender*, New Delhi, Kali for Women, 2000. Print.

- Geetha. V. *Patriarchy: Theorizing Feminism*. Calcutta:Stree Publishers. 2007. Print.

- Jain, Jasbir. *Erasing Margins: Questioning Purdah*, Women's Writing: Text and Context, Jaipur:Rawat Publication, 1996. Print.

ROLE OF EMOTIONAL INTELLIGENCE IN GROUP DISCUSSION AND INTERVIEW PROCESS

Jagdish Magar
Assistant Professor, K. B. Arts and Commerce College for Women, Kopari, Thane (E)

ABSTRACT
Emotional intelligence is recognising, understanding and choosing how we think, feel and act. It can also see as what we learn, how we set priorities, which in result determine our actions. Thus, understanding emotional intelligence is very important because it allows us to gain some self-control. Emotional intelligence become more crucial in professional life, especially in terms of job selection Group Discussion and interview process. Knowledge of emotional intelligence help candidate to perform with self-control and understand situation and expectation of an organisation. The organisation not only looking for a candidate, who is academically sound but also emotionally intelligent because subject knowledge, academic sincerity and Intelligent quotient (IQ) will diffidently help the candidate to appear in selection list, here everybody will have almost same compatibility but what will differ them from each other is an individual Emotional intelligence (EI). This research paper is an attempt to understand role of emotional intelligence in selection group discussion and interview proces

EMOTIONAL INTELLIGENCE
According to Oxford Dictionary of Psychology, emotional intelligence is the ability to monitor one's own and other people's emotions, to discriminate between different emotions and label them appropriately and use emotional information to guide thinking and behaviour. Emotional intelligence is the inner ability existing individual sensitivity, awareness, and management skill, which help us to maximise our health, happiness and survival. It is simply the way of knowing how to separate healthy feelings from unhealthy one. Usually the people with high emotional intelligence is socially balanced, outgoing and cheerful. These people are not fearful and worried. They are committed to cause and people in their life. They take their responsibility and ethical in practice. They are comfortable with self and others as well as in social universe which they live. It can be observed that Emotional intelligence is the ability to take the responsibility for one's own emotion and happiness. It also includes the ability to help others, identify their emotions, and benefit from their emotions. According to Gardner (1983) there are two types of emotional intelligence one is interpersonal and the other intrapersonal. This means, the first is related to interacting with others and, the second is about interacting with self. Interpersonal emotional intelligence is necessary to understand others, their emotional experience, general background, their motivation, style of working etc.

Intrapersonal emotional intelligence is communication with self. The word intrapersonal means 'within the self' so, 'intrapersonal intelligence' is another term of self- awareness or introspection. People who have high intrapersonal intelligence are aware of their emotions, motivations, beliefs and goals. Thus, emotional intelligence in very impactful factor in every walk of life. It does develop our character, personality and ultimately determining success of life.

Now a day's career planning, job selection process and personality test all are analysed by the level of emotional intelligence. Even when an organisation is recruiting any individual with intelligence Quotient (IQ) they are also keen to understand Emotional Quotient (EQ) level, because every employee with high EQ can immensely influence the growth of an organisation. We can just observe and study how organisation conduct their selection process. Interestingly they have limited time to assess IQ and EQ of desirable candidate thus there are some measure to understand individual motivation, consciousness, self-belief and overall emotional intelligent of a candidate. But first we must understand how selection group discussion is conducted.

THE SELECTION GROUP DISCUSSION:
The selection group discussion is one of the most challenging situations for a job applicant. It produces stress and make them uncomfortable, they are expected to reveal their positive personality trait and leadership qualities during half an hour discussion with completely stranger peer group. The purpose of group discussion is to understand in-depth knowledge of candidate, oral presentation skill, convincing capacity and most important leadership, team management skill.

On practical level it is an interactive communication on assigned topic with certain time limitation. Each member of group has to listen properly and respond logical point of view.

He or she has to use clear language, persuasive style, and has to use nonverbal language effectively. The effective interactions in discussion should lead to coming together of the efforts of an individuals to work as a team, and the achievement of common group goals.

Emotional (competencies) intelligence in Group discussion

1. Self-awareness- Awareness of our own feelings and ability to use them as a guide to better decision making. The knowledge of our own abilities and shortcomings. The selection experts and examiners always look for candidate with strong but realistic self-awareness and confidence. It not only impresses the examiner but the participant too. Subject knowledge, communication skill, clarity of thought and expression can lead to success.

2. Motivation: - Developing goal orientation, mutual understanding and motivating each other for better results. Every member of group has a resource potential that can be used to make the discussion knowledgeable, the high emotional intelligence-oriented candidate can encourage non-participant to speak and participate. With patience, restrain and proper motivation the candidate can inspire even the shy and reluctant candidate to participate in the discussion.

3. Empathy: The ability of what others are feeling and in turn the ability to influence a wide range of people. In order to maintain friendly attitude, demonstrate sense of fair play by treating others as you would like to be treated yourself. You should make sure that members feel free to express their views, opinions and feelings. Keep members informed of their own progress and appreciate them for contributing.

   Apart from these focal points, there are some of the very important emotional intelligence related competencies which matters in individual performance are initiation, analytical power, self-regulation, patience, adaptability, cooperation and coordination are the other factors which determine the success of Group discussion.

JOB INTERVIEW

Job interview is a formal, structured and systematic interaction between a candidate and a panel. You have to establish a relationship, impress the interviewer panel and convince them that you are the best candidate for the job in hardly thirty minutes. It sounds an impossible task but it is not. You just need to prepare for it in a planned and systematic way.

The preparation actually starts from job application, to finding out job profile, organisation status, salary details and competency required for particular position. The candidate with high emotional intelligence will always study job profile and self-analysis, which can give him an insight whether he/ she really deserve for the job or need more value, professional competencies upgradation.

Once the candidate decides to face interview there are some of the important characteristic which not only reflect behavioural pattern but the level of emotional balance candidate has. The candidate is expected to enter with preparation of job information and understanding individual role. He/she should strongly support the candidature with confidence and self-belief. Be patience and remain positive in stressful situation. He/she should be sensitive whenever there is opinion-based question, especially in social arena. Adhere with mannerism, respect, interactive and individual SWOC (Strength, Weakness, Opportunities, Challenges) will provide upper hand to be an emotionally balance personality. But there are still some of the interesting questions which test individual emotional intelligence.

Emotional intelligence questions

Q. Suppose at your workplace many things are in order to be finished and suddenly you get another work, how does you respond?
Here the interviewer wants to know how you plan for yourself, how you manage your time, how do you monitor your goal and strategies. At another side whether you identify and reckon impossible workload, and how will you handle it. They are keen to understand you, as just saying 'yes' for every assignment, without understanding individual capacity and priority or you are effective with prioritisation at workplace. They are also looking for your ability to handle pressure with calm and compose manner and most important how you manage crisis, where high performance is required.

Q. How does your mood affect your performance at workplace?
The interviewer is interested to know whether you are aware about your feelings, emotions, mood and their impact on your work. It also analyses whether you recognise what and why you feel, it also indicates whether you are emotionally literate person or not?

Q. How does you manage the stressful situation/conflict with your peer team, subordinate and superior?
They want to know how you deal with stressful situation, do you want to carry it for everybody's notice, do you escalate, or you believe in one to one discussion. How you handle intense situation, whether you are diplomatic,

or use convincing skill, in all aspects in interviewer want to know how emotionally you are effective in stressful situation.

Q. Did you ever come across negative feedback? How did you respond?

The interviewer wants to know that, how do you know that the impact was negative, whether you are able to understand body language, gesture, non-verbal clues etc. then how you adjust your behaviour to respond, whether you are able to read the situation correctly, whether you responded or reacted. These all questions provide candidates emotional intelligence pictures which proves to be very important factor in selection process.

CONCLUSION

Life is an emotional experience the quality of emotions you experience everyday ultimately determines your life and above all your happiness depend on it. In professional life apart form your intelligence and dedication what really matters is emotional intelligence. Now a day many industries are upgrading their employee with educating importance of emotional intelligence and its effectiveness. Group discussion and interview is an opportunity to test not only depth of subject knowledge but the emotional intelligence. Which may provide them future leadership for the organisation.

REFERENCES

1. Oxford dictionary of Psychology

2. Wadkar,A.J, *Life skills for success* (2016) SAGE

3. Rizvi, A.M, *Resumes and Interviews: The Art of Winning* (2010) Tata Mc Graw-Hill

4. Alex.k, *Soft Skills* (2010) S. Chand

5. Massey.A. *D Interview skills: How to get hired now*

COMPARITIVE STATISTICAL STUDY ON HEALTH & STATUS OF WOMEN IN SOCIETY

Rama M Pandey

Physics Department, G. N. Khalsa College of Arts, Science and Commerce, Mumbai

I. ABSTRACT

-Statistical analysis of the scores which is the result of the survey through asked questionnaire from women and men for knowing present status of women with different background with respect to their age group, income categories and education , shows that women and men belonging to lower income and education level are aware but not liberated. Analysis specially based on (1.) Child Adoption (2.) Sexual harassment (3.) Necessacity of son in the family (4.) Awareness for marriage age (5.) Awareness for maintenance of their health, which is the basis of all social growth and development etc showing present status and changing trends in society. The health examination and maintenance, is an opportunity to focus on disease prevention and health promotion. It should be woman's first priority to be successful in all responsibilities.

Keywords: Social Status of Women, Statistical Analysis, Women Empowerment

II. INTRODUCTION

Statistics is the good tool for analysis using corelation between two parameters. Statistical tools for finding corelation between different parameters used here are cumulative frequency (counts/score), histogram, scater matrix plot showing mutual dependence which are obtained using mean (average), median and range. In present survey different parameters showing mutual dependency are (1) score of asked questionnare (2) Age of woman/man (3) Education of woman/man (4) Family Income (5) Respondent's Mother Education (6) Sexually harassed (S-harassed) (ie Score of woman of Q.21).

In statistics, an average is defined as the number that measures the central tendency of a given set of numbers. there are a number of different averages : mean, median, mode and range. **mean** is an average that obtained after summing up a given set of values of a parameter and then dividing this sum by the total number of values in the set. mean is more correctly referred to as arithmetic mean which is given by the formula: mean=[sum of values of a parameter in a set /total number of values in the set].the parameter can be e.g temperature, height of different people ,number of women in government jobs in different states, number of women uneducated in different states , number of women sexually harassed every year etc. **median** :the median is defined as that value in the middle of a given set of values of a parameter arranged in order of increasing magnitude from the lowest to the highest. the median is also a measure of average. in higher level statistics, median is used as a measure of dispersion. the median is important as it describes the behaviour of the entire set of numbers. **mode** :the mode is defined as the value appearing most frequently in a given set of data of a parameter. it can also be defined as the value of parameter with the largest frequency in a given data set. there can be more than one mode. as long as those values, all having the same frequency and that frequency is the highest, they are all the modal elements of the given data set . **range:** the range is defined as the difference between the highest and lowest values of the parameter in a given data set.

Status of Women in India: In India, the position and status of Women in modern Indian Society is considered high. The population of women and man is almost equal and is half of the total population of India. A country or a community is not considered civilized where women are not honoured.Indian laws have been made without discrimination against women. As a result Indian women enjoy high position in our society. Women today are equally eligible to occupy high ranking posts like. M.P., M.L.A I.A.S, in Defense Services, I.F.S., ministers and governors. They participate in various sports and games like cricket, table tennis , football, lawn tennis hockey, and also in athletics. Women have also achieved high fame in the music,acting and areas of literature. Women are joining the field of science and technology in larger number. In fact women are becoming suitable and competent in different sphere of activities.

Let's now have a look at the darker side. Though the Indian law does not discriminate between men and women, the status of common women of our country today is practically far below the status of men. Wife burning for failure to pay dowry as demanded also continues unabated all over India. It is a matter of great shock. In our country bride is burnt or murdered for non-payment of dowry or on property matters. Women are mentally tortured if any child is not born after marriage or in some families son is not born because it is considered to have a son in order to carry forward the family name. Adopting children is still not acceptable. The literacy rate of women is also lower than that of male persons almost all over India.**Though the status of today's Women in India is high, the overall picture of women's position in India is not satisfactory.**

IMPORTANCE OF WOMEN IN OUR SOCIETY

As a mother, her role in the development of the emotional psychological aspect of the child has been very significant. She is not only the creator and maintainer of her child but an educator and disciplinarian as well.

As an Individual identity, Women of India till now, were only unit of the family organization but now, women are becoming active participants of the society and influencing the course of social change in society. The modern society has started recognizing women as the important individual identity .She is believed to have her abilities, qualities and aspiration, as a man does have and it is also agreed that she should have the opportunities to develop according to her own choice. Women can help the society in various ways. They can engage in social activities and work for the betterment of the society. Young educated girls can get engaged in a profession of their choice. We need more doctors, engineers, software developers, and social workers. They can contribute enormously in the field of health care, sanitation and hygiene, in travel and literary activities.

As a Professional, The woman is now an important instrument of social change. The extent of woman's participation in the corporate life is thus the measure of social change in India. There is need for complete abolition of social practices such as dowry, sati, female infanticide, child marriage and many more. There are many organizations and Government are working for improving the social and economic position of women. Some of the welfare organizations have been formed at the national and state level and most of them are at local level.

III. MATERIAL AND METHOD

at university level one of the departments named as dlle (http://www.mudlle.ac.in)

The Department of Lifelong Learning and Extension [DLLE] (known earlier as Department of Adult and Continuing Education and Extension) established on October 12, in the Year 1978 and has been recognized as a statutory Department of the University of Mumbai since 1994 to promote a meaningful and sustained rapport between the Universities and the community. The DLLE offers flexible Continuing Education opportunities and every year students of different colleges do projects for their skill development and social services involved for the betterment of society.

One of the College level projects is named as 'STATUS OF WOMEN IN SOCIETY' (SWS) which includes the awareness about their health also,is the basis of the present **survey** collected by undergraduate students from woman and man. Results (Score) are analyzed statistically. The survey is based on the questionnaire which contains four parts as reported below:

IV. QUESTIONNARE
Part A: Personal Details

1. Age- _____ years

2. Educational level: Never studied/Studied up to   _____/Studying in _____

3. Marital status: Married / Unmarried / Deserted / Widowed

4. Live in a Hut/Chawl/Building/Bungalow

5. Family income (per month): < 5, 000 / <10,000 / < 15,000 / >15,000 or more

6. Total Number of Members of your family: _____

7. Family structure: Joint/ Nuclear ....

8. Up to what level has your mother been educated? _____

9. How many siblings do you have? _____

Part B: (Data)Questionare for collecting answers based on Health & Hygiene of woman (For correct choice)

1. Have you get checked your Hemoglobin level sometimes, (if yes write the value) =……… .

2. Have you get checked your sugar level in present year. (if yes write the value) =………

3. Do you eat food thinking only it's taste .(yes/no) ….

4. Do you choose food to eat thinking it's taste and health benefits (in terms of getting Protein, minerals, vitamins

and type of fat used in it's preparation). (yes/no) …..

5. Do you eat daily homemade breakfast and lunch.(yes/no)…

6. Do you wash properly your hands before eating anything.(yes/no) ….

7. Do you involved and practice Yoga/dance/any exercising game.(yes/no) ….

8. Do you have toilet facilities at home.(yes/no) ….

9. Do you tell your Husband about your start of menstrual cycle (MC) every month. (yes/no)

10. Do you always use sanitary napkins/pad for menstrual protection .(yes / no) [Sometimes piece of cloth]

11. Is clean water available to you for cleaning hands after using toilet. (yes / No /sometimes)

12. If you are working , do you prefer to take leave for one/two days during MC.(yes/no)

13. 'Health and Hygiene' is woman's one of the necessary reproductive needs.(yes/no)

Part C: (Data) Questionare for collecting answers based on Status of woman (For correct choice)

1. Women are less intelligent than men. Agree/ Disagree

2. Women should always vote for the same political party that the men of the house suggest. Agree/ Disagree

3. It is not important for a woman to speak English in order to be liberated. Agree/ Disagree

4. Dowry should be given in order to cover the wife's expenses. Agree/ Disagree

5. The rightful place for a lady is within her home. Agree/Disagree

6. Only men should drive cars. Agree/ Disagree

7. Adopting children is acceptable. Agree/ Disagree

8. It is important to have a son in order to carry forward the family name. Agree/ Disagree

9. Men should be paid more for the same job that a woman does. Agree/ Disagree

10. A lady is always answerable to her father, husband and son. Agree/ Disagree

11. Men should help a lady with chores at home. Agree/ Disagree

12. The highest posts in offices should only be handled by men. Agree/ Disagree

13. Women should eat only after the family is fed. Agree/ Disagree

14. Men resorting to violence is justifiable, but not women. Agree/ Disagree

15. In your family, would a daughter be permitted to choose her field of Education? Yes/No

16. In your family, is a girl expected to marry an individual unknown to her? Yes/No

17. Are sons and daughters treated equally at your home? Yes/ No

18. Do women have a role in decision making in your family. Yes/No

19. The legal marriageable age for a girl is: 16 years / 18 years / 20 Yrs

20. Do you know there are laws protecting women? Yes/ No

21. Have you faced sexual harassment at any place ? Yes /No

22. Education is a fundamental right. Yes/No

Part D: Evaluation of Personal Details

Education **has/has** not had an impact on :

(i)Socio-Economic Status : (Family Income /Number of members)=………………

lower (<5000) / **middle** (5000 – 8000) / **higher** (> 8000)

(ii) Family Norm : **Traditional** (Joint) /**modern** (Nuclear)

(iii) Number of siblings : **Small** (1-2) /**Medium** (3-4) /**Large** (> 4) family

(iv)Profile of woman in the family Comparing the Mother's level of education and the respondent's level of education ,

we can say there is **No / Negative / Positive growth**

Evaluation Key:

Total Score(Part-C)	Percentage	Inference
0/22 to 8/22	Less than 40 %	Woman/man who is 'Inhibited'
9/22 to 12/22	40 % to 60 %	Woman/man who is 'Informed'
13/22 to 16/22	60 % to 80 %	Woman/man who is 'Aware'
17/22 to 22/22	80 % to 100 %	Woman/man who is 'Liberated'
Education has **No/Negative /Positive** Impact on respondent whose personal details are reported according to the Part C of the questionnaire		

V. RESULT AND DISCUSSION

It is clear that most of the women now a days are very much conscious and aware of themselves and their daughter's health and education. All women have their educational level higher than their mother's educational level which shows the *Positive impact* of education on respondent.(Fig.1 and Fig. 2). The number of siblings in the families are reduced as compared to mother's generation. The survey has shown that socio- economic status (Family Income /Number of members in family) has value lying in **middle range (Rs 5000- 8000)** it is directly related to the increase of education level as it is increased above minimum (very poor) level (hard for survival) Fig.3.There is no relation of sexual harassment (s-harassment) parameter on score or any other parameter Fig.4. In scatter matrix (Table.1) :there is direct Impact of family income and mother's education on respondent's education and Sexually-harassment parameter is totally independent not correlated with any other parameter.

The survey taken to know about the awareness of **health and hygiene** of woman shows the results (Fig.5) that. (a)Nearly 50 percent women got checked hemoglobin level and sugar level but among them 10 percent know their value others are not curious about it. About 80 % women are careful for their type of food as balanced diet which can provide them Protein, minerals, vitamins and type of fat used for preparing it. Others choose food only by taste as first priority .But only 50 % women wash their hands before eating anything.99 % Woman are very careful for their health and involved in some type of physical activity to keep themselves healthy . (b) Only 90 % women have toilet facility at home. **53 % women still use unhygienic materials for menstrual protection putting them at risk of infections**. Only 54 % women have availability of clean water from tap for washing hands and cleanliness while 37 % have this availability sometimes only. They are generally not taking leave during menstrual cycle from their workplace .88 % women think that 'Health and Hygiene' is woman's one of the necessary reproductive needs. The output from present survey on health awareness of women indicates that there is still need of more awareness towards it.
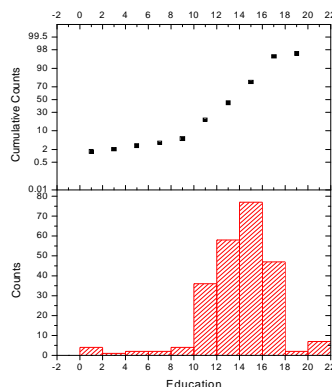
Fig-1: Histogram (top) showing education of women (respondent) and its cumulative counts
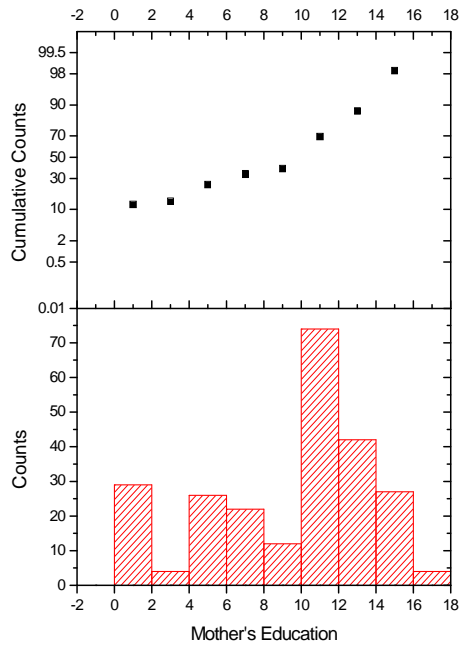
Fig-2: Histogram (top) showing education of respondent's mother and its cumulative counts
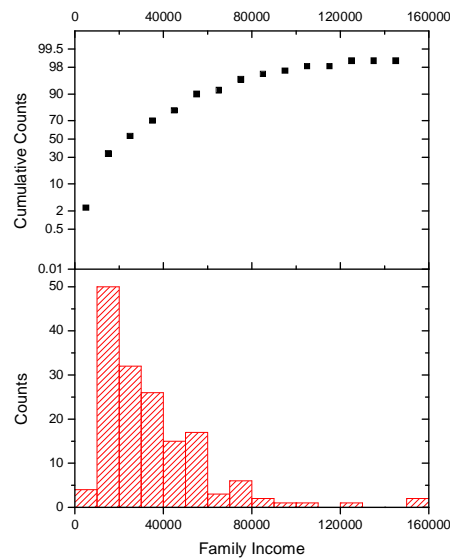
Fig-3: Histogram (top) showing family income of respondent and its cumulative counts
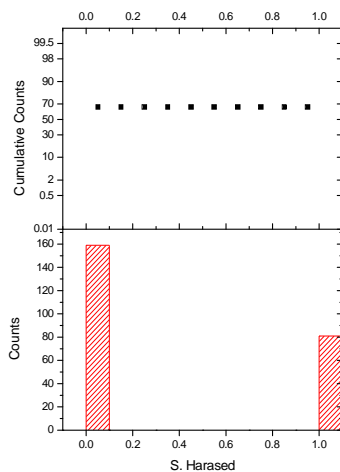
Fig-4: Histogram (top) showing sexual harassment of respondent and its cumulative counts
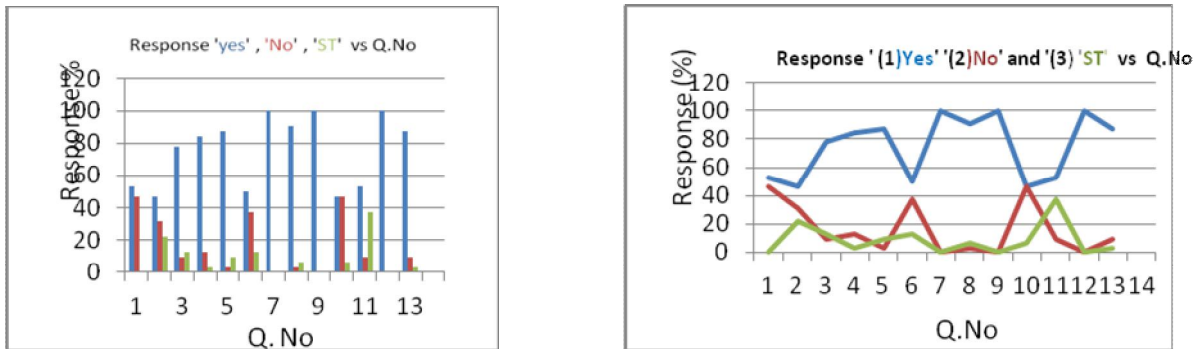
Fig-5 (a) and (b) : Response of survey on Health and Hygiene of women

VI. CONCLUSION

The 'Profile of woman' in the family comparing with the Mother's level of education and the respondents' level of education, showing Positive growth in status of woman in society. The survey taken to know about the awareness about the **health and hygiene** of woman shows that nearly 50 percent women got checked haemoglobin level and sugar level but only10% are interested to know their value. **53 % women still use unhygienic materials for menstrual protection putting them at risk of infections**. Only 54 % women have availability of clean water from tap for washing hands and cleanliness.88 % women think that 'Health and Hygiene' is womens' one of the necessary reproductive needs.

The statistics has vast scope for betterment of society via data analysis of such type of surveys in various fields of community projects associated with DLLE eg Girl Child, Early Marriage, Child Labour, Health and Nutrition, Health and Hygiene of woman, Girl child Education ,Women and Economy, Support Services to Women, Crime against Women and Children, Gender Development Index, Political Participation of Women ,Women and Disability, Household Consumer Expenditure**.**

VII. ACKNOWLEDGMENT

VIII. REFERENCES

[1] "Statistics on woman in India-2010"

[2] Marjjan Laal, " Benefits of lifelong learning," Procedia - Social and Behavioral Sciences 46 (2012) 4268 – 4272

[3] http://www.mudlle.ac.in

Table-1: Scatter matrix: Corelation among different parameters

	A1	A2	A3	A4	A5
	Scatter Matrix		Scatter Matrix		Scatter Matrix
	age	Education	Famaly Income	S.Harased	Mother'Education
Education		-			
Family Income			-		
S.Harased				-	
Mother' Education					

IMPORTANCE OF GROUP (CO-OPERATIVE) FARMING IN INDIA

D. M. Chandanshive

Department of Economics, Siddharth College of Arts, Science & Commerce Fort Mumbai Lds College of Arts & Commerce, Kalyan

INTRODUCTION

In the present scenario the population of India is rising according to the senses report of Indian senses - 2011; the population of India is 1,210, 854, and 977 in percentage it is as on 2011 estimated population is 1.2 billion. So if this kind of trends of population is there in the country so far this connection there is huge impact of several sectors of the economy. We to say agriculture is a backbone of the economy. Necessary to find what measures are taken place to improve agricultural productivity with the help of concept of group farming or co - operative farming. Now a day's group farming plays important role in such scenario where population rises day by day & farmers land holding capacity decreases day by day. Farmer households face the problem of agricultural profitability and productivity. Due to the decreasing holding capacity of the land so far land divided in to house hold members in small pieces.

First of all in India and in Indian agriculture Dr. B. R. Ambedkar introduced the concept of cooperative farming. Dr. B.R. Ambedkar says that in future Indian agriculture farming land divide in small pieces due to the rising population. Farmer household decreases their land capacity. That time Dr. B.R. Ambedkar was written article on this farmers problems in title of 'the problems of small holdings and their remedies in India'

Dr. B.R. Ambedkar pointed out two facts regarding Indian agriculture one is India a country largely engaged in agriculture and second one is Indian agriculture productivity is the lowest. If country wants to increase agricultural production and productivity. It is necessary that to doing co-operative farming. Otherwise in the second hand population of the country day by day it will be increased.so far there is greater importance of co-operative farming or can say co-operative farming.

The concept of group firming is not new for us for the country it's not at all newly introduced. Just few years back Indian joint family doing these kind small practices at their family level. Later on in the modern era families are divide in to brothers and sisters after their marriages family members get their share of land at on their personal level. Joint family transfer in to nuclear family due to this the land holding capacity of all the farmers reduced rapidly. Also some few days back Chief-Minister Mr. Davendraji Fadnavis says the importance of group farming and he was explaining that how farmers reduced their different economic issues with the help of group farming. It is a better policy measurement for overcome on agriculture problems. Now days from government side government also positive to implement such policies.

WHAT IS THE MEANING OF GROUP FARMING OR CO-OPERATIVE FARMING IN ACTUAL WAY.

The term group farming or co-operative farming or collective farming or and in communal farming are various types of agriculture production in which multiple farmers run their holdings as a joint enterprise. This type of collective is often an agricultural co-operative in which member owners jointly engage informing activities is called group or co-operative farming.

HOW IS THE PROCESS OF CO-OPERATIVE OR GROUP FARMING AS PER THE APPROACH OF THE Dr. BABASAHEB AMBEDKAR

According to Dr. Babasaheb Ambedkar when he was addressing the problem of fragmentation was to introduce co-operative farming He says that "To compel owners of small strips included therein to join in cultivation without destroying private ownership is called is co-operative farming or group farming."

In the concept and process of group farming Dr .B. R. Ambedkar says that " Due to the increasing fertility in India in future population will be arises and due to that farming land will be divided into small strips". If farmer households having small strips or pieces of the farming land among of them family members they are not able to produce more production. At macro level the production and productivity of agriculture of the country must goes down and down. So far this one only group farming practice is the better remedial measures to come out from agricultural problems. According to the Dr. B. R. Ambedkar he says that or he explain how the process is their & how to do co-operative farming in successful ways and means. Dr. B. R. Ambedkar says that there is the main factor responsible for the sub-division and fragmentation of land holding. Dr. Ambedkar arise the question of perpetuation of consolidated land holdings in the context of property inheritance rights and increasing

population he observes in his research paper. Small holdings reprinted in writing and speeches Dr. Ambedkar exposed to vital queries. On the problem of consolidation

1. How to unites scattered small holdings

2. How to perpetuate the holdings if consolidated at that size Dr. Ambedkar was not believed in the voluntary exchanges for the question instead of it he proposed that action right of pre-emption and selling must be freely adopted. A comprehensive scheme of consolidation should be executed by the khatedaras applied to the government. The consolidation must be grouped on two following principles.

1. Consider as an economic unit

2. Consider as an original ownership

Dr. Ambedkar says in brief on how actual the definition of economic holding that he says an economic holding consists in a combination of land, capital and labors etc. in a proportion such that the pro-rata contribution of each in connection with the rest is the highest. In other words to create an economic holding it will not do for a farmer solely to manipulate his piece of land. He must also have the other instruments of production required for the efficient cultivation of his holding and must maintain due proportion of all the factors for without it there can be no efficient production it his equipment shrinks his holdings must also shrink. It his equipment augments his holding must augment. The point is that his equipment's and his holding must not be out of proportion to each other. They must be in proportion and must very if need be in proportion.

At the same time Dr. Ambedkar also explain the cause of uneconomic holding and how economy is suffering. Dr. Ambedkar believes that evil of small holding and its consequence to the uneconomic without any change what so ever if might turn instead went on into more degradation lies in its fundamental causes rooted in social as well as economic inequalities. In his explanation Dr. Ambedkar trying to explain how bad economy is responsible for Indians and Indian agriculture.

REFERENCE

1. Dr. B. R. Ambedkar wrightings and speeches, volume no 06, published by government of Maharashtra.

2. Dr. B. R. Ambedkars an essay on the problem of land holding and their remedial measures (Indian Agricultural Problem) Online review

3. https://en.m.wikipedia.org

4. https://www.slowmoment.com

5. https://www.livemint.com>politics>Gr

MARKETING OF AGRI TOURISM IN INDIA

Dr. Nitin Ghorpade[1] and Mandar Brahme[2]

Principal[1], Waghire College, Saswad

Assistant Professor[2], Poona Institute of Management Sciences and Entrepreneurship, Pune

MARKETING OF AGRI-TOURISM

India receives three million foreign tourists a year while a small country like Thailand, with much more limited geographic and historical attraction, receives more than three times that number and they plan to double it to 20 million tourists in the next decade. More and more Indians are visiting Thailand, in particular Bangkok, Pattaya and Phuket on account of the marketing strategies developed by the tourism industry in Thailand.

The importance of tourism is not only the foreign exchange it brings in but, more importantly, in the employment it generates at several locations and in several layers of society -- ranging from airline staff to hotel employees and scooter-taxi. India has not yet marketed its full potential as a tourist destination. The first step in any marketing exercise is to identify the customer and his or her needs and inclinations. The major sources of such tourists are the three richest regions of the world, viz. the US, Western Europe, and Japan. In these regions, the target groups to attract tourists are people who have the time and the money.

These are usually the people who have retired and can afford to explore the world outside their own immediate reach. The younger backpackers or student-type tourists are not sufficiently well funded. Taking our primary target group of retired people, there is one common characteristic among such people throughout the world. They like to play golf and explore history, religions, and arts, for which they had little time when they were busy with their careers.

So far, the Indian tourism industry has focused on selling ancient, medieval, and Mughal India, the temples and forts of ancient days. This is good but it is not enough. Secondly we need to explore opportunities for leisure tourism, and for playing games like golf. There are people who will come to enjoy India's winter sun, and so Goa has been marketed, but India has many more beaches.

More recently, Kerala has successfully marketed itself for everything -- from the ayurvedic massage to its backwaters. India's hill states can easily attract more tourists than Nepal does, especially now that Nepal is in trouble, but Nepal is much better organized for trekkers and mountain-lovers than Uttaranchal or Himachal Pradesh which too can be developed as tourist destinations in areas like trekking, water-rafting, paragliding and mountaineering.

The Japanese and Chinese will willingly do the Buddhist circuit in much greater numbers, if we can organize a pleasant experience for them in Bihar. Then, our colonial history presents its own opportunities. Fortunately, we as a nation have become confident enough in our own standing and achievements that we can rise above anti-colonial feelings and talk about the colonial period without inhibitions or resentment. Although the Mughals colonized India four centuries ago, today we take pride in showing tourists monuments like the Taj Mahal and the Red Fort as the pride of India.

5.1 SEVEN "PS" OF MARKETING

The following marketing terms are important because their application to tourism is different from common product marketing practices. Since tourism is an experience-based product, success in tourism will be dependent, in part, on comprehension of marketing terms and the different ways that the terms apply to agri-tourism. This section begins with an explanation of product, place, promotion, and pricing as traditional marketing considerations.

1. **Product:** Agri-tourism is a service product, which consists of:

A range of goods and services: There must specifically define the product.

a. **Quality and warranty:** To achieve good quality, product must be "free from defects" Policies should seek to correct any quality failures.

b. **After-sales service:** This means that maintain the product after the sale. For tourism, a positive practice involves gathering feedback from customers on the quality of their experience and asking them to suggest improvements to make business better.

2. **Place:** This is location or the location of many potential customers, also called a target market.

a. **Comparative locations**

b. **Coverage:** Other places identified as target markets.

c. **Sense of place:** This is the overall image of a regional area. It is important to preserve the sense of place when integrating business into the community. Business conflicts with sense of place are more of a concern for mainstream tourism, but should not be disregarded in any tourism operation.

3. **Promotion:** People have to know about business to become customers. Promotion involves:

a. **Personal selling:** Persuading people to buy product in a small interactive group.

b. **Sales promotion:** Using coupons, contests, and other incentives to attract customers.

c. **Publicity:** Generating news about business. This might involve hosting events that attract media coverage. For a concert, inviting a local radio station that plays the same type of music as the performers might significantly improve publicity for location.

d. **Advertising:** Telling people about the services available at the business to increase public interest.

e. **Merchandising –** Selling items with your business name or label. This might include T-shirts, baseball caps, or other items available for sale at business. People who wear these items will help to promote business in the future.

4. **Pricing –** Deciding how to adjust prices can be a challenge at times. The section below describes several pricing methods. Business may use a combination of these.

a. **Profit-oriented pricing:** Adjusting prices to match demand for product, while exceeding the cost of producing the product. The result is profit maximization.

b. **Sales-oriented pricing:** Raising prices as sales increase to maximize profits without significantly reducing sales. One problem with this method is that it can reduce the trust of customers who purchase products because of the low prices. They might choose to find another provider if prices rise too much.

c. **Cost-oriented pricing:** Raising prices as your costs for producing the products rise.

d. **Competition-oriented pricing:** Adjusting prices as other businesses offering the same services adjust their prices (usually lowering prices for a competitive edge).

5. **People –** Business is about people, but different groups of people are involved in business in different ways.

Business operations involve three groups of people in particular.

a. **Service personnel:** Do not forget the importance of workers, who directly interact with customers and have a serious impact on the image of business. Happy employees are more likely to interact well with customers. This cannot be overstated.

b. **Tourists:** These are the customers. Many of them will not be from the local area, so it is important to be respectful toward other cultures while also securing the quality of tourism product.

c. **Local residents:** These are the neighbors and other members of the community. The effects of tourism on local communities have been extensively studied, but with varying results. To gain the approval of community, it is a good idea to be involved with local organizations that relate to business. Good relationships with the local community can strengthen a business significantly.

6. **Process:** The process in Agri-tourism include,

a. **Trip planning and anticipation**

b. **Travel to the site/area**

c. **Recollections**

d. **Trip planning packages:** The trip planning packages include, maps, attractions route and on site, information regarding lodging, food, quality souvenirs and mementoes.

7. **Physical Evidence**

In Agri-tourism the physical evidence basically depends on travel experience, stay, and comfort. Here, the core product is bed in case of stay.

5.2 Rural Tourism: Strategies for Marketing Rural Tourism in India

India, traditionally, has been a long haul tourist destination and provision of rural tourist destinations in its basket of destinations will go a long way in showcasing and marketing India in a better perspective. Further, tourism can also be sold as post-convention destination not only for the conventions held in India but also for neighboring countries.

As tourism becomes established as an economic activity, marketing strategies concentrate on increasing the volume of tourists. This, at times, creates a host of unforeseen consequences. Thus, it is necessary that the objectives of tourism development in relation to a region, city or (a rural area) leisure spot be clearly stated. In fact, the developmental role of marketing has to be kept in mind while marketing regions, cities or leisure spots (a rural area). This developmental role is to be further strengthened by socially responsible marketing.

When it comes to cities and leisure spots/heritage sites - particularly in the rural areas, marketing becomes a major problem. This is because the local bodies are either not aware about the developmental role of tourism or are constrained by their own politics or lack of funds. Before we go further in dealing with these aspects it must be noted that in the marketing of a destination (region, city or leisure spots) we should consider the following aspects:

1. Attractions - like promotion of rural tourism around a heritage site

2. Infrastructure (accommodation, cuisine, hygiene, clean water (basic amenities etc.)

3. Accessibility (roads, means of transportation)-I gather should not be too far from railhead or airport: about two and two and half hours-120 to 150 minutes.

4. Carrying capacity of the destination,

5. Environnemental issues (Pollution, Eco-fragility, etc.)

6. Safety, law and order situation (for both the local population as well as tourists), etc.

- **REFERENCES**
  Dennis M. Brown and Richard J. Reeder, 'Agri-tourism Offers Opportunities for Farm Operators'2004, U.S.A
- Dev, Mahendra S. (1996), Agricultural Policy Framework for Maharashtra: Issues and Options, Proceeding/Project Report No. 21, July 1996, Indira Gandhi Institute of Development Research, Mumbai.

- Dora Ann Hatch,(2006) Agri-tourism: A New Agricultural Business Enterprise Community Rural Development
  Martha Glass, North Carolina Department of Agriculture and Consumer Services 'Suggestions for helping you start an agri-tourism venture' November 2004.

DOMESTIC FISH MARKETING IN GOA - AN ANALYTICAL STUDY

Dr. Dadapir M. Jakati

Associate Professor, Department of Geography, Xaviers St. College, Mapusa, Goa

INTRODUCTION

In earlier days the term marketing of fish meant buying and selling of fish at the landing centers. After the Second World War marketing of fish has taken a new role in business activity. The fisheries have not become highly industrialized in all fishing nations. The new fishing techniques have been adopted to sell more fish. The modern fish marketing system lays emphasis on meeting the existing demand of fish, besides tapping the potential demand in the important markets. The marketing of any produce mainly depends upon the availability, consumption and demand. In Goa, traditional system of fish marketing is adopted. Modern marketing system as well as the fish marketing is normally done at the collection centers, which are mainly situated in the area of fish landing**.**

REVIEW OF LITERATURE:

According to the New **Oxford Dictionary (2007)** Encyclopedia, "a fish market is an open space in town, village, city, etc. where people gather for the purchase and sale of fish".

Dixit (1979) defines that a market place is a geographical space, which attracts the buyers and the sellers to exchange their required goods and services in a given time. Market place is an area of demand for exchange of the goods and services within clearly defined geographical limits.

Mulimani (2002) view on market is that, market place is a public assembly where buyers and sellers are meeting to each other and exchange required goods and services in a specific day in a given interval.

Panniker and Sathiadas (1989), in their research paper "Marine fish marketing trend in Kerala", examined the fish marketing system prevailing in Kerala. Their investigation indicated that due to lack of infrastructure facilities, the supply of fish at the landing centers is highly inelastic, which often would result in disposal of fish at throw away prices at the time of heavy landings. The involvement of a number of middlemen in the marketing chain adversely affects the interest of both the fishermen and the consumer.

Sathiadas R. and Panikkar K.K.P. (1992), in their research paper "Share of fishermen and middlemen in consumer price : A study at Madras region", discussed the marketing margins and producers and middlemen's share in consumer's rupee for commercially important varieties of marine fish in Madras region of Tamil Nadu. They opined that by introducing co-operative marketing system involvement of too many intermediaries can be avoided to increase the efficiency of fish marketing system

Study Area: Goa is a tiny emerald land situated on the west coast of Indian peninsular. It is located between 14° 53′ 54″ North latitudes to 15° 48′ 00″ North latitudes and 73° 40′ 33″ East longitudes to 74° 20′ 13″ East longitudes and is 1.022 meters above the mean sea level. It has an area of 3702 square kilometers with population of 13,47,668 as per 2001 census. The population of North Goa district was 7,58,573 and that of South Goa district was 5,89,095. As per the census, the density of population is 364 persons per sq.km. which is higher than that of all India level, and the neighboring states of Karnataka and Maharashtra

OBJECTIVES OF THE STUDY

1) To investigate Favorable factors promoting Domestic fish marketing

2) To understand the production and output values of fish commodity

3) To examine the fish trader and consumer ratio

4) To study the pattern of consumption and nature of traders

RESEARCH METHODOLOGY

The present investigation is based on both primary and secondarydata. In order to achieve the objectives, the necessary primary data is obtained from different agencies through interaction on specific aspects and on individual respondent associated with fishing and marketing activities in Goa. The required secondary data is collected from Directorate of Fisheries, Government of Goa. Fishery Survey of India. Fish Trader consumer ratio has been devised and and analyzed in the study area.

Factors Influencing Fish Marketing in Goa

Generally, the fish marketing is largely governed by various factors in the state.

1. Great Demand for Fish and Fish Products
Fish is the staple food of Goans. More than 90% of total population consumes fish on daily basis. The density of population is high in Goa. Therefore there is a great demand for fish and fish products throughout the

year, and a large portion of the total catch is marketed within Goa itself. During the lean season fish is imported from nearby states to meet the rising demand, i.e., Kerala, Maharashtra.

2. Climate
The state has been experiencing balanced climatic conditions throughout the year. Hence the climate of Goa is divided into three seasons, the rainy season, summer season and the winter season. During the rainy season, the conditions are usually unfavorable, when the sea is rough, and not suitable for fish catch. From September to March, conditions are very ideal for fishing activities, benefiting large number of fishermen community in the study area.

3. Transport
Transport development is rapidly taking place in Goa. The state is well connected by National highway, State highway, a number of village, talukas and district roads. Fish being a perishable commodity, needs to be quickly marketed and sold. Flexible network of transport enables quick and safe disposal of fish products in Goa. The density of vehicle population has been increasing year after year to meet the needs of ever-growing population.

4. Availability of Catch
A large number of people are involved in fishing activities in Goa, due to which huge amount of fish is caught commercially and locally by the fishing community. Effective means of transport allow the fish to be distributed to different centers quickly. The excess quantities of fish is sold to the neighbouring states, and even exported to other countries.

5. Marketing Centers
Goa has well established marketing centers both at the urban and the rural levels. Goa has well established fish markets and also large marketing centres for fish and fish products. Due to efficient means of transport and convenience large quantity of fish and fish products is traded all over Goa.

6. Infrastructure Facilities
Infrastructure facilities are well established in Goa. The study area is well endowed with basic infrastructure facilities to encourage fish tracking activities on large scale, i.e., transport, cold storage, ice factories, auction sheds, net mending sheds, etc.

