

S.E.M.T'S
MOINUDDIN B. HARRIS COLLEGE OF ARTS,
A.E.KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.
(Affiliated to the University of Mumbai)
NAWAYAT NAGAR, SOPARA (W), VASAI, DIST- PALGHAR
PIN - 401 203, (MAHARASHTRA)

3.3.2 Number of books and chapters in edited volumes/books published and papers published in national/ international conference proceedings per teacher:

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	Calendar Year of publication	ISBN number of the proceeding
1	Elakshi G. Tawade	Genius - Peer Review and UGC Listed Journal - 47100	Effects of Banking Structure on Indian Financial System	2017-18	2279-50489
2	Shahida Shakil Shaikh	Genius - Peer Review and UGC Listed Journal - 47100	Ethics and Corporate Social Responsibility	2017-18	2279-50489
3	Sujata Ritesh Yadav	Genius - Peer Review and UGC Listed Journal - 47100	Issue, Challenges and Benefits of Corporate Social Responsibilities in India	2017-18	2279-50489
4	Shaikh Irshad Wajid	Genius - Peer Review and UGC Listed Journal - 47100	A Study on Cost System in the Bottle Manufacturing Unit in Vasai-Virar Industrial Region	2017-18	2279-50489
		AMIERJ - UGC Approved Journal No. 48178,48818	Credit Card Business in India - Challenges	2017-18	2278-5655
		AMIERJ - UGC Approved Journal No. 48178,48818	Outsourcing in Service Industry	2017-18	2278-5655
		AJANTA Peer Reviewed and	Challenges Faced By New Start Ups	2017-18	2277-5730



		Referred UGC Listed Journal			
5	Tehseen Shaikh	Genius - Peer Review and UGC Listed Journal - 47100	Family Planning	2017-18	2279-50489
6	Shahid Ali Suleman Shaikh	Genius - Peer Review and UGC Listed Journal - 47100	E-Waste Management & Recent Studies	2017-18	2279-50489
7	Anupam Moghe	Genius - Peer Review and UGC Listed Journal - 47100	GDP Unemployment, Inflation and Government Budget Balances in First Decade of 21st Century	2017-18	2279-50489
8	Geeta Pal	Genius - Peer Review and UGC Listed Journal - 47100	Women Empowerment in India- Emerging Issues & Challenges	2017-18	2279-50489
9		Genius - Peer Review and UGC Listed Journal - 47100	Brain Drain: Socio Economic Impact on Indian Society	2017-18	2279-50489
10	Rohita Raut	Genius - Peer Review and UGC Listed Journal - 47100	Water Pollution	2017-18	2279-50489
11	Hiren C. Gohil	Genius - Peer Review and UGC Listed Journal - 47100	Global Trade	2017-18	2279-50489
12	Anjum Sayyed	AJANTA Peer Reviewed and Referred UGC Listed Journal	Indian Nationalist Historiography	2017-18	ISSN 2277-5730
		Genius - Peer Review and UGC Listed Journal - 47100	Margaret Sanger(The Pioneer Birth Control Movement)	2017-18	2279-50489
13	Dipanwita Banerjee	Genius - Peer Review and UGC Listed Journal - 47100	Antecedence and Consequences of Forest Degradation	2017-18	2279-50489
14	Ruksar Rahim Khan	Genius - Peer Review and	Knowledge Management	2017-18	2279-50489



		UGC Listed Journal - 47100			
15	Dr. Khalil Ahmad	Genius - Peer Review and UGC Listed Journal - 47100	Service Quality Dimension of a Beauty Parlor and their Contribution to Customer Loyalty among Urban Women's Consumers in India	2017-18	2279-50489
		Genius - Peer Review and UGC Listed Journal - 47100	Impact of Motivation on Employee Job Performance :A Case Study of Managers and Non-Managers in Bank & Industries	2017-18	2279-50489
16	Mrs. Kanchan Nag	Genius - Peer Review and UGC Listed Journal - 47100	The Role of Information Technology in Commerce	2017-18	2279-50489
17	Khan Shaheen Moosa	Genius - Peer Review and UGC Listed Journal - 47100	Biodiversity	2017-18	2279-50489
18	Mona Nimesh Dedhia	Genius - Peer Review and UGC Listed Journal – 47100	Women Empowerment	2017-18	2279-50489
19	Shaikh Sana Salim	Genius - Peer Review and UGC Listed Journal - 47100	Entrepreneurship	2017-18	2279-50489
20	Shahida Shakil Shaikh		Emerging Trends inn Marketing and Advertising	2018-19	978-93-87498-20
21	Tehseen Shaikh	AJANTA Peer Reviewed and Referred UGC Listed Journal	Gender Equality	2018-19	2277-5730
22	Ruksar Khan	International Journal of Advance and Innovative research	Women as Entrepreneurs	2019-20	ISSN 2394-7780
23	Shahida Shakil Shaikh	International Journal of Advance and Innovative research	Women & Education	2019-20	ISSN 2394-7780



24	Tehseen Shaikh	International Journal of Advance and Innovative research	Women's Equality in the Society	2019-20	ISSN 2394-7780
25	Dr. Mohammad Khalil Ahmad	Shodh Sanchar Bulletin	Human Resource Management Challenges of Post Covid- 19	2019-20	ISSN -2229-3620
26	Rohita Raut		Mithilesh war ki kahaniyo may Ambedkar vicharo ka Prabhav	2019-20	ISBN- 978-93-88998-95-6
27	Murel Florence Rodrigues	International Journal of Advance and Innovative research	An Overview of Digital Payment System	2020-21	ISSN 2394-7780
28	Dr. Mohammad Khalil Ahmad	International Journal of research	Financial Inclusion and its Impact in India: An Empirical Analysis	2020-21	ISSN 2231-6124
29	Shahid Ali Suleman Shaikh	Iqbal Fehmi Ekiss we Sadi may	Allamah Iqbal Ki ghazal ka Ibteadai dour	2020-21	978_81_952175_02
30	Shaikh Irshad Wajid	University of Mumbai - Institute of Distance and Open Learning	Export Marketing Paper I Sem V	2021-22	
	Shaikh Irshad Wajid	University of Mumbai - Institute of Distance and Open Learning	Human Resource Management Commerce VI	2021-22	978-93-91735-21-0
	Shaikh Irshad Wajid	Asian Journal of Organic & Medicinal Chemistry	Financial Sustainability of Housing Finance Companies in India	2021-22	ISSN 2456-8937
	Shaikh Irshad Wajid	International Journal of research	International Conference on "Emerging Trends & Issues in Field of Commerce, Management, Economics & Social Science	2021-22	ISSN 2231-6124
31	Dr. Mohammad Khalil Ahmad	International Journal of research	Developing a relationship between Business Strategies and HRM Practices: An Empirical Study	2021-22	ISSN 2231-6124



	Dr. Mohammad Khalil Ahmad	Asian Journal of Organic & Medicinal Chemistry	A Study of Demonetization on Small Scale Industries v/s Small Business	2021-22	ISSN 2456-8937
	Dr. Mohammad Khalil Ahmad	Open Access International Journal of Science & Engineering	A Study on Influence of Demographic Factors on Consumer's Preference for Cosmetic Products with Reference to Rural Areas of Thane Regions	2021-22	ISSN 2456-3293
	Dr. Mohammad Khalil Ahmad	International Journal of research	A Study on Impulsive Buying Behavior of In-store Retail Shoppers - An Evidence of Palghar Town	2021-22	ISSN 2231-6124
	Dr. Mohammad Khalil Ahmad	International Journal of research	Demonetization Impact on: Small Scale Business in Mumbai City: A Study	2021-22	ISSN 2231-6124
	Dr. Mohammad Khalil Ahmad	International Journal of research	Takaful- An Islamic insurance Tool and compared to Conventional Insurance	2021-22	ISSN 2231-6124
	Dr. Mohammad Khalil Ahmad	International Journal of research	Stress Management: A Study of College Teachers with reference to Navi Mumbai	2021-22	ISSN 2231-6124
32	Diksha Vaje -Parab		Post COVID-19 challenges of Indian Education System	2021-22	2321-984X
33	Sujata Ritesh Yadav	Episteme	Corporate Social Responsibility - It's Impact on Women Empowerment	2021-22	BCAC-ISSN-2278-879
	Sujata Ritesh Yadav	International Journal of Advance and Innovative research	Corporate Social Responsibility: A tool for Sustainable Development	2021-22	ISSN 2394-7780
	Sujata Ritesh Yadav	International Journal of research	Role of CSR in Community Development	2021-22	ISSN 2231-6124
34	Ruksar Khan	International Journal of research	Cyber Securities in India	2021-22	ISSN 2231-6124
35	Shaikh Sana Salim	International Journal of research	A Study of the Effectiveness of M-Commerce in Mumbai and Palghar District	2021-22	ISSN 2231-6124



36	Mona Nimesh Dedhia	International Journal of research	Climate Change	2021-22	ISSN 2231-6124
37	Tehseen Shaikh	International Journal of research	E-CRM in Business	2021-22	ISSN 2231-6124
38	Shahida Shakil Shaikh	International Journal of research	Impact of Online Education on Students	2021-22	ISSN 2231-6124
39	Shahid Ali Suleman Shaikh	International Journal of research	Urdu key Gairr Muslim Naat Goo Sher	2021-22	ISSN 2231-6124
	Shahid Ali Suleman Shaikh	Tazeen-E-Adab	Tasawwuf Aur Ghazal	2021-22	ISSN 2278-0718



Principal

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.




VOLUME - VI, ISSUE - I, Part - VII
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47100



Ajanta Prakashan
Aurangabad (M.S.)

AN INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

GENIUS ISSN - 2279-0489

IMPACT FACTOR 4.248 (www.sjifactor.com)




R. E. Kalsekar College of Arts & Management
Nallasopara (W), Palghar, Dist. Palghar - 401 203.

18

Effects of Banking Structure on Indian Financial System

Miss. Elakshi G. Tawade

Assit. Prof., Dept. of Self Finance, A. E. Kaslekar College of Commerce & Management, Nallasopara (W).

Abstract

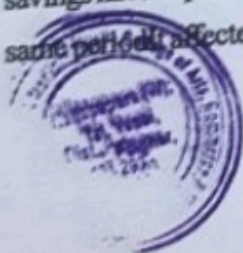
Considerable competition has been introduced in the banking sector through new private sector banks but public sectors banks continue have a dominant share in the market. Efficiency and profitability of the banking sector in India has assumed primal importance due to intense competition, greater customer demands and changing banking reforms. This study attempts to measure the relative performance of Indian banks.

For this study, we have used public sector banks, old private sector banks, new private sector banks and foreign sector banks. We know that in the service sector, it is difficult to quantify the output because it is intangible. Hence different proxy indicators are used for measuring productivity of banking sector. Segmentation of the banking sector in India was done along the following basis: number of banks, offices, number of employees, business per employees, deposits per employee, advances per employee, bank assets size, non-performing assets etc. Overall, the analysis supports the conclusion that foreign owned banks are on average most efficient and that new banks are more efficient than old ones. The public sector banks are not as profitable as other sectors are. In terms of size, the smaller banks are globally efficient, but large banks are locally efficient. The key to increase profitability is increase productivity. For this we have recommended some suggestions to tackle the challenges faced by the banks particularly public sector banks.

Keywords: Financial Sector Reforms, Profitability, Public sector Banks.

Introduction

The existing banking structure in India, evolved over several decades, is elaborate and has been serving the credit and banking services needs of the economy. The banking sector reforms in India were stimulated by the report of the Committee on financial system, popularly known as Narasimham Committee. This committee, which submitted its report in 1991, suggested various measures to improve the efficiency and health of banking sector by making it more competitive and vibrant. Since 1991, the size of the Indian economy in terms of GDP at market prices has increased by almost fifteen times, whereas the household financial savings have expanded by sixteen times and the gross domestic savings by almost seventeen times during the same period. This has affected the productivity, profitability and efficiency of the banks to a large extent. Now more



power productivity, indiscipline, restrictive practices, lack of management commitment to training etc. Banks need to build a service culture using technology in a customer friendly manner. This requires reorienting HRD strategies in public sector banks on an urgent basis and banks need to emphasize right size, right skills and right attitude.

- 5) **POLITICAL INTERFERENCE:** Over the year the most serious damage to the banking system has been done by the political and administrative interference in the credit decision making. Some political leaders for their political reasons have used write-off system. It should be checked.

Opportunities include

- 1) Agrowingeconomy
- 2) Banking deregulation
- 3) Increased client borrowing
- 4) An increase in the number of banks
- 5) Anincrease inthemoneysupply
- 6) Low government-set credit rates

Conclusion

The paper concludes that the Commercial banks have a significant role to play in the economic development of the country. This is done by developing the priority sectors of the economy, which are indispensable for the development of the gross domestic product of the country by means of provision of finance to such sectors. Although various reforms have produced favorable effects on commercial banks in India and because of this transformation is taking place almost in all categories of the banks. It has also realized that the profitability of the public sector banks appears to have started improving but despite this, the foreign and private sector banks take a big share of cake. Our public sector banks are still lagging behind regarding the various financial parameters in comparison with other banks. It is also true that presently, they are facing many internal and external challenges, which are hindering their performance. Hence, there is a need to consider the above listed challenges for another reform to improve the performance of the banks particularly of public sector banks to meet the requirement of new and open competitive environment.

References

- <https://rbidocs.rbi.org.in>
- Mohan, R. (2005), "Financial Sector Reforms in India: Policies and Performance Analysis," Economic and Political Weekly, Vol XL (12)
- <http://shodhganga.inflibnet.ac.in>
- <http://indianresearchjournals.com>




VOLUME - VI, ISSUE - I, Part - IV
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47100

AN INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL


Ajanta Prakashan
Aurangabad, (M.S.)

GENIUS ISSN - 2279-0489

IMPACT FACTOR 4.248 (www.sjifactor.com)



TRUE COPY



Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts & Management
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasal, Dist. Polhner - 401 203.

CONTENTS OF PART - I

Sr. No.	Name & Author Name	Page No.
1	A Study of Management of "Family Business Dynamics" as A Factor in Contributing to the Success or Failure of Family Managed Businessess Dr. Rajesh Mankani	1-13
2	Awareness Evaluation on Hand Hygiene in Apollo Hospitals, Navi Mumbai Ms. Sneha Pramod Vaidya	14-18
3	Ethics and Corporate Social Responsibility Shahida Shakeel Shaikh ✓	19-23
4	Rural Finance and Agriculture: Post Demonetisation Ms. Shubhshree V. Parab	24-27
5	Q - Meixner's Polynomial and Continued Fractions Jayprakash Yadav Manoj Kumar L. Mishra	28-33
6	Recent Trends in Social Sector Expenditures and the Changing Scenario of Community Development in India K. D. Landge	34-38
7	Banking and Finance Ms. Durga Singh	39-44
8	Leadership in Management Dr. Purushottam Wadje	45-51
9	Result of Demonetization CA Kiran Gajjar	52-59
10	Bankers Obligation To Honor Cheque Yogesh Prasad Kolekar	60-63
11	To Study The Role of Technology in Mental Health Services Vandana Solanki	64-70
12	Indian Derivative Market: Issues and Future Prospects Dr. Vinod S. Khapne Mr. Firozkhan Khurshit Khan	71-76
13	Measurement of Wealth Creation Through EVA: Analysis of Select Banking Companies Kailash Chandak	77-89



3 Ethics and Corporate Social Responsibility

Shahida Shakeel Shaikh

Assistant Professor, College Name: M. B. Harris College of Arts and A. E. Kalsekar College of Commerce and Management, Nallasopara West, Nawayat Nagar, Tal - Vasai, Dist - Palghar (M.S.)

Abstract

There is growing research in all areas of ethics and CSR that govern the activities of a firm and the systems that underlie their business activities. In our paper we have explored the concepts of Business Ethics and Corporate Social Responsibility with a perspective that meaningfully CSR should be seen in the context of an overall paradigm of Business Ethics. We have studied CSR through the framework of the stakeholder theory of the firm and posit that CSR as practiced today is a subset of Business Ethics with other dimensions of an overall ethics framework still uncovered.

Business Ethics covers the areas of moral principles and decision making, governance issues and codes of conduct for a business

Key Words: Ethics, CRS, Unethical Behaviour

Introduction

The success of modern business is apparent, but recently there is much Concern in the business-and-society literature and in the general press on whether Business fulfils its social role responsibly. Business ethics, and corporate social Responsibility have been developed in recent decades as responses to a growing sense of corporate wrongdoing. This paper attempts to explain why the three movements seem yet to have generated little in the form of widely accepted prescriptions for improvement of business behavior to the satisfaction of the "constituents" of business, i.e. the major stakeholders. Without denying the usefulness of any of the two movements, the paper suggests that there are weaknesses in all two, especially concerning the way they conceive modern business operation. To this end business pluralism, responsive codes of practice and re-examination of the assumptions (conditions) of business operation could be helpful.

The purposes of the present paper are:

- 1) To review these two movements in the light of the literature that serves them, and in the light of the problems they seek to address;
- 2) To identify their similarities and differences;
- 3) To provide a summary critique based on the notion of business as an ideology that could benefit from the introduction of a more pluralistic conception of the role of business and management;



- i) Business contributed to social problems;
- j) Public image;
- k) Business has useful resources;
- l) Prevention is better than wring;

The paper would be incomplete if the other side of the coin- the arguments against social involvement

for business to point out are:

- a) Need for profit maximization;
- b) Divided purposes and confused expectations;
- c) Cost of social involvement;
- d) Weakened international balance of payments;
- e) Business has enough power;
- f) Lack of social skills; g) Lack of accountability;
- h) Corporate inability to make moral choices;

IV) Conclusion

To conclude, the purport, explores the exact ends. In this world, the economic, social and environmental expression is seen today in different segments in the global world. One of the main causes is the impairment of ethical values both morally and socially, which basically the paper shows that ethics cannot be a matter of choice to be exercised by a company as per its convenience, nor can ethics be something that has to be preached by top management and to be followed by the officers and staff of the company. So also, ethical conduct cannot be an object of display to be shown to the world at large that the company is meeting its social obligation.

References

- 1) CR Magazine Corporate Citizenship lists methodology. Retrieved from <http://www.thecro.com/content/cr-magazine-corporate-citizenship-listsmethodology>
- 2) Dimitriadis, Z.S. (2007). *Business Ethics and Corporate Social Responsibility in the e-Economy: A Commentary*. Electronic Journal of Business Ethics and Organisation Studies. Vol. 12, No. 2 ISSN 1239-2685 .
- 3) Cadbury, Sir A. (1992), "Report of the Committee on Financial Aspects of Corporate Governance". Gee & Co. Ltd., London.
- 4) Cyert, R. M. and J. G March (1970 reprinted), "A Behavioral Theory of the Firm", Englewood Cliffs, Prentice-Hall.
- 5) Anand, Vaani. (2002). Building Blocks of Corporate reputation- Social Responsibility Initiatives, Corporate Reputation Review, vol.5, No.1 (Spring), pp.71-74.
- 6) Bansal, Prashant, Sania Kandola. (2003). Corporate Social responsibility, Why Good People Behave Badly in organisations, Ivey Business Journal (March/April)



TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &

A. E. Kalsekar College of Commerce & Management



Shurparaka Educational & Medical Trust's

M B Harris College of Arts &

A. E. Kalsekar College of Commerce and Management

Nallasopara (W), Tal. Vasai, Dist. Palghar - 401203

(NAAC Accredited B+ Grade)

In Association with

Indo Global Chamber of Commerce, Industries & Agriculture

International Conference on

Commerce, Banking, Economics, Management, Law, Social Sciences and Environmental Concerns

Saturday 27th January 2018

This is to certify that Prof./Dr./Mr./Mrs./Ms.

Shahida Shakeel Shaikh

M.B.Harris College Of Arts and A.E.Kalsekar College of Commerce, And Management, Nallasopara West, Dist. Palghar

has participated and presented the paper entitled

ETHICS AND CORPORATE SOCIAL RESPONSIBILITY

the International Conference on Commerce, Banking, Economics, Management, Law, Social Sciences and Environmental Concerns held
EMT's M B Harris College of Arts & A. E. Kalsekar College of Commerce and Management, Nallasopara (W) Dist. Palghar on Saturday,
January 2018.

Dr. Zahir I. Kazi
President - SEMT

Dr. M. Khalil Ahmad
Principal & Conference Chairman

Mr. SK. Irshad Wajid Ali
Conference Convener

Mr. Najeeb Chawro
Secretary & Managing Trustee

Prof. (Dr.) Aftab Anwar Shi
President, ICCSIA

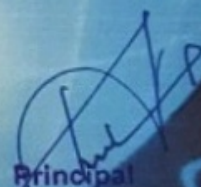


VOLUME - VI, ISSUE - I, Part - VII
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47100


Principal

Shurparaka Educational & Medical Trust
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203


Ajanta Prakashan
Aurangabad, (M.S.)

AN INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

GENIUS ISSN - 2279-0489

IMPACT FACTOR 4.248 (www.sjifactor.com)



CONTENTS OF PART - VII

Sr. No.	Name & Author Name	Page No.
1	On General Insurance in India - A must for Every Individuals Socio-Economic Security Prof. Nital Kothari	1-3
2	Make in India Making the Impact on Tourism Sector Prof. Ashutosh Saxena	4-6
3	Women Entrepreneurs in India - Emerging Issues and Challenges Mrs. Geeta Pal	7-13
4	Margaret Sanger (The Pioneer of Birth Control Movement) Ms. Anjum Sayyed	14-18
5	Human Resource Accounting: Need of A Day Mr. Ansari Zahid Husain I. H.	19-23
6	Ahmed Ali: A Forgotten Literary Star Dr. Syed Mohd Abbas Rizvi	24-27
7	Brand Image Creation and Consumer Response Dr. Preeti Tripathi	28-33
8	A Study of Customers Level of Awareness about Green Banking with Reference to Banks in Thane Region Mrs. Aarti Vyas Varma	34-41
9	Antecedence and Consequence of Forest Degradation Dipanwita Banerjee	42-48
10	Management of Millennials: A Defy Dr. (Mrs) Kanchan S. Fulmali Prof. Samrat A. Gangurde	49-55
11	Agri - Commodity Derivatives Trading and its Implications on Farmers - A Way Towards Global Leadership Prof. Shital Khadakkar-Rasal	56-65
12	Indian Capital Market: Really having Appraisal of Corporate Governance in Present ERA?? Adv. Vidhi Shah	66-72
13	Issues, Challenges and Benefits of Corporate Social Responsibility in India Sujata Ritesh Yadav	73-77



Principal
 Narayana Educational & Medical Trust's
 College of Arts &
 Commerce & Management
 Haliyapara (W), Tal. Vasai, Dist. Palghar - 401 203.

13

Issues, Challenges and Benefits of Corporate Social Responsibility in India

Sujata Ritesh Yadav

Shurparaka Education & Medical Trust's, Moinuddin B. Harris College of Arts &
A. E. Kalsekar College of Commerce and Management, Nallasopara (W).

Abstract

The concept of Corporate Social Responsibility (CSR) has gained increased significance in recent years. The growing focus on CSR has changed the attitude of businesses all over the world and India is not an exception. The concept of CSR is not new to India, historically speaking social responsibility of companies is a well-established phenomenon in India, & the country has one of the world's richest tradition of CSR. In its oldest forms CSR in India included the concept of Corporate Philanthropy & the Gandhian Trusteeship model. But the liberalization of the Indian economy in the 1990's led to a fundamental shift from the Philanthropy based model to a multi stake holder approach whereby companies are deemed responsible for all stakeholders, including financial stake holder, employees and the community. This article discusses the concept of CSR as understood by Indian businesses in the past and the changing interpretations of the concept in the age of globalizations of expanding markets. The articles discusses the efforts towards community and social development made by both state-owned enterprises and private sector businesses. The article concludes that the future of CSR in India is bright and India's own realization that it needs CSR to achieve long term sustainability in the world economy.

Introduction of Corporate Social Responsibility

Indian Corporations, like those in other countries, have had as long tradition of being engaged in social activities that have gone beyond meeting a Corporations immediate financial objectives. The first formal attempt by the government of India to put the CSR issue on the table was in the issuance of Corporate social responsibility voluntary Guidelines in 2009 by the Ministry of Corporate Affairs (MCA, 2009). Prior to this the importance of CSR was discussed in the context of corporate governance reforms, such as in the Report of the task force on corporate excellence by the Ministry of Corporate Affairs (MCA, 2000). While the report made a business case for CSR as well as highlighted the social benefits stemming from it, the discussion was recommendatory in nature and there were little actionable points. It is in the voluntary guidelines of 2009 that the core elements of a CSR policy was spelt out that included care for all stakeholders, ethical functioning, respect for workers rights and welfare, respect for human rights, respect for the environment and activities to promote social and inclusive development with the enactment of section 135 of the companies Act, 2013.



73

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

- 10) Provides an equitable rewards and wage system for employees.

Conclusion

Corporate Social Responsibility is the duty of everyone i.e. business corporations, governments, individuals because of the reasons, the income is earned only from the society and therefore it should be given back, thus wealth is meant for use by self and the public; the basic motive behind all types of business is to quench the hunger of the mankind as a whole; the fundamental objectives of all business is only to help people.

References

- 1) http://www.cuts-international.org/pdf/Draft-CSR_Rules_2013.pdf
- 2) Kotler, Philip and Lee, Nancy: Corporate Social Responsibility: Doing the most good for Your Company and your cause, John Wiley and Sons, 2005.
- 3) Nilesh R. Berad, Corporate Social Responsibility – Issues and Challenges in India




Principal

Shurparaka Educational & Medical Trust
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

VOLUME - VI, ISSUE - I, Part - VII
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47100

AN INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

Sijanta Prakashan
Assam, India

GENIUS ISSN - 2279-0489

IMPACT FACTOR 4.248 (www.sjifactor.com)



Principal
Shri. S. S. S. Medical Trust's
Department of Management
Sijanta Prakashan, Assam, India

❧ CONTENTS OF PART - VII ❧

Sr. No.	Name & Author Name	Page No.
14	The Impact of Digitalization in Indian ICT Infrastructure Kashish Malik	78-84
15	A Comparative Analysis of Quality of Potable Water in Selected Areas of Mumbai Dr. Moushumi Datta	85-94
16	A Study to Explore the Relationship of Body Self-Image with Life Satisfaction and Social Anxiety in Women: In Indian Context Meghna Basu Thakur	95-99
17	A Study of Cost System in the Bottle Manufacturing Unit in Vasai - Virar Industrial Region Shaikh Irshad Wajidali	100-109
18	Effects of Banking Structure on Indian Financial System Miss. Elakshi G. Tawade	110-114
19	Tourism and Hospitality Gangaur Sharma	115-120
20	The Rural Development in India Dr. B. Basu	121-127
21	A Comparative Study of Marketing Performance of IDBI and AXIS Bank Prof. Vanita Malik	128-133
22	To Explore the Main Difficulties Faced by Startups in India and the Financing Resources of Startups in India Mr. Ramsagar B. Yadav	134-140
23	A Peep into the World of Social Impact Bonds Dr. Ganatra Kashyap A.	141-145
24	A study of Accounting Practices of Micro and Small Enterprises in Ulhasnagar Neetu S. Kapoor Dr. D. L. Jamge	146-153
25	Peoples Attitude towards Purchasing New SIM Card: A Study with Reference to Sangameshwar Taluka in the District of Ratnagiri Sunil Ratnakar Sonawane	154-159



II

Principal
 Shurparaka Educational & Medical Trust's
 M. B. Harris College of Arts &
 A. E. Kalsekar College of Commerce & Management
 Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

17

A Study of Cost System in the Bottle Manufacturing Unit in Vasai - Virar Industrial Region

Shaikh Irshad Wajidali

A. E. Kalsekar College of Commerce & Management.

Abstract

Accounting is a very old science which aims at keeping records of various transactions. The accounting is considered to be essential for keeping records of all receipts and payments as well as that of the income and expenditures. Accounting can be broadly divided into three categories. Financial Accounting, aims at finding out profit or losses of an accounting year as well as the assets and liabilities position, by recording various transactions in a systematic manner. Cost Accounting helps the business to ascertain the cost of production/ services offered by the organization and also provides valuable information for taking various decisions and also for cost control and cost reduction.

Cost control is of utmost importance in every business concern, the negligence of which will affect the earnings at any point in time. In controlling costs, wastage is eliminated during the course of production and even during the administrative, selling and distribution activities. A good system of cost control begins with the behaviour of workers in the organisation as workers are instrumental to the achievement of organisational goals.

Key words - Cost, control, profitability, management, budget, production, sales

1) Introduction

Cost and profit in business undertakings form a part of what determines the financial position of a business concern. Since management is concerned with profitability, which is a measure of business performance, especially in a manufacturing concern, the need for higher sales will arise and this will facilitate the need to increase production capacity, which in turn brings about increase in cost. Corporate bodies should watch the cost and the profit will take care of itself. The implication is that cost should be controlled rather than embarking on unscientific cost reduction that may translate to lowering the quality of product. Management is normally forced to adopt various methodologies and techniques in order to regulate (control) rather than reduce cost.

Cost increases as various production activities are embarked upon and the need to keep cost in check arises because standards for production will be set and actual production will be made thereby bringing about variances which can only be reduced or eliminated through effective cost control. Cost control system



Principal
Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tel. Vasai, Dist. Palghar - 401 203.

Above all workers should be carried along at all stages of cost control strategies so as to buy into the process and ensure full compliance.

14) Bibliography

a) Text Book

- 1) A Mukherjee & M Hanif, "Modern Accountancy", Tata McGraw-Hill Publishing Company Limited, New Delhi, Second Edition, pp 6.1 - 6.22.
- 2) Anthony, et al. (2005), "Management Control Systems", Chicago, Irwin Publishers, pp 22
- 3) B.K Bhat, (2005) "Cost Accounting, Methods & Problems", India, Academic Publishers, pp 6.1 - 6.26
- 4) Bhahatoosh Banerjee, (2007) "Costing Accounting Theory and Practice", Prentice Hall of India Pvt Ltd, New Delhi, Twelve Edition, pp323 - 352
- 5) Institute of Cost & Works Accountants of India, (2015), "Cost Accounting - Methods", Calcutta Publication, pp 21- 36
- 6) M.N Arora, (2005) "A textbook of Cost Accountancy", Vani Educational Books pp 626 - 657
- 7) Jawahar Lal, (2007) "Cost Accounting" Tata McGraw-Hill Publishing Company Limited, New Delhi, First Edition, pp 457 - 459.

b) Journals

Article refers from the following Journal

- 1) Institute of Chartered Accountants of India (ICAI)
- 2) The Institute of Cost and Works Accountants of India [ICWAI]
- 3) Company Secretary
- 4) University News

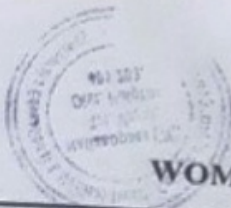
c) Websites

- 1) www.wikipedia.org/wiki/manufacturingindustry
- 2) https://www.researchgate.net/publication/283272062_Cost_Control_and_Its_Impact_on_the_Survival_of_Nigeria_Firms_A_Case_Study_of_Nigeria_Bottling_Company_Plc
- 3) http://www.monforttelecom.com/material/66/the_impact_of_cost_control_in_manufacturing_industries_as_well_as_its_problem.aspx

d) Newspapers

- 1) Times of India - Dated 14th Dec. 2017, Pg 5
- 2) The Economic Times - Dated 10th July 2016, Pg 3
- 3) The Indian Express - Dated 21st Oct 2015, Pg 6





WOMEN EMPOWERMENT IN INDIA

Asst. Prof. Tehseen Shaikh

Shailendra Education Society's Arts, Commerce and Science College
Dahisar (East).

Email id : Tehseen_78689@yahoo.com

INTRODUCTION

Women's plays a very important role in our society. She is a person who looks forward to help our family, our basic needs, understands our problem and most important she completes our house. Without women our home is incomplete. But somewhere there is still backward thinking about women in our country. It's therefore necessary to empower women in India. Women Empowerment refers to extending the social, economic and educational knowledge of women. It refers to an environment where males and females and has equal rights in society and workplaces or any organisation. Empowering women to participate in economic activities and decisions will develop the overall society.

Women empowerment is empowering the women to take their own decisions for their personal dependent. Empowering women will help them to build confident, to make their own decision, to make them independent in all aspects from mind, thought, rights, decisions, etc. empowerment brings equality in the society for both male and female in all areas. Women motivation and confident is very necessary to build their bright future in family, society and country. Women required good thoughts of environment so that they can take their own decisions in every area of their interest, education, family and personal issues. Empowering women will lead them to live life happily and it will also help them to achieve their goals and objective in every field.

OBJECTIVE

1. To study the conceptual framework of paper.
2. Importance of empowering women's in India.
3. Needs to develop women's Empowerment in India.
4. Women empowerment-challenges.

RESEARCH METHODOLOGY

The paper is based on the secondary sources of data i.e. websites, books, journals etc.

IMPORTANCE OF EMPOWERING WOMEN'S IN INDIA

Empowering women's will help to grow in better prospectus of their life. The society need to develop the feeling of respect and understanding a women's value and needs. Women play a very important and bestial role in our economic. Empowering women will not only grow them and build confident but also allow their participation in various sector. They do not have to be dependent on other for their needs. Women's like widow, single, unmarried, Divorces will breathe freely and with dignity. Education is the most important and indispensable tool for women empowerment. It makes women aware of their rights and responsibilities. Educating a woman can have excellent effects for the family and coming generations. Empowering women in the field of education will bless them with fruitful results.

In traditional families women's were confined to four walls i.e. homes performing household actives, but empowering women they can come out to participate in different sector of activities like academics, politics, administration and so on.

273

TRUE COPY

Principal

S^hailendra Educational & Medical Trust's
A. B. Harris College of Arts &
A. E. ...kar College of Commerce & Management



5. **Educational Women Empowerment** : empowering women with the knowledge, skills and self-confidence necessary to for their development process. education will help them to know about all the aspect. they will stand up on their owns feet without depending on others.
6. **Occupational empowerment** : this will give them a better quality of material life so that they can manage their livelihoods. It means reducing their financial dependence from the male which will make them a important part of human resource.
7. **Restriction** : there should be no restriction for women. They should be free to take part in any sector of their choice. violence against women should be eliminate from all forms. They should feel free and secured then only they will build courage to do what they want.

Women empowerment-challenges/Hurdles/Obstacles

1. **Gender discrimination** : The most common is discriminations against women. The discrimination between boy and girl begins from the birth itself. Boys are given most preference than girls; hence female face this discrimination which is a common in our society.
2. **Legal Structure** : Although there are number of laws to protect women against any type of violence but still there has been an increase in the episodes of rapes, extortions, acid, attacks etc. This is due to delay in legal procedures and the presence of several loopholes in the functioning of judicial system.
3. **Lack of Political Will** : The male dominance factor involved in the politics of India and women are forced to remain backward.
4. **High level of responsibility** : this is the biggest challenge for women to face both domestic's issues and organization responsibility. No matter what?? Women can participate in all levels of the world but the main hurdle is that the domestic issues have to go hand in hand which is very challenging and main responsibility which she has to manage in her day to day routine.

CONCLUSION

Empowering women over all in the sector's like socially, economically, educationally, politically and legally is not that easy task. It is not going to be easy to change the culture for women which are so deep-rooted in Indian society. But it does not mean that it is implausible. Only revolutions bring changes in a day, but reforms take their time. it will take its time to develop. Empowering women will make them identify their strength and weakness which they can improve and understand in making decision process. The idea of women empowerment might sound hard and a difficult task to complete but it is very necessary and important. All we need is a continues effort and focused in the right direction which will definitely help women empowerment.

BIBLIOGRAPHY

- <http://www.indiacelebrating.com>.
- <http://www.iaspaper.net/women-empowerment-in-india/>
- <http://nzetc.victoria.ac.nz/tm/scholarly/tei-GriWom2-c6-l-6.html>
- <http://www.importantindia.com>





Shri Rajasthani Seva Sangh's
Smt. Parmeshwaridevi Durgadutt Tibrewala Lions Juhu
College of Arts, Commerce & Science
INTERDISCIPLINARY ONE DAY NATIONAL SEMINAR



"CONTEMPORARY STRATEGIES IN HIGHER EDUCATION"

CERTIFICATE

This is to certify that Prof./ Dr./ Mrs./ Ms./ Mr.*Tehseen Shaikh*.....
..... attended/presented Paper/Delivered talk on ...*Women Empowerment*...
...*India*.....
at the Interdisciplinary National Seminar on "Contemporary Strategies in Higher Education"
held on 13th February, 2016.

S. Poddar
(Dr. Sandeep Poddar)
Convenor

Trishla Mehta
(Dr. Trishla Mehta)
Principal

AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION RESEARCH JOURNAL (AMIERJ)

A Peer Reviewed Multidisciplinary Journal
Impact Factor 5.18

UGC Approved Journal no 48178, 48818
ISSN 2278-5655



Reaccredited by NAAC with B Grade

T.Z.A.S.P. Mandal's

PRAGATI COLLEGE OF ARTS & COMMERCE, DOMBIVLI (E),

D.N.C. Road, Dombivli (E), Dist. - Thane, Maharashtra- 421201

UGC SPONSORED ONE DAY
NATIONAL CONFERENCE

ORGANISED BY
DEPARTMENT OF ACCOUNTANCY
ON

"RECENT TRENDS IN BUSINESS & FINANCE"

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nailasopara (W), Tal. Vashi, Dist. Palghar - 401 203.