7. Capital
Goa has many financial institutions. A large number of Nationalized Banks, Co-operate Banks, Credit Societies, etc., are operating here. Almost every village has some or the other means from where capital can be derived. Fishermen and traders borrow capital on different terms and conditions to manage their activities. Government also provides financial assistance by way of subsidies, grants etc. through Nationalized banks.

8. Influx of People
The state is well known for tourism. Hence, there is large movement of people from all over the country and the world as well. This has created a situation of rapid growth of hotels, restaurants and shacks in different parts wherein fish is consumed largely by the tourists giving rise to fish marketing on commercial scale.

Marine fishery resource of Goa comprising 104 kms of coastline (Directorate of Fisheries: 2007) characterized by innumerable creeks, bays, mangroves, swamps and coral reef, etc. It's a broken coastline, ideal for coastal navigation and development of fish landing centres (centers), which is 1.25 percent of the country's total of 8192 kms. The continental shelf area extends upto 10,000 sq.kms 100 fathoms depth. Marine fishery resources (fisheries) have developed extensively over the years due to favorable conditions. According to Parulekar (1989), the potential pelagic fishery resources for the EEZ (Exclusive Economic Zone) are 69000 tons for the shelf, and 8000 tons for the oceanic area. The sustainable pelagic yield is projected as 46,560 tons per annum. Similarly, the potential demersal resources of EEZ are estimated to be 1,12,600 tones with a sustainable yield of 67,500 tonnes per year [Dr. Subramanian (2002)]. Therefore, the total sustainable yield for both pelagic and demersal fisheries of Goa is projected to be 1,14,060 tones annually.

There are seven taluks located on the coast with 42 marine fishing villages engaged in extraction of marine fisheries. The highly productive fishable area in the sea is extended upto 20-40 fathoms and covers approximately a total area of the 2000 sq.miles. Major part of the fisherman population of 36894 is engaged in marine fishing activities to earn their livelihood (Directorate of Fisheries: 2008).

The following table displays the trends of marine fishery resource production and output values over the years from 1960-61 to 2009-10 in the study area.

Table-1: Production and Output Values – The Trend of Marine Fisheries Resources 1960-61 to 2009-10

Year	Fish Production in M Tones	% of Growth	Estimate Value in (Rs.) crores
1960-61	20000	-	-
1961-62	17000	-17.6	78
1970-71	36616	53.5	9.00
1980-81	25715	-42.3	9.85
1990-91	53179	51.6	28.50
1992-93	97014	45.1	47.50
1995-96	85418	-13.5	54.00
1997-98	94547	9.6	66.08
1998-99	67236	-40.6	92.21
1999-00	60075	-12.4	78.60
2000-01	64563	6.95	144.39
2001-02	69386	6.95	152.77
2002-03	67563	-2.6	133.18
2003-04	83756	19.33	155.30
2004-05	84394	0.75	171.96
2005-06	103091	1.81	271.10
2006-07	96326	-7.0	263.82
2007-08	91185	-5.6	344.46
2008-09	88771	-2.7	332.69
2009-10	80687	-10.01	346.35

Source: Directorate of Fisheries, Govt. of Goa

The following table displays the fish trader consumer ratio in the study area highlighting the number of fish consumers and traders in each taluka all over Goa.

Table- 2: Spatial Analysis of Fish Marketing in Goa

Code / Sl.No.	Taluka	Area / Sq.km.	No. of Villages	No. of Towns	Population	Customer No.	Wholesaler	Retailer	Mobile Retailer	Ratio
001	Pernem	251.69	26	2	77999	70199	4	26	12	1:1671
002	Bardez	263.97	33	11	227695	204925	37	460	410	1:226
003	Tiswadi	213.57	26	5	160091	144081	53	459	425	1:153
004	Bicholim	238.80	22	4	90734	81660	4	28	5	1:2206
005	Sattari	489.46	78	1	58613	52751	6	65	12	1:635
006	Ponda	292.78	28	4	149441	134496	6	62	15	1:1620
007	Mormugao	109.1	17	3	144949	130454	42	365	250	1:198
008	Salcete	262.03	34	9	262035	235831	61	550	355	1:244
009	Quepem	318.3	36	2	74034	66630	-	8	4	1:5552
010	Sanguem	836.8	51	2	64080	57672	6	50	156	1:271
011	Canacona	352.1	8	1	43997	39597	6	26	10	1:942
	Total	3702	359	44	1347668	1212901	225	2099	1644	1:305

Source: Field Survey by the Research, 2010

The above table depicts the talukawise distribution of fish traders, i.e., wholesalers, retailers and mobile retailers. The table also highlights the fish trader and consumer ratio in each taluka. Fish trader and consumer ratio is obtained by total number of fish consumers divided by total number of traders in particular taluka.

$$Ratio = \frac{Total\,Number\,of\,Fish\,Consumers}{Total\,Number\,of\,Fish\,Traders}$$

From the table no 5.5 has been observed that the study area has eleven talukas in view of size of population. The proportion of traders dealing in the sale of fish and fish products varies from one taluka to another.

Salcete taluka, Bardez, Tiswadi and Mormugao are the leading ones with regard to fish trader and consumer ratio.

Salcete taluka ranks first in the size of 2,62,035 population with density of about 895 persons per/sq. kilometer area. There are sixty one wholesalers, 550 retailers at market centre and around 355 mobile retailers. The fish trader and consumer ratio is 1:244. It implies that one trader served minimum 244 persons in respective region.

Bardez taluka ranks second in respect of the size of population i.e., 2,27,695 persons with density of 863 persons per/sq. kilometer area. There are 37 wholesalers, 460 retailers and 410 are mobile retailers engaged in fish marketing. The fish trader and consumer raio is about 1:226 (1:226 persons), that is, one trade is serving nearly 226 persons in the taluka.

Mormugao taluka ranks fourth in the size of population, that is 1,44,949 persons with density of 1328 persons per square kilometer area, which is the highest in the study area compared to any other talukas. It has a large fish market center of a variety of fish collection at Vasco. There are 42 wholesalers, 365 retailers and 250 mobile retailers. This taluka has the highest fish trader consumer ratio 1:198, which means that one trader is serving nearly 198 persons in the region.

Tiswadi taluka is an important region of the study area as it has state capital at Panaji, which is equally significant from the point of view of fish marketing, because the fish trader and consumer ratio is the highest in all talukas, i.e., 1:158 one trader serves nearly 158 persons as there are large number of wholesalers, retailers and mobile retailers. Panaji fish market is the biggest centre of fish collection and marketing.

Sanguem taluka enjoys the high fish trade consumer ratio with 1:271. The region is sparsely populated with large geographical area, that is, about 836.8 sq.km. The density of population is only about 77/sq.km. area. Due to large geographical area and sparse population in different pockets, the mobile retailing of fish is largely developed in this area. Thus there are 156 mobile retailers, 50 retailers and 6 wholesalers. Curchodem is the main market center for fish trading in the taluka.

Apart from the leading market centers, Sattari and Canacona talukas have moderate level fish trader and consumer ratio, i.e. 500-1000 consumers are served by at least one fish trader in the respective region.

Pernem, Bicholim, Ponda and Quepem talukas have lowest fish trader and consumer ratio in the study region. One fish trader is serving more than one thousand persons, i.e., Quepem taluka has just 8 retailers and 4 mobile retailers, no wholesalers. Most of the people go to the nearest biggest fish market centre either at Margao or Cuncolim to do necessary purchases. The participation of traders is very low in fish marketing in the taluka. Therefore, the ratio is the lowest compared to any other area in the study region.

Map -1.Fish trader Consumer ratio

The retailers selling fish in the market have to pay municipal tax at Rs. 10 per day. Those who could not dispose off the entire fish on a particular day, municipality has made provision to allow the retailers to store the fish for which the retailers have to pay Rs. 15 per day, whereas some take the fish home. Some of the wholesalers supply fish directly to hotels and restaurants.

The following table displays the economic value of selected species of fish at market centers during peak season and off season.

Table-3: Value of Selected Species of Fish at Market Centers during Peak Season and Off Season

Sl. No.	Name of the Fish Commodity	Quantity Unit/Kg.	Peak Season Price in Rs. per Kg.	Off Season Price in Rs. per Kg.
1	Mackerel	8 units	100	150
2	Sharks	1 kg.	150-200	300
3	Pomfret	1 kg.	200-250	300-400
4	Lady fish	7 units	150-175	200-250
5	King fish	1 kg.	180-250	300-400
6	Tamso	1 kg.	250-300	300-350
7	Cat fish	1 kg.	100-120	150-170
8	Kurli	1 kg.	120-150	150-200
9	Milk fish	¼ kg.	50	80
10	Kampi	¼ kg.	30	50

From the above table, it can be seen that the different species of fish commodities are sold at various prices during peak season and off season period. The Directorate of Fisheries (2010) marketing officer states that they do not have direct control over the prices prevailing in the market. Prices are largely dependent upon the demand and supply situation in the market, and therefore, the prices of fish commodities are generally determined by the fishermen and brokers in the market. Thus, prices differ from peak season to off season throughout the year in Goa.

The following table shows the consumption of fish by the families in the study area.

Table- 4: Consumption of Fish by the Families in the Study Area

Family Size	Respondents	Percentage	Fish Consumption Daily (Kg.)	Total Consumption Weekly
4	124	62	1	6
5	40	20	1.5	9
3	20	10	<1	5
10	16	8	2	12
	200	100		

Source: Field Survey by the Researcher (2010)

Different sizes of families that consume fish in varied proportion depending upon their members and size of the income of the family. Joint families have larger quantity of consumption, whereas micro families consume low quantity of fish in their daily life.

The following tables shows the size of income of consumers and their choice of fish for consumption

Table-5: Size of Income of Consumers and their Choice of Fish for Consumption

Occupation	Respondents No.	Percentage	Monthly Income	Consumption Fish Variety
Businessmen	10	5	> 100000	Chonak, King fish, Tiger prawns
Govt. Service + Professionals	24	12	> 75000	King fish, Chonak, Pomfret
Private Service	46	23	< 25000	Prawns, Kurli, Mackerel, King fish
Labour Construction	44	22	> 15000	Local variety / Prawns
Labour Industrial	76	38	< 10000	Local variety fish i.e. Pedue, Lep, Verle, etc.
Total	200	100		

Source: Field Survey by the Researcher (2010)

From the above table it is clear that the business class of high category have high purchasing power due to their large size of income. Naturally, they prefer very good quality fresh fish for their consumption, whereas the low income group consumers have to be satisfied with the local variety of fish as they cannot afford to buy costly fish on account of low purchasing power.

The following table displays the scenario of bar and restaurants with regard to catering to the need of their customers.

Table-5: Scenario of Bar and Restaurants with regard to Catering to the Need of their Customers

Sl. No.	Respondents	Percentage	Consumer Choice
1	65	65	Chonak, King fish, Crabs, Prawns
2	25	25	Mackerel, Pomfret, Shark
3	5	5	Lady fish + Local variety
4	4	4	Local variety
5	1	1	Tauso, Raus
	100	100	

Source: Field Survey by the Researcher (2010)

The above table displays the restaurant and bar owners who mostly serve their customers with different variety fish in their meals. 65 percent of total serve their customers mostly with Chonak, King fish and Prawns, while one percent serve with Tauso, Raus, and the remaining serve Mackerels, Pomfret, Prawns and other local variety of fish in the study area.

It has been observed that 42.5 percent of consumers spend minimum 50 rupees daily for fish purchases, 25.5 percent spend 150 rupees, 18 percent spend 300 rupees, while 8 percent consumers spend rupees 500, and 4 percent of consumers are shelling away more than rupees 600 daily for purchase of necessary fish commodity for purpose of daily consumption.

The consumers buy fish commodities from various sources in the study area 71 percent of consumers buy fish from the nearest major market centre, 28 percent buy from mobile retailers and one percent buy from women fish vendors in the village.

The following table displays the pattern of consumption of fish commodities by different types of hotels/restaurants and bars/shacks.

Table-7: Pattern of Consumption of Fish Commodities

Category	No. of Hotels	Fish – Daily Consumption
5 Star Deluxe	9	> 60 kg
5 Star	6	50 kg
4 Star	5	40 kg
3 Star	18	40 kg
2 Star	24	35 kg
1 Star	19	30 kg
Heritage	2	30 kg
Shacks/Restaurants	4000	40 kg

Source: Field Survey by the Researcher & Department of Tourism, Govt. of Goa (2010)

Retailing and Wholesaling

The following table displays the responses from retailers engaged in fish trading activities with the help of primary survey by using random sampling technique.

Table- 6: Retailers Collect their Fish from Different Sources

Respondents	Percentage	Source
24	24	Margao market
26	26	Mapusa market
16	16	Panaji market
6	6	No fixed wholesaler
8	8	Commurlim river
2	2	Shiroda
2	2	Siolim
2	2	Pernem

8	8	Trawler owner
4	4	Other

Source: Field Survey by the Researcher(2010)

The above table indicates that the different proportions of the retailers are collecting necessary quantity of fish from various places in the study area. 24 percent of retailers get their required fish quantity from the wholesalers in Margao fish market centre, 20 percent from Mapusa, 16 percent from Panaji, which are major fish market centres of Goa, 2 percent each from Siolim, Pernem and Shiroda, 8 percent from Cammurlim river and 8 percent from trawler owners. 6 percent of retailers are meeting their requirement of fish. There are no fixed wholesalers

Table-7: Daily Profit Margin of Retailers

Respondents	Percentage	Daily Profit Margin in Rs.
40	40	50-100
24	24	200-300
20	20	500-800
16	16	1000 & above
100	100	

Source: Field Survey by the Researcher(2010)

The above table reveals that retailers earn varied amounts of daily profits out of their fish trade in respective market centres of the study area. 40 percent of respondents earn rupees 50-100 per day, 24 percent earn rupees 200-300 per day, 20 percent retailers earn 500-800 rupees and 16 percent of retail traders can earn above rupees 1000 daily. The cashing of retailers depends largely upon the type of fish, quantity they sell and the number of customers flow in the market centers or outside in the residential areas.

Table-8: Wholesaler Monthly Turnover for Fish Transaction in Rs.

Respondents	Percentage	Rs.
4	4	700000.00
10	10	500000.00
20	20	400000.00
18	18	300000.00
16	16	200000.00
32	32	150000.00
100	100	

Source: Field Survey by the Researcher(2010)

The above table displays the proportion of monthly turnover by the wholesaler with regard to fish trading in the study area. 4 percent of wholesalers do turnover rupees 7 lakh, 10 percent do the business of rupees 5 lakh in a month, whereas 32 percent of wholesalers are doing their business upto 1.5 lakh, and 20 percent of wholesalers up to 4 lakh a month.

MARKETING STRATEGIES ADAPTED IN MARKETING OF FISH
The marketing strategy is instrumental in the planning process to determine the effective measures in order to overcome the challenges identified in the fish marketing system. Maintaining high quality food and fish should be propagated as a strategy to stay ahead of other competing countries in the world market **Anjani Kumar** (2003).

1. **Quality standards**:- form a system of classification which helps to make the market more transparent by indicating certain characteristics of a product marketing standards, reduce transportation cost and allow trade to develop without physical attraction to product.

2. **Product information**:- information of the fish commodity should be made familiar to the customer, i.e., species and variety of fish, which leads to good demand for consumption.

3. **Price**:- pricing of fish and fish products should be on reasonable terms, prices have to be kept low/medium during season, otherwise common people cannot afford to buy such high priced commodity, which ultimately affects consumption pattern of the people.

4. **Promotion**:- encouraging retailer, sub agents by giving them good margin on the sale of variety of products of fish, which is essential in marketing of fish.

5. **Integrated catch and supply**:- the necessary efforts should be made to increase the catch and supply of variety of fish products in respective market centers to ease out the pressure on demand-high price so that the consumers feel good to buy and consume fish at reasonable prices.

6. **Performance**:- providing quality service is the important consideration in fish marketing, customers should be given fresh commodities rather than being cheated.

7. **Infrastructure**:- providing good market centers-platforms, cold storage facilities, sanitation facilities, is very important for fish retailers and wholesalers to increase the sales of fish and fish products. These measures will definitely encourage many people towards fish trade.

8. **Finance**:- easy availability of finance to fish traders to take up marketing activity with great zeal should be ensured. This helps in overcoming various problems of fishermen community and fish traders, i.e., the State Bank of India, Central Bank, Canara Bank, etc. and other government agency must encourage fish trade community for their better survival in the study area.

CONCLUSION

Domestic fish marketing is an important aspect of internal trade and economy of Goa in generating large employment opportunities and income well as serving fish consumer needs Quality marketing infrastructure needs to be developed in various talukas.Fish traders should be encouraged by the Government through various schemes to promote wholesale and retail activities. Fish trader and consumer ratio need to be improvised in moderately and sparsely populated regions through mobile retailing in the study area. Prices of fish commodities in the daily market centers should be regulated and notified by the competitive authorities, i.e., Directorate of Fisheries, Government of Goa on regular basis. This will resolve the major problem of high soaring prices of various fish commodities which are out of reach of a common man in the study area. Thus, it is hoped that the present study of domestic fish marketing with a geographical perspective will reflect not only on the fishermen community, trader for their prosperity but also to contribute to their state economic development in an effective manner

REFERENCES

➤ **Aarthi Shridhar (2003) :** Research Paper "Conflict and related issues in Marine Resources Conservation".

➤ **Alexander Barbosa (2002) :** Fishing for High Living. Goa Today Magazine.

➤ **Alwares Claude (2002**) Fish Curry and Rice. The Goa Foundation Publication, Mapusa.

➤ **Applebaum W. (1961) :** Teaching Marketing Geography by the Case Study Method. Economic Geography, Vol. 37, pp. 48-60.

➤ **Aravind A. Mulimani (2006) :** Marketing Geography a Spatio-Functional Perspective. Premier Publication, Dharwad

➤ Avinash V. Raikar (2003) : Research Paper "Sustainable Development of The Marine Resources In Goa".

➤ **Directorate of fisheries Govt. of India (1991) :** Fisheries Development in Goa. Government Printing Press, Panaji, Goa .

➤ **Economic Survey (2009-10) :** Government of Goa, Directorate of Planning, Statistics and Evaluation, Panaji.

➤ **Government of Goa (2009) :** Goa Economy in Figures. Directorate of Planning, Statistics and Evaluation, Panaji, Goa.

➤ **Shamila Manteiro (2003) :** Research Paper "Fisheries Resources of Goa : Its Management and Conservation".

➤ **Rekha Gaokar Maria D.C.R. R. B. Patil (2008)** Fishery management APH Publication New Delhi.

➤ **Z.A. Ansari and S.G. Dalai :** "Over Exploitation of Fishery Resources, with Particular Reference to Goa". Directorate of Fisheries, Government of Goa.

SMART PHONE SECURITY AWARENESS AMONG COLLEGE STUDENTS

Akshata A. Nayak

Assistant Professor, Kirti M. Doongursee College, Dadar, Mumbai & Research Scholar, Shri Jagdishprasad Jhabarmal Tibrewala University, Rajasthan

ABSTRACT

In today's era, life becomes unmanageable without smart phones not only for teenagers but also for people of all age group. The advancement in technology has added risks to our personal information. People use online services to pay bills without being knowing about their identities getting stolen. However, each time that you put your personal information on the Internet you are at risk of that information getting stolen. This is especially true for students, who spend so much time online.

So, security becomes major concerns as majority of the people are using smart phones for paying electricity bills, Mobile bills, online shopping etc. The purpose of this research paper is to study the security challenges that are associated with the college students in the digital age. The focus is mainly on finding Smart Phone security awareness among students while making use of smart phones. This paper points out the importance of Smart Phone security awareness and protection. For the current study target population is college student who are prominently using smart phones. The questionnaire is prepared based on the security measures to be taken while using smart phones and then responses are collected from the students. After analysing the data the following results are observed:

As per the survey conducted main points are mentioned below:

83.9% of students have password protected Smart Phones.

78.6% students are using smart phones for doing online transactions but only

38% students have antivirus/malware installed on their smart phones though it is available at much cheaper rates.

100% students use social networking sites among which 68% have saved their account password on Smart Phones and they hardly change their password which shows that they are unaware of the attacks that can be caused.

44% students use untrusted public Wi-Fi network which is again risky as they are doing online transactions.

84% students download apps from trusted app stores which shows their awareness but at the same time they allow the apps to use their personal information such as images, contact list etc.

85% students are aware about the phishing mails.

51% students actively share their personal information, images and daily activity on Social networking sites this shows they lack awareness about security on social networking sites.

20% students know what exactly has to be done if their accounts are hacked.

By these observations we can say half of the population are aware of the Security of the Smart Phones but they don't realize how and where to limit themselves.

So, the study concludes that the more awareness programs has to be conducted for making them aware of the futuristic risk and also suggest them about various antivirus/malware available for securing their smart phones. Also educate them on various tools available to safe guard themselves.

Keywords: Smart Phones, cyber, security, awareness, protection, Internet, graduate students.

1. INTRODUCTION

Today, we live in a digital world where technology is integrated into our daily lives. We spend most of our time using the internet for work, education and socialising. It is however, important to protect ourselves and our personal information, also we need to understand the possible cyber threats associated in this digital world while using smart phones and connectivity to the internet.

Cybersecurity refers to a set of techniques used to protect the integrity of networks, programs and data from attack, damage or unauthorized access. The core functionality of cybersecurity involves protecting information

and systems from major cyber threats. These cyber threats take many forms (e.g., application attacks, malware, ransomware, phishing, exploit kits).

Most of the time people do not know about the scams that are happening to them. People do not know how to protect themselves and how to stop being a targeted.

AWARENESS

As we know that "prevention is better than cure" same applies here. Awareness is the better than being targeted. Awareness will help in reducing the number of threats which includes identity and personal information threats. Majority of population are unaware that by giving their personal information online they are taking a risk of getting it misused. They don't have knowledge on how to protect themselves.

While cyber security awareness is an important topic for all, it is especially important for college students. As they are the one who spend most of the time online on social networking sites and hence they are at higher risk of being targeted.

OBJECTIVE

This Study aims to determine various practices of students carried out in terms of their smart phone security (Physical, Data) and also type of sensitive data stored in their smart phones. What actions will they take if their accounts are hacked? Are they aware of cyber threats?

METHODOLOGY AND SAMPLE

The data for this report was collected through a web-based survey which included a combination of open-ended and forced-choice responses. Participants were sent a web-link to the survey and data was collected. The questionnaire was focused on several areas including: Password protection, Storing sensitive data on smart phones, Antivirus and Malwares installed, Sharing of sensitive data on Social Networking Sites and also with some apps.

The final sample included 112 respondents (89 males and 23 females). The respondents were Degree College students from Computer Science and IT.

ANALYSIS

Descriptive statistics using percentage was employed to show the demographics features of the respondents and the awareness of the students about Smart phone security.

RESULT

Although 83.9% of students have password protected Smart Phones but they did not encrypt their data which is saved on their smart phone.

From the table 1 is clear that 78.6% students are using smart phones for doing online transactions but only 38.4% students have antivirus/malware installed on their smart phones though it is available at much cheaper rates. 61.6 % does not have Antivirus softwares which shows their negligence over security inspite of being student of Information Technology.

Students use social networking sites among which 66.1% have saved their account password on smart phones and they hardly change their password which shows that they are unaware of the attacks that can be caused if they don't change their password.

As 78.6% of students are doing online truncations, 44% students use public Wi-Fi which is not trusted and are more prone to be attacked by hackers.

84% students download apps from trusted app stores which shows their awareness about the apps while downloading but at the same time they allow the apps to use their sensitive information such as images, contact list etc. which can be misused.

85% students are aware about the phishing mails, as they don't respond to such mails.

51% students are sharing their daily activity on social networking sites without knowing the possible threat and this shows they lack of awareness about security on social networking sites.

From Daigram-1 It is clear that the students do not know what preliminary steps that has to be carried out if their accounts are hacked.

Table 1

Questions	Yes in %	No in %
Is your smart phone password protected?	83.9	16.1
Do you have Antivirus/Anti malware in your smart phone?	38.4	61.6
You do online transaction (online banking, shopping) using smart phone?	78.6	21.4
Do you save social networking sites account password on your smart phone?	66.1	33.9
How frequently you change your Social Networking Sites password?		
Do you use public Wi-Fi?	43.8	56.2
Do you disable Bluetooth when not in use?	95.5	4.5
Do you always download apps from Trusted app stores?	84.8	15.2
Do you allow apps to share your personal information (e.g. images, contact list) from device?	80	20
Do you share your personal information such as email id, contact number on websites?	38.4	61.6
Do you click on pop-up ads or ads of your interest displayed on websites while surfing?	15.2	84.8
Do you actively share your personal images on Social Networking Sites?	50.9	49.1
Do you update about your daily activity such as watching movie, travelling to goa on Social networking sites?	41	59
Do you accept friend request from unknown profiles (i.e. mutual friend)?	33	67

Diagram-1: Steps to take if your email or social media account is hacked.

What will you do if your email or Social media accounts are hacked?

112 responses

Close your account — 36 (32.1%)
Change password — 51 (45.5%)
Notify your peers — 22 (19.6%)
Contact Cyber Cell — 66 (58.9%)
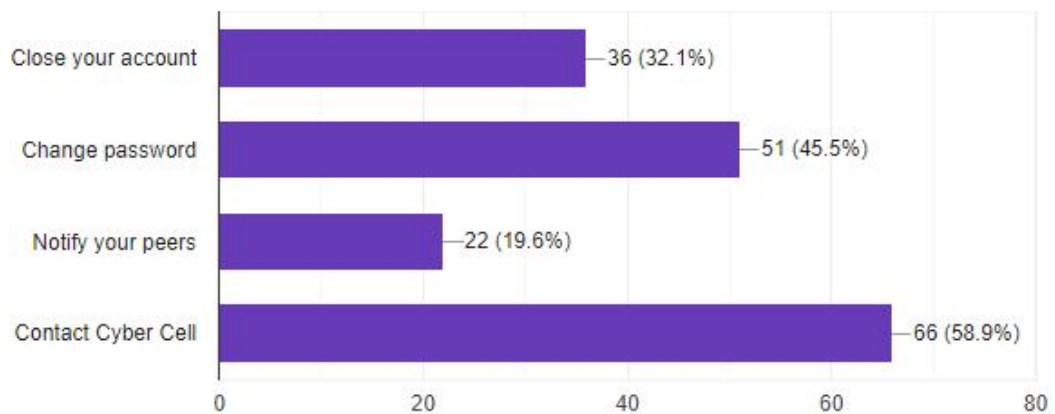
CONCLUSION

Cyber Security is a major concern among the students. Hackers are finding new techniques to steal personal information for misusing it. Making them aware about new techniques of hacking and educating them on how to safeguard their sensitive information is must.

By these observations we can say half of the population are aware of the security threats but they don't realize how and where to limit themselves.

So the study concludes that more awareness programs has to be conducted for making them more aware of the possible future risk which can arise if they keep on sharing their sensitive personal information on various social networking sites and also suggest them about various antivirus/malware available for securing their smart phones.

RECOMMENDATION

Smart Phone Security Awareness programs have to be conducted along with hands on practice session on various tools which are available to protect them from being targeted by the hackers.

REFERENCES

- http://eagle.unisa.ac.za/elmarie/images/Pdf/r1.pdf

- Niel Francis B .Casillano "Mobile Security Practices of Faculty and Students in a Philippine State University" .Indian Journal of Science and Technology,Vol 11(41), DOI: 10.17485/ijst/2018/v11i41/ 108622, November 2018

- Toni Hunt "Cyber Security Awareness in Higher Education Central Washington University"

- Elmarie Kritzinger "Cyber Security Awareness and Education Research".

AN INTERACTION EFFECT OF, PARENTING, SELF CONCEPT, STYLE OF LEARNING AND THINKING ON CAREER ASPIRATIONS OF UNAIDED PRE-UNIVERSITY COLLEGE SCIENCE STUDENTS

Arshiyataranum Kotnal
Research Scholar, Department of Education, Karnataka State Akkamahadevi women's University, Vijayapura

INTRODUCTION
Education is never ending process, which is intricately interwoven with life, enriching the individual with a variety of experience, kindling the flames of knowledge with constant probing into the mysteries of life, within and without. Each educational institution should produce educated, intelligent individual who can think independently not a mass which can be manipulated. Herbert Spencer said "Education is the training of completeness of life; it will bring out the perfection which is latent in every man".

CONCEPT AND DEFINITIONS OF SCIENCE
According to Webster's New Collegiate Dictionary, **the definition of science is "knowledge attained through study or practice," or "knowledge covering general truths of the operation of general laws, especially as obtained and tested through scientific method and concerned with the physical world."**

Science refers to a system of acquiring knowledge. This system uses observation and experimentation to describe and explain natural phenomena. The term science also refers to the organized body of knowledge people have gained using that system. Less formally, the word science often describes any systematic field of study or the knowledge gained from it.

John Woodburn and E.O.Obourn consider science as that human endeavor that seeks to describe with even increasing accuracy, the events and circumstances which occur or exist within our natural environment.

From these two definitions three basic principles of the nature of science can be identified i) An accumulated and systematized body of knowledge ii) The scientific method of inquiry and iii) The Scientific attitudes. The first point indicates the product of science while second and third points indicate the 'process' of science. In other words, science is both a product and process.

RATIONALE FOR THE STUDY – EMPIRICAL EVIDENCES FOR THE SELECTED VARIABLES
The research studies conducted so far in the areas of students Parenting, Self concept, Style of Learning and thinking and correlate of achievement form the basis for setting objectives and hypotheses for the present study. Thus, the critical appraisal of the related studies is presented below;

i. Parenting
Ukoha (2011) reported that many factors have been blamed for the lack of interest in vocation. Parents today are preoccupied in money making; they have allowed the time they are supposed to be with adolescents to teach value and norms of the society to be spent on watching films and internet programmes. They have allowed their brains to be filled with chunks, leaving other important things of life. Ukoha asserts that environment plays about 50 percent roles in influencing what an adolescent learns or becomes.

Fisher and Griggs (1994) studied the factors that influence the Career Development of youths. They found that family functioning has a greater influence on career development than either family structure of parent's educational and occupational status.

ii. Self concept
Adenubi (2008) found in his study the self concept is reflected in the way an individual sees himself. The self concept and vocational interest of adolescents depend on how he or she perceives the experiences rather than the parent's type of occupation. With the knowledge of all these that affect self concept and all that are affected by self concept, one wonders the direction of effect on level of self concept and sex.

Melgosa (2002) in the study of self concept and vocational choice, observed that proper vocational education will equip students to better vocational choice.

iii. Style of Learning and thinking
Sara, Safyanu shuaibu (2007) in the study effects of learning styles on career preferences, observed that students particular learning style greatly affects his choice or preference of one career over the other. It has been also reported that Sex difference in learning style exists among the senior secondary school students in Jigawa State as well as career preference.

Yakasai (1991) reported that in recent times though field dependents and field independents can be found in both sexes, the child rearing practices and religious implications in the study area tends to make both male and female differ in learning style.

OBJECTIVES OF THE STUDY

To study the effect Parenting, Self concept, Style of Learning and thinking on Career aspirations of Unaided Pre-University Science college Students.

HYPOTHESIS

There is no significant interaction effects of self concept (Low and high), parenting (Low and high) and style of learning and thinking (Low and high) on career aspiration of Unaided Pre-University College Science students

VARIABLES

Independent Variables to be considered in the study

i. Parenting

ii. Self concept

iii. Style of Learning and thinking

Dependent Variable to be considered in the study

i. Career Aspiration of the students

Moderate variables

  i. Gender (Boys and Girls)

 ii. Locality (Urban and rural)

iii. Type of Management (Government, Private)

TOOLS USED IN THE STUDY

To test the hypotheses formulated for the study, data is collected with the help of following tools:

a. Self concept

In order to measure this variable, the self concept Rating Scale (SCRS-D) constructed by Pratibha Deo was used.

b. Learning and Thinking Style (SlAT-V)

In order to measure this variable, the Style of Learning and Thinking constructed by D.Venkataraman was used.

c. Career Aspiration (CAS-SA)

In order to measure this variable, the Career Aspiration Scale constructed by Sarita Anand was used.

d. Parenting

In the present study Parenting, which is a independent variable, will be measured by developing an Parenting Tool by the Investigator.

SELECTION OF THE SAMPLE

Using Stratified random sampling technique the study population consist of eight hundred students selected from Pre-University College Science Students studying in Vijayapur and Bagalkot District. The break of sample is as follows.
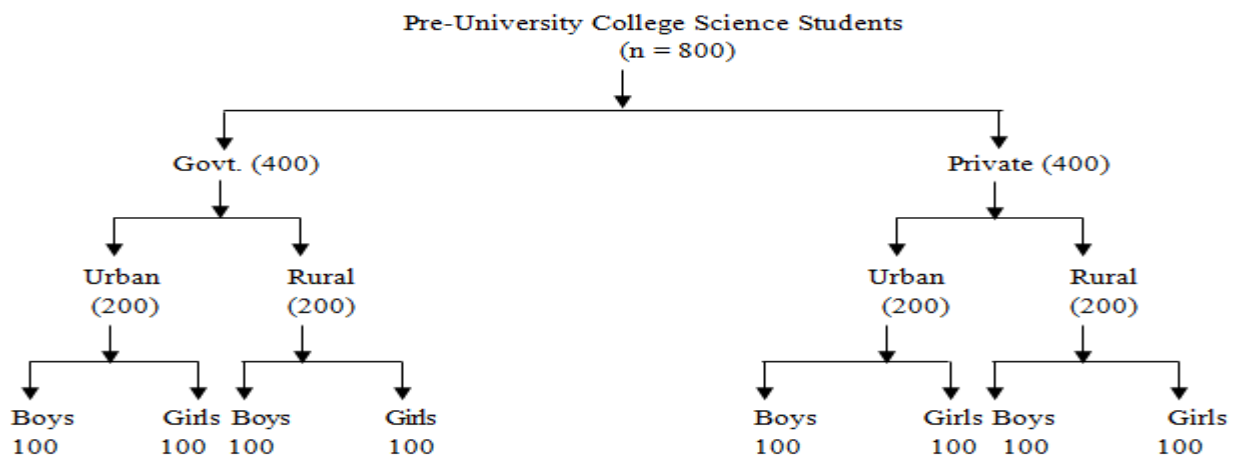
COLLECTION OF DATA

Required data relating to Parenting, Self concept and Style of Learning and Thinking of the students is obtained by administering, Parenting, Self concept, Style of Learning and Thinking, Career aspiration among Pre-University Science college students. The investigator collect the essential data by visiting different Pre-University Science colleges from Vijayapur and Bagalkot District. The sex, management and location of the Colleges are collected through a personal data proforma.

Hypothesis: There is no significant interaction effects of self concept (Low and high), parenting (Low and high) and style of learning and thinking (Low and high) on career aspiration of Unaided Pre-University College Science students

To test or accomplish above hypothesis, the three way ANOVA with interaction design was performed and the results are presented in the table given below.

Table: 3-way ANOVA between self concept (Low and high), parenting (Low and high) and style of learning and thinking (Low and high) on career aspiration of Unaided Pre-University College Science students

Sources of variation	Degrees of freedom	Sum of squares	Mean sum of squares	F-value	p-value
Main effects					
SC	1	9.40	9.40	11.5250	0.0008*
PA	1	1.16	1.16	1.4214	0.2340
SLT	1	45.08	45.08	55.2489	0.0001*
2-way interaction effects					
SC x PA	1	16.30	16.30	19.9786	0.0001*
SC x SLT	1	9.26	9.26	11.3464	0.0008*
PA x SLT	1	1.11	1.11	1.3592	0.2445
3-way interaction effects					
SC x PA x SLT	1	0.56	0.56	0.6808	0.4098
Error	360	293.73	0.82		
Total	367	376.59			

$p < 0.05$

From the results of the above table, it can be observed that,

- The Unaided Pre-University College Science students with low self concept (52.02±0.74) have smaller and significant career aspiration scores as compared to Unaided Pre-University College Science students with high self concept (55.28±1.31).

- The Unaided Pre-University College Science students with low parenting (52.06±0.79) have smaller and not significant career aspiration scores as compared to Unaided Pre-University College Science students with high parenting (55.16±1.44).

- The Unaided Pre-University College Science students with low style of learning and thinking (51.95±0.72) have smaller and significant career aspiration scores as compared to Unaided Pre-University College Science students with high style of learning and thinking (55.22±1.31).

- The Unaided Pre-University College Science students with low & high self concept and low & high parenting have different career aspiration scores.

- The Unaided Pre-University College Science students with low & high self concept and low & high style of learning and thinking have similar career aspiration scores.

- The Unaided Pre-University College Science students with low & high parenting and low & high style of learning and thinking have similar career aspiration scores.

- The Unaided Pre-University College Science students with low & high self concept, low & high parenting; low & high style of learning and thinking have similar career aspiration scores.

Further, if F is significant, to know the pair wise comparisons of interactions effects of self concept (Low and high), parenting (Low and high) and style of learning and thinking (Low and high) on career aspiration of

Unaided Pre-University College Science students by applying the by Scheffe's multiple posthoc procedures and the results are presented in the tables given below:

Table: Interaction effects of self concept (Low and high) and parenting (Low and high) on career aspiration of Unaided Pre-University College Science students

Interactions	Low SC x Low PA	Low SC x High PA	High SC x Low PA	High SC x High PA
Mean	52.03	51.92	52.71	55.36
SD	0.74	0.64	1.38	1.21
Low SC x Low PA	-			
Low SC x High PA	p=0.9892	-		
High SC x Low PA	p=0.4062	p=0.4522	-	
High SC x High PA	p=0.0001*	p=0.0001*	p=0.0001*	-

*p<0.05

From the results of the above table, it can be seen that,

- The Unaided Pre-University College Science students belongs to low self concept with low parenting and low self concept with high parenting have similar career aspiration scores.

- The Unaided Pre-University College Science students belongs to low self concept with low parenting and high self concept with low have similar career aspiration scores.

- The Unaided Pre-University College Science students belongs to high self concept with high have higher career aspiration scores as compared to Unaided Pre-University College Science students belongs to low self concept with low parenting.

- The Unaided Pre-University College Science students belongs to low self concept with high parenting and high self concept with low have similar career aspiration scores.

- The Unaided Pre-University College Science students belongs to high self concept with high have higher career aspiration scores as compared to Unaided Pre-University College Science students belongs to low self concept with high parenting.

- The Unaided Pre-University College Science students belongs to high self concept with high have higher career aspiration scores as compared to Unaided Pre-University College Science students belongs to high self concept with low parenting.

Table: Interaction effects of self concept (Low and high) and style of learning and thinking (Low and high) on career aspiration of Unaided Pre-University College Science students

Interactions	Low PA x Low SLT	Low PA x High SLT	High PA x Low SLT	High PA x High SLT
Mean	51.96	52.50	51.78	55.43
SD	0.74	0.52	0.44	1.09
Low PA x Low SLT	-			
Low PA x High SLT	p=0.2004	-		
High PA x Low SLT	p=0.9533	p=0.3356	-	
High PA x High SLT	p=0.0001*	p=0.0001*	p=0.0001*	-

*p<0.05

From the results of the above table, it can be seen that,

- The Unaided Pre-University College Science students belongs to low self concept with low style of learning and thinking and low self concept with high style of learning and thinking have similar career aspiration scores.

- The Unaided Pre-University College Science students belongs to low self concept with low style of learning and thinking and high self concept with low style of learning and thinking have similar career aspiration scores.

- The Unaided Pre-University College Science students belongs to high self concept with high have higher career aspiration scores as compared to Unaided Pre-University College Science students belongs to low self concept with low style of learning and thinking.

- The Unaided Pre-University College Science students belongs to low self concept with high style of learning and thinking and high self concept with low style of learning and thinking have similar career aspiration scores.

- The Unaided Pre-University College Science students belongs to high self concept with high have higher career aspiration scores as compared to Unaided Pre-University College Science students belongs to low self concept with high style of learning and thinking.

- The Unaided Pre-University College Science students belongs to high self concept with high have higher career aspiration scores as compared to Unaided Pre-University College Science students belongs to high self concept with low style of learning and thinking.

Table: Interaction effects of parenting (Low and high) and style of learning and thinking (Low and high) on career aspiration of Unaided Pre-University College Science students

Interactions	Low PA x Low SLT	Low PA x High SLT	High PA x Low SLT	High PA x High SLT
Mean	51.97	53.18	51.70	55.33
SD	0.74	0.60	0.48	1.25
Low PA x Low SLT	-			
Low PA x High SLT	p=0.0040*	-		
High PA x Low SLT	p=0.8905	p=0.0161*	-	
High PA x High SLT	p=0.0001*	p=0.0001*	p=0.0001*	-

*$p<0.05$

From the results of the above table, it can be seen that,

- The Unaided Pre-University College Science students belongs to low parenting with high style of learning and thinking have higher career aspiration scores as compared to Unaided Pre-University College Science students belongs to low parenting with low style of learning and thinking.

- The Unaided Pre-University College Science students belongs to low parenting with low style of learning and thinking and high parenting with low have similar career aspiration scores.

- The Unaided Pre-University College Science students belongs to high parenting with high have higher career aspiration scores as compared to Unaided Pre-University College Science students belongs to low parenting with low style of learning and thinking.

- The Unaided Pre-University College Science students belongs to low parenting with high style of learning and thinking style of learning and thinking have higher career aspiration scores as compared to Unaided Pre-University College Science students high parenting with low style of learning and thinking

- The Unaided Pre-University College Science students belongs to high parenting with high style of learning and thinking have higher career aspiration scores as compared to Unaided Pre-University College Science students belongs to low parenting with high style of learning and thinking.

- The Unaided Pre-University College Science students belongs to high parenting with high style of learning and thinking have higher career aspiration scores as compared to Unaided Pre-University College Science students belongs to high parenting with low style of learning and thinking.

Table: Interaction effects of self concept (Low and high), parenting (Low and high) and style of learning and thinking (Low and high) on career aspiration of Unaided Pre-University College Science students

Interactions	Low SC x Low PA x Low SLT	Low SC x Low PA x High SLT	Low SC x High PA x Low SLT	Low SC x High PA x High SLT	High SC x Low PA x Low SLT	High SC x Low PA x High SLT	High SC x High PA x Low SLT	High SC x High PA x High SLT
Mean	51.99	53.00	51.00	52.20	51.00	53.40	52.00	55.48
SD	0.73	0.00	0.00	0.42	0.00	0.89	0.00	1.05
Low SC x Low PA x Low SLT	-							
Low SC x Low PA x High SLT	p=0.4052	-						
Low SC x High PA x Low SLT	p=0.8348	p=0.2037	-					
Low SC x High PA x High SLT	p=0.9993	p=0.8896	p=0.7707	-				
High SC x Low PA x Low SLT	p=0.9375	p=0.3953	p=0.9999	p=0.8896	-			
High SC x Low PA x High SLT	p=0.1100	p=0.9993	p=0.0700*	p=0.5543	p=0.1877	-		
High SC x High PA x Low SLT	p=0.9999	p=0.7838	p=0.9208	p=1.0000	p=0.9644	p=0.4302	-	
High SC x High PA x High SLT	p=0.0001*	p=0.0001*	p=0.0001*	p=0.0001*	p=0.0001*	p=0.0007*	p=0.0001*	-

*p<0.05

From the results of the above table, it can be seen that

A significant difference was observed between interactions of Unaided Pre-University College Science students belongs to

➤ low self concept x low parenting x low style of learning and thinking and high self concept x high parenting x high style of learning and thinking

➤ low self concept x low parenting x high style of learning and thinking and high self concept x high parenting x high style of learning and thinking

➤ low self concept x high parenting x low style of learning and thinking and high self concept x low parenting x high style of learning and thinking

➤ low self concept x high parenting x low style of learning and thinking and high self concept x high parenting x high style of learning and thinking

➤ low self concept x high parenting x high style of learning and thinking and high self concept x high parenting x high style of learning and thinking

➤ high self concept x low parenting x low style of learning and thinking and high self concept x high parenting x high style of learning and thinking

But other combinations of interaction effects of three independent variables on career aspiration are not found to be statistically significant at 5% level.

Educational Implications

- The colleges should provide at risk students with mentors from various professions to encourage them to pursue higher education.

- Counseling by experts can certainly help by giving advice on helping parents understand students needs and behaviours, parenting skills and correction of parents' irrational beliefs and negative thinking.

- Family Life Education programmes and mental health services may be organized at college level to enhance and equip the students for betterment of career aspirations

- Teacher should use different maxims of teaching, proper method of teaching, experiments be demonstrated in the laboratory, create democratic type of atmosphere and encourage the students to equip proper style of learning and thinking.