Chief Editor

Dr. Jyoti H. Pohane

Head, Department Of Accountancy

Thane Zilla Agri Shikshan Prasarak Mandal's

Pragati College Of Arts And Commerce, Dombivli, Dist. Thane.



**AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION
RESEARCH JOURNAL (AMIERJ)**

Volume-VII, Special Issue-XI, January, 2018
UGC Approved Journal No 48178, 48818

ISSN 2278-5655

EduIndex Impact Factor 5.18



Reaccredited by NAAC with B Grade

**T.Z.A.S.P. Mandal's
PRAGATI COLLEGE OF ARTS & COMMERCE,
DOMBIVLI (E),**

D.N.C. Road, Dombivli (E), Dist. - Thane, Maharashtra- 421201

**UGC SPONSORED ONE DAY
NATIONAL CONFERENCE
ORGANISED BY
DEPARTMENT OF ACCOUNTANCY
ON
"RECENT TRENDS IN BUSINESS & FINANCE"**

Chief Editor

Dr. Jyoti H. Pohane

Head, Department Of Accountancy

Thane Zilla Agri Shikshan Prasarak Mandal's

Pragati College Of Arts And Commerce, Dombivli, Dist. Thane.



Principal

Shurparaka Educational & Medical Trust's

M. B. Harris College of Arts &

A. E. Kalsekar College of Commerce & Management

Nallasopara (W), Tal. Vasai, Dist. Palghar - 401 203.

21	Growth Of India's Mutual Fund Industry	Prof. (CA) Reshmi M Gurnani Dr. Janardhan Hotkar	109
22	A Study Of Awareness About Accounting Skills Among Small Business Owners Of Dombivli City	Prof. Soni Preeti	115
23	Financial Literacy And Financial Education: Relevance In Current Era	Prof. Sonali A. Sathe	118
24	Demonetization And Its Impact On Banking Sector	Prof. Sanjay C Premchandani	123
25	A Study Of financial Literacy Amongst the Under Graduate Students In Badlapur	Prof. Neetu S. Kapoor	127
26	Efficiency And Sufficiency Of Online Transactions	Prof. Kirti P. Barad	134
27	Financial Viability & Performance Evaluation Of Indian Commercial Banks Under Basel Regime	Prof. Om Prakashlal Dewani	140
28	Study Of Effect Of Brand Of Banking Industry On Consumer Loyalty With Reference To Navjeevan Bank In Ulhasnagar	Prof. Dr. Biradar B. M Prof. Manoj B. Makawana	147
29	Credit Card Business In India - Challenges	Prof. Shaikh Irshad Wajidali	152



Principal
Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203

CREDIT CARD BUSINESS IN INDIA -CHALLENGES

Shaikh Irshad Wajidali

A.E.Kalsekar College of Commerce & Management

Under the guidance of Dr. V. N. Yadav (Principal of S.N. College, Bhayander)

Abstract:

Though the credit card industry is still at a nascent stage in India, in the last few years, it has seen tremendous growth. The credit card transactions have seen a double digit compounded annual growth rate in last five years. Not only this, there has been a huge increase in the number of new credit cards issued. Though the sector is budding and profitable, the new technology and other dynamics have been changing the payment industry as a whole. The growing middle class in the country offers a huge potential for companies. The new and innovative technologies are not only changing the consumer behaviour, they are also posing a challenge to the credit card sector. There are some of the technology trends in the payment industry that will have huge effect on the credit card sector.

Key words: Mobile Wallets, Credit Card, Big Data and Internet

Introduction:

The term "credit card" usually/generally refers to a plastic card assigned to a cardholder, usually with a credit limit, that can be used to purchase goods and services on credit or obtain cash advances. Credit cards allow cardholders to pay for purchases made over a period of time, and to carry a balance from one billing cycle to the next. Credit card purchases normally become payable after a free credit period, during which no interest or finance charge is imposed. Interest is charged on the unpaid balance after the payment is due. Cardholders may pay the entire amount due and save on the interest that would otherwise be charged. Alternatively, they have the option of paying any amount, as long as it is higher than the minimum amount due, and carrying forward the balance. Credit card schemes are operational at international level also. Most of the card issuing banks in India offers general purpose credit cards which are normally categorised by banks as Platinum, Gold or Classic to differentiate the services offered on each card and the income eligibility criteria. Banks may also issue corporate credit cards to the employees of their corporate customers.

Fair Practices Code

Each bank must have a well documented policy and a Fair Practices Code in line with the "Code of Bank's Commitment to Customers"(Code) as also the Guidance Note announced by The Banking Codes and Standards of India(BCSBI) in July 2006 and December 2006 respectively for credit card operations.

Redressal of Grievances

- Bank /NBFC should constitute in house Grievance Redressal machinery and genuine grievances of credit card subscribers are redressed promptly without involving delay. Generally, a time limit of 60 (sixty) days is given to the customers for preferring their complaints / grievances.
- Bank/NBFC is required to dispose off the complaint within a period of 30 days of lodgment of the same. The complainant can approach Ombudsman for redressal of his grievances in case he does not receive satisfactory response within the timeframe. Bank/NBFC would be held responsible and liable to pay compensation for the any consequences.
- The name, designation, address and contact number of important executives as well as the Grievance Redressal Officer of the bank/NBFC may be displayed on the website.

EduIndex Impact Factor 5.18 UGC Approved Journal No 48178, 48818

Multidisciplinary International Education Research Journal (AMIERJ)

Page 152
Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

Conclusion

The factors that affect credit card usage pattern of consumers in emerging markets and the implications of these factors for developing marketing strategies may not be the same as those for well-developed markets. Understanding the factors that explain consumer behaviour of credit card users in emerging markets could provide an essential insight to marketing strategists of financial services, retailers, and businesses in promoting use of credit cards. The consumer credit card market is reaching the saturation point, so the industry needs to develop marketing strategies that appeal to changing customer needs in order to encourage credit card usage.

The consumer credit card market is reaching the saturation point, so the industry needs to develop marketing strategies that appeal to changing customer needs in order to encourage credit card usage.

Reference:

Internet Sources:

- <http://dawn-svims.in/wp-content/uploads/2014/12/4-Global-Credit-Card-Industry-Issues-and-Challenges.pdf>
- <http://www.publishingindia.com/GetBrochure.aspx?query=UERGQcJvY2h1cmVzZC4MzQucGRmC4MzQucGRm>
- https://economictimes.indiatimes.com/cibil/articles/birds-eye-view-indian-credit-card-users/decreditsavvy_show/59966950.cms
- http://ijmrr.com/admin/upload_data/journal_Gunasundari%208jul16err.pdf



Principal
 Shurparaka Educational & Medical Trust's
 M. B. Harris College of Arts &
 A. E. Kalsekar College of Commerce & Management
 Nallasopara (W); Tal. Vasal, Dist. Palghar - 401 203.

**AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION
RESEARCH JOURNAL (AMIERJ)**

Volume-VII, Special Issue-XIII

UGC Approved Journal No 48178, 48818

ISSN 2278-5655,

EduIndex Impact Factor 5.18



Reaccredited by NAAC with B Grade

T.Z.A.S.P. Mandal's

**PRAGATI COLLEGE OF ARTS & COMMERCE,
DOMBIVLI (E),**

D.N.C. Road, Dombivli (E), Dist. - Thane, Maharashtra- 421201

DEPARTMENT OF COMMERCE

Organises

UGC Sponsored

One-Day National Conference

ON

**"SERVICE INDUSTRY:
CHALLENGES & OPPORTUNITIES"**



Chief Editor

Mrs. Anuja Bapat

HOD, Department of Commerce

Associate Editor

Dr. (Mrs.) Kishori Bhagat

Faculty, Department of Commerce

Principal

Shurparaka Educational & Medical Trust's
M. B. Morris College of Arts &

A. E. Kolschkar College of Commerce & Management
Nallasopara (W); Tal. Vasni, Dist. Palghar - 401 203;

Sr.No.	Title	Author Name	Page No
16	Problems Of Urban Transportation	Prof. Jyoti Ajit Angawalkar	91
17	Customer Relationship In Banking Sector, With Reference To Canara Bank In Chembur Region	Ms. Sonal Dnyaneshwar Shendkar	97
18	A Comparative Study Of Components Of Financial Statements Of LIC And Private Life Insurance Companies w.r.t. Premium Received	CA Vishwanathan. Hariharan	104
19	A Case Study Of Customer Satisfaction Of Jio In Diva City	Ms. Pratiksha Vijay Mhatre	111
20	Study Of Customer Purchase Behaviour Towards Mobile Phone Industry With Reference To Dombivli City	Prof. Dr. Biradar B. M & Mr. Manoj B. Makawana	114
21	A Survey On Satisfaction Towards Local Healthcare Services In Ambarnath	Prof. Shubhangi M. Kedare	118
22	Social Media And Indian Youth Multiple Faced-Facebook Converse	Dr. (Mrs) Kanchan S. Fulmali & Prof. Samrat A. Gangurde	121
23	Opportunities In Services Automisation	Prof. Nita A Nerurkar	126
24	Services Marketing	Prof. Rachana Joshi	131
25	Marketing In Service Industry	Prof. Mamta G. Balwanti	136
26	Udyog Sahyog Yog Model Of Human Resource Management In Service Industry From Bhagavad Gita	Prof. Darshika Karia	140
27	Service Sector: Challenges & Opportunities	Prof. Prity Macrose Rodrigues	149
28	How Bank Handle Its Semi Urban Customer Grievances By Using Customer Relationship Management Software	Ms. Aparna Ravikant Mhatre	153
29	Outsourcing In Service Industry	Prof. Shaikh Irshad Wajidali	158
30	Role Of Job Resources On Work Engagement In The Service Sector	Dr(Mrs) Vijetha S. Shetty & Prof. Gracy D'souza	162
31	Comparative Study Of Manual Assessment And OSM With Reference To University Of Mumbai	Prof. Radha K. Kanakamalla	168
32	Technology In Service Sector	Ms. Komal Purohit	173
33	Challenges Faced By Call Centres In India	Mr. Ajay Zori & Akash Sharma	178
	A Case Study Of Customer Satisfaction Of Airtel In Dombivli City	Ms. Suchitra Jayram Mali	182



**AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION
RESEARCH JOURNAL (AMIERJ)**

Volume-VII, Special Issue-XIII

UGC Approved Journal No 48178, 48818

ISSN 2278-5655,

EduIndex Impact Factor 5.18



Reaccredited by NAAC with B Grade

T.Z.A.S.P. Mandal's

**PRAGATI COLLEGE OF ARTS & COMMERCE,
DOMBIVLI (E),**

D.N.C. Road, Dombivli (E), Dist. - Thane, Maharashtra- 421201

DEPARTMENT OF COMMERCE

Organises

UGC Sponsored

One-Day National Conference

ON

**"SERVICE INDUSTRY:
CHALLENGES & OPPORTUNITIES"**

Chief Editor

Mrs. Anuja Bapat

HOD, Department of Commerce

Associate Editor

Dr. (Mrs.) Kishori Bhagat

Faculty, Department of Commerce



Principal

**Shurparaka Educational & Medical Trust's
M. B. Hanis College of Arts &**

**A. E. Kalsekar College of Commerce & Management
Nallasopara (W), Tal. Vasai, Dist. Palghar - 401 203.**

One Day National Conference on
**SERVICE INDUSTRY: CHALLENGES &
OPPORTUNITIES**
10th January, 2018

Editorial Advisory Board

Chairman

Dr. A. P. Mahajan

Principal, Pragati College of Arts and Commerce, Dombivli

Chief Editor

Mrs. Anuja Bapat

HOD, Department of Commerce

Associate Editor

Dr. (Mrs.) Kishori Bhagat

Faculty, Department of Commerce

Organized by

Department of Commerce

Thane Zilla Agri Shikshan Prasarak Mandal's

Pragati College of Arts and Commerce,

Dombivli, Dist. Thane.



Principal
Shri. K. S. Educational & Medical Trust's
College of Arts &
& Management
A. E. Kulkarni
Nallasopara (W), Tal. Vasai, Dist. Palghar - 401 203.

UGC Sponsored One Day National Conference On
"Service Industry: Challenges & Opportunities"

First Edition: April 15th, 2018

Organised by:
Department of Commerce
Thane Zilla Agra Shikshan Prasarak Mandal's
Pragati College Of Arts And Commerce, Dombivli,
Dist. Thane.

Published by: Aarhat Publication & Aarhat Journal's
Mobile No: 9822307164 / 8355852142

Aarhat Multidisciplinary International Education
Research Journal (AMIERJ)

EduIndex Impact Factor 5.18

UGC Approved Journal No 48178, 48818

ISSN 2278-5655,

Volume-VII, Special Issue-XIII.

EDITORS:

Disclaimer:

The views expressed herein are those of the authors. The editors, publishers and printers do not guarantee the correctness of facts, and do not accept any liability with respect to the matter published in the book. However editors and publishers can be informed about any error or omission for the sake of improvement. All rights reserved.

No part of the publication be reproduced, stored in a retrieval system or transmitted in any form or by any means electronic, mechanical, photocopying, recording and or otherwise without the prior written permission of the publisher and authors.



Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

OUTSOURCING IN SERVICE INDUSTRY

Shaikh Irshad Wajidali

A.E.Kalsekar College of Commerce & Management, Virar (E).

Abstract:

The idea of outsourcing is not new. It started way back in the 1700s when manufacturers started shifting the manufacture of goods to countries with cheaper labor during the Industrial Revolution, following the precepts of Adam Smith in his book *The Wealth of Nations*. The history of outsourcing to India is an interesting story. Even after over a decade of competitive global outsourcing, most of it still goes to India. Reaching this pinnacle in outsourcing has been a long journey. As land, sea, and later, air routes developed between the 15th and 21st centuries, more nations started to outsource trade to other nations, eventually leading to outsourcing to India and other nations.

Services outsourcing to India started in the 1980s and rapidly accelerated in the '90s. In today's world where information technology has become critical to business, the meaning of outsourcing has undergone a drastic change over the years. Companies have started focusing on their core competencies and outsourcing many non-core functions, for which they had no competence internally. Owing to its advantageous factors like presence of one of the world-best intellectual and internet resources, lower cost structure, multi-lingual capabilities, etc., India has emerged as the 21st century's software powerhouse, offering many advantages as a global sourcing hub, especially for IT enabled Services (ITES) and Business Process Outsourcing (BPO). The main motive behind outsourcing has been that it allows a company to invest more time, money and human resources in core active items without losing quality and name. Call centres have also mushroomed in India serving various foreign airlines and banks.

Key words: - Outsourcing, BPO, ITES, IT & R&D

Introduction:

Outsourcing is one of the fastest growing industries on the world platform. It mainly involves transfer of components or large segments of the companies' internal production processes, businesses, infrastructure, etc. to the external service providers. It can cover a wide range of components depending upon the core competency and the requirements of the outsourcer. It may be broadly classified into information technology (IT), human resource, customer service, engineering, knowledge services, legal, R&D outsourcing, etc.

Components and Types:

Outsourcing essentially implies the transfer of non-core services to third parties who specialize in providing such services. It can cover a wide range of components depending upon the core competency as well as the requirements of the outsourcer.

Outsourcing may be broadly classified into the following types:

1. Information Technology (IT);
2. Human Resource (HR);
3. Customer Service;
4. Engineering;
5. Knowledge Services;
6. R & D etc.

Components:

Business Processing Outsourcing (BPO) and Knowledge Processing Outsourcing (KPSO) are the two major components of the outsourcing industry in India.



EduIndex Impact Factor 5.18 UGC Approved Journal No 48178/48218

Aarhat Multidisciplinary International Education Research Journal (AMIERJ)

Page 158

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203,

it will face tougher challenges in the near future, from South-east Asian countries like Indonesia, Malaysia, the Philippines, Singapore, Vietnam and Thailand, which are improving their positioning as alternative offshore locations.



EduIndex Impact Factor 5.18 UGC Approved Journal No 48178, 48818

Aarhat Multidisciplinary International Education Research Journal (AMIERJ)

Page 161
Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.



Peer Reviewed Referred
and UGC Listed Journal
(Journal No. 40776)



ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

IMPACT FACTOR / INDEXING

2016 - 4.205

www.sjifactor.com

Volume - VII, Issue - I

Part - I

January - March - 2018



AJANTA PRAKASHAN

Principal
Shri Yashwantrao Chavan Pratishthan
M. B. Hajare College of Arts &
A. E. Kulkarni College of Commerce & Management
Nallasopara (Dist. Palghar) - 401 201

ISSN 2277-5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume -VII Issue - I Part - I January - March - 2018

Peer Reviewed and Referred
UGC Listed Journal
(Journal No. 40776)



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2016 - 4.205
www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole
M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)



Principal

Shurparaka Educational & Medical Trust's

College of Arts &

A.E. Khatke College of Commerce & Management

Nallasopara (W), Tal. Vasai, Dist. Palghar - 401 203.

The information and views expressed and the research content published in this journal the sole responsibility lies entirely with the author(s) and does not reflect the official opinion of the Editorial Board, Advisory Committee and the Editor in Chief of the Journal "AJANTA".
Owner, printer & publisher Vinay S. Hatole has printed this journal at Ajanta Computer and Printers, Jaisingpura, University Gate Aurangabad, also Published the same at Aurangabad.

Printed by

Ajanta Computer, Near University Gate, Jaisingpura, Aurangabad. (M.S.)

Published by :

Ajanta Prakashan, Near University Gate, Jaisingpura, Aurangabad. (M.S.)

Cell No. : 9579260877, 9822620877, Ph.No. : (0240) 2400877, 6969427.

E-mail : ajanta1977@gmail.com, www.ajantaprakashan.com

AJANTA - ISSN - 2277-5730 - IMPACT FACTOR - 4.205 (www.sjifactor.com)



Principal

Shurpareka Educational & Medical Trust's
M. B. Harkar College of Arts & Management
A. E. Kalsekar
Nallasopara (W), Tal. Vasal, Dist. Palghar - 401 203.

13

Challenges Faced by New Start UPS

Shaikh Irshad Wajidali

A. E. Kalsekar College of Commerce & Management, Pune.

Abstract

Challenges are present everywhere and businesses—start-ups in particular—are no exception to these challenges we face today. Starting a business can be consuming yet wildly fulfilling. It can be quite complicated, and many challenges come in your ways, that you had not imagined. Knowing and anticipating the roadblocks, you may encounter in your start-up journey, which could help you to prepare beforehand and possibly avoid common pitfalls.

A successful start-up not only needs an idea and passion, but a whole lot of leadership skills. Along with this, there is a need of understanding of a market, great communication skills and a level of maturity to handle different situations appropriately. One cannot start a business just with passion and an idea. You need to know how to make others passionate about your idea and product. You need to know different challenges that come along the way.

While there are many mistakes that a Startup or a Founder makes in this entrepreneurial journey, there are certain tough challenges that he or she has to overcome. A good learning to take a note of "Biggest Startup Mistakes That A Startup Should Avoid" along with understanding the biggest challenges that entrepreneurs have or are facing can help many of you plan your startup journey well and bump free.

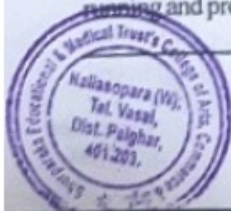
While discussing a thread with fellow entrepreneurs one amazing Entrepreneur and friend Carlo Cisco pointed out: "One of my colleagues once told me that starting a company is 30% idea/strategy 70% execution. I think execution is actually more like 80% - as any idea, no matter how good it is can unfortunately be duplicated. The idea is the necessary starting stone and if your idea is exceptional and has mass appeal it certainly is an asset"

Problems faced by Startup Businesses are Competition, Lack of Funding, Time Restraints, Poor Planning and many more. Problem can be solved by efficient and experienced Entrepreneur with suggestion and guidance of his expert team member.

Key words :- Entrepreneur, Startup, Entrepreneurial journey and Strategy

I) Introduction

Everyone has the dream of starting up their own business and being their own boss, and for most people it always stays a dream due to the many obstacles faced in starting a business and more so keeping it running and profitable.



82

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W), Tal. Vasai, Dist. Palghar, 401203.

- 2) To overcome the challenge of raising capital, an entrepreneur must develop the ability to sell their idea and vision to potential investors.
- 3) An entrepreneur to make sure that their team sees the future as the entrepreneur see.
- 4) To find out an efficient location that has a rapidly growing population, good road network and other amenities at a good place.
- 5) In order to overcome negative mindset an entrepreneur should empower himself by reading inspirational articles, successful stories, great books, movies etc.
- 6) In order to overcome lack of support an entrepreneur should find out a virtual group of people in Social Media that support and promote each other.

IX) Conclusion

An entrepreneur is one who plays significant role in the economic development of a country. Basically an entrepreneur can be regarded as a person who has the initiative, skill and motivation to set up a business or an enterprise of his own and who always looks for high achievement. The most important challenges faced by new entrepreneurs include Developing the Vision and Business Idea, Raising Capital for Startup, Assembling a Business Team, Finding the Right Business Location, Finding Good Employees, Finding Good Customers. Dealing with competition, Unforeseen Business Challenges and Expenses, Keeping Up With Industrial Changes and Trends, lack of support, negative mindset, lack of marketing facilities, lack of infrastructural facilities etc. So it is necessary to overcome these challenges in order to conduct an efficient business.

X) References

- 1) Graham, Paul (September 2012). Startup Equals Growth, in Graham's Essays on entrepreneurship
- 2) Aswath Damodaran, Valuing Young, Start-up and Growth Companies: Estimation Issues and Valuation Challenges, SSRN Electronic Journal 06/2009; DOI: 10.2139/ssrn.141868



Principal
Shurparaka Educational & Medical Trust's
M. B. Horn College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasoi, Dist. Palghar - 401 203.

VOLUME - VI, ISSUE - I, Part - VI
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47100

AN INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

Rajanto Prakashan
Amravati, (M.S.)

GENIUS ISSN - 2279-0489

IMPACT FACTOR 4.248 (www.sjifactor.com)



TRUE COPY
Shriyanka L. ...
M. B. Harris College of Management
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

CONTENTS OF PART - VI

Sr. No.	Name & Author Name	Page No.
1	Bridging the Gap between Education and Employability of B.com Students in Mumbai Laila Ahmed Patel	1-11
2	Family Planning Asst. Prof. Tehseen Shaikh	12-15
3	Global Trade Hiren C. Gohil	16-22
4	Payments Banks : Banking 2.0 Next Gen Mitthil Sanjay Jain	23-27
5	On Life Insurance in India - An Easy Solution to Every Indian's Financial Needs Prof. Nital Kothari	28-30
6	On Make In India Revoutionising the Railways Prof. Ashutosh Saxena	31-34
7	Brain Drain: Socio-Economic Impact on Indian Society Mrs. Geeta Pal	35-41
8	Recent Trends in Meat Export Industry in Relation to New Government Policies of India Mrs. Nusrat R. Chaudhary	42-48
9	Goods & Service Tax A Roadmap of Indian Indirect Taxes Asif Akhtar Baig	49-55
10	E Waste Management & Recent Studies Mr. Shahid Ali Suleman Shaikh	56-59
11	"Knowledge Economy" (KE) : Unique Challenges & Opportunities in Education Field (with Special Focus on Formal/Professional Education at UG and PG Level) Ms. Shilpa Jaiprakash More Mr. Ashish Phophaliya Ms. Anagha Ajgaonkar Ms. Radhika Chokhani	60-68



Family Planning

Asst. Prof. Tehseen Shaikh

A. E. Kalsekar college of Commerce and Management, Nalasupara (w).

An inverted Red Triangle is the symbol for family planning health and contraception services, making the Red Cross a symbol for medical services. It is especially prevalent in many developing nations such as India, Ghana, Gambia, Zimbabwe, Egypt and Thailand, where it can be seen outside shops and clinics that offer family planning products, as well as commercial and government messages that promote reproductive health services and population control.

Introduction

Family planning is the most important aspect to every married couple, the word "family" for me is "FATHER AND MOTHER I LOVE YOU"

Family is the most important asset for every people or individual. It's a family which has deep bond with one and other, love, affection and feelings, family brings many sour and hated relationship closer and nearer with unbounded love and understanding, its family who developed a gap between every individual and support to make a person feel comfortable and make an individual feel what family is all about. A family nurture n brings or create the affection of once belongingness with one and other. When I talk about family it's also important to highlight the word "family planning" a family will be only completed when their will be children into it which completes the family. When the couple plans to do a family planning there are many thinks which they or any couple has to come across with.....

Family planning is the practice of controlling the number of children in a family and the intervals between their births. Contemporary notions of family planning, however, tend to place a woman and her childbearing decisions at the center of the discussion, as notions of women's empowerment and reproductive autonomy have gained traction in many parts of the world. Family planning may involve consideration of the number of children a woman wishes to have, including the choice to have no children, as well as the age at which she wishes to have them. These matters are influenced by external factors such as marital situation, career considerations, financial position, and any disabilities that may affect their ability to have children and raise them, besides many other considerations.

Family planning must be planned because it is easy to have a child but it's difficult to the entire life to survive if the decisions are not full field. And things do not go properly.....it takes a good time to plan a child at proper age, time, and at the proper situation to handle thinks co-ordinary. Planning a child not only include



In cases where couples may not want to have children just yet, family planning programs help a lot. Federal family planning programs reduced childbearing among poor women by as much as 29 percent, according to a University of Michigan study.

Conclusion

It's thus very important to understand the women physical health her agedness for planning a family her wiliness to plan a baby and keeping her health into mind. Giving her good food and help her to be happy during her pregnancy will help to be safe for the child as well. Looking at the the financial condition of the husband, planning at the right time and age, also keeping in mind the number of children to plan for the betterment of the society, family and fulfilling's all dreams of a particular child. Also this will help a happy surrounding at the home. Girl or boy does not matter in our today's world. It's a major drawback that if a first child is girl plan for boy it second is again girl plan again for boy.....this is simply not applicable in 21ST CENTURY. Women empowerment era. To control the birth there are also many remedies by DR. to stop the unwanted pregnancy by medicines, and to take precaution for the same. If every individual will understand this there will be full controlled population a happy family and a well-established happy children.

Bibliography

- [https://en.wikipedia.org/wiki/Red_Triangle_\(family_planning\)](https://en.wikipedia.org/wiki/Red_Triangle_(family_planning))
- www.wikipedia.com
- Vipul BMS series F.H.S.





Shurparaka Educational & Medical Trust's
**M B Harris College of Arts &
A. E. Kalsekar College of Commerce and Management**
Nallasopara (W), Tal. Vasai, Dist. Palghar - 401203
(NAAC Accredited B+ Grade)

In Association with
Indo Global Chamber of Commerce, Industries & Agriculture

CERTIFICATE

**International Conference on
Commerce, Banking, Economics, Management, Law,
Social Sciences and Environmental Concerns**

Saturday 27th January 2018

This is to certify that Prof./Dr./Mr./Mrs./Ms. _____

TEHSEEN SHAIKH

of **ASST.PROF.M.B. Harris College of Arts & A E Kalsekar College of Commerce & Management, Nallasopara.**

has participated and presented the paper entitled

FAMILY PLANNING

at the International Conference on Commerce, Banking, Economics, Management, Law, Social Sciences and Environmental Concerns held at
SEMT's M B Harris College of Arts & A. E. Kalsekar College of Commerce and Management, Nallasopara (W) Dist. Palghar on Saturday 27th
January 2018.

Dr. Zahir I. Kazi
President - SEMT

Dr. M. Khalil Ahmad
Principal & Conference Chairman

Mr. Sk. Irshad Wajid Ali
Conference Convener

Mr. Najeeb Chawre
Secretary & Managing Trustee

Prof. (Dr.) Aftab Anwar Shaikh
President, IGCCIA

VOLUME - VI, ISSUE - I, Part - VI
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47100

AN INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

Rajanto Prakashan
Aurangabad (M.S.)

GENIUS ISSN - 2279-0489

IMPACT FACTOR 4.248 (www.sjifactor.com)



CONTENTS OF PART - VI

Sr. No.	Name & Author Name	Page No.
1	Bridging the Gap between Education and Employability of B.com Students in Mumbai Laila Ahmed Patel	1-11
2	Family Planning Asst. Prof. Tehseen Shaikh	12-15
3	Global Trade Hiren C. Gohil	16-22
4	Payments Banks : Banking 2.0 Next Gen Mitthil Sanjay Jain	23-27
5	On Life Insurance in India - An Easy Solution to Every Indian's Financial Needs Prof. Nital Kothari	28-30
6	On Make In India Revoutionising the Railways Prof. Ashutosh Saxena	31-34
7	Brain Drain: Socio-Economic Impact on Indian Society Mrs. Geeta Pal	35-41
8	Recent Trends in Meat Export Industry in Relation to New Government Policies of India Mrs. Nusrat R. Chaudhary	42-48
9	Goods & Service Tax A Roadmap of Indian Indirect Taxes Asif Akhtar Baig	49-55
10	E Waste Management & Recent Studies Mr. Shahid Ali Suleman Shaikh	56-59
11	"Knowledge Economy" (KE) : Unique Challenges & Opportunities in Education Field (with Special Focus on Formal/Professional Education at UG and PG Level) Ms. Shilpa Jaiprakash More Mr. Ashish Phophaliya Ms. Anagha Ajgaonkar Ms. Radhika Chokhani	60-68

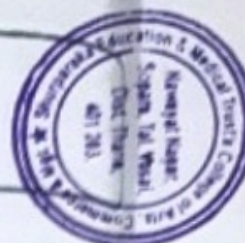


10

E Waste Management & Recent Studies

Mr. Shahid Ali Suleman Shaikh

Asst. Professor, M. B. Harris College of Arts, A. E. Kalsekar College
of Commerce & Management, Nallasopara (W).



Abstract

In an approach to bridge the digital divide, it is necessary to get an affordable, equitable and quality access to ICT. It is estimated that two third of world's population is still offline so there is a need to provide affordable access to internet for all. For developing countries, it has become a priority area to alleviate poverty by promoting access to ICT. At the same time, tremendous growth in use of ICT devices and services, faster change of technology and frequent innovations in ICT sector, had left the world with a threat of deterioration in environmental conditions and human health as the waste of electronic and electrical equipment which contains hazardous components, is still handled in an environmentally unfriendly manner mainly in developing nations. It is huge challenge for the nations to handle e-waste in responsible manner and protect the environment. In this paper an approach is made towards assessing the present situation of e-waste management globally as well as in India, considering the present regulations and guidelines. It is also a fact that major part of recycling of e-waste is being handled by informal sector that have little/no knowledge about the consequences of exposure to hazardous substances. To address the issue of e-waste management in a sustainable method, the concept of EPR (extended producer responsibility) will be helpful if the regulations incorporate monitoring and penalty clauses. The reuse of EEE has greater environmental and social benefit than recycling as it increases the useful life time of the ICT equipment and enables greater resource efficiency and energy efficiency. In developing nations, it can help in uplifting the status of the informal sector with help of education and employment. In addition to the technical, social and organizational aspects of the EEE-waste management system, it is also crucial to consider the economic aspects, if the system has to be made financially viable and sustainable along with being socially acceptable.

Introduction

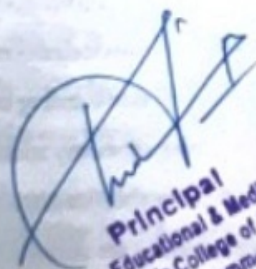
Electronic industry is the world's largest and innovative industry for its kind. Every year tons of electronic items are shipped over oceans, however, after their usage time they are become a complex waste matter which consists of many hazardous heavy metals, acids, toxic chemicals and non-degradable plastics. Many are dumped, burnt or exported to recyclers. However, about 75% of e-wastes are uncertain for their use or finding ways to use them which includes refurbishment, remanufacture and reuse their parts for repair.

regulations to mandate the 'take back' activity of companies strictly. There is a clear need to have proper information system through standardized mechanisms. Eco-design can have a positive impact in reducing the rate of WEEE generation, facilitating the management of e-waste and recovery of materials, achieving cost reductions.

Reference

- 1) Allsopp, M., Santillo, D., Johnston, P. and Stringer, R. (1999) (cited in Kevin et al., 2008) The Tip of the Iceberg: State of knowledge of persistent organic pollutants in Europe and the Arctic. Greenpeace, August 1999. ISBN: 90-73361-53-2 3) Amini, N. and Crescenzi, C. (2003) (cited in
- 2) R. Kahhat and E Williams, "Product or Waste? Importation and End-of-Life Processing of Computers in Peru," Center for Earth Systems Engineering and Management, Arizona State University, published Environmental Science and Technology June 2009.
- 3) Ghana e-Waste Country Assessment, Ghana e-Waste Country Assessment. SBC e-Waste Africa Project, [Online]. Available: http://ewasteguide.info/files/Amoyaw-Osei_2011_GreenAd-Empa.pdf [4] K. Melanie. What is 'e-Waste' & how can I Get Rid of It. [Online]. Available: <http://www.fourgreensteps.com/infozone/featured/features/what-is-ewaste-a-how-can-i-get-rid-of-it>.





Principal
Sharparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kolchkar College of Commerce & Management
Nalasopara (W), Tal. Vasai, Dist. Palghar - 401 222.

VOLUME - VI, ISSUE - I, Part - VI
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal


Journal No. 47100



AN INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

GENIUS ISSN - 2279-0489

IMPACT FACTOR 4.248 (www.sjifactor.com)


Ajanta Prakashan
Aurangabad, (M.S.)



CONTENTS OF PART - VI

Sr. No.	Name & Author Name	Page No.
12	Financial Repression - A Diagnosis of Banking Sector with Reference to India Prof. Dr. Noaman Khatib	69-75
13	Water Pollution Mrs. Rohita Raut	76-81
14	Green Management Chandrashekhar K. Ghogare Prin. Dr. (Mrs.) T. P. Ghule	82-88
15	Green Banking Initiative: Case Study of CSR Activities of ICICI Bank Dr. Bhavana Trivedi Sakshi N. Khatri	89-98
16	Digital Revolution and E-Government for Better Performance: Promises, Realities and Challenges Dr. Caroline David	99-109
17	Impact of Foreign Direct Investment on Performance of Private Life Insurance Companies in India Ms. Babita H. Kakkar	110-117
18	A Study on the Impact of DTH (Direct to Home) on the Local Cable Operator's Business Network Dr. Pooja H. Ramchandani	118-123
19	GDP Unemployment, Inflation, and Government Budget Balances in First Decade of 21st Century Anupam Moghe	124-128
20	Sugar Industry and its Technical Efficiency : A Case Study of Maharashtra Dr. M. Satya Sri	129-134
21	Eunice De Souza: A Poet of Our Times Dr. Parveen Khan	135-138
22	A Comparative Study of Regional Narrative Styles of Pattachitra of Odisha and Phadchitra of Rajasthan Shraddha Shukla	139-148
23	An Insight into Demonitisation in India - A Year After Dr. Kavita G. Kalkoti	149-156

19

GDP Unemployment, Inflation, and Government Budget Balances in First Decade of 21st Century

Anupam Moghe

Astt. Professor, AE Kalsekar College of Management, Mumbai.

Abstract

Study of current values for several important macroeconomic indicators from a selected set of countries, including GDP, GDP per capita, unemployment rates, inflation rates, national budget balances, and national debts

Introduction

When someone reads the business and economics news it is common to see numerous values and figures used to describe the economic situation somewhere. Macroeconomics is the study of the interrelationships of aggregate economic variables. The most important of these, without question, is a country's gross domestic product (GDP). GDP measures the total value of all goods and services produced by a country during a year. As such, it is a measure of the extent of economic activity in a country or the economic size of a country. It makes some sense to know a little about how economy size and GDP per person vary across countries around the world. Which are the biggest countries, and which are the smallest? Which countries provide more goods and services, on average, and which produce less? And how wide are the differences between countries

Body

Gross Domestic Product around the World Macroeconomics is the study of the interrelationships of aggregate economic variables. The most important of these, without question, is a country's gross domestic product (GDP). GDP measures the total value of all goods and services produced by a country during a year. As such, it is a measure of the extent of economic activity in a country or the economic size of a country. And because the consumption of goods and services is one way to measure an individual's economic wellbeing, it is easy to calculate the GDP per capita (i.e., per person) to indicate the average well-being of individuals in a country.

Table 1.1 "GDP and GDP per Capita (PPP in Billions of Dollars), 2009" provides recent information for a selected group of countries. Note that reported numbers are based on purchasing power parity (PPP), which is a better way to make cross-country comparisons and is explained later. A convenient source of the most recent comprehensive data from three sources (the International Monetary Fund [IMF], the World Bank, and the U.S. CIA) of GDP

currently being used. The continuing existence of so much variety demonstrates that the key question, "Which is the most suitable currency system?" remains largely unanswered. Different countries have chosen differently. Later, this course will explain what is necessary to maintain a fixed exchange rate or floating exchange rate system and what are some of the pros and cons of each regime. For now, though, it is useful to recognize the varieties of regimes around the world.