REFERENCES

- Adenubi, M. (2007). Self Concept and Locus Control: Two factors determining educational achievement. Education today 1 (1) 58-60

- Best J. W. (2000). *Research in Education.* Prentice – Hall of India Pvt., Ltd., New Delhi.

- Brooks, J. the Process of Parenting (2nd Ed). Palo Alto, CA: Mayfield,1987

- Deb, Madhu and Grewal, Hirdai Pal (1990). *Relationship Between Self concept and Academic Achievement of Undergraduate Home Science Final Year Students.* India Educational Review, Vol.25 (3): 71-74.

- Ekennia, C.C.(2011). *Carrer Interest Inventory (CII) User''s Manual.* Federal government of Nigeria: Federal Ministry of Education, Basic and Secondary Education Department, School Support Division, Guidance and counseling Banch. Chin and Chis resource concept LTD Owerii, Imo State.

- George, E.I. (1996). *A Comparative Study of the Adjustment and Achievement of 10 Years and 11 Years Schooling in Kerala State.* Dept. of Psy. Kerala, University.

- Ghalsasi, P.G. (1988*). A Descriptive and Experimental Study in the Field of Self concept / Skills of Students in Secondary Schools,* Ph.D., Edn., Poona Univ.

- Jyoti, A. D. and Ramakrishnaiah, D. (2000). *The Relationship Between Scholastic Achievement and Academic Adjustment of Junior International Students .* Journal of Psychological Researches, 44(2),

MSMEs – OPPORTUNITIES AND CHALLENGES FACING THEM

Dr. B. Madhu Bala

Professor, Aurora's PG College, Ramanthapur, Hyderabad

ABSTRACT

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last few decades. The MSMEs form a dominant part of Indian Industry and have significant contribution in generating employment, wealth, exports and economic growth. They also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. They are widely dispersed across the country and produce a diverse range of products and services to meet the needs of the local as well as global markets. With the decision of Government of India in 1991 to open our country to multinational companies, competition started between the dwarf Indian MSMEs and giant foreign companies. In this light, the present paper seeks to analyse the impact of globalization on MSMEs from different perspectives - problems faced by MSMEs in era of globalization, opportunities before MSMEs and factors affecting the performance of MSMEs.

Keywords: Globalization, MSMEs, Performance, Problems, equitable distribution, industrialization

INTRODUCTION

MSMEs today constitute a very important segment of the Indian economy. The Indian economy is expected become the second largest in the world by 2050. The turnaround in manufacturing and other sectors, which has occurred in the face of increased global competition, is due to improved efficiency following the various policy reforms by Indian government. MSMEs constitute 6 per cent of GDP, 34 per cent of national exports and account for the employment of more than 30 million people. The contribution of the MSME sector to the entire output of the country is 40%. There are over 11 million MSME units in India that produces more than 8000 products. 90% of the Industrial Units in India belong to the MSME sector. They contribute 35% of the Indian Industrial Export. According to Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 the MSMEs are classified as follows:

1. **Manufacturing enterprises:** The enterprises engaged in the manufacture or production of goods pertaining to any industry specified in the first schedule to the industries (Development and regulation) Act, 1951). The Manufacturing Enterprises are defined in terms of investment in Plant & Machinery. The firms with less than or equal to Rs 25 lakhs of investment are Micro, the firms with more than Rs 25 lakhs but less than or equal to 5 crores of investment are Small and the firms with more than Rs 5 crores but less than or equal to 10 crores of investment are Medium enterprises.

2. **Service enterprises:** The enterprises engaged in providing or rendering of services and are defined in terms of investment in equipment. The firms with less than or equal to Rs 10 lakhs of investment are Micro, the firms with more than Rs 10 lakhs but less than or equal to 2 crores of investment are Small and the firms with more than Rs 2 crores but less than or equal to 5 crores of investment are Medium enterprises.

Today, some MSMEs are acquired by multinational companies and some MSMEs are acquiring companies abroad as part of the globalization process. The MSME sector has transformed to the need of large local manufacturers and suppliers to global manufacturers like in the case of Automobile Industry. Outsourcing from multinational companies has played a vital role in the emergence of Indian MSMEs as world leaders in specified products. The advantages in labor-intensive manufacturing units, lower transport costs and liberal labor policies of the small scale sector have led to major outsourcing in manufacturing and services.

GLOBALIZATION

Globalization is the process of integrating our country's economy with various economies of the world. This removes all hindrances in the free flow of goods and services, technology, capital and even labor or human capital across countries. The process of globalization has led to following changes:

- Reduction of trade barriers to permit free flow of goods and services among member countries

- Creation of environment in which free flow of capital can take place among member countries

- Creation of environment, permitting free flow of technology; and

- Creation of environment in which free movement of labor can take place in different countries of the world.

Globalization happens through three channels - trade in goods & services, movement of capital and flow of finance. Globalization in India is generally taken to mean integrating" the economy of the country with the world economy. The real thrust to the globalization process was provided by the new economic policy introduced by the Government of India in July 1991 at the behest of the IMF and the World Bank. Globalization has led to a competition between giant MNCs and dwarf Indian enterprises.

IMPORTANCE OF MSMEs

The Indian micro, small and medium enterprises (MSMEs) sector plays a pivotal role in the country's industrial economy. In recent years, the MSME sector has consistently registered a higher growth rate than the overall industrial sector. The major advantage of the MSME sector is its employment potential at a low capital cost. According to available statistics, the sector employs an estimated 59.7 million people in 26.1 million enterprises. The labor intensity in the MSME sector is estimated to be nearly four times that of large enterprises. MSMEs are more innovative, dynamic and agile than large firms. However, survival of MSMEs, is continuously under threat. They have limited investment capability and limited sources of finance. They are unable to use their skilled personnel efficiently and retain them. Hence, MSMEs often succumb to competitive pressure from giant players in the industry.

LITERATURE REVIEW

Many researchers discussed about the effect of globalization on performance of MSMEs and problems faced by the Indian MSMEs. Some of these studies are discussed below:

Hayton, in his research study in 2003 discussed the ability of SMEs to be entrepreneurial. The size of the was 99 SME firms in United States. The data obtained was tested using a set of moderated hierarchical regression models. The study revealed that HRM practices that promote employee discretionary behavior, organizational learning and knowledge sharing are positively associated with entrepreneurial performance. It is also found that the strategic HCM practices enhance the positive association. In 2006, Berger and co researchers studied conceptual framework for analysis of MSME credit availability issues. They emphasized that various factors like Government policy, policy of financial institutions, awareness among the entrepreneurs about availability of financial schemes, etc. determine availability of credit to MSME firms. This, in turn, affects the performance and profitability of MSMEs. The researchers emphasized that the presence of foreign and state-owned institutions, as well the presence of large and small institutions, conventional measures of financial institution, competition influence the performance of MSMEs. In 2008, Woldie explored the influence of the entrepreneur and firm characteristics on the growth of the firm. A questionnaire was distributed in five major cities in Nigeria, where a large number of MSMEs are located. The sample for this survey consisted of 523 MSME entrepreneurs. Results showed that MSME growth is only influenced by certain entrepreneur characteristics like age, level of education, previous experience, and three motivational variables including finance, employment creation, and self fulfillment. Chi and co researchers, in 2008, attempted to empirically investigate the impact of training programs on MSME performance. They investigated the relationship between MSME FDI-related training programs, and MSME performance in their study. Through random sampling and subsequent telephone surveys 1,510 SMEs were selected for interviews. Result showed that appropriate FDI-related training programs are required to support a successful internationalization process. In 2009, Sharma surveyed MSMEs utilizing Rogers (1995) model of innovation diffusion. The study sought to identify and rank factors affecting willingness to adopt IS in India by MSMEs. A database of 210 MSMEs had been created based on MSMEs operations in three western states of India. A proper adoption of IS not only helps in faster and wider communication but can also help MSMEs in improving their internal and external functions of business such as engineering and design applications, production, quality improvement, materials management, quick response, gaining lost market share and proper implementation of business strategies. In 2010, Soriano et al investigated the effects of entrepreneurial human capital on SME performance using a sample of 2,713 MSMEs within the European Union. They integrated research factors related to education, experience and inner circle advisors. Education was divided into general business knowledge and industry-specific knowledge. The results revealed that education has a positive impact on performance as profitability or productivity. No relationship was established between experience gained as a result of having previously worked in the same industry and profitability. Also found that inclusion of CEO-owners of companies among advisors increases profitability and productivity. These relationships are positive when the advisors business was unsuccessful and negative when it was successful. In 2011 Romero et al. studied the determinants of innovation in small businesses from a survey of more than 700 self-employed workers in Spain. Self-employed people running businesses with and without employees were included in the study and two types of innovation – product and process innovation – were included. The theoretical framework distinguished between three levels of factors affecting the innovative activities of the entrepreneurs: the personal characteristics of the entrepreneurs such as their motivations and

their educational and professional background, the organization characteristics such as the sector, the number of employees, the dependence on suppliers or clients and the management styles and finally the characteristics of the external environment. Education was established as a key factor whose impact on innovation comes through two main sources: its effect on entrepreneurs' motivations and its influence on the management style of small businesses. Also previous experience as an employee and the comparative level of income in the area where the business is located are shown to be influential factors explaining innovation. Though firm size favors innovation, it does not play a determining role. Furthermore, results revealed significant differences between the factors explaining product and process innovation. In 2016, Dr. G. Gopal krishna in his paper opined that globalisation aided by information technology is bearing significant impact on economic development, political system, culture of the country, on the environment and on human physical well-being in societies across the globe. In the process it is also influencing MSMEs performance and profitability.

RESEARCH METHODOLOGY
To study the factors affecting performance of MSMEs, a sample of 15 MSMEs in the IDA, Uppal, Hyderabad area was taken. A Questionnaire consisting of 20 questions were given to the CEO, Production, marketing, Finance and Human Resource managers from each of these units. 75 completed questionnaires were received. The responses were tabulated, analyzed and interpreted. Some questions regarding ease in access to loans, support from Government, availability of skilled manpower, competition from big players, deployment of information system, operational problems, marketing costs, etc were included in the study. The data was analysed using barcharts.

DATA ANALYSIS AND INTERPRETATION
The major factors that affect the manufacturing performance of MSMEs include characteristics of Entrepreneur, his/her education and background, knowledge and expertise, decision making ability, knowledge about machinery and equipment, the quality of training, availability of skilled and committed Manpower, systematic training imparted to employees, ability to retain skilled manpower, Adoption of information system (IS) and time required for adoption, having strong financial base, robust security for information system, adequate access to finance, credit availability at low cost, Government policy, cost of routine operations, transparency in functioning of company, favorable legal environment, etc

CONCLUSION
In this study, an attempt has been made to analyze the problems faced by MSMEs due to globalization and also study the factors affecting the performance of MSMEs. Lack of reliable and stable economic infrastructure, reduced growth of Credit inflow and technological obsolescence which together would lead to inferior quality and low productivity are the major problems of MSMEs in India. Role of Entrepreneurship, skilled manpower, adoption of information system and adequate access to finance comes out to be major factors affecting the performance of MSMEs. The factors affecting Performance of MSMEs include the effects of globalization and regionalization on industrialization and small industry development emanate from the opening up of the economy and enhancement of such competitive advantages as exist in human and natural resources aid their development. It is observed that the advantages of the technological revolution have been mostly to enhance the competitiveness of developed countries through flexible specialization and computer networking. Lack of reliable and stable economic infrastructure, reduced growth of credit inflow and technological obsolescence, which together would have led to inferior quality and low productivity are the major bane of small industry in India. Therefore, it is necessary to enhance performance of MSMEs in the era of globalization. There is immediate need for improving MSMEs performance The development of small scale industries is being given due importance by the Government in order to provide additional employment opportunities, mobilize resources of capital and skill from various parts of the country , provide a more equitable distribution of national income and provide a helping hand to large industries and facilitate them in their work.

REFERENCES
1. Kulkarni, P. R., "A New Deal for Small and Medium Enterprises in India", The ICFAI Journal of Entrepreneurship Development, Vol. 5, No. 1, 2009.

2. Singh, K. R., Garg K. S., Deshmukh S.G., "Development of Flexible Strategies by Indian SME s in Electronics Sector in Emerging Economy", Global Journal of Flexible Systems of Management, Vol.6, No. 2, 2005, pp. 15-26.

3. Jeswal, R. (2012). "Role of SME in Indian Economy", National Conference on Emerging Challenges for Sustainable Business 2012, Department of Management Studies, IIT, Roorkee, pp. 289-310.

INNOVATIVE TECHNIQUES & NEW TEACHING AIDS IN MODERN TEACHING

Prof. Jyoti Jain

Laxmichand Golwala College of Commerce and Economics, Ghatkopar (East)

ABSTRACT

The purpose of this paper is to evaluate new methods of teaching as well as multimedia teaching and to suggest other useful teaching methods that can be attempted in imparting knowledge to the students. Basically teaching must include a two way communication where information is sent and received. Ultimately, a teacher tries his best to impart knowledge as the way he understands it. So, any communication methods that serve this purpose without destroying the objective could be considered as innovative methods of teaching. The use of innovative methods and techniques in teaching has not only improved education system, but also increased the humanity which affects the overall development of a country by way of empowerment to the people, social governance and leadership qualities.

Keywords: Education, innovative method, creativity, Communication.

INTRODUCTION

Education is the process of facilitating learning, or the acquisition of knowledge, skills, values, beliefs, and habits. Educational methods include storytelling, discussion, teaching, training, and directed research. Education frequently takes place under the guidance of educators, but learners may also educate themselves. Education can take place in formal or informal settings and any experience that has a formative effect on the way one thinks, feels, or acts may be considered educational.

Formal education occurs in a structured environment whose explicit purpose is teaching students. Usually, formal education takes place in a school environment with classrooms of multiple students learning together with a trained, certified teacher of the subject.

The purpose of education is not just making a student literate but adds rationale thinking, knowledge ability and self-sufficiency. When there is a willingness to change, there is hope for progress in any field. Creativity can be developed and innovation benefits both students and teachers.

"Education is the manifestation of perfection already in man" –

(Swami Vivekananda)

Education is a light that shows the mankind the right direction to surge. If education fails to inculcate self-discipline and commitment to achieve in the minds of student, it is not their fault. We have to convert education into a sport and learning process has to generate interest in the students and motivate them to stay back in the institution than to run away from it. Education should become a fun and thrill to them rather than burden and boredom. It is an integral part of their growth and helps them become good citizens.

The burden of reinvention, of course, falls on today's generation of students. So it follows that education should focus on fostering innovation by putting curiosity, critical thinking, deep understanding, the rules and tools of inquiry, and creative brainstorming at the centre of the curriculum.

Rather than looking at education simply as a means of achieving social up-liftman, the society must view education also as an engine of advancement in an information era propelled by its wheels of knowledge and research leading to development.

LITERATURE REVIEW

The teaching of accounting has been done, mostly, by conventional (traditional) or slightly sophisticated teacher-centered methods rather than modern student-oriented applications and techniques while the transmission of knowledge and information has been realized with the usual form of lectures or discussions requiring physical presence of both student and the European Scientific Journal October 2013 edition vol.9, No.28 ISSN: 1857 – 7881 (Print) e - ISSN 1857- 7431 75 teacher. Furthermore the teaching methods used may differ in terms of the degree of influence on active learning (Cottel & Millis, 1993; Bonner, 1999) as shown below.

Traditional teaching methods Moderately evolved teaching methods

• Reading texts and problems • Formulate questions • Attending lectures • Monitor discussions • Writing and reply brief or extensive questions and objective type questions • Solving short or lengthy unstructured problems and cases • Oral presentation of topic and reply to short questions from the audience

Moderately evolved teaching methods

• Video Watching • Attendance and participation in lectures using interactive whiteboards • Accounting applications using simple systems • Role Playing • Simple modelling

Nevertheless, active learning involves students and helps them to have an in-depth understanding of the course through induction of practice; in other words, the inductive teaching has better results than productive teaching (Adler, 1999). Moreover, it has been argued that inductive methods increase the consolidation and conservation of a subject as well as the assessment and evaluation of performance with better subsequent future career paths for students studying a given subject from a book (Kelley et al., 1999). Bonwell & Eison (1991) have proposed several techniques to support and promote active learning: • The use of visual media during the lectures (video, multimedia, slides). • The encouragement of students to take notes during lectures. • The use of computers during teaching. • The encouragement of students to solve problems during the case study. • The use of simulations, role playing and various graphics. • The use of collaborative learning. Regarding the key question about what should be the selection criterion for the "correct" active learning method adopted for teaching accounting courses, Bonner (1999) states that the teacher who designates (short and long) learning goals has to evaluate the theoretical knowledge and abilities (skills) of the students to be able to choose the method(s) that promote(s) the process of learning. In the accounting context in particular, Beattie et al. (1997) introduce the concept of the "in-depth learning" according to which, a specific approach that promotes a deeper understanding of the subject, rather than superficial learning, is required. However, learning is largely determined by the motivation of the students, European Scientific Journal October 2013 edition vol.9, No.28 ISSN: 1857 – 7881 (Print) e - ISSN 1857- 7431 76 too; to improve the process of teaching and learning as well as the understanding of the subject, specific strategies and educational techniques should be developed that take into account also, what motivates students and how these motivators can be strengthened.

Many institutions are moving towards problem-based learning as a solution to producing graduates who are creative and can think critically, analytically, and solve problems. Since knowledge is no longer an end but a means to creating better problem solvers and encourage lifelong learning. Problem-based learning is becoming increasingly popular in educational institutions as a tool to address the inadequacies of traditional teaching. Since these traditional approaches do not encourage students to question what they have learnt or to associate with previously acquired knowledge (Teo & Wong, 2000), problem-based learning is seen as an innovative measure to encourage students to *learn how to learn via real-life problems* (Boud & Feletti, 1999).

INNOVATIVE TECHNOLOGY

1. Creative Teaching

- This is a time tested method to identify every young student's creative abilities and encourage creative contributions.

- Bring aspects of creativity into all your subjects, be it mathematics, science, or history.

- Encourage different ideas, give them freedom to explore

- Learning is fun when puzzles and games are part of education. Children may not require taking conscious effort when their lessons are introduced through games.

- Puzzles and games help children to think creatively and face challenges.

2. Audio & Video Tools

- Incorporate audio-visual materials to supplement textbooks during your sessions. These can be models, filmstrips, movies, pictures, info graphics or other mind mapping and brain mapping tools.

- Such tools will help their imagination thrive and grow.

- These methods will not only develop their ability to listen, but will also help them understand the concepts better.

- For example, you can get some oral history materials, conduct live online discussions or playback recordings of public lectures.

- If you are tech-savvy, there are also a number of smart apps for pre-schoolersthat you can utilize to create awesome slideshows or presentations

3. Classes outside the Classroom

- Some lessons are best learnt, when they are taught outside of the classroom. Organize field trips that are relevant to the lessons or just simply take students for a walk outside of the classroom.

- Students will find this fresh and exciting. Without taking much effort, they will learn and remember what you teach them.

4. Role Play

- Teaching through role play is a great way to make children step out of their comfort zone and develop their interpersonal skills.

- This method comes in handy, especially when you are teaching literature, history or current events.

- The role playing approach will help a student understand how the academic material will be relevant to his everyday tasks

- Role playing is most effective for students of almost any age group. You just need to customize depending on the age group.

- You can even use this method for teaching preschoolers. Just make sure you keep it simple enough to capture their limited attention span

5. Welcome New Ideas

- An open- minded attitude can help you in innovating new teaching methods. Though you might claim to be open- minded, its human nature to resist change.

- Evaluate yourself and ensure you try out new ideas in the classroom.

6. Work Together As a Team

- As everyone knows, the end result of collaborative effort is always immense.

- Think about spending some quality time with your colleagues. Ask them to share their views on improving teaching methods; you can see many of them come up with interesting strategies.

- So, collaborate and introduce innovative teaching methods.

7. Introduce Lessons like a Story

- Just think, why do you watch movies with much interest?

- You like to watch movies because there is always an interesting story to keep you engaged.

- Learning sessions become more interesting when you introduce it like a story. If you are creative, even math lessons can be related to interesting stories.

These innovative ideas are sure to make teaching methods more effective.

BENEFITS OF MODERN TEACHING

In technology education, the teacher is the sender or the source, the educational material is the information or message, and the student is the receiver of the information. In terms of the delivery medium, the educator can deliver the message via the "chalk-and- talk" method and overhead projector (OHP) transparencies. This directed instruction model has its foundations embedded in the behavioral learning perspective (Skinner, 1938) and it is a popular technique, which has been used for decades as an educational strategy in all institutions oflearning.

Keeping in mind a child's exposure to video games, iPads and smart phones, it is not surprising that as a student the child takes to technological teaching tools like the proverbial duck to water.

Teaching & learning are both made more enjoyable through modern teaching aids of the technological kind. Children do tend to be more attentive as the audio or visual or audio-visual aids makes them engrossed in what is being taught.

Devices like touch-screen gadgets makes learning more accessible and helps a child to understand a subject as complex as a Shakespearean play easy to understand thanks to the summaries of such subjects provided by the device's apps.

Teaching aids like animated slide shows saves time for subjects like botany and biology. For example, instead of the teacher constantly drawing a diagram of a flower to explain the parts of the flower or of the brain to explain its various features, time is saved by showing a slide show and simply explaining.

DRAWBACKS OF MODERN TEACHING AIDS

It does seem increasingly clear that many companies which manufacture modern teaching aids are pulling out all the stops towards marketing their products aggressively. It is true that a student is no longer a mere passive learner. They are eager to learn with more involvement. However, are such technological devices really necessary? Some schools get carried away by the hype & herd mentality of "Other schools are using them; so should we".

Here's why modern teaching aid can be ineffective

1. The modern technological teaching aids which are used in the classroom today are a barrier to student-teacher interactions. Learning, like these aids, is not automated. Quite often, clarity can be lost & essential details overlooked while explaining a topic with a technological teaching aid.

2. The biggest drawback to the use of modern teaching aids is the investment costs. These costs can be really huge as it is not a question of simply setting up the equipment on a one-time basis. Any technological equipment needs to be maintained. Quite often, the budget for such teaching aids can overshoot the mark. This has repercussions, with school fees being hiked to astronomical proportions. Moreover, in the case of using software teaching aids, the software needs to be constantly upgraded.

3. Then there is the factor of learning how to use the teaching aids properly & effectively. Not all teachers can grasp technology very quickly so this involves a need to train them first. Both the hardware & software industry is developing at a furious pace. In the blink of an eye, software can become redundant as a new one takes over or some hardware's feature can become more sophisticated. Hence the need to also constantly train teachers to understand new developments of teaching aids.

4. One also tends to forget that teaching aids used generally may be ineffective for children with special learning needs. It is important to have unique teaching aids for autistic children, those who are slow learners, those with visual disabilities and the like. Such children often get left out of the enjoyable process of learning because they may not be able to quickly grasp what is being taught through fancy gadgets & devices.

5. Finally, for schools which download & use direct Internet teaching software there is the constant threat of what affects anything in e-space: viruses & hackers. Also, when giving access to the Internet to school children to encourage them to do research, it is essential to teach them cyber security & monitor the sites they visit.

CONCLUSION

Whether a slide show or a touch screen device, a teaching aid must be a complementary tool to teaching and not a replacement of it. What's more, no two students are alike. Each student has his/her own learning abilities & a teacher's personal touch goes a long way in making a student comfortable in the learning process.

BIBLIOGRAPHY

1. https://arzelonline.wordpress.com/2012/06/25/are-traditional-teaching-methods-still-effective/

2. https://www.thebetterindia.com/101112/innovations-introduced-enhance-education-system/

3. https://www.edsys.in/ways-make-kid-active-classroom/

4. https://www.edsys.in/wp-content/uploads/Refer-Books-On-Creativity-innovative-ideas-1-1.jpg

5. https://unicheck.com/blog/traditional-innovative-teaching

6. https://eujournal.org/index.php/esj/article/viewFile/1885/1827

IMPACT OF GST ON VARIOUS SECTORS OF INDIAN ECONOMY

Dr. Bhakti Mahindrakar (Tatuskar)

UGC Post-Doctoral Fellow, Department of Studies in Economics, Akkamahadevi Karnakata State Women's University, Vijayapura, Karnataka

ABSTRACT

India took many initiatives for the development of economy. Large dreams such as Digital India, GST, Demonetization and Make in India are meant to make India industrialized centre and to create employment opportunities in different segments. Indian economy is one of the fastest growing economies and is expected to grow at the rate of 8 percent between 2007 and 2016. These initiatives have both optimistic and pessimistic effects. The Goods and Services Tax (GST) is infinite notion that shortens the massive tax composition by sustaining and enhancing the economic growth of a country. GST is an inclusive tax levy on manufacturing, sale and consumption of goods and services at a national level. The Goods and Services Tax Bill or GST Bill, also referred to as The Constitution under 122nd Amendment Bill, 2014, initiates a VAT to be implemented at national level. GST is an indirect tax system at all the phases of production to bring standardization in the economy. Under GST regime there would be combination of Central and State taxes into a single tax payment. It also boosts the position of India in both, domestic and international market. At the consumer level, GST would reduce the overall tax burden, which is currently estimated at 25-30 percent. The present paper is based on secondary data; information is gathered through various articles, research papers, GST Reports and various websites. Further the paper has highlighted the impact of GST on various sectors of Indian Economy.

Keywords: GST, Indian Economy, Indirect Tax, sectors, Government of India.

INTRODUCTION

The Goods and Services Tax (GST) is infinite notion that shortens the massive tax composition by sustaining and enhancing the economic growth of a country. GST is an inclusive tax levy on manufacturing, sale and consumption of goods and services at a national level. The Goods and Services Tax Bill or GST Bill, also referred to as The Constitution under 122nd Amendment Bill, 2014, initiates a VAT to be implemented at national level. GST is an indirect tax system at all the phases of production to bring standardization in the economy.

Under GST regime there would be combination of Central and State taxes into a single tax payment. It also boosts the position of India in both, domestic and international market. At the consumer level, GST would reduce the overall tax burden, which is currently estimated at 25-30 percent.

Under this method, the consumer pays the final tax but well-organized input tax credit system guarantees that there is no flow of taxes-tax on tax paid on inputs of manufactured goods. In order to evade multiple tax payments such as excise duty and service tax at Central level and VAT at the State level, GST integrates these taxes and creates a single market throughout the country. Integration of various taxes into a GST system has brought an efficient cross utilization of credits.

RESEARCH METHODOLOGY

The present paper is based on secondary data; information is gathered through various articles, research papers, GST Reports and various websites.

OBJECTIVES OF THE STUDY

- To study the Development of GST in India.

- To review the impact of GST on different sectors of Indian economy.

- To check the positive and negative impact of GST in India.

Impact of GST on different sectors of Indian Economy

Before implementation of GST most of tax burden held by it service, telecommunication the insurance industry, business sector, service sector, banking and financial sector etc. But after implementing market are unified. There are various sectors who are affected which impact on GST like Logistics, Pharma, Telecommunications, Textile, Agriculture, FMCG, Freelancers, Automobiles, Startups etc.

1. Real Estate

Under new tax regime India with input credit benefits various builders have purchased raw materials as per the base price of property schemes which is launched on 1st July 2017 if compared is more cheaper. For buying

during construction properties will be attract 12 percent to 5.5 percent rate earlier including VAT and service tax. Real estate buyers have more affluent and faster to take advantage of cost benefits towards Property buyers, for new projects input credit passed by the buyer at 100 percent and land at 50 percent. Any tax rate change under GST purely depends on demand and supply factors.

2. E- Commerce

E-Commerce website like Amazon, Shopify, Magento, OpenCart, X-Cart, LemonStand, Google Shopping, Snap deal, etc. It collects TCS tax collected at source which is fixed at 1 percent and is paixd to the Seller at a listed website. It is quite expensive. The latest update by GST is that TCS collected sector 52 of the CGST/ SGST act, 2017.

3. Travel and Tourism

Income Tax depends on room rates for their slab for hotel and lodges. It comes out 7.5 percent of the GDP. For the business class fares have increased from 9 percent to 12 percent.

4. Ride Hiring Apps

TAX rate has increased from 14.5 percent to a range between 29 percent to 43 percent for drivers those who do not work for Olla and Uber cab. They individually pay 25,000 for EMI but it has increased now they have to pay around RS.35,000 to 40,000 under post GST rates.

5. Smart Phones

IT raises 12% to range of 8% to 18% after implementation at various stages before GST. Ex: APPLE consider for their I-phone 7.5 percent after reduction of price of their apple model.

6. Consumer Goods And Services

When it comes to consumer goods and services, the main concerns are food and the services sector. In this area GST brought average impact. The good news is that food products are charged at 0 percent. The not so good news is that services in general are seeing an increase at 18 percent from 15 percent. On the other hand, the implementation of GST tax on footwear and garments has increased the priced at INR 500 from the previous 14.41 percent to 18 percent but those priced lower than INR 500 are taxed lower at 5 percent. For ready-made garments, the rates are lowered to 12 percent from 18.16 percent. Mobile services rates have increased to some extent, due to the new tax rate of 18 percent from earlier of 15 percent. In the area of direct-to-home and cable services, the new fixed rate of 18 percent of general reduction in contrast to the earlier 10 percent to 30 percent range and the additional service tax of 15 percent.

7. Transportation

Under GST regime, cab and taxi rides are taxed lower, from 6 percent to 5 percent. GST is favorable air travelers as the tax rate is lowered to 5 percent for the economy class and 12 percent for business class. Meanwhile, Train fare is mostly unaffected as the change is minimal, from 4.5 percent to 5 percent. Sleeper travelers are not affected by the tax rate change but first class travelers are charged more.

8. Entertainment And Hospitality Industries

Amusement park rates have increased under GST effect compared to the previous tax rate of 15 percent has been moved up to 28 percent. Movie tickets are also similarly increased as they are classified under the 28 percent slab. For hotels, no GST is charged towards the room prices lower than INR 1,000. But for the room rates higher than INR 5,000 28 per cent of tax rate is applicable. For 5-star hotel restaurants, the rate is 18 percent for those that serve alcohol and 12 percent for those that don't. Smaller hotels and restaurants are only charged at 5 percent if their annual turnover does not exceed INR 50 Lakh.

9. Major Property Or Asset Acquisitions

GST has reduced under-construction property cost as the tax rate is set at 18 percent but this can still be decreased to an effective rate of 12% as the property builder can avail of input tax credits. On the other hand, buying a car in India has become faintly less costly as the tax rate is fixed at 28 percent with an additional cess of either 01 percent, 3 percent, or 15 percent depending on which segment the car being purchased belongs. Investing in jewelry has become slightly more expensive because of the 3 percent of earlier tax rate to new tax rate of 5 percent charged on the crafting of the gold jewelry.

10. Financial Products And Services

Indians who purchase insurance policies, unluckily their premiums have increased under new GST regime as the tax rates have increased for general, health, and life insurance. On the other hand, the tax rate change on mutual fund returns under GST is mostly minimal. Since they belong to the service industry, banking services and the services provided by other financial service companies are subject to the 18% rate, which is more than

the previous 15 percent. Debit cards, fund transfers, ATM withdrawals, cheque book or draft issuance, bills collections, charges on cash handling, and more are also affected by new tax rates. Even money sending services have increased.

11. Effect On Startups
The GST regime is good for the Indian startup sector as it bears tax credit on purchases, a simple compliance form, enlarged limits for registration, and the capacity to encourage the free flow of goods and services. It removes the barrier and confusion of the earlier VAT laws, particularly of ecommerce industry. GST may blend inflation but there's the positive view that the undesirable consequences will not last long, and will ultimately be equalize by the bright impact towards improving economy.

12. Effect on Inflation
GST is generally observed as an inflationary measure. MS Mani, a senior director of Deloitte, in an interview with Forbes India, said that the inflationary effect of GST will be temporary or short-term. According to Mani, the rates have been kept close to the existing excise duty and state tax rates. For Mani, the exemption 0 percent rate of consumer products for the masses and the higher 28 percent tax on luxuries items will keep inflation in check. This is anticipated to develop the flow of input credit with GST.

13. Effect on Economic Activity
It's complex and also early to evaluate the impact of GST on economic activity. The Indian government trusts that they are on the correct path with GST. In a report by The Indian Express, ICICI Bank CEO Chanda Kochhar was quoted that GST is a transformational structural reform which has multiple benefits. These benefits include the establishment of a national market, improved easiness of doing business in India, improved yield and competence, and enhanced compliance among taxpayers. With sincere and resourceful management, GST is a good shift for the world's third largest economy.

14. Fast Moving Consumer Goods
GST is beneficial for a few organizations, but not for the organizations like FMCG Industry, until it will surely have long term positive result on such sectors. The lower tax on many products including logistics services has made it possible Manufacturers to handle their business transactions more freely and cost effectively. This has also facilitated common people to buy more and save money on their purchases.

15. Automobiles
The automobile industry was paying a tax rate in a range between 30-45 percent and present GST rate is around 18 percent which will be very high optimistic and gainful for the automotive industry both the manufacturers, distributors and the final users. The standard of living and status of consumers is strengthening. At present there is a big boom in Automobile industry under GST.

16. Pharmaceuticals
The largest producer of generic drugs and India is the third largest producer of medicines. Implementation of GST will have a constructive impact on the healthcare industry, especially drug products. This will help industries by eliminating taxes In the pharmaceutical industry, eight different types of taxes are applied. Combination of different taxes into one tax has made it easier to do business. GST has also developed transportation and supply chain in pharmaceutical products.

17. Textiles Industry
Cotton and woolen fibers are presently exempted from GST but the textile industry is benefited under GST since manufacturing cost has been reduced due to Subsidization of numerous taxes such as Octroi, Entry Taxes, Luxury Taxes, etc. There are some difficulties, but GST will assist in sustaining the industry in the long term and it is supportive in the present circumstances.

18. Food industry
A large fraction of the consumer spending of low-income families is spent on food, so it is ineffective on food items because it will affect people significantly.

19. Service sector
In India, 60 percent of GDP is included in the service sector. The GST rate for services is expected to be 18 percent to 20 percent, which is more than the current tax rate which is 15 percent which has led to an increase in the cost of services like banking, telecommunications and insurance.

20. Agriculture Sector
In agricultural sector GST has a positive effect, in the agricultural sector as all taxes will be reimbursed under a tax rate. Then the sales movement of the states between the states will be easy and hassle free, which will save time and destructive good transport

Positive Impact on GST

i. There is no inter –state tax.

ii. There is no burden of check post.

iii. It gives benefit transport industry and suppliers of goods.

iv. From inter-state tax more goods are imported and exported amongst states.

v. It lead to reduction in tax avoidance.

vi. GST facilitates decline the prices of goods in the long run.

vii. In India GST has gained the confidence of foreign investors.

Negative Impact on GST

i. Smuggled goods move liberally throughout the country.

ii. The local people experience discriminated.

Major highlights of GST as per Indian Economic Survey 2018

- 50 percent hike in quantity of indirect tax payers.

- Large enlargement of voluntary registration under GST.

- Allotment of GST base among states closely linked to the size of their economies.

- Strong correlation between export performance and states' living standard.

- India's chief firms account for a much lesser share of exports than in other similar countries.

- India's formal sector is significantly superior as per the assumption.

CONCLUSION

While comparing challenges with its advantages, it is clearly visible that its advantages are more compared to challenges. A single taxation system would encourage new businesses and entrepreneurs to engage in service and manufacturing sector. Though the GST impact has made a various change in taxation system, it may find difficult for Indian economy to cope up with the change but has definitely a good future for the economy in the later years. GST has provided Indian economy a powerful and elegant tax system for economic development. But to gain those benefits country requires to build strong machinery. The intention of GST is to replace VAT; GST intends to solve all the complications of Indirect Tax system. It has given relief to various sectors like consumers, producers and Government. GST has made various impact on different sector like: changing in product price due to increasing and decreasing tax slab rates, abolition of various indirect tax in the states as well as central level. As it is expected by the Government that in long term GST will grow India's economy but long distance has to travel in this root.

REFERENCES

- Dani, S. (2016). A Research Paper on an Impact of Goods and Service Tax (GST) on Indian. Business and Economics Journal.

- Rathod, M. (2017). An Overview of Goods and Service Tax (GST) In India. Journal of Commerce and Management.

- Palil, M.R. &Ibrahim, M.A.(2011). The Impacts of Goods and Services Tax (GST) on Middle Income Earners in Malaysia. World Review of Business Research, 1(3), 192-206

- KPMG. (2011). Economic Analysis of the Impacts of Using GST to Reform Taxes. CPA Australia, (September), 54

- Chadha, R. (2009). Moving to Goods and Services Tax in India: Impact on India's Growth and International Trade. National Council of Applied Economic Research.

- Lee, L.P. "A Study on the Effects of a Goods & Services Tax (GST) on Hong Kong", pp:1-25.

- Monika Sehrawat, Upasana Dhanda (December 2015) "GST In India: A Key Tax Reform" International journal of research granthaalayah, Sehrawat et. Al., vol.3 (Iss.12): December, 2015.ISSN-2350-0530(O) ISSN-2349-3629(P)

E – FOOD THE NEW TREND OF BUYING FOOD ONLINE THROUGH DELIVERY APPS

Pirani Sohil Altaf and Gobrani Parvez Salim
Research Student, BAMU University

ABSTRACT
Unemployment Is Increasing At An Alarming Rate. The Purpose Of This Study Is To Determine The Factors That Affects Usage Of Online Application To Order Food. Using Correlation Techniques It Is Found That Review/Rating, Convenient Mode of Payment, Promo Codes, Offers,Discount,Faster Delivery Etc. Has Positive Relation On Preference Of Buying Food Through Online Application. The Study Also Throws a Light on Future Growth and Reduction in Unemployment and Economic Development of country.

INTRODUCTION
With the advancement of technology, now a days most people prefer mobile apps for most of their tasks. Such as paying utility bills to buying household articles everything being ordered from mobile apps. With huge number of young professionals staying alone as well as married working couple in the big cities can't find much time to prepare food and then clean utensils. Here comes Food Delivery Apps to make the job too easy.

Downloading the app from play or App store, register into the app. selecting the menu to place food delivered to your doorstep. Online food delivery website and mobile application much popular in Indian cities like Bangalore, Chennai, Hyderabad, and Mumbai. They help people to save a lot of time, effort and money. Food delivery apps have attractive offers and discounts as compared to offline services. People get variety of options to make a better choice of restaurants. Online food delivery apps also provide more payment options as compared to offline restaurants. Recently they have added more services and facilities such as **NO MINIMUM QUANTITY**, wherein people can place the order of any amount. It offers a lot of convenience and flexibility.

FOLLOWING ARE SOME OF THE EXAMPLES
1. Swiggy
2. Zomato order
3. Foodpanda
4. Domino's
5. Pizza hut
6. Uber eats
7. JustEat
8. Tastykhana
9. Faaso's
10. Foodmingo, etc.

ADVANTAGES
1. ECONOMICAL
2. TIME SAVING
3. CONVENIENT
4. MORE OPTIONS OF RESTAURANTS
5. DIFFERENT VARIETY OF FOOD
6. ATTRACTIVE SCHEMES AND OFFERS
7. EMPLOYMENT GENERATION
8. INCREASE IN SALES AND PROFITS
9. WIDER COVERAGE
10. EASY EVALUATION (REVIEWS AND RATINGS)

LIMITATIONS

1. LACK OF AWARENESS

2. NO TRUST AND CONFIDENCE

3. TECHNICAL PROBLEMS

4. PROBLEM OF ILLITERACY

5. SPURIOUS QUALITY

6. ABSENCE OF AMBIENCE

7. DEVELOPS LETHARGY

8. UNHEALTHY PACKAGING

OBJECTIVES

1. To identify consumer's perception towards online food ordering apps.

2. To analyse most preferred online food ordering app by customers.

3. To study various factors influencing consumer's buying behaviour related to online food ordering services.

4. To analyse effect of online food ordering services on economic growth of hotel industry.

HYPOTHESIS

H0 : There is no relationship between awareness about discount, faster delivery, easy mode of payment & Preference of buying food

H1: There is a relationship between awareness about discount, faster delivery, easy mode of payment, & Preference of buying food

RESEARCH METHODOLOGY

Research Design: A research design is the plan for collection and analysis of data in a manner that aims to achieve research purpose with the economy in procedure. It constitutes blue print for the collection, measurement and analysis of data. The present study uses exploratory and descriptive approach.

- **Nature of study:** the present research study is quantitative and qualitative in nature.

- **Research plan for data collection:** for the present study information has been collected from both primary source and secondary source.

- **Primary source:** the following plan will be adopted to collect primary data.

➢ Research technique: survey method

➢ Tools of the study:

- Questionnaire

- Interview

- Rating skills

Secondary source

➢ Books, journals and magazines

➢ Sampling plan:

Sampling element: Individual

➢ Sample size: 49

➢ Sampling method: for the present study the researcher will select snowball sampling and convenience sampling.

➢ Place of study: Mumbai city

➢ Statistical technique: this research study

Uses the SPSS (statistical package for social science)
Data collection and respondent profile

Data is collected from pre schedule questionnaire form. The questionnaire consists of 14 questions.

The data collections and analysis has done in an iterative process it consists of 23 females and 26 males

		Gender			
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Female	23	46.9	46.9	46.9
	Male	26	53.1	53.1	100.0
	Total	49	100.0	100.0	
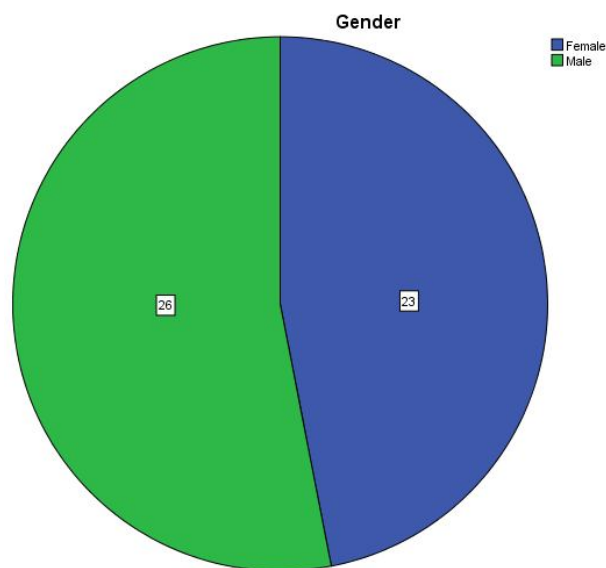
		Age Group			
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	0-20	7	14.3	14.3	14.3
	21-40	33	67.3	67.3	81.6
	41-60	8	16.3	16.3	98.0
	Above 60	1	2.0	2.0	100.0
	Total	49	100.0	100.0	
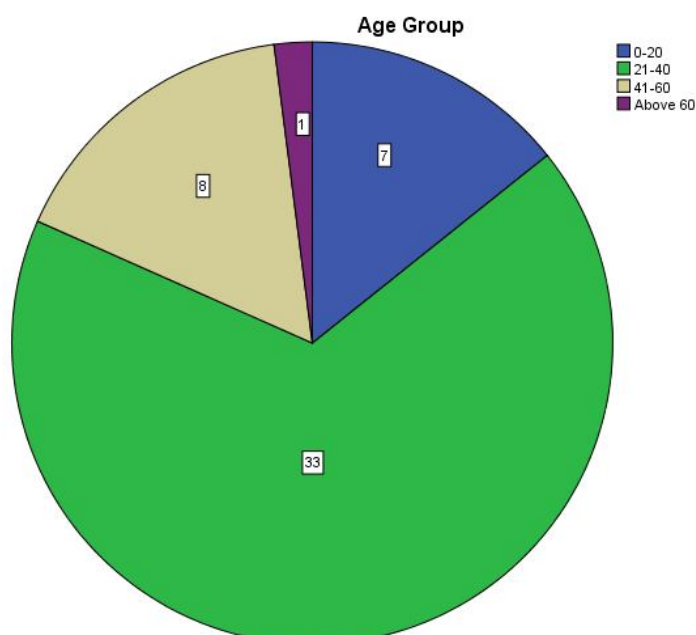
Income level				
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	0-15,000	19	38.8	38.8	38.8
	15,001-30,000	11	22.4	22.4	61.2
	30,001-50,000	6	12.2	12.2	73.5
	Above 50,000	13	26.5	26.5	100.0
	Total	49	100.0	100.0	

Income level
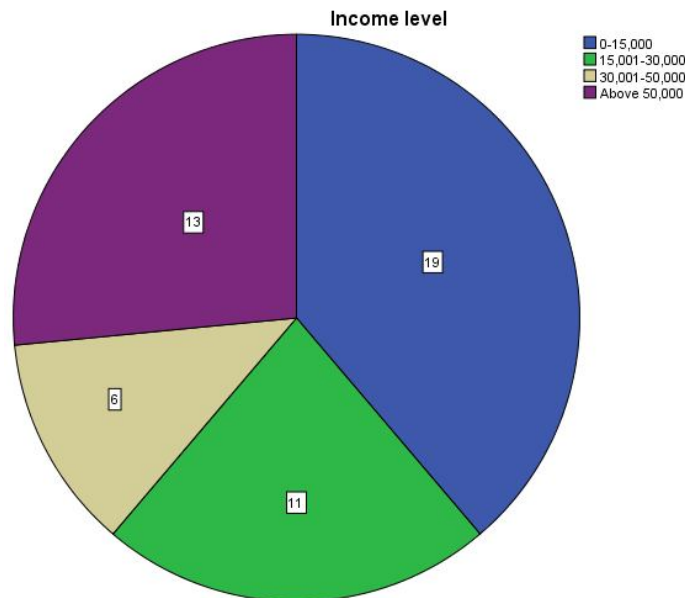
Preference of buying food				
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Offline (personal visit / order over the phone)	26	53.1	53.1	53.1
	Online (through internet website or app)	23	46.9	46.9	100.0
	Total	49	100.0	100.0	

Preference of buying food
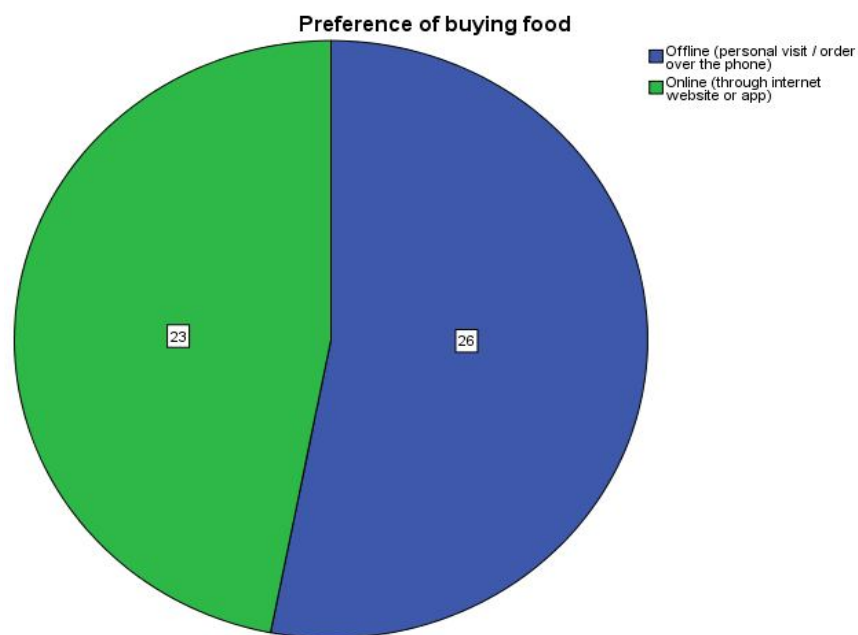
Reliability Statistics	
Cronbach's Alpha	**N of Items**
.888	5

Cronbach's Alpha 0.888 shows that there is a great internal consistency and the questionnaire is reliable. Correlations			[You get discount / offers on online applications]	[Delivery of food is faster in case of buying food online.]	[Review/rating option of various restaurants is available on online apps and is important for purchase decision.]	[Mode of payment is convenient in ordering food online.]	[Online mode is comparatively better than offline.]
Spearman's rho	[You get discount / offers on online applications]	Correlation Coefficient	1.000	.562**	.592**	.679**	.572**
		Sig. (2-tailed)	.	.000	.000	.000	.000
		N	49	49	49	49	49
	[Delivery of food is faster in case of buying food online.]	Correlation Coefficient	.562**	1.000	.461**	.493**	.567**
		Sig. (2-tailed)	.000	.	.001	.000	.000
		N	49	49	49	49	49
	[Review/rating option of various restaurants is available on online apps and is important for purchase decision.]	Correlation Coefficient	.592**	.461**	1.000	.650**	.602**
		Sig. (2-tailed)	.000	.001	.	.000	.000
		N	49	49	49	49	49
	[Mode of payment is convenient in ordering food online.]	Correlation Coefficient	.679**	.493**	.650**	1.000	.693**
		Sig. (2-tailed)	.000	.000	.000	.	.000
		N	49	49	49	49	49
	[Online mode is comparatively better than offline.]	Correlation Coefficient	.572**	.567**	.602**	.693**	1.000
		Sig. (2-tailed)	.000	.000	.000	.000	.
		N	49	49	49	49	49

CONCLUSION

With the help of above survey and statistical analysis it can be concluded that people mostly prefer the internet websites and online food delivery apps for buying or ordering food. It is increasingly becoming popular. This is due to its advantages over offline food ordering system such as

- Offers and discounts (0.572)

- Speed of delivery (0.567)

- Easy evaluation through reviews and ratings (0.602) and

- Convenient and more payments options (0.693).

So, therefore respondents believe that online food ordering is better as compared to offline food. It also generates large number of employment opportunities, which in turn contributes to economic growth and development of the nation.

REFERENCES

a. C. R. Kothari, Gaurav Garg- Research methodology (Methods and Techniques), New Age International Publications, 2017.

b. S. Mohan, R. Elangovan- Research methodology in commerce, Deep and Deep Publications, 2007.

c. K. V. Rao- research methodology in Commerce and Management, Sterling Publishers, 1992.

d. R.D. Sharma, Hardeep Chahal- Research Methodology In Commerce And Management, Anmol Publications, 2004.

e. Philip Kotler- Marketing Management, Prentice Hall India, September 199

A COMPARATIVE STUDY OF CONSUMER BEHAVIOR WITH RESPECT TO BUYING AND SELLING OF PROPERTIES ONLINE AND OFFLINE

Dr. L. C. Kurpatwar[1] and Pirani Sohil Altaf[2]
HOD[1], Sant Dnyaneshwar Mahavidyalaya, Soygaon
Research Student[2], Mumbai University

ABSTRACT

Today time is considered greater than money. Most people in urban areas find it difficult to spare time and personally visit the locations of real estate. Therefore online dealing of properties is growing day by day. The purpose of this study is determine the forces influencing usage of online websites for buying and selling of properties. Using cross-sectional technique it is found that Location/Region & Belief that online mode is convenient Affects usage of online dealing of properties.

INTRODUCTION

Real estate is property consisting of land and the buildings on it, along with its natural resources such as crops, minerals or water; immovable property of this nature; an interest vested in this (also) an item of real property, (more generally) buildings or housing in general.

Real estate business is one of the most lucrative businesses in India and the second largest behind agriculture. The real estate sector can be divided into three main categories – commercial, residential and land with all sectors booming in India due to the growing middle class and foreign investment into India. The Indian real estate market is expected to touch US$ 180 billion by 2020 and making it very attractive to start a real estate business in India.

Building material suppliers, builders, building labor suppliers, architects, engineers, construction equipment providers, financiers and realtors or brokers all come together to create the vibrant real estate business in India. Key amongst this group are the realtors or brokers who are the interface with the consumers in the transaction processes providing advice, information and help negotiate the deals.

Online buying and selling of properties include 99acres.com, India property.com, and magicbricks.com, Propertywala.com, Housing.com, Makaan.com, commonfloor.com Etc.

(2) REVIEW OF LITERATURE

There are many studies which were undertaken in foreign countries and India relating to this topic. An article published by **Pratibha A Dabholkar, Jeffrey w overby (2005)** on linking process. An investigation of real estate agent service: it shows there is a relationship between real state service process and customer satisfaction.

Other studies were conducted by **James E Littlefield (2013)** on INTERNET REAL ESTATE INFORMATION: ARE HOME PURCHASER PAYING ATTENTION TO IT? Shows Awareness of Internet real estate information, access to Internet, age, perceived effectiveness of Internet in home purchase, and satisfaction with Realtor are found to be important factors in determining consumers' use of Internet during home purchases.

(3) OBJECTIVES

1. To find out consumer behavior with respect to online and offline buying and selling of properties.

2. To study customers satisfaction level with respect to online and offline buying and selling of properties

3. To create awareness about online buying and selling options and their advantages/disadvantages.

(4) HYPOTHESIS
Hypothesis 1

H0 – There is no relationship between region and preference of dealing (Online / Real estate agent)

H1 – There is relationship between age group and preference of dealing (Online / Real estate agent)

Hypothesis 2

H0 – There is no relationship between convenience and preference of dealing (Online / Real estate agent)

H1 – There is relationship between convenience and preference of dealing (Online / Real estate agent.)

(5) RESEARCH METHODOLOGY

Research Methodology

Research Design: A research design is the plan for collection and analysis of data in a manner that aims to achieve research purpose with the economy in procedure. It constitutes blue print for the collection, measurement and analysis of data. The present study uses exploratory and descriptive approach.

- **Nature of study:** the present research study is quantitative and qualitative in nature.

- **Research plan for data collection:** for the present study information has been collected from both primary source and secondary source.

- **Primary source:** the following plan will be adopted to collect primary data.

➢ **Research technique: survey method**

➢ **Tools of the study**

- *Questionnaire*

- *Interview*

- *Rating skills*

Secondary source

➢ *Books, journals and magazines*

➢ *Sampling plan:*

Sampling element: Individual

➢ *Sample size: 69*

➢ *Sampling method: for the present study the researcher will select snowball sampling and convenience sampling.*

➢ *Place of study: Mumbai city*

➢ *Statistical technique: this research study* uses the SPSS Package (Statistical package for social science)

DATA COLLECTION AND RESPONDENT PROFILE

Data is collected from pre schedule questionnaire form. The questionnaire consists of 17 questions.

The data collections and analysis has done in an iterative process it consists of 39 females and 30 males

Gender					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Female	39	56.5	56.5	56.5
	Male	30	43.5	43.5	100.0
	Total	69	100.0	100.0	
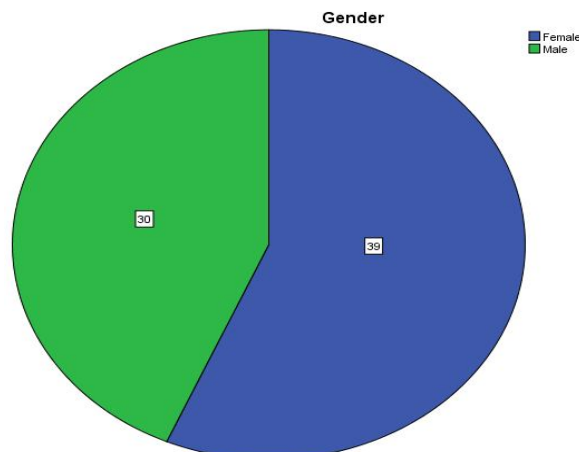
Age Group				
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-20	8	11.6	11.6	11.6
	21-40	53	76.8	76.8	88.4
	41-60	8	11.6	11.6	100.0
	Total	69	100.0	100.0	

Age Group
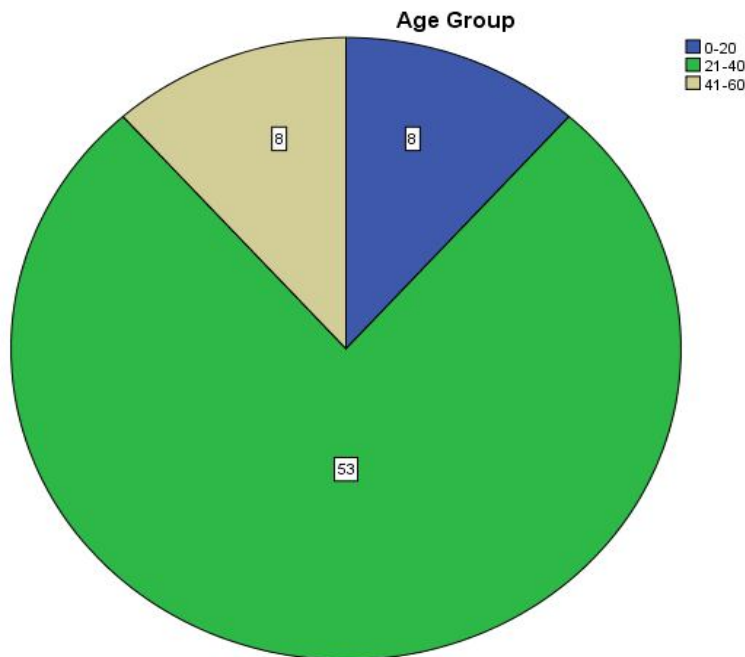
Preference of buying and selling of properties				
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Offline (through real estate brokers or builders' office)	42	60.9	60.9	60.9
	Online (through websites or apps like 99 acres, magicbricks, etc.)	27	39.1	39.1	100.0
	Total	69	100.0	100.0	
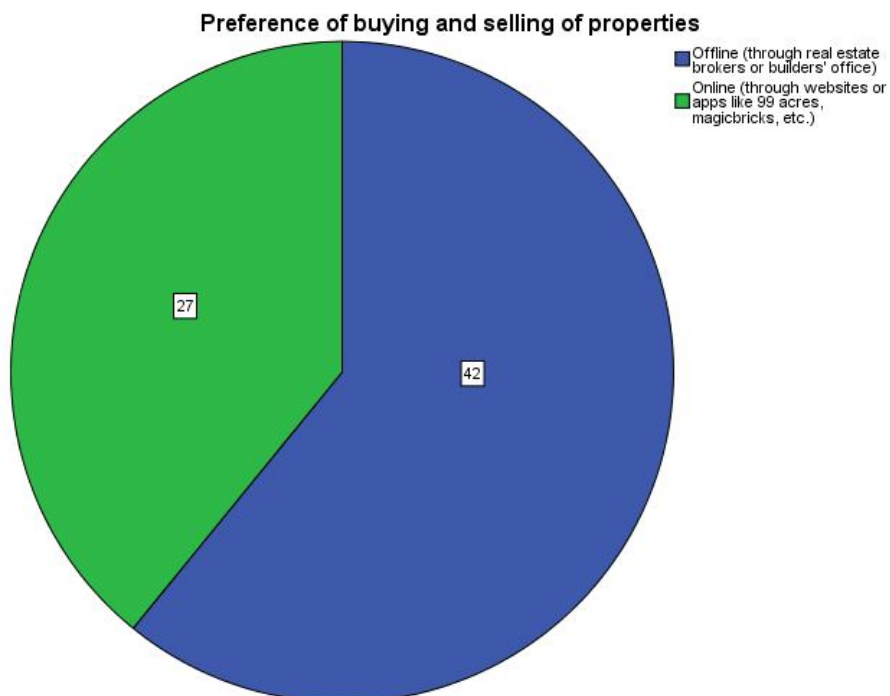
Preference of buying and selling of properties

DESCRIPTIVE STATISTICS OF ASSOCIATION BETWEEN PREFERENCE OF BUYING & ONLINE DEALING IS CONVENIENT							
		[Online dealing is convenient.]					Total
		STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE	
Preference of buying and selling of properties		0	0	1	0	0	1
	Offline (through real estate brokers or builders' office)	3	12	21	6	0	42
	Online (through websites or apps like 99 acres, magicbricks, etc.)	1	2	6	14	3	26
Total		4	14	28	20	3	69

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	21.694[a]	8	.006
Likelihood Ratio	23.273	8	.003
N of Valid Cases	69		

P (value) 0.006 < Level of significance 0.050

Therefore Ho is rejected and there is significant relationship between PREFERENCE OF BUYING & ONLINE DEALING IS CONVENIENT.

DESCRIPTIVE STATISTICS OF ASSOCIATION BETWEEN PREFERENCE OF BUYING & REGION				
		Region		Total
		Rural	Urban	
Preference of buying and selling of properties	Offline (through real estate brokers or builders' office)	11	36	47
	Online (through websites or apps like 99 acres, magicbricks, etc.)	0	22	22
Total		11	58	69

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	6.125[a]	1	.013		
Continuity Correction[b]	4.503	1	.034		
Likelihood Ratio	9.395	1	.002		
Fisher's Exact Test				.013	.010
N of Valid Cases	69				

P (value) 0.013 < Level of significance 0.050

Therefore Ho is rejected and there is significant relationship between PREFERENCE OF BUYING & REGION.

CONCLUSION

With the help of above survey and statistical analysis it can be concluded that people mostly prefer the internet websites for buying and selling of properties. It is increasingly becoming popular. This is due to its advantages over offline dealing. Such as,

- Wider choice

- Elimination of middlemen hence economical

- Easy evaluation through reviews and ratings and

- Convenient and time saving.

So, therefore respondents believe that online dealing is better as compared to offline. Valuable resources like time money and efforts can be utilized more productively.

REFERENCES

a) C. R. Kothari, Gaurav Garg- Research methodology (Methods and Techniques), New Age International Publications, 2017.

b) S. Mohan, R. Elangovan- Research methodology in commerce, Deep and Deep Publications, 2007.

c) K. V. Rao- research methodology in Commerce and Management, Sterling Publishers, 1992.

d) R.D. Sharma, Hardeep Chahal- Research Methodology In Commerce And Management, Anmol Publications, 2004.

e) Philip Kotler- Marketing Management, Prentice Hall India, September 199

A STUDY ON FINANCIAL PERFORMANCE OF VIP INDUSTRIES LIMITED

Mohit P Patel[1] and Dr. Kishorsinh N. Chavada[2]
Assistant Professor[1], Sheth C. D. Barfiwala College of Commerce,Surat
Principal[2], J. Z. Arts & Amp, H. P. Desai Commerce College, Amroli

ABSTRACT
The financial Performance of any organization has to be evaluated keeping track of its progress. The project titled "A Study on financial Performance of VIP Industries Limited is undertaken for a period of two months with the objective of analyzing the profitability, liquidity and solvency position of the VIP Industries Limited. To analyze the financial position the data were collected from the annual reports of VIP Industries Limited 2013-14 to 2017-18.

INTRODUCTION

Finance is very important fact of every concern. The financial requirements of a business must be sufficient to meet its long-term and short-term commitments. In long term commitment, it needs permanent capital and for short-term commitments it needs working capitals. Both excessive as well as inadequate finance position are dangerous from the business point of view. Finance is the heart of the concern without finance there is no another functions are operated.

Therefore the financial analyst is responsible to monitor the financial position of the business regularly. The company performance is judged though its financial statement. Financial statement analysis is one of the methods that can be used in predicating financial distress which focus on financial variables. Among the variable tools are used to the financial information contained in the financial statement. Ratio analysis is widely tools, which is relevant in assessing the performance of a firm in respect of liquidity position short term solvency.

RESEARCH METHODOLOGY
Objectives of Study
• To know the liquidity position of the Company

• To find the profitability position of the Company.

• To find out the debt servicing capacity of the company.

Scope of the Study
The present study is concerned with the financial analysis of the company. It is the analysis of liquidity, activity and profitability ratios of the company.

Period of the Study
The Study covered a period of Five years from 2013-14 to 2017-18 accounting year end 31st March every year.

REVIEW OF LITERATURE
Aziz, (1984), emphasizes in this article, accrual accounting ratio were shown to predict bankruptcy accurately for the manufacturing industry; such financial ratios usually lack theoretical justification. Since bankruptcy is cash oriented phenomenon, the use of variables based cash flows is theoretically appealing. Specifically, the equation developed by G.H. Lawson was used to test a bankruptcy predictive model. Lawson's cash flow based model is compared to Altman's accounting based financial ratios analyses with updated discriminate coefficients. The results show that it is difficult to state which model performs better all the time.

Gorg R.K (1997) conducted a study on Managing working capital in the manufacturing organization stated that any reduction in operation cost as a result of effective and efficient management would improve the profitability, liquidity and solvency of an organization.

DATA ANALYSIS AND INTERPRETATIONS

Table 1: Current Ratio

Year	Current Ratio
2013-14	2.16
2014-15	1.93
2015-16	1.96

2016-17	2.26
2017-18	2.05

The rule of thumb of Current Ratio is 2:1; the ratio shows a fluctuating trend. In the year 2013-14 the ratio was 2.16 and it was decreased from 1.93 in the year 2014-15. In 2015-16 the ratio was increased 1.96 and 2016-17 again it is increased 2.26 . In the year 2017-18 decreased 2.05 So, it is satisfactory.
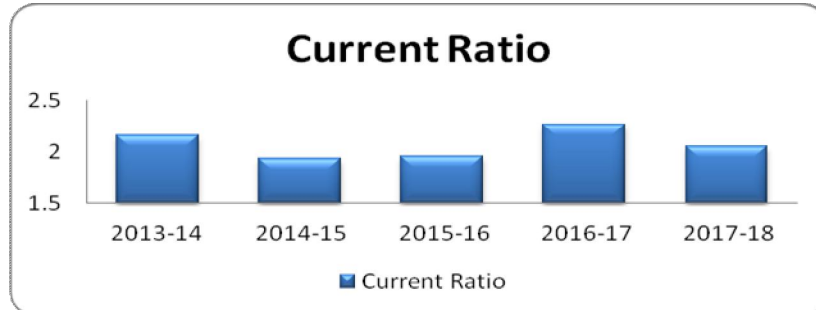
Table-2: Quick Ratio

Year	Quick Ratio
2013-14	1.36
2014-15	1.23
2015-16	0.98
2016-17	0.91
2017-18	1.00

The rule of thumb of liquid ratio is 1:1. The liquid ratio in the year 2013-14 1.36 and it was decreased 1.23 in 2014-15. In following two years it more decreased to 0.91. but in 2017-18 it increased to 1.00. The liquid ratio was satisfactory of the company.
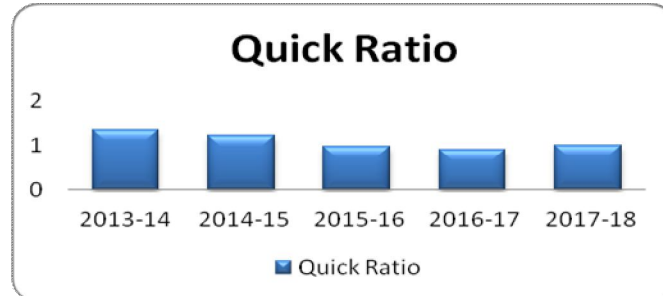
Table-3: Inventory Turnover Ratio

Year	Inventory Turnover Ratio
2013-14	5.63
2014-15	4.78
2015-16	4.44
2016-17	4.69
2017-18	4.67

Inventory Turnover Ratio was 5.63 it was decreased 4.78 in the year 2014-15 and again In 2015-16 the ratio decreased 4.44. it was increased up to 4.69 in the year 2016-17. This stock turnover ratio implies over investment in stock.
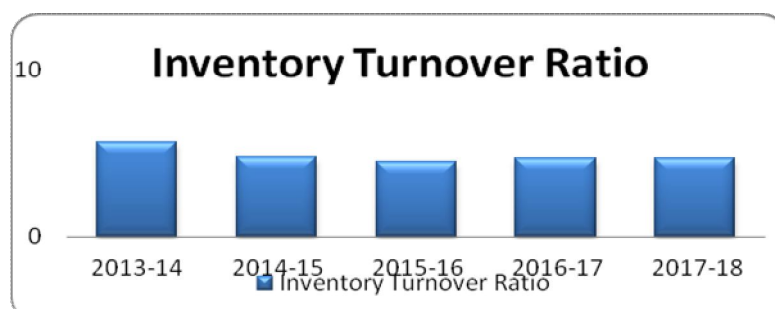
Table-4: Debtors Turnover Ratio

Year	Debtors Turnover Ratio
2013-14	9.76
2014-15	10.16
2015-16	9.34
2016-17	9.27
2017-18	9.49

In this year 2013-14 9.76 times and it was increased to 10.16 and it was decreased 9.34 in 2015-16. In 2017-18 it was slightly increased 9.49. It implies in efficient management of debtors or sales.
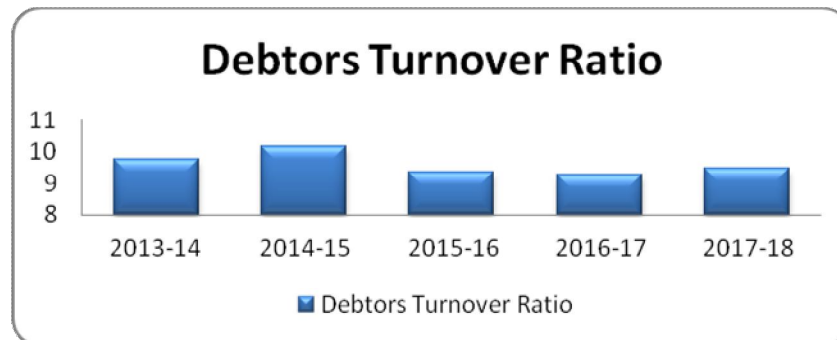
Table-5: Average collection Period

Year	Days
2013-14	37.40
2014-15	35.93
2015-16	39.08
2016-17	39.37
2017-18	38.46

The collection period in the year 2013-14 it was 37.40 days in the year 2014-15 decreased up to 35.93 days. Again it was increased in 2015-16 39.08 and after it was increased 39.37 days in the year 2016-17. After it was decreasing trend in the year 2017-18 it was 39.46 days only. It indicates the debt was collected in 22 days.
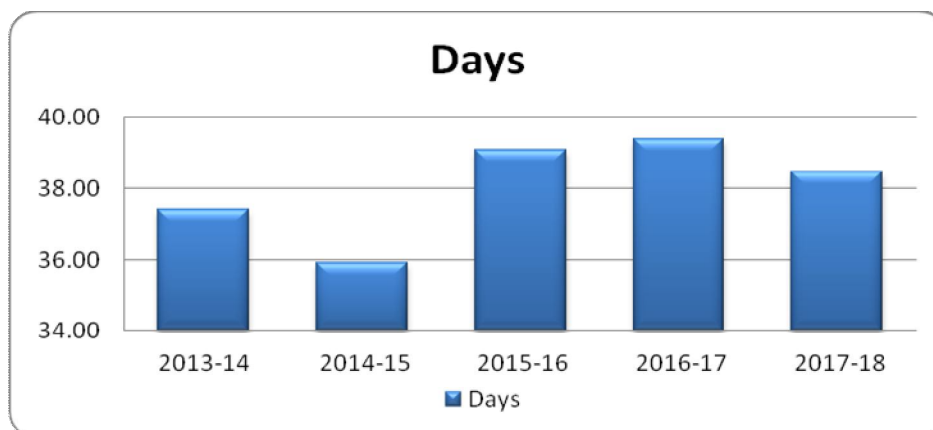
Table-6: Debt-Equity Ratio

Year	Debt-Equity Ratio
2013-14	0.06
2014-15	0.10
2015-16	0.04
2016-17	-
2017-18	-

The rule of thumb is 2:1. The debt equity ratio in the year 2013-14 was 0.06 but it was slightly decreasing trend 0.10 to 0.00 in the year 2014-15 to2017-18. The ratio shows that the long term debt is very low. So the company can make use of the law of cost of fund, and it was unsatisfactory.

Table-7: Operating Profit Ratio

Year	Ratio
2013-14	8.34
2014-15	7.29
2015-16	8.46
2016-17	9.50
2017-18	12.78

The ratio was 8.34 in the year 2013-14and it slightly decreasing in 2014-15 7.29%. And it was increasing in 2015-16 up to 8.46%. . In following two years it more increased to 12.78%. The overall operating profit and sales and reduce the expenses.
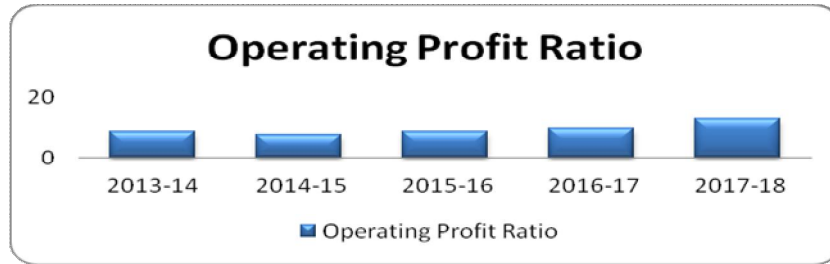
Table-8: Net Profit Ratio

Year	Ratio
2013-14	6.00
2014-15	4.56
2015-16	5.21
2016-17	6.10
2017-18	8.41

The ratio shows a fluctuating trend. In the year 2013-14 the ratio was 6.00 and it was decreased from 4.56 in the year 2014-15. In 2015-16 the ratio was increased 5.21 and 2016-17 again it is increased 6.10 . In the year 2017-18 increased 8.41.
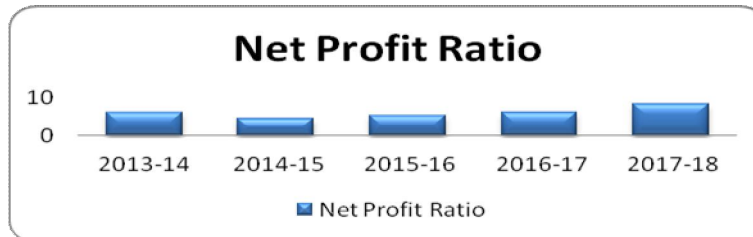
Table-9: Fixed asset Turnover Ratio

Year	Ratio
2013-14	3.74
2014-15	4.31
2015-16	4.99
2016-17	21.95
2017-18	17.45

This ratio was increasing trend was 3.74 in the year 2013-14. it was slightly increasing 4.31 in the year 2014-15. and it easy slightly reduced from 4.99 to 17.45. The ratio implies the company utilizes the fixed assets to achieve the highest sales.
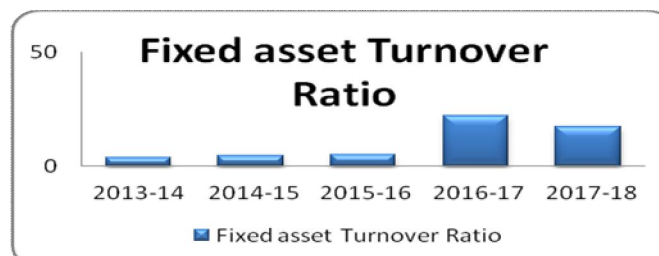
CONCLUSION

The project entitled "A Study on financial Performance of VIP Industries Limited " was undertaken with the objective of financial performance and to examine profitability performance of the company. From the study Profit and Net profit position was good. The liquidity position has been be increase in the company. Long term solvency position of company was satisfactory. The Overall Financial performance of VIP Industries Limited remained good during the study period.

REFERENCES

[1]. C. Jeevanandam (1st Ed.), "Management Accounting and Financial Management", Sultan Chand & Sons, ISBN-81-8054-013-8. 4. 2.

[2]. Chandra Prasanna (6th ED.),"Financial Management", Tata Mc Graw-Hill Publishing Company Ltd., New Delhi. ISBN-0-07-058548-2.

[3]. Pandey I.M.(8th ED.), "Financial Management", Vikas Publishing House Pvt. Ltd., ISBN-81-259-0638-X. \

[4]. Research Methodology – P. Saravanavel – Kitabmahal Allahabad.

[5]. Research Methodology – G.R. Kothari -Second Edition Jaipur -May 1990. Financial

[6]. Websites

1. www.tatasteel.com

2. www.moneycontrol.com

CONSUMER BEHAVIOR WITH RESPECT TO BOOKING ONLINE HOTEL

Kotal Saurabh Ashok[1] and Pirani Sohil Altaf[2]

Assistant Professor[1], St. Peters College of Science & Commerce

Research Student[2], Mumbai University

ABSTRACT

Time and money are equally important in todays world. The purpose of this study is to find out various factors that affect while booking hotels online. Using cross sectional technique, the findings were age group, qualifications, location, offer/ discount, review / ratings, easy mode of payment, better services, affect online hotel booking.

INTRODUCTION

With the Introduction of IT and Ecommerce operators the scenario of business has changed drastically, due to such change many businesses have grown. Due to such new emerging trends the organization and consumer both have advantages i.e. just on a single click the consumer can block hotel/ vehicle or can order any product or service at any point of time. Where as the E- commerce platform works 24X7 for the business organization.

Consumers of 21st century would always like to compare the value of goods/services provided by various vendors and then choose best possible alternatives, and on the other hand the e-commerce website helps consumers to select the best out of many.

Also, there is a new concept of comparing shopping websites like shopping.com, google shopping etc. which also helps consumers to choose best available goods/services.

The research work shall mainly focus upon the study of consumers behavior towards online booking of hotels. Examples of such websites are: Make my trip, Trivago.com, Go Ibibo etc.

Advantages of online booking of hotels from consumers point of view are as follows:

- Saves time
- Flexibility
- Promo codes
- Best prices
- Better services
- Various options
- Comparisons between hotels
- Virtual tour

Advantages of online booking of hotels from organization point of view are as follows:

- Online booking means faster payments.
- Reduces cost
- Saves staff time on manual tasks

REVIEW OF LITERATURE

- Nikhil Monga EtAl (2016) stated in his study" This research helps us to understand online consumer behavior and to Analyse consumers' motivation and intention to search and book hotel deals through online travel intermediaries. A quantitative research method was employed to measure the cognitive, emotional and social factors that influenced motivation and also how motivation mediated these factors toward booking intention. The result indicates consumers' attitudes and perception were two substantial factors that influenced motivation to book hotel deals online, which in turn, impacted their future intention".

- S Akhila EtAl (2018) Stated in his study" To Analyze the usage of online platforms to book hotels online also with introduction of peer to peer online hospitality services which will bring a potential dynamic dimension to the hospitality industry, this study aims to find out whether the online users will prefer this community-based hospitality or not."

OBJECTIVES
- To find out various factors that affects booking hotels online.

- To compare services of booking hotels online and offline.

- To find out future growth of online market.

HYPOTHESIS
Hypothesis 1
H0: There is no relationship between demographic factors and preference of buying hotel tickets (online/offline).

Hypothesis 2
H0: There is no relationship between convenient mode of payment, better services, review option, discounts/promo codes and preference of buying hotel tickets (online/offline).

RESEARCH METHODOLOGY
- **Research Design:** A research design is the plan for collection and analysis of data in a manner that aims to achieve research purpose with the economy in procedure. It constitutes blue print for the collection, measurement and analysis of data. The present study uses **Exploratory and Descriptive approach**.

- **Nature of study:** The present research study is Quantitative and Qualitative in nature.

- **Research plan for data collection:** For the present study information has been collected from both primary source and secondary source.

- **Primary Source:** The following plan will be adopted to collect primary data.

- ➢ **Research Technique:** Survey Method

- ➢ **Tools of the study**

- ▪ Questionnaire

- ▪ Interview

- ▪ Rating Scale

- **Secondary Source**

- ➢ **Books, Journals and Magazines**

- **Sampling Plan**

- ▪ **Sampling element:** The sampling element consist of individual, employees, small businessman, builders, chartered accountants, lawyers etc.

- ▪ **Sample Size**

- ✓ No. of individual- 40

- ▪ **Sampling Method:** For the present study the researcher has selected **Snowball sampling and Random sampling.**

- ▪ **Statistical Technique:** This research study uses the **SPSS** (Statistical package for social science) package

DATA COLLECTION AND RESPONDENT PROFILE
Data is collected from pre schedule questionnaire form. The questionnaire consists of 14 questions.

The data collections and analysis has done in an iterative process it consists of 14 females and 26 males

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	14	35.0	35.0	35.0
	Male	26	65.0	65.0	100.0
	Total	40	100.0	100.0	

gender
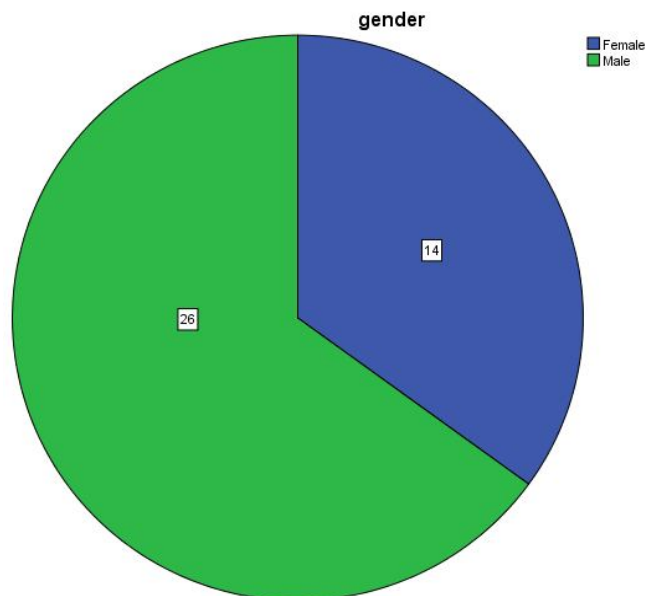
How would you prefer to buy Hotel Tickets?					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Offline	12	30.0	30.0	30.0
	Online	28	70.0	70.0	100.0
	Total	40	100.0	100.0	

How would you prefer to buy Hotel Tickets ?
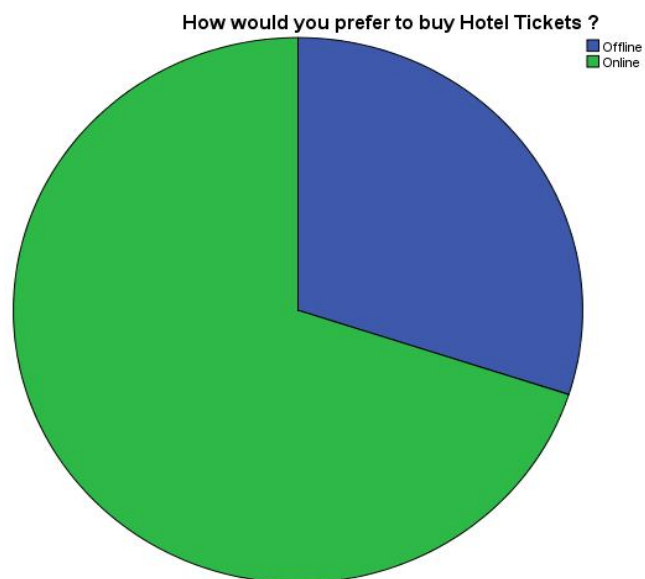
Reliability Statistics	
Cronbach's Alpha	N of Items
.976	5

Cronbach's Alpha 0.976 shows that there is a great internal consistency and the questionnaire is reliable.

DESCRIPTIVE STATISTICS OF ASSOCIATION BETWEEN PREFERENCE OF BUYING & AGE GROUP.				
		How would you prefer to buy Hotel Tickets?		
		Offline	**Online**	**Total**
Age group	0-20	1	4	5
	21-40	4	20	24
	41-60	5	4	9
	above 60	2	0	2
Total		12	28	40

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.735[a]	3	.021
Likelihood Ratio	9.873	3	.020
N of Valid Cases	40		
P (value) 0.021 < Level of significance 0.050 **Therefore Ho is rejected and there is significant relationship between** **PREFERENCE OF BUYING & AGE GROUP.**			

Correlations			[you get discount/offers on online ticket]	[review/rating option of various hotels is available on online application & it is vital for decision making]	[mode of payment is convenient in case of online buying ticket]	[services of online are better as compared to offline]	[maximum tickets booking is done through online application]
Spearman's rho	[you get discount/offers on online ticket]	Correlation Coefficient	1.000	.874[**]	.939[**]	.916[**]	.798[**]
		Sig. (2-tailed)	.	.000	.000	.000	.000
		N	40	40	40	40	40
	[review/rating option of various hotels is available on online application & it is vital for decision making]	Correlation Coefficient	.874[**]	1.000	.858[**]	.890[**]	.781[**]
		Sig. (2-tailed)	.000	.	.000	.000	.000
		N	40	40	40	40	40
	[mode of payment is convenient in case of online buying ticket]	Correlation Coefficient	.939[**]	.858[**]	1.000	.866[**]	.883[**]
		Sig. (2-tailed)	.000	.000	.	.000	.000
		N	40	40	40	40	40
	[services of online are better as compared to offline]	Correlation Coefficient	.916[**]	.890[**]	.866[**]	1.000	.805[**]
		Sig. (2-tailed)	.000	.000	.000	.	.000
		N	40	40	40	40	40
	[maximum tickets booking is done through online application]	Correlation Coefficient	.798[**]	.781[**]	.883[**]	.805[**]	1.000
		Sig. (2-tailed)	.000	.000	.000	.000	.
		N	40	40	40	40	40

CONCLUSION

Consumers mainly prefer to select online preferences towards booking the hotels. Due to the said advantages and other services provided by the organizations and Ecommerce Operators, the consumers opt for online booking. It is seen that the awareness of online hotel booking has been increased .the study concluded that the factor that affect buying ticket online is low age group category 0-20 & 21-40 as they are educated and prefer buying online hotel.it is also seen from the studies that there is direct positive relationship between discount/offers/promocodes,Review and ratings, better services, flexible payment mode options & preference of buying online hotels.

REFERENCES

1. C R Kothari, Gaurav Garg- Research methodology (Methods and Techniques), New Age International Publications,2017

2. S Mohan, R Elangovan- Research methodology in commerce, Deep and Deep Publications,2007

3. K V Rao- research methodology in Commerce and Management, Sterling Publishers ,1992

4. R.D. Sharma, Hardeep Chahal- Research Methodology In Commerce And Management, Anmol Publications, 2004

RESPONSE TO WESTERN EDUCATION: REFORM AND REVIVAL AMONG THE JAINS IN MODERN INDIA

Dr. Hemali Sanghavi
Head, Department of History & Dean Academic Affairs, K. J. Somaiya College of Arts & Commerce Autonomous

ABSTRACT
Introduction of the Western education was an important phenomenon in the history of modern India. This generated variety of responses. The paper probes into these responses ranging from the individual level to the community level with special focus on the Jain community. It also brings out the parallels running through the Hindu and Jain responses and reform movements. Of the varied Jain responses the reformist and revivalist ones have been explored in the paper. The paper more focuses on the interplay of people and the issues. This paper explores how the transformation occurred, detailing its content, motivation, and means. Through a critical examination of the sources, it reconstructs the Jain perspective and their attitude towards the reform.

INTRODUCTION
Education is the foundation on which all improvements in the conditions of the people depend. It is an instrument for transformation of society. It is one of the chief factors conditioning peoples' outlooks and aspirations. It is the best tool to bring a positive change in society. It transforms the attitudes of the recipients.

WESTERN EDUCATION IN INDIA
The impact of British colonialism was clearly felt in almost all arenas of Indian life.[1] The elites of India in the nineteenth century were deeply influenced by the European ideas of history.[2] British rule had the effect of opening up India to the Western world and opening up the Western world to India. Education was the chief channel through which Western influences flow into Indian life. [3] The wave of enthusiasm for English education spread over Calcutta and other Indian cities in the first quarter of the nineteenth century. [4] Western cultural modernity influenced all of urban India. [5] The urban centres developed as social enclaves, alienated from the colonial countryside.

JAIN RESPONSE TO THE MODERN EDUCATION
The process of Westernisation was experienced by people in varying degrees, according to the socio-economic class to which they belonged. The newly introduced education system created an awakening among the people. The stream of new thought and practice flowed into the sea of Jain tradition. Jains received the Western education in much more acceptable manner. Of course, the responses and acceptance were far from uniform. The ways in which tradition and modernity conflict, relate or seem not to relate in varied sectors of social life in modern India have formed topics of many contemporary studies. This paper particularly focuses on the Jain community.

Like most Indian communities, the Jains were slow to accept the newly introduced Western education. Some of the Jains began to challenge the traditional authorities.[6] Modern education brought in a body of thought which questioned many of the fundamental assumptions upon which the fabric of traditional values rested.[7] Many

---

[1] Shaik Basha, "Craving for companionate Wives Male Reformers, Women's Journals and Domestic Ideology in Andhra 1883-1950," in *Histories, Regions, Nodes Essays for Rattan Lal Hangloo* ed. by Salma Farooqui. Delhi,

2017, p.239.

[2] Torkel Brekke, *Makers of Modern Indian Religion in the Late Nineteenth Century*, Oxford, 2007, pp.132-133.

[3] L.S.S.O'Malley(ed) *Modern India and West,* London, 1941, p.vi.

[4] H.V.Hampton, *Biographical Studies in Modern Indian Education*, Oxford, 1946, p.38.

[5] Sharada Dwivedi & Rahul Mehrotra, *Bombay Deco*, Mumbai, 2008, p.7.