It is important to recognize that when a country runs a trade deficit, residents of the country purchase a larger amount of foreign products than foreign residents purchase from them. Those extra purchases are financed by the sale of domestic assets to foreigners. The asset sales may consist of property or businesses (a.k.a. investment), or it may involve the sale of IOUs (borrowing). In the former case, foreign investments entitle foreign owners to a stream of profits in the future. In the latter case, foreign loans entitle foreigners to a future repayment of principal and interest. In this way, trade and international investment are linked

Thus budget deficits have ballooned around the world, though to differing degrees. As budget deficits rise and as GDP falls due to the recession, national debts as a percent of GDP are also on the rise in most countries. In the United States, the national debt is still at a modest 37.5 percent, but recent projections suggest that in a few years it may quickly rise to 60 percent or 70 percent of the GDP. Note also that these figures subtract any debt issued by the government and purchased by another branch of the government. For example, in the United States for the past decade or more, the Social Security system has collected more in payroll taxes than it pays out in benefits. The surplus, known as the Social Security "trust fund," is good because in the next few decades as the baby boom generation retires, the numbers of Social Security recipients is expected to balloon. But for now the surplus is used to purchase government Treasury bonds. In other words, the Social Security administration lends money to the rest of the government.

Those loans currently sum to about 30 percent of GDP or somewhat over \$4 trillion. If we include these loans as a part of the national debt, the United States debt is now, according to the online national debt clock, more than \$12 trillion or about 85 percent of GDP. (This is larger than 37.5 + 30 percent because the debt clock is an estimate of more recent figures and reflects the extremely large government budget deficit run in the previous year.) Most other countries' debts are on a par with that of the U.S. with two notable exceptions. First, China and Russia's debts are fairly modest at only 15.6 percent and 6.5 percent of GDP, respectively. Second, Japan's national debt is an astounding 172 percent of GDP.

Conclusion

There is conclusive co-relevance between GDP inflation and other economic indicators.

References or Bibliography

- Source: Economist, Weekly Indicators, December 17, 2009, and the CIA World Factbook
- Source: International Monetary Fund, De Facto Classification of Exchange Rate Regimes and Monetary Policy Framework, 2008.


VOLUME - VI, ISSUE - I, Part - VI
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47100




Ajanta Prakashan
Suratgarh (M.S.)

AN INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

GENIUS ISSN - 2279-0489
IMPACT FACTOR 4.248 (www.sjifactor.com)



CONTENTS OF PART - VI

Sr. No.	Name & Author Name	Page No.
1	Bridging the Gap between Education and Employability of B.com Students in Mumbai Lalla Ahmed Patel	1-11
2	Family Planning Asst. Prof. Tehseen Shaikh	12-15
3	Global Trade Hiren C. Gohil	16-22
4	Payments Banks : Banking 2.0 Next Gen Mitthil Sanjay Jain	23-27
5	On Life Insurance in India - An Easy Solution to Every Indian's Financial Needs Prof. Nital Kothari	28-30
6	On Make In India Revoutionising the Railways Prof. Ashutosh Saxena	31-34
7	Brain Drain: Socio-Economic Impact on Indian Society Mrs. Geeta Pal	35-41
8	Recent Trends in Meat Export Industry in Relation to New Government Policies of India Mrs. Nusrat R. Chaudhary	42-48
9	Goods & Service Tax A Roadmap of Indian Indirect Taxes Asif Akhtar Baig	49-55
10	E Waste Management & Recent Studies Mr. Shahid Ali Suleman Shaikh	56-59
11	"Knowledge Economy" (KE) : Unique Challenges & Opportunities in Education Field (with Special Focus on Formal/Professional Education at UG and PG Level) Ms. Shilpa Jaiprakash More Mr. Ashish Phophaliya Ms. Anagha Ajgaonkar Ms. Radhika Chokhani	60-68



7

Brain Drain: Socio-Economic Impact on Indian Society

Mrs. Geeta Pal

Asst. Prof. A. E. Kalsekar College of Commerce and Management Nallasopara (E).

Abstract

According to Oxford Advanced Learner's dictionary Brain Drain is "the movement of highly skilled and qualified people to a country where they can work in better conditions and earn more money". Brain-drain can also be named as "human capital flight" because it resembles the case of capital flight, in which mass migration of financial capital is involved. The Government of India estimated that there are 30 million Indian Diaspora spread across the world. The 30 million Indian human resource which is working for the developed countries are highly skilled. We are generating valuable human capital with our valuable money which is collected from the tax payers. But the tragedy is we are sending our skilled human resource for the development of developed countries. India is becoming a major supplier of human capital for the advanced economies. India is sending large numbers of these specialists compared to other important origin countries. Brain drain is the current socio-economic problem of our country. This paper mainly focuses on socio-economic aspects of brain drain.

Keywords: Brain Drain, Human Capital Flight, Indian Society

List of Abbreviations

EU - European Union

UNDP - United Nations Development Programme

R&D - Research and Development

GAO - Government Accountability Office

GDP - Gross Domestic Product

OECD - Organisation for Economic Co-operation and Development

Introduction

According to Oxford Advanced Learner's dictionary Brain Drain is "the movement of highly skilled and qualified people to a country where they can work in better conditions and earn more money". Cambridge Online Dictionary defines "when large numbers of educated and very skilled people leave their own country to live and work in another one where pay and conditions are better". Brain-drain can also be named as "human capital flight" because it resembles the case of capital flight, in which mass migration of financial capital is involved. Brain drain is usually regarded as an economic cost, since emigrants usually take with them the

migrate to foreign countries. They generally go to U.S.A, UK, Canada, West Germany, etc for monetary gains and facilities for higher research. US is the biggest gainer from the loss of India due to brain drain.

In 2010, India with an estimated stock of 11.4 million emigrants was the second emigration country in the world, behind Mexico (11.9 million)¹. In absolute terms, India is among the countries which lose most highly-skilled workers to foreign markets. In 2000, India was, for example, the first sending country of physicians with 57,383 or 9.9% of the total number of physicians trained in the country going abroad. India and the Philippines supply most foreign-trained doctors and nurses to the OECD, notably to English-speaking countries. The emigration of health professionals has negative effects on India, especially in rural areas where the density of doctors is lower than in urban areas. Despite increasing internal demand, India still has a very low density of doctors (0.6 per thousand people in 2004) compared with 3 in the US and 2 in Canada. Compared with other large origin countries, India records higher expatriation rate of doctors: 8%; while the expatriation rate of, say, Chinese doctors is about 1%. This does not prevent, of course, India from having a large and powerful modern health sector; as in other countries, the migration of health professionals may coexist with a dynamic urban sector and the inequitable social distribution of medical resources at the country level.

Most of the students who go abroad for higher studies do not return to India. After seeing, the affluent life of foreign countries they lose all interest in their own country. Many Indians are teaching at various US Universities and other institutions of higher learning. Some of them are placed on quite lucrative and high posts. There is another attraction of leading a higher standard of living in foreign countries, because the technical experts and intellectuals, are give special facilities there. In foreign countries, there is the advantage that while learning a person can also earn his own living. The stipends in foreign countries are sufficient enough. A frugal Indian Student living there can also save something to send home. There is no doubt that India is having vast natural and man power resources. If both these resources are put to the maximum utilization astounding advancement can be achieved in all fields. These technical and other talented reasons whom we lose every year, can greatly help in the development of our natural resources. The government must take speedy steps to attract back home these talented sons of India who are living abroad. These experts can surely help in making India a great power in the world.

In this connection, even the people should also come forward and cooperate with the Government in solving this problem. The parents of the students should not encourage them to go abroad and settle there even if they are paid high salaries.

The doctors, engineers and scientists owe a duty to their motherland. Our nation is spending huge amounts of money on their training. These people should not betray their own nation by serving foreign nations. Today thousands of young Indian scientists and technicians are devoted to the cause of rebuilding our nation. The country has already achieved the nuclear status as well as become a space power. There are enough opportunities for all the Indian scientists and engineers settled abroad, if they come back to India.



Dr. P. S. Narayana
A. E. Kulkarni College of Commerce & Management
Nalagarh (M); Tal. Nalagarh, Dist. Pargana - 401 202.

VOLUME - VI, ISSUE - I, Part - VI
AUGUST - 2017 to JANUARY - 2018

GENIUS


Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47100

AN INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

GENIUS ISSN - 2279-0489

IMPACT FACTOR 4.248 (www.sjifactor.com)


Rajanta Prakashan
Aurangabad, (M.S.)



CONTENTS OF PART - VI

Sr. No.	Name & Author Name	Page No.
12	Financial Repression - A Diagnosis of Banking Sector with Reference to India Prof. Dr. Noaman Khatib	69-75
13	Water Pollution Mrs. Rohita Raut	76-81
14	Green Management Chandrashekhar K. Ghogare Prin. Dr. (Mrs.) T. P. Ghule	82-88
15	Green Banking Initiative: Case Study of CSR Activities of ICICI Bank Dr. Bhavana Trivedi Sakshi N. Khatri	89-98
16	Digital Revolution and E-Government for Better Performance: Promises, Realities and Challenges Dr. Caroline David	99-109
17	Impact of Foreign Direct Investment on Performance of Private Life Insurance Companies in India Ms. Babita H. Kakkar	110-117
18	A Study on the Impact of DTH (Direct to Home) on the Local Cable Operator's Business Network Dr. Pooja H. Ramchandani	118-123
19	GDP Unemployment, Inflation, and Government Budget Balances in First Decade of 21st Century Anupam Moghe	124-128
20	Sugar Industry and its Technical Efficiency : A Case Study of Maharashtra Dr. M. Satya Sri	129-134
21	Eunice De Souza: A Poet of Our Times Dr. Parveen Khan	135-138
22	A Comparative Study of Regional Narrative Styles of Pattachitra of Odisha and Phadchitra of Rajasthan Shraddha Shukla	139-148
23	An Insight into Demonitisation in India - A Year After Dr. Kavita G. Kalkoti	149-156

13

Water Pollution

Mrs. Rohita Raut

Asst. Professor, M. B. Harris College of Arts and A.E.Kalsekar College of Commerce
Nallasopara Nawayat Nagar.

Abstract

Today, we have to face several types of pollution – air pollution, water pollution, soil pollution, noise pollution, etc. But the pollution that affects the largest number of people is water pollution. Scientific and technological progress of the past two hundred years has made the life of the man very comfortable. The scientific revolution has generated massive employment and made millions of people happy. Due to extensive research and manufacturing of new drugs, people are enjoying a longer lifespan. Death rate has gone down significantly. Thus we find that the machine age has given us enough. But if we look around the environment, we know that this progress has also injected poison in our life. One such form of poison is the water pollution spread all around us today.

Biggest problem faced by world today is only energy and water so both of these problems need to be explored for their solution.

Definition of water Pollution

Water pollution is the contamination of water bodies (e.g. lakes, rivers, oceans, aquifers and groundwater). This form of environmental degradation occurs when pollutants are directly or indirectly discharged into water bodies without adequate treatment to remove harmful compounds.

Water pollution affects the entire biosphere of plants and organisms living in these water bodies, as well as organisms and plants that might be exposed to the water. In almost all cases the effect is damaging not only to individual species and populations, but also to the natural biological communities.

Introduction

Water is the most vital element among the natural resources, and is critical for the survival of all living organisms including human, food production, and economic development. Today there are many cities worldwide facing an acute shortage of water and nearly 40 percent of the world's food supply is grown under irrigation and a wide variety of industrial processes depends on water. The environment, economic growth, and developments are all highly influenced by water-its regional and seasonal availability, and the quality of surface and groundwater. The quality of water is affected by human activities and is declining due to the rise of urbanization, population growth, industrial production, climate change and other factors.

food (meat and/or vegetables) affected by polluted water. Consuming meat from animals fed with polluted water of food affected by polluted water (e.g. vegetables irrigated with polluted water or grown in an area with polluted groundwater).

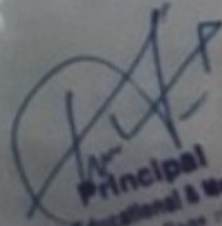
Conclusion

While water pollution solutions may seem like too little, too late when viewed in the light of major oil spills and floating plastic bag islands, they are necessary to prevent these problems from growing worse. Slowing down the rate of pollution can give the environment and scientists time to find long-term solutions to the very real problems of water pollution. Individuals acting to prevent pollution help to protect water for both themselves and everything else that relies upon this precious resource.

References

- 1) <http://www.gogreenacademy.com/causes-and-effects-of-water-pollution/>
- 2) Journal Of Environment And Human (Print): 2373-8324 (Online): 2373-8332 10.15764/Eh.2015.01005 Volume 2, Number 1, January 2015 Journal Of Environment And Human Water Pollution And Its Impact On The Human
- 3) http://greenliving.lovetoknow.com/How_to_Stop_Water_Pollution
- 4) <http://www.gogreenacademy.com/causes-and-effects-of-water-pollution/>
- 5) Water Pollution and its Impact on the Human Health Joshua Nizel Halder^{1*}, M. Nazrul Islam Daffodil International University, Dhaka 1207, Bangladesh *Corresponding author: nizel.joshua@yahoo.com Abstract: River pollution has been one of the main topics in the environmental issue of urb
- 6) Water Pollution Control - A Guide to the Use of Water Quality Management Principles Edited by Richard Helmer and Ivanildo Hespanhol Published on behalf of the United Nations Environment Programme, the Water Supply & Sanitation Collaborative Council and the World Health Organization by E. & F. © 1997 WHO/UNEP ISBN 0 419 22910 8




Principal
Shriparaka Educational & Medical Trust's
M. B. Hemis College of Arts &
A. E. Kalshetti College of Commerce & Management
Nalgondara (M), Tal. Kasal, Dist. Raipur - 491 203.

VOLUME - VI, ISSUE - I, Part - VI
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal
Journal No. 47100

Rajanta Prakashan
Amritsar (INDIA)

AN INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL
GENIUS ISSN - 2279-0440
IMPACT FACTOR 4.248



CONTENTS OF PART - VI

Sr. No.	Name & Author Name	Page No.
1	Bridging the Gap between Education and Employability of B.com Students in Mumbai Laila Ahmed Patel	1-11
2	Family Planning Asst. Prof. Tehseen Shaikh	12-15
3	Global Trade Hiren C. Gohil	16-22
4	Payments Banks : Banking 2.0 Next Gen Mitthil Sanjay Jain	23-27
5	On Life Insurance in India - An Easy Solution to Every Indian's Financial Needs Prof. Nital Kothari	28-30
6	On Make In India Revoutionising the Railways Prof. Ashutosh Saxena	31-34
7	Brain Drain: Socio-Economic Impact on Indian Society Mrs. Geeta Pal	35-41
8	Recent Trends in Meat Export Industry in Relation to New Government Policies of India Mrs. Nusrat R. Chaudhary	42-48
9	Goods & Service Tax A Roadmap of Indian Indirect Taxes Asif Akhtar Baig	49-55
10	E Waste Management & Recent Studies Mr. Shahid Ali Suleman Shaikh	56-59
11	"Knowledge Economy" (KE) : Unique Challenges & Opportunities in Education Field (with Special Focus on Formal/Professional Education at UG and PG Level) Ms. Shilpa Jaiprakash More Mr. Ashish Phophaliya Ms. Anagha Ajgaonkar Ms. Radhika Chokhani	60-68

3

Global Trade

Hiren C. Gohil

Asst. Professor, A. E. Kalsekar College, Nallasopara.

Abstract

Increasing international trade is crucial to the continuance of globalization. Without international trade, nations would be limited to the goods and services produced within their own borders. The importing and exporting of goods is big business in today's global economy. When goods are produced in one country and sold in another, international trade occurs. International trade is, in principle, not different from domestic trade as the motivation and the behavior of parties involved in a trade do not change fundamentally regardless of whether trade is across a border or not. The main difference is that international trade is typically more costly than domestic trade. The reason is that a border typically imposes additional costs such as tariffs, time costs due to border delays and costs associated with country differences such as language, the legal system or culture.

This paper represent the exact term 'Economic Integration' and it's benefits, Role of MNCs, TRIM, TRIPS, BRICS and SAARC.

Key words: International Trade, Economic Integration, Tariff, TRIPs MNC'S, BRICS.

Introduction

• Different levels of world trade

1) Economic Integration:

Economic integration can be defined as a kind of arrangement where countries get in agreement to coordinate and manage their fiscal, trade, and monetary policies in order to be mutually benefited by them. There are many types of economic integration, but the most preferred and popular one is free trade. In economic integration no country pays customs duty within integrated area, so it result in lower prices both for the distributors and the consumers. The ultimate aim of economic integration is to increase trade across the world.

Reasons for popularity of Economic Integration

- 1) Changes in the cost price structure
- 2) Consumers surplus
- 3) Economies of scale
- 4) High degree of specialization



economy. APEC pursues these objectives through trade and investment liberalization, business facilitation and economic and technical cooperation.

APEC aims to strengthen regional economic integration by removing impediments to trade and investment "at the border", enhancing supply chain connectivity "across the border" and improving the business environment "behind the border".

• SAARC

SAFTA was envisaged primarily as the first step towards the transition to a South Asian Free Trade Area (SAFTA) leading subsequently towards a Customs Union, Common Market and the Economic Union. SAFTA was envisaged to gradually move towards South Asian Economic Union, but the current intra-regional trade and investment relation are not encouraging and it may be difficult to achieve this target. The SAARC intra-regional trade stands at just five per cent on the share of intra-regional trade in overall trade in South Asia. Similarly, foreign direct investment is also dismal. The intra-regional FDI flow stands at around four per cent of the total foreign investment.

• BRICS

It is an acronym for the combined economies of Brazil, Russia, India and China. The economies of these four nations are collectively called "the BRICs," "the BRIC countries," "the BRIC economies" or the "Big Four." The countries currently represent about 25% of the world's land mass and 40% of its population. Economist Jim O'Neill, chairman of Goldman Sachs Asset Management, introduced the acronym in his 2001 paper, "Building Better Global Economic BRICs." The paper drew attention to the importance of the BRIC economies and the growth of these emerging market economies.

Conclusion

Although the level and the rate of the economic development depends primarily on internal conditions in developing nations, international trade can contribute significantly to the development process. Some economist believed that international trade and the functioning of the present international economic system benefited developed nations at the expense of developing nations.

Reference

- 1) <http://textbook.stpauls.br/>
- 2) [business_organization](#)
- 3) www.vipulprakashan.com.



[Signature]
Principal
Shriparaka Education & Medical Trust's
M. B. Harris College of Arts &
Management
A. K. Kalsekar College of Commerce & Management
Nandgaon (W), Tal. Vasai, Dist. Palghar - 401 203.

VOLUME - VI, ISSUE - I, Part - VII
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47100

AN INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

GENIUS ISSN - 2279-0489

IMPACT FACTOR 4.248 (www.sjifactor.com)

TRUE COPY

Shriperaka Educational & Research Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasal, Dist. Palghar - 401 203



❧ CONTENTS OF PART - VII ❧

Sr. No.	Name & Author Name	Page No.
1	On General Insurance in India - A must for Every Individuals Socio-Economic Security Prof. Nital Kothari	1-3
2	Make in India Making the Impact on Tourism Sector Prof. Ashutosh Saxena	4-6
3	Women Entrepreneurs in India - Emerging Issues and Challenges Mrs. Geeta Pal	7-13
4	Margaret Sanger (The Pioneer of Birth Control Movement) Ms. Anjum Sayyed	14-18
5	Human Resource Accounting: Need of A Day Mr. Ansari Zahid Husain I. H.	19-23
6	Ahmed Ali: A Forgotten Literary Star Dr. Syed Mohd Abbas Rizvi	24-27
7	Brand Image Creation and Consumer Response Dr. Preeti Tripathi	28-33
8	A Study of Customers Level of Awareness about Green Banking with Reference to Banks in Thane Region Mrs. Aarti Vyas Varma	34-41
9	Antecedence and Consequence of Forest Degradation Dipanwita Banerjee	42-48
10	Management of Millennials: A Defy Dr. (Mrs) Kanchan S. Fulmali Prof. Samrat A. Gangurde	49-55
11	Agri - Commodity Derivatives Trading and its Implications on Farmers - A Way Towards Global Leadership Prof. Shital Khadakkar-Rasal	56-65
12	Indian Capital Market: Really having Appraisal of Corporate Governance in Present ERA?? Adv. Vidhi Shah	66-72
13	Issues, Challenges and Benefits of Corporate Social Responsibility in India Sujata Ritesh Yadav	73-77



4

Margaret Sanger (The Pioneer of Birth Control Movement)

Ms. Anjum Sayyed

Assistance Professor, M. B. Harris College of Arts and A. E. Kalsekar College of
Commerce and Management Nallasopara West

Abstract

Margaret Sanger is the American social reformer and also known as the mother of birth control movement in America. Margaret Sanger was an early feminist and women's rights activist who coined the term "birth control" and worked towards its legalization. Sanger started her campaign to educate women about sex in 1912 by writing a newspaper column called "What Every Girl Should Know." She also worked as a nurse on the Lower East Side, at the time a predominantly poor immigrant neighborhood. Through her work, Sanger treated a number of women who had undergone back-alley abortions or tried to self-terminate their pregnancies. Sanger objected to the unnecessary suffering endured by these women, and she fought to make birth control information and contraceptives available. She also began dreaming of a "magic pill" to be used to control pregnancy. "No woman can call herself free until she can choose consciously whether she will or will not be a mother," Sanger said.

Keyword: Margaret Sanger, birth control movement of America.

Introduction

Margaret Sanger, original name Margaret Louisa Higgins, (born September 14, 1879, founder of the birth-control movement in the United States and an international leader in the field. She is credited with originating the term birth control.

Sanger was the sixth of 11 children. She attended Claverack College and then took nurse's training in New York at the White Plains Hospital and the Manhattan Eye and Ear Clinic. She was married twice, to William Sanger in 1900 and, after a divorce, to J. Noah H. Slee in 1922. After a brief teaching career she practiced obstetrical nursing on the Lower East Side of New York City, where she witnessed the relationships between poverty, uncontrolled fertility, high rates of infant and maternal mortality, and deaths from botched illegal abortions. These observations made Sanger a feminist who believed in every woman's right to avoid unwanted pregnancies, and she devoted herself to removing the legal barriers to publicizing the facts about contraception.

In 1912 Sanger gave up nursing to devote herself to the cause of birth control and sex education, publishing a series of articles on the topics, including What Every Girl Should Know for the New York Call.



Sanger stepped out of the spotlight for a time, choosing to live in Tucson, Arizona. Her retirement did not last long, however. She worked on the birth control issue in other countries in Europe and Asia, and she established the International Planned Parenthood Federation in 1952. Still seeking a "magic pill," Sanger recruited Gregory Pincus, a human reproduction expert, to work on the problem in the early 1950s. She found the necessary financial support for the project from Katharine McCormick, the International Harvester heiress. This research project would yield the first oral contraceptive, Enovid, which was approved by the Food and Drug Administration in 1960.

Conclusion

THE work of Margaret Sanger is very adorable. She was a sex educator, pioneer of birth control movement in America. She had written satirical articles, books, gave bold speeches without thinking about her opposition. Many time she had to go for jail and under trail but she did not stopped her work she carried her battle and form clinic for birth control and led the birth control movement. Her writings opened the eyes of women regarding to their pregnancy and started to think act on them. Because of her work in America women got new vision and direction as well feminist approach.

References

- 1) Margaret H Sanger, What every girl should know ? , United states of America . Dover Publication, Inc. 31, East 2nd street, New York .
- 2) <https://www.britannica.com/biography/Margaret-Sanger/>
- 3) <https://feminist.org/blog/index.php/2011/11/03/the-real-story-of-margaret-sanger/>
- 4) Joan M. Jensen, The Evolution of Margaret Sanger's "Family Limitation" Pamphlet, 1914-1921, Source: Signs, Vol. 6, No. 3 (Spring, 1981), pp. 548-567, The University of Chicago Press Stable URL: <http://www.jstor.org/stable/3173773> Accessed: 17-01-2018 13:37 UTC
- 5) Margaret Sanger. An Autobiography. by Margaret Sanger - Review by: F.H. Hankins, Source American Sociological Review, Vol. 4, No. 3 (Jun., 1939), p. 446, Published by: American Sociological Association, Stable URL: <http://www.jstor.org/stable/2084971>, Accessed: 17-01-2018 13:36 UT
- 6) Stable URL: <http://www.jstor.org/stable/30011410>, Accessed: 17-01-2018 13:38 UT
- 7) Review: Birth Control Pioneer, Reviewed Work(s): Margaret Sanger: Pioneer of the Future by Emily Taft Douglas, Review by: Cass Canfield, Source: Family Planning Perspectives, Vol. 2, No. 2 (Mar., 1970), p. 56, Published by: Guttmacher Institute, Stable URL: <http://www.jstor.org/stable/2133862>, Accessed: 17-01-2018 13:41 UTC, JSTOR is a not-for-profit service that helps.

TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W): Tal. Vasal, Dist. Palghar - 401 203.



CONTENTS OF PART - VII

Sr. No.	Name & Author Name	Page No.
1	On General Insurance in India - A must for Every Individuals Socio-Economic Security Prof. Nital Kothari	1-3
2	Make in India Making the Impact on Tourism Sector Prof. Ashutosh Saxena	4-6
3	Women Entrepreneurs in India - Emerging Issues and Challenges Mrs. Geeta Pal	7-13
4	Margaret Sanger (The Pioneer of Birth Control Movement) Ms. Anjum Sayyed	14-18
5	Human Resource Accounting: Need of A Day Mr. Ansari Zahid Husain I. H.	19-23
6	Ahmed Ali: A Forgotten Literary Star Dr. Syed Mohd Abbas Rizvi	24-27
7	Brand Image Creation and Consumer Response Dr. Preeti Tripathi	28-33
8	A Study of Customers Level of Awareness about Green Banking with Reference to Banks in Thane Region Mrs. Aarti Vyas Varma	34-41
9	Antecedence and Consequence of Forest Degradation Dipanwita Banerjee	42-48
10	Management of Millennials: A Defy Dr. (Mrs) Kanchan S. Fulmali Prof. Samrat A. Gangurde	49-55
11	Agri - Commodity Derivatives Trading and its Implications on Farmers - A Way Towards Global Leadership Prof. Shital Khadakkar-Rasal	56-65
12	Indian Capital Market: Really having Appraisal of Corporate Governance in Present ERA?? Adv. Vidhi Shah	66-72
13	Issues, Challenges and Benefits of Corporate Social Responsibility in India Sujata Ritesh Yadav	73-77



Women Entrepreneurs in India - Emerging Issues and Challenges

Mrs. Geeta Pal

Asst. Prof. A. E. Kalsekar College of Commerce and Management Nallasopara (E)

Abstract

Women entrepreneurship is gaining importance in India in the wake of economic liberalization and globalization. The policy and institutional framework for developing entrepreneurial skills, providing vocation education and training has widened the horizon for economic empowerment of women. Government of India has also introduced National Skill Development Policy and National Skill Development Mission in 2009 in order to provide skill training, vocational education and entrepreneurship development to the emerging work force. The woman entrepreneur in India has various qualities. A woman or a group of women manages the whole business of enterprise. She prepares various plans and executes them under her own supervision and control. In Hindu scriptures, woman has been described as the embodiment of shakti. But in real life she is treated as Abla. Women are leaving the workforce in droves in favor of being at home. Not to be a homemaker, but as job-making entrepreneurs. The increasing presence of women in the business field as entrepreneurs has changed the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a more active role in society and the economy, inspiring academics to focus on this interesting phenomenon. This paper focuses on the problems, issues, challenges faced by women entrepreneurs, how to overcome them and to analyse policies of Indian government for and problems faced by them while pursuing their business.

Introduction

With the spread of education and awareness, women have shifted from kitchen to higher level of professional activities. Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. In almost all the developed countries in the world women are putting their steps at par with the men in the field of business. The role of Women entrepreneur in economic development is inevitable. Now-a-days women enter not only in selected professions but also in professions like trade, industry and engineering. Women are also willing to take up business and contribute to the Nation's growth. There role is also being recognized and steps are being taken to promote women entrepreneurship. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global market and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.



- Development of Women and Children in Rural Areas (DWCRA).
- Small Industry Service Institutes (SISIs)
- State Financial Corporations
- National Small Industries Corporations
- District Industrial Centres (DICs)

Conclusion

Entrepreneurship is presently the most discussed and encouraged concept all over the world to overcome economic challenges. Women being the vital gender of the overall population have great capacity and potential to be the contributor in the overall economic development of any nation. Therefore, programs and policies need to be customized to not just encourage entrepreneurship as well as implement strategies which can help support entrepreneurial culture among youth.

Women are willing to take up business and contribute to the nation's growth. Their role is being recognized and steps are taken to promote women entrepreneurship. Resurgence of entrepreneurship is the need of the hour. Women entrepreneurs must be molded properly with entrepreneurial traits and skills to meet changing trends and challenging global markets, and also be competent enough to sustain and strive in the local economic arena.

References

- www.usatoday.com
- <http://www.forbes.com/sites/work-in-progress/2012/06/08/entrepreneurship-is-the-new-womens-movement/> http://en.wikipedia.org/wiki/Female_entrepreneur
- <http://www.businessfightspoverty.org/profiles/blogs/my-journey-as-a-woman-entrepreneur-in-india-succeeding-with-some> <http://www.cbfwmentoring.org/apply-now> <http://www.publishyourarticles.net/eng/articles/what-are-the-MedhaDubhashiVinze> (1987) Women Entrepreneurs In India: A Socio-Economic Study of Delhi - 1975-76, Mittal Publications.
- New Delhi. Allen, s., and truman, c., eds. (1993), "women in business: perspectives on women
- Bowan, donald d. And robert d. Hisrich (1986), "the female entrepreneur: a career development perspective", academy of management review. 11 (2), 393-407.
- Brush, c. (1992), "research on women business owners: past trends a new perspective and future directions", entrepreneurship theory and practice 16 (4), 5-30.



13

TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
 M. B. Harris College of Arts &
 A. E. Kalsekar College of Commerce & Management
 Nallasopara (W); Tal. Vasah, Dist. Palghar - 401 203.

VOLUME - VI, ISSUE - I, Part - VII
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47100

INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

GENIUS ISSN - 2279-0489

IMPACT FACTOR 4.248 (www.sjifactor.com)

Ajanta Publication
Amalgaon, (M.S.)



TRUE COPY

Principal

Shurpareka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

CONTENTS OF PART - VII

Sr. No.	Name & Author Name	Page No
1	On General Insurance in India - A must for Every Individuals Socio-Economic Security Prof. Nital Kothari	1-3
2	Make in India Making the Impact on Tourism Sector Prof. Ashutosh Saxena	4-6
3	Women Entrepreneurs in India - Emerging Issues and Challenges Mrs. Geeta Pal	7-13
4	Margaret Sanger (The Pioneer of Birth Control Movement) Ms. Anjum Sayyed	14-18
5	Human Resource Accounting: Need of A Day Mr. Ansari Zahid Husain I. H.	19-23
6	Ahmed Ali: A Forgotten Literary Star Dr. Syed Mohd Abbas Rizvi	24-27
7	Brand Image Creation and Consumer Response Dr. Preeti Tripathi	28-33
8	A Study of Customers Level of Awareness about Green Banking with Reference to Banks in Thane Region Mrs. Aarti Vyas Varma	34-41
9	Antecedence and Consequence of Forest Degradation Dipanwita Banerjee	42-48
10	Management of Millennials: A Defy Dr. (Mrs) Kanchan S. Fulmali Prof. Samrat A. Gangurde	49-55
11	Agri - Commodity Derivatives Trading and its Implications on Farmers - A Way Towards Global Leadership Prof. Shital Khadakkar-Rasal	56-65
12	Indian Capital Market: Really having Appraisal of Corporate Governance in Present ERA?? Adv. Vidhi Shah	66-72
13	Issues, Challenges and Benefits of Corporate Social Responsibility in India Sujata Ritesh Yadav	73-77



9

Antecedence and Consequence of Forest Degradation

Dipanwita Banerjee

Asst. Professor, Kaluckar College, Nalasopara West

Abstract

This paper analyses the role of forest degradation in India. This discusses causes of forest degradation. It explains the role of forest in conservation of biodiversity and threats of biodiversity as well as effect of forest degradation on climate change. It also analyses the role of biological hotspot on environment in India by finding out four biological hotspot area in India namely **Himalaya, Indo-Burma, Sundaland** (Nicobar group of Islands) **Western Ghats and Sri Lanka** (Gujarat, Maharashtra, Goa, Karnataka, Kerala and Tamil Nadu).

Keywords: Forest degradation, forest recovery, carbon cycle; Biodiversity biological hotspot.

Objectives Of The Study

- 1) To understand the performance of biodiversity hotspot.
- 2) To highlight role of forests in the conservation of biodiversity and the global carbon cycle.
- 3) To suggest way to reduce the direct pressure on biodiversity.
- 4) One of the primary purposes of the study is to investigate the factors leading to damage biological hotspot and improve the status of biodiversity.

Research Methodology

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyze Antecedence & consequence of forest degradation. The data used in it is purely from secondary sources according to the need.

Introduction

- **Forest degradation:** Forest degradation is broadly defined as a reduction in the capacity of a forest to produce ecosystem services such as carbon storage and wood products as a result of anthropogenic and environmental changes.
- **Forest degradation** contributes to the emissions of greenhouse gases.
- **Biodiversity:** The biodiversity refers to the totality of genes species and ecosystem of a region.
- **Uses of biodiversity**
 - o Help agriculture



- Companies should develop mechanism to understand risk exposure and manage those risks.
- Greater collaboration is likely to take place between NGOs and business in order to more fully explore ways to reduce harmful trade-offs and identify positive synergies that could lead to more effective sustainable management practices.

Bibliography

- 1) How can climate policy benefit from comprehensive land-use approaches-Thomas Knoke
- 2) Forest Conversion and Degradation in Papua New Guinea-Phil L. Shearman
- 3) Land Degradation in India Extent, Costs and Determinants-Ratna Reddy
- 4) Effects of large-scale Amazon forest degradation on climate and air quality through fluxes of carbon dioxide, water, energy, mineral dust and isoprene- Richard Betts
- 5) Diversity of Medicinal Plants among Different Forest-use Types of the Pakistani Himalaya- Muhammad Adnan.
- 6) Synopsis Deforestation in the Tropics: Reconciling Disparities in Estimates for India-Shail Menon
- 7) Forest transition in Vietnam and displacement of deforestation abroad- Patrick Meyfroidt

TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsokar College of Commerce & Management
Nallasopara (W), Tal. Vasai, Dist. Palghar - 401 203



CONTENTS OF PART - IV

Sr. No.	Name & Author Name	Page No.
12	A Study on Effectiveness of Television Advertising on People Vijayakumar Jadhav	71-79
13	Mobile Marketing - An External Stimuli for Consumer Purchase Decision Dhvani Rathod	80-83
14	A Study of Non Performing Assets with Reference to Public Sector Banks in India Dr. Vilas B. Zodage	84-91
15	Effect of Remittances on Financial Inclusion: A Panel Data Analysis Prarthna Agarwal Goel Ritika Bansal	92-98
16	Enterpreneurship Shaikh Sana Salim	99-103
17	Organic Products: Consumer Awareness in Maharashtra Poonam Chaudhari Dr. Sudhir A. Patil	104-109
18	Bollywood Breaking Barriers: A Study with Reference to Three Bollywood Movies Prof. Prajakta Raut	110-114
19	A Study of Indian Banking: Problems and Prospects Mr. Dayanand V. Thakur	115-122
20	Impact of Technological Advancement on Rural Market in India Sanjit Mondal	123-128
21	Women Empowerment Mona Nimesh Dedhia	129-136
22	The Pride of Rajputs: Chittorgarh Shagufta Choudhary	137-139
23	Knowledge Management Rakesh Rahim Khan	140-146
24	Study of Non Performing Assets of Commercial Banks in India Mr. Ashok P. More	147-156



Knowledge Management

Ruksar Rahim Khan

Assistant Professor, Shurparka Education & Medical Trust's, M.B.Harris College of Arts and
A. E. Kalsekar College of Commerce And Management, Nawayat Nagar,
Nallasopara West, Tal - Vasai, Dist - Palghar, Maharashtra

Abstract

Today, knowledge management has come to be accepted and recognized as a source of competitive advantage in the private sector. It is vital for any organization to understand the concept of KM so as to align its KM strategy with the organization's strategy. Although Knowledge Management (KM) has been gaining attention all over the world, KM as a discipline is still in its infancy, and adoption of KM is still at its initial stage when it comes to the Public Sector. This is all the more important when it is the Public Sector because the impact of Public Sector directly affects the common man. This paper aims to bring a comprehensive understanding of KM application to the Public Sector. Without thorough understanding and awareness of KM, the Public Sector may not be able to reap true and full benefits.

Keywords : Knowledge sharing, New Public Management (NPM), public sector, strategies.

Introduction

Most of the large companies in the private sector have been actively taking initiatives to adopt new management tool, techniques and philosophies. Examples include; enterprise resource planning (ERM), business process re-engineering (BPR), and total quality management (TQM). Now comes the turn of Knowledge Management (KM). We are living in a world of rapid change driven by globalization, the knowledge-based economy coupled by ever-fast development of information, communication and technology (ICT). And therefore it is opportune time for KM to devolve into the public sector. Governments are now realizing the importance of KM to its policy-making and service delivery to the public and some of the government departments are beginning to put KM high on its agenda. Strategies and plans for implementing KM must be carefully thought-out in advance in order to succeed in the attempt and effort. There are concrete issues for government to consider and address. While there are many issues that need to be addressed in the public sector, this paper concentrates on some key issues currently relating to KM.

Definitions of Some Knowledge Management Technologies

1) Online Discussion Forum - A facility on the internet for holding discussions and posting user generated contents.



- 3) Establish an organization wide intranet with extensive communicating and collaboration capabilities to share explicit knowledge.
- 4) Build a knowledge portal, virtual knowledge platform that is accessible through the organization's wide intranet to share tacit knowledge without being face to face through means such as email, discussion groups, chat rooms, audio and videoconference.
- 5) Store the knowledge assets in an electronic medium so as to enable efficient and faster access and retrieval.
- 6) Provide customized access to knowledge resources by pull or push technology to facilitate interaction with citizens, customers, suppliers, partners and others.