[6] Knut Aukland, "The Scientization and Academization of Jainism," *Journal of the American Academy of Religion*, February 2016, p.193.

[7] Sulochana Krishnamoorthi, *Modern Education and its impact on Society in Bombay (1854-1905)*, Mumbai, 1999,

English-educated or Western influenced Indian men increasingly saw the reform as the key to both India's progress and their own. [1]

In the official censuses the Jains appeared as distinct category from the Hindus.[2]The idea of religious identity conveyed in the census had an important effect on the self-perception of the Jains.[3]This was continuously reinforced in the concerns expressed over the declining Jain population.[4]Contact with the West brought about significant changes in religious manifestations, the most significant of which was the development of the concept of a unified religious identity of the Jains.

JAIN STUDIES AND WESTERN SCHOLARS

Western researches on Jainism began by the nineteenth century. With patience and preservance, Western scholars and Indologists learnt Sanskrit and allied Indian languages before penning their works. [5] Hermann Jacobi (1850-1927) gave the authoritative proofs of the independent nature of Jainism. He was well-reputed Sanskrit scholar of Germany. A landmark was the publication in 1884 of the first two volumes of Jain Sutras, translated into English by Hermann Jacobi. By the last part of the nineteenth and the earliest parts of the twentieth century, Western scholars had already been taking an interest in the history of Jainism. Germans have been most active in the field of the Jain studies. Western observers of religion of India were instrumental in producing a reformulation of religious ideas and practices, which embraced in part the Western scientific perspective. [6]

WESTERN EDUCATION AND JAIN RESPONSE

The English education created the worldview in which the religion was singled out as a separate constituent of human society. The Jain leaders of the nineteenth century shared in this world view. To them the Jain religion became an object in the history.[7] The emergence of the notion that India's cultural genius and identity had spiritual roots had the effect of focusing attention on the inner truths of the religions. The Jain reformers did not cut themselves off from the general community. The trend can be seen as Jain modernism. [8] The similar trend is noticed in case of the Hindu reformers of Maharashtra in contrast to the social rebels of Bengal. [9]

PUBLICATIONS

Many of them took to the editing and printing of ancient Jain texts. The publications made possible the transmission of knowledge which could no longer be privilege of few. [10]A number of books and publications emerged which reflected the quest for religion. Students and studies of Jainism were encouraged and supported. Discoveries of archaeological evidences pertaining to Jainism were published in the journals and periodicals.[11]Journal like Jain Sahitya Sanshodhan came into existence. [12]These publications became vehicle of

---

p.90.

[1]Shaik Basha, op.cit., p.239.

[2] A.P.Joshi, M.D.Srinivas & J.K.Bajaj, *Religious Demography of India*, Chennai, 2003, p.16.

[3]Torkel Brekke, op.cit., p.132.

[4]Charlotte Krause, 'The Social Atmosphere of Present Jainism', *Calcutta Review,* June 1930, 275-86.

[5]Gauranga Sengupta, *Indology and it eminent Savants Collection of Biographies of Western Indologist*, Calcutta,

1996, p.XXVII.

[6] Leah Renold, *A Hindu Education Early years of the Banaras Hindu University*, New Delhi, 2005, p.2.

[7]*Jain Hitaishi*, Vol.14, Issue 7-8, April-May 1920, pp.224-229.

[8]Tine Vekemans, "India's Last Minority Campaigning for Jain Minority Status, " *International Journal of Jain Studies*, 2014, p.6.

[9] Sulochana Krishnamoorthi, op.cit., p.91.

[10] *Ibid.,* p.XIX.

[11] *Jain Hitaishi*, Vol.14, Issue 7-8, April-May 1920, pp.224-229.

[12] *Ibid.*, p.230.

debate, discussions between the orthodox and reformist sections. [1]Another learned layman was Champat Ray Jain, a barrister by profession. Fluent in Hindi, Urdu and English, he studied the Christian and Muslim religions and claimed that their message was essentially the same as that of Jainism. He published a dozen books in the 1920s and '30s, including The Key of Knowledge, Jain Law, and what is Jainism? In his writings and lectures he explained religion in twentieth century terms, using the concepts of modern psychology and science.

Jain monks assisted the scholars in their research into the Jain texts.[2] Vijay Dharma Suri (1868- 1922) who wrote many books on Jain philosophy and ethics in Sanskrit, Gujarati and Hindi, edited texts and inscriptions, started an important series of published texts, the Yashovijaya Jaina Granthmala named after the seventeenth-century scholar Yashovijaya , and corresponded with many Indian and European scholars. Ratnachandraji Maharaj completed in 1932 the publication of a four-volume dictionary of Ardhamagadhi, the language of the ancient Jain scriptures, with explanations in Sanskrit, Gujarati, Hindi and English.

REINFORCING TRADITION

Sacred texts became important discourse with the expansion of the modern Western education among the Jains. There emerged major interpretations of the Jain intellectual tradition from within inside particularly from the Jain monks. [3]The *Śvetāmbara* monk Muni Punyavijaya (1895–1971) was a scholar with mastery of a wide range range of learning. He took cataloguing and editing of manuscripts and extensive publications in Hindi and Gujarati. The first printed editions of the Śvetāmbara canon were by Ray Dhanpatisiha Bahadur in 1874-1900 in the Prakrit original and by Acharya Amolakacui in 1916-1919 with Hindi translation. The Sacred Books of the Jains series, started by Kumar Devendra Prasad Jain, published from 1917 various Digambara texts with English translations and commentary. Here it needs to be pointed out that primary access to the sacred texts was unattainable for Jain *śrāvakas* and *śrāvikās*.

JAIN ORGANISATIONS

A number of the Jain organisations were established in the late nineteenth century and in the twentieth century. This trend and response was seen in Hindu as well as other religious traditions in India.[4] The All- India Digambara Jain Conference first met in 1893. Many of the Jain organisations established Jain libraries. Renovation of the Jain temples was undertaken.

CONCLUSION

The contact with the West effectively changed the attitudes of the elite of the country. Foreign education, affiliation with the colonial administration, and, in some cases, knowledge of the English language, created a situation in which one's own community and religion acquired a new mode of being. Jain scholarship, education and writing have broadened out at all levels. One can see the emergence of the Jain identity among the Jains in modern India. In fact, the perception and response of the Jain community towards modern education mark their journey towards their community identity. Education definitely turned out catalyst affecting the quality of life of the community.

It is clear that the Jains were active participants in the process of the reception of the Western education. The impetus towards regeneration and the reactivation of scholarly tradition came very much from within the Jain community itself. [5] The reform movements prompted changes within the community. [6]Female education was favoured and advocated by the reformist section. [7]It was argued that girls should be given religious as well as secular education. The reform movements attempted to retrieve an original and authentic religious essence. In fact to some extent the western education strengthened and transformed their religious bonding. The encounters with the Western education prompted religious revival in the community.

---

[1]*Ibid.*, pp.245-246.

[2]Torkel Brekke, op.cit., p.133.

[3]*Jain Hitaishi*, Vol.14, Issue 7-8, April-May 1920, pp.230-231; Paul Dundas, *The Jains*, London, 2002, p.11.

[4] Hemali Sanghavi, *Contribution of the Jains to the Economic and Socio-cultural Development of the city of Bombay (1860-1960)*, University of Mumbai, 2013, p.286.

[5]*Jain Hitaishi*, Vol.14, Issue 7-8, April-May 1920, pp.224-229; Paul Dundas, op.cit., p.11.

[6]Peter Flügel,"The invention of Jainism a short history of Jaina Studies," *International Journal of Jain Studies*, Vol.1, No. 1, 2005, p.1.

[7]*Jain Hitaishi*, Vol.14, Issue 7-8, April-May 1920, p.243.

THE SOCIOLOGICAL STUDY FOR THE ROLE OF WOMEN FARMER'S IN ECONOMIC DEVELOPMENT IN VIJAYAPURA DISTRICT

Suhasini B Anand[1] and Dr. M. P. Baligar[2]
Research Scholar[1] and Assistant Professor[2], Department of Sociology, Karnataka State Akkamahadevi Women's University, Vijayapura

ABSTRACT

The task of agriculture was not originally a man's discovery but before it was learned that the discovery of females was not the division of the work in the human group before everyone was able to find the tumour in the same group in search of fruit, hippo and small animals. But after learning about the spear, it was a man working for a scarf in the jungle, holding it. Women are not able to do so in the jungle in equal measure with the male in this work, Responsibility fell. If you have to handle that responsibility, you will not be able to wander in the jungle. What is this responsibility? Are you able to wander in the jungle with babies and babies who need to be cared for? It is only after this discovery that the disintegration of the work between the men is can be seen. The men of the crowd are spearheading the spear with the spears. The women were trying to store food around their hometown.

Keywords: Agriculture, Regional scale, open source.

INTRODUCTION

Women are given honorary status in farmer families. Along with men, they work hard on the farms inside and outside the house. So women's rank in rural families is better. That is often done. Farmer women in villages live in the background of women's health and accessible facilities, despite the fact that farmer women who lack environment and ambition are not allowed to live a simple life contest. Is the creation Agriculture-based life expects extreme physical activity. Extremely poor poverty can be deprived of any modern equipment. The blindness of illiteracy promotes diligence. All of these will be influenced by women. That's exactly what the men and women are doing in a difficult situation. Overall, women are working hard on rural peasant families.

STATEMENT OF THE PROBLEM

The Role of Women Farmer's in Economic Development in Vijayapura District a Sociological Study The position of women in agriculture in India is unique and initiates agriculture. History tells the woman that she was the first woman to master agriculture. The woman was taught by the woman after she learned it. While the wild animals were hunting for a pedestal, the senseless woman kept her eyes on natural crops. She tasted the tamarind fruit and used her ingenuity to spill the seed. She grew up with a variety of crops. Agriculture today started researching the fact that agriculture is the puppet of nature, becoming a classical agricultural enterprise with the help of science today.

HYPOTHESIS

1. There is wage discrimination between female agriculture framers

2. Poverty is common amongst women agriculture framers.

3. There is relation between female in agriculture frames

PRACTICE

The hypothesis is a hypothesis that the researcher may find that their true nature may be because they have not been able to prove their true truth before being fully rewarded.

It may be temporarily accepted and certified by the highest claim that the objective of the information is to be fully integrated into the concept of its information base.

1. The life of a peasant society is the position of female men.

2. Effect of agricultural women from society's economic contribution and globalization to society.

SPECIFIC OBJECTIVES OF THE STUDY

➢ To study the socio personal, socio economic, communicational and psychological traits of Vijayapura District woman.

➢ To determine the participation of Vijayapura District women in agriculture activities.

➢ To analyse the relationship between socio-personal, socio-economic, communicational and psychological traits with participation of Vijayapura District women in agriculture activities.

➤ To find out the constraints faced by Vijayapura District women during operation of agriculture activities.

➤ To obtain the suggestions for enhancing the capabilities of participation of Vijayapura District women.

METHOD OF INSTRUCTION

➤ The current chapter is a matter of concern for the social and religious economic position of the peasant women. The study was taken up in this study with Indi (Hittinahalli, Chikkarugi, Tamba, Rugi and Tennihalli) Vilages and Singdagi Taluk (Rampur, Kalakeri, Hunshyal, Tilgul, Kerutagi) in the several villages of both Talukas of Vijayapura district with 200 farmer women, of which 100 women have been selected for study.

➤ The farmer is largely illiterate and has received information from direct contact to get information through the interview manual procedure to know the social and religious economic status of peasant women in Indi and Sindagi Taluks.

3.5) Study field

This is my short essay Indi and Sindagi Taluks, a farmer's life I have selected 200 families of Indi and Singdagi Taluks in Vijayapura District of my field for a sociological study.

This article was used methodology adopted for the present investigation, while this article presents the statistical analysis of the data and the interpretation of the results. After the data has been collected. The descriptive statistical techniques adopted are mean, median, mode and chi-square test. SPSS 16.0 statistical software has been used to conduct various statistical analyses. The results obtained thereby have been presented and interpreted. The collected data have been subjected to statistical treatments to arrive at the relevant conclusions. It begins with the characteristics of the sample, association between the independent and dependent variables are analysed and interpreted as under.

If the economy of the country's economy is backwards. The woman is the backbone of agriculture. So, there are 200 peasants women in Indi Taluk of Vijayapura District, Sidagi, and Vijayapura District, to present the women's contribution to agriculture, with over 50 women studying and getting primary information through interview papers.

❋ **Personal Background:**

Table No-01

☆ **Age limit:**

Age	Numbers	Percentage
25-35	15	30%
36-45	20	40%
46-45	10	20%
56-60	05	10%
Total	50	100%
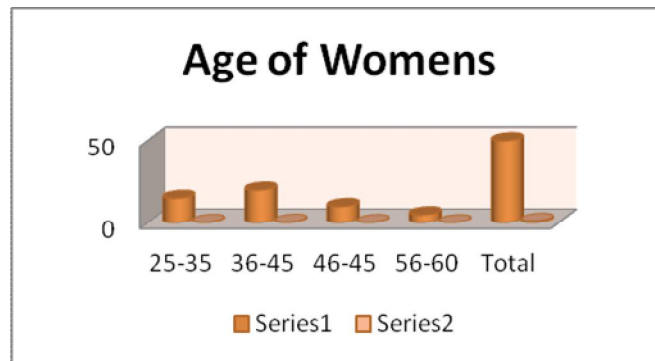
The total 50 women studied are 15% of women 25 to 30 years old. Women in the age group of 36-45 are 20 percentage and more likely to be present. Women in the age group of 46-55 are 10 women and fewer.

Table No-02

☆ **Education Background:**

Education	Numbers	Percentage
Literate	12	24%
Illiterate	38	76%
Total	50	100%
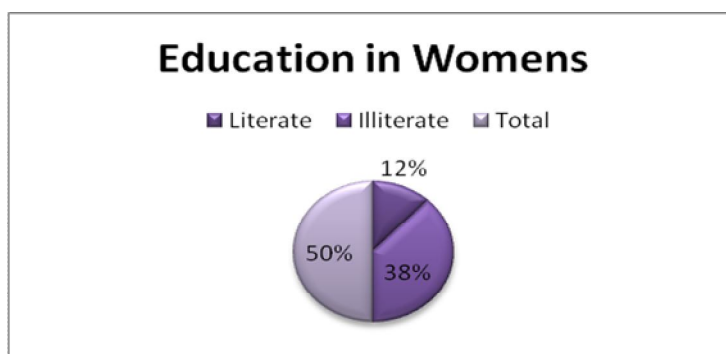
It is learned that women who are illiterate in the total 50 agricultural women are more likely to choose. There are only 12 women who are just writing to read and 38 women's are illiterates.

Table No-03

☆ **Qualification of Women Background:**

Qualification Education	Numbers	Percentage
Primary school	**22**	44%
High School	**15**	30%
Those who do not go to school	**13**	26%
Total	50	100%

Knowing this through the top line is that women who have got primary education are increasingly aware. There are 22 women in secondary education and 15 women do not even read and write. Other are women not attended the school.
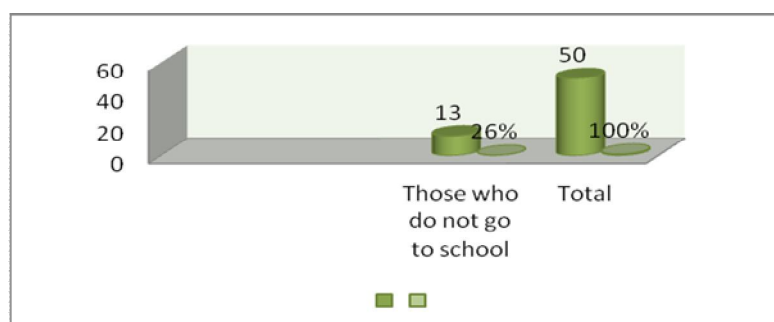
Table No-04

☆ **Marital Status of Women Background:**

Marital Status	Numbers	Percentage
Married	**39**	78%
Widows	**11**	22%
Total	50	100%
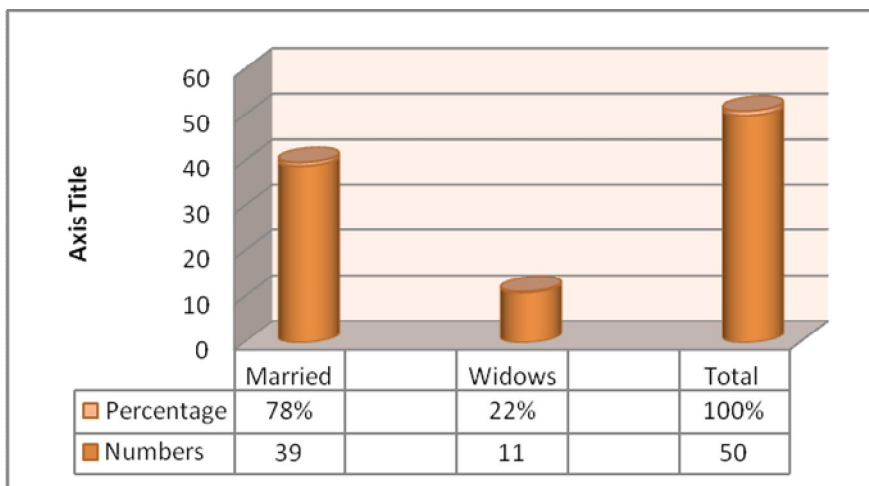
Among the 50 women studied by the above table are the 39 number of married women. There are 11 women who are widows.

CONCLUSIONS

Farmers of the economy of our country's economic background reflect on the importance of agriculture, as the chariot's cultivates reflect the importance of agriculture, and the farmer is the main character of the farmer's women who harvest seed from farmer's seed and then the pre-emergence of the farming family. Female livestock is one of the most agriculturally based families. Her role in cultivating land is 32% of seed production. In the 90% shipping of 76% planting 82% found that 10% of food processing was engaged in agricultural work.

The role of women in agriculture from women's culture to civilization to today's modern times is also important, and she finds out that she has no choice to distance her.

Women are more involved in menstruation, weeding, planting, breaking, etc. In the cultivation of seedlings in the field of land except in the landfill.

Agriculture based industries such as food processing, fruit vegetable production, hygiene, milling, grocery store etc. Women are involved in subcultures and are responsible for the overall development of the family.

REFERENCE

1. Baba, Z.A.; Hakeem, A.H.;Ganai, N.A; Malik, K.M. and Sheikh, T.A. (2009). Role of rural women in agriculture and income generating activities. Asian J. Home Sci. 4 (1): 1-3.

2. Badodiya,S.K; Shakya,S.K; and Daipuria ,O.P (2008) A study on Swarnajayanti Gram Swarozgar Yojna with reference to increase in annual income of Swarozgaries. Bharatiya Krishi Anusandhan Patrika Vol. 3-4p.p 184-189

3. Jaiswal, Manisha (1998). To study the role of farm women in process of agricultural operations in Patan block of Jabalpur district. M.Sc. (Ag.) Thesis (unpublished), JNKVV, Jabalpur.

4. Jhamtani, Anita, Singh, Premlata, Sharma, Nishi and Singh, Baldeo (2001). Women in panchayats perceptual roles. Indian J. Extn. Edu. 47(1&2): 35-41.

5. Kalyani, U. and K. Chandralekha (2002). Association between socio-economic demographic profile and involvement of women entrepreneurs in their enterprise management. J. Enter-preneurship, July-Dec., 11 (2) : 219-248.

6. Rathod. P.K, Nikam. T.R, Sariput Landge. Rajeshwari. S, Amit Hatey (2011) Participation of rural women in dairy farming in Karnataka. Indian journal of Extension. Education; 11:2, 31-36.

7. Rawana, M.L. and Vijayalakshmi,D. (2006) Empowerment of farm women through WYTEP programme, Journal. Extension. Education. 18 (3&4) :3888-3891

8. Ahire, R.D;Kulkarni, R.R; and Lambat, A.H; (2001). Participation of rural women in farm activities. Maharashtra. Journal. Extn. 20: 152-154.

9. Awasthi,H.K; P.P.Singh;M.A Khan and P.N Sharma(2002) Knowledge and attitude of dairy farmers towards improved dairy practices. Indian Research Journal of Extension. Education. 8(3): 104-105

10. Khare, N.K. and Jaiswal Manisha (2001) Role of farmwomen in decision making related to farm practices. Madhya. J. Extn. Edu., Vol. IV & V, No. 3, 32-34

11. Khare, Y.R. and S.K. Khare (2007). Factors influencing the decision making behaviour of agriculture practices of farm women for sustainable agriculture production.

APPLICATION OF INTERNATIONAL TREATIES IN INDIAN CONTEXT

Roshan Khobragade

Assistant Professor, Rizvi College of Arts, Science and Commerce

INTRODUCTION

"The ancient Roman Empire developed a legal theory known as the "doctrine of the public trust". It was founded on the premise that certain common properties such as air, sea, water and forests are of immense importance to the people in general and they must be held by the Government as a trustee for the free and unimpeded use by the general public and it would be wholly unjustified to make them a subject of private ownership. The doctrine enjoins upon the Government to protect the resources for the enjoyment of the general public rather than to permit their use for private ownership or commercial exploitation to satisfy the greed of a few."[1]

But it has been seen that the "doctrine of public trust" has been misused by the government. The air and the water is being polluted to enormous extent and the forests are being destroyed. The State of Global Air 2019 report states that, exposure to outdoor and indoor air pollution together contributed to over 1.2 million deaths in India and China in 2017. Globally the air pollution (PM 2.5,household and ozone emissions) is estimated to have contributed to about 4.9 million deaths – 8.7 billion of all deaths globally and 5.9% of all life years lost to disability. India and China have the highest health burden from air pollution followed by Pakistan, Indonesia, Bangladesh and Nigeria.[2] The International Community, particularly the United Nations have been taking steps for the protection of Environment. For that purpose it has entered into many Treaties and Conventions. But since these treaties are not followed, it has lead to Environmental Degradation.

LEGAL ASPECTS OF INTERNATIONAL TREATIES

Article 26 of the Vienna Convention on the Law of Treaties states that every treaty in force is binding upon the parties to it and must be performed by them in good faith.[3] Accordingly we have provisions in the Constitution of India.

Article 51(C) states that "The State shall endeavor to foster respect for international law and treaty obligations in the dealings of organized peoples with one another;"[4]

Article 253 is Legislation for giving effect to international agreements. - Parliament has power to make any law for the whole or any part of the territory of India for implementing any treaty, agreement or convention with any other country or countries or any decision made at any international conference, association or other body."[5]

In the case of international law, it is claimed that there 'must be a transformation of the international convention into state law before it 'can be enforced. This is not merely a formal but a substantive requirement which alone validates the extension to individuals of the rules laid down in international treaties and conventions. - .

Such theory rests on the supposed consensual character of international law as contrasted with non-consensual nature of State law. In particular, the transformation theory is based on an alleged difference between treaties which are of the nature of promises, and municipal statutes which are of the nature of commands. It follows from this basic difference that a transformation from one type to the other is formally substantially indispensable.[6]

---

[1] Navi Mumbai Environment Preservation Society v. Ministry of Environment & Ors, In the High Court of Judicature at Bombay, Civil Appellate Jurisdiction, Public Interest Litigation No. 218 of 2013. https://indiankanoon.org/doc/88317573/
[(emphasis added) 13 (2009) 5 SCC 373 SKN 68/85 218.13-pil--.doc In the case of Association for Environment Protection vs. State of Kerala14]

[2] Jayshree Nandi, Hindustan Times, Mumbai, Wednesday, April 03, 2019, p- 10

[3] Vienna Convention on the law of Treaties.

[4] Article 51, Constitution of India

[5] Article 253, Constitution of India

[6] . K. N. Singh, Chairman, Law Commission Report, Admiralty Jurisdiction, Law Commission of India, 151 Report, (8th report after the constitution of 13th Law Commission) 1994, https://indiankanoon.org/doc/48524706/

In Head Money cases namely, the judgment of the Supreme Court of the United States reported in 112 U.S. 580, it is held as follows: "A treaty is primarily a compact between independent Nations, and depends for the enforcement of its provisions on the honor and the interest of the governments which are parties to it."[1]

The United Kingdom states that international treaties are not a part of the laws administered in England. At the other end of the spectrum, Article VI of the U.S. Constitution declares: "This Constitution, and the laws of the United States which shall be made in pursuance thereof; and all treaties made, or which shall be made, under the authority of the United States, shall be the supreme law of the land; and the judges in every state shall be bound thereby, anything in the Constitution or laws of any State to the contrary notwithstanding.[2]

In India some of the treaties are enacted in National Laws. As per Section 5 of Environment (Protection) Rules, 1986 - the Central Government may take into consideration the following factors while prohibiting or restricting the location of industries and carrying on of processes and operations in different areas:— (viii) places protected under any treaty, agreement or convention with any other country or countries or in pursuance of any decision made in any international conference, association or other body.[3]

The question is whether the courts can enforce these treaties/conventions without they forming a part of Municipal Law. The Apex Court has in so many words said that even though there is no Municipal Law, if those rights form a part of the fundamental rights under Chapter III and/or they are not in conflict with the Municipal law they can be enforced in the National courts. [4]

LANDMARK JUDGMENTS BY THE APEX COURT WHERE INTERNATIONAL TREATIES ARE NOT PART OF THE NATIONAL LAWS :

1. Jolly George Verghese and another v. State Bank of Cochin[5]

In that case the judgment debtor was sought to be imprisoned for failure to pay the moneys under a decree. After passing of the decree he had no means to pay. The Civil Procedure Code provides for detaining of such a person in Civil prison for a period. Krishna Iyer, J., speaking for the Apex Court referred to the Universal Declaration of Human Rights. The learned Judge held that India being a signatory to the said declaration no person could to be deprived of his life or liberty if he had no means to pay. In other words though the Municipal Law provided that on failure to satisfy the decree in execution the Court may commit the judgment debtor to Civil prison. Nonetheless no man could be deprived of his liberty without the due process of law. If the man had no means of paying, his right to liberty could not be denied considering the Universal Declaration of Human Rights and as such it was not in conflict with the Municipal Law. The said declaration should be read as a part of the Municipal Law and be enforceable by the National Court. [6]

2. Gramophone Company of India Ltd. v. Birendra Bahadur Pandey and others[7]

Various Municipal Acts were under consideration along with the Treaty between the two countries (India and Nepal) and International Convention. The Court posed two questions (1) whether the International Law is, of its own force, drawn into the law of the land without the aid of a municipal statute and (2) whether so drawn, it overrides Municipal Law in case of conflict. The Apex Court relied on various International Covenants as well as the law as expanded by other National Courts. The Apex Court then proceeded to answer the question as under :---

---

[1] R. Balasubramanian, Novartis Ag vs Union of India and Ors, In the High Court of Judicature at Madras, Writ Petition Nos 24759 and 24760 of 2006, 6 August 2007. https://indiankanoon.org/doc/266062/

[2] Dr. D Y Chandrachhud, J Justice K. S. Puttaswamy (Retd) vs Union of India and Ors, In the Supreme Court of India - Civil Original Jurisdiction, Writ Petition (Civil) Original No 494 of 2012, 24th August 2017

https://indiankanoon.org/doc/91938676/

[3] Section 5, Environment (Protection) Rules, 1986

[4] F I Rebello, J. In the matter of Manual Theodore vs Unknown, 2000(2) Bom CR 244, II (2000) DMC 292

[5] Krishnaiyer. V. R. J, Jolly George Verghese & Anr vs The Bank Of Cochin, 1980 AIR 470, 1980 SCR (2) 9

[6] F I Rebello, J. In the matter of Manual Theodore vs Unknown, 2000(2) Bom CR 244, II (2000) DMC 292

[7] O. C. Reddy J, Gramophone Company Of India Ltd vs Birendra Bahadur Pandey & Ors, 1984 AIR 667, 1984 SCR (2) 664

"There can be no question that nations must march with the international community and the Municipal Law must respect rules of International Law even as nations respect international opinion. The comity of Nations requires that rules of International Law may be accommodated in the Municipal Law even without express legislative sanction provided they do not run into conflict with Act of Parliament."

But, when they do run into such conflict, the sovereignty and the integrity of the Republic and the supremacy of the constituted legislatures in making the laws may not be subject to external rules except to the extent legitimately accepted by the constituted legislatures themselves. The Apex Court then went on to observe as under :---

"The doctrine of incorporation also recognises the position that the rules of International Law are incorporated into National Law and considered to be part of the National Law, unless they are in conflict with an Act of Parliament. Comity of nations or no, Municipal Law must prevail in case of conflict. National Courts cannot say "yes" if Parliament has said no to a principle of International Law. National Courts will endorse International Law but not if it conflicts with National Law. National Courts being organs of the National State and not organs of International Law must perforce apply National Law if International Law conflicts with it. But the courts are under an obligation within legitimate limits, to so interpret the Municipal Statute as to avoid confrontation with the comity of Nations or the well established principles of International Law. But if conflict is inevitable, the latter must yield." [1]

3. Vishaka and others v. State of Rajasthan & others[2]

In so far as absence of Municipal Law the Court observed : - "In the absence of domestic law occupying the field, to formulate effective measures to check the evil of sexual harassment of working women at all work places, the contents of International Conventions and norms are significant for the purpose of interpretation of the guarantee of gender equality, right to work with human dignity in Articles 14, 15, 19(1)(g) and 21 of the Constitution and the safeguards against sexual harassment implicit therein." Any International Convention not-inconsistent with the fundamental rights and in harmony with its spirity must be read into these provisions to enlarge the meaning and content thereof, to promote the object of the constitutional guarantee.

The executive power of the Union is available till the Parliament enacts legislation to expressly provide measures needed to curb the evil."

The Court then proceeded to further observe as under:---"The international conventions and norms are to be read into them in the absence of enacted domestic law occupying the filed when there is no inconsistency between them. It is now an accepted rule of judicial construction that regard must be had to international conventions and norms for construing domestic law when there is no inconsistency between them and there is a void in the domestic law."

The Apex Court then observed that :---"The High Court of Australia in Minister for Immigration and Ethnic Affairs v. Teoh., 128 A.L.R. 353, has recognised the concept of legitimate expectation of its observance in the absence of a contrary legislative provision, even in the absence of a Bill of Rights in the Constitution of Australia."

The Apex Court then said that there is no reason why these international conventions and norms cannot, therefore, be used for construing the fundamental rights expressly guaranteed in the Constitution of India which embody the basic concept of gender equality in all spheres of human activity. The Court then proceeded to lay down certain guidelines to effectuate what they held. [3]

CONCLUSION

The "Doctrine of Public Trust" has been misused by the government. The air and water are polluted to enormous extent. India has signed many Environmental Treaties, but still the Environmental Degradation continues. On the guidelines of Vienna Convention (1969) we have provisions in the Constitution of India for the implementation of Treaties. If we implement all those treaties , India will have more clean water and air. There are some treaties that do not form part of Indian Law. They can be implemented if they are not in conflict with Municipal Law. If they are in conflict with Municipal Law, the Municipal Law will prevail. The Treaties can be used in construing Fundamental Rights. In my opinion all these International Environmental Treaties can

---

[1] F I Rebello, J. In the matter of Manual Theodore vs Unknown, 2000(2) Bom CR 244, II (2000) DMC 292

[2] Verma J, Vishaka and others v. State of Rajasthan & others, (1997) 6 SCC 241

[3] F I Rebello, J. In the matter of Manual Theodore vs Unknown, 2000(2) Bom CR 244, II (2000) DMC 292

be enforced in the Court of Law, without they forming part of National Law and even if they are in conflict with Municipal Law as the Constitution of India, has itself given the Right to Life to Indian Citizens under Article 21, Duty of the State to protect the Environment under Article 48 (A) and the Duty of every Citizen to protect and improve the Natural Environment under Article 51(A)(g).

A STUDY OF THE INVESTMENT PATTERN OF EDUCATED WORKING WOMEN OF DIFFERENT AGE GROUPS WITH SPECIAL REFERENCE TO MUMBAI CITY

Dr. Mahalakshmi Kumar

Associate Professor, HOD of Accountancy, Lala Lajpatrai College of Commerce and Economics, Mahalaxmi, Mumbai

ABSTRACT

The role and status of the Indian woman has been evolving since ancient times. In the present times, an Indian woman has to play multiple roles. From being a simple housewife, she is now a career-oriented woman. It is imperative for a working woman to balance both her household and professional responsibilities. Along with these responsibilities, an Indian woman wants to achieve her own identity, independence and self-esteem. For this purpose, financial independence is very important. To achieve financial independence, women should earn, save and invest wisely. Many investment avenues are available in India. Each investment avenue has different merits and demerits. An attempt is made to study the different investment avenues available in India and also to study the impact of age on the investment pattern of educated working women with special reference to Mumbai City.

Keywords: Investment Avenues, Investment pattern of educated working women of different age groups

1. INTRODUCTION

The role of women in traditional Indian society was limited to taking care of their families and doing household work. However, in the modern era, with rapidly changing times, the role of women has also undergone a drastic change. In addition to the traditional household responsibilities we find women also working in all sectors and industries. Today's women are more successful and financially independent. They want individual freedom and financial independence. Along with income, comes savings and investment. For making proper investment decisions, women should have proper knowledge about the various investment options available, their merits and demerits. There are many factors that influence the investment decisions of individuals. Among the many demographic factors influencing the investment decisions of women, age is an important factor which plays a major role in the decisions of individuals including women.

2. STATEMENT OF THE PROBLEM

In the urban and semi-urban areas of India, the percentage of educated and career-oriented women is increasing. The age of majority of the working women ranges from 18 years to 60 years. In addition to job satisfaction, women also wish to get financial independence. Hence, it is necessary to invest their savings in a prudent manner. Before investing the surplus funds, the short term and long term financial goals must be clearly laid down. These goals depend on many factors. Age of the individual is an important factor influencing the goal setting and risk-taking capacity while making investment decisions. An awareness of the various investment avenues available along with their pros and cons is a necessary condition to make prudent investment choices to achieve the investment goals.

3. REVIEW OF LITERATURE

Priya Vasagadekar (2014) studied women working in different industrial sectors in Pune to understand their investment habits, their role in investment decision-making, preferable investment avenues and risk-bearing capacity. It was found that majority of women did not have detailed knowledge about all the investment instruments and preferred safe investment avenues. **C Sathiyamoorthy et al (2015)**: Investment is undertaken with an expectation of return which is in proportion to the risk assumed by the investor. According to them, factors like age of investor, education level and number of family members are the influencing factors for people while taking investment decisions. **Deepak Sood and Navdeep Kaur (2015)**: People save money for various reasons such as children's education, their marriage and other goals of life. Their study revealed that people still preferred to invest their savings in traditional investment channels due to lack of knowledge in stock and commodity markets. **Ishwara P (2014):** The author has made an attempt to study the behaviour and levels of satisfaction towards various investment alternatives by salaried class employees. The awareness level about marketable securities was comparatively low.

4. OBJECTIVES

1) To study the various investment avenues available in India; and

2) To study the impact of age on the investment pattern of educated working women with special reference to Mumbai City.

5. HYPOTHESIS

Null Hypothesis (H$_0$): Age does not have any impact on the investment pattern of educated working women.

Alternative Hypothesis (H$_1$): Age has an impact on the investment pattern of educated working women.

6. RESEARCH METHODOLOGY

6.1. Sources of Data: For research work, primary as well as secondary data was collected. A structured questionnaire was used to collect data from respondents. Secondary data was collected from reference books, research papers/articles published in journals and literature from websites.

6.2 Research Design: Descriptive Cross-sectional design was adopted as the purpose of the study was to understand the impact of age on the investment decisions of educated working women of Mumbai city.

6.3 Element: Educated (at least a graduate/ having vocational qualification/professional qualification) working woman from Mumbai City or its suburbs was the element for the current study.

6.4 Sampling Method: Non-probability Sampling method was used. Under this, Convenience and judgmental sampling method was used. The sampling elements were identified from both the public and private sectors to cover different age groups from Mumbai city and its suburbs.

6.5 Sample size: A sample size of 500 educated working women employed in both public and private sectors covering different age groups were considered.

6.6   Research Area: Data was collected from Mumbai City and its suburbs. A limited area was taken due to logistical problem.

6.7   Test of Hypothesis: The hypothesis was tested using Non-Parametric test like Chi-square test. For analysis of data, SPSS (IBM 24 version) was used.

7. INVESTMENT AVENUES IN INDIA

Various investment avenues available in India are as follows:

7.1. Bank Deposits: Different types of Bank deposit accounts are: Current account, Savings account, Fixed Deposit account and Recurring Deposit account. Rate of interest earned on these accounts varies based on the type of account and time-period.

7.2. Corporate Fixed Deposits: It is possible to invest in Fixed Deposits offered by Public limited Companies and Non-Banking Financial Companies in India. They provide higher rate of interest as compared to Bank Deposits. However, these deposits are more risky as compared to Bank deposits.

7.3. Provident Fund: Generally an individual contributes in these funds when one starts as an employee. The contributions are made on a monthly basis by both the employee and the employer. It offers a fixed rate of interest and also has tax benefits. An individual/Individual on behalf of minor/NRI can open PPF account with a nationalized bank. It is for a fixed tenure, generally for a period of 15 years. It also has tax-benefits.

7.4. Post Office Saving Schemes: Post offices in India offer various avenues such as Post office savings account, Recurring Deposit account, Fixed Deposit account, Kisan Vikas Patra, National Savings Certificate and Senior Citizens' saving schemes. All these schemes offer a reasonable rate of interest, tax benefits and are risk-free.

7.5. Equity Shares: Equity shareholders collectively own the company. They bear the risk and enjoy the rewards of ownership. Equity shares may be purchased and sold in the stock market. Equity shareholders get income in the form of dividends which is totally tax-free in the hands of the investor. However, dividend is uncertain and the rate also varies. If the company performs well, there is also capital appreciation.

7.6. Preference Shares: Preference shares carry a fixed rate of dividend. However, dividend may not be declared by a company every year. Such shares are redeemable and may be converted into equity shares. The dividends on such shares are tax-free. They can also be traded in the market, but have limited voting rights.

7.7. Bonds and Debentures: Bonds/debentures carry a fixed rate of interest which is paid at regular intervals. They are suitable for regular income purposes.

7.8. Mutual Fund: A mutual fund is a professionally managed intermediary that pools money from a number of investors and invests money in a variety of different financial securities. The income earned is distributed to the unit holders. The mutual funds offer a wide variety of schemes to suit the varying investment needs of different age-groups, income levels, risk-tolerance, return expectations, liquidity needs, etc.

7.9. Life Insurance Policies: Life insurance is an investment for security of life. There are various types of insurance policies such as Endowment Insurance Policy, Money Back Policy, Whole Life Policy and Term Insurance Policy.

7.10. Unit Linked Insurance Plans (ULIPs): A ULIP is a market-linked insurance plan. The premiums collected on ULIP may be invested in stock markets in addition to corporate bonds and Government Securities. ULIPs serve two main purposes: of providing life insurance along with savings at market-linked returns.

7.11. Real Estate: An individual may invest in a residential home as it affords many advantages like income tax benefits and wealth tax benefits in addition to capital appreciation. The other forms of real estate like commercial premises, industrial land, plantations and farm houses also attract 'High Net worth Individuals' (HNIs).

7.12. Pension Funds: It is a retirement plan in which periodical contributions are made by an individual or on his behalf. These funds yield a regular income after an individual's retirement or after a certain period of time as per the agreed terms.

7.13. Precious Metals, Precious Stones and Art objects: Individuals also invest in gold, silver, other precious metals and precious stones like diamonds. Individuals buy art objects like paintings, sculptures, antiques, sketches, coins, stamps and watches due to their aesthetic appeal.

8. DATA ANALYSIS
Data was collected from the respondents belonging to different age groups regarding the percentage of savings invested in different investment avenues.

8.1 Table showing distribution of respondents according to their age groups

Age group (in years)	Frequency	Percent
20-30	242	48.4
30-40	175	35
40-50	70	14
50 and above	13	2.6
Total	500	100

Source: Field-work

8.2 Table showing Chi-square values for different investment options

Investment option	Chi-square value	Significance level
Bank deposits	31.138	0.002
PF/PPF	96.817	0.000
Insurance policy	29.229	0.004
Post office deposits	22.095	0.036
Govt. bonds	22.142	0.001
Gold and silver	25.611	0.002
Company deposits	36.906	0.000
Company debentures	56.701	0.000
Mutual funds	21.293	0.002
Real estate/property	59.395	0.000
Equity shares	59.779	0.000

9. FINDINGS AND INTERPRETATION
1) Out of the respondents surveyed, 48% of the women were in the age-group of 20-30 and 35% of the women were in the age-group of 30-40 years and the remaining women were above 40 years of age. Hence, it may be said that nearly 83% of the respondents belonged to the age-group of 20-40 years. Therefore, the findings represent the investment pattern of educated working women from the younger age group. This will help in knowing the perception, attitude and behaviour of women towards various investment avenues in the current scenario which can go a long way in devising measures to mobilize their savings into productive activities for the economic development of our country.

2) From table 8.2 it can be seen that the significance level is less than 0.05 in all the investment options. Hence, null hypothesis is rejected and alternative hypothesis is accepted. It may be concluded that age has an impact on the investment pattern of educated working women.

Education helps women to become aware of the need to earn, save and invest. It helps them to make right investment decisions to achieve their investment goals. Various demographic factors like age influence the investment decisions of women. With increasing age the responsibilities and outlook towards life changes. This brings about a change in their needs, goals and risk-taking aptitude and capacity. As a result, the preferences given to various investment avenues change. This leads to different investment patterns at different ages.

10. SUGGESTIONS

Women should collect information about various investment avenues through newspapers, magazines, websites, financial advisors, friends, relatives and other sources. Women should watch TV channels like CNBC, Business news channels and others. They should attend financial awareness programmes organized by financial institutions and other agencies like BSE, NSE and mutual fund agents to increase their awareness about new investment avenues. The merits and demerits of each investment avenue should be understood properly. An appropriate portfolio should be made by considering various short term goals, long term goals and risk taking capacity.

11. REFERENCES

[1] C Sathiyamoorthy et al (2015), "Investment Pattern and Awareness of Salaried class Investors in Tiruvannamalai District of Tamil Nadu", Asia Pacific Journal of Research, Vol. 1, Issue 26, April 2015, pp 75-83, ISSN 2320-5504, E-ISSN 2347-4793

[2] Deepak Sood et al (2015), " A Study of Savings and Investment Pattern of Salaried Class People with special reference to Chandigarh", International Journal of Research in Engineering, IT and Social Science, volume 5/Issue , Feb 2015, pp 1-15, ISSN 2250-0588

[3] Ishwara P (2014), "Investment Behaviour and Satisfaction of Salaried employees: A study with reference to selected employees in Mangalore City", International Journal of Advances in Management, Economics and Entrepreneurship, Vol. 1/Issue 3, July 2014, pp 1-6, ISSN 2349-4468

[4] Priya Vasagadekar (2014), " A research paper on Investment awareness among Indian Working Women with reference to Pune region", International Journal of Scientific and Engineering Research, Volume 5, Issue 6, June 2014, pp 1333-1350, ISSN 2229-5518

[5] Preeti Singh (2003), Investment Management: Security Analysis and Portfolio Management, ISBN: 81-7493-847-8

SWOT ANALYSIS OF AGRI-TOURISM BUSINESS

Dr. Nitin Ghorpade[1] and Mandar Brahme[2]
Principal[1], Waghire College, Saswad
Assistant Professor[2], Poona Institute of Management Sciences and Entrepreneurship, Pune

Agri-tourism is an innovative product of rural market. It is also the additional income generating activity for the farmer. As discussed earlier such kind of activity has a direct, indirect influence on rural community and rural area which leads to sustainable development at overall level. If proper policy frame work is designed then this Agri-tourism product will become successful in the near. Considering the Agri-tourism as an innovative tourism product, its SWOT analysis is presented herewith.