Conclusions and Further Research

KM as a discipline is still in its infancy, especially in the public sector, evidenced by little discussion in the current literature. Hence there are still many issues, which are not known. However, governments are realizing its importance for running the public sector and starting to practice it. Issues, challenges, and opportunities exist in the process. Public sectors have to face these by taking a proactive attitude and make it happen in order to reap the benefits. To succeed in the attempt, special considerations to lack of awareness, public and private sector difference, and the need for a generic KM framework to be developed must be taken into account. This paper proposes the key issues and initial stages for development of a conceptual KM framework for public sector. A pilot study of KM in the public sector is currently being undertaken, based on which an in-depth research and result will follow. It is considered that this paper will be of interest to the researchers, academics and practitioners of KM, and especially to everyone in public sector.

References

- 1) CIO Council, (2001), "Managing Knowledge @ Work, an Overview of Knowledge Management", Knowledge Management Working Group of the Federal Chief Information Officers Council, August.
- 2) OECD, (2003) "Conclusions from the Results of the Survey of Knowledge Management Practices for Ministries/Departments/Agencies of Central Government in OECD Member Countries", February 3-4, 2003, GOV/PUMA/HRM(2003)2
- 3) The State of Knowledge Management, KM Magazine, May 2001.
- 4) U.S. Department of the Navy, (2001), "Metrics Guide for KM Initiatives", Version 1.0, Draft 9 May 2001.



ISSN 2279-0489

AN INTERNATIONAL MULTIDISCIPLINARY
HALF YEARLY RESEARCH JOURNAL

GENIUS

Volume -VI Issue - I Part - III August-2017 to January-2018

Peer Reviewed and Referred
UGC Listed Journal

(Journal No. 47100)



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

2016 - 4.248

www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)

TRUE COPY

Principal

Shriparvati Education Society's Trusts
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.



CONTENTS OF PART - III

Sr. No.	Name & Author Name	Page No.
1	A Comparative Study of Financial Performance of State Bank of India and ICICI Bank Ltd Miss. Naziya Maldar Miss. Meenal Khandake	1-16
2	Service Quality Dimensions of A Beauty Parlour and their Contribution to Customer Loyalty among Urban Women Consumers in India Vidya B. Panicker Dr. Khalil Ahmad Mohammad Dr. Anjum Ara Ahmed	17-27
3	Gender Equality and Women Dr. Bindu Variath	28-32
4	Role of Collaborative Project Leader and the Key Skills for Project Success Dr. Mrs. Saumitra S. Sawant	33-38
5	Population Growth and its Impact in A Planned City Ms. Soniya Jhunjhunwala	39-44
6	A Major Tourist Places in Raigad District and Suggestions for its Development Prof (Dr.) Vishwas B. Chavan	45-50
7	Women Empowerment in India Dr. Suresh M. Surve	51-55
8	A Study of Technology Up-Gradation Fund Scheme Related to Power Loom Industry in Ichalkaranji, Dist. Kolhapur (Maharashtra) Smt. Sampada S. Lavekar	56-61
9	A Study on Passenger's Satisfaction with Regard to Local Trains in Mumbai Region Dr. Reshma R. More Dr. Varsh S. Mallab	62-68
10	A Study of Self Efficacy of Pupil Teachers in Relation to Self-Esteem Asst. Prof. Chandrashekher Ashok Chakradeo	69-73
11	A Study on Consumer Buying Behaviour Towards Organized Retail Stores in Mumbai Prof. Ms. Laila Dias	74-84
12	Elements of Consumer Behavior Nazneen Ghulam Dastgeermomin	85-89



Service Quality Dimensions of A Beauty Parlour and their Contribution to Customer Loyalty among Urban Women Consumers in India

2

Vidya B. Panicker

Research Scholar, Department of Commerce (Business Policy and Administration),
University of Mumbai, India. (Corresponding Author)

Dr. Khalil Ahmad Mohammad

Principal, Kalsekar College of Commerce and Management & Registered Ph.D. Guide, University of
Mumbai, India.

Dr. Anjum Ara Ahmed

Associate Professor, Dept. of Mathematics and Statistics, Rizvi College of Arts, Science & Commerce.

Abstract

Customer satisfaction derived out of any particular service depends on five service dimensions also called the RATER Model consisting of aspects such as tangibles, reliability, responsiveness, service assurance and empathy. Any service industry designs its service processes based on these five determinants. Service quality is of utmost important for the success of service industries. The service quality of a particular service station is measured with the help of an instrument called SERVQUAL. A Servqual is a questionnaire that consists of questions pertaining to the five service determinants/ dimensions as mentioned above. In this study we shall be focussing on the service quality determinants of a beauty parlour. Women visit beauty parlours for availing grooming services. Grooming services help women look good and feel confident. In this highly competitive era with women facing challenges on several fronts, it is important for them to carry themselves with confidence. A beauty parlour offers several services such as skin care, hair care, pedicure, manicure, facials and various types of beauty treatments. It has been seen that if the customers have a positive perception of the service experience, it results into customer satisfaction, eventually leading to customer loyalty. It also helps customers to develop a positive image for the service station leading to repeat business and thus ensures increased revenues. In this study we shall try to understand the importance of tangibility aspect of service quality dimension and we shall try to find out if there exists an association between variables of tangibility aspect and customer loyalty. Also, we shall try to find out the significance of frequency of parlour visits and its association with other variables.



- 3) C. Grönroos, (1990) "Service management and marketing: managing the moments of truth in service competition"
- 4) Parasuraman, A. Zeithaml, V A and Berry, L L (1985). "A Conceptual Model of Service Quality and Its Implications for Future Research," *Journal of Marketing*, 49 (Fall), 41-50.
- 5) Parasuraman, A. Zeithaml, V A and Berry, L L (1988). "SERVQUAL: A Multiple Item Scale for Measuring Consumer Perceptions of Service Quality," *Journal of Retailing*, 64(1), 12-40.
- 6) Gilmore, D. C., Beehr, T. A., & Love, K. G. (1986). Effects of Applicant Sex, Applicant Physical Attractiveness, Type of Rater and Type of Job on Interview Decisions. *Journal of Occupational Psychology*, 59, 103-109.
- 7) Shahbazi S. S. et al, (2013), "Identifying the Decision Criterion for Choosing Beauty Parlor and Salon: A Marketing Communication Perspective", *International Journal of Business and Management Invention*, ISSN (Online): 2319 - 8028, ISSN (Print): 2319 - 801X, www.ijbmi.org Volume 2 Issue 10, October, 2013, PP.18-26
- 8) J de Jager & T du Plooy (2007), *Acta Commercii* 2007, "Measuring Tangibility and Assurance as determinants of service quality for public health care in South Africa" Pg. 96 - 111
- 9) Yingsheng Du, Youchun Tang (2014), "A Literature Review on the Relationship Between Service Quality and Customer Loyalty", *Business and Management Research* Vol. 3, No. 3; 2014, pg. 27 - 33.
- 10) Khan, P. I., & Tabassum, A. (2010- 2011), "Service Quality and Customer Satisfaction of the Beauty-Care Service Industry in Dhaka: A Study on High-End Women's Parlors", *Journal of Business in Developing Nations*, 12, Pg 33
- 11) Gupta, A., McDaniel, J.C., & Herath, S.K. (2005), "Quality Management in Service Firms: Sustaining Structures of Total Quality Service", *Managing Service Quality*, 15(4), 389-402
- 12) Shah Kalgi, Mamta Brahmabhatt (2017) "Females' Preference for Local Beauty Parlours: A Study from Ahmedabad City", *Fountainhead* Volume 1, No.1, July 2017, pg. 9 - 14

Online resources

- https://www.researchgate.net/publication/318503354_Measuring_Customer_Satisfaction_through_SERVQUAL_Model_A_Study_on_Beauty_Parlors_in_Chittagong [accessed Jan 03 2018].
- https://en.wikipedia.org/wiki/Service_quality
- <https://en.wikipedia.org/wiki/SERVQUAL>



TRUE COPY

Principal

Shurparaka Education Medical Trust's
M. B. H. College of Arts & Commerce
A. E. Kalsekar College of Arts & Management
Nallasopara (W), Tal. Vasai, Dist. Palghar - 401 203.

Nallasopara (W), Tal. Vasai, Dist. Palghar - 401 203.

2018-19

CONTENTS OF PART - I

Sr. No.	Name & Author Name	Page No.
1	Using for Internet Banking Services in Salem DT in Tamilnadu Dr. G. Anbalagan	1-14 15-19
2	Indian Nationalist Historiography Annjum Sayyed	20-23
3	Evolution of Quality Function and TQM Dr. Purushottam Wadje	24-36
4	Critical Analysis of Hazardous Waste Management in Electroplating Industry: A Case Study of M/S. Vinpla Plating (P) Ltd., Bommanahalli, Bangalore-68 Shiva Kumar S. M. Ms. Kumuda D.	37-41
5	Diversity of Fish Fauna at Chandani Dam (Pimpalwadi) (M.S.) Dr. Usha V. Gavhane	42-49
6	Growth and Challenges of Regional Rural Bank in India Prof. Rajeshkumar Yadav	50-55
7	Demonetisation - A Historical Perspective Syed Saleha Javed	56-62
8	Study on Influence of Medical Representative in Conversation of Doctor's Prescription in India Purvi Trivedi	63-68
9	Consumer Perception on Purchase of Electronic Items Dr. Bhavik Swadia Jaimin Patel	69-73
10	Introduction to Constructivism Mr. Shirish Choudankar	74-81
11	The CSR Initiative in Corporates and Holistic Impact Dr. Krupa B. Bhatt	82-87
12	A Study on the Impact of Internal Marketing on Employee Satisfaction with Reference to Software Employees in Hyderabad Dr. Sai Kalyan Kumar Sarvepalli	
13	Seven Habits of Highly Effective People and Transactional Analysis Gayatri Rupangudi	



Shri. B. K. Bhatkar College of Arts & Commerce
A. E. Khatkar College of Commerce & Management
Nallasopara (W), Tal. Vasai, Dist. Palghar - 401 203.

2. Indian Nationalist Historiography

Annjum Sayyed

Asst. Professor, Department of History, M. B. Harris College of Arts and A. E. Kalsekar College
of Commerce and Management, Nalasopara West

Abstract

The Indian National Congress founded in 1885 by 72 members from different parts of India. This organization launched in a small hesitant and mild way but in an organized manner became instrumental in leading a powerful campaign against the British imperialism.² In the beginning, the Indian National Congress firmly believed in the moderation and loyalty to the British Crown. When this congress founded, it indicated the beginning of a national political life destined to produce for reaching changes in the immediate future. The nationalist thinking became a voice of the educated Indians who started opposing the writings of British officials for disgracing the Indian culture and religion in the Western world. The Indian nationalists such as Gopal Krishna Gokhale, Surendra Nath Banerjee, A.C. Mazumdar, Dadabhai Naoroji, Bal Gangadhar Tilak, Bipan Chandrapal, Lala Lajpat Rai and others through their writings initiated and furthered the nationalist historiography in the real sense. This approach was further developed by the scholars such as R.C. Majumdar, R.G. Pradhan, Girija Kumar Mukerji, Parthabhi B. Sitaramayya, B.R. Nanda, Bisheshwar Prasad, Amlesh Tripathi, Tara Chand, S.N. Sen, K.K. Khullar, Virendra Sindhi, S.R. Bakshi, Kamlesh Mohan etc. Many Indian nationalists like Naoroji, Banerjee, R.C. Dutt, M.G. Ranade have tried to explain the western impact of British rule.

Key Words: Historiography, Nationalist Historiography, Nationalism.

Nationalist perspective on Indian historiography was an outcome of reinterpretation of her past by the leaders of freedom movement. This school emerged as a juxtaposition of Imperialist school. Social reformers like Raja Ram Mohan Roy, and counter reformer like Dayanand Saraswati were the prominent people who contributed in formation of nationalistic perspective in India. They played a major role in formation of pan-Indian identity of India. Early nationalist were trying to hegemonies over various regional and provincial identities and later nationalist were trying to hegemonies the whole south-east Asian identities and try to manipulate and subordinate those identities into pan-Indian identity. Post-colonial Scholar Gyanprakash in his famous article 'Orientalist Histories of Third World: Perspectives on Indian



a significant role in Indian national movement. In his book, *poverty and unbritish rule in India*, he exposes the economic exploitation of India under British rule. He presents *drain of wealth theory*, which refers to unilateral transfer of wealth from India to Britain resulting in widespread poverty and severe famines. The use of word, *unbritish*, in title of book refers to exploitive nature of British rule in India which was not the case in Britain, where it was progressive. Naoroji was an economic critic and his work on economic exploitation gave a boost to Indian national movement and unmasked the real face of imperial rule. Some historians use the term *economic colonialism*, for the first phase of Indian national movement (1885-1905) on the basis on revelations by Dadabhai Naoroji.

It is very important to note that new nationalist historiography promoted sense of national pride, consciousness, and real knowledge of Indian history. It gave answer to imperial historiography or imperial attacks. It focused on economic, political and cultural aspects of India and proved that India had a great civilization by their work, for example R.G. Bhandarkar wrote *The Early history of the Deccan* and *A peep into early history of India* and supplemented political information. R.C. Dutt wrote *A history Civilization of Ancient India* in three volumes and explored the history of national glory of India to the world. K.P. Jayswal's important work *Hindu Polity and History of India* shows the efficient administration of Ancient India. In 1912 R.K. Mukherjee published the important work *The History of Indian Shipping and maritime activity from the earliest times*, he wrote *Ancient Indian Education*, *The Fundamental Unity Of India*, *Ancient India* and showed the great civilization of Ancient India to the world.

References

- 1) http://shodhganga.inflibnet.ac.in/bitstream/10603/7844/10/10_chapter%203.pdf
- 2) Gyan Prakash, 1990, *Writing Post-Orientalist Histories of the Third World: Perspectives on Indian Historiography*, in *Comparative Studies in Society and History*, Vol. 32, No. 2 (Apr., 1990), pp. 383-408, Published by Cambridge University Press, URL: <http://www.jstore.org/> Accessed: 20/10/2013.
- 3) <https://openjournals.library.sydney.edu.au/index.php/SSSC/article/viewFile/7500/7868>
- 4) E. Shreedharan, *A Text book of Indian Historiography 500 B.C. to 2000*, Orient Longman, 2004.
- 5) <https://www.onlinejournal.in/IJIRV2I6/078.pdf>



St 2017-18

VOLUME - VI, ISSUE - I, Part - V
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47100

INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

GENIUS ISSN - 2279-0489

IMPACT FACTOR 4.248 (www.sjifactor.com)

Alanta Prakashan
Aurangabad, (M.S.)



TRUE COPY



Principal
Sharadha Education & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

CONTENTS OF PART - V

Sr. No.	Name & Author Name	Page No.
1	Human Resource Accounting in Indian Corporate Arena Ms. Sahifa Moosa Muradbi Mazgaonkar	1-7
2	Critical Analysis of Impact of Corruption on Economic Development of India with Special Reference to Quality of Education and Research Mrs. Tejal Gade	8-12
3	To Study the Critical Factors that Leads to Shopping Decisions in Consumer Behaviour in Mall Culture Dr. Uma Durgude	13-17
4	Impact of Climate Change and Water Conservation in Agricultural Sustenance Smita R. Angane	18-22
5	Discrimination Against Senior Citizens at Public Places Aansh Arora CS Swapnil Shenvi	23-26
6	A Study on Medical Tourism in India Prof. Rajkumar Jaiswal	27-32
7	Demonetisation: Moving from Cash to Cashless Yadav Sunita Ramasare	33-37
8	Behavioural Economics and Relevance of Nudge Thoery Dr. Rajesh Harichandra Bhoite	38-41
9	The Role of Information Technology in Commerce Prof. Mrs. Kanchan Nag ✓	42-47
10	Biodiversity Miss. Khan Shaheen Moosa ✓	48-53
11	Performance Appraisal: Key to Organizational Success Prof. Shaikh Irfana Ahmed	54-56
12	A Study on Comparative Analysis Between Financial and Psychological Reasons for Attrition in Organisations Ms. Shabana Khan Dr. Parag Ajagaonkar	57-64
13	Regulating the Use of Social Media through Cyber Law - It's Challenges in Present, its Future Prof. Gopal Ramnarayan Mantri	65-76



9

The Role of Information Technology in Commerce

Prof. Mrs. Kanchan Nag

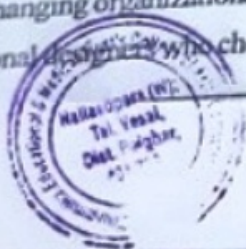
A. E. Kalsekar College of Commerce and Management, Nallasopara (W).

Abstract

The growth of information technology is changing its roles day by day. No invention has ever influenced the human beings as computer has. In less than seven decades of its existence it has managed, materializing the Concept of a global village. Technologies like Computational Intelligence, Neural Networks, Genetic Algorithms, "Data Communication Networks, Telecommunication, "databases, and Evolutionary Computing etc. Information technology (IT) has become a vital and integral part of every business plan. From multi-national corporations who maintain mainframe systems and databases to small businesses that own a single computer, IT plays a role. The reasons for the universal use of computer technology in business can best be determined by looking at how it is being used across the business world.

Today's best technology to manage and process data is the Information technology. IT must be seen as an investment and not an expense. IT is laying a vital and expanding role in business. IT helps the manager to improve the efficiency and effectiveness of their business processes, managerial decision making, and workgroup collaboration, thus helping the managers to strengthen the positions of their company in a rapidly changing environment. IT has become a necessary ingredient for managers to succeed in today's dynamic global environment.

This paper reports on the importance and use of information technology in commerce and management. It provides the scope of information technology that can be applied in management organizations to show that the greater the use of IT, the higher the organization performance. Empirical evidence is presented to confirm that IT use is increasing, in general, year on year, and is being implemented as a management information tool. Finally, a profile is presented of the typical components of a young management information system, within the context of a management accounting framework. It is suggested that, given the proven importance of IT to the organizations management information system should be developed that takes advantage of the opportunities offered by new technology, and that this, in turn, should lead to enhanced performance. Advancements in management information technologies in the past half-decade are bringing to organizations forms and functions unanticipated even a few years ago. The revolution in personal communication and computation power is changing organizational roles and tasks and is offering increased effectiveness and productivity to organizational designers who choose to take advantage of technological innovations.



Ethics

Some of the disadvantages related to technology link to the ethical standards of the employees, as pointed out by Gaebler Ventures. For instance, employees may choose to surf the Internet for personal reasons while on company time, or they may purposely ignore technology procedures because they have a personal dispute with management. Ethics training thus may reduce some of the disadvantages technology holds for managers.

Conclusion

Information Technology helps businesses, governments, and individuals to increase their efficiency and effectiveness. Rapid improvement in hardware and processing ability forces consumers to purchase new, relevant technology. On a market level, this can rapid turnover creates demand. From a firm's perspective however, this can result in a lower customer retention rate. Regardless, organizations are continuing to demand innovative technological solution, leaving room for new entrants, particularly those with a unique concept. Firms who are able to find a niche market or one with low competition will find this industry attractive. Barriers to entry remain high when entering existing markets though, therefore most potential entrants will find the overall industry unattractive.

References or Bibliography

- <https://en.wikipedia.org>
- <https://bizfluent.com>
- <https://google.com>



TRUE COPY

Principal
Shri. B. Harris College of Arts & Commerce
M. B. Harris College of Arts & Commerce
A. E. Kalsekar College of Commerce & Management
Kallanopara (W), Tal. Vasal, Dist. Palghar - 401 203.

CONTENTS OF PART - V

Sr. No.	Name & Author Name	Page No.
1	Human Resource Accounting in Indian Corporate Arena Ms. Sahifa Moosa Muradbi Mazgaonkar	1-7
2	Critical Analysis of Impact of Corruption on Economic Development of India with Special Reference to Quality of Education and Research Mrs. Tejal Gade	8-12
3	To Study the Critical Factors that Leads to Shopping Decisions in Consumer Behaviour in Mall Culture Dr. Uma Durgude	13-17
4	Impact of Climate Change and Water Conservation in Agricultural Sustenance Smita R. Angane	18-22
5	Discrimination Against Senior Citizens at Public Places Aansh Arora CS Swapnil Shenvi	23-26
6	A Study on Medical Tourism in India Prof. Rajkumar Jaiswal	27-32
7	Demonetisation: Moving from Cash to Cashless Yadav Sunita Ramasare	33-37
8	Behavioural Economics and Relevance of Nudge Thoery Dr. Rajesh Harichandra Bhoite	38-41
9	The Role of Information Technology in Commerce Prof. Mrs. Kanchan Nag ✓	42-47
10	Biodiversity Miss. Khan Shaheen Moosa ✓	48-53
11	Performance Appraisal: Key to Organizational Success Prof. Shaikh Irfana Ahmed	54-56
12	A Study on Comparative Analysis Between Financial and Psychological Reasons for Attrition in Organisations Ms. Shabana Khan Dr. Parag Ajagaonkar	57-64
13	Regulating the Use of Social Media through Cyber Law - It's Challenges in Present, its Future Prof. Gopal Ramnarayan Mantri	65-76



TRUE COPY

Principal
 Bhurpareka Educational & Medical Trust's
 M. B. Harris College of Arts &
 A. E. Kalsekar College of Commerce & Management
 Nallasopara (W); Tal. Versal, Dist. Palghar - 401 201.

10

Biodiversity

Miss. Khan Shaheen Moosa

Asst. Professor, A. E. Kalsekar College of Arts, Commerce & Management, Nallasopara (W).

Abstract

Biodiversity is the variability among living organisms, including genetic and structural difference between individual and within and between species. Biodiversity plays a direct role in climate regulation. Biodiversity conservation will lead to strengthening of ecosystem resilience and improve the ability of ecosystem to provide important services during increasing climate pressures.

This review basically focuses on the importance of biodiversity, the consequences faced by the plants, animals, humans and ecosystem owing to the global warming and climate change and the possible mitigation and adaptation strategies in terms of biodiversity conservation which can protect the planet from the consequences of climate change.

Keywords: Biodiversity, Ecology

Introduction

For much of the time man lived in a hunter-gather society and thus depended entirely on biodiversity for sustenance. But, with the increased dependence on agriculture and industrialization, the emphasis on biodiversity has decreased. Indeed, the biodiversity, in wild and domesticated forms, is the source for most of humanity, food, medicine, clothing and housing, much of the cultural diversity and most of the intellectual and spiritual inspiration. It is, without doubt, the very basis of life. Further that, a quarter of the earth's total biological diversity amounting to 1.7 million species, which might be useful to mankind in one way or other would be in serious risk of existence over the next 2-3 decades. On realization that the erosion of biodiversity may threaten the very existence of life has awakened man to take steps to conserve it. In this paper, the overview of biodiversity status of India, its importance, threats to it and various approaches for biodiversity conservation, action plan and current status have been discuss.

Importance of Biodiversity

1) The Benefits Of Biodiversity To Mankind Are

Ecological role of biodiversity all species provide some kind of function to an ecosystem. They can capture and store energy, produce organic material, decompose organic material, help to recycle water and nutrients through the system, control erosion or pests, fix atmospheric gases, and help regulate climate. These physical and chemical processes are important for ecosystem function and human survival.



Diverse is the ecosystem better able to withstand environmental stress and consequently is more productive. The loss of a species is thus likely to decrease the ability of the system to maintain itself or to recover from damage or disturbance. Just like a species with high genetic diversity, an ecosystem with high biodiversity may have a greater chance of adapting to environmental change. In other words, the more species comprising an ecosystem, the more stable the ecosystem is likely to be.

2) Economic Role Of Biodiversity

For all humans, biodiversity is first a resource for daily life. One important part of biodiversity is crop diversity, which is also called agro biodiversity.

Most people see biodiversity as a reservoir of resources to be drawn upon for the manufacture of food, pharmaceutical, and cosmetic products.

Some of the important economic commodities that biodiversity supplies to humankind are:

Modern agriculture: Biodiversity is used as a source of material for breeding improved varieties, and as bio pesticides, bio fertilizers etc.

Food: Crops, livestock, forestry and fish. Mangroves and coral reefs in coastal zone support fisheries.

Medical drugs: Wild plant species have been used for medicinal purposes since before the

Beginning of recorded history. For example, quinine comes from the cinchona tree (used to treat malaria), digitalis from the foxglove plant (chronic heart trouble), and morphine from the poppy plant (pain relief). According to the National cancer Institute, over 70% of the promising anticancer drugs come from plants in the tropical rainforests. It is estimated that of the 2, 50,000 known plants species, only 5,000 have been investigated for possible medical applications.

Industry: Fibres are used for clothing, wood for shelter, energy and various other uses Biodiversity may be a source of energy (such as biomass). Other industrial products are oils, fragrances, dyes paper, waxes, rubber, latexes, resins, poisons, and cork, which all can be derived from various plant species. Supplies from animal origin include wool, silk, fur, leather, lubricants and waxes. Animals may also be used as a mode of transport. Aesthetic and cultural benefits Biodiversity have great aesthetic value. Examples of aesthetic value include eco-tourism, bird watching, wildlife, gardening, etc. Eco-tourism is a source of economical wealth for many areas, such as many parks and forests, where wild nature and animals are a source of beauty and joy for many people. Biodiversity is also part of many cultural and religious beliefs. In many Indian villages and towns, plants like *Osmium sanctum* (Tulsi), *Ficus religiosa* (Pipal), and *Prosopis cineraria* (Khejri) and various other trees are considered sacred and worshipped by the people. Several birds, animals and even snake have been considered sacred. Also, we recognize several animals as symbols of national and heritage.



contribute to and integrate advances in theory development and that are driven by the search for deductive or causal laws and empirical generalizations. Beyond the search for empirical patterns, they should include data collection on functional features, integrate experiments and modelling efforts related to theory testing and refinement, and allow for flexible funding allocation and feedbacks between the combined approaches.

A giant leap toward an integration-oriented and theory-driven biodiversity science would be the critical evaluation of research proposals: panels should check whether research questions and hypotheses clearly relate to biodiversity theory, and, importantly, how the expected results will feed back into theory enhancement. Moreover, future funding frameworks in the field of biodiversity research should explicitly integrate or even focus on theory testing and development and on the education and training of young researchers in this field. A first obstacle to overcome here is the fact that some funding agencies may work with too simplistic concepts of what constitutes theory.

Theory, with its demand for conceptual clarity, its provision of models of how biological systems are put together and how they work, is likely to be the most promising tool to prepare biodiversity science for the challenges of the coming decades. There might be a general "theory-aversion" among biodiversity researchers, because theories are thought to oversimplify the real world, different rules seem to operate at different scales, and most biodiversity theories are stochastic rather than deterministic. To overcome this aversion we all need a bit more of the spirit of Darwin combined with Humboldt.

References

- The Convention on Biological Diversity (CBD) www.cbd.int Pullin, Andrew S. (2002). Conservation Biology. ISBN: 0521642841.
- Rao, R.R. (1994). Biodiversity in India: Florical Aspects. Bishan Singh Mahendra Pal Singh, Dehradun
- Rawat, G.S. (1994). Protected areas and conservation of rare endemic plants in the Himalaya, pp.
- Biodiversity Conservation in India (PDF Download Available). Available from: https://www.researchgate.net/publication/277124537_Biodiversity_Conservation_in_India [accessed Jan 2018].



TRUE COPY

Principal

Shurparaka Education & Medical Trust's
M. D. Herlihy College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vesal, Dist. Palghar - 401 203.


VOLUME - VI, ISSUE - I, Part - V
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47100

AN INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

 **Ajanta Prakashan**
Aurangabad, (M.S.)

GENIUS ISSN - 2279-0489

IMPACT FACTOR 4.248 (www.sjifactor.com)



TRUE COPY

Principal

Shriparake Education & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

CONTENTS OF PART - V

Sr. No.	Name & Author Name	Page No.
14	A Study on the Performance of Micro, Small and Medium Enterprises Pre-Liberalisation and Post Liberalisation in India Prof. Ms. Laila Dias	77-87
15	A Study on Occupational Stress of Teachers Working in Self Financing Programs in Colleges Affiliated to University of Mumbai Dr. Shubbada Apte Mr. Ishtiyag Chiplunkar	88-90
16	A Study of Non-Performing Assets in Indian Banking Sector Laila Ahmed Patel	91-97
17	Direct Selling from Farmers to Consumers - The Need of the Hour Prof. Rupa Shah	98-103
18	Impact of Motivation on Employees Job Performances: A Case Study of Managers and Non-Managers in Banks and Industries Dr. Mohammad Khalil Ahmad	104-111
19	A Study on the Perception of Job Satisfaction at Higher Education in Maharashtra Dr. Anjum Ara M. K. Ahmad	112-121
20	Brand Building Model for B-Schools Leena Muralidharan Surekha Gupta	122-128
21	Tourism Sector in India: A Case Study of Goa Mrs. Kalpana P. Nayar	129-132
22	Transactional Analysis Among Faculties of the Management Colleges in Mumbai Gayatri Rupangudi	133-138
23	Impact of GST on Automobile Sector Prof. CA Monica Lodha	139-144
24	Zero Rated Supplies and Refunds in Goods and Services Tax CA. Hrishikesh Wandrekar	145-152
25	Emerging CSR Practices in National Thermal Power Corporation in Odisha: A New Way of Journey for Corporate Sustainability Dr. K. Palani	153-159
26	عورت اور صنفی مساوات کی عملی صورت حال Professor. Nasreen Kolhar	160-164



18

Impact of Motivation on Employees Job Performances: A Case Study of Managers and Non- Managers in Banks and Industries

Dr. Mohammad Khalil Ahmad

Principal, M. B. Harris College of Arts & A. E. Kalsekar College of
Commerce & Management, Nallasopara.

Introduction

In most companies and organizations, the differences between management and non-management are quite clear. Although the specifics may vary depending on where you work, there are some typical distinctions between managerial and non-managerial positions. Differences include pay and responsibilities, as well as the workload each type of position entails. What makes the employees of any organization "go the extra mile" to provide excellent service? The answer to this question lies in this self-conducted research paper. Motivation is actually a combination of factors that operate within each individual and requires a combination of approaches. In general sense, motivation can be referred as a combination of motive and action. Vroom has suggested that performance can be thought of a multiplicative function of motivation and ability. $P = F(M \cdot A)$. The model of motivation is based upon a definition of motivation as "a process governing choices made by persons or lower organisms among alternative form of voluntary activity". Also, research reveals that an employee's ability only partially determines his output or productivity. The other major determinant is his motivation level. "Psychological forces that determine the direction of a person's behaviour in an organization, a person's level of effort and a person's level of persistence". Jones and George from the book "Contemporary Management" Employee motivation plays a vital role in the management field; both theoretically and practically. It is said that one of the important functions of human resource manager is to ensure job commitment at the workplace, which can only be achieved through motivation. There is general agreement that people are motivated in situations where (1) they can participate, (2) they can feel accomplishment and receive recognition for their work, where the communication is frequent and there are opportunities for career and knowledge growth. "A central concern of industrial relations is the identification and measurement of factors associated with individual differences in employee job performance." And this identification and measurement are the basic function of motivational factors or tools. Motivation crucial for good performance and therefore it is increasingly important to study what motivates employees for better performance, so the author of this journal urges that more and more research should be conducted to find out the factors that affects employee performance significantly.



- 12) D. K. Lahiri, "Motivation of Managers - What Indian Managers want from Their Jobs", *A. S. C. I. Journal of Management* (September, 1973).
- 13) A. H. Maslow, *Motivation and Personality*. (New Yoik : Harper & Row, 1954).
- 14) -----, *Motivation and Personality*. 2nd Edition (New York, Harper & Row, 1970).
- 15) S. Nirmal, "Executive Motivation - A Public Sector Expe-rience", *Lok Udyog*, 19(9), (1985), 19-22.
- 16) T. V. Rao, "Psychology of Work - A Survey of Research Psychology", Part. II, I.C.S.S.R., New Delhi, pp. 476-576.
- 17) M. S. Saiyadain, "Organizational levels and Job Satisfac-tion," *Vikalpa*, 2, (1977), p. 29-40.
- 18) B. R. Sharma, *Occupational Values and Business: A Cross-Cultural Comparison* (New Delhi: Indian Academy of Social Science, 1971).
- 19) P. Singh, *Occupational Values and Style of Indian Managers*, (New Delhi: Wiley Eastern Limited, 1979).
- 20) T. N. Singh and Howard Baumgartel, "Background Factors in Airline Mechanics' Work Motivation: A Research Note," *Journal of Applied Psychology*, vol. 50(50), p.p. 337-359.



TRUE COPY

Principal

Shurparaka Education Medical Trust's
 M. B. Haris College of Arts &
 A. E. Kalsekar College of Commerce & Management
 Nallasopara (W); Tal. Vasal, Dist. Palghar - 401 203.

Shurparaka Education Medical Trust's College of Arts & Management - 401 203.

VOLUME - VI, ISSUE - I, Part - IV
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC-Listed Journal

Journal No. 47100

Ajanta Prakashan
Aurangabad, (M.S.)



INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

GENIUS ISSN - 2279-0489

FACTOR 4.248 (www.sjifactor.com)

TRUE COPY

Principal

Shriparaka Education & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasat, Dist. Palghar - 401 203.

CONTENTS OF PART - IV

Sr. No.	Name & Author Name	Page No.
12	A Study on Effectiveness of Television Advertising on People Vijayakumar Jadhav	71-79
13	Mobile Marketing - An External Stimuli for Consumer Purchase Decision Dhvani Rathod	80-83
14	A Study of Non Performing Assets with Reference to Public Sector Banks in India Dr. Vilas B. Zodage	84-91
15	Effect of Remittances on Financial Inclusion: A Panel Data Analysis Prarthna Agarwal Goel Ritika Bansal	92-98
16	Entrepreneurship Shaikh Sana Salim ✓	99-103
17	Organic Products: Consumer Awareness in Maharashtra Poonam Chaudhari Dr. Sudhir A. Patil	104-109
18	Bollywood Breaking Barriers: A Study with Reference to Three Bollywood Movies Prof. Prajakta Raut	110-114
19	A Study of Indian Banking: Problems and Prospects Mr. Dayanand V. Thakur	115-122
20	Impact of Technological Advancement on Rural Market in India Sanjit Mondal	123-128
21	Women Empowerment Mona Nimesh Dedhia ✓	129-136
22	The Pride of Rajputs: Chittorgarh Shagufta Choudhary	137-139
23	Knowledge Management Ruksar Rahim Khan ✓	140-146
24	Study of Non Performing Assets of Commercial Banks in India Mr. Ashok P. More	147-156



Women Empowerment

Mona Nimesh Dedhia

Asst. Professor, A. E. Kalsekar College of Commerce and Management..

Abstract

Women's Empowerment has been an issue of immense discussions and contemplation over the last few decades world-wide. This as an agenda has been on top of the lists of most government plans & programs well. Efforts have been made on a regular basis across nations to address this issue and enhance the socio-economic status of women. However, it has been observed that most of the policies and programs view empowerment in the economic sense only working in the belief that economic self-reliance empowers women. Looking at other variables like health, education, literacy etc. It further aims towards understanding the linkages between SHGs & women empowerment and proposing suggestions to accelerate the empowerment drive paying due attention to the local level area specific factors for a developing country like India which have a crucial impact upon region specific women empowerment process and thereby point the way for further research in the area.

Keywords: Women Empowerment, Socio-economic status, income, economic self reliance.

Introduction

The strength of chain is the strength of its weakest link. In a society, women are the weakest links, so that they may be strengthened for strengthening the society as a whole and that is possible only by empowering them. Nehru said, "Women should be uplifted for the upliftment of the nation, if a woman is uplifted, society is uplifted." Women empowerment is critical to the process of development of the community. Empowerment of women is essential to harness the women labour in the mainstream of economic development. According to Swami Vivekanand, "..... there is no chance for the welfare of the world unless the condition of the women is improved. It is not possible for a bird to fly on one wing" (Yojana, Aug. 2001). Women have to play an important role in the building up of every economy. Women who form almost one half of the world's population constitute the visible majority of the poor. Women either solely or largely support an increasing number of families. Women experience poverty more than men. When money is given to men, it may not benefit the family but when women manage money, it is found to be better utilized. Projects aiming to improve the living conditions of the poor cannot, therefore be effective unless women participate in their formulation and implementation as contributors as well as beneficiaries. "Increasing women's capabilities and empowering them is the surest way to economic growth and overall development."



to declare a state of emergency to "rule by decree". To the end she has also been the only prime minister to have been placed in prison for her decisions. Her arrest gained her great sympathy and popularity of many people.

Her life was cut short by her very own bodyguards in retaliation for ordering the army to enter the most famous Golden Temple to remove insurgents inside the temple. Women Who Became Role Models of Empowerment.

Conclusion

Empowering women socially, economically, educationally politically and legally is going to be a Herculean task. It is not going to be easy to change the culture of disregard for women which are so deep-rooted in Indian society. But it does not mean that it is implausible. Only revolutions bring changes in a day, but reforms take their time. This one, in particular, will take its time as well. The idea of women empowerment might sound hard by the yard, but by the inch, it is just a cinch. All we need is a concentrated effort focused in the right direction that would rest only with the liberation of women from all forms of evil.