Strengths
1. Un-polluted environment;

2. Presence of protected areas;

3. High quality of natural attraction and suitable Agri-tourism areas ("winning combination" of mountains, breathtaking landscapes and untouched natural areas);

4. Rich cultural heritage and historical background (archaeological and architectural remains, handcrafts, traditional dance and music, traditional food, authentic/ traditional agricultural products, custom, myths and legends, festivals and musical events etc);

5. Favourable climate conditions that extend the tourist season up to 12 months;

6. The richness of flora and fauna such as birds, turtles, wild donkeys in Kutch area of Gujarat.

7. Low-density of population in the majority of the countryside a sound basis for setting-up relax-oriented rural vacations;

8. Hospitality of the inhabitants.

9. Number of the newly established micro and small enterprises is gradually increasing;

10. Pilot experiences for the re-vitalization of old villages positively carried out;

11. Advantages of the short transporting distances;

12. Good price/value of rural produce and catering (food/drinks) (VFM-Value for Money);

13. Existence of Government Scheme to encourage Village livelihoods.

Weaknesses
1. Poor infrastructure in some rural areas (especially electricity and water);

2. Neglected and sometimes damaged natural and cultural heritage;

3. Lack of financial resources for investments;

4. No standards for rural accommodation /services;

5. Lack of awareness and vision among national/local stakeholders (this sector is not yet being taken seriously as a business); 6 Lack of professional and skilled human capacities (especially lack of training in product development and marketing);

6. Lack of knowledge about new "know how" related to the sector (event management, customer service, sales);

7. Unsatisfactory strategy/coordination about tourism and Agri-tourism;

8. Poor offer of rural tourism in overall country tourism product and lack of product image;

9. Lack of tools for marketing and branding high quality/typical rural produce;

10. Traditional craft / souvenirs often not well organized nor promoted;

11. Very limited amount of organic and traditional food products;

12. Lack of public transportation facility in rural areas

13. Lack of land planning;

Opportunities

1. Development of Agri-tourism destinations and creation of Agri-tourism products;

2. Agri-tourism as a tool for branding local, organic and traditional products;

3. Diversification of tourism sector in the country as well as repositioning of its tourism offer;

4. A state financial support (credits, grants, and subvention) may enable many new entrepreneurs enters in this sector;

5. Availability of substantial new funding for rural development activities from international aid;

6. Develop "tourist character "in key villages with traditional houses and/or traditional events;

7. An increasing demand for this kind of tourism products. (General trend for healthy and quality lifestyle "back to roots" concept);

8. Creation of new jobs in rural areas;

9. Integration of mass tourism and rural tourism offers new market opportunities;

10. Creation of sustainable environment;

11. Development of entrepreneurship in rural areas

12. The high tourism potential.

Threats

1. Increasing pressure on the environment (quarries, water pollution, new Modern-style houses next to traditional ones, garbage waste);

2. Dominating development of mass tourism products in many areas ;

3. Lack of pro-active approaches and dependence on "outside" action (e.g. donors) as well as investment opportunities;

4. Lack of intermediate structures at regional level but capacity to foster co-operation between key players for Agri-tourism development can be increases.

5. Long time needed to build a "critical mass" in the Agri-tourism offer;

6. Underestimation of the potential of Agri-tourism as revenue/employment generator both at national/local level;

7. Training and awareness need to be addressed in a very short timeframe;

REFERENCES

- Dennis M. Brown and Richard J. Reeder, 'Agri-tourism Offers Opportunities for Farm Operators'2004, U.S.A

- Dev, Mahendra S. (1996), Agricultural Policy Framework for Maharashtra: Issues and Options, Proceeding/Project Report No. 21, July 1996, Indira Gandhi Institute of Development Research, Mumbai.

- Dora Ann Hatch,(2006) Agri-tourism: A New Agricultural Business Enterprise Community Rural Development
Martha Glass, North Carolina Department of Agriculture and Consumer Services 'Suggestions for helping you start an agri-tourism venture' November 2004.

DEVELOPMENT THROUGH LIFELONG LEARNING SKILLS AND TRAINING

Rama M Pandey

G. N. Khalsa College of Arts, Science and Commerce, Matunga, Mumbai

I. ABSTRACT

Learning is not only associated with formal education at school, college, university etc. 'Schooling' is only one type of learning which maximize our potential to find better, more satisfying jobs, earn more and perhaps become more successful in our chosen career. However, there are many more other opportunities to further enhance the knowledge and develop the skills we need throughout life. Learning happens all the time and is unavoidable, uncontrolled process of lifelong time. Lifelong learning is about creating and maintaining a positive attitude towards learning both for professional development, earning for life and personal adjustment in society. Lifelong learners are always motivated to learn and make others to learn for others' better development. It provides better opportunities which enhance the understanding for the world around us and improve our quality of life.

II. INTRODUCTION

Learning throughout the life is like continuous flow of thoughts for analyzing the requirements and deciding short objectives to be achieved successfully within time, needs many learning skills enabling personal growth are : **Self motivation, ability to learn, acquiring relevant and meaningful information** (through listening, observing ,**experiencing, experimenting and then practicing** and develop this into knowledge) ,**Search** (searching for a personal meaning in the knowledge acquired),**Examine** (the knowledge and try to keep mind open for questioning for understanding to new information), **Reflect** (whatever is learned is reflected by thinking, why and how is learned different conditions, subject , topics ,odd or even situations after and before the development of the particular knowledge).

The **Department of Lifelong Learning and Extension [DLLE]** (known earlier as Department of Adult and Continuing Education and Extension) established on October 12, in the Year 1978 and has been recognized as a statutory Department of the University **of Mumbai** since 1994 to promote a meaningful and sustained rapport between the Universities and the community. The DLLE offers flexible Continuing Education opportunities and every year students of different colleges do projects for their skill development and social services involved for the betterment of society.

Lifelong Learning Skills (LLS) provide the foundation for learning and working. They broadly support student thinking, self-management, and social interaction, enabling the pursuit of education and career goals. Collectively, LLS are the means by which students master academic content and translate knowledge into action. There is a growing consensus among researchers that LLS are discretely identifiable and actionable levers of support for meeting college and career readiness (CCR) objectives.

III. START OF LEARNING WITH CONTINUOUS FLOW OF POSITIVE ENERGY WITHOUT END:

Life long learning can be understood as **'the life starts the learning start and continues whole life for the life."** Learning in different time duration in life span can be understood better if dividing in different levels as follows:

Level-I Learning : (At the Start of life) From the first day of the life, infant and the mother start learning about each other by touching, speaking, hearing,seeing, tasting, and feeling. Depending on the five senses the development and learning start. Efficiency and weaknesses in the physical, emotional and mental growth of child and mother which depends on the balanced diet and care, results in the overall growth. It needs proper knowledge about food, health, emotions, different needs and effects of environment to mother which can be possible after proper training and learning .I consider it as the first level learning which is necessary and urgent need for girls of the present time for which *proper training centers* should be started where primary knowledge of child birth ,proper caring of new born child, Home science, Medical field, child Psychology are necessary. Presently in the society elderly persons are the only social agents giving their experiences to next generation believing whatever they think and instruct is absolutely correct. This level of Learning can be made one of the objectives of the DLLE in which our students who are the integral part of our society, can be given practice in the form of the DLLE project.

Level-II Learning: (school time)
First day of the small lovely innocent child who is unfamiliar with school and not prepared for new place and new people other than parents and home, goes to school. Parents wait for their child going to school but what

will child face in school . It comes in child's mind as **event of separation** from parents. So every child cries for many days in the morning before going to school. This is the time when child should be made more comfortable and should be made ready to learn while playing, facing new environment in school instead of becoming fearful of separation from parents. How child can learn new things properly if child has fear. It **needs training to parents** how they made their young one ready for learning and feel happy at every step of learning. This is the time when the most important development of learning skills starts. In other words it is the time of starting of personality development because how **child observes, understands ,analyses , shares , enquires, asks and communicate** .If there is even miner defect in child's growth in his senses (detected or undetected) , or environment is not comfortable then small fears with hesitation starts and become large hurdle in the growth of communication skill and child starts avoiding learning and study. Disliking and avoiding learning affects personality development that results poor performance and suppression. Here the role of mentor, teacher and parents starts , noticing the changes in behavior and different activities .Child needs healthy communication so that problems of child can be resolved in time. Only classroom teaching is not sufficient. So there should be good trained communicators and counselor for handling child's problem.Strong foundations for learning and addressing disadvantages without good-quality early childhood care and education awareness may be one of the theme of DLLE.

Level-III Learning : (std 1 to 5)

This group of learners are very prompt and follow instructions 100%. Child has to **listen, follow the instructions, behave in certain pattern, cope up with language differences, cultural differences, ability to cope up with environment differences e.g. slowly learning other language, speaking, talking , and writing with equal pace as others do, making friends** for making environment familiar, learning from other children .These all become the deciding factors for overall growth and finally results in liking learning or somehow managing the school study .This is the main time to inculcate the habits to read books, writing practice, communication skill. It is necessary to take their care like in home environment for desirable growth. Reading, writing and numeracy skills requires levels of basic education. There is the time when child starts obeying teachers more than their parents and loving them .This is the time when child can be checked for the **special needs or abilities** in which interest can be generated according to the explained event or material. The urgent need is primary education should be modified, it should not be only book based .It should be activity based. Unfortunately in our country there is urgent need of good teachers in primary level which is always taken with casual approach .Everybody considers teaching is very easy though it needs dedication. School teachers should be given some scholarships and motivational awards if their work is found outstanding. Presently they are not given even proper respect appointing them as **Sikshan- Sevak** at very minimum salary around Rs7000 or even lesser. Vacancies are there but not filled. Some small activity based project can be taken as the theme of DLLE projects for students.

Level-IV Learning :(std 6 to 10)

This age group Learners are able to live in group and communicate and follow instructions properly and are habituated of soft handling. Now according to the learning needs self regulation, conscientiousness, mind-sets, and motivation for learning can be used as predictors of academic performance. Positive mind-sets about learning and social belonging in academic environments are good for mental health. Critical thinking, problem-solving, and creativity skills, collectively are the important part of overall performance. Efforts to develop these skills are effective in later Childhood. Interventions to improve these skills are associated with subsequently improved creativity performance. After many years of experience in the teaching field I have found there is urgent need for good communication skill, and subject trained (to the requirement of present time) teachers in this level of learning. Teaching is not taken seriously, and children are not given activity and project based knowledge because teachers are appointed on contract basis to somehow manage teaching. If skilled teachers of higher level are given some number of hours for doing short projects for teaching in this group of learners which is counted in their one of the job responsibility, then it may improve the foundation of the education.

Level-V Learning (L-5) :(std 11-12)

This is the age of totally different state of mind in which young learner try to decide their own goal and do not want to just repeat as others have done .This is called as *storm age* when learners are most energetic ,they imagine and want to try every new task and want to understand even every emotions seriously. Here they can do wonders if guided properly keeping in mind their problems and demands. They have to be well motivated and inspired. Student motivation for learning results in higher level of achievements. Students, who are motivated for content, demonstrate better academic behaviors (e.g., study skills) and better overall academic performance. Student evaluations of knowledge of subject and meeting the expectations for success are key to academic

performance in that subject. Student motivation for learning **generally declines** over time and is most vulnerable during school transition years, especially during the transition to middle school. Interventions to improve student motivation are effective and can result in better performance in every aspect .Here the time they have to be given primary knowledge of all the professional fields so learners are always in searching and thinking about their future profession , and their social bond and understanding themselves in respect to abilities and limitations. Here they require proper guidance for carrier and society. So learners need *strong practical /project based* training.

Level-VII Learning (L-7) :(Higher Education)

Learning in other activities linked to vocational training, income-generating activities, and development activities in a broader sense. Main learning skills are Critical thinking, problem solving, and creativity, collectively referred to as "cognitive skills," .They are predictive of academic and career performance. In this level well educated and good researchers are to be motivated to be involved in imparting knowledge to academic fields with good communication pattern. Now a day's in higher education teachers are given other more manual, paper work instead of teaching related preparation and lectures. eg. (a) Examination supervision duties of 3 hrs each (more than 35 per year) (b) Research work is made necessary requirement for promotion due to which teachers are not able to give time to lectures and students as number of students per class is more .(c) If any teacher go on long leaves e.g. more than one month, there is the loss of teaching to that subject .There is no provision to arrange another teachers for short duration to maintain regular teaching .Teachers are becoming unapproachable to students.

Level-VIII Learning (L-8) :(During professional growth)

Learning after higher education includes learning during job, even with carrying out the family responsibilities, it may be the need of requirement or may be the strong interest which continuously motivate to learn other things .

(A.) Learning for Job requirement-

Any individual wants to learn if proper leaves and responsibilities are recognized and their success surety is defined. There is wide scope of learning during professional lifetime. There should be well defined goal, to be utilized in the benefit of the organization but due to (1) the competition of junior-seniority levels,(2) internal politics in organizations, (3) Whatever is essential for job that is only allowed/or sometimes delayed to allow, increments are not given on time (4) family responsibilities and problems , health problems etc. results learning is blocked. There should be some part of family responsibility towards government as most of the persons now a days are tax payer.

(B.) Learning for interest-

These are the true learners who make everything possible by learning. Because they are **self-motivated**. They motivate others as well. Edward Thorndike developed the first three "**Laws of learning:**" *readiness, exercise, and effect*. The learner if well motivated and made ready to learn, the taught and trained by exercise and then examined, give the best results. These learners devote their some of the time always for learning new things and feel different types of satisfaction and feel good after completing their self made goals in fixed time intervals.

As we grow and gain maturity in life, learning does not remain associated to only to get degrees and attending institutions.It becomes satisfying the internal , mental learning needs. At present Books, online courses, MOOCs, professional development programs and other resources which were never available but now are accessible, making it easier than ever to make a habit of lifelong learning. Every day everyone is offered the opportunity to pursue intellectual development in ways that are tailored to our learning style.

(c.) Learning staying at home : Now a days due to so much is available on internet to learn in hands of person, even a small child , ladies can gain the knowledge about physical exercises, medical help, cooking ,cleaning methods , teaching their own subject to far staying students , can contact persons in villages, selling their products even staying at home ,are able to learn different professions and skills for their interest. Only the 'motivation to learn' is the requirement on the path lifelong learning.

IV. BENEFITS OF LIFELONG LEARNING

Learning is positive for health benifits. Reading, even for short periods of time, can dramatically reduce stress levels. A recent report in Neurology noted learning activities can help delaying symptoms of Alzheimer's, preserving quality of life. Other research indicates that learning to play a new instrument can offset cognitive decline, and learning difficult new skills in older age is associated with improved memory.

Being open and curious has profound personal and professional benefits. Those who dedicate themselves to learning and exhibit curiosity are almost always happier than those who don't. They are more socially and professionally engaged. Lifelong learning isn't simply an economic imperative but an emotional, physical and social one as well. We live in an age of opportunities for learning and development. Capturing that opportunity maintaining our curiosity and intellectual humility can be one of life's most rewarding pursuits.

Our precious gift to Students:"Lifelong Learning skills"
Wherever the students trained through DLLE will be, it is sure they continue learning to be successful to new challenges, growing and giving others the same opportunities and trying to make better society.

V. METERIAL AND METHODS
Survey on different people group including women and men including different religion who discontinued their education due to some social problems, monetary problems , responsibility to earn etc. It is found that 11% people are still interested to continue their education if they are given opportunities and environment to learn and study.

VI. ACKNOWLEDGMENT

A STUDY ON CURRENT STATUS OF NON GRANT DEGREE COLLEGE TEACHERS WITH REFERENCE TO KALYAN TALUKA

Smita V. Jadhav

Assistant Professor, Commerce Department, L. D. Sonawane College, Kalyan & Research Student, North Maharashtra University

ABSTRACT

As Teaching is the most respectable profession in the society, to find out the problems faced by the teachers working in non grant degree colleges, their deprivation from the facilities provided to the staff working in granted or government colleges. Even though the qualification criteria is same for the staff in both the colleges there are differentiating issues based on basic rights of the staff such as salary scale, chances of permanent, job security, medical facilities, rules for leaves, other monetary and non monetary benefits, etc.

INTRODUCTION

Teaching is regarded as the MOST NOBLE profession. It is therefore important that those individuals who join the teaching profession should be dedicated and competent in their work. All teachers can perform to the peak of their capacity and competencies provided they are fully satisfied with their job. Every profession has certain aspects responsible for job satisfaction and teaching is not an exception. Unless and until a teacher derives satisfaction on job performance and develops a positive attitude towards students he/she shall not be doing justice to his/her profession. The teacher is a creator of the good citizens of society and shall always cater to the needs of the society. The aim of this study is to analyze the job satisfaction level of teachers of degree colleges towards their profession in general with special reference to teachers teaching in the urban and rural areas of the Thane District and also to suggest some viable measures to enhance their level of satisfaction so that they can produce good citizens for the nation.

GENERAL MEANING OF JOB SATISFACTION

Job satisfaction refers to a set of attitudes that the employees have about their jobs. Job Satisfaction may be described as the positive or negative feelings that individuals have towards their job. Job satisfaction assumes great importance because a number of studies have found that job satisfaction is related to satisfaction in all other aspects of life. Individuals with high levels of job satisfaction are found to be happier in their personal life. They lead a happier family and social life. Job satisfaction and life satisfaction mutually influence each other.

MEANING OF JOB SATISFACTION BY THE TEACHER'S POINT OF VIEW

The quality of education depends upon the quality of the teachers. Thus, the role of the teachers is very important in making the nation. If the teachers are versatile, intellectually enlightened, morally strong, emotionally balanced, socially and culturally advanced then the nation will have enlightened and excellent citizens. Job satisfaction plays a very important role in our everyday life, both for employees and organizations. Organizations have significant effects on all employees and how they feel at work is reflected in their jobs as well. Based on many studies, when employees are satisfied with their jobs they will be more committed to their employer and will be more productive. Job satisfaction impacts employee productivity, well-being and consequently impacts job quality.

REVIEW OF LITERATURE

*Dr. Ms Pabla (October 2012) explains about there is a difference in the satisfaction level of male and female teacher under the jurisdiction of Punjab Technical University, Jalandhar. The teachers working in the professional colleges located in the rural areas are less satisfied with their jobs than those teachers who are working in the professional colleges located in the urban areas.

Katharina Michaelowa, University of Zurich and Hamburg Institute of International Economics (HWWI) Low teacher motivation and its detrimental effect on student achievement are central problems of many **education systems in Africa**.

Especially those measures ensuring control and incentive related working conditions for teachers, significantly increase student achievement while reducing teacher job satisfaction.

By Sukriti Guha and Suvigya Awasthy* Cite as: (2011) PL December S-2 informs about the fundamental rights, issues, laws of fair practices, right from the admission stage to all over functioning of educational institutions, and rules to be followed for the same. It helped me to understand Law pertaining to Private Professional Unaided Colleges.

According to Carla Mueller, Higher education leaders must address the needs of new teaching employees, that is, the faculty new to the institution. To retain quality teaching personnel, the educational administrator needs to attend to enhancing the dimensions of job satisfaction including social, teaching, and employee satisfaction indicators.

*Dr. Falguni C. Shastri The results of this study provide significant insights into enhancement of teachers' self- concept. The social self, teaching effectiveness, academic problem solving and self- esteem which together constitute self concept of teachers are dependent on their everyday teaching and learning activities.

Vijay F. Dhamane states that, The Professional commitment of Male secondary school teachers and Female secondary school teachers was not significantly different. The Professional commitment of aided secondary school teachers and unaided secondary school teachers was found significantly different.

RESEARCH METHODOLOGY
Primary Data
Data will be collected through both the qualitative method and quantitative method. For Qualitative method Survey will be conducted and quantitative data will be allocated through questionnaire.

Secondary Data
By referring various books, journals and magazines News Papers, published and unpublished theses by the University, Annual Magazine, Annual reports, articles, research papers.

OBJECTIVES OF THE STUDY
1. To Study facilities provided to Non Grant Degree College Teachers.

2. To Find out the level of Job Satisfaction.

3. To suggest the measures to remove deprivation of Non Grant Degree College Teachers.

DATA COLLECTION AND INTERPRETATION

Sr. No.	Selected Demography	Category	Number and Percentage
1	Gender	Male	15 (50%)
		Female	15 (50%)
2	Category(Caste)	Open	16(57.1%)
		OBC	3(10.7%)
		SC	7(25%)
		ST	2(7.1%)
		NT/VJNT	0(0.00%)
		SBC	0(0.00%)
3	Educational Qualification	Post Graduate	13(44.8%)
		NET	2(6.9%)
		SET	9(31%)
		M.Phil	1(3.4%)
		Ph.D.	4(13.8%)
4	Salary Pattern	Under 10000	17(56.67%)
		10000-20000	10(33.33%)
		20000-30000	2(6.67%)
		30000-40000	1(3.33%)
		40000-50000	0(0.00%)
5	Area of Location	Rural	24(85.7%)
		Urban	4(14.3%)
		Tribal	0(0.00%)
6	Are you satisfied with your Job?	Yes	13(44.8%)
		No	17(55.2%)

In the above table, male and female respondentss are equal

Gender : 50% of the total respondents is Female and remaining 50% samples are of Males.

The above table have shown maximum of the respondents are 57 % are of Open category, OBC have 11 %, 25 % have SC Category and finally 7 % have ST Category.

According to data collection for **are of location**; respondents was 85.7% belonging to Urban area and 14.3 % belonging to Rural area.

As the question raised for **Educational Qualification** is concerned 44.8% of the Respondents are just Post Graduates, 31% of them are SET Qualified, 13.8% are Ph.D Holders, 6.9% are NET Qualified, and the rest 3.5% of the Samples are M.Phil.

75.9% of the respondents are getting their **salary** monthly that is month to month basis, and 24.1% of the respondents are getting delay in payment.

65.5% of the respondents are **appointed** through Management and 34.5% are from University Panel.

Salary structure is based 100% on Management Rules and Regulations and **Leaves** availed for CL, SL, and DL.

As the **facilities of Education Improvement OR Financial Backup** available at work place was distinctly vary from person to person and again depends upon his work place:

The table have shown the contribution of management towards their faculty as improving in financial support have 30 % Pf account open, Gratuity have 3%, and Educational Improvement support have 20% Library, 1 % have IT Related, 3 % have Refresher & Orientation, 3 % have Short Term Course, 1 % have Minor Research Project, Credit Society, Mediclaim.

As far as surveys last question was concerned with the Job Satisfaction factor which specifically shows 55.20% for 'No' responses. Which are more in compare to 'Yes' responses, which shows 44.80% of total percentages.

CONCLUSIONS
Most of the Non Grant Degree Colleges special reference to Kalyan Taluka have come in to existence since last 15 to 16 years and have got affiliation from University of Mumbai. Maximum of them are running Degree Colleges for Arts, Commerce and Science and certain self financing course. To run the institutions smoothly and as per the norms of UGC and guidelines of University, they require the staff to carry out the workload of respective of Degrees. Qualified faculties are not satisfied with the salary and other perquisites available to them in non grant colleges as compare to unqualified faculties.

As far as faculties who are unqualified but serving to the institution more than 6 years are quite satisfied with their service tenure.

SUGGESTIONS
The Teacher is one of the most important factors contributing to the national development. He is the pivot around which all the educational programs, such as curriculum, syllabus, textbooks, evaluation, etc., rotate. The best system of education may fail to achieve the desired ends in the absence of sincere, competent and professionally aware teachers as described by Indian Education Commission (1966).It is rightly stated that "No people can rise above the level of its teachers" National Policy on Education (1986).

Following measures can be suggest to improve current status of Non Grant Degree College Teachers as 'Non Grant Degree Colleges' are managed and controlled by the Management of the Trust or any Education Society or Association, though it has been affiliated to University and UGC guidelines. The Body of the Management should take liberal policies regarding staff appointments, their working conditions, job security and surety, opportunities and allowances for upgradations. "As how and what you feed to the Server will get back in return in the Service". On this token want to conclude the topic as Teacher is ready to take challenges and accepts the responsibilities to Serve the best of his abilities, skills and knowledge, deserves the more from their masters.

REFERENCES
1. http://www.ijstm.com/images/short_pdf/1489551215_D719ijstm.pdf

2. Volume: 1 | Issue: 10 | 2012 ISSN - 2250-1991 Research Paper Research Paper

3. A Study of Job Satisfaction among Teachers of Professional Colleges in Punjab - *Dr. Ms Pabla

4. Source(s): http://en.wikipedia.org/wiki/Thane_Distr...

5. Survey Says Teachers Unsatisfied with Their Jobs By Rosemary Jean-Louis February 25, 2013

6. Teacher Job Satisfaction, Student Achievement and the Cost of Primary Education - Evidence from Francophone Sub-Saharan Africa - Katharina Michaelowa University of Zurich and Hamburg Institute of International Economics (HWWI)

7. The Practical Lawyer Law pertaining to Private Professional Unaided Colleges: A Comprehensive Analysis Law pertaining to Private Professional Unaided Colleges: A Comprehensive Analysis   by Sukriti Guha and Suvigya Awasthy* Cite as: (2011) PL December S-2.

8. Abstract, Higher Education Faculty Mentoring and Job Satisfaction by Carla Mueller

9. http://www.publishingindia./GetBrochure.aspx?query=UERGQnJvY2h1cmVzfC8xMzk4LnBkZnwv MTM5OC5wZGY=

A STUDY OF DIGITAL WALLETS IN INDIA

Usha P Oomman

Assistant Professor, Smt. CHM College, Ulhasnagar

ABSTRACT

Digital wallets are virtual cashless services which can be used to make payments for transactions. This form of payment is a recent entry in India and has been widely accepted. The present paper aims to focus on digital wallets, types of digital wallets, advantages and disadvantages of digital wallets and the level of customer satisfaction and acceptance of digital wallets in India.

DIGITAL WALLET

A digital wallet refers to an electronic device that allows an individual to make electronic transactions. It is also referred by other names like mobile money, mobile money transfer, and mobile payment. It generally represents a payment services operated under financial regulation and are performed from or via a mobile device. This can include purchasing items online with a computer or using a smart phone to purchase something at a store. An individual's bank account can also be linked to the digital wallet. In other words, mobile money transfer refers to any method of monetary exchange that utilizes the facility of a mobile device with authorized support facility and conformance to defined and explained legal policy.

A digital Wallet is an electronic wallet where cashless services replace hard cash and plastic cards. It's an application that can be downloaded on a smart phone. Smart phones are an important part of modern day life. According to Telecom Regulatory Authority of India there are around 300 million users of mobile phones in India. Smart phones provide numerous services like entertainment, socialization, internet access services and even payment services besides communication. Payment services on smart phones require an application to be installed in it and the customer needs to preload a certain amount of money in it. The main objective of digital wallets is to make quick payments and encourage the use of digital transactions.

Digital wallet can be divided into four categories:

Open wallets: these wallets are open to multiple services. It allows a customer to buy goods and services, transfer funds and also withdraw cash from banks and ATMs.

Semi- open wallets: these types of wallets are associated with some specific company. The customer can preload some money in the company's application and spend it.

Closed wallet: these are available with e- commerce sites and a minimum amount is reserved with the merchant in case of return or cancellation of the product.

Semi- closed wallets: these wallets are in high demand by merchants with the limitation that they do not provide redemption or withdrawals. This wallet allows one to buy goods and services from listed merchants.

Review of Literature

Ambarish Salodkar and others, in their paper titled "Electronic Wallet" discuss that there are numerous applications which can be downloaded and used for different purposes like making bill payments, shopping and recharging phones, etc. For all these purposes the user is required to link his credit/ debit card with the application for payments. The author concludes that e- wallets enables the users to access services within the comfort of their homes and in the least possible time.

Pinal Chauhan has enumerated the advantages of e-wallets in his paper titled "E- Wallet: The Trusted Partner in our Pocket". The author has also discussed server side e-wallets and client side e-wallets. Privacy and security of transactions are secured through an encryption algorithm called RC4.

Roopali and others have analyzed digitalization of payments in the context of an economy's growth in their paper "Are Digital Wallets The New Currency?". The authors have discussed adoption patterns of people (how people react and adopt digital wallets). The study found that people find digital wallets convenient and time saving. The study has discussed in great detail about the top five digital wallets in India. The study found that more needs to be done in terms of security during national and especially international transactions. The authors conclude that the use of digital wallets is high and will increase in future.

Trilok Nath Shulka in his paper "Mobile Wallet: Present And The Future" has discussed modern technology and smart phones in driving the advancement of digital wallets. The author has also discussed the advancement

in internet speed through 3G and 4G technology. High speed internet technology and smart phones help transfer of money in fraction of seconds. The author also discusses four types of wallets in India: open, closed, semi-open and semi-closed. The author also emphasis that e-wallet companies should offer coupons, cash back, gifts to popularize them.

Pawan Kalyani "An Empirical Study about the Awareness of Paperless E-Currency Transaction like E-Wallet Using ICT in the Youth of India" has discussed use, scope, advantages and disadvantages of virtual wallets in India. The author discusses four categories of e-wallets in India, namely- open, closed, semi-open and semi-closed wallets. The author also throws light on the problems that wallet companies are facing in India. Some of the major problems are- data security, phone battery usage, resolving disputes, market penetration and user acceptance.

Hem Shweta "Adoption Of Digital Wallet By Consumers" has discussed the increasing number of users of smart phones and the increasing number of uses of smart phones. The author has discussed the challenges faced by digital wallet users. The author concludes by stating that customers, banks and financial institutions have benefitted from digital wallets and has also resulted in a generation of Tech –savvy customers.

Digital Wallet Companies in India
Some of the popular Digital Wallet companies in India are:

Paytm
Paytm is the most popular e-wallet company in India having a user base of 20 million and more. It was launched in 2010 by Mr. Vijay Shekar Sharma. A customer needs to load money into the wallet and he can use it anywhere anytime. Paytm can be used to make payment for gas, electricity, water bills, book tickets, hotel rooms, insurance, etc. Majority of stores accept payments through paytm.

Oxigen
Oxigen is among one of the larger payment solution providers . it uses a 6 digit one time password for making payments secure. This code is sent to the users registered mobile number. This wallet is integrated with NPCI that allows instant money transfer to and from more than 50 banks. This feature is approved by RBI. It includes services like money transfer, bill payments, bookings and many more.

FreeCharge
This wallet was also introduced in 2010 and can be used for payments of utility bills, bookings, recharging, etc. Apart from online stores FreeCharge offers offline stores like hypoercity, McDonalds, Cinepolis and Shoppers Stop.

PayU Money
PayU has mobile wallets over 4000 merchants which includes prestigious companies like- Goibibo, Zomato, snapdeal and Bookmyshow, to name a few. It is a key company of Naspers Group. PayU Money gained competitive advantage by offering advanced gateway solutions to various businesses by making use of progressive technology.

Advantages of Digital Wallets
1. Convenience
An electronic wallet limits the number of cards and cash one has to carry while travelling. All one needs to do is tap the device to the payment receptacle, or have one's mobile device scanned, to pay for the items one wants to purchase.

2. Access to other types of cards
Electronic wallets typically store credit cards and debit cards. They can be used for a wide variety of cards including reward cards, loyalty cards, and even coupons within your digital wallet, allowing you to enjoy more of a paperless lifestyle.

3. Security
If one loses cash he/she has zero options available to recover the funds. Losing credit cards means each lender must be contacted to cancel each card and then have a new one issued. With an electronic wallet, the information is stored through a third-party provider. It's locked behind a password or biometrics. Even if the device is lost one still has access to one's e-wallet once a new device is acquired.

4. Acceptance
Electronic wallets have become widely accepted within the past few years. Most locations that accept cards as a payment option will allow payments through electronic wallet. Although there are some locations that use older

processing technologies, which limits access to some product or service but the number of retailers who provide payment access in this manner continues to increase each year.

5. Authorization
Electronic wallets function like a debit card when initiating a transaction. It requires one to type in a PIN to authorize payment. For devices with biometrics, a payment would require one's fingerprint to authorize it. These features give another layer of security against unauthorized purchases or the financial risks associated with identity theft.

6. Access to new rewards
Many electronic wallets offer incentives to encourage consumers to use them instead of traditional payment methods. Some of the discounts apply to purchases of fuel, food, or travel. This means a customer has the potential to save money without changing his spending habits but rather by changing how he pays for those items.

7. Tracks expenses
Many electronic wallets can help track customers spending habits. Some may generate reports that show specific categories of spending. A customer can also assign fixed budgets to specific cost categories to ensure that he is not spending more than required. If one has a big-ticket item to purchase, however, this feature can be disabled to make sure there's enough money available to make the payment.

Disadvantages of Digital Wallets
1. Lacks worldwide acceptance
The number of retailers which accept payments from an electronic wallet depends on the actual wallet a customer chooses. Even international e-wallets have low acceptance around the world. In December 2016, just 36% of retailers accepted Apple Pay. 34% of retailers accepted PayPal as a form of payment. Just 25% of retailers accepted Master Pass.

2. Require a traditional wallet simultaneously
Although an electronic wallet offers more convenience for many consumers, it doesn't fully eliminate the requirement of carrying a traditional wallet. If you don't have your mobile device on your person, then there is no way to complete a transaction. Because these wallets don't store one's identification and other needed items, one is still forced to carry a traditional wallet or purse as well.

3. It requires your device to have a charge.
There's also the disadvantage that an electronic wallet requires a customer to have a charged device to operate it. In case of a traditional wallet there is no worry about how much battery life is left on the phone.

4. It doesn't eliminate your security risks.
The security of your smart phone or mobile device is dependent on the settings. If you don't have your device protected with some type of password, then someone could steal your device and potentially access the funds in your bank account or credit cards. There are definite security advantages to consider which make an e-wallet a beneficial technology, though it requires responsible management of it to maximize them.

5. Processing charges are invariably high
Many of the electronic wallets which offer a rewards program charge a fee to transfer those rewards. It may require the customer to process payments in a specific way to access these benefits as well.

6. Encourage reckless spending
When money is electronically paid it encourages spending. The money doesn't feel real, so proper budgeting doesn't take place. If a person is already struggling to maintain a budget with a traditional wallet, then an electronic wallet might make that issue even worse.

Customer Satisfaction and Digital Wallets
Customer satisfaction, a business term is a measure of how products and services supplied by a company meet or surpass customer expectation. It is seen as a key performance indicator within business and is an important part of a balanced scorecard. Increasing competition (whether for profit or non profit) is forcing businesses to pay much more attention to satisfying customers. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. Organizations need to retain existing customers while targeting non-customers.

Digital payment gateway is an e-commerce application, which facilitates acceptances of electronic payment and authorizes credit card payment for online retailers, e-business etc. This payment gateway facilitates the transfer of information between a payment portal (such as website, mobile phone or interactive voice response service) and the front end processor. Digital payment systems allow an individual to make electronic commerce transactions and also to purchase online items. It also facilitates digital wallet where it is linked to an individual's bank account. Customers use digital wallets to store payment data, eliminating the need to re-enter information each time when they make a purchase.

Conclusion

Ours is a society moving on the wheels of technological advancements. Technological changes are also influenced in banking sector. Mobile banking brings a drastic change in the field of banking sector by the implementation of mobile wallets. Customers are highly satisfied with the overall services of digital wallets. In this present scenario, mobile wallet service is more beneficial to the society to reduce the cost and time evolved while making transactions. From the present study it is understood that after demonetization in November 2016 digital wallet services have increased acceptance among educated urban smart phone users in India.

References

1. **Abhijit M. Tadse and Harmeet Singh Nannade**. A Study on Usage of Paytm. *Pune Research Scholar: An International Multidisciplinary Journal.* Vol. 3, Issue 2 April- May 2017. Pg 1-11.

2. **Madhu Chauhan and Isha Shingari**. Future of E- Wallets: A Perspective from Under Graduates'. *International Journal of Advanced Research in Computer Science and Software Engineering*. Vol. 7, Issue 8.

3. **Savior F.** A Study of Customer Satisfaction of Mobile Wallet Services provided by Paytm. *International Journal of Engineering and Management Research.* Vol. 9 Issue 1 2019. Pg 19-26.

4. **Dr. Senthil M.** A Study on Customer Satisfaction Towards Paytm Users in Dharmapuri District. *International Journal of Scientific Research and Review.* Vol. 8 Issue 1 2019. Pg 258-268.

5. **Shailendra Singh Rana.** A Study of Preference Towards The Mobile Wallets Among The University Students In Lucknow City. *Scholedge International Journal of Management & Development.* Vol. 4, Issue 6 2017. Pg 46-57.

6. How digital wallets and mobile payments are evolving. (2017 April). *Entrepreneur India*. Available at: **https://www.entrepreneur.com**

7. Growing share of wallet. (2015 Oct). *Business Standard*. Available at: **https://www.businessstandard.com**

SEARCHING AND OPTIMIZATION TECHNIQUES IN ARTIFICIAL INTELLIGENCE: A COMPARATIVE STUDY AND ITS ANALYSIS

Radhika Goriparthi
Assistant Professor and Research Scholar JJTU

ABSTRACT

The general concept of 'searching' is about looking for something, which is best among others. Finding a solution to a problem in Computer Science and Artificial Intelligence is often thought as a process of search through the space of possible solutions. In Engineering and Maths it is thought as a process of optimization. It finds a best solution or an optimal solution for a problem. A constrained (Unnatural) optimization problem is a problem that has hard constraints stating which variable assignments were possible. The aim is to find a better assignment that satisfies the hard constraints. A huge literature exists on optimization. On the basis of their merits and demerits it is easier to choose an optimization technique for a particular problem.

Index Terms: artificial intelligence, complexity, optimization, searching, algorithms

INTRODUCTION

There can be many solutions to a problem, depending on the scenario, As there can be many ways to solve that problem. In most of these games, at a given point in time, we have multiple moves that we make, and choose the one that gives best possible outcome. In this technique, there is no right solution, but there may be best possible solution, depending on what we want to achieve. Also, there are many ways to approach the problem, based on what strategy you choose to have for your game play. Search algorithms are used for a multitude of AI tasks, one of them being the path finding. The area of search in AI is very much connected to real life problem solving. AI has found search methods that allow one to solve path planning problems in very large domains. Having found problems, we need to solve by using searching through the state space. All these search techniques are based on least cost method.

OBJECTIVE: The aim of this research process is to say that searching helps solve many AI problems Robotic actions or Parsing. Searching generally helps to find traversal problems. The main objective of this research is to let us understand what different search techniques are by comparing their complexities.

RESEARCH METHODOLOGY

1. Here data is gathered from primary source using whatsup and face book groups

2. The secondary data is collected from Research papers IEEE journals and text books.

PROBLEM STATEMENT

There are many search techniques of which some are uninformed and some ar informed search techniques. All search methods in computer science share in common three necessities a world model or database of facts based on a choice of representation providing the current state, as well as other possible states and a goal state a set of operators which defines possible transformations of states and control strategy which determines how transformations amongst states are to take place by applying operators have two types of reasoning namely forward reasoning and backward reasoning. Reasoning is done from current state in finding a state which is closer to a goal state is called as forward reasoning. Reasoning is done backwards to a current state from a goal state is called as backward reasoning. Always application of operators to a problem state may not lead directly to a goal state. Backtracking is required before a goal state can be reached.

AI SOLUTION SEARCH TECHNIQUES &ALGORITHMS

Breadth First Search (BFS) searches problem space in the breadth-wise. BFS search is like traversing a binary tree considering each and every node in a state which may be the best candidate for solution. It expands nodes from the root of the tree and then generates each level of the tree at a time until a solution is found. In every loop, node at the head of the queue is removed and then it is expanded. The child nodes which are generated are then added to the queue.

ALGORITHM: BREADTH-FIRST SEARCH

1. NODE-LIST variable is created and it is set to the initial state.

2. It has to be looped until the goal state is found or still the NODE-LIST is empty.

3. Remove the first element, say E, from the NODE-LIST. If NODE-LIST was empty then quit.

For each **approach that every** rule **will** match the state **represented** in E do:
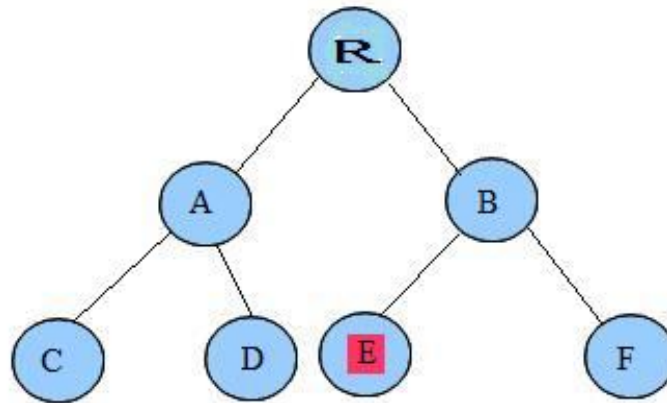
ADVANTAGES OF BREADTH-FIRST SEARCH

1.   Breadth first search will never be exploring the useless path forever.

2.   If there is more than one solution then BFS can find the minimal one that requires less number of steps.

DISADVANTAGES OF BREADTH-FIRST SEARCH

The drawback of Breadth first search technique is its memory requirement. Since every level of the tree has to be saved in order to generate its next level, and here the amount of memory is proportional to the number of nodes stored, the space complexity of BFS is O(b d). As a result, BFS is space-bound in practice so it will exhaust the memory available on computers in a matter of minutes. If the solution is far away from the root, breath first search technique will consume lot of time.

DEPTH FIRST SEARCH (DFS)

Here node is searched first and later all its descendants called its children are searched then only it proceeds to other nodes. It searches deeper into the problem space. Depth-first search is recursive technique; with the recursion technique stack is taking the place of an explicit node stack. DFS may or may not give solution. Here if we have more than one solution we cannot have minimal solution also.

ALGORITHM: DEPTH FIRST SEARCH

1. If the starting state is a goal state, we have to quit and return success.

2. It has to be looped until success or failure occurred.

a) Generate a state E, and let it be the child of the initial state. If there is no successor, then signal failure occurs.

b) Call Depth-First Search (DFS) with E as the starting state.

c) If success is returned, signal success. Otherwise continue in this loop.

ADVANTAGES OF DEPTH FIRST SEARCH

Memory requirement is only linear when compared with the search graph. This is in reverse with breadth-first search which require more space. The reason is that the algorithm store a stack of nodes on the path from the root to the current node.

DISADVANTAGES OF DEPTH-FIRST SEARCH

 Depth-First Search is may go down the left-most path forever and ever. Even a finite graph can generate in to an infinite tree. One solution to this problem is to urge a cutoff depth on the search. The ideal cutoff is the solution depth d and this value is not known in advance of solving the problem. If the selected cutoff depth is less than d, this algorithm will never find a solution, where as the cutoff depth is greater than d, more prices is paid in execution time, and the solution which is found first may not be an optimal one.

Informed search techniques
A* ALGORITHM

It is a search technique which is Bidirectional. The idea of bidirectional search is to run 2 searches at the same time, one is forward from the starting state and other is backward from the goal state, and it stops when the two searches meet in the middle. A* algorithm is a BFS algorithm in which the cost related with a node is $f(n) = g(n) + h(n)$, where $g(n)$ is the cost of the path from the starting state to node n . $h(n)$ is the heuristic estimate of the cost of the path from node n to a goal. So we can say that $f(n)$ estimates the lowest total cost of any solution

in the path going through node n. At every point of node expansion a node with lowest f value is selected for expansion. Tie takes place where nodes of equal f value broken in favor of nodes with lower h values. This A* algorithm stops when a goal state is chosen for expansion.

Advantages:
A* algorithm directs an optimal path to a goal state if the heuristic function h(n) is allowed, meaning it never overestimates the actual cost.

Disadvantages:
The main drawback of A* algorithm and is memory requirement. Since at least the entire open list must be saved, A* algorithm is space limited. Currently Best First search is mostly used on machines.

HILL CLIMBING SEARCH
Hill Climbing is heuristic search technique used for optimization problems in the field of Artificial Intelligence (AI). Heuristic function is a function take all the possible alternatives at any branching step in the search algorithm based on the possible information. It helps the algorithm to select the best route out of all the possible routes. Hill climbing solves the problems where we need either to maximize or minimize a function by selecting values from the given inputs.

Example- Travelling salesman problem where we need to reduce the distance traveled by the salesman.

Hill climbing is of three types namely

1. **Simple Hill climbing:** It analyzes the neighboring nodes one by one and selects the first neighboring node. It optimizes the current cost as next node.

2. **Steepest-Ascent Hill climbing:** It first examines all the neighboring nodes and then selects the node closest to the solution state as next node.

3. **Stochastic hill climbing:** It does not examine all the neighboring nodes before deciding which node to select .It just selects a neighboring node at random, and decides whether to move to that neighbor or to examine another node.

Disadvantages:
Problems in different regions in Hill climbing are Local maximum, plateau and ridge.

1. **Local maximum:** At a local maximum all neighboring states have values which are worse than the current state. To get rid of this condition it utilizes backtracking technique. Maintain a list of visited states. If search is in undesirable state it performs back tracking.

2. **Plateau**: Plateau means all neighbors have same value. Hence, it is not, possible to select the best direction. To get rid of this condition selects a state far away from current state randomly.

3. **Ridge**: Any point on a ridge can look like peak because movement in all directions is downward. Hence the algorithm stops when it reaches this Ridge state.

AO* ALGORITHM:
AND-OR graph AO* algorithm is an efficient method to explore a solution path. AO*. Here it will find a heuristic value for nodes and arcs in a particular level. The changes in the values of back in the next phase nodes will be propagated. The nodes or expanded considering and or graph cost. This is more efficient than A* algorithm.

Algorithm:
1. Initialize the graph to the starting node.

2. Loop until the initial node is labeled as solved or still its cost goes above FUTILITY value.

Traverse the graph, starting at the initial node and following the current best path and then accumulate the set of nodes that are on that path and have not yet been expanded or labeled as solved. Choose one of these UN expanded nodes and then expand it. If there were no successors, assign FUTILITY as the value of this particular node. Else, add its successors to the graph and for each of the successor we need to compute 'f '. If 'f' of any particular node is 0, then mark that node as SOLVED. Change the 'f' estimate of the newly expanded node to reflect the new information provided by its successors. Generate this change backward through the graph till the initial node. If any node contains a successor arc whose descendants are all solved, label the node itself as SOLVED.

DATA ANALYSIS
COMPARISON OF DIFFERENT SEARCH ALGORITHMS

The output of problem solving algorithm may be either a failure or else a solution. We will evaluate algorithm's performance in four different ways

1. **Completeness: -** Is that algorithm guaranteed to find a solution when there is one? This column is a Boolean indicator to search algorithm is exhaustive or not.

2. **Optimality:** - Does that strategy find the optimal solution? This column hints that whether or not the solution found will always be the optimal solution.

3. **Time Complexity:** - How long does it take to find a solution? It is the order of complexity search time used by algorithm expressed as a function.

4. **Space Complexity:** - How much memory is needed to perform the search? This column is the order of complexity to memory requirements of algorithm and it is also expressed as a function.

If any node contains a successor arc where all its descendants are all solved, then label the node itself as SOLVED.

The comparison among different search algorithms is given below

Search Method Worst	Time	Space	complete	optimal
Depth-first (w/ backup)	O(bd+1)	O(bd)	No	Yes
Breadth-first	O(bd+1)	O(bd)	Yes	Yes
Hill-climbing (no backup)	O(d)	O(b)	No	No
Hill-climbing (w/backup)	O(bd+1)	O(bd)	No	Yes
A* search	O(bd+1)	O(bd)	No	Yes
AO* search	O(bd+1)	O(bd)	No	Yes

Where d =depth of solution with in search tree b = branching factor of search tree n =subset of b for which algorithm will actually process.

A* Tree Search ALGORITHM known as A* Search, integrates the strengths of uniform-cost search & greedy search. In this search, it is summation of the heuristic function and the cost of node.

CONCLUSION

It helps is to compare different search algorithms and find best solution .It can be seen from the table that the time estimate from all the searches are similar. The main reason that the Bidirectional search has a lesser time estimate is because it is simultaneously working from both ends of the problem looking for a common intermediate node. A* Search examines all n branches and find best node. It speeds up processing, but at the cost of assuming that a suboptimal node will never need to be travelled to reach the goal state.

REVIEW LITERTURE

[1]: **Engr. V. C. Chijindu (AUTHOR)(2006),** This paper is titled as **"**Search in Artificial Intelligence Problem Solving". In this paper, searching methods or techniques in problem solving using A.I are surveyed. An overview of the definitions and development of A.I in the search for solution to problems were taken. Finally, the search in AI research was highlighted.

[2]: Shunji Tanaka, Andr´e Hottung (Author)(2017), this paper is titled as "Deep Learning Assisted Heuristic Tree Search for the Container Pre-marshalling Problem". This paper deals with how real world problems are solved using search procedures.

REFERENCES

[1]:   R. Saunders (2006), this paper is titled as"Lecture Notes on Introduction to Artificial   Intelligence for Games‖, 2006"   http://www.soi.city.ac.uk/ ~rob/Lecture09-8up.pdf.

[2]: S.J. Kelly (2003), this article is on "Applying Artificial Intelligence Search Algorithms and Neural Networks for Games‖" http://www.generation5.org/content/2003/KellyMiniPa per.asp, 2003.

[3]: D.W. Patterson (2009), this book is" Introduction to Artificial Intelligence and Expert Systems‖, PHI Learning Private Limited, 2009".

[4]: S. Russel and P.Norvig (2006), this book is "Artificial Intelligence a Modern Approach, A book on Artificial Intelligence and Algorithms‖, 2006".

[5]: R.E. Korf (1999), this Scientific Paper on "Artificial Intelligence Search Algorithms"

[6]: Kevin Knight (Author), Elaine Rich (Author), this book is "ARTIFICIAL INTELLIGENCE Third Edition "(1 Jul 2017).

[7]: Deepak Khemani (Author) , this book is titled as " A First Course in Artificial Intelligence Paperback " (1 Jul 2017).

A STUDY ON BLOCKCHAIN AND KEY ADVANTAGES OF BLOCKCHAIN TECHNOLOGY

Dr. P. Shireesha
Associate Professor Kakatiya Institute of Technology and Science, India

ABSTRACT

Blockchain is an arising technology, with virtually every day news on its applicability to daily life. It is viewed to supply considerable possibilities to interrupt conventional services and products because of the dispersed, decentralized nature of blockchains, as well as functions such as the durability of the blockchain document, and also the capability to run clever agreements. This paper presents the essential concepts of the Blockchain concentrating on its possibility for the education and learning field.

Index Terms :Blockchain, Blockchain Technology, Architecture

I. Introduction

Blockchain technology is anticipated to interrupt any kind of area of the task that is started promptly- stamped record-keeping of titles of possession. Within education and learning, tasks most likely to be interfered with by blockchain technology consist of the honor of credentials, licensing and also certification, monitoring of trainee documents, copyright administration as well as settlements[1].This paper checks out the usefulness, difficulties, advantages as well as dangers of blockchain technology in education and learning, with a concentrate on the application of the blockchain to official as well as non-formal credentials6. It is exploratory research which is focused on plan manufacturers as well as a non-specialist target market

The application of blockchain to education and learning is exceptionally brand-new-- with little peer-reviewed released literary works in the location. This research study stands for an exploratory testimonial of blockchain for education and learning, concentrating on the cutting edge of the area in Europe. Its main target market is policy-makers, teachers, planners as well as scientists with a passion for safeguarding:

a) A structure understanding of a brand-new electronic framework which is commonly proclaimed in expert as well as technological media for it's possible to interrupt recognized markets;

b) A practical understanding of those locations more than likely to be affected by the uptake of the technology by EU Participant States as well as education and learning organizations presently explore the technology.

The research study as a result always bridges work desk research study with an evaluation of very early moving companies in the area, remembering that what is architected in the very early days of technology fostering will certainly figure out the structures and also susceptibilities of the future.

II. Blockchain – Anintroduction and Architecture

"Blockchain" is actually swiftly entering into the technology patois, and also however it continues to be quite misinterpreted. The observing high-ranking definition8 supplies a fast intro to the target:

Basically, a blockchain is actually a dispersed journal that delivers a means for details to become taped as well as discussed through a neighborhood.

In this particular area, each participant preserves his/her very own duplicate of the info plus all participants should verify any kind of updates jointly [3].

The details could possibly work with deals, arrangements, resources, identifications, or even basically just about anything else that may be illustrated in electronic type.

Entrances are actually irreversible, clear, as well as searchable, that makes it feasible for neighborhood participants to see deal records in their totality.

Each improves is actually a brand-new "block" included in the completion of an "establishment.".

A procedure handles just how brand new edits or even items are actually started, confirmed, videotaped, as well as circulated. Along with blockchain, cryptology switches out 3rd party intermediates as the caretaker of leave, along with all blockchain attendees functioning structure formulas to accredit the stability of the entire.

There have actually been actually trying outs blockchains because of the very early 1990s, yet it was actually just in 2008, along with the launch of a white colored newspaper through a specific or even team of people working under the nickname of Satoshi Nakamoto9, that blockchains got broad adopting. The very first popular

blockchain was actually the Bitcoin blockchain, which is actually additionally the title of the initial widely-used, decentralized cryptocurrency10. "Bitcoin" additionally pertains to the network method rooting the cryptocurrency. In regards to the well-known vernacular, the Bitcoin blockchain is actually immediately linked with 'the Blockchain' when virtual[6], there are actually various other blockchains of substantial value, like the Ethereum blockchain.

Blockchain Architecture

A blockchain is a journal connecting consecutive "blocks" of purchases wherein:

-- The blockchain documents the reality of the purchase, that is, what has actually been moved, the celebrations included, in addition to structured info (metadata) pertaining to the purchase and also a cryptographic hash (" electronic fingerprint") of deal web content. This distinct trademark is utilized to validate deals later on: if somebody changes the deal material, its resulting distinct code no more matches the variation that gets on the chain, and also the blockchain software program will certainly highlight the disparity.

-- The transaction-records, or blocks, in a blockchain are connected with each other cryptographically, providing them tamper-proof. Unlike documents in electronic data sources, which can be changed, when a deal is videotaped and also time-stamped on the Blockchain, it is difficult to change it or erase it.

-- Everyone that wants to trade any type of property throughout an exclusive or public network needs access to the network. This gain access to happens through a software program application that moderates in between customer as well as blockchain. The software program application, commonly called a "purse," can be set up straight on a gadget or accessed by means of an internet browser. Depending upon just how it is made, a blockchain pocketbook can be utilized to send out and/or get electronic possessions. Some pocketbooks permit straight negotiating without a moderating third-party, while various other purses are run by 3rd parties that keep custodianship of customers' electronic properties on their part.

-- All celebrations associated with a purchase, and also just those celebrations, should offer their agreement prior to a brand-new purchase document is contributed to the network. All various other nodes in the network will just confirm that both events have a suitable capability to participate in the purchase. Hence, as quickly as one event consents to send out the property, and also the various other celebration accepts get the property, as well as the nodes, confirm that each celebration has the capability to perform the purchase, it is finished.

-- Those customers wanting to join verifying purchases with agreement have to normally to set up the blockchain software program on their gadget. This is made use of to contact the journal, keep a whole duplicate of the whole journal as well as maintain all the duplicates of the journal flawlessly synchronized. Since public blockchains enable any individual to mount the software program as well as have a duplicate of the whole journal, any individual can negotiate straight on the Blockchain within the network, as well as no 3rd parties can enforce problems for accessibility. In permission blockchains, a central authority establishes that has accessibility to run a node as well as join the agreement procedure.

-- All computer systems in the network consistently and also mathematically validate that their duplicate of the blockchain corresponds all the various other duplicates on the network. The variation working on most of the computer systems is thought to be the 'actual' variation, so the only means to 'hack' the documents would certainly be to take control of over fifty percent of the computer systems on the network.

Blockchains as Public Ledgers

One of the most widely-known programs of a blockchain is actually as a social journal of purchases for cryptocurrencies, like Bitcoin as well as Ether. As when it comes to various other social journals, the blockchain journal delivers the document of the inception as well as the move of possession of a property. The negotiable establishment of blockchain procedures assist in certainly not merely the transactions of cryptocurrency, however of various other electronic possessions. Possession could be positive, like a home, cars and truck, money, property, or even unobservable like patent, like licenses, copyrights, or even advertising. Basically, everything useful could be tracked and also traded on a blockchain network, lowering threat and also reducing prices for all entailed (Gupta, 2017). Due to the fact that they are actually made to tape-record and also protect deals, all blockchains have actually typically possessed electronic money of some kind connected with all of them as one of the most general resource worked out a deal all over the network. This has actually likewise incentivized the adopting of that blockchain's procedure through paying out factors to the network in its very own cryptocurrency.

Blockchains are actually for that reason journals tape-recording teams of purchases typically referred to as blocks, which are actually concatenated cryptographically in a direct temporal series. Various other vital homes

related to a blockchain - surveillance, immutability, programmability - rely on the style of the blockchain and also the personality of the opinion method it manages through that blockchain. Some blockchains are actually structured to promote peer-to-peer purchases around non-hierarchical nodules; this is actually called a "dispersed" network design. Some blockchains, like the Bitcoin blockchain, additionally guarantee the immutability of their journals by means of their special opinion process.

To pinpoint that possesses a certain property, a celebration needs to have just to speak with the journal to inspect that is its own recent proprietor.

When defining the blockchain, it is vital to know both a collection of social guidelines that found its own primary principles and also theory (its own 'social market value recommendation')-- as well as the attributes of its own rooting design to assist its own social electrical (its own 'technological features'). The adhering to phases resolve these significant factors to consider.

The Social Value Proposition ofBlockchains
In interacting along with a discipline like a blockchain, the propensity is actually to initial pay attention to problems connecting to electronic disturbance, the electronic economic situation, know-how fields as well as the development system. This permits our company to recognize the situation for the electronic interruption. Having said that, generally, it is actually certainly not merely the electronic technology that matters: the socio-economic

vehicle drivers that generate the need for technology (or even transform in reaction to it) might be actually similarly, or even additional, vital. The electronic company styles that function absolute best have actually recognized folks 1st as well as electronic technology 2nd (Christensen, Clayton M 2003).

Self-Sovereignty andIdentity
The very early literary works on blockchain create constant endorsements to 'self-sovereignty', as well as the person's potential to possess as well as manage his/her personal identification online (Lilic, 2015; Allen, 2016; Smolenski, 2016b). Depending On to Au (2017) and also Lewis (2017), social blockchains assist in self-sovereignty through providing people the capability to become the last mediator of that may accessibility and also utilize their information and also private info. Within an academic situation, the condition performs its own method to end up being interchangeable along with the permission of personal students to possess, deal with and also discuss particulars of their qualifications, without the necessity to contact the education and learning organization as a counted on the intermediary.

This can easily additionally be actually considered residents getting considerable 'self-authority' over the means private information as well as identification is actually discussed online, and also managing to pick to discharge all or even aspect of it in gain for accessibility to companies they prefer-- without the necessity of continual choice to a 3rd party intermediary to confirm such records or even identification.

Identification is actually made a complex region for people as well as those that require to confirm it: it is actually the examination of validating private qualities, life story, connections and/or negotiable histories12. Digital identification is actually bordering on an individual right. Yet there possesses however to become a secure approach to handle some of the imperfections of the world wide web - recognizing individuals or even devices online13. When residents are actually required to, or even consent to reveal their internet identification, brand-new troubles are actually made, including using personal formulas to increase the office use customers' private information on social networking sites.

Technology is actually basically transforming our capacity to embody our own selves. All at once the attributes of our linked planet is actually transforming our belief of identification as well as trust. The cryptography at the primary of blockchain technology guarantees to attend to identification lacunae and also 'battle' the possession and also command of individual records back to the private consumer. Individuals, organizations and also organizations can easily keep their very own identification information by themselves gadgets, as well as offer it properly to those that need to have to legitimize it, without relying upon a core database of identification information. Blockchain technology carries out certainly not simply deliver a brand new means of digitizing littles newspaper which possesses an innate market value, including our qualifications-- it delivers our team along with the methods to take command of our identification online as well as handle it correctly (find part 5 for more relevant information on the affordances of the Blockchain to accreditations and also license).

In reality, some have actually asserted that total electronic self-sovereignty might at some point deviate the sharing of everything like an irreversible "identification," however rather come to be a system of confirming insurance claims. In short, instead of getting nonessential relevant information, inquiring gatherings will as an alternative ask for just relevant information that is actually promptly essential to the purchase handy: Is actually

the private over the grow older of 18? Performed they obtain a POSTGRADUATE DEGREE in Neuroscience coming from MIT? Are they a person from Italy? When validated suitably, cases may after that be actually pulled back due to the topic.

Transparency andProvenance
Reduce of sharing as well as exposure are actually vital components of a blockchain; the absence of one or even the various other of these functions in existing units is actually usually a main vehicle driver of blockchain embracement. They come to be especially vital in purchases through which greater than one organization is actually producing blockchain entrances.

Blockchains enable attendees along with info on the beginnings of each resource or even document as well as exactly how its own possession has actually transformed in time. Nevertheless, this clarity just operates if blockchain purchases are actually connected to an identifier. Without a social identifier, including connected documentation or even identification number, blockchain deals may certainly not be actually deciphered and also tracked. Thus, blockchains-- also "social" blockchains-- are actually exclusive through nonpayment, yet can easily additionally be actually utilized to track purchases of particular people with time through connected "off-link" information.

Blockchain technology gives an unassailable system to validate that the records of a deal have actually existed at a details opportunity. Additionally, given that each block in the establishment includes relevant information concerning the previous block, the past, posture as well as possession of each block are actually instantly verified, as well as may certainly not be actually affected. A singular, communal journal offers one spot to visit establish the possession of a resource or even the fulfillment of a purchase.

Immutability
Immutability is actually interlocked along with protection, and also its own timeless buildings of privacy, stability and also schedule. Immutability is actually likewise regarding durability and also irreversibility. Blockchain records may certainly not be actually effortlessly transformed since it is actually continuously duplicated around various areas. Along with exclusive and also social essential cryptography as an aspect of blockchain's rooting process, negotiable protection and also privacy end up being basically indisputable.

The immutability of blockchains indicates that it is actually generally difficult for modifications to become created the moment developed: this subsequently raises peace of mind in the honesty of the records and also minimizes the chances for scams. For a deal on a blockchain to become thought about legitimate, all attendees in the deal need to settle on its own legitimacy nodules or even "peers" operating the blockchain procedure should concern opinion on the deal's legitimacy. The device where this takes place varies coming from blockchain to blockchain however is actually typically circulated somewhat, indicating that no person star could be a mediator of reality in the network.

No attendee can easily change a deal after it has actually been actually tape-recorded to the journal. If a purchase is actually in mistake, a brand new purchase needs to be actually made use of to correct the mistake, as well as each purchase are actually at that point appears in the journal. Blockchain durability originates from its own construct, due to the fact that it is actually created as a dispersed network of nodules through which every one of these nodules retail stores a duplicate of the whole entire establishment. Therefore, when a purchase is actually validated as well as accepted due to the getting involved nodules, it is actually practically difficult for somebody to modify or even change the deal's records. Tries to transform records in one place are going to be actually taken deceitful and also a spell on honesty through various other individuals, so it is going to be actually actually declined.

Disintermediation
Through changing intermediaries along with maths, blockchain additionally can easily go some method in the direction of keeping rely on (Piscini et cetera 2016). Individuals on a blockchain are actually concatenated in a market place where they may carry out deals as well as transmit possession valuable resources along with one another in a straightforward way as well as without the aid or even interference of 3rd party arbitrators or even intermediators. A worth network functions without a determined main authorization.

Along with blockchain technology, peer-to-peer agreement protocols transparently file and also confirm deals without a 3rd party - likely minimizing or perhaps getting rid of price, hold-ups, as well as standard difficulty. For example, blockchains may lessen above prices when gatherings trade resources straight along with one another, or even rapidly verify possession or even authorship of relevant information-- an activity that, is actually or else presently alongside difficult without either a core authorization or even neutral moderator.

Furthermore, blockchains' potential to ensure credibility throughout institutional perimeters is actually probably to aid gatherings to concentrate on brand new methods of validating files, web content, and also deals in brand new means. Greater decentralization of the world wide web would certainly put additional management in the hands of the customer-- or even additional especially, the consumer's gadgets-- as opposed to relying upon clouds systems functioned due to the similarity Google.com or even Amazon.com.

III. Key Advantages of Blockchain Technology

From a social viewpoint, blockchain technology supplies substantial opportunities past those presently offered. Specifically, relocating documents to the blockchain can permit:

-- Immutability, i.e. for documents to be composed as well as saved completely, without the opportunity of alteration;

-- Self-sovereignty, i.e. for individuals to determine themselves while at the exact same time keeping control over the storage space and also monitoring of their individual information;

-- Disintermediation, i.e. the elimination of the requirement for a main regulating authority to handle deals or maintain documents;

-- Count on, i.e. for a technological facility that provide individuals sufficient self-confidence in its procedures to perform with purchases such as settlements or the problem of certifications;

-- Openness & Provenance, i.e. for customers to perform deals in understanding that each event has the ability to participate in that purchase;

-- Partnership, i.e. the capacity of events to negotiate straight with each various other without the demand for moderating 3rd parties.

Blockchain technology is an expanding location of the rate of interest for several sectors as well as colleges in Europe and also past. As a reasonably current development in computer technology, blockchain is a worldwide, cross-industry as well as turbulent technology which is anticipated to sustain the development of the worldwide economic climate for the following a number of years.

This exploratory study addresses the value decentralized ledgers, in particular those based on blockchain, may bring to stakeholders within the educational sector, with a particular focus on its potential for digital accreditation of personal and academic learning.

This research concentrates on the usefulness, obstacles, advantages and also dangers of the Blockchain as put on official as well as non-formal education and learning qualifications. Europe requires to get over obstacles on numerous fronts where academic qualifications are worried, pertaining to:

a) the requirement for constant specialist advancement as well as re-skilling of its labor force;

b) the assistance of the acknowledgment of non-formal knowing based upon person's profiles-- this being especially essential for open students as well as travelers; and also

c) the standardization as well as scaling up of the procedure of credentialing providing as well as an acknowledgment, in addition to their gain access to by interested events.

In this feeling, the Blockchain additionally stands for a chance for 3rd parties, such as companies, to separately as well as independently confirm that shared documents are genuine and also untainted. This research checks out a variety of locations that show the rapidly-changing socio-political and also technological landscape in connection with the topic
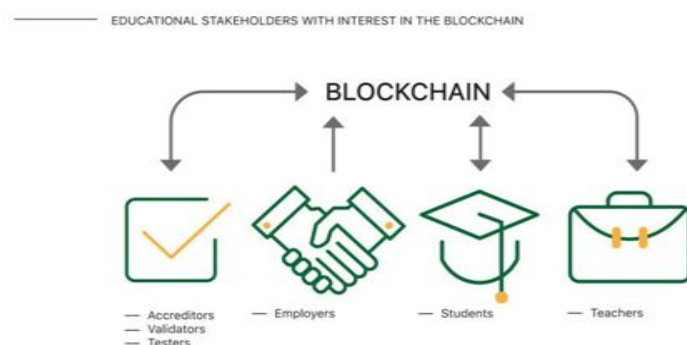

Figure 1: Educational stakeholders likely to utilise blockchain technology

This exploratory research study addresses the worth decentralized journals, specifically those based upon blockchain, might give stakeholders within the instructional market, with a certain concentrate on its capacity for electronic certification of individual and also scholastic discovering.

IV. Types of Records stored on Blockchains

Blockchains are typically used to store **records** of:

1. assettransactions;

2. smartcontracts;

3. digital signatures andcertificates.

AssetTransactions

Records of deals of resources generally get 2 types:

-- Amount of money, shared in systems of money: each singular system of the very same money possesses an exact same worth as intermittent solitary system at any type of one-time. Money is actually likewise intra-convertible at a foreign exchange rate. One of the most popular kinds of a unit of currency developed making use of blockchain technology is actually Bitcoin.

-- Docudrama proof of possession civil rights officially referred to as name records. These are actually frequently made use of to exemplify unmodifiable home including property, or even abstract feature including trademark legal rights.

Smart Contracts

Smart contracts are successfully little computer system programs saved on a blockchain, which will certainly do a deal under defined problems. Hence, a wise agreement is generally an affirmation such as "transfer X to Y if Z takes place". Unlike a normal agreement where after getting to a contract, celebrations need to perform the agreement for it to occur, a clever agreement is self-executing - that is, as soon as the guidelines are contacted a blockchain, the deal will certainly occur instantly when the proper problems are discovered, without any additional activities called for by the events to the purchase or various other 3rd parties.

The assurance stood for by smart contracts is that after a sector's crucial electronic documents are proven, an entire brand-new community of technological automation will certainly begin to advance to generate a brand-new social textile that allows public performances, individual movement, as well as an institutional makeover. Within this context for that reason, smart contracts stand for an automatic sight of the future.

Certificates and DigitalSignatures

In its most important kind, accreditation is the problem of a declaration from one event to one more that a particular collection of truths hold true.

Trademarks are evidence that the declaration was released from and also to the stated events.

Blockchains can be utilized to either shop cryptographic hashes (" electronic finger prints") of the certifications, or to keep the cases themselves. Therefore, a blockchain can handle the feature of a public certification computer registry.

V. Conclusion

The blockchain has, in fact, a spread structure as well as additionally utilizes the peer network along with the computer system resources of peers. There are investigates on taking advantage of a secure token or waiting securely to protect the specific method. In this research study, we evaluated the blockchain technology and also presented the basic concepts of the Blockchain concentrating on its capacity for the education and learning industry.

References

1. Bonneau, J.; Miller, A.; Clark, J.; Narayanan, A.; Kroll, J.A.; Felten, E.W. Sok: Research perspectives and challenges for bitcoin and cryptocurrencies. In Proceedings of the 2015 IEEE Symposium on Security and Privacy (SP), San Jose, CA, USA, 17–21 May 2015.

2. Christidis, K.; Michael, D. Blockchains and Smart Contracts for the Internet of Things. IEEE Access 2016,4, 2292–2303.

3. Huang,H.;Chen,X.;Wu,Q.;Huang,X.;Shen,J.Bitcoin-basedfairpaymentsforoutsourcingcomputations of fog devices. Future Gener. Comput. Syst. 2016.

4. Huh, S.; Sangrae, C.; Soohyung, K. Managing IoT devices using blockchain platform. In Proceedings of the 01719th Internationa lConferenceon Advanced Communication Technology(ICACT), Bongpyeong, Korea, 19–22 February2017.

5. Armknecht, F.; Karame, G.; Mandal, A.; Youssef, F.; Zenner, E. Ripple: Overview and Outlook. In Trust and Trustworthy Computing; Conti, M., Schunter, M., Askoxylakis, I., Eds.; Springer International Publishing: Cham, Switzerland, 2015; pp.163–180.

6. Vasek, M.; Moore, T. There's No Free Lunch, Even Using Bitcoin: Tracking the Popularity and Profits of Virtual Currency Scams. In Proceedings of the International Conference on Financial Cryptography and DataSecurity,SanJuan,PuertoRico,26–30January2015;Springer:Berlin/Heidelberg,Gemany,2015.

7. BojanSuzic,BerndPrünster,DominikZiegler,AlexanderMarsalek,andAndreasReiter.Balanc-　ing Utility and Security: Securing Cloud Federations of Public Entities. In C&TC, volume 10033 of LNCS, pages 943–961. Springer,2016.

8. Mor Weiss, Boris Rozenberg, and Muhammad Barham. Practical Solutions For Format-Preserving Encryption. CoRR, abs/1506.04113,2015

9. Gavin Wood. Ethereum: A secure decentralised generalised transaction ledger. Ethereum Project Yellow Paper,2014.

10. Yeshwanth Rao Bhandayker, "An Overview Of Theintegration Of All Data Mining At Cloud-Computing" in "Airo International Research Journal", Volume XVI, June 2018 [ISSN : 2320-3714]

11. Sugandhi Maheshwaram, "A Comprehensive Review on theImplementation of Big Data Solutions" in "International Journal of Information Technology and Management", Vol. XI, Issue No. XVII, November-2016 [ISSN : 2249-4510]

12. Yeshwanth Rao Bhandayker, "Security Mechanisms for Providing Security tothe Network" in "International Journal of Information Technology and Management", Vol. 12, Issue No. 1, February-2017, [ISSN : 2249-4510]

13. Siripuri Kiran, P. Niranjan, P. Shireesha, "A Study on the Limitations of Blockchain and the usage of Consensus Models in Blockchain Technology", DOI:16.10089.IJR.2018.V8I3.285311.1934819, [ISSN : 2236-6124]

14. M.Anusha, P. Niranjan, P. Shireesha,," User Specific Search Histories and Organizing Problems"in "International Journal of Advanced Computer Technology(IJACT)",Vol 3,issue-6 December-2014 [ISSN : 2319-7900]

15. Siripuri kiran," Decision Tree Analysis Tool with the Design Approach of Probability Density Function towards Uncertain Data Classification" in "International Journal of Scientific Research in Science and Technology"volume-3,issue no-2 ,February 2018 [ISSN : 2395-6011]

TRIKUTACHALA TEMPLES OF SAVADATTI

Shridhar K. Kamble
Research Scholar, Department of Ancient History and Archaeology, Kannada University, Hampi

Savadatti taluk is situated in the eastern part of Belagavi district. As mentioned in inscriptions this place is known as 'Sugandhavarti', Dr. Hampana has called this place as 'Savanada datti'. This place has got immense popularity because of Ratta Mahamandaleshwaras of Savadatti and their collaboration with Rapaniya Jainas. The place has also got importance because of Yallamma Devi temple which was earlier a Basadi of Parshwanatha and Padmavati which was a Jinalaya.

There are two important historical forts at Savadatti. From 9th to 13th century it was the capital of Ratta Dynasty. This place came into prominence under the rule of Shatavahanas, Kadambas, Rashtrakutas, Chalukyas of Badami, Rattas, Chalukyas of Kalyana, Vijayanagara Kings, Bahamani Sultans, Adil Shahis of Bijapur, Peshwas, etc. which reflects the cultures of all those dynasties. During the course of this study of temples of Savadatti, it is observed that numbers of Shaiva temples are more compared to others. Jaina Basadis are also found to some extent, which were transformed into Shaiva Cult in course of time.

We can see that most of the temples of Savadatti area have been renovated from the period of Rashtrakutas to 16th century A.D. Based on the inscriptions found in this area we can say that most of the temples of this area were developed because of Patronage and Donations from various dynasties and rulers who ruled this place. These temples were constructed from red sand stone and black stones, whereas in some temples both red and black stones were used for construction.

Trikuta Temples
The base of Trikuta Temples has three Garbhagruhas, three Antaralas and a Navaranga, adjacent to three Antaralas. In front of middle Garbhagruha there is a entrance door, among the three Garbhagruhas, two are faced towards each other i.e. one towards north and the other towards south. The remaining Garbhagruha in the middle is faced towards east direction. Therefore, Trikutachala Temple is having only one entrance door. Among Trikutachala style of temples of Savadatti taluk, Trilinga Temple of Munavalli, Narayana Temple of Chachadi, Karigudi Hoolis Trikuteshwara Temple of Inchala and Parameshwara Temple of Savadatti are significant.

Trikuteshwara Narayana Temple of Chachadi
Chachadi is famous for its abundant ancient archaeological remains. This place is 18 kms away from Bailhongal. Inscription of Ratta King Karthaveerya of 1124 A.D. which is found here, has named this place as 'Chachaki Maha Agrahara'. Narayana temple is situated adjacent to the fort in the outskirts of Desai Wade.

Narayana temple is in Kalyani Chalukya style, this temple consists of three square Garbhagruhas. The main Garbhagruha is faced towards east and the other two Garbhagruhas are faced towards each other i.e. towards north and south. The roof has octagonal carvings and flower decoration in the middle.

Entrance door consists of Pancharekhas and Gajalakshmi statue found in Lalata. Above this there are five Rekha Nagara Shikaras with flower decoration in the middle.

The Garbhagruha on the left side is faced towards north direction and there is an idol of Vishnu in the middle of Garbhagruha in equilibrium position. There are no statues in the Lalata of Garbhagruha. In the upper part of Garbhagruha three Rekha Nagara Shikaras can be seen.

The Garbhagruha on the right side is faced towards south direction and there is an idol of Shanmukha in the middle. Garbhagruha is carved with simple lines without any decoration and no statues are there in Mangala Phalaka.

Antarala: Main Garbhagruha is faced towards east direction and adjacent to this, there is a square Antarala. An idol of Nandi is installed in the middle of Antarala. Flower decorations are carved in the roof of Antarala. Decorated entrance door consists of two parts with diamond shaped ventilators. Idol of Ganesha is in Lalata along with three Rekha Shikaras, whereas the remaining two Garbhagruhas do not have Antaralas.

Navaranga: A spacious Navaranga is found adjacent to three Garbhagruhas. In the middle there are four pillars which are in Kalyani Chalukya style. There are four clusters having Shikaras in Dravidian style and they are empty. There are also statues of Sun God and Ganesha which are broken. This temple does not have Adhisthana or Shikaras. Inscription found at the feet of idol of Vishnu belongs to 18th century A.D. and gives information about renovation wo ks of the temple.

Puradeshwara Temple of Savadatti

This is a Trikutachala temple consisting of three square Garbhagruhas. Main Garbhagruha is faced towards east, whereas the other two Garbhagruhas are faced towards each other i.e. north and south. All the three Garbhagruhas are in square shape with similar decorations. Shivalingas are installed in all the three Garbhagruhas. The roof has octagonal carvings along with flower decorations in the middle. Entrance door of all Garbhagruhas have three parts and there are no statues in Mangala Phalaka. Carved above them there are the five Rekha Nagara Shikaras.

Adjacent to these three Garbhagruhas of the temple there are three square shaped separate Antaralas. All these Antaralas are similarly decorated. The roof has octagonal carvings with flower decorations. Entrance door of Antalaras have three parts with decorated there are three Rekha Nagara Shikaras. diamond shaped ventilators. There are no carvings of any statue on Mangala Phalaka. Carved above them Navaranga: Adjacent to these three Antaralas, there is a spacious Navaranga. The middle part of Navaranga is little bit above the ground level and a Nandi idol is installed. There are eight clusters in Navaranga which are in Dravida Shikara style, which are empty. Entrance has five parts with no statues in Lalata. Statues of Saptamatrikas can be seen above the entrance door. Adjacent to Navaranga, there is a spacious Mukhamantapa with four pillars in the middle which are supported by half pillars.

The backside wall of the temple is in good condition and the front side of the temple has been completely renovated. The backside wall of the temple is supported by half pillars with Shikara decorations. Above this, carvings of Makara Torana with small statues can be seen. Only a little portion of Adhisthana is visible, whereas the remaining part is buried under the ground. We can see Upana, Jagati, Kanta, Kumuda, small carvings of statues and Kapola portion on visible part of Adhisthana.

Karigudi of Inchala

This temple is situated in the field which is behind Shivayogishwara Kalyana Mantapa. This Kalyana Mantapa is located near the bus stand of Inchala village. This village is located at 45 kms from Savadatti and 6 kms from Bailhongal.

The temple has been constructed in Badami Chalukya style. The main Garbhagruha is faced towards east, whereas the remaining two Garbhagruhas are facingeach other i.e. north and south. Main Garbhagruha is square in shape and an idol of Shivalinga has been installed. The roof has octagonal carvings with flower decorations in the middle. The entrance consists of five parts with Ganesha statue in Lalata. Carved above these are three Rekha Nagara Shikaras with flower decorations in the middle.

Other two Garbhagruhas facing towards north and south are also in square shape. One Garbhagruha consist of Shivalinga, whereas the other Garbhagruha is empty. There are two entrance doors to this Garbhagruha and no statues are found in Lalata.

Antarala: There is a square open Antarala which is adjacent to main Garbhagruha. There are clusters on either side of the walls of Garbhagruha, which are empty. In the roof octagonal carvings with flower decorations can be seen in the middle. Nandi idol is installed in the middle of Antarala.

Navaranga: There is a spacious Navaranga which is square in shape adjacent to Antarala of main Garbhagruha. The main portion of this Navaranga is almost damaged. Here, four clusters in Dravida style can be seen. Adhisthana of this temple is partly visible, whereas t e remaining part is buried in the ground. Udana, Jagati, Kanta, Kumuda, Kampa Kapota parts can be seen on Adhisthana. The wall of this temple is plain without any decoration and is in poor condition. On the whole this temple is in poor condition.

REFERENCE

1) R. Gopal (2010). "Belagavi Zilleya Itihasa mattu Puratatva".

2) N.R. Gunjal (2003). "Belagavi Belaku". Kannada Sahitya Parishat, Bangalore.

3) Anand D. Mulagund (2003). "Savadatti Taluk Darshana"

4) K.S. Patil "Savadatti Talukina Itihasa mattu Puratatva" (M.Phil.)

5) Kannada Samshodhana Samstheya Savadatti Talukina Valavu Diploma Dissertation.

6) Rajashekhar N. "Karnatakada Kale mattu Vastushilpa". Sujata Publications, Dharwad.

7) Aparna K.S. "Devalaya Vastushilpa Parichaya". Prasaranga, Kannada University, Hampi.

8) S.B. Patil "Rattara Kaalada Sanskrutika Adhyayana". Karnatak University, Dharwad.

9) "Itihasa Darshana", Vol. 31, Issue 1, p. 177.

10) M.N. Prabhakar "Devalayavastu". Kannada University, Hampi.

11) M.V. Shrinivas (1972). "Savadatti Rattaru".

12) Savadatti Talukina Sambhandhita Halavu Samshodhana Lekhanagalu.

13) Y.R. Patil "Savadatti Itihasa Saaruva Puratatva Turuyagalu".

CONVEX POLYGON TUTOR IN ARTIFICIAL INTELLIGENCE

Kanyakumari Basani

Assistant Professor, Department of Computer Science, Laxman Devram Sonawane College, Kalyan

ABSTRACT

This Project is about a convex polygon tutor. This is an attempt to provide a tool to make the learner understand the concepts of "Polygon". This tutor facilitates the learner to navigate through the screen. This tutor is under Artificial Intelligence.

Keywords: Artificial Intelligence, Classifier.

INTRODUCTION

Artificial Intelligence (AI): It is the simulation of human intelligence processes by machines, especially computer system [4]. Intelligence has been broken down into a number of specific sub problems. The artificial intelligence has received the most attention, like deduction, reasoning and problem solving. Classification is under Artificial Intelligence. Classification can be solved using classifier. Classifier can be broadly divided into two categories: rule based classifiers and computational intelligence based classifiers called as soft computing based classifiers [5]. Rule based classifiers are generally constructed by the designer, where the designer defines rules for the interpretation of detected inputs. Soft computing based classifiers where the designer only creates a basic framework for the interpretation of data. The learning or training algorithms within such systems are responsible for the generation of rules for the correct interpretation of data. This convex polygon tutor is under rule based classifiers.

This tutor provides a scribbling pad that can be used to give input to the system. This system analyzes the inputs and identifies the shape drawn on the scribbling pad. The shape could be of type triangle, quadrilateral, pentagon, regular or irregular polygon etc. The subcategories are identified, for example, a triangle could be identified as an obtuse angled, acute angled, isosceles, equilateral, right angled triangle etc. A click on the pattern displayed on the scribbling pad provide the signal to the system, on analyzing it, system finds a set of characteristics that suits to the pattern. In effect the corresponding name is highlighted. In the other part, there are multiple patterns displayed on the pad. On providing a string input, supposedly name of a pattern, the system highlights the patterns that are matching to the name.

The basis of the work is "Global geometric features of figures". Global geometric features of figures are known as properties of geometric figures. In the database, the standard geometric shapes are provided with their properties. During the identification, the system attempts to explore the properties in the given shape and vice-versa. A module is dedicated to let the learners develop familiarity with the advance concepts namely, scaling, rotation and skew effect.

OBJECTIVES

This tutor would assist the teacher while introducing the convex shapes and the operations on them to the learners of the elementary class and would help the learners to practice the concepts as per their pace.

The work carried out in this project is focused to develop a user friendly teaching aid to recognize the geometric patterns of user drawn convex polygons, Different methods and techniques have been employed by different researchers. These methods can be broadly classified into two, namely, stochastic methods [ref. 1, 2] and Deterministic [ref 3].

RESEARCH

We employ deterministic approach. The example shapes considered include triangle, quadrilateral, pentagon, hexagon, heptagon, and octagon. Given any set of convex polygon, the system first identifies an appropriate label from these classes to each of the figure and then checks for its subclass. For example, a triangle then is identified as an obtuse angle, acute angle, and equilateral, isosceles and right angled triangle etc. The system displays these labels as a part of tutoring.

Similar way, quadrilaterals are further classified as square, rhombus, rectangle, parallelogram and trapezium according to the properties observed within the polygon.

Further, pentagons, hexagon, heptagon, octagon etc. are classified into two, regular and non regular types

DATA COLLECTION AND ANALYSIS
Two way recognition

The polygon recognition is handled in two ways.

(i)   Identification of a label for the user drawn polygons

(ii)   Selection of appropriate figures that suits to the user provided label

➢ Identification of a label for the user drawn polygons: consist of module 1.

Whatever the user drawn any convex figure and assign any name (i.e the name is not necessary to related to indicated figure).

Then tutor mainly recognize what is the exactly drawn figure and their global name (i.e. totally depends on the properties).

➢ Selection of appropriate figures that suits to the user provided label,

In this there are different modules:

Module 2:

Module3:

Working of the module 2 explained below

This comprises of three modules. (I) Read the inputs from the scribbling pad, (II) Adjust for the errors in drawing and (iii) identify the class and the subclass of the figure. Shown in (fig 1.1).
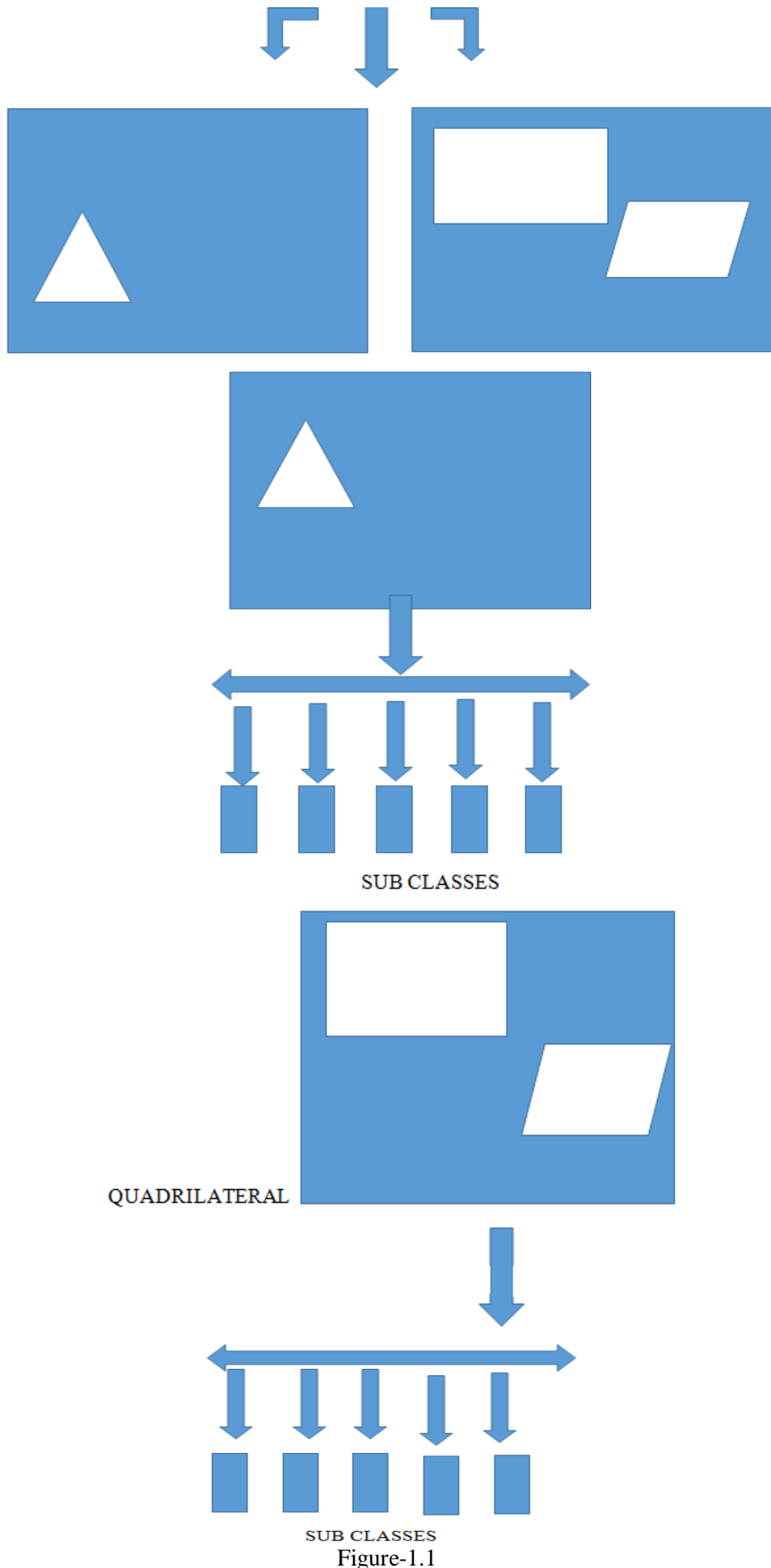
SUB CLASSES

QUADRILATERAL
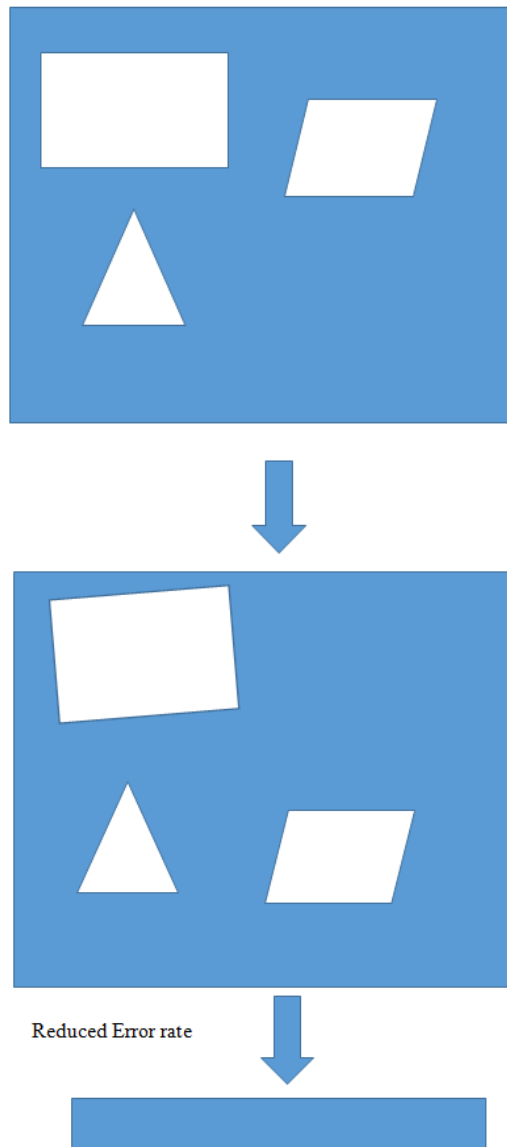
SUB CLASSES
Figure-1.1

METHODOLOGY

GLOBAL GEOMETRIC FEATURES OF FIGURES

SHAPE	PROPERTIES
Equilateral triangle	➢ It is a subclass of triangle ➢ Length of all sides are equal ➢ Each angle is 60 Degrees
Isosceles triangle	➢ It is a subclass of triangle. ➢ At least length of two sides are equal ➢ Corresponding angles are equal
Obtuse angled triangle	➢ It is a subclass of triangle. ➢ Each angle is less than 90 degree.
Acute angle triangle	➢ It is a subclass of triangle ➢ Each angle is greater than 90 degree
Right angle triangle	➢ It is a subclass of triangle ➢ In which one angle is exactly 90 degree
Quadrilateral	
Square	➢ It is a subclass of Quadrilateral ➢ Length of all sides are equal ➢ Each interior angle is 90 Degrees. ➢ Diagonals bisect each other. ➢ Length of diagonals are equal
Rhombus	➢ It is a subclass of Quadrilateral ➢ Lengths of all sides are equal ➢ Diagonals Bisect each other. ➢ Opposite side are parallel ➢ Lengths of Diagonals are not equal.
Rectangle	➢ It is a subclass of Quadrilateral ➢ Opposite side are equal. ➢ Each interior angle is 90 degrees. ➢ Diagonals Bisect to each other.
Parallelogram	It is a subclass of Quadrilateral. Opposite sides are Parallel.
Trapezium	➢ It is a subclass of Quadrilateral. ➢ Only one opposite pair of sides is of equal length. ➢ Only one pair of opposite side is parallel.
Regular Pentagon	➢ It is a subclass of Pentagon. ➢ All sides are equal.