References

1. <https://www.iaspaper.net/women-empowerment-in-india/>
- 2) N. Nikhade and A. Patwardhan, Economic contribution of home-makers through household production, *Maharashtra Journal of Extension Education*, 9(1990), 81-86.
- 3) R. Parekh and K. Mehta, Empowerment of rural women - A case study of Udawa, *Proceedings of the National Consultation on Gender Issues in Credit in the Rural Non-Farm Sector*, 14-15 September (1992), Organized by SNDT Women's University, Bombay
- 4) *Shodhganga research paper.*



TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W), Tal. Vasai, Dist. Palghar - 401 203.

Nallasopara (W)

VOLUME - VI, ISSUE - I, Part - IV
AUGUST - 2017 to JANUARY - 2018

GENIUS

Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47100

INTERNATIONAL MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

GENIUS ISSN - 2279-0489

IMPACT FACTOR 4.248 (www.sjifactor.com)

Ajanta Prakashan
Pune, (M.S.)



TRUE COPY

Principal
Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W): Tal. Vasal, Dist. Palghar - 401 203.

❧ CONTENTS OF PART - IV ❧

Sr. No.	Name & Author Name	Page No.
12	A Study on Effectiveness of Television Advertising on People Vijayakumar Jadhav	71-79
13	Mobile Marketing - An External Stimuli for Consumer Purchase Decision Dhvani Rathod	80-83
14	A Study of Non Performing Assets with Reference to Public Sector Banks in India Dr. Vilas B. Zodage	84-91
15	Effect of Remittances on Financial Inclusion: A Panel Data Analysis Prarthna Agarwal Goel Ritika Bansal	92-98
16	Enterpreneurship Shaikh Sana Salim ✓	99-103
17	Organic Products: Consumer Awareness in Maharashtra Poonam Chaudhari Dr. Sudhir A. Patil	104-109
18	Bollywood Breaking Barriers: A Study with Reference to Three Bollywood Movies Prof. Prajakta Raut	110-114
19	A Study of Indian Banking: Problems and Prospects Mr. Dayanand V. Thakur	115-122
20	Impact of Technological Advancement on Rural Market in India Sanjit Mondal	123-128
21	Women Empowerment Mona Nimesh Dedhia ✓	129-136
22	The Pride of Rajputs: Chittorgarh Shagufta Choudhary	137-139
23	Knowledge Management Ruksar Rahim Khan ✓	140-146
24	Study of Non Performing Assets of Commercial Banks in India Mr. Ashok P. More	147-156



16

Entrepreneurship

Shaikh Sana Salim

Asst. Prof., Smt's College, M.B Harris College of Arts, A. E. Kalsekar college of Commerce and Management, Nawayatnagar, Nallasopara West, Tal - Vasai, Dist- Palghar.

Abstract

Entrepreneurship introduces a critical element of dynamism into an economic system. The process of globalization & liberalization has introduced a set of changes like the introduction of dynamism into the system through the process of globalization.

Introduction

With the advent and swift developments in field of technology and the forces of globalization, world has become a global village, characterized by an explosive growth in international business and competition. Being a part of the global economy is posing innumerable and substantial challenges for organizations and industries throughout the world. On the one hand, to survive, keep pace with speed of advancements and lead in the challenging world is hard, at the same time, this opens up various new and unexplored doors of opportunities. Entrepreneurship, which is one the most powerful economic force known to humankind, is empowering individuals to seek opportunity where others find intractable problems. Entrepreneurship is the symbol of business tenacity and achievement; it is a vital source of change in all facets of society.

Definition

Entrepreneurship: Although there is no official definition of entrepreneurship, the following one has evolved from work done at Harvard Business School and is now generally accepted by authors: "Entrepreneurship is the process of creating or seizing an opportunity and pursuing it regardless of the resources currently controlled" (Timmons, 1994). Drucker says "Entrepreneurship is "risky" mainly because so few of the so-called entrepreneurs know what they are doing."

Objectives of the Study

- 1) To study the eminent entrepreneurs in Indian history and their journey towards entrepreneurship.
- 2) To elucidate the history of entrepreneurship in India.
- 3) To analyze the future of entrepreneurship in India.
- 4) To elucidate the role of Women Entrepreneurship in India

Research Methodology



cannot be postponed, it has to be dealt with right away. And the existing operation demands high priority and deserves it. It thus takes special effort for the existing business to become entrepreneurial and innovative. As Drucker says, The enterprise that does not innovate inevitably ages and declines. And in a period of rapid change such as the present, an entrepreneurial period, the decline will be fast. Innovation requires major effort. It requires hard work on the part of performing, capable people—the scarcest resource in any organization.

Future of Entrepreneurship

Technology plays a crucial role in the future of entrepreneurship. Entrepreneurs have the chance to do both strategic planning and administrative work for their business. They can get involved in all sides of their business because the Internet makes it possible to do so. The future of entrepreneurship could involve high-performing entrepreneurs rather than people working for huge, faceless organizations. The Internet and especially social media tools makes it possible to 'turning passion into a thriving business', and that anyone can create a personal brand and leverage it worldwide through technology.

Conclusion

Entrepreneurship is one of the important segments of economic growth. Innovation is a key factor that an entrepreneur brings in an overall change through innovation for the maximum social good. The growth of entrepreneurship particularly in the small scale sector can be traced to the Second World War boom which brought many enterprising people from various walks of life.

References

- Ely, R. T. and Hess, R. H. (1937). Outlines of Economics, 6th Ed. (New York: Mac Milan).
- Fernando A.C. Business Ethics and Corporate Governance", 2nd edition, Pearson education
- Ferrell O.C. ,Fraedrich John and Ferrell "Business Ethics: Ethical Decision Making & Cases", 10th edition , Cengage Learning Wikipedia, <http://en.wikipedia.org/wiki/Entrepreneur> & Ozgurzan, "Peter Drucker on Entrepreneurship"



TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Keshkar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.



ISBN 978-93-87498-2-2



Parle Tilak Vidyalaya Association's

M. L. DAHANUKAR COLLEGE OF COMMERCE

(Accredited with A Grade by NAAC)

Internal Quality Assurance Cell

Organised

A One Day

MULTI DISCIPLINARY INTERNATIONAL CONFERENCE

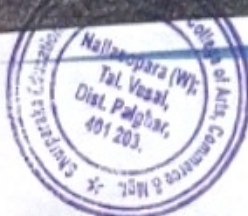
on

SUSTAINABILITY IN A GLOBALISED WORLD



Volume-II

Date:
Saturday, 29th September, 2018



Principal
Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

EMERGING TRENDS IN MARKETING AND ADVERTISING

Shahida Shukil Shukil

Assistant Professor, M.B.Harris College Of Arts and A.B.Kalsekar College of Commerce And Management, Nallasopara West , Nawayat Nagar , Tal – Vasal

ABSTRACT

Marketing is at the core of all business activities. Without marketing, organizations cannot sell and without sales there is no revenue and without revenue people cannot run businesses. The world wide web is a very diverse marketing platform used by most businesses for marketing all types of products and services. Advertising supports marketing by creating the right exposure for a company's products or services. It generates curiosity in the minds of the target audience, creates buy-in and ultimately works to support the overall marketing plan to convert to sales.

I) INTRODUCTION

Creating a marketing plan involves a great deal of time and research, preparing your product for the marketplace, and starts with developing a unique selling proposition (USP) that differentiates your business. This proposition then acts as a guide, or a mission statement, that helps you develop the marketing strategy. The power of advertising increased rapidly with the growth in trade and commerce. With the increasing impact of the industrial revolution on our country, the number of advertisements from British business houses rose sharply. 'Agents' flourished at the time as space contractors, obtaining advertisements for newspapers and periodicals on a commission basis. Leading newspapers like 'The Statesman' and 'The Times of India', which had their own advertising departments, offered their own facilities to 'agents'.

II) MARKETING

Marketing is building your brand, convincing people that your brand (meaning your product/service/company) is the best and protecting the relationships you build with your customers.

III) 5 MAJOR TRENDS THAT ARE TRANSFORMING THE PROFESSIONAL SERVICES MARKET

1. Social Media Adoption

For finding and engaging clients online, marketing services, and monitoring competitors, professional services firms have widely started using social media. This is an understandable step forward since the global web content, search portals, and social media market grew at 13% in the historic period, and it is forecast to register a 11.8% growth rate from 2016 to 2020, driven by the increased number of internet users worldwide and by people's attitude towards new ways of communication through social media.

2. Virtual Firms in the Professional Industry

Rapid technology change, increased pressure to reduce costs, and increased use of smartphones is making the concept of virtual firms more attractive to many in the industry. In the future, more professional firms will go virtual and have few permanent offices.

3. Value-Oriented Revenue Model

Traditionally, professional services firms have been charging their customers on an hourly basis. In line with increasing wages and rapid pressure from clients to decrease pricing, many professional firms are shifting towards value-oriented billing. Value-oriented billing is easy to apply in the professional services industry since the value (such as tax savings, damage awards, ad placements, or the size of an acquisition or merger) is explicit.

4. Emergence of Modularization

Services are now being split into several individual components and sold separately rather than bundled together. A growing number of clients prefer to pick and choose service elements that can be



independently and are free of the bureaucracy that is seen to be stifling growth and independence in the top five holding companies.

From a local perspective, Agency Scope 2017 research confirmed the 2016 findings that SA's independent agencies are well respected within the industry and among clients in general. They have enjoyed growth over the past 12 months despite the struggling economy, and their levels of client satisfaction are higher in general than those experienced by the larger agency networks.

With consultancy firms such as Accenture buying agencies, mainly in the digital sector, we are seeing new competitors for agencies in the global marketplace – the fourth trend. This is not as pronounced in SA – yet – but we believe there is growth potential and it will be interesting to see how it plays out. Fifth, marketing and advertising spend will evolve. Growth in digital spend by marketers has increased from 18% of the total marketing budget in 2016 to 24% in 2017. The global benchmark is 28.3%. We have all seen the effect this has had on the print media already. This trend will continue, according to Agency Scope 2017.

A growing trend – albeit not a new one – exists around content management. Advertising now has to satisfy the needs of many platforms, and production costs have had to adapt accordingly. These days, if a television commercial cannot be inexpensively cut down and used for other platforms, then it is not viable within the marketing budget.

Over the past three years, procurement departments' involvement in marketing has been increasing. Procurement departments are now involved in 46.2% of all negotiations between marketing professionals and their agencies. Agency Scope 2017 puts the global benchmark at 60%, making this a trend that will continue.

The trend around pitching won't change – 77% of all agency selection processes in SA are done through a pitch, which normally includes strategy and creative elements.

Finally, though clients are generally satisfied with their agencies, 19.4% indicated in the research that they would be changing their agency in the next 12 months. The global benchmark is 15.1%, which leads us to believe that the SA figure might be driven by the poor economic conditions and the need to continuously watch budgets.

VII) CONCLUSION

The Emerged Advertisement is considered important branch of business which impresses the public about the superiority of product. A good advertisement must have certain qualities. First, it should be based on human – psychology & Attractive. People do not like to waste their time on things which do not concern them. So to be successful, advertisement must be brief.

The marketing orientation is perhaps the most common orientation used in contemporary marketing. It is a customer-centric approach that involves a firm basing its marketing program around products that suit new consumer tastes. Firms adopting a marketing orientation typically engage in extensive market research to gauge consumer desires, use R&D to develop a product attuned to the revealed information, and then utilize promotion techniques to ensure consumers are aware of the product's existence and the benefits it can deliver. Scales designed to measure a firm's overall market orientation have been developed and found to be relatively robust in a variety of contexts.

VIII) REFERENCES:

- 1) <https://www.industryweek.com/global-economy/emerging-markets?pid=googleaw>
- 2) <https://en.wikipedia.org/wiki/Marketing>
- 3) <https://heidicohen.com/marketing-definition/>
- 4) <http://www.etimm.ase.ro/?p=31>
- 5) <https://www.inc.com/magazine/201809/emily-canal/2018-inc5000-simple-booth.html>



TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.



Peer Reviewed Referred
and
UGC Listed Journal
(Journal No. 40776)

AN INTERNATIONAL, MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL
ISSN 2277-5730

Volume-VII, Issue-III

Part - I

July - September - 2018

IMPACT FACTOR / INDEXING

2018 - 5.5

www.sjifactor.com



AJANTA

AJANTA PRAKASHAN

CONTENTS OF PART - I

Sr. No.	Name & Author Name	Page No.
1	Gender Equality Tehseen Shaikh	1-3
2	Right to Health in India: A Constitutional Perspective Dr. Archana Padgaonkar	4-8
3	Opportunities for Banking Sector: Higher Education is Empowering Women Dr. Kastoori Srinivas	9-15
4	Comparative Study of HR Policies in Public and Private Sector Bank in India Dr. Rakhi Bhattacharya	16-23
5	Empowerment of Women through Entrepreneurship Dr. Dilip B. Bhanagade Deepa Shivaji Jamindar	24-29
6	Analytical Study of the Sexual Harassment of Women at Workplace Jyoti M. Shete	30-35
7	Journey from Household Chores to Fulfilling Dreams "A Study of Mumbai's Women Taxi Drivers" Manju Singhania Dr. Vinita Pimpale	36-46
8	A Study to Explore the Relationship of Psychological Wellbeing and Stress with Commuting of Working Population: In Indian Context Meghna Basu Thakur Bhavna D. Suleria Ayesha Charles	47-51
9	Educating Women - Educating Nation: An Empirical Study on Education as Essential Agent of Social Change Mr. Vimalkumar Mistry	52-59
10	Domestic Violence - Causes and Consequences Ms. Kavita N. Hedao	60-65





1. Gender Equality

Tehseen Shaikh

Asst. Prof., A.E Kalsekar College of Commerce & Management.

Introduction

Gender equality, also known as sexual equality, is the state of equal ease of access to resources and opportunities regardless of gender, including economic participation and decision-making, and the state of valuing different behaviors, aspirations and needs equally, regardless of gender.

Gender equality, equality between men and women, entails the concept that all human beings, both men and women, are free to develop their personal abilities and make choices without the limitations set by stereotypes, rigid gender roles and prejudices. Gender equality is an important concept in our society. Every individual should learn and understand equality based on gender. All are equal and should be treated equally. Every person has a right to do things according to their do's and don'ts. Gender equality means that the different behavior, aspirations and needs of women and men are considered, valued and favored equally. It also means that giving women their right and not to be dependent on male for their wants. In today's era women want to work, build their platform on their own, established their own success, want to live the way they want, want to feel equally treated, want to own respect, they are not meant only in kitchen. But want to be dignified and recognized in the society. It does not mean that women and men have to become the same, but that their rights, responsibilities and opportunities will not depend on whether they are born male or female. Gender equity means fairness of treatment for women and men, according to their respective needs. This may include equal treatment or treatment that is different but which is considered equivalent in terms of rights, benefits, obligations and opportunities.

Objective

1. To study the conceptual framework of paper.
2. Importance of Gender Equality.
3. Measures to improve Gender Equality.



people differently so that they can achieve the same outcome. At times equity is necessary to achieve gender equality, but there are many instances where this is not the case.

Measures to Improve Gender Equality

- 1) Equally treated
- 2) Fairly
- 3) Participation
- 4) Choices
- 5) Explore

The following are the explanation of the points

- 1) **Equally treated:** - women should be equally treated in all the aspect of the streams. Weather big or small.
- 2) **Fairly:** - Fairly role to be played. Justly, equally and cleanly.
- 3) **Participation:** - In all the field. There should be no bar or block system for women's participation.
- 4) **Choices:** - Her choices, preferences, should be considered. And not just let go, but should wisely look forward.
- 5) **Explore:** - Let explore her own world by giving her wings to fly high to support her to be with her to let her grow for the better tomorrow.

Conclusion

I believe that women's should be given importance in every growth of the society. Should be empowered. They should also give equal rights and justice in all their way. We should encourage people to let be united and aware all to treat women fairly, justly.

Bibliography

- <http://theconversation.com>
- <http://genderequality.ie/en/GE/Pages/WhatisGE>
- https://en.wikipedia.org/wiki/Gender_equality

Volume 7, Issue 1 (IX)
January – March 2020

ISSN 2394 - 7780

International Journal of
Advance and Innovative Research
(Conference Special)

Indian Academicians and Researchers Association
www.iaaedu.com

TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203

Celebrating **70** *Glorious Years*
1950 2020



sasmira's

Institute of Commerce and Science

Affiliated to University of Mumbai



SASMIRA's
INSTITUTE OF COMMERCE AND SCIENCE
Mumbai



Affiliated to University of Mumbai

Nallasopara (W):
Tel. Vasai,
Dist. Palghar,
401 203.



Sasmira's

Institute of Commerce and Science

Affiliated to University of Mumbai

National Conference

On

Women Empowerment: Transcending Social Horizon

8th February, 2020

ORGANIZED BY

SASMIRA's INSTITUTE OF COMMERCE AND SCIENCE

Worli, Mumbai



Publication Partner

Indian Academicians and Researcher's Association

A STUDY ON THE PERCEPTION OF WORKING WOMEN WITH CHILDREN TOWARDS THEIR EMPLOYERS WRT. EDUCATION SECTOR IN MUMBAI REGION	68 – 71
Pooja Siddhnath Pandey	
A STUDY ON “WORK – LIFE BALANCE”, AMONG EMPLOYEES (ACADEMICIANS) IN THE TEACHING FIELD	72 – 76
Sailee Shringarpure and Sneha Hathi	
DIGITAL MEDIUMS HAVE EMPOWERED AND ENABLED WOMEN	77 – 80
Prachi Vankiani and Dr. Rinkesh Chheda	
RETHINKING GENDER AND DEVELOPMENT	81 – 85
Sushila Yadav	
WOMEN EMPOWERMENT: THE STRATEGY & SCHEMES OF GOVERNMENT OF INDIA	86 – 91
Abeda Shaikh	
AN EXPLANATORY STUDY ON WOMEN EMPOWERMENT IN INDIA- ISSUES AND CHALLENGE	92 – 96
Dr. Suresh M. Surve	
SWAMI VIVEKANANDA’S VIEWS ON WOMEN’S EDUCATION	97 – 101
Dr. Mousumi S Manna	
WOMEN EMPOWERMENT THROUGH EDUCATION: OBSTACLES AND SOLUTIONS	102 – 105
Rupali Uganlawar	
MICROFINANCE: THE INFLUENCING TOOL IN WOMEN EMPOWERMENT IN INDIA	106 – 108
Vaishali Kothiya	
PARENTING CULTURE-AN ANALYSIS IN CONTEXT OF WORKING & NON-WORKING MOTHER	109 – 115
Sampurna Nand Mehta	
SEXUAL HARASSMENT -PROBLEM FACED BY WOMEN ACROSS AGE AND STATURE	116 – 119
Dr. Ritu Bhattacharyya	
ATTITUDE OF WORKING WOMEN TOWARDS INVESTMENT IN SHARE MARKET	120 – 124
Prof. Darshana H. Pednekar and Darshani Patel	
WOMEN AS ENTREPRENEURS	125 – 128
Ruksar Khan	
WOMEN & EDUCATION	129 – 131
Shahida Shakil Shaikh	
ISSUES AND PROBLEMS FACED BY WOMEN IN THE BANKING SECTOR	132 – 135
Falguni Mathews and Dr. Rinkesh Chheda	

BREAKING OF GENDER STEREOTYPES IN FAMILY	136 – 141
Neha Bhushan Sawant and Priyanka Santosh Bhalekar	
PORTRAYAL OF WOMEN IN INDIAN MEDIA	142 – 147
Priyanka Santosh Bhalekar and Reshma Chandan S. Rajput	
CHANGING STATUS OF WOMEN IN ADVERTISING	148 – 149
Dr. Nidhi Pundir	
A STUDY TO UNDERSTAND THE IMPACT OF GST ON A WOMEN'S WALLET	150 – 154
Jyoti Peswani and Dr. Pushpendu Rakshit	
CHALLENGES & OPPORTUNITIES IN WOMEN'S EDUCATION	155 – 157
Madhavi Amondkar and Seema Vishwakarma	
A STUDY ON STRESS FACED BY WOMEN TEACHING IN SELF FINANCE PROGRAMS	158 – 162
Prof. Soumya George and Prof. Remya George	
A STUDY OF GENDER INEQUALITY IN APPOINTMENT OF TEACHERS IN EDUCATION SECTOR IN MUMBAI REGION	163 – 167
Sanjay C Premchandani	
EQUALITY OF WOMEN AT WORKPLACE: EQUALITY OF WOMEN AT URBAN AREA'S	168 – 171
Akanksha Singh and Piyushkumar Darji	
SUSTAINABLE FINANCIAL SCHEMES FOR MICRO WOMEN ENTREPRENEURS AND THEIR AWARENESS	172 – 179
Sayali Dilip Jadhav	
STUDY ON HOUSEHOLD FINANCE AND THEIR SPENDING BEHAVIOUR	180 – 186
Russell D'Souza	
A STUDY OF WORK LIFE BALANCE OF WORKING WOMEN IN WORLI	187 – 192
Madiha Banu Ansari and Dr. Ritu Bhattacharyya	
WOMEN'S EQUALITY IN THE SOCIETY	193 – 194
Tehseen Shaikh	
DECODING POSH – INDIA'S LAW ON PREVENTION OF SEXUAL HARASSMENT AT WORKPLACE	195 – 199
Evonne Jagdish Sakhrani	
COMPARATIVE STUDY ON STRESS AMONG WORKING AND NON WORKING WOMEN	200 – 205
Shinde Shubhangi Baban Maya and Vaishali Kothiya	



WOMEN AS ENTREPRENEURS

Ruksar Khan

Assistant Professor, Commerce, Shurparaka Education & Medical Trust's M.B. Harris College of Arts & A. E.
Kalsekar College of Commerce & Mgmt.

ABSTRACT

In India, Women Entrepreneurs Are Playing Very Important Role And They Have Become Important Part Of The Global Business Environment. Women Entrepreneurship Is Considered As A Vital Tool In Eradicating Poverty And Unemployment. Now A Day's Empowerment Of Women Should Not Be Limited Just By Creating Employment Opportunities For Them. We Need To Inspire Them To Set Up Their Own Enterprises. Women Who Start Up Their Businesses Has To Face Some Or The Other Problems. This Research Paper Attempts To Ascertain The Problems Faced By Women Entrepreneurs. From The Study, It Is Ascertained That Women Entrepreneurs Face More Difficulties Than Men Like Financial Problems, Marketing Problems, Etc.

Traditionally, Women Are Playing A Crucial Role In The Management Of The Family As Well As In The Society. But Their Job Has Not Been Duly Recognized. She Is Active In Family, Media, Politics, Factory And Even In Banking Sectors. Women Entrepreneurs Are Gaining Momentum All Over The World, But At The Same Time They Are Facing A Number Of Problems. These Problems Can Be Eradicated By Making Them And Their Family Aware Of The Opportunities Available To Them. Hence The Support Of Family Members Is Essential For Building Up Their Confidence And Bringing Out Their Creative Talent.

Keywords: Women Entrepreneurs, Problems, Challenges, Education, Entrepreneurship Development.

INTRODUCTION

Years ago, it was difficult to find women entrepreneurs stepping in the business world. Opportunities were rare and men dominated the business sectors. But time has changed and currently women are at the peak of businesses globally, including India, despite the challenges they have to face as opposed to their male counterparts. When a women sets out to start an entrepreneurial venture, she faces challenges that are different from those that men face. Women Entrepreneurs may be defined as the women or a group of women who commence and operate a business venture. They should explore the prospects of starting new enterprise, undertaking risks, introduction of new innovations, coordination, administration and control of business and providing effective leadership in all aspects of business. In French the term entrepreneur roughly translates into "adventurer". When a woman embarks on this adventure in the modern world of business, the challenges can be huge.

Women Entrepreneurs are highly increasing in the economies of India. The hidden business potentials of women have been increasing with the growing sensitivity to the economic progress & development of the society. The knowledge, Skill and compliance in business are the core reasons for women to come forward into business ventures. Women entrepreneurs engage in business due to push and pull factors which give confidence to women to have a self-sufficient occupation and stand on their feet. 'Women Entrepreneur' is a person who accepts challenging roles to meet her personal desires and turn out to be economically independent. A strong desire to enhance the quality of entrepreneurial women has made it possible to walk hand in hand with male aspirants.

OBJECTIVE

The major objective of this paper is to study and analyze the various problems faced by Women Entrepreneurs in India in order to find solutions for the same which will ultimately lead to faster economic growth & development of the country.

REVIEW OF LITERATURE

- Singh et.al (1985) in their study found that problems faced by women entrepreneurs are managing workers, marketing, and recovery of dues, finance and mobility.
- C. Arvind and S. Renuka conducted the study to examine the profile of women entrepreneur, motivation and facilitating work home role conflict faced by women entrepreneurs. The researcher found that the important factors which motivated the women towards entrepreneurship are self interest in that particular area of enterprise and inspiration from others success.



WOMEN & EDUCATION**Shahida Shakil Shaikh**

Assistance Professor, M. B. Harris College of Arts and A. E. Kalsekar College of Commerce and Management,
Nallasopara West, Nawayat Nagar, Tal, Vasai, Palghar Maharashtra

ABSTRACT

Education-basic, functional or digital, always enlightens a person from the darkness of ignorance and innocence. Awareness about importance of cleanliness, good habits and knowledge about various disciplines helps a woman to support her family and groom her children as better citizens of the society. The present paper focuses on status and importance of Women Education in India. Education leads to enlightenment as it facilitates knowledge, skills and abilities. It helps a person with average intelligence to identify the difference between right and wrong and hence good and bad practices in the society. In a way education helps a man to be more civilized, a responsible human being towards his family and society at large. Education is therefore considered to be one of the basic needs after food clothing and shelter. Access to basic education is therefore made compulsory by Governments of many countries all over the world. Article 13 of the United Nations' 1966 International Covenant on Economic, Social and Cultural Rights (UNESCO) recognizes the right of everyone to an education.

Key Terms: Women Education, Empowerment

1) INTRODUCTION

If you educate a man you educate an individual, however, if you educate a woman you educate a whole family. Women empowered means mother India empowered". – Pt. Jawaharlal Nehru Educated women can make valuable contributions towards development of family and thereby the society. Educated women have fewer and healthier babies and they are more likely to raise them to become educated and productive citizens like themselves creating a healthier and more stable society (UNICEF, 2007). Hence children of educated mother are having scope for wider career opportunities in future. This is because of the kind of education standards they build, learning from their mother. Unfortunately not many children in India have this opportunity. Further among the children, education to a girl child is given second preference when compared to a male child in the family. As per 2011 census the female literacy levels according to the Literacy Rate 2011 census are 65.46% where the male literacy rate is over 80%. Gender discrimination, though not new to Indian society, has been the reason for denial of education and thereby career opportunities to women in India. Status of Indian women has been subject to change since the dawn of history. Women were treated equally with men and they had access to education and employment during the pre- Vedic period. But during the post-Vedic period, series of foreign invasions reduced her status to 'property' which needs to be protected always. Gradually she was denied freedom to move out from her house, access to education and thereby employment. Religious and cultural obligations ruled her behavior depriving her of the freedom to make decision

2) RESEARCH METHODOLOGY

Secondary data was collected from different research journals, books, reports and government websites.

3) OBJECTIVES OF STUDY

- To find out the general social position of women in the India.
- To know about the structure and functions of educational institutions .
- To find problems in girls education.

4) HYPOTHESIS

- Development of women education is higher during post-independence.
- The rate of literacy is lower.
- There exist differences of educational development between sexes.
- Education is the basic tool for empowering a woman.
- Educated women are able to better contribute towards development .

5) EDUCATION AND WOMEN

A popular saying goes 'While educating a man benefits him alone, educating a woman benefits the whole family at large'. It is a proven fact that children of educated women enjoy high education standards



WOMEN'S EQUALITY IN THE SOCIETY

Tehseen Shaikh

Assistant Professor, A. E. Kalsekar College of Commerce & Management, Nallasopara (W)

ABSTRACT

This research paper is all about the main agenda of showing the equality at workplace. the equality is not only about the men and female but also about difference of rights, opinion, caste, Creed and custom, disable etc. it also shows the equal treatment to all. workplace matters a lot in today's era. people should get equal importance and fair treatment at workplace. workplace matters to all individual since it's a place where people spent most of their life in earnings and making their life more balanced and to cope up with their financial problems and situation. it's really important to understand the value of equality at workplace so that it will make right path to all.

INTRODUCTION

Equality, the word itself means "EQUAL". Equality is what today our society needs for Women at all section. Here it's not only about the particular place but it's about the workplace. in our society women plays a very important role in all sectors. Developing women means developing nation. When we speak about equality it means gender equality i.e. male, female, caste, custom, disable. Equality means making sure people are given equal opportunities, equal pay, equal rights, equal respect, and equal authority and are accepted for their differences. When we speak about equality it also shows many aspects regarding caste, religion, discrimination about upper and lower. We all are human being discriminating through these believes will only create problem at workplace and.

Workplace is an essential part of our lives since we earn to live it is most important daily routine. one must understand that equality at work place should be given utmost important for women's to learn and grow their confident with high spirit and enthusiasm. There should be no discrimination between male, female at workplace regarding her rights, values, pay, respect and authority. it also means that women should be given comfort to work without harassment of their personal issues or family background.

Equality in the workplace means that no person should experience or fear discrimination based on their gender, sex, age, race, etc. ... here one should also note that being a women her safety is more important. She should be allowed to leave before midnights or late night. If her work demands late shift or overtime, as equality at all work are for sure but at the same time it should also be noted that *she is a women, a mother a wife, a daughter, a sister of other family. at workplace flexible shift should be allotted to ladies to pursue her other activity properly keeping in view her safety.*

OBJECTIVE

1. To study the conceptual framework of paper.
2. Importance of Equality in workplace.
4. Measures to improve Equality in workplace.

RESEARCH METHODOLOGY

The paper is based on the secondary sources of data i.e. websites, books, journals etc.

Important of equality in workplace

EQUALITY, it means no discrimination between male and female, fair and black, upper or lower class, religion and creed, close associates and colleges etc. Equality plays a very important role in the quality of life and lives. There should be no discrimination among this and also there should be no indiscriminate with women. there should be any favouritism at workplace apart from all there should be no politics at all. Work culture should be healthy and good for all working and especially ladies. *Discrimination is the unfair treatment of someone for their gender, race, nationality, sexual orientation, religion, age or disability.*

No groupism harassment, sexual harassment, women outlook, body shaming, body figure, etc. "Doing right by women in the workplace does not mean treating them with just respect. It also means not isolating or ignoring them – and making access equal. Whether that means you take all your direct reports out to dinner or none of them, the key is to give men and women equal opportunities to succeed, to grow, to build confident, to understand etc.

For smooth functioning of working culture of any organization Equality must be maintained.



Equality or equity?

Gender equality also does not mean that males and females must always be treated the same. Given the existence of biological sex differences, it is reasonable for males and females to have different legal rights in some instances. For example, only females can ever require maternity leave specifically for pregnancy and birth.

In cases such as these, what is required is not equal treatment, but equitable treatment. Equity means recognizing that differences in ability mean that fairness often requires treating people differently so that they can achieve the same outcome. At times equity is necessary to achieve gender equality, but there are many instances where this is not the case.

Measures to Improve Equality in workplace

Equality is a very crucial aspect when we speak about equality it means a lot irregardless with all favors and friendship. "Fair and Just" that's all to speak and act at the right place and time. at workplace it's very important to have it all on equal grounds and level the norm must be set *fair and just*.

The following points are

- Pay should be given as per their own knowledge or as per the companies norms if incase some special learning or knowledge then it can hike
- Disable people should be given training and motivated further to work and can be feel comfortable
- Harassment should be completely boycott since it's a very disturbance issue and at work place no female should be harassed with her personal issues, family background or her outlook or any other matter
- No harassment should be done related to caste creed religion custom belief values or upper or lower class.
- Equal hike should be provided with fair treatment and respect no one should be felt more superior or higher or lower or isolated in work related matters and environment
- Male or female when speaking about gender women should be given their right to speak to make decision on work related affairs and should also be respected for her views, point of views and other related matter.
- Workplace should be created healthy with good working facilities, amenities and pay or with incentive
- Work culture affects a lot to people as it's a only source of livelihoods therefore one must understand the need and must make it a best possible way for others to work.

CONCLUSION

I conclude that there should be equality in all caste, creed, custom, and religion, upper, lower and also between genders at workplace. there should be proper norms and framework of the work culture so that nobody should be feel isolated or inferior or superior. Fair treatment and respect should be practice. womens should be safe and one should value their dedication towards their work. It's not easy to handle home basic needs and growing family balancing with job. Which only women does. so respects their views and give them and all other equal treatment.

BIBLIOGRAPHY

- <http://theconversation.com>
- <https://www.nextgeneration.ie/blog/2018/04/workplace-gender-equality>
- https://www.citizensinformation.ie/en/employment/equality_in_work/equality_in_the_workplace.html



TRUE COPY

Principal 194
Shurparaka Education Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasal, Dist. Palghar - 401 203.



HUMAN RESOURCE MANAGEMENT CHALLENGES OF POST COVID-19

Dr. Mohammed Khalil Ahmed*
Mehjabeen Javed Shaikh**

ABSTRACT

As the Coronavirus takes over the world, can HR leaders help businesses manage the crisis? Will the improvised methods of managing business paves the way for better integration of human and digital workforce? These are unprecedented times, trying times and uncharted territory for all of us. COVID-19 has taken the world by storm and brought forth a new norm as to how organizations manage the business. Organizations worldwide are tackling immediate issues of keeping employees safe, ensuring optimal utilization of staff, and maintaining the continuity of business operations. Irrespective of the case, companies worldwide are going out of their ways and doing their best to ensure seamless deliveries and consistently improve productivity even during these extraordinary circumstances. Let us examine the immediate impact and the long-term effects of how the pandemic will forever change the way companies manage their business and the crucial role of HR to help mitigate the issues in its aftermath. Before even COVID showed up, India's economy had already started to show signs of weakening and growth appeared uncertain. With the advent of COVID, this has become a reality with leading rating agencies pegging India's growth rate very low for the year 2020. This coupled with slowing down of investments would invariably have a long-term effect on the industry leading to the consolidation of businesses, lower earnings which may well drive layoffs and recruitment freeze. An important significance here is that we currently foresee demand-supply disruptions.

Keywords : Coronavirus, COVID-19, HR, Challenges

Introduction

The ongoing Coronavirus or COVID-19 pandemic swept the world in a matter of weeks, drastically changing the lives of millions. The United States declared a national State of Emergency on March 13th and citizens have been asked to shelter in place, restricting their outings to only the essentials.

In these difficult times, many businesses are struggling to keep their doors open and all must find ways to keep their employees safe, comfortable and productive. The days ahead will present some of the most important HR challenges of our time. Identifying and implementing effective employee policies and support may make or break businesses in the coming months of uncertainty. HR teams that rise to the occasion will be

integral in leading businesses through the storm.

The challenges managers face vary with their company's location, sector and size, but it is clear that many businesses will have to tighten their belts. Instead of laying off workers or slashing wages, companies are seeking alternate corporate strategies such as using technology to support work-from-home or reviewing costs to stretch the budget.

Companies have also been asked to offer more generous and flexible benefits packages.

HRM and COVID-19

Deemed to emerge into one of the most difficult global economic situations since the Second World War, the aftermath of the newly rampant and virulent strain of the Novel Coronavirus, (COVID-19) is soon going to

*Principal - SEMT's College of Arts, A. E. Kalsekar college of Commerce and Management
**Department of Commerce, B. D. Harris College of Commerce and Arts

APPROVED UGC CARE



ISSN - 2229 - 3620

SHODH SANCHAR BULLETIN

JOURNAL OF ARTS, HUMANITIES AND SOCIAL SCIENCES

AN INTERNATIONAL MULTIDISCIPLINARY QUARTERLY BILINGUAL PEER REVIEWED REFEREED RESEARCH JOURNAL

Special Issue

Certificate of Publication

Dr. Mohammed Khalil Ahmed

Principal

SEMT's, M. B. Harris College of Arts

A. E. Kalsekar college of Commerce and Management

Mehjabeen Javed Shaikh

Department of Commerce

Burhani College of Commerce and Arts

TITLE OF RESEARCH PAPER

HUMAN RESOURCE MANAGEMENT CHALLENGES OF POST COVID-19

This is certified that your research paper has been published in
Shodh Sanchar Bulletin, Volume 10 Issue 38 April to June 2020

Date : 28-06-2020


Editor in Chief

SHODH SANCHAR BULLETIN
BILINGUAL INTERNATIONAL
RESEARCH JOURNAL, LUCKNOW

CHIEF EDITORIAL OFFICE

• 448 /119/76, KALYANPURI THAKURGANJ, CHOWK, LUCKNOW -226003 U.P.

Cell.: 09415578129, 07905190645

E-mail : serfoundation123@gmail.com

डॉ. बाबासाहेब अम्बेडकर

एक बहुमुखी व्यक्तित्व'

Dr. Babasaheb Ambedkar
The Versatile Personality

प्रधान सम्पादक

डॉ. पी. व्ही. महालिंगे

रामनारायण रुइया

स्वायत्ता महाविद्यालय, माटुंगा, मुंबई 19

सह-सम्पादक

Dr. Arjun Sahebrao Kharat

Assistant Professor & Head, Department
of English, Ramnarain Ruia
Autonomous College, L. N. Road,
Matunga, Mumbai- 400 019.



पब्लिशिंग हाऊस

TRUE COPY

Principal

Shurparaka Education & Medical Trust's
M. B. Harishankar College of Arts &
Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.



Publisher, Distributor, Exporter having an Online Bookstore

Website : www.akhandbooks.com

Dr. Babasaheb Ambedkar

The Versatile Personality

ISBN: 978-93-88998-95-6

इस पुस्तक में लेखक द्वारा व्यक्त विचार उनके व्यक्तिगत हैं जिसका प्रकाशक और सम्पादक से कोई संबंध नहीं है।



पुस्तक 'अखण्ड पब्लिशिंग हाउस' के लिए प्रकाशित। बी.एम. ग्राफिक डिजाइन व शब्द संयोजन तथा आरना इंटरप्राइजेज, दिल्ली से मुद्रित

सहायक सूची

1. डॉ. पी. व्ही. महालिंगे, रामनारायण रुईया स्वायत्त महाविद्यालय, माटुंगा, मुंबई 19।
2. सरिता बिन्द, शोधार्थी : रामनारायण रुईया स्वायत्त महाविद्यालय, माटुंगा मुंबई- 400019।
3. डॉ. मेदिनी अंजनीकर, भवन्स महाविद्यालय, अंधेरी।
4. डॉ. सुनिल चव्हाण, सहयोगी प्राध्यापक एवं शोध निर्देशक, अध्यक्ष हिंदी विभाग, ए.सी.एस. कॉलेज, लांजा, जि. रत्नागिरी, 416 701।
5. डॉ. शिवाजी नागोबा भदरगे, सहायक प्राध्यापक एवं हिंदी विभाग प्रमुख हु. ज. पा. महाविद्यालय, हिमायतनगर, जिला नांदेड़।
6. गोदावरी सब्बानी, शोधार्थी, रामनारायण रुईया स्वायत्त महाविद्यालय, माटुंगा, मुंबई 19।
7. प्रा. डॉ. संजय जाधव, सहयोगी प्राध्यापक एवं शोध-निर्देशक, श्री शिवाजी महाविद्यालय, परभणी-महाराष्ट्र।
- ✓ 8. स. प्रा. रोहिता केतन राऊत एस.इ.एम.टंस्ट, हिंदी विभाग, एम.बी. हॅरिस कॉलेज ऑफ आर्ट्स, ए. इ. कालसेकर कॉलेज ऑफ कॉमर्स एन्ड मॅनेजमेंट नालासोपारा 1/4पश्चिम 1/2 भ्रमणध्वनी।
9. प्रा. डॉ. मा. ना. गायकवाड, हिंदी विभाग, कै. व्यं. दे. म. बाभळगांव, ता. जि. लातूर।
10. प्रोफेसर. विष्णु सरवदे, हिंदी विभाग, मानविकी संकाय, हैदराबाद विश्वविद्यालय, हैदराबाद।
11. डॉ. देवीदास बोर्डे, एस. पी. के. कॉलेज सावंतवाडी, जिला सिंधुदुर्ग।



8

मिथिलेश्वर की कहानियों में अम्बेडकर विचारों का प्रभाव

भीमराव अम्बेडकर का भारत वर्ष में राजनीतिक एवं कानूनी क्षेत्र में प्रमुख स्थान रहा है। वे एक भविष्य दृष्टा, विचारक, कर्मशील एवं स्वाभिमानी व्यक्ति थे, जिन्होंने न केवल भारतीय संविधान को प्रारूप दिया बल्कि भारतीय सामाजिक व्यवस्था में परिवर्तन लाने का प्रयास किया। वे मानते थे कि डॉ. अम्बेडकर राज्य की अपेक्षा समाज को अधिक महत्त्व देते थे। वे मानते थे—“समाज लोकतांत्रिक होने पर राज्य स्वतः लोकतांत्रिक हो जायेगा परंतु राज्य के लोकतांत्रिक होने से समाज भी लोकतांत्रिक हो जायेगा, यह वे आवश्यक नहीं मानते थे।”—1 स्वतंत्रता से पूर्व एवं पश्चात् की संवैधानिक, राजनीतिक, सामाजिक व आर्थिक व्यवस्था की स्थापना में उनका महत्त्वपूर्ण योगदान रहा है। उन्होंने दलितों एवं शोषितों को अन्य लोगों के समान ही कानूनी अधिकार दिलाने के लिए अनेक आंदोलनों का नेतृत्व किया और समाज के दलित वर्ग के लाखों लोगों को उनके मानवाधिकार दिलाए। वे सामाजिक न्याय के संघर्ष के प्रतीक हैं। अम्बेडकर विचार बीसवीं सदी का क्रांतिकारी तत्वज्ञान है। ‘बहुजन—हिताय, बहुजन—सुखाय अम्बेडकर विचार

प्रा. रोहिता केतन राऊत एस.इ.एम.टंस्ट, हिंदी विभाग, एम.बी. हेंरिस कॉलेज
ऑफ आर्ट्स, ए. इ. कालसेकर कॉलेज ऑफ कॉमर्स अँड मैनेजमेंट नालासोपारा
1/4पश्चिम1/2।

भ्रम के। दोनों ने तय किया कि इन छुट्टियों में गाँव चलेंगे और विरासत में मिली गाँव के प्रति अपनी जिम्मेदारी निभायेंगे।

इस प्रकार से देखा जाये तो मिथिलेश्वर के साहित्य के ऊपर अम्बेडकर विचार साफ दिखाई देता है। दोनों भी देश की सामाजिक, बौद्धिक स्थिति से चिंतित थे। वे दोनों देख रहे थे कि वर्तमान 21वीं सदी का सामाजिक और सुसंस्कृत कहा जाने वाला मानव व्यवहार में असभ्यता और असंस्कृतता के तमाम उदाहरणों को भी पीछे छोड़ रहा है। दोनों को यही लगता है कि अंधश्रद्धा मानव जीवन पर लगा कलंक है और उसका समूल नाश होना चाहिए।

सन्दर्भ ग्रन्थ

1. डॉ. अम्बेडकर चिंतन और विचार—डॉ. राजेंद्र मोहन भटनागर प्रकाशक—जगताराम एंड सन्स, गांधीनगर दिल्ली, पृ. क्र. 13।
2. महामानव— डॉ. भीमराव अम्बेडकर, अमन प्रकाशन, कानपुर, पृ. क्र. 117।
3. एक थे प्रो. बी. लाल—मिथिलेश्वर पृ. क्र. 11, पेपर बॉक्स प्रथम संस्करण 2002।
4. मिथिलेश्वर की कहानियों में ग्रामीण यथार्थ— वर्षा मिश्र पृ. क्र. 50, क्वालिटी बुक्स, कानपुर।
5. प्रतिनिधि कहानियाँ — मिथिलेश्वर पृ. क्र. 50।
6. भारतीय राजनीतिक चिंतक — डॉ. भीमराव अम्बेडकर — मनोजकुमार सिंह, शैलेश कुमार पृ. क्र. 196, डिस्कवरी पब्लिशिंग हाऊस, दरियागंज।
7. तीरिया जनम— मिथिलेश्वर पृ. क्र. 25, सरस्वती विहार, दरियागंज, दिल्ली।
8. वही पृ. क्र. 17।
9. डॉ. भीमराव अम्बेडकर एवं वर्तमान भारत— डॉ. राजेश कुमार पृ. क्र. 67, अल्फा पब्लिकेशन्स।
10. डॉ. बाबासाहेब आम्बेडकर पृ. क्र. 71 11. यावूजी — मिथिलेश्वर पृ. क्र. 40।



TRUE COPY

Principal
Shri. Parake Education & Medical Trust's
M. B. Naray College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar-401 203.

Volume 8, Issue 2 (VI)
April - June 2021

ISSN 2394 - 7780

**International Journal of
Advance and Innovative Research**
(Conference Special)

Indian Academicians and Researcher's Association
www.iaraedu.com



Principal
Shriparvati Education & Research Institute
M. B. Harris College of Arts & Science
A. F. Kulkarni College of Commerce & Management
Nallasopara (VI), Tal. Varsi, Dist. Palghar - 401 203.

A STUDY ON THE SIGNIFICANT ROLE OF HR IN CONTENT MARKETING	54 – 59
Prachi Chaturvedi	
HRM & ORGANIZATIONAL BEHAVIOR: A STUDY ON PROBLEMS FACED BY THE EMPLOYEES OF CORPORATE & EDUCATIONAL SECTORS WHILE WORKING FROM HOME DURING COVID-19 CRISIS WITH REFERENCE TO MUMBRA.	60 – 64
Mrs Saima Shoeb Khan and Dr. Harish Purohit	
A CRITICAL ANALYSIS OF MERCHANT BANKING IN INDIA	65 – 69
Mr. Rajeshkumar Yadav	
A STUDY ON FINANCIAL PERFORMANCE OF OBEROI HOTELS AND RESORTS	70 – 73
Nileshkumar Jayantibhai Gambhava and Dr. Swaty R. Parab	
AN OVERVIEW OF DIGITAL PAYMENTS SYSTEM	74 – 79
Murel Florence Rodrigues	
A STUDY ON FINANCIAL PERFORMANCE ANALYSIS OF SELECTED FERTILIZER COMPANIES IN GUJARAT	80 – 83
Mr. Jitendrakumar J. Patel and Dr. Yashasvi Rajpara	
OPEN BANKING SYSTEM: THE FUTURE OF BANKING INDUSTRY	84 – 87
Dr. Zahid Husain Ibne Hasan Ansari	
A STUDY ON BANKING FRAUDS IN INDIA	88 – 90
Kripa B. Gohil	
A STUDY ON IMPACT OF GREY MARKET ON INVESTOR'S INVESTMENT DECISION TOWARDS INITIAL PUBLIC OFFERINGS (IPOS)	91 – 96
Prof. Pooja Upadhyay	
AN EMPIRICAL STUDY ON IMPACT OF COVID-19 ON FINANCIAL MANAGEMENT AND FINANCIAL WELL-BEING AMONG MIDDLE CLASS FAMILIES OF GUJARAT	97 – 103
Vrunda J. Mehta and Dr. Bhavsinh M. Dodia	
A STUDY OF IMPACT OF BAD DEBTS ON SMALL BUSINESS	104 – 108
Jinal Mehta	
RESEARCH ON TOPIC: BOON OF BANKING IN A BANE PANDEMIC SITUATION	109 – 113
Priya Tiwari	
A STUDY ON AWARENESS OF HEALTH INSURANCE AMONG WOMEN WITH SPECIAL REFERENCE TO MUMBAI WEST	114 – 117
Mr. Murugan Nadar	



AN OVERVIEW OF DIGITAL PAYMENTS SYSTEM

Murel Florence Rodrigues

Assistant Professor, Self Finance Department, Shurparaka Education & Medical Trust's M.B. Harris College of
Arts & A. E. Kalsekar College of Commerce & Management

ABSTRACT

The Digital Revolution has revolutionized the various aspects of our lives; particularly it has provided an easy way to go for digital payments. During the Demonetization period, the Government of India forced the people directly or indirectly to do all commercial transactions in Digital mode. This transformation towards digital payments system benefits in more transparency in transactions which helps in development of the economy. A payment gateway is the easiest way for a business to collect digital or online payments from their portal or application. Online transactions have become an integral part of our daily lives in no time. Our transactions not only adhere through debit or credit cards but through various other modes like UPI, netbanking and wallets as well. Paying through online mode is a fundamental feature that every e-commerce platform in the world offers. The ongoing pandemic also had a severe impact on how the transactions were conducted. In recent times many changes took place in the payment system like Mobile payments app., UPI and BHIM apps for smooth shift to digital payments. The paper talks about the services that the customers prefer from the payment banks. Payment gateways have emerged as the most significant contributor in pushing the economy towards a Cashless and electronic one. The surge of smartphones and internet connectivity of 3G and 4G and the various initiatives taken by the government is reflected in the robust growth of payment gateways in India. This paper is trying to explain the future scope of the Digital payment system.

Keywords—Digital Payment Gateways, Digital Revolution, UPI, E-wallets

INTRODUCTION

The "Digital India" is the Indian Government's flagship program with a vision to convert India into a digitally empowered economy. "Faceless, Paperless, Cashless" is one of the presumed functions of Digital India. Digital payment system has gained importance nowadays, especially after demonetization and due to the ongoing pandemic. Digital payment is a way of payment which is made using digital modes. In digital payments, the buyer and the seller both use digital modes for daily business transactions. It is also called electronic mode of payment. No hard cash (currency notes) is involved in the electronic payments. All the transactions in digital payments are completed through online mode. It is an instant and convenient way to make day to day transactions. The government is taking essential steps to encourage the public to use payment gateway platforms. These initiatives have provided extensive boost up to the digital payment system in the country. Government's lead to promote payment systems like BHIM and UPI are supporting in transition and faster adoption of it. Electronics Consumer transactions made at point of sale (POS) for services and products either through internet banking or mobile banking using smart phone or card payment are called as digital payment.

A payment gateway is a merchant service provided by an e-commerce application service provider that authorizes credit card or direct payments processing for e-businesses, online sellers, bricks and clicks, or traditional brick Gateway is called as Trusted Third Party or Entry point to any digital platform. Used in E-commerce systems for more secure transactions. Online shopping allows customers to sit at their comfort zones and buy goods from all over the world. Similarly allow merchants to sell their products to any corner of the world from home. Most of the population will prefer online payment in near future. A payment gateway focuses on creating a secure pathway between a customer and the seller or service provider to facilitate payments securely. It involves the authentication of both parties from the banks concerned. The most significant advantage of a payment gateway is the fact that it allows millions of users to use it simultaneously, at once, making it possible for the people to purchase or sell goods and services from whenever they want.

REVIEW OF LITERATURE

Kartikya Bolar (2014) In his research paper "End-user Acceptance of Technology Interface In

Transaction Based Environment" stated that Creators and investors of technology need information about the customers evaluation of their technology interface based on the features and various quality dimensions to make strategic decisions in improving technology interfaces and compete on various quality dimensions.

Slozko & Pello(2015) stated "E-payment systems are important mechanisms used by individual and organizations as a secured and convenient way of making payments over the internet and at the same time a gateway to technological advancement in the field of world economy"



2025-10



Rizvi Education Society's
RIZVI COLLEGE
OF ARTS, SCIENCE & COMMERCE



International Journal of Research

Volume 10 (1) ♦ July – Dec 2020

ISSN 2231-6124
Peer Reviewed Journal
Multi Disciplinary
Impact Factor SJIF 2020 (7.551)

Dr. (Mrs.) Anjum Ara M. K. Ahmad
EDITOR-IN-CHIEF

TRUE COPY

Principal

Saunpata Educational & Medical Trust's

Dr. B. K. Mishra College of Commerce & Management
Kallikoppara, Tal. Vozai, Dist. Palghar - 404 203.



CONTENTS

COMMERCE AND FINANCE

- 1 A study of impact of empowerment on woman entrepreneurs in India
Zahra Dehghani, Mohammed Gaus Ansari 1-5
- 2 Anatomization of mutual fund of select Indian companies: A comparative study of large cap fund
Shiva Prasad Dey, Sweety Das 6-10
- 3 Apparel Store Retailers: An Attribute Based Demographic Survey
Neha Garg, Tarak Paul 11-15
- 4 Artificial Intelligence in Banking Sector: Prospects and challenges with reference to customer
Iyer Radhika Ramachandran, Shriniwas Sabaji Dhure 16-20
- 5 Behaviour of Elderly towards Online Banking in Surat city
Divya Rajnikant Patel 21-24
- 6 Comparative Study of Microfinance Lending Model between Banks and Credit Societies
Priyanka Vilas Dukhande 25-27
- 7 Covid-19 Pandemic Issue: An Impact On Over All Indian Economic Sector In India
Dattatraya Sakharam Tambe 28-32
- 8 Expectations of A Common Man from CSR for his Economic Needs during Covid-19 Pandemic
Deepak Dubey 33-38
- 9 Financial Inclusion and its Impact in India: An Empirical Analysis
Mohammad Khalil Ahmad, Anjum Ara Ahmad 39-42
- 10 Literature Review: A Study on Financial Analysis of HDFC Bank
Kirti Virendra Varma, Geeta Sudhir Nair 43-45
- 11 A Critical Study of Impact of Leadership Style on the Employee Motivation
Vinay G. Bhole 46-49

ECONOMICS

- 12 Agro-based Industries in India: Problems and Prospects
Venkatesh G M 50-54
- 13 Emerging opportunities and challenges in Indian Economy : An Interdisciplinary Approach.
Nafces Hashim Rizvi 55-60
- 14 Is COVID '19 an Opportunity or Threat? In context of Indian Economy
Dhara Vora 61-65
- 15 Sustainable Development-Its Objective, Scope and Importance
Rosalin Mishra 66-69
- 16 The structure and current scenario of Rural health_care system in India.
Janardhan D. Mandhare, Safia Farooqui 70-74

EDUCATION

- 17 Digital and Online Education System in India
Darshan Kumar Patel 75-80
- 18 Multilingual and Interactive Platform to Enhance Learning
Priti Shrivastava, Anurag Mishra 81-84





Financial Inclusion and its Impact in India: An Empirical Analysis

Mohammad Khalil Ahmad

Principal SFMT's M B Harris College of Arts & A E Kalsekar College of Com. & Management,
Nallasopara, Palghar

Anjum Ara Ahmad

Principal In-charge & Associate Professor, Dept of Mathematics & Statistics,
Rizvi College of Arts, Science & Commerce, Mumbai

E mail : anjumahmed8@gmail.com

Abstract

Financial inclusion is one of the powerful scheme on emerging concept develop the banking habit for improving financial service through unbanked area. Financial inclusion is affordable cost reduce minimum formalities to open no frill account independently occupying customer. Banking sector contribute unique service of financial inclusion reach for unware customer sharing innovate technology through financial transaction. Financial inclusion are mainly through service to self help group women getting financial assistance, government subsidy on agriculture loan and receiving pension fund scheme in banking sector. Financial inclusion is sustainable growth of banking technology. Financial inclusion is a wider concept; bankers do not collect cost of expenditure to open account under financial inclusion scheme. The present research article is based on primary data collected using interview schedule technique from 150 respondents staying in Vada of Palghar District, Maharashtra.

Keywords: Financial Inclusion, Banking Sector, Financial Literacy

Introduction

Financial inclusion is delivery of financial service to promote banking activities by sharing the financial product through banking institutions. Financial inclusion is primary role support on weaker section the people; they have access to financial products like saving, insurance and credit among customer. Financial inclusion is mainstream open no frills account without cost of expenditure his bank's full support and co-ordination. Rural customer not having access to banking can avail the facility. Financial inclusion is policy implementation to assist marginalized people; saving deposits in bank, better financial assistance and inculcating banking habits. Financial inclusion could be for individual or an business man can have access financial service, credit facilities available without any cost of expenditure with minimum formalities to open account in unbanked area.

credit facilities but also to enjoy multiphase economic benefit. It is focused on weaker section of the people; promotes the financial service opening saving account for purpose of financial transaction to reach unreached population as yet. Reserve bank of India finalized a special committee to determine financial inclusion scheme. RBI introduced opening of bank account at no cost of expenditure and including number of financial products through banking institutions. Financial inclusion scheme focused on social welfare activities based on economically weaker section of population freely operating banking function in unreached areas. It lays greater emphasis on effective credit delivery mechanism for enhancing priority sector of micro finance support self help group women, government subsidy of farmers, financial assistance and contribute LPG subsidy to weaker section of the people. It is focused on developing policies and promoting banking technology sharing on vulnerable group of people access



customers. Customer relationship management should lead to increasing financial service and better inclusion.

3. Private sector, co-operative bank are not given important for financial service especially financial inclusion of no frill account holder. Private sector bank follows lengthy procedures to open bank account given number of instruction and submitted documents after opening bank account. Reserve bank of India must be give new regulations to avoid lengthy formalities to open no frill account in private bank.
4. Banking institutions must be creating financial inclusion of service quality on banking service by conducting special programme for customers.
5. Rural customer are not aware of the benefits of bank and there is no awareness of banking financial transactions validity. Banking institutions must recruit rural youth as business support agents who can guide villagers in opening accounts in banks.

Conclusion

Financial inclusion is one of the wonderful schemes for opening no frill account in unbaked area. Financial inclusion service developments of banking technology however, reach customer bank account independently operating for financial services between bankers and customer. Customers getting government subsidy utilizing numbers of financial scheme are available in banking sector. Financial inclusion is liberalize financial service of unaware customer promote socioeconomic growth in our Indian economy. Financial inclusion considering customer KYC tool sharing financial as well as banking technology in unbanked area, would help in better inclusion of weaker section. Banking institutions must be promoting financial inclusion and ensure economic benefit for weaker section through user-friendly procedures and approaches. Employing educated unemployed youth in villages would help the banks in promoting banking success to rural areas as also providing employment opportunities to unemployed youth.

REFERENCES:

1. Akhil Damodaran. (2014). Financial Inclusion: Issues and Challenges Department of Management Studies, Indian Institute of Technology, New Delhi Vol. 4, No. 2
2. Anjali S. and Trivedi. (2016). Role of Banks for

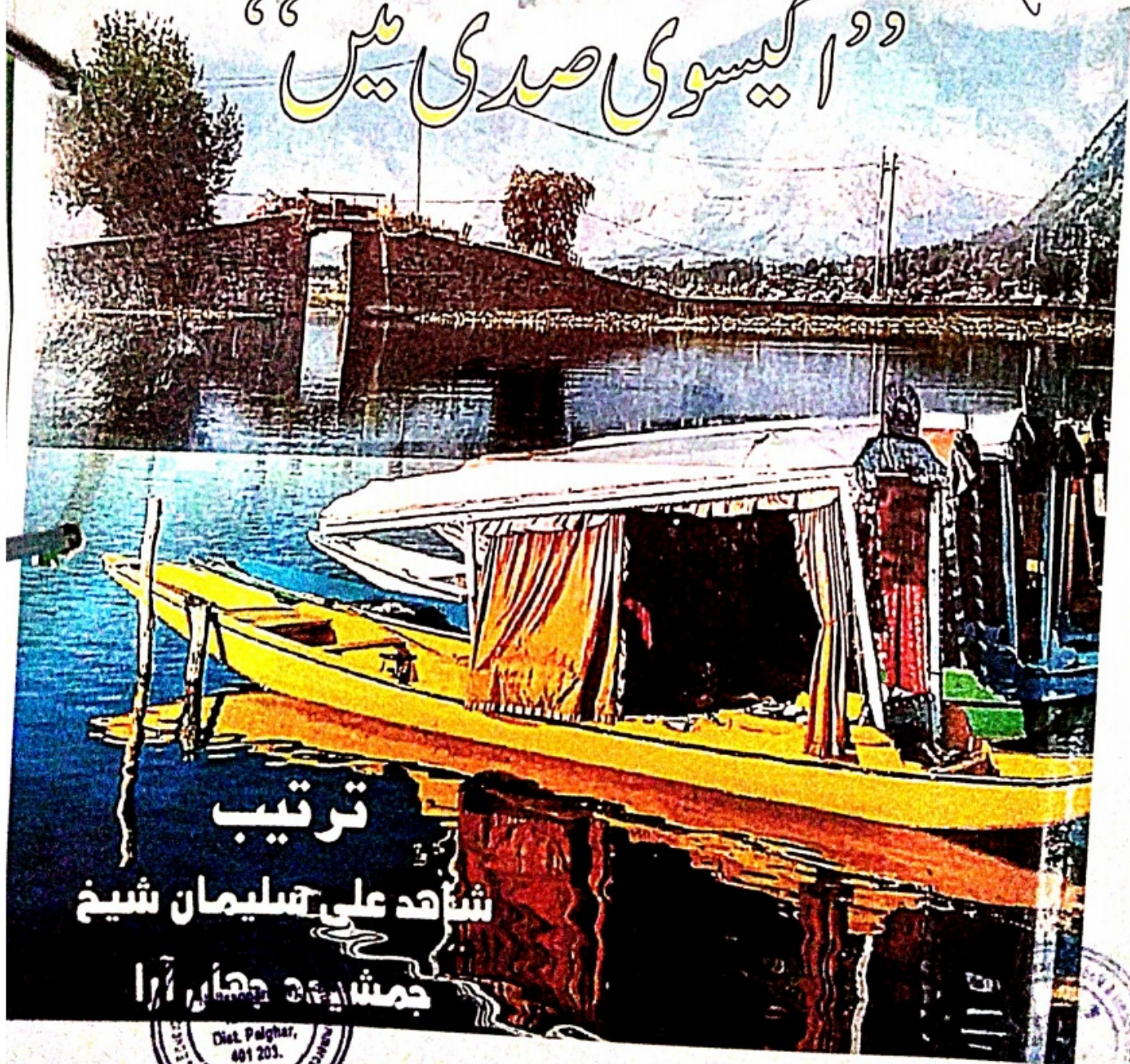
Financial Inclusion in Gujarat, International Multidisciplinary Research Journal, Vol.2, No. 1, pp. 19

3. Anupama Sharma and Sumita Kukreja. (2012). An Analytical Study: Relevance of Financial Inclusion For Developing Nations Vol.2, No: 6, pp 15-20.
4. Divyesh Kumar. Financial Inclusion Using Pradhan Mantri Jan-Dhan Yojana - A Conceptual Study, Vol.2, No.3, pp.10-25.
5. Guru (2017). Role of Financial institutions on inclusive growth National Monthly Refereed Journal of Research in Commerce & Management. Vol.1, No.3, pp.123-125.
6. Jindal S and Singh K, Financial Inclusion in India: Shifting the Base towards Crowning Glory. Vol. 5, No.3, pp.15-20.
7. Mala and G. Vasanth. (2016). Role of banking sector in financial inclusion International Journal of Computational Research and Development Vol.1 No. 3, pp 1-25.
8. Porkodi and Aravazhi March (2013) Role of micro finance and self help groups in financial inclusions, Financial Services & Management Research Vol.2, No. 3, pp 12-20.
9. Raja Babu. (2013). Measures for Achieving Financial Inclusion in India and Its Inclusive Growth, International Journal of Research Vol.6, No.3, pp.10-25.
10. Shabna Mol TP. (2016). awareness and access of financial inclusion drive a study of below Poverty Line Households in kerala, Vol.3 No.4, pp.201-204.
11. Sibi M.S. Ananth. (2016). Financial Inclusion in Tamil Nadu: A Bankers Initiatives to Breach the Society Vol.3 No.4, pp.1-18.
12. Siva Kumar Santosh Ranganath. (2013). Asia Pacific Journal of Research in Business Management Financial Inclusion in India, The Journal of Sri Krishna Research & Educational Consortium, Vol.5, No.5, pp.21-25.
13. Subha.k. and Rajamohan, Bankers Familiarity and Preference towards Financial Inclusion in Sivaganga District Management and Social Sciences, Vol.5, No.5, pp.1-25.
14. Vipin Kumar Aggarwal. (2014), financial inclusion in India: An analytical study.

اقبال فہمی

”اکیسویں صدی میں“

Handwritten signature or mark.



ترقیب

شاہد علی سلیمان شیخ

جمشید چٹا، آرا



اقبال منہی

”اکیسویں صدی میں“

ترتیب

شاهد علی سلیمان شیخ
جمشیدہ جہاں آرا

معاون
ڈاکٹر محمد خلیل احمد

ناشر

میزان پبلشرز، مالوہ بالمقابل فائرسروس سرینگر



جملہ حقوق بحق مرتبین محفوظ ہیں

ISBN : 978-81-952175-0-2

نام کتاب	:	اقبال مہی (اکیسویں صدی میں)
مرتبین	:	شاہد علی سلیمان شیخ / جمشیدہ جہاں آرا
سال اشاعت	:	2021ء
کمپوزر	:	انسان حسین خان اسلمی
قیمت	:	450/=
ناشر	:	میزان پبلشرز، مالوہ، القابل فائر سروس سرینگر

Publisher:- Meezan Publishers
Opp. Fire & Emergency Services HQRS,
Batamaloo, Srinagar Kashmir, 190009
Tel : (O) 0194-2470851
Fax: 2457215
Cell: 9419002212,



Nallasopara (W), Tel. 0194-2470851, Dist. Poonch 184203



University of Mumbai
INSTITUTE OF DISTANCE AND OPEN LEARNING



00000Bcom5606

T.Y.B.COM
SEMESTER - VI (CBCS)

COMMERCE-VI
HUMAN RESOURCE
MANAGEMENT

SUBJECT CODE: 83014



M. B. Harris College of Arts & Commerce
A. E. Kalsekar College of Commerce & Management
Haller Road (W), Tel. Nagar, Dhule - 401 203

UNIVERSITY OF MUMBAI

Dr. Suhas Pednekar
Vice Chancellor
University of Mumbai, Mumbai

Prof. Ravindra D. Kulkarni
Pro Vice-Chancellor,
University of Mumbai

Prof. Prakash Mahanwar
Director,
IDOL, University of Mumbai

Programme Co-ordinator

: Ms. Rajashri Pandit
Assistant Professor (Economics)
IDOL, University of Mumbai,
Vidyanagari, Santacruz (E), Mumbai.

Course Co-ordinator and Editor

: Mr. Sambhaji Shivaji Shinde
Assistant Professor,
IDOL, University of Mumbai,
Vidyanagari, Santacruz (E), Mumbai.

Course Writers

- : Dr. Vishnu Nivrutti Yadav
Principal, S.N. College of Arts and Commerce,
Bhayander east - 401105.
- : CMA (Dr.) Tushar Balkrishna Raut
St. Gonsalo Garcia College of Arts and Commerce,
Vasai Maharashtra 401202.
- : **Mr. Irshad Wajid Shaikh**
SEMT's, M.B.Harris College of Arts,
A.E Kalsekar College of Commerce and Management, Nallasopara
- : CMA Alwin Menezes
Abhinav college of Arts, Commerce and Science,
Abhinav educational complex, Goddeo naka, Bhayandar (East)
- : Mr. Piyush Harish Rana
Annasaheb Vartak college of Arts
commerce and science, Shastri Nagar,
Vasai West -401201

May 2022, Print - 1 January 2023, Print - 2 ISBN: 978-93-91735-21-0

Published by: Director,
Institute of Distance and Open Learning,
University of Mumbai,
Vidyanagari, Mumbai - 400 098.



CONTENTS

Chapter No.	Title	Page No.
Module 1: Human Resource Management		
1.	Human Resource Management	14
2.	Human Resource Planning	23
Module 2: Human Resource Development		
3.	Human Resource Development	29
4.	Career Planning	46
Module 3: Human Relations		
5.	Human Relations	57
6.	Employees Morale	71
Module 4: Trends In Human Resource Management		
7.	HR in Changing Environment	83
8.	Trends in Human Resource Management	94
9.	Challenges in Human Resource Management	



**INSTITUTE OF DISTANCE AND OPEN LEARNING,
UNIVERSITY OF MUMBAI,
OFFERS FOLLOWING COURSES**

PROFESSIONAL PROGRAMME	TRADITIONAL PROGRAMMES	
1. Bsc IT	1 BA	7. MA in English
2. Bsc Computer science	2 BCOM	8. MA in Sociology
3. MSc IT	3 MCOM	9. MA in History
4. MSc computer science	4 MSC MATHEMATICS	10. MA in Economics
5. MCA	5 MA in Marathi	11. MA in Education
	6. MA in Hindi	12. MA in Political Science
P.G. DIPLOMA COURSES	1. Diploma in Financial Management (DFM)	
	2. Diploma in Operating Research in Management (DORM)	



University of Mumbai
INSTITUTE OF DISTANCE AND OPEN LEARNING

ISBN: 978-93-91735-21-0

Dr. Shankar Dayal Sharma Bhavan, Vidyasagri, Santacruz (East), Mumbai 400 098

Published by Director, IDOL on behalf of University of Mumbai.

<https://mu.ac.in/distance-open-learning>



International Journal of Research

Volume 11 (1) ♦ July - Dec 2021

ISSN 2231-6124
Peer Reviewed Journal
Multi Disciplinary
Impact Factor SJIF 2020 (7.551)

Dr. (Mrs.) Anjum Ara M. K. Ahmad
EDITOR-IN-CHIEF



TRUE COPY


Principal
Shurpara Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kulkarni College of Science & Management
Palghar, Dist. Palghar, 401203.

CONTENTS

COMMERCE AND FINANCE

- 1 A Study on Self Sufficiency of the Informal Sector in South Mumbai during Covid - 19 1-4
Fatema H. Fanuswala, Gajanan Wader
- 2 India's New CSR Legislation: A Step towards Compulsion rather than Philanthropy 5-10
with Special Reference to Education
Pretyruse Menezes
- 3 Developing a Relationship between Business Strategies and HRM Practices: An Empirical Study 11-17
Anjum Ara Ahmad, Mohammad Khalil Ahmad
- 4 Trends in Print Advertisement Industry in India in the Digital Era 18-22
Ashfaq Ahmad Khan, Kamran A. Arbi

ECONOMICS

- 5 New Paradigms for Combating Banking Challenges in India 23-25
Divya Nigam

LAW

- 6 Inter-State River Water Dispute in India with Special reference to Indus treaty Conflict 26-30
Fasihur Rahman, Khalid Khan
- 7 The Idea of Justice Regarding Human Trafficking: A Study with Special Reference to Women and Children in India 31-37
Rahul, Roopendra Singh

SCIENCE AND TECHNOLOGY

- 8 A Cognitive Radio Approach for Carrier Vehicle Disruption on Road to Avoid Shipment Delay & Protect Product Quality: An Industry 4.0 & 5G/6G ICT Concept 38-43
Sunil U. Nyati, S.R. Suralkar and Umesh S. Bhadade
- 9 Cayley Colour Digraph for automorphism group of the Bipartite graph K13 and Diamond graph 44-47
Ujjwala D. Kurkute, Veena Shinde-Deore

SOCIAL SCIENCES

- 10 Ecological Consciousness and Need for Participatory approach in Environmental Education 48-52
Mariyah Gour Ghorl
- 11 CSR Disclosure Practices of Select Indian MNCs: A Comparative Analysis on the basis of the Companies Act, 2013 53-58
Priyanka Saha
- 12 Evolution of the concept of Corporate Social Responsibility with special reference to India 59-65
Sudarshana Saikia
- 13 Critique on Metaphysical Poets 66-69
Sunil S. Suralkar

STATISTICS AND DEMOGRAPHY

- 14 Ameliorated Ranked Set Sampling Estimators in Survey Sampling 70-72

Developing a Relationship between Business Strategies and HRM Practices: An Empirical Study

¹Anjum Ara Ahmad

²Mohammad Khalil Ahmad

Principal I/C and Associate Professor Department of Mathematics & Statistics Rizvi College of Arts,
Science & Commerce, Mumbai (Maharashtra)- India

Principal SMT's A E Kalsekar College of Com. & Management, Nallasopara (Maharashtra)- India

E. mail: khalila8@gmail.com

Abstract

This article analyzes the relationship between business strategy and human resource management practices based on empirical studies conducted in the context of India. Research tools cover different variations of business strategies and different aspects of HRM practice. Based on a survey, we analyzed the relationship between business strategy and human resource management practices from two different directions. The first is to use factor analysis followed by regression analysis to establish strategic HRM relationships. The second includes the concept of strategic accessibility, which takes into account the perspective of organizations with similar business strategies and empirically demonstrates their parallel relationship with HRM practice. In this exercise, the concept of conformance is empirically demonstrated, as emphasized in the existing literature. The results show the pervasiveness of the relationship between business strategies and human resource management practices in specific situations.

Keywords: Business strategy, HRM, HRMP, BSQ, HRMQ

The field of human resource management (HRM) is in a state of turmoil today. Due to changes in HRM and functional changes reflected in existing literature, there was a corresponding shift from the theoretical nature of HR research to an interdisciplinary perspective with diverse organizational problems (Wright & McMahan, 1992, Ferris, et al., 1999, Holbeche, 2012). In this regard, the dissemination of business strategies and related terms has been observed in the HRM literature, and traditional HRM has been largely replaced by strategic human resource management (Nkomo & Ensley, 1999, Mello, 2002). Strategic HRM has been widely studied in developed countries, but the relevant literature from the perspective of developing countries is poor and requires empirical research on the paradigm. With this in mind, the authors sought to analyze the relationship between business strategy and HRM practices based on empirical research in the context of India.