GLOBAL GEOMETRIC FEATURES OF FIGURES

SHAPE	PROPERTIES
Equilateral triangle	➢ It is a subclass of triangle ➢ Length of all sides are equal ➢ Each angle is 60 Degrees
Isosceles triangle	➢ It is a subclass of triangle. ➢ At least length of two sides are equal ➢ Corresponding angles are equal
Obtuse angled triangle	➢ It is a subclass of triangle. ➢ Each angle is < 90 degree.
Acute angle triangle	➢ It is a subclass of triangle ➢ Each angle is > 90 degree
Right angle triangle	➢ It is a subclass of triangle ➢ In which one angle is exactly 90 degree
Quadrilateral	

Square	➢ It is a subclass of Quadrilateral ➢ Length of all sides are equal ➢ Each interior angle is 90 Degrees. ➢ Diagonals bisect each other. ➢ Length of diagonals are equal
Rhombus	➢ It is a subclass of Quadrilateral ➢ Lengths of all sides are equal ➢ Diagonals Bisect each other. ➢ Opposite side are parallel ➢ Lengths of Diagonals are not equal.
Rectangle	➢ It is a subclass of Quadrilateral ➢ Opposite side are equal. ➢ Each interior angle is 90 degrees. ➢ Diagonals Bisect to each other.
Parallelogram	It is a subclass of Quadrilateral. Opposite sides are Parallel.
Trapezium	➢ It is a subclass of Quadrilateral. ➢ Only one Opposite pair of sides is of equal length. ➢ Only one pair of opposite side is parallel.
Regular Pentagon	➢ It is a subclass of Pentagon. ➢ All sides are equal.
Irregular Pentagon	➢ It is a subclass of Pentagon. ➢ All sides are not equal.
Regular hexagon	➢ It is a subclass of Hexagon. ➢ All sides are equal.
Irregular Hexagon	➢ It is a subclass of Hexagon. ➢ All sides are not equal.
Regular Heptagon	➢ It is a subclass of Heptagon. ➢ All sides are equal.
Irregular Heptagon	➢ It is a subclass of Heptagon. ➢ All sides are not equal.
Regular Octagon	➢ It is a subclass of Octagon. ➢ All sides are equal.
Irregular Octagon	➢ It is a subclass of Octagon. ➢ All sides are not equal.

Length of sides are calculated using the equation given below
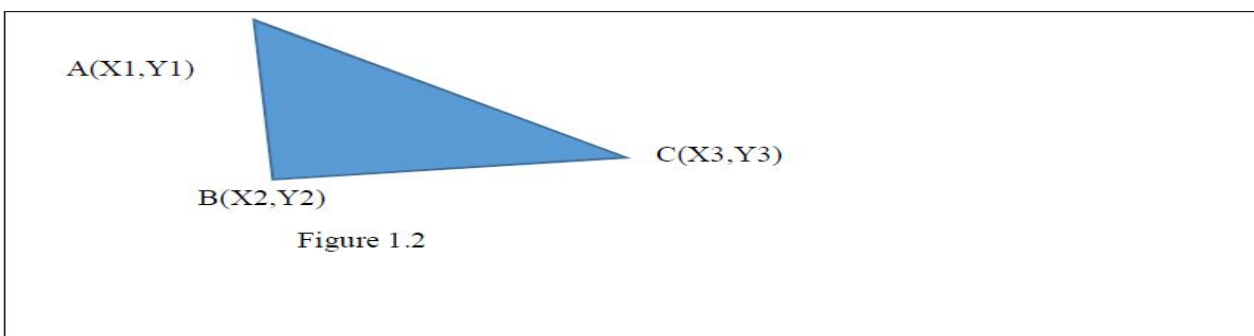
Consider two points A(X1,Y1) and B(X2,Y2).

Length of $(AB) = ((X2-X1)^2 + (Y2-Y1)^2)^{1/2}$.

Obtuse angled triangle in (fig. 1.2) is checked using the following inequality

$(CA)^2 + (AB)^2 < (BC)^2$

For Acute angled triangle in (fig. 1.3) is checked using the following inequality.
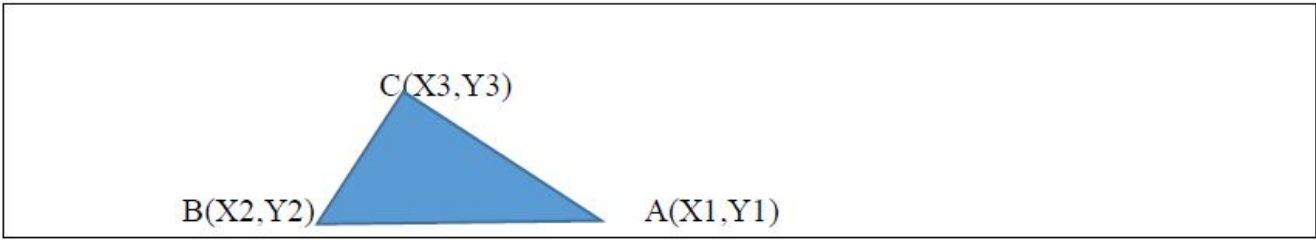
$(CA)^2 + (AB)^2 > (BC)^2$

Figure 1.2

Figure-1.2

For Right angled triangle in (fig. 1.4) is checked using the equation.
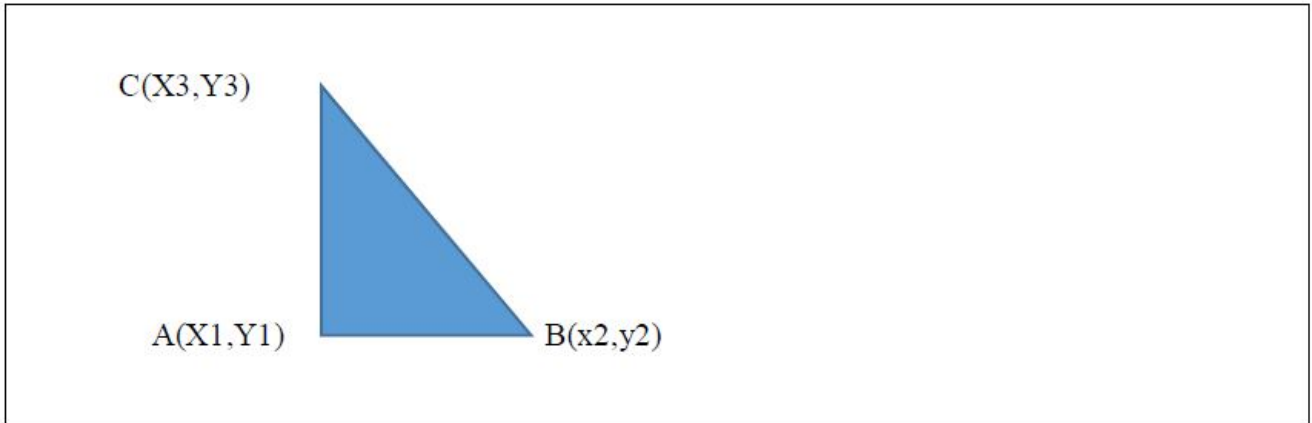
$(CA)^2 + (AB)^2 = (BC)^2$

Figure-1.4

Module 3

Display Standard Geometric Shapes and their Properties. In module 3, co-ordinates are computed using the following method given below. If all the sides of a polygon are of equal length, then it is a regular polygon and irregular otherwise. For example, the figure given below is a regular hexagon because Length (AB) = Length (CD) = Length (EF)=Length (FA)
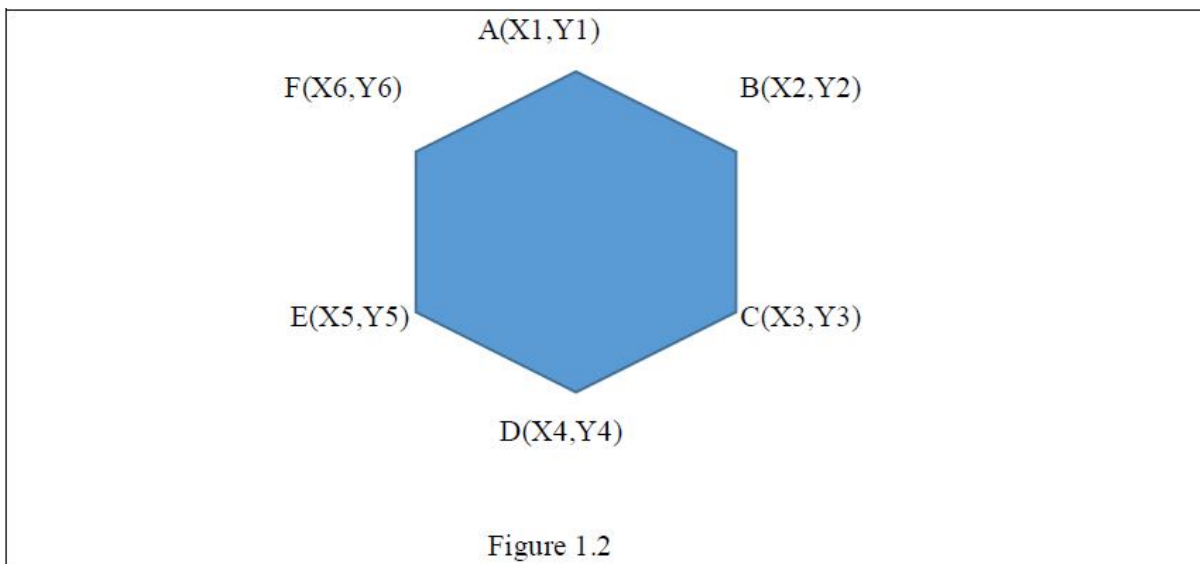
$(AB)^2=(BC)^2=(CD)^2=(EF)^2=(FA)^2$

Figure 1.2

Initially I choose a constant Value of X1,Y1, alpha and beta.

Where x2 and y2 are given by

$X2 = X1 + alpha$ (1)

$Y2 = Y1 + beta$ (2)

$(AB)^2 = (X2-X1)^2 + (Y2-Y1)^2$ (3)

X3=X2. (They have same X co-ordinate see fig. 1.2). $\qquad$ (4)

Y3=y2 + beta1 $\qquad$ (5)

Beta1 = $((BC)^2 - (y2)^2)^{1/2}$ $\qquad$ (6)

Add beta1 value to y^2 to get y3

X4=X1 (X co-ordinate of D and A are Equal). $\qquad$ (7)

Y4=y3+ beta2 $\qquad$ (8)

$(CD)^2 = (X4 - X3)^2 + (y4 - Y3)^2$

X4=X1 (they HAVE THE SAME x- COORDINATE SEE FIG 1.2)

$(CD)^2 = (X4 - X3)^2 + (y4 - Y3)^2$

$(CD)^2 = (X4 - X3)^2 + ((Y3 + beta2) - Y3)^2$ Shown in Eq(8) and Eq(1)

Given the values of (X1 - Y3) can be computed

Let, alpha2 = $(X1 - X3)^2$ $\qquad$ (9)

Beta2 = $((CD)^2 - (alpha2))^{1/2}$ $\qquad$ (10)

X5=X4- alpha3.

Y5 = Y3 (Y co- ordinate of E and D are equal shown in fig. . 1.2)

$(DE)^2 = ((X5 - X4)2 + (Y5 - Y4))^2$

Value of Y3 known. So value of Y5 can easily find.

Beta4 = $(Y5-Y4)^2$

$(DE)^2 = ((X4 - alpha3) - X4)^2 + (beta4)$

So,

alpha3 = $((DE)^2 - beta4))^{1/2}$

X6 = X5 & Y6=Y2.

(X co-ordinate of E and F are equal and

Y co-ordinate of D and B are also equal).

Total angle of the Polygon = ((2*n)-4)*90

Where n=1,2,3…………………..m.

And n is the number of sides of the polygon.

Each angle of the Polygon =(((2*n)-4)*90)/n

Where n=1,2,3…………………

And n is the number of sides of the polygon

CONCLUSION AND FUTURE WORK
Using this approach, the recognition of Geometric pattern is possible. The testing of this software has been carried out by using more than 200 shape objects of different categories.

Future work is expected to provide an interface for the hand drawings of the convex polygons.

An application interface for the extraction of convex polygons from any given complicated figure is to be developed that could be used for analysis purpose in diverse domain.

REFERENCES:
1. Ulgen, Flavell, et al. -1995. Geometric shape recognition with fuzzy lettered input to back propagation neural network.http://citeseerrx.ist.psu.edu/showciting?cid=2113583.

2. Bezdek, Pal-1992 Fuzzy Models for PatternRecognition. http://citeseerx.ist.psu.edu/showciting?cid=92906

3. Jaaquim A Jorge, Manuel J Fonseca, -1999. A simple approach to Recognise Geometric shapes interactively.http://citeseerrx.ist.psu.edu/viewdoc/summary?dol=10.1.1.24.2707

4. https://searchenterpriseai.techtarget.com/definition/AI-Artificial-Intelligence

5. Robert Jarušek (University of Ostrava, Czech Republic) and Vaclav Kocian (University of Ostrava, Czech Republic). "Artificial Intelligence Algorithms for Classification and Pattern Recognition".IG Global Journals DOI: 10.4018/978-1-5225-0565-5.ch003.

MINORITY STUDENT RETENTION IN HIGHER EDUCATION

Dr. Nikitaa Srivastav

H.O.D, BMS Department, L. D. Sonawane College, Kalyan

ABSTRACT

Today about half of students with dreams and aspirations based on their future receipt of an earned certificate or degree leave with that dream either stalled or ended. Access and completion rates of Kalyan Students have always lagged behind as they are low-income students. There is only economic advantages for individuals who obtain college degrees in comparison to those with high school diplomas only, but also increased well-being in terms of health and civic engagement. Thus, access to college and college retention are important areas of focus when considering education and its impact on well-being. This brief provides an overview of current theories and research about college retention and student persistence in higher education with particular attention paid to minority students. Stemming from the conceptual frame provided by the recognition of social and cultural capital of students, factors that contribute to the successful integration of minority students will also be described.

INTRODUCTION

This paper is based on Children Rights in India, especially on 'Rights to Education'. The study area is in Thane district, in Maharashtra. The objective of the study is to explore whether the children get their 'Rights to Education'. The Convention on the Rights of the Children (CRC) came into effect in 1989. Therefore, it can be said that concern over children's right is a contemporary phenomenon. With the advent of industrialization and urbanization society is undergoing change. As a consequence the institutions are affected profoundly. The family cannot escape from the effects of this change. Development of minorities student retention in higher education is one of the criteria that modern society introduces. As a result, various rights are sought by the individuals. Welfare activities are taken by the so called civilized section of the people but soon people are not satisfied with these.

AIM OF THE STUDY

To study Minority student retention in higher education.

LITERATURE REVIEW

Education has always been accorded an honored place in Indian society. In the post-independence period, a major concern of the Government of India and of the States has been to give increasing attention to education as a factor vital to national progress and security. Problems of educational reconstruction were reviewed by several commissions and committees, notably the University Education Commission (1948-49) and the Secondary Education Commission (1952-53). Education Commission (1964-66, known as Kothari Commission) was appointed to advise Government on "the national pattern of education and on the general principles and policies for the development of education at all stages and in all aspects." The Report of the Education Commission has since been widely discussed and commented upon.

Free and Compulsory Education: Efforts should be made for the early fulfillment of the Directive principle under Article 45 of the Constitution seeking to provide free and compulsory education for all children up to the age of 14. Suitable programmes should be developed to ensure that every child who is enrolled in schools successfully completes the prescribed course.

CASE STUDY

As the study attempts to make a comparative analysis on minority children's rights and status, especially educational status, in the urban area of Kalyan which includes schools and colleges both and have been selected purposively on the basis of their performance either good or bad in the program. In the present study Muslim girls only going to college or at home were considered. A few case studies have been conducted from various teachers of different schools dominated by different section of students like General Category, Scheduled Caste and Muslim. Primarily, students were interviewed in their college itself. The schedule has contained both close-end and open-end questions. After interviewing few students, their residences have also been visited to gather information from their mothers.

Muslims constitute India's largest minority as well as the second largest Muslim population in the world after Indonesia. Educationally, Muslims constitute one of the most backward communities in the country causing concern. Muslim girls and women lag behind their male counterparts and women of all other communities. The most common factor for drop outs and low achievement among Muslims girls stated are poverty, lack of

women teachers, absence of separate schools for girls, observance of Purdah, opposition to secular education for girls, early marriage and conservative attitudes. A few special Central schemes were floated for Education of Muslims, some especially for girls, after 1992. As studies and field observation show, their implementation has been uneven and ineffective. This may be on account of poor dissemination of information about these schemes and even indifference of the States.

Despite these differences within their lot, when compared to women from other faiths in India, the majority of Muslim women are among the most disadvantaged, least literate, most economically impoverished and politically marginalized sections of Indian society. While debates on personal law and divorce are pertinent and timely, and one is not for a minute running down these issues, Muslim women need to be seen as social beings too, entitled to the same rights that the Constitution of India grants to all its citizens. The right to education, especially at the primary level is mandated by the Constitution, yet over six decades after Independence less than 50% of Muslim women in India are literate. Compare this with other women from other minorities: 76% literacy among Christians, 64% among Sikhs, 62% among Buddhists and a whopping 90% among Jain women.

The study reveals noteworthy improvement in extending scope of Minority student retention in higher education increasing in regular attendance and declining the rate of drop-outs, along with the presence of a harmonious relation among the students, irrespective of caste and religion. Most strikingly, the rural-urban divide realizing the above parameters remain precariously at an insignificant level. The infrastructural facilities have also improved.

With the advancement of ICTs, the education system of our country is progressing. But still, the history of women education in the country after the independence has lighter and darker sides. The lighter side in the sense that the female literacy of the country is 65.46% (Census, 2011). This is an encouraging result when compared to the census of 1951. The darker side represents that there exists gender gap between the male and female literacy. The male literacy rate of India is 82.14% (Census, 2011). This shows that there is a gender gap of nearly 20%. This reveals woman are lagging behind men in literacy. There are states and union territories which are still behind the national literacy rate. Hence, the Government have to take immediate steps for minimizing the gender gap and also to improve the literacy rates. Some of the studies conducted in West Bengal and Bihar are an eye opener in this issue. In the context of Kerala, the state rank first in male and female literacy with 96.02% and 91.98% respectively (Census, 2011). Though Kerala is a model for the entire country with regard to literacy rate, there still is a gender disparity between the male and female education. The Muslims constitute the 17 largest minority community in India. Their presence is noted in all the states and union-territories. Muslim women still remain backward in attaining general education as well as higher education. Though the literacy rate of Muslim women is poor, the living condition of Muslims in Kerala is comparatively better due to their high economic status.

The study shows that the majority of the girls complete only their higher secondary level of education. Only few are able to complete their higher education successfully. This is because; the youth in this region migrate to gulf countries after their higher secondary education. They are not interested in continuing higher education. Instead, they prefer courses of very short duration which helps them to attain jobs easily. They prefer higher secondary educated girls as life partners rather than a highly educated one. As the education of girl increases, they face more difficult to find a suitably educated groom. Parents are ready to spend huge sum of money for the marriage of their daughters rather than their educational purposes. The unique feature of Muslim community in this region is their residential system i.e., the matriarchal and patriarchal. Matriarchal families provide girls with an expensive bed room, ie the "arasystem" which is traditionally practiced. Here, after marriage husband resides in wife's home either permanently or till the time he moves to a house of his own.

Indeed, the other 2013 comparative study of select universities in North and South India this article previously referred to, by Saima Iqbal, assistant professor at Shaheed Bhagat Singh College, University of Delhi, found that universities in Karnataka, Andhra Pradesh and Kerala were enhancing access to higher education through reservation and by offering financial assistance—seven times the proportion of Muslims students were using scholarships in southern universities than in the North.

Hurdles to education

"There is a spectacular 'digital divide' between South and North Indian Muslims in terms of education, and thereby in political empowerment," wrote Syed Iqbal Hasnain – former vice chancellor of the University of Calicut and a distinguished visiting fellow of the US' Stimson Center, a nonprofit – in a 2009 book, Muslims in North India: Frozen in the Past.

"South Indian Muslims, particularly of Kerala, Tamil Nadu, Andhra Pradesh, Karnataka and Maharastra have shown impressive progress in education, compared to their counterparts in Bihar, UP [Uttar Pradesh], Madhya Pradesh, Rajasthan, Jammu and Kashmir and Haryana," wrote Hasnain.

Affirmative action in South India is only one reason for this divide.In South India, a push for education – particularly by local leaders – has boosted enrolment at all levels."Muslim community in Kerala is the best case in point for this type of political determination and empowerment," wrote Hasnain. In Kerala, the Muslim leadership has helped expand the number of higher-education institutions run by trusts owned by the community from a few at the time of Independence to around 100.

More pertinently, "the successful educational institution building movements in five southern states has started from the bottom of the pyramid," said Iqbal. The expansion of school education has surpassed higher-education expansion, increasing the number of students eligible for higher education.

In contrast, Muslims in north India have fewer schools to access. "The availability of good quality schools like Jawahar Navodaya Vidyalayas in rural areas was expected to partly to (sic) relax the supply side constraints on good quality education," noted the Sachar Committee report, "but Muslim participation in these schools is not satisfactory."

Dropout rates

Across India, half of Muslim children who complete middle school drop out during secondary school, according to the Sachar Committee.The dropout rate among Muslims is 17.6%, higher than the all-India average of 13.2%, according to this 2014 study based on 2005-06 National Family Health Survey data.

In Rajasthan, 18.5% of Muslim primary school students dropped out, as did 20.6% upper primary students, compared to the state averages of 8.4% and 6%, respectively, according to this 2013-14 state survey by the state's district information system for education and independent bodies."High drop-out rates among Muslims, especially after middle school, are to blame for the community's small pool of youth eligible for higher education – and therefore, low share of higher education enrolments," said Rakesh Basant, professor of economics at Indian Institute of Management, Ahmedabad, and a member of the Sachar Committee.

Correspondingly, Basant advocates "supply-side interventions", such as scholarships for students and good neighbourhood schools, to ensure more Muslim children pursue higher education.

CONCLUSION

In this present article student retention of higher education is discussed. First, the rapidly changing demographics of the retention of student population suggest to update our understanding of variables that predict undergraduate student retention. As an increasing number of students from formerly underrepresented groups come to campus, the effects minorities and other demographic variables will change. New studies must reexamine in understanding of these variables and their relationships to retention. Sophisticated studies must examine the interaction of these variables to fully understand the differential experiences of various populations.

BIBLIOGRAPHY

- Abdul, S. (2017). Muslim girls in Urdu medium schools of Maharashtra: Progress, retention and aspirations. *Muslim girls in Urdu medium schools of Maharashtra: Progress, retention and aspirations* , 23.

- Creighton, L. M. (2015). Factors Affecting the Graduation Rates of University Students from Underrepresented Populations. *Factors Affecting the Graduation Rates of University Students* , 12.

- Curtis V. Smith, P. (2010). The Impact of Part-Time Faculty on Student Retention. *The Impact of Part-Time Faculty on Student Retention* , 65.

- Ghosh, S. (2014). CHILDREN'S RIGHTS AND STATUS IN INDIA: A CASE STUDY IN THE DISTRICT OF NORTH 24 PARGANAS. *CHILDREN'S RIGHTS AND STATUS IN INDIA: A CASE STUDY IN THE DISTRICT OF NORTH 24 PARGANAS* , 13.

- K.Vaijayanti. (2013). Educating A Minority: A case study of Government Urdu Schools in Bengaluru; Silicon city . *Educating A Minority: A case study of Government Urdu Schools in Bengaluru; Silicon city* , 17.

- Mbuva, J. M. (2011). An Examination of Student Retention and Student Success In High School, College, and University. *An Examination of Student Retention and Student Success In High School, College, and University* , 11.

- Nayar, U. (2015). An Analytical Study of Education of Muslim Women and Girls in India . *Muslim Women and Girls in India* , 330.

- OJHA, R. (2015). A STUDY OF SOCIO ECONOMIC CONDITIONS OF MUSLIMS IN MAHARASHTRA . *A STUDY OF SOCIO ECONOMIC CONDITIONS OF MUSLIMS IN MAHARASHTRA* , 16.

- pande, r. (2016). Muslim Women and Girl's Education, A Case Study of Hyderabad,. *Muslim Women and Girl's Education, A Case Study of Hyderabad,* , 15.

- Reason, R. D. (2013). Student Variables that Predict. *Recent Research and New Developments* , 25.

- Seidman, A. (2015). Minority Student Retention: Resources for Practitioners. *Minority Student Retention: Resources for Practitioners* , 19.

- Shaban, A. (2016). Muslim Girls in Urdu Medium Schools of Maharashtra. *Progress, Retention and Aspirations* , 6.

- Shafer, S. L. (2016). A Case study : the perception of higher educationadministrators at historically black colleges and univerisites. *universities on the importance of academic student organizations as a retention technique* , 110.

ENHANCEMENT OF ADVANCED SECURITY SYSTEM USING INTERNET OF THINGS

Siripuri Kiran

Assistant Professor, Department of CSE, Kakatiya Institute of Technology and Science

ABSTRACT

In the Advanced Raspberry Pi Surveillance system, a bank card sized mini-computer is made use of insecurity to regulate the risk of burglaries. The essence of this system is to inform the customer whenever there is a human disturbance in the security location. Utilizing a PIR sensor, this system records bordering and also identifies human existence. This visibility of movement informs the customer. This alert procedure is done by sending out a simple message service (SMS) with GSM Component[1]. Together with monitoring alert, this system is likewise made use of throughout early morning times for typical security which is kept an eye on in the existence of the individual. In the evening time, security comes to be really tough utilizing hand-operated monitoring. This system can change hand-operated monitoring as well as alerts the protection authorities. It can likewise be made use of in vast locations like sectors and also house safety and security solutions, financial institutions and so on.

Index Terms: Raspberry PI3, surveillance system, Camera, L293D.

I. INTRODUCTION

In current days, the unrestrained risk of burglaries is making individuals fret about their useful points. So there is a requirement of continual security in their homes that includes their useful points. Nowadays the surveillance system share ends up being better alike life by utilizing reliable computer system formulas in the location of the hands-on monitoring. Whether the individual is living in your home or from it, the tracking system must be energetic adequate to alert the specific individual. These are done by the collection of computer systems. It ends up being complicated due to using Closed Circuit Cameras. To get rid of the troubles of monitoring via CCTV video footages[3], Raspberry Pi the mini-computer it suffices to catch the video footages and also it lowers the dimension as well as the cost. It spots the human disturbance with security as well as informs it to the individual by message via GSM and also along with MAIL.

A. Raspberry Pi

Raspberry Pi3 design B is a bank card sized solitary board computer system. This board is the high price when contrasted to a real computer system, it makes use of power score of 5V, 700mA as well as it considers not greater than 50g. It is likewise readily available as Computer system Component Growth Package[4], which comes in handy tool utilized for commercial applications and also has much more versatility.
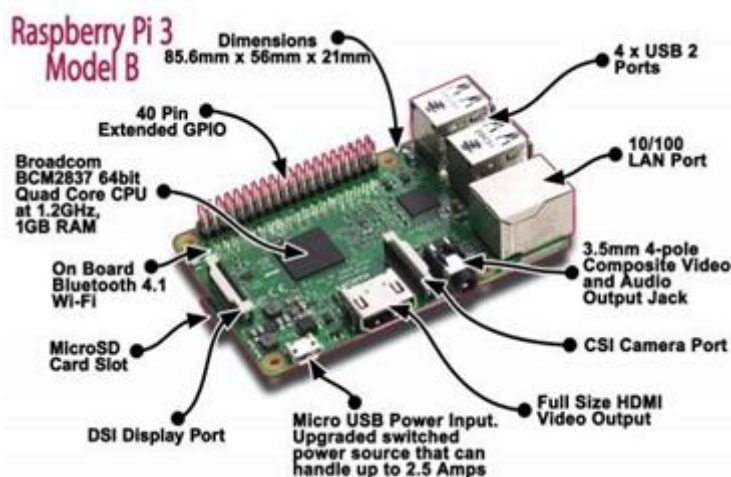

Fig-1: Raspberry Pi 3 model B Board

Noobs, Raspbain and so on which is mounted the SD card. It has 1 Camera adapter to the user interface with the camera component. Devices like Key-board, Computer Mouse as well as USB Wi-Fi dongle can be attached via 4 USB 2.0 ports. Ethernet connection with RJ45 port, 3.5 mm Sound Port with the reduced sound power supply can be connected. It can be linked to LCD/LED screen[5], Televisions and also projectors to present the details via HDMI port. The sensing units, buttons as well as control of LED's are done by 40 GPIO pins. By all these installed on a solitary board, Raspberry Pi is not simply restricted to single usage, it can be of large usage according to the application.

B. GSM Module

GSM Modem with Sim800 component is developed with Twin band GSM/GPRS. It has a variable baud price varying from 9600 to 115200. Baud price can be configurable making use of AT commands. It services regularities 900/ 1800 MHz. It operates 12V controlled power supply. It has a SIM card port to put SIM and also a getting antenna to get network signals. This component can execute the standard features of a cellphone like getting and also sending out messages, voice telephone calls, and also TCP/IP interaction over GPRS based upon the numerous AT commands. These AT commands can be sent out via the serial port on Raspberry Pi, therefore operates such as dialing and also addressing telephone calls, sending out as well as obtaining messages and also surfing online can be done.

C. IMPLEMENTATION

1) System Design
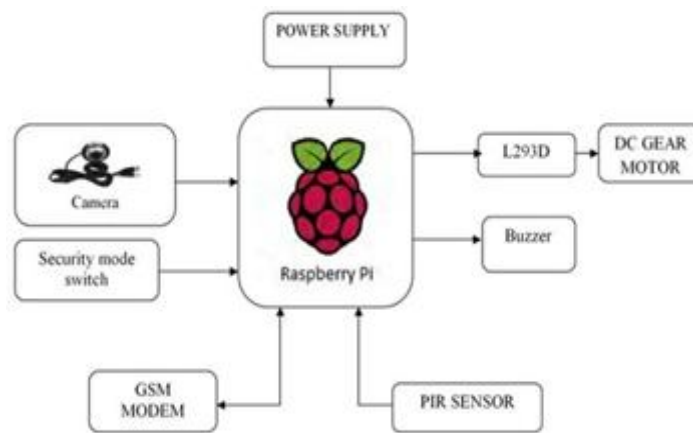
The standard goal of this system layout is to continually catch the environments under security and also if disturbance (any kind of activity) is seen, the message is sent out to the customer informing him. To send out the message we utilize GSM component's brief answering service (SMS) which is linked to Raspberry Pi with the RS232 serial port. A program is created for continually recording the environments making use of the camera as well as contrasting them with the photo framework of the time change[6]. This contrast identifies the activity alerting with a message. Raspberry Pi will certainly manage every one of the devices at once viz., Camera, PIR sensor and also GSM component.

D. Algorithm

Raspberry Pi board makes use of Linux-Kernel running systems sustaining shows languages like C, Python and so on, Python language is utilized in the ARS system facilitates to connect with a serial port, GSM components.

GSM component replies to AT commands with serial interaction. AT ways focus. Establish of AT commands carry out various features.

By complying with listed below actions the system is applied:

1) Import all the needed components for serial interaction

2) Boot up serial port for interacting with GSM component.

3) Interact with a camera to check out the photos of the surrounding.

4) Camera picture structures are recorded when the PIR sensor finds the activity of the things.

5) If movement is discovered, after that alert is sent out.

6) If a movement discovery stops working, after that security proceeds

7) The message is sent out by GSM component which sends out the alert to the customer through e-mail.

8) Raspberry Pi after that erases the message sent out from GSM Component's short-lived memory.

9) After that the security proceeds..

II. HARDWARE AND SOFTWAREREQUIREMENT
A. Hardware
1) PIR sensor: PIR sensors permits us to pick up the activity. They are tiny, affordable, low-power, simple to access. For that factor, they are typically discovered in home appliances as well as gizmos utilized in residences or services. They can be referred to as PIR, "Easy Infrared", "Pyro electrical", or "IR movement" sensing units.

2) L293D: L293D is a twin H-bridge electric motor motorist incorporated circuit(IC). Electric motor chauffeurs serve as an amplifier for present due to the fact that they take a low-current control signal and also offers a higher-current signal. This greater existing signal is made use of to drive the electric motors. The L293D has actually been developed to supply bidirectional drive currents of 1A at voltages from 4.5 V to 36 V.

3) Gear motors: These are full objective pressure systems which include an electric motor as well as a decrease equipment train incorporated. This substantially decreases the intricacy and also the expense of developing.

B. Software
1) Linux (Raspbian Jessie) OS.: Linux is mainly recognized as well as utilized as an os. Linux is the software application that remains on the leading every one of the various another software program on a computer system, getting demands from those programs and also communicating these demands to the computer system's equipment.

2) Python language: This language is an effective programs language which is really simple to utilize (simple to review as well as compose) and also with Raspberry Pi allows you link your job to the real life.

3) Sd formatter (4.0): It is made use of to layout all sd cards.

4) Win 32 disk imager: Win32DiskImager is an open-sourced Windows program for conserving or recovering pictures from detachable drives like USB drives, SD as well as Sd card.

C. FlowChart
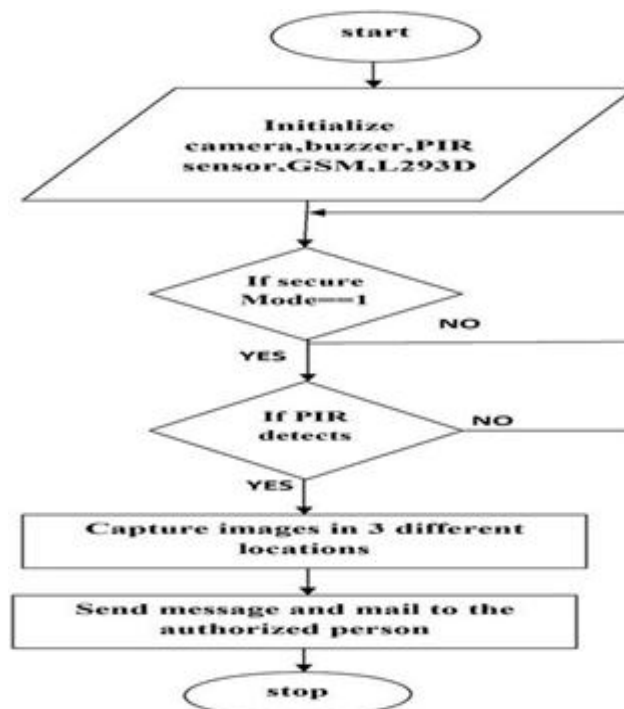
III. CONCLUSION AND FUTUREWORK

In the security system of the financial institution, the security evening time ends up being really tough by utilizing hands-on monitoring. This system can change hands-on monitoring as well as alerts the security authorities. The system can additionally be made use of in vast locations like markets and also house security solutions. Security with the alert application of the system is clarified in the application area. We are utilizing simply a couple of attributes of Raspberry Pi. This job can be prolonged in the future to find individuals' identification under the security otherwise it informs the individual as a suspect. This can be additionally reached independent robot monitoring likewise.

REFERENCES

1. Sarthak Jain, Anant Vaibhav and Lovely Goyal, "Raspberry Pi based Interactive Home Automation System through E-mail", International Conference on Reliability, Optimization and Information Technology-ICROIT 2014, India, Feb6-82014.

2. NicholasD.,Darrell B., SomsakS.,"HomeAutomationusingCloudNetworkandMobileDevices,"IEEE Southeastcon2012,ProceedingsofIEEE.

3. Laur, I., "Microcontroller based home automation system with security," International Journal of Advanced Computer Science and Applications, vol. 1, no. 6, pp. 60-65,2010.

4. Matt Richardson and Shawn Wallace, Getting Started with Raspberry Pi. United States of America: O'Reilly Media,2013.

5. Peter Membrey and David Hows, Learn Raspberry Pi with Linux. New York City: Apress, 2012, pp.1-149.

6. SIM900_AT Command Manual_V1.03, Shanghai SIMCom Wireless SolutionsLtd.2010.

7. Eben Upton and Gareth Halfacree, Raspberry Pi User Guide. A John Wiley and Sons Ltd.,2012.

8. Python Software Foundation[US],https://pypi.python.org/pypiRaspberry Pi Foundation, http://www.raspberry.org

9. Siripuri Kiran, P. Niranjan, P. Shireesha, "A Study on the Limitations of Blockchain and the usage of Consensus Models in Blockchain Technology", in "International Journal of Research" ,volume-8,Issue-3,March 2019 [ISSN : 2236-6124]

10. M.Anusha, P. Niranjan, P. Shireesha,," User Specific Search Histories and Organizing Problems"in "International Journal of Advanced Computer Technology(IJACT)",Vol 3,issue-6 December-2014 [ISSN : 2319-7900]

11. Siripuri kiran," Decision Tree Analysis Tool with the Design Approach of Probability Density Function towards Uncertain Data Classification" in "International Journal of Scientific Research in Science and Technology" volume-3,issue no-2 ,February 2018 [ISSN : 2395-6011]

12. Mogili Niharika ,Siripuri Kiran, "A Comprehensive Overview of Internet of Things" in "International Journal of Research" ,volume-8,Issue-3,March 2019 [ISSN : 2236-6124]

MANUSCRIPT SUBMISSION

GUIDELINES FOR CONTRIBUTORS

1. Manuscripts should be submitted preferably through email and the research article / paper should preferably not exceed 8 – 10 pages in all.

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.

<div align="center">

First Author Name1, Second Author Name2, Third Author Name3

1Author Designation, Department, Organization, City, email id

2Author Designation, Department, Organization, City, email id

3Author Designation, Department, Organization, City, email id

</div>

5. The abstract should summarize the context, content and conclusions of the paper in less than 350 words in 12 points italic Times New Roman. The abstract should have about five key words in alphabetical order separated by comma of 12 points italic Times New Roman.

6. Figures and tables should be centered, separately numbered, self explained. Please note that table titles must be above the table and sources of data should be mentioned below the table. The authors should ensure that tables and figures are referred to from the main text.

EXAMPLES OF REFERENCES

All references must be arranged first alphabetically and then it may be further sorted chronologically also.

- **Single author journal article:**

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.

Liu, W.B, Wongcha A, & Peng, K.C. (2012), "Adopting Super-Efficiency And Tobit Model On Analyzing the Efficiency of Teacher's Colleges In Thailand", International Journal on New Trends In Education and Their Implications, Vol.3.3, 108 – 114.

- **Text Book:**

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.

S. Neelamegham," Marketing in India, Cases and Reading, Vikas Publishing House Pvt. Ltd, III Edition, 2000.

- **Edited book having one editor:**

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

- **Edited book having more than one editor:**

Greenspan, E. L., & Rosenberg, M. (Eds.). (2009). *Martin's annual criminal code:Student edition 2010.* Aurora, ON: Canada Law Book.

- **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

- **Unpublished dissertation/ paper:**

Uddin, K. (2000). A Study of Corporate Governance in a Developing Country: A Case of Bangladesh (Unpublished Dissertation). Lingnan University, Hong Kong.

- **Article in newspaper:**

Yunus, M. (2005, March 23). Micro Credit and Poverty Alleviation in Bangladesh. *The Bangladesh Observer*, p. 9.

- **Article in magazine:**

Holloway, M. (2005, August 6). When extinct isn't. *Scientific American, 293*, 22-23.

- **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

7. The submission implies that the work has not been published earlier elsewhere and is not under consideration to be published anywhere else if selected for publication in the journal of Indian Academicians and Researchers Association.

8. Decision of the Editorial Board regarding selection/rejection of the articles will be final.

INDIAN ACADEMICIANS & RESEARCHERS ASSOCIATION

Major Objectives

- To encourage scholarly work in research

- To provide a forum for discussion of problems related to educational research

- To conduct workshops, seminars, conferences etc. on educational research

- To provide financial assistance to the research scholars

- To encourage Researcher to become involved in systematic research activities

- To foster the exchange of ideas and knowledge across the globe

Services Offered

- Free Membership with certificate
- Publication of Conference Proceeding
- Organize Joint Conference / FDP

- Outsource Survey for Research Project
- Outsource Journal Publication for Institute
- Information on job vacancies

Indian Academicians and Researchers Association

Shanti Path ,Opp. Darwin Campus II, Zoo Road Tiniali, Guwahati, Assam
Mobile : +919999817591, email : info@iaraedu.com www.iaraedu.com

EPH EMPYREAL PUBLISHING HOUSE

- Assistant in Synopsis & Thesis writing
- Assistant in Research paper writing
- Publish Thesis into Book with ISBN
- Publish Edited Book with ISBN

- Outsource Journal Publication with ISSN for Institute and private universities.
- Publish Conference Proceeding with ISBN
- Booking of ISBN
- Outsource Survey for Research Project

Publish Your Thesis into Book with ISBN "Become An Author"

EMPYREAL PUBLISHING HOUSE
Zoo Road Tiniali, Guwahati, Assam
Mobile : +919999817591, email : info@editedbook.in, www.editedbook.in