Review of Literature

Existing literature in the field of strategic HRM highlights

the issue of business strategy and proper integration of HRM (Baird & Mesoulam) 1988. According to Devanna et al. (1981), Lengnick Hall & Lengnick Hall (1988), etc. Since then, many conceptual and empirical studies with divergent and convergent opinions have been conducted and models have been proposed. Many of these topics go beyond traditional HRM and are strategic, cross-functional, comprehensive, and important for associating HRM with a wider range of organizational issues such as organizational characteristics, business strategy, and competitive strategy and focuses on issues that lead to integrity issues (Miles & Snow, 1984, Ferris, et al., 1985). Some researchers suggest that HRM practices must be complementary to support an organization's business strategy (Wright et al. 1994, Bowen & Ostroff, 2004). To support this, experts believe that different types of HRM practices are associated with different business strategies, primarily in terms of contingencies (Colber, 2004; Schuler & Jackson, 2005). One of the most influential writers in this field is Schuler. He and his co-authors have addressed



- Management of human resources New Delhi: Pearson Education.
14. Hodgetts, R., Luthans, F., And Slocum, J.J. 1999. Strategies and HRM initiatives for the environment of the 2000s that redefine roles and boundaries and link capabilities and resources. *Organizational Dynamics*, Autumn, 720
 15. Holbeche, L. 2012. Organizational effectiveness: a fresh way of thinking. *Human resource management*, 3137.
 16. Hunger, J. D., & Wheelan, T. 2004. *The basics of strategic management*. New Delhi: Prentice Hall, India
 17. Jackson, S. & Schuler, R. S. 1992. Practicing HRM in Service-Based Organizations: A Role Theoretical Perspective. *Advances in Services Marketing and Management*, 1, 123157.
 18. Ketchen Jr., D. K., Boyd, B. K., & Bergh, D. D. 2008. Research Methodologies in Strategic Management: Past Achievements and Future Challenges. *Organizational Survey Method*, 114, 643658.
 19. Kandlue, S. R. 2001. *Strategic human resources development*. New Delhi: Prentice Hall, India.
 - Kato, N. 2000. Human Resources Management for Competitive Advantage: Research on Singaporean Enterprises. *International Journal of Human Resource Management*, April 11, 2, 336365.
 20. Kim, Y., & Gray, S. 2005. Strategic Factors Affecting International Human Resource Management Practices: Empirical Studies by Australian Multinationals, 5/16. *An international magazine for human resource management*.
 21. LengnickHall, C. A. & Lengnick Hall, M. 1988. Strategic HR Management: Literature Review and Proposed Typology. *Academy of Management Review*, 133, 454470.
 22. Mello, G. 2003. *Strategic Personnel Management*. Singapore: Thomson Learning.
 23. Michie, J., & Sheehan, M. 2005. Business strategy, talent, labor market flexibility, and competitive advantage. *International Journal of Human Resource Management*, 16, 445464.
 24. Miles, R. E. & Snow, C. E. 1984. Design of strategic human resource management system. *Organizational dynamics*, 13(4), 55-67.
 25. Nkomo, D., & Enslley, J. 1999. *Deja Vu. Promotion of human resource management for strategic management Organization*, 62, 339348.
 26. Rue, L. W., And Holland, P. G. 1986. *Strategic management: concepts and experience*. New York: McGrawHill International.
 27. SanzValle, R., Ram'on SabaterS'anchez, R., And Arag'onS'anchez, A. 1999. Link between Human Resources Management and Business Strategy: Empirical Research. *International Journal of Human Resource Management*, August 10, (4), 655671.
 28. Schuler, R. S. & Jackson, S. E. Year 2005. A quarter-century review of human resource management in the United States. Increasing importance of an international perspective. *Management Review*, 16 (1), 125.
 29. Schuler, R. S. & Jackson, S. E. 1987. A link between competitive strategies and human resource management practices. *Academy of Management Executive*, 1 (3), 207219.
 30. Schuler, R. S. & Jackson, S. E. 1987a. Organizational strategy and organizational level as determinants of personnel management. *Human Resource Planning*, 10(3), 125141.
 31. Schuler, R. S. & MacMillan, I. C. 1984. Gain a competitive advantage through the practice of human resource management. *Personnel Management*, Autumn, 23 (3), 241255.
 32. Singh, K. 2004. Impact of HR practices on performance recognized in India. *Asia Pacific Journal of Human Resources*, 42, 301317.
 33. Tyson, p. 1995. *Human Resources Strategy Towards a General Theory of Human Resource Management*. London: Pitman Publishing.
 - Wright, P. M. & McMahan, G. C. 1992. Theoretical perspective of strategic personnel management. *Journal of Management*, 18(2), 295320.
 34. Wright, P. M., McMahan, G. C. & McWilliams, A. 1994. Human Resources and Sustainable Competitive Advantage: A resource-based perspective. *International Human Resources Journal*, 43(3), 361380.
 35. Youndt, M., Snell, S., Dean, J. & Lepak, D. 1996. Human resource management, manufacturing strategy, and performance. *Journal of the Academy for Management*, 394, 83666.

TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Tal. Vasal, Dist. Palghar - 401 203



**VIDYA PRASARAK MANDAL'S
R.Z. SHAH COLLEGE OF ARTS, SCIENCE AND COMMERCE**

MITHAGAR ROAD MULUND EAST (ESTB. 2003)

(AFFILIATED TO UNIVERSITY OF MUMBAI)

ORGANIZES

**MULTIDISCIPLINARY NATIONAL E-CONFERENCE ON
SUSTAINABLE DEVELOPMENT GOALS 2030 :
CHALLENGES & OPPORTUNITIES**

Registration Link :

<https://forms.gle/Dz2HfmzFsXQstcrG6>

**Saturday, 21st May 2022
10 am onwards**



TRUE COPY

Principal
Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. F. Kulkarni College of Commerce & Management
Dist. Palghar - 401 203.

POST COVID -19 CHALLENGES ON INDIAN EDUCATION

Ms. HEMALI M.VYAS

Assistant Teacher

M.K.Sanghvi Junior College of Commerce and Economics, Vileparle (West)

Mrs. DIKSHA VAJE -PARAB

Assistant Professor

A.E.Kalsekar College of Commerce And Management, Nallasopara (West)

Abstract:-

India's education during Covid-19 pandemic has been standing still and will continue to be in a state of confusion until this pandemic stands as a major threat to human lives. During this state of confusion and chaos, it's not only the classroom teachings that will be affected but numerous factors like Organizational routines, Employment rates/Placement rates at various educational institution and other factors are bound to be affected during this pandemic. At present 2 Golden A's of education namely Availability and Accessibility are being disrupted. Nearly, all the Indian educational institutions are going to experience the negative impact of Covid-19 and few revolutionary policies will be required to stabilize this system and the country at large. Likely role of this paper is to bring the impacts and problems to forefront and try providing solutions to those problems which can potentially prove useful for future research and study.

Key-words :- Education, Accessibility, Availability

1.Introduction:-

In December 2019, a viral outbreak of pneumonia of unknown origin occurred in Wuhan, China. On 9 January 2020, the World Health Organization (WHO) officially announced the discovery of a novel coronavirus: SARS-Cov2. This new virus is the pathogen responsible for

this infectious respiratory disease called COVID-19 (Coronavirus Disease). COVID-19 spread quickly around the world and was declared a pandemic by the WHO on 11th March 2020. According to the WHO, on 1st April 2020 (at the time this Survey was conducted), there were 783 360 confirmed cases of COVID-19 in 205 countries or territories around the world, having caused the death of 37 203 people. One month later, on 7th May, there were 3 634 172 confirmed cases of COVID-19 in almost all countries and territories of the world, having caused the death of 251 446 people. In a couple of months, while the virus was spreading around the world, China managed, thanks to radical distancing and confinement measures, to reduce the cases of local transmission to zero. The success of social distancing and confinement measures adopted by China and strongly recommended by the WHO, encouraged many other countries to take the same measures. As of 1st April 2020, already more than 3.4 billion people, representing 43% of the world population, were in lockdown in more than 80 countries and territories around the world. The lockdown and social distancing measures immediately had an enormous impact on higher education.

The lockdown has compelled many educational institutions to cancel their classes, examinations, internships etc. and to choose the

நவீனத் தமிழ்நாட்டியல் (பன்னாட்டுப் பன்முகத் தமிழ் காலாண்டு ஆய்விதழ்) 3-5 ஜூன், 2021 - சிறப்பு இதழ் (ISSN : 2321-984X)
Modern Tamizh Research (A Quarterly International Multilateral Tamizh Journal) 3 to 5 June, 2021 - Special Issue (ISSN : 2321-984X)



McMurtrie B, et al. <https://www.chronicle.com/article/As-Coronavirus-Spreads-the-248200> *The Chronical of Higher Education*. 2020 [Ref list]

[20] Rethinking assessment in a digital age: opportunities, challenges and risks. Timmis S, Broadfoot P, Sutherland R, Oldfield A. Br Educ Res J. 2016;42:454-476. [Google Scholar] [Ref list]

[21] Digital assessment - how does it challenge local practices and national law? A Norwegian case study. Raaheim A, Mathiassen K, Moen V, Lona L, Gynnild V, Bunæs BR, Hasle ET. *Eur J High Educ*. 2019;9:219-231. [Google Scholar] [Ref list]

[22] Student assessment in online learning: challenges and effective practices. [Mar;2020]; Kearns LR. https://jolt.merlot.org/vol8no3/kearns_0912.pdf *MERLOT Journal of Online Learning and Teaching*. 2012 8:0. [Google Scholar]

[23] Cheating in the digital age: do students cheat more in online courses? [Mar;2020]; Watson G, Sottile J. <https://www.westga.edu/~distance/ojdla/spring131/watson131.html> *Online Journal of Distance Learning Administration*. 2010 8 [Google Scholar]

[24] Advantages and challenges of using eAssessment. Alruwais N, Wills G, Wald M. *Int J Inf Educ Technol*. 2018;8:34-37. [Google Scholar]

[25] THE. The COVID-19 crisis and international students. [Mar;2020]; Cheng R. <https://www.insidehighered.com/views/2020/03/19/higher-ed-institutions-arent-supporting-international-students-enough-during-covid> *Times Higher Education*. 2020 [Ref list]

[26] THE. Flexible admissions could mitigate COVID-19 impact. [Mar;2020]; Bothwell E. <https://www.timeshighereducation.com/news/flexible-admissions-could-mitigate-covid-19-impact> *Times Higher Education*. 2020 [Ref list]

[27] Coronavirus travel restrictions. Across the Globe. [Mar;2020]; Salcedo A, Cherelus G. <https://www.nytimes.com/article/coronavirus-travel-restrictions.html> *The New York Times*. 2020

[28] Coronavirus COVID-19 - latest update on Kingston University's response. [Mar;2020]; <https://www.kingston.ac.uk/news/article/2306/27-mar-2020-coronavirus-covid19-latest-update-on-kingston-universitys-response/> Kingston University. Accessed: 27 March. 2020

[29] Harvard University. Coronavirus (COVID-19) [Mar;2020]; <https://www.harvard.edu/coronavirus> 2020 28:2020. [Google Scholar]

[30] Middle East Respiratory Syndrome-Corona Virus (MERS-CoV) associated stress among medical students at a university teaching hospital in Saudi Arabia. Al-Rabiaah A, Tamsahab MH, Al-Eyadhy AA, et al. *J Infect Public Health*. 2020; [Epub ahead of print] [PMC free article] [PubMed] [Google Scholar]

[31] Shock, fear, and fatalism: as coronavirus prompts colleges to close, students grapple with uncertainty. [Mar;2020]; Kafka AC. <https://www.chronicle.com/article/Shock-FearFatalism-As248240> *The Chronical of Higher Education*. 2020

[32] Mental health care for international Chinese students affected by the COVID-19 outbreak. Zhai Y, Du X. *Lancet Psychiatry*. 2020;7:0. [PMC free article] [PubMed] [Google Scholar]

சென்னை மாநகராட்சி (சென்னை மாநகராட்சி) 3-5 ஜூன், 2021 - சிறப்பு இதழ் (ISSN : 2321-694X)
Modern Tamizh Research (A Quarterly International Multilateral Tamizh Journal) 3 to 5 June, 2021 - Special Issue (ISSN : 2321-694X)



TRUE COPY

Principal

Narayana Education & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Narayana (W); Tal. Vazal, Dist. Palghar - 401 205.

CORPORATE SOCIAL RESPONSIBILITY — ITS IMPACT ON WOMEN EMPOWERMENT

By Mrs. Sujata R. Yadav

And

Dr. Mohammad Khalil Ahmad

Abstract :

The present research paper focuses on impact of CSR on women empowerment in our Indian society. CSR is a thoughtful, planful and practical way or strategy to give back to society. Some mandatory expenditure of amount on CSR activities has been incurred on societal activities such as education, medicines, gender equality empowerment of marginalised community, poverty, the women, the children etc. CSR is also the part of business strategy to increase business. The CSR elaborates and explains the affair or activity of the business which is obliged to community or society. It expands beyond its compulsion towards its members of shareholders and owners to return back to the society is the principle behind the CSR. Whatever has been taken from society or different members of society during profit earning or maximisation and making health during its process of maximising profit, it needs or take the form of community relationship, volunteers assistance programmes, health care initiatives, special trainings on different required programmes, social commitment, scholarship, presentation of cultural heritage, environment and so on.

CSR leads towards reducing the women's poverty and women's issues. It (CSR) is important to lead women from weaker to stronger, one in various fields. Since so many years CSR has significantly been contributing a lot for the empowerment of the society. Number of various Schemes have been launched and implemented for the welfare and empowerment of women community. CSR deals with various women's issues. Companies to have remedial measures and solutions. TATA company group, Reproductive health projects, Indian Oil,

BCAC-ISSN-2778-8024



TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Mallasopara (W); Tel. Vasal, Dist. Palghar - 401 203.

6. Government of India (2016) Sanction for Implementation of Mahila Police Volunteers during financial year 2016-17, pg. 1-17

Bio:

Mrs. Sujata R. Yadav is a Asst. Prof. Department of BMS, A.E.Kalsekar college , Nalasopara (w), Palghar .

Co-author : Dr. Mohammad Khalil Ahmad is a principal at A.E.Kalsekar college , Nallasopara (w), Palghar 401203.

EPISTEME



BCAC-ISSN-2278-879

TRUE COPY

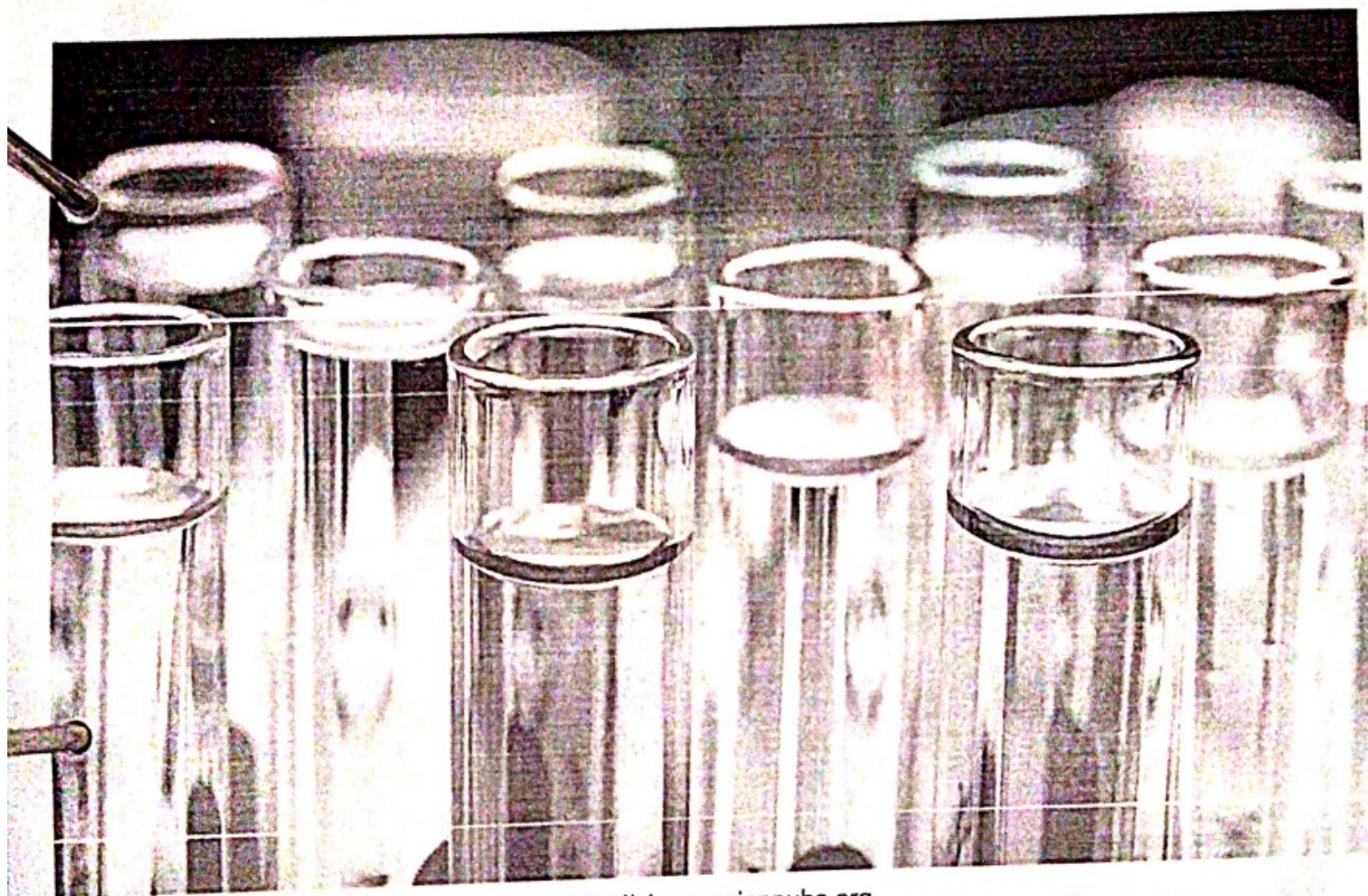
Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasal, Dist. Palghar - 401 203.

A J O M C

Volume 7, Number 1
January-March 2022
ISSN: 2456-8937

Asian Journal of Organic & Medicinal Chemistry



<http://ajomc.asianpubs.org>



Asian Publication Corporation
Sahibabad (India)

Editor-in-Chief

Dr. Bimal K. Bainik

Vice President of Research & Education Development
Community Health Systems of South Texas

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

Asian Journal of Organic & Medicinal Chemistry

Editor-in-Chief

Bimal Krishna Banik

Professor and Senior Researcher

Department of Mathematics and Natural Sciences

College of Sciences and Human Studies

Deanship of Research Development

Prince Mohammad Bin Fahd University, Kingdom of Saudi Arabia



TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

Is Online Drug Store Delivery the Need of the Hour?: A Study	909 – 913
<i>Cedric Thomas Silveira and Nigel Barreto</i>	
Exploring the Impact of Factors on Consumer Functionalities with Regards to Online Shopping - An Empirical Analysis	914 – 918
<i>V.R. Ragavan and B. Revathy</i>	
Analysing the Struggles of Women Entrepreneurs Post Covid -19	919 – 921
<i>Pannipuzha Sneha Sunny</i>	
Venture Capital and Digitalisation Shaping the Financial Ecosystem Post Covid -19	922 – 927
<i>Ritu Tripathi and Sanjeev Chaturvedi</i>	
A Study of Back Propagation Neural Network Technique in Face Recognition	928 – 931
<i>Prakash Tukaram Raut and Girish S. Katkar</i>	
A Study on Impact of Demonetization on Small Scale Industries V/S Small Businesses	932 – 935
<i>Mohammed Sadiq Hasan, Mohammad Khalil Ahmad and Anjum Ara Ahmad</i>	
Impact of Consumer Behavior on Organizational Sales and Growth: Case Study of Tata Motors	936 – 940
<i>Rumpa Sanpui</i>	
A Study on Consumer Perception towards Green Marketing and Eco Friendly Fast Moving Consumer Goods in Mumbai	941 – 945
<i>Deepa Shivaji Jamindar</i>	
Assessing the Impact of Social Media Marketing on Academic Choices and Decision-Making in Students	946 – 951
<i>Rupal Shroff</i>	
Awareness and Opinions about Health Care Insurance among Youngsters in Mumbai City	952 – 959
<i>Shaji K. Joseph and Soumya Nichani</i>	
Educational Inequality and Income Inequality (Gini Coefficient): A Quantitative Approach	960 – 970
<i>Dilip Mehta</i>	
A Study on Impact of Social Media Advertising on Choice of Courses in Colleges Offering Undergraduate Courses with Reference to Mumbai (Western Zone)	971 – 974
<i>Mohammed Hasim Khan and Sushil Pande</i>	
Risk Assessment and Elemental Screening of Elemental Impurities in Montelukast Sodium by Inductively Coupled Plasma Mass Spectrometry (ICP-MS)	975 – 984
<i>Vaishali, Anshu Ranjan Swain and Sudhanshu Ranjan Swain</i>	



A Study on Impact of Demonetization on Small Scale Industries V/S Small Businesses

¹Mohammed Sadiq Hasan, ²Mohammad Khalil Ahmad and ³Anjum Ara Ahmad

¹Department of Accountancy, Thakur College

²Kalsekar College of Commerce & Management

³Rizvi College of Arts, Science & Commerce

ABSTRACT

This paper aims to understand the impact of demonetization on the small scale industries/ businesses. A descriptive study was done by conducting a survey and collecting the responses from 20 respondents consisting of both male and female. Demonetization means removing or stopping the currency from the circulation with the legal framework of the country. On November 8, 2016, Honourable Prime Minister Narendra Modi in a surprise announcement said the existing higher denomination currency (Rs 500 and Rs 1000) would cease to be legal tenders. The decision to demonetize Rs 500 and Rs 1000 currency notes had a huge impact on the small industries / small businesses in Mumbai. No doubt that Demonetization is a great move for a better future on India and its economy. It definitely is influencing many shoppers to start using plastic money in the long term. The impact of Demonetization was also on consumers, facing sudden cash shortage, long queues accumulating in front of Banks and ATMs. This paper also shows how much problems has been faced by shopkeepers, how their business got effected.

Keywords: Demonetization, small industries, small businesses, plastic money, economic system

1. INTRODUCTION

The currency was demonetized first time in 1946 and second time in 1978. On November 2016, the currency is demonetized third time by the present Modi government. This is the big step taken by the government of India for the betterment of the economy and country. Demonetization is done when a country wants to change its currency so that, the country become cashless economy, curb terrorism, push people to pay taxes for the unaccounted pile of cash. The Reserve Bank of India on August 30, 2017 released its report on demonetization. In the report, it is said 99% of the banned notes came back into the banking system, which trashes all claims of Narendra Modi that the move will flush out the black money and counterfeit currency. To demonetize Rs 500 and Rs 1000 currency notes was the decision that had a huge impact on the small industries/small businesses in Mumbai. Most small business placed a notice at their entrances, declaring their compliance with the government's order and requesting customers to tender notes of Rs 100 denomination or use E-wallets, credit and debit cards for any purchase. This led to fall in sales. In the short to medium-term, large denomination purchases will likely be made via electronic purchases rather than through brick and mortar outlets due to this there were adverse affects in small businesses. Around 75% of purchases are not planned, so retailers view impulse buying as an important component of their business. Impulse buying behaviour is a sudden, compelling, hedonically complex buying behaviour in which the rapidity of an impulse decision process precludes thoughtful and deliberate consideration of alternative information and choices. Several researchers have reported that consumers do not view impulse purchasing as wrong; rather, consumers retrospectively convey a favourable evaluation of their behaviour. Other researchers have treated impulse buying as an individual difference variable with the expectation that it is likely to influence decision making across situations. Impulse buying behaviour is a reasonable unplanned behaviour when it is related to objective evaluation and emotional preferences in shopping. Impulse buying is a concept which has evolved from the simple definition of 'Unplanned buying' to more complex definitions. If each impulse buying is unplanned, each unplanned buying is not an impulse buying. Impulse buying is related to positive (hedonism, reward, etc.) and negative (bad mood, stress) emotions. Impulse buying is also linked to a deficit of self-control, and low self-esteem, can contradict long-term goals (e.g., saving money) and engender satisfaction, but also involves regrets or guilt.

The main focus of this paper is on small scale businessmen and how they have been affected because of this decision. Many reports stated that the small scale businessmen have immensely affected after demonetization because of the cash crunch and lack of infrastructure like digital payment system etc. Small traders in retail sector (grocery shops etc.), service sector (restaurants, nursing homes etc.), gems and jewellery, small traders in agricultural products, SMBs, small dealers, professionals like doctors, lawyers etc, have highly affected because of demonetization during last one year.

a positive impact on the economy. The government is taking all the necessary steps and actions to meet the currency demand and soon the trial and tribulations of the people will be over with the smooth flow of the new currency. The decision of demonetization affected the Indian economy to a larger extent but demonetization was the only way to curb black money and fake currency notes is not the only and ultimate solution to solve the economy problems.

REFERENCES

1. Angel Jasmine Shirley, M. Impact of demonetization in India.
2. [http://indiaexpress.com/article/india/india-news-indiaacademia.edu/impact of demonetization on Indian Retail sector](http://indiaexpress.com/article/india/india-news-indiaacademia.edu/impact%20of%20demonetization%20on%20Indian%20Retail%20sector).
3. <https://www.questia.com/library/journal/1P4-2159201707/the-impact-of-demonetization-on-the-impulse-buying>.
4. Jai Bansal (2016), "Impacts on Demonetization: Organised and Unorganised sector", International Organization of Scientific Research, Journal of Humanities and Social Science, p- ISSN: 2279-0845, e- ISSN: 2279-0837, Pp-01-11, www.iosrjournals.org.
5. Ambalika Sinha and Divya Rai (2016), "Aftermath of demonetization on rural population", International Journal of Research in Economics and Social Sciences, 6(11), Pp. - 223-228, ISSN(O):2249-7382.



TRUE COPY
Principal
Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203

CORPORATE SOCIAL RESPONSIBILITY: A TOOL FOR SUSTAINABLE DEVELOPMENT

Mrs. Sujata R. Yadav¹ and Dr. Mohammad Khalil Ahmad²

¹Assistant Professor, Department of BMS, A.E. Kalsekar College, Nallasopara (W), Palghar

²Principal, A.E. Kalsekar College, Nallasopara (W), Palghar

ABSTRACT

Corporate Social Responsibility (CSR) is an effective and indispensable tool for the sustainable development in India. Corporate Social Responsibility is a mandatory provision given in the Indian Companies Act, 2013. Corporate Social Responsibility can play important role in framing and implementing Environmental, Economic, Social and Socio-cultural policy by the Government. Under the present study researcher has tried to explain how CSR is an effective tool for sustainable development. Since we know that CSR provisions are mandatory to the companies/corporates and organizations who are eligible as per the Indian Companies Act, 2013. Under the present study researcher has made extensive study on the contributions made by the companies/corporates on the CSR in different sectors which are allowed by the Indian Companies Act, 2013. Researcher has considered top 5 (five) companies/corporates as a sample for the study. After extensive study and analysis of the contributions of sampled corporates, conclusions have been drawn and presented in the study. It is found that the sampled companies have contributed significantly for the sustainable development by contributing for environment, society and many other sectors which are responsible for sustainable development. Under the study researcher has done descriptive and analytical study of the sampled companies/corporates to accomplish the objectives of the study. This study will be helpful to social strategist to have strong, effective and workable policy for the sustainable development.

Keywords: Corporate Social Responsibility, Sustainable Development, Social Policy

1. INTRODUCTION:

Sustainable Development Goals are expected to be achieved by all the countries. India is trying their best to achieve in the accomplishment of SDG's. India frame its social policy to achieve SDG's. Under Indian Companies Act, 2013 Corporate Social Responsibility (CSR) has made mandatory provisions for selected companies. Under the provisions of companies Act, sectors are given in which eligible companies have to contribute for CSR activities. Sectors covered under the CSR provisions are social, environment, health, education, energy, pollution control, women empowerment, social equality, social discrimination etc. With the help of CSR contribution country can achieve SDG's in limited time frame. Therefore, SDG act as tool for sustainable development. In the present study researcher has tried to explain the statement "CSR IS A TOOL FOR SUSTAINABLE DEVELOPMENT". In order to prove the given statement researcher has taken sample of top 5 companies and their contribution in specific CSR sector on the basis of amount of expenditure. Researcher has tried to explain by the data related to amount of spending by corporates during the year 2014-15 to the year 2019-20. CSR can be act as a tool for sustainable development only if concern government has write policy to implement CSR on corporates. In India to implement CSR on corporates Government of India has made mandatory provision under the Indian Companies Act 2013. Under the CSR provision in Companies Act 2013 detailed provision about eligibility of the corporates amount of CSR to be contributed and the area or sectors in which corporates can go for making CSR expenditure has been given. Under the present study research has seen and find out that contribution to CSR activities is increasing year by year which shows that we are moving towards sustainable development achievement.

2. REVIEW OF LITERATURE:

Hortensia Gorski, Mircea Fuciu, Natalia Croitor, under this research paper researcher has identified how CSR spending are organized and planned in study area. In order to collect data questionnaire has been used and collected data are analyzed through SPSS. Studies shown that CSR programme are not understood clearly by the organizations where it is implemented. Daniela Ebner, under the study Clusters have been acknowledged which expect to clarify whether CSR associates with the social dimension of Sustainable development and the model of the triple-bottom-line; whether Corporate Social Responsibility signifies Sustainable Development on a corporate level; whether SD and CSR are used synonymously; or whether articles exist which emphasis especially on the social aspect of Sustainable Development but do not use terms such as CSR. An outline is obtainable in which the association between SD and CSR is defined to ease further research in SD and CSR. additionally, to augment the development of new methodologies and instruments in the direction of the execution of CSR strategies into companies. Sonia Riyat, the study focuses on the significance of CSR for sustainable development. Sustainability Development has come to be the most important concept in the



Principal

Shurpara Education & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management

increasing year by year. The total amount of spending on CSR activities from the year 2014-15 to the year 2019-20 has been increased which shows that there is no investment on CSR activities due to which the area under CSR activities like rural development education social inequality reduction in pollution social discrimination and many other needy area gets enough funds by which problems get solved. It is found that after detailed analysis that there are many corporates who are more interested to have more CSR spending because they feel that they are also having some social obligation apart from their business obligation. Since many corporates are coming under the purview of CSR provision of Indian Companies Act 2013 and due to stick control over these provisions of CSR Indian government is finding their policy as a successful policy for sustainable development of the country. Following are the gist of findings from the detailed analysis off the data covered under the study

5.2. Conclusions:

It is concluded from the study that Corporate Social Responsibility is an indispensable tool for sustainable development. CSR helps economy in achieving SDG's and make the life easy and comfortable of the people of the country. It is also concluded that corporates are also trying to contribute more amount of money in social sector of the economy by way of CSR provisions.

5.3. Recommendations:

From the study it is recommended that government and concerned authority has to consider CSR provisions while framing any kind of social policy for the development of country. Framing of workable strategies and effective implementation of strategies require proper attention by the strategist/government.

6. REFERENCES

- 1) Hortensia Gorski, Mircea Fuciu, Natalia Croitor, "Research on Corporate Social Responsibility in the Development Region Centre in Romania", 21st International Economic Conference 2014, IECS 2014, 16-17 May 2014, Sibiu, Romania.
- 2) Daniela Ebner, "The relationship between Sustainable Development and Corporate Social Responsibility", Corporate Responsibility Research Conference 2006, 4th-5th September, Dublin.
- 3) Sonia Riyat, "Corporate Social Responsibility for Sustainable Development", Ushus J B Mgt 13, 1 (2014), 51-63 ISSN 0975-3311,
- 4) Karoly Behringer, "The Role of CSR in Achieving Sustainable Development – Theoretical Approach", European Scientific Journal August 2016 edition vol.12, No.22 ISSN: 1857 – 7881 (Print) e - ISSN 1857-7431
- 5) Victor Meseguer-Sánchez, "Corporate Social Responsibility and Sustainability. A Bibliometric Analysis of Their Interrelations", Sustainability 2021, 13, 1636. <https://doi.org/10.3390/su13041636>
- 6) Ewa Stawicka, "Sustainable Development in the Digital Age of Entrepreneurship", Sustainability 2021, 13, 4429. <https://doi.org/10.3390/su13084429>
- 7) Benedict Sheehy, "Corporate Social Responsibility, Sustainability, Sustainable Development and Corporate Sustainability: What Is the Difference, and Does It Matter? ", Sustainability 2021, 13, 5965. <https://doi.org/10.3390/su13115965>



TRUE COPY

Principal
Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasal, Dist. Palghar - 401 203.



OPEN ACCESS INTERNATIONAL JOURNAL OF SCIENCE & ENGINEERING

A STUDY ON INFLUENCE OF DEMOGRAPHIC FACTORS ON CONSUMER'S PREFERENCE FOR COSMETIC PRODUCTS WITH REFERENCE TO RURAL AREAS OF THANE REGION.

Mumtaz B. Mohd. Rafique

(Asst. Professor & Research scholar at K.P.B. Hinduja College of Commerce, Charni Road.)

Dr. Khalil Ahmad

(Principal and Research Guide, A.E. Kalsekar Degree College, Nallasopara.)

Dr. Anjum Ara Ahmad

(I/C Principal, Rizvi College of Arts, Science and Commerce, Bandra.)

Abstract: In present scenario, marketers are interested to know more about consumers' preferences in order to increase their sales volume and market share. Demographic factors play an important role in consumers' attitude, preference, and choice of products. The cosmetic companies need to understand the consumer attitude on cosmetics buying behaviour which brings success of the company. This research attempts to study the impact of demographic profile of customers on their product preferences of cosmetic products with reference to rural areas of Thane region. The purpose of this paper is to investigate the various factors that have impact on customers' product preferences. In this paper, the researcher distributed 120 questionnaires. However, 100 questionnaires were completely filled and effective to use. Respondents were selected by convenient sampling method. The study reveals different factors that have significant influence by demographic profile of customers.

Keywords: Cosmetics, Cosmetic market, Product Preferences, Demographic Profile, Rural Area

1. INTRODUCTION

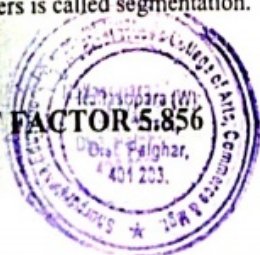
Understanding buying behavior of consumers is the key to the success of any business organization. Therefore organizations are spending heavily on marketing research to identify the pattern of buying behaviour and the process of purchase decisions to come out with the suitable marketing strategies. However spending on research and development is limited in India as compare to foreign countries, especially among domestic players.

To develop a good marketing strategy it is essential to know the needs and demand of the consumers. These needs and demands are influenced by various factors for example: age, income occupation, influence of peer group and so on. A marketer needs to develop marketing strategies according to these needs and demands. The process of identifying the needs of different group of buyers is called segmentation.

This research focuses on marketing of cosmetics products in rural areas. The Indian cosmetics industry has witnessed growth during the past few years and has emerged as one of the industries holding immense future growth potential. The overall Beauty Business in India is growing rapidly with the cosmetics market growing at 15-20% annually. The retail beauty and cosmetics market in India currently estimated at USD 950 million is pegged at USD 2.68 billion by the year 2020. The entry of foreign players in the Indian cosmetics market post liberalization and changing perception of Indian consumers, both rural and urban is the main reason for growth in this segment.

The influence of media, celebrity and western exposure has created a desire among the rural folks to look good, which is backed by purchasing power. It could be observed that the Indian cosmetic industry is undergoing active phase in terms of product development and marketing of cosmetics. Marketers

IMPACT FACTOR 5.856



WWW.OAIJSE.COM

DOI 10.51397/OAIJSE092021.0004/21

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

3. Gosh.B(2007) Rural marketing based on the behaviour of females with reference to the hair oils. Indian Journal of Marketing.
4. Zaveri, B. (2007). The Consequent Consumer Behaviour in Cosmetic Industry-A Study of Lakme's Competitive Position and Advertisement Effectiveness & awareness of Lakme Beauty Salon in Baroda City. Indian Journal of Marketing, 37(12).
5. Khraim, H. S. (2011). The influence of brand loyalty on cosmetics buying behavior of UAE female consumers. International Journal of Marketing Studies, 3(2), 123.



IMPACT FACTOR 5.856

WWW.OAIJSE.COM

DOI 10.51397/OAIJSE09.2021.0004 29

TRUE COPY

Principal
Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203

Cyber Securities in Bank

Ruksar Khan

Assistant Professor in Commerce, Shurparaka Education & Medical Trust's, M.B. Harris College of Arts &
 A. E. Kalsekar college of Commerce & Mgmt., Nallasopara (W)
 E mail: ruksar.khan1712@gmail.com

Abstract

Cybersecurity is the practice of protecting electronic systems like computers etc. and data from malicious attacks. It is also called Information technology security or electronic information security. Cybersecurity means the body of technologies and practices designed to protect networks, devices etc. from attack, damage from any unauthorized access. Cybersecurity encompasses a broad range of practices, tools and concepts related closely to those of information and operational technology (OT) security. Cybersecurity is distinctive in its inclusion of the offensive use of information technology to attack adversaries.

Keywords: CyberSecurity; Information and Operational Security; cyber Crime; Digital banking.

Introduction

The primary purpose of Cybersecurity in digital banking is to protect the customer's assets. As people go cashless, more and more activities or transactions are done online. People use their digital money like credit cards and debit cards for transactions which require to be protected under Cybersecurity. Cybercrimes in digital banking not only affects the customer, but it also affects the banks while they attempt to recover the data. The banks may require spending a considerable amount of money to recover the data or information.

A strong Cybersecurity is a must for banks as data breaches may make it tough to trust financial institutions. It may cause severe problems for banks. Cybersecurity in digital

banking ensures that your sensitive data is safe and secure, which if revealed, could cause a lot of problems like fraud. One's data can be easily breached if it is not protected under Cybersecurity. It may cause substantial financial loss to a person and mental stress in a case where cybercrime occurs.

Objective

The objective of this research is to understand the need for cybersecurity in Digital Banking. Threats and Challenges born by banks in digital transactions along with its possible solutions. The impact of India's cybercrime on banks and lastly the policies that should be implemented to achieve stability and security in online transactions. Finally, this study provides potential future related study needs.

IMPACT FACTOR SJIF 2022 (8.694)



TRUE COPY
 Principal
 Shurparaka Educational & Medical Trust's
 M. B. Harris College of Arts &
 A. E. Kalsekar College of Commerce & Management
 Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

clear line of authority, so that all existing resources can be optimally utilized. Unfortunately, such a framework does not exist. There are multiple Government agencies in India which deal with various aspects of cybersecurity. Each of our defense services have their own cyber experts and even State Police have their cyber investigators. There is an urgent need to synergize the effort of experts, working under separate Government ministries and departments towards a common goal. The Government could put together an organization like a National Cyber Command.

3. Data Protection – Data is a national resource, and the maximum amount of data is exchanged using cyberspace. Most nations whose Governments and citizens rely on cyberspace for various routine functions have a data protection law. The European Union has GDPR, and the USA has the California Consumer Privacy Act. The Data Protection Bill was tabled in the Indian Parliament in 2019 and despite many Indians losing data on multiple occasions (well highlighted in the media), there has been no urgency to pass the bill.

Conclusion

Cybersecurity in digital banking is something that cannot be compromised with. With the growth in the digitalization in the banking industry, it has become more prone to attacks from cybercriminals. Therefore there needs to be a foolproof Cybersecurity that doesn't compromise with the safety of customer's and financial institution's data and money. Cybersecurity is a global problem that has to be addressed globally by all governments jointly. No government can fight cybercrime or secure its cyberspace in isolation. Cybersecurity is not a technology problem that can be 'solved'; it is a risk to be managed by a combination of defensive technology, clear analysis and information conflict, and traditional diplomacy. Cyber Attacks

constitute an instrument of national policy at the nexus of technology, policy, law, ethics, and national security. Such attacks should spur debate and discussion, without any secrecy, both inside and outside governments at national and international levels. Cyber Attacks are defined as "deliberate actions to alter, disrupt, deceive, degrade, or destroy computer systems or networks or the information and/or programs resident in or transiting these systems or networks." Cyber exploitation or cyber espionage, on the other hand, refers to the penetration of adversary computers and networks to obtain information for intelligence purposes; this is espionage, not a destructive activity. Cyber Attack weapons are easy to use and they can generate outcomes that range from the simple defacing of a web site to the stealing of data and intellectual property, espionage on target systems and even disruption of critical services. Likewise, cyber Attack as a mode of conflict raises many operational issues.

References

1. Balzacq, Thierry (2005). The Three Faces of Securitization: Political Agency, Audience and Context. *European Journal of International Relations* June 2005 11 (2).
2. Barrett, Neil. 1997. The State of the Cybernation: Cultural, Political and Economic Implications of the Internet, London: Kogan Page.
3. Goodman, Seymore H. and Herbert S. Lin (eds) 2007. *Toward a Safer and More Secure Cyberspace*. National Research Council, Washington, DC: National Academies Press.
4. <https://www.theglobaltreasurer.com/2019/09/25/the-importance-of-cyber-security-in-banking/>

Principal

Dr. Mohammad Khalil Ahmad



TRUE COPY

Principal

Shurpare's Educational & Medical Trust's
M. B. H. College of Arts & Management
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasal, Dist. Palghar - 401 203.

A Study of the Effectiveness of M-Commerce in Mumbai and Palghar District of Maharashtra

Shaikh Sana Salim
 M.Com, B. Ed, P.G.D.F.M, PET
 E-mail: shaikhsanasalim@gmail.com

Abstract

The potential influence of the internet on the tourism and hospitality industry has attracted considerable interest in academia and industry alike. However, most of the research that has been conducted has been from the customers' and not from the service provider's perspective. There is limited research on the methods implemented by hotels for measuring the growth of social media on their respective goals and the different perspectives, namely financial or other, taken into consideration when doing so. The current research investigates how hotels and tourism industries measure growth with the help of and m-commerce on their business goals.

Keywords: M-commerce, hospitality, customers, infrastructure, technological challenges.

Introduction

The Technological face of India is changing rapidly. Things have become faster and easier to access. Everything is available on the internet platform. Whatever we used to do on manual and physical platforms is just replaced with online platforms and one of the most contributing factors is M-commerce. All the activities related to commerce means sale and purchase of goods and services which we used to do physically that we do by just a click at our own respective places. Commerce is buying and selling of goods and services against money. When we prefix word mobile with commerce and make it mobile commerce things remain the same of buying and selling but instead of manual transactions commercial activities are performed on wireless internet.

Infrastructure of M-commerce

M Commerce Infrastructure integrates with various front

end applications like e-purse, Bill Payment, Prepaid Top up Vouchers, Vending Machine operation, e Governance and many more third party applications being offered by various organizations / aggregators / financial institutes and telcos. The retail market is ready for implementation of such solutions. M-Commerce Platform carries transactions which are initiated by POS Terminals, Mobile Phones, GSM / CDMA enabled applications, to backend systems and vice-versa. In the past technology had a major impact in helping banks service their customers with the introduction of Internet banking. Internet Banking helped anytime and anywhere access to their banks. Customers could check their account details, get their bank statements, perform transactions like transferring money to other accounts and pay their bills, make other payments in the comfort of their homes and offices.

Research objectives

IMPACT FACTOR SJIF 2022 (8.694)

6

Rizvi College of Arts, Science & Commerce ♦ Vol. 11 Special Issue ♦ March 2022 ♦ International Journal of Research



TRUE COPY

Principal

Shurparata Educational & Medical Trust's
 M. B. Marathe College of Arts &
 A. E. Kalsekar College of Commerce & Management
 Nallasopara (W); Tal. Vasal, Dist. Palghar - 401 203

M-commerce provides me prompt and efficient services

100 respondents



- Strongly Disagree
- Disagree
- Somewhat agree
- Agree
- Strongly Agree

Conclusion

This research will identify the growth of the hospitality and tourism industry and help the hoteliers and industrialists to develop mobile commerce strategies. Nowadays it is found that consumers as well as old traditional hotel and tourism industrialists are also inclining towards mobile commerce. Most of the businesses intend to take the advantage of the new business possibilities offered by wireless technologies. This research will give them a perfect picture regarding the implementation of M-commerce. This study will also highlight customers' point of view regarding M-commerce.

References

1. Andersen, K.V., Fogelgren-Pedersen, A. and Varshney, U., Mobile organizing using information technology (MOBIT). Information, Communication and Society. v6 i2, 211-228.
2. Andrieu, M., The future of e-money: main trends and driving forces, foresight. The Journal of Future Studies.

3. Anil, S., Ting, L.T., Moe, L.H. and Jonathan, G.P.G., Overcoming barriers to the successful adoption of mobile commerce in Singapore. International Journal of Mobile Communications. v1 i1/2, 194-231
4. Anwar, S.T., NTT DoCoMo and m-commerce: a case study in market expansion and global strategy. Thunderbird International Business Review. v44 i1, 139-164.
5. Anwar, S.T., CASES Vodafone and the wireless industry: a case in market expansion and global strategy. The Journal of Business and Industrial Marketing. v18 i3, 270-288.
6. Aoyama, Y., Socio-spatial dimensions of technology adoption: recent m-commerce and e-commerce developments. Environment and Planning A. v35 i7, 1201-1221.
7. Balasubramanian, S., Peterson, R.A. and Jarvenpaa, S.L., Exploring the implications of m-commerce for markets and marketing. Academy of Marketing Science Journal. v30 i4, 348-361
8. Baldi, S. and Thang, H.P.P., The entertaining way to m-commerce: Japan's approach to the mobile Internet-a model for Europe? Electronic Markets. v12 i1, 6-13.
9. Barbero, M., Preparing to ride the wireless wave. Journal of Business Strategy. v22 i5, 10-12.
10. Stuart J. Barnes, The mobile commerce value chain: analysis and future developments, International Journal of Information Management: The Journal for Information Professionals. v22 n.2, p.91-108, April, 2002 [doi>10.1016/S0268-4012(01)00047-0



TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
M. B. Hans College of Arts &

A. E. Kalsekar College of Commerce & Management
Palghar - 401 203

Climate Change

Mona Nimesh Dedhia

Assistant Professor, M. B. Harris College of Arts and
 A. E. Kalsekar College of Commerce and Management,
 Nallasopara-West, Nawayat Nagar, Tal-Vasai
 E-mail: monadedhia707@gmail.com

Abstract

Climate change is the subject of how weather patterns change over decades or longer. Climate change takes place due to natural and human influences. Since the Industrial Revolution (i.e., 1750), humans have contributed to climate change through the emissions of GHGs and aerosols, and through changes in land use, resulting in a rise in global temperatures. Increases in global temperatures may have different impacts, such as an increase in storms, floods, droughts, and sea levels, and the decline of ice sheets, sea ice and glaciers. Global climate change has already had observable effects on the environment. Glaciers have shrunk, ice on rivers and lakes is breaking up earlier, plant and animal ranges have shifted and trees are flowering sooner. Effects that scientists had predicted in the past would result from global climate change are now occurring: loss of sea ice, accelerated sea level rise and longer, more intense heat waves.

Keywords: Climate Change, Green house, Global Warming

Introduction

Climate change is a long-term change in the average weather patterns that have come to define Earth's local, regional and global climates. These changes have a broad range of observed effects that are synonymous with the term.

Our atmosphere is getting hotter, more turbulent, and more unpredictable because of the "boiling and churning" effect caused by the heat-trapping greenhouse gasses within the upper layers of our atmosphere. With each increase of carbon, methane, or other greenhouse gas levels in the atmosphere, our local weather and global climate is further

agitated, heated, and "boiled."

Weather describes the conditions outside right now in a specific place. For example, if you see that it's raining outside right now, that's a way to describe today's weather. Rain, snow, wind, hurricanes, tornadoes — these are all weather events.

Climate, on the other hand, is more than just one or two rainy days. Climate describes the weather conditions that are expected in a region at a particular time of year.

Is it usually rainy or usually dry? Is it typically hot or typically cold? A region's climate is determined by observing its weather over a period of many

IMPACT FACTOR SJIF 2022 (8.694)



TRUE COPY

Principal

Shurparata Educational & Medical Trust's
 M. B. Harris College of Arts &
 A. E. Kalsekar College of Commerce & Management
 Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

decrease, shellfish have difficulty reproducing, and much of the oceans' food cycle becomes disrupted.

Solutions for Climate Change

While the effects of climate change can seem bleak, there is still hope. By taking immediate action to curb climate change, we may never see the worst consequences. Likewise, as the world adopts cleaner, more sustainable energy solutions, there may be millions of new jobs created and billions of dollars of economic benefits. Below are some practical ways you can battle climate change, including: Purchase Renewable Energy Certificate for your home power needs, Make your home energy efficient, Buy carbon offsets, Adopt a plant-based diet, Reduce food waste, Recycle, Stop using fossil fuels, Stop deforestation.

Climate change feedback

Climate change feedback Climate sensitivity. Sea ice reflects 50% to 70% of incoming solar radiation while the dark ocean surface only reflects 6%, so melting sea ice is a self-reinforcing feedback. The response of the climate system to an initial forcing is modified by feedbacks: increased by self-reinforcing feedbacks and reduced by balancing feedbacks. The main reinforcing feedbacks are the water-vapor feedback, the ice-albedo feedback, and probably the net effect of clouds [98]. The primary balancing feedback to global temperature change is radiative cooling to space as infrared radiation in response to rising surface temperature. Uncertainty over feedbacks is the major reason why different climate models project different magnitudes of warming for a given amount of emissions. As air gets warmer, it can hold more moisture. After an initial warming due to emissions of greenhouse gases, the atmosphere will hold more water. As water vapor is a potent greenhouse gas, this further heats the atmosphere. If cloud cover increases, more sunlight will be reflected back into space, cooling the planet. If clouds become more high and thin, they act as an insulator, reflecting heat from below back downwards and warming the planet. Overall, the net cloud feedback over the industrial era has probably exacerbated temperature rise. The reduction of snow cover and sea ice in the Arctic reduces the albedo of the Earth's surface. More of the Sun's energy is now absorbed in these regions, contributing to Arctic amplification, which has caused Arctic temperatures to increase at more than twice the rate of the rest of the world. Arctic amplification is also melting permafrost, which releases methane and CO₂ into the atmosphere.

Around half of human-caused CO₂ emissions have been absorbed by land plants and by the oceans. On land, elevated CO₂ and an extended growing season have stimulated plant growth. Climate change also increases droughts and heat waves that inhibit plant growth, which makes it uncertain that this carbon sink will persist in the future. Soils contain large quantities of carbon and may release some when they heat up. As more CO₂ and heat are absorbed by the ocean, it acidifies, its circulation changes and phytoplankton takes up less carbon, decreasing the rate at which the ocean absorbs atmospheric carbon. Climate change can also increase methane emissions from wetlands, marine and freshwater systems, and permafrost.

Conclusion

Effects of climate change include higher temperatures, increases in precipitation patterns, rising sea levels, weather-related natural disasters, increased drought and decreased food security. 1 The annual global temperature, or decreased food security. 1 The annual global temperature, has increased 1.4 Earth's average surface temperature, has increased 1.4 degrees Fahrenheit (0.8 degrees Celsius) since the 1880s. Two-thirds of that increase has occurred since 1975. 2 Over 36 million kilotons of CO₂ were emitted in 2014. 3 Emissions in 2018 are projected to increase by 2.7 percent compared to a 1.6 percent rise in 2017 — emission rates had not increased in three years. 4 China and the United States each produce about a third of the world's carbon emissions. 5 As of 2018, oil use continues to rise globally, as it has for five consecutive years. 6 The 1997 Kyoto Protocol was an international agreement intended to cut greenhouse gas emissions, but many nations failed to hold to the protocol's standards. In 2018, the Paris Agreement was signed by over 200 nations with the purpose of preventing global temperatures from reaching a 1.6 degree Fahrenheit increase (2.0 degrees Celsius), and reducing greenhouse gas emissions to a rate where they can be naturally absorbed by the environment — all between 2050 and 2100. Under the Paris Agreement, developed nations agreed to subsidize the efforts of developing nations to meet the standards of the agreement and begin using more renewable energy sources. Progress will be reviewed every five years. 78

References

1. Rose, Brian E. "ATM 623: Climate Modeling." Lecture04 — Climate System Components. www.atmos.albany.edu/facstaff/brose/classes/ATM623_Spring2015/Notes/Lectures/Lecture04%20%20

Climate Change

2. "AAAS Reaffirms Statements on Climate Change and Integrity." American Association for the Advancement of Science. www.aaas.org/news/aaas-reaffirms-statements-climate-change-and-integrity.
3. "The Causes of Climate Change." NASA, NASA, 6 Sept. 2019. climate.nasa.gov/causes/.
4. "The Carbon Cycle." NASA, earthobservatory.nasa.gov/features/CarbonCycle-page5.php.
5. Green, Julia K., et al. "Large Influence of Soil Moisture on Long-Term Terrestrial Carbon Uptake." *Nature*, vol. 565, no. 7740, 2019, pp. 476–479, doi: 10.1038/s41586-018-0848-x. <https://www.nature.com/articles/s41586-018-0848-x>.

6. "Is the Sun Causing Global Warming? — Climate Change: Vital Signs of the Planet." NASA, NASA, climate.nasa.gov/faq/14/is-the-sun-causing-global-warming/.
7. "Agriculture and Greenhouse Gas Emissions." American Farm Bureau Federation — The Voice of Agriculture. www.fb.org/market-intel/agriculture-and-greenhouse-gas-emissions.
8. "Deforestation and Climate Change." Earth Day Network, www.earthday.org/campaigns/deforestation/deforestation-climate-change/.

Principal

Dr. Mohammad Khalil Ahamad

TRUE COPY

Principal

Shurpara's Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.



E-CRM in Business

Tehseen Shaikh

Assistant Professor, E. Kalsekar College Of Commerce & Management, Nallasopara (W)
 E mail: Tehseen_78689@yahoo.com

Abstract

E-CRM, I don't need to describe the word E-CRM actually means. In today's world E-CRM is a common aspect for any business development for a long term gain. The word E-CRM indicates electronic customer relationship management which means handling the customer care via electronic mode of medium. Customer relationship management is a life of any upcoming business. A long term relation with a client or a customer can enhance better value for your business development and long term growth for decades. Electronic customer relationship management plays an essential role in today's world where every think is digital and on online mode starting from groceries to shopping and from shopping to online services and from online services to solving their quires and problems via electronic medium of mode or channel. In today's world without e-crm one cannot full field the demand of the market and customer needs on a large scale. To keep business furnishing and running in the external market environment the maintenance of the E-CRM and understanding the concept of business environment is very important.

Keywords: CRM, E-CRM, Customer, Benefits, Business.

Introduction

The Internet has changed many aspects of our living today including the way we communicate which has profound impact on our society. This will continue to persuade the business to sell their product in the market but also how to engage the client or customer for a longer term and years to come. E-CRM enhances the value of the customer and their behaviour. The main objective of the e-CRM is to develop loyalty and repeat buying e-crm is a tool that builds good rapport with the customer. It is a strategic approach for the customer needs. Development and it also enhance value for the business and also improves shareholder value. It is a

system that focuses on identifying the loopholes of the business as well as the customer and rebuilds a good image in the market for better opportunities and successful creation of the customer loyalty and honesty in business environment both internally and externally. It aims to sustain the interest of the customer for a longer period of time. It takes utmost care for profitable relation in the corporate it provides efficient and convenient way to analysis their client while providing efficient and quality service. The purpose of e-crm is to retention the customer by serving them in an easiest way. E-CRM creates potential and former customer. It is a well-structured and automated

IMPACT FACTOR SJIF 2022 (8.694)

82

Rizvi College of Arts, Science & Commerce ♦ Vol. 11 Special Issue ♦ March 2022 ♦ International Journal of Research



TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
 M. B. Harris College of Arts &
 A. E. Kalsekar College of Commerce & Management
 Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

above content it has been clearly stated that E-CRM is essential part of the corporate and it is also a very well plan structured plan. It can handle various activities of the business with formed alignment.

The following are the benefits of E-CRM

1. Easy to assess
2. Improve in maintaining system
3. Record maintenance
4. Operates 24*7 via online
5. Customer privacy and security maintain
6. Built customer relation
7. Systematic Approach
8. Time Saving
9. Create healthy bound with Customer
10. Inbuilt software with self-auto generate system tool
11. Retains the customer
12. Sustainable Growth
13. Works on Internet connection and Exceels
14. Better customer service;



15. Easy check out processes;
16. customer information and history
17. create efficient work processes

6) Automation

1. Telemarketing
2. Telesales
3. Direct mail
4. Generate quick problems and quires
5. Lead tracking and response
6. Opportunity management
7. Quotes and order configuration
8. Delivering of messages

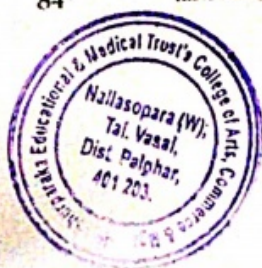
The following Diagram shows the Functioning of the E-CRM in each part of the Organization.

Conclusion

With the above Explanation it is concluded that the E-CRM in business plays a very important role. It monitors the exact and fair view of the business and its customer to retain them for a longer period of time and to also build a loyal customer associated with their organisation. E-CRM is an active tool for the entire problem related to customer sustainable and growth of the business. In today's world where Technology is at its peak E-CRM plays a major role not only in the Marketing Business but also in the businesses.

References

1. <https://www.sana-commerce.com/blog/what-is-the-role-of-customer-relationship-management-in-e-commerce/>
2. <https://essjaycopier.com/software-development/e-crm-sales-service.html>



TRUE COPY

Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

Impact of Online Education on Students

Shahida Shakil Shaikh

Assistant Professor, M. B. Harris College of Arts and A. E. Kalsekar College of Commerce and Management,
 Nallasopara West, Nawayat Nagar, Tal – Vasai, Dist – Palghar, Maharashtra
 E mail: shahidashaikh1810@gmail.com

Abstract

No one imagined that Covid-19 would turn our world upside down and would bring major changes to our lifestyle. The virus has spread everywhere like a wild forest fire due to which numerous changes were accepted by people all over the world, and it took some time for everyone to adapt to the new normal. Online learning is rapidly becoming one of the most effective ways to impart education. The impact of the virus was so strong that online education became a seemingly ubiquitous part of our growing world, which resulted in the closure of schools and no further physical interaction of teachers with students. Fortunately, soon enough most of the schools and educational institutions moved to online mode to resume their studies. As a result, education has changed dramatically, with the distinctive rise of e-learning, whereby teaching is undertaken remotely on digital platforms instead of physical classrooms.

Keywords: Online classes, Covid-19.

Introduction: Online classes and technology have emerged as a superhero during the lockdown days. We have all been under house arrest but are still connected with the world of education. Due to the lockdown, students have not been able to stay connected with the outer world and the lack of exposure is evident. The only reprieve for the students' mental well-being has been the transition to online classes. Teachers made sure that the learning for students was not compromised, so they took a great leap forward to find solutions and create new learning environments for their students to ensure that learning never stops. With little time to prepare, curriculums were modified, new lesson

plans were created, activities were planned, all so that their students remain actively involved through online learning. Technology has been an integral part of our life. The Internet, smart phones, and television are indispensable parts of most of our lives. Hence it is difficult to avoid its interference in our daily activities. The impact of technology isn't limited to entertainment. The education sector is widely affected by it too.

Online education is the place where education and technology come together. It is the electronic mode of teaching and learning which enables the student from anywhere. The form of online education varies from



TRUE COPY

Principal

Shriparaka Educational & Medical Trust's
 College of Arts & Management
 Nallasopara (W), Tal. Vasai, Dist. Palghar - 401 203.

developing a habit of discipline.
Final Thought

Online education offers both benefits and disadvantages, as with most other things in life. Although this trend is obvious to see, it will likely last long. Online education is the future of the education system as it brings many possibilities and opportunities to the education system.

For students, online classes have become an imminent trend in the education sector around the globe. Digital learning has provided easy access to the files and folders that can now be organized and saved without any physical damage. With one click, students can access their notes and assignments without the fear of misplacing or spoiling them. With advanced technology, this mode of learning has not only been simpler but fun and engaging as well. Technology-enabled learning is beneficial and has proven to be more engaging as it helps in making those subjects interactive and fun which are traditionally considered dull by students. It became very convenient for the students to attend classes from anywhere in the world as both classes and learning content was easily accessible at home. Integration of the learning platforms with new-age interactive applications has made online classes more convenient for both students and teachers as more students are able to express their views at the same time using certain online applications. Students have been more particular with their online submissions; they are notified on a regular

basis and it is an effortless task for the teachers to track down the students who have failed to submit their assignments on time.

Conclusion

I believe that learning never stopped, in fact, it evolved itself not just to survive but to thrive and technology has proven to be the most important enabler of the same which in itself is an invention that is an outcome of learning. Technology has helped in learning and learning has led to the advancement of technology. Students need both parents' and teachers' guidance as they navigate through this difficult time to learn more and more. Both offline learning and e-learning would go hand-in-hand and online education will eventually become an integral component of school education. Somewhere in the future, education is going to be hybrid. During Covid, technology has become a part of academics and is here to stay. Online applications and programs have helped both teachers and students to develop new skills and capabilities that supported them and enhanced their knowledge. Online teaching cannot replace the position of traditional classroom teaching and we will need to get back to traditional teaching after the pandemic ends.

References

1. <https://timesofindia.indiatimes.com/Readers Blog > India>
2. <https://www.indiatoday.in/...>Feature Philia>



TRUE COPY

Principal
Shurpareka Educational & Social Trust's
M. B. H. College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 203.

A Study on Impulsive Buying Behaviour of In-store Retail Shoppers – An Evidence of Palghar Town

¹Mohammad Khalil Ahmad
²Pooja Ravindra Shetty

¹Department of Commerce, Ph.D. Guide, K. P. B. Hinduja College of Commerce, Mumbai
²Research Scholar, Department of Commerce, K. P. B. Hinduja College of Commerce, Mumbai
 E mail: shettypooja476@gmail.com

Abstract
 Due to Covid 19 pandemic, there was disruption in day to day lives of people for a significant period of time. This has impacted the retail industry in a completely different way. As the Retail sector is critical to supply day to day items, it was functional during pandemic. As the pandemic went on for a long period of time, it has altered the behaviour of customers to great extent. In this study, the research intends to understand the changed business models of the retail sector and also behavioural changes which would continue to impact the retail industry. One specific phenomena that remains true to human behaviour is making impulsive decisions stemming out of a number of intrinsic and extrinsic factors. The research aims to study the contributing factors and most inclined category.

Keywords: Marketing Mix, Packaging, Retail Sector, Impulsive Buying Behaviour

Introduction

A. Retail Industry in India

As the nation advents from society advents from Society 4.0 to 5.0, we witness innumerable and unbelievable changes across various sectors yet India's Retail industry is grossly unorganised. It is estimated that around 90% of the overall retail sector falls in the unorganised category. This creates scope for organised players in the long term to dominate the market and grow disproportionately for years to come. Indirect Tax reforms introduced in 2017 (Goods and Services Tax) will facilitate organised retail and limit scope for unorganised retail in India.

With such prospects, it is important for existing retail companies to draw a long-term plan to overcome challenges. Another observation is that, while the retail

industry is dominated by unorganised players, it increases the length of distribution chains leading to lesser margins at ends. On other hand, organised retail is successful in controlling inventories and reducing middlemen in distribution chains. This allows organized players to offer better discounts on a daily basis.

The testimony to India's Retail sector is that every big corporate conglomerate in India is entering this sector aggressively, that is, Tata Group with Star Bazaar and Multiple E-commerce ventures, Reliance Group with its Reliance Retail Subsidiary, Trends Stores, Aditya Birla with more stores. Emergence of E-commerce has consolidated the pace of organised retail growth in recent years.

B. Marketing mix in dynamic business Environment

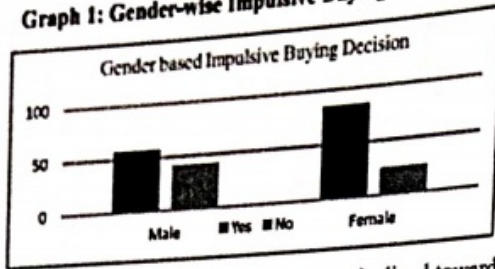
IMPACT FACTOR SJIF 2022 (8.694)

Rizvi College of Arts, Science & Commerce ♦ Vol. 11 Special Issue ♦ March 2022 ♦ International Journal of Research

21

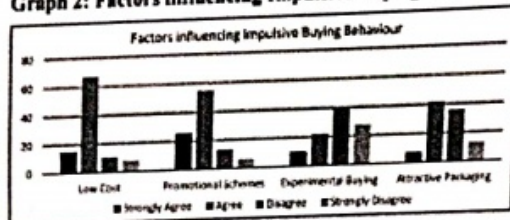


Graph 1: Gender-wise Impulsive Buying Behaviour:



The study implies that females are more inclined towards impulsive buying decision making though the figure that the males, too, to some extent, make unplanned purchases. This analysis is based on the population of a rural town of Palghar which shows the general tendency of people. As opposed to sub-urban areas and cities where the majority of population buys emotionally at some point or the other, here there is substantial population going against the trend.

Graph 2: Factors Influencing Impulsive Buying Behaviour:



The research focuses on four major factors influencing impulsive buying decision making:

1. **Low Cost:** In a rural town like Palghar, lowered cost of product presumably induces unplanned purchases
2. **Promotional Schemes:** Various promotional schemes, point of purchase advertisement often proves to be useful and attract the prospects. This proves to be successful only when the promotional effort clearly defines the idea and invokes the desire to purchase.
3. **Experimental Buying:** The millennial and Gen Z totally is a believer of experimentation, whether its an FMCG, a durable or any utility service. This factor, in the selected area does not really contribute towards

impulsive behaviour. But owing to the nation's demographic dividend, it will surely be the core contributing factor.

4. **Attractive Packaging:** Packaging, even though a separate marketing mix element, performs promotional functions of advertising as well. It not just provides information, but also makes the buyer long for it. In the study, to some extent, it has an impact, but the majority of the population still disagrees with the same.

Conclusion

The rural and urban population are diametrically opposite when it comes to emotional and sensitive buying behaviour. The only factor that induces the rural population is the cost factor and how well it is promoted, that means, how well the utility of the product. This analysis explains the practical approach of people towards in-store buying. The marketer may need to adopt a distinctive approach which is more appealing to the population.

Limitations

The study is limited to the rural town of Palghar district. The results are affected by several factors namely age, place and psychological factors. The research is affected by the researcher's bias. Apart from the existing dimensions, there are more aspects to be covered for a more accurate result.

References

1. Intrinsic factors affecting impulsive buying behaviour—Evidence from India, Anant Jyoti, Badgaiyan, Volume 21, Issue 4, July 2014, Pages 537-549, Journal of Retailing and Consumer Services
2. Impact of COVID-19 on the Customer End of Retail Supply Chains: A Big Data Analysis of Consumer Satisfaction Patrick Brandtner, Farzaneh Darbanian, Taha Falatouri and Chibuzor Udokwu
3. Definition of 'Impulsive Buying'- The Economic Times, 17 February, 2022
4. The Significance of the Impulse Buying Today-Hawkins Stern (1990)

Stress Management: A Study of College Teachers with Reference to Navi Mumbai

¹Mohammed Khalil Ahmed

²Sunita Charanjit Saini

¹Department of Commerce, PhD Guide, K.P.B. Hinduja College of Commerce

²Department of Commerce, Research Scholar, K.P.B. Hinduja College of Commerce

E mail: sunitasaini987@yahoo.com

Abstract

Stress has become a common term in every organization and can occur due to several factors prevailing in the industry. Employees working in different organizations need certain kinds of stress mitigating strategies to overcome the stress. Job stress is prevailing in every employee's day-to-day life and it impacts their job performance. Employees working in Educational institutions are among the group of employees under a great deal of stress due to many antecedents of stress. This study will describe common causes of stress for College teachers and strategies to deal with the stress. The focus of the paper includes Stress management, Job stress and various factors that cause teacher stress, and the coping strategies of stress for the teacher.

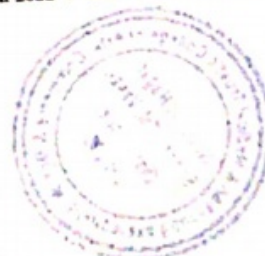
Keywords: Stress, Job Stress, Stress Management

Introduction

Research on college teachers has become a matter of concern especially during the Covid 19 pandemic. In recent years, there is a steady increase in teacher stress. Teacher stress can be defined as experience by a teacher of unpleasant emotions, such as burnout, tension, frustration, anger etc resulting from aspects of work as a teacher. Stress of people influenced by various personal, environmental, structural factors etc. Management has to find out the causes and prevention strategies to mitigate the stress among their employees. Pandemic has created stress among the world economy. The more demand for techno savvy skills and to cater the needs of stakeholders to meet their

expectations created stress among teachers. It cannot be denied that teaching is one of the stressful and noble professions in Today's economy. Teachers who are the backbone of the Education system and considered as Nation Builders are the most stressed human resource in educational Institutions. They need to be innovators, professional and perfect to meet the demands arising due to paradigm shifts in Education. Teachers have to give better outcomes in the form of increasing employability, creating opportunities for stakeholders for their career planning. It is a known fact that the stressfree employees perform better in their job and stressed employees provide poor services. The word stress was derived from the Latin word "Stringer"

IMPACT FACTOR SJIF 2022 (8.694)



- Multidisciplinary Perspective, pp 345-356
2. Dr. R. Rangarajan (2018), An Analysis of Causes of Stress and Its Management Techniques Adopted By College Teachers (With Special Reference to Select Self Financing Colleges In Chennai City), IJSART, Volume 4 Issue 4 ISSN [ONLINE]: 2395-1052, pp 77-81
 3. Dr. A. Varadaraj And B. Farhana Jabeen (2021), Stress Management Of College Teachers With Reference To Chennai District, Ciencia and Engenharia/ Science and Engineering Journal ISSN: 0103-944X | EISSN:1983-4071 , DOI:1983-4071-c&e-v68-i05-877729, pp 66-80.
 4. Dr. Deepti Bhargava & Hemant Trivedi (June 2018), A Study of Causes of Stress and Stress Management among Youth, IRA-International Journal of Management & Social Sciences ISSN 2455-2267; Vol.11, Issue 03, pp 108-117.
 5. Dr. Naresh Gandhi (2018), Comparative Study of Job Stress of Teachers Working In Govt. Aided Colleges of Punjab and Rajasthan State, IAETSD Journal for advanced research in applied Sciences volume 5, Issue 2, Feb/2018, ISSN NO: 2394-8442, pp. 482-487.
 6. Ekiabor E. E., (2016), Impact of job stress on employees productivity and commitment, International Journal for Research in Business, Management and Accounting, ISSN : 2455-6114, Vol.2 Issue 5 May 2016, pp 124-130
 7. Clipa, O. (2017). Teacher Stress and Coping Strategies. In O. Clipa (ed.), Studies and Current Trends in Science of Education, Suceava, Romania: LUMEN Proceedings, pp 120-128
 8. Bhargava, D., Trivedi, H. (2018). A Study of Causes of Stress and Stress Management among Youth. IRA International Journal of Management & Social Sciences (ISSN 2455-2267), 11(3), 108-117.
 9. T.L.Narasimha Reddy, S.Ammani (2013). Stress Management: A Case Study of Professional Students on Impact of Meditation & Yoga on Stress Levels. i-manager's Journal on Educational Psychology, 6(4), 42-47.



Principal

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Thane - 401 203.

Demonetization Impact on Small Scale Businesses in Mumbai City: A Study

¹Mohammed Sadiq Hasan

²Mohammad Khalil Ahmad

³Anjum Ara Ahmad

¹Assistant Professor, Accountancy, Thakur College, Kandivali

²Principal, Kalsekar College of Commerce and Management, Nallasopara

³Principal I/C, Rizvi College of Arts, Science & Commerce, Bandra Mumbai

E mail: sadiqhasan2204@gmail.com khalila8@gmail.com anjumahmed8@gmail.com

Abstract

This research is based on the demonetization impact on small scale industries. A descriptive study was done by conducting several responses of 20 respondents within the area of Mumbai city. Demonetization has gravely impacted on small scale industries. The legal meaning of demonetization is stoppage of particular currency within the framework of the country. A sudden decision was taken by our former prime minister for demonetization of Rs 500 and Rs. 1000 to be stopped as legal tenders. This gave the huge impact in small scale industries in Mumbai city. As a result, there was a sudden shortage at banks and other financial institutions in Mumbai city. Due to its sudden change there was a rise in impact on consumers, there was shortage in cash transactions and also most of the small scale industries were impacted with huge losses in Mumbai city. This gravely impacted various small industries which resulted some of businesses to close down. On the other note it was a greater move by our government for future benefit on Indian economy and also it has definitely influence many shopkeepers, consumers for using plastic money in the long run and for future benefit. This resulted greater impact in the economy. This paper also shows how much problems has been faced by shopkeepers, how their business gets affected.

Keywords: Demonetization, legal tenders, gravely impact, plastic money, economic system

Introduction

Demonetization means a currency change in a particular economy to implement cashless system in India, it allows to curb terrorism and pay taxes for unaccounted pile of cash. This drastic step has hugely gave an impact in our economy for the betterment of future. Demonetization has greatly helped in sudden change in buying patterns of the consumers. The currency was first demonetized in 1946

then second time it was demonetized in 1978 and third time it was demonetized in 2016 by our former Modi government. As per the survey done by RBI it is said that at least 99% of notes came back in the banking system which helped the Modi government to decentralize all black money in the market and to inject new implemented currency of Rs. 2000 and Rs.500 in the market. Most of the businesses placed there boards of requests of using their E-

IMPACT FACTOR SJIF 2022 (8.694)



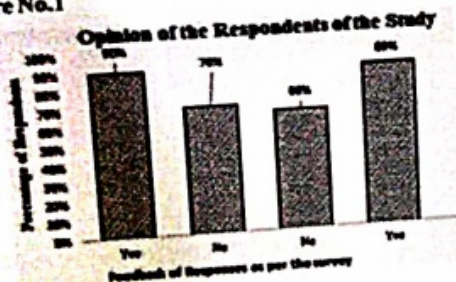
effect of demonetization? H0

3. After the effect of demonetization did you face any issues on your businesses? H0
4. Did you face any issue in financial transactions after demonetization in Mumbai City? H1

Findings of the Study

1. 90% of the respondents said yes that it has greatly impacted on small scale industries in Mumbai city and 10% said no that it has not impacted small scale businesses.
2. 70% of the respondents said they disagreed, as there were no positive effects of demonetization on their businesses, whereas 30% of the respondents strongly agreed with the positive effect of demonetization on their small business.
3. 66% of the respondents said no that they did not face any issues in their businesses, whereas 34% of the respondents said yes that they faced issues in their businesses.
4. 89% of the respondents said yes that they face issues in finance after implementation of demonetization, whereas 11% of the respondents said no that they did not face any issues in financial transactions after implementation of demonetization.

Figure No.1



Testing of Hypothesis

As per the T-test hypothesis, as P value is less than 0.05 ($P < 0.05$) i.e., 0.04 hypothesis here is accepted i.e., as it shows that there is a crucial impact of demonetization on small scale industries in Mumbai city.

Conclusion

As per the result of hypothesis it shows that there is an crucial impact of demonetization in Mumbai city as far the research is concerned. Due to this impact many institution has faced financial problems after effect of demonetization this measures were duly taken in order to curb black money, corruption, and fake notes that has been circulating all over years as due to this decisions were made to demonetize legal tenders which led to smooth functioning of the economy. This gave a positive impact in our economy and also benefited to curb financial problems in the economy.

References

1. Angel Jasmine Shirley, M. Impact of demonetization in India.
2. <http://indiaexpress.com/article/india/india-news-india/academia.edu/impact-of-demonetization-on-Indian-Retail-sector>.
3. <https://www.questia.com/library/journal/1P4-2159201707/the-impact-of-demonetization-on-the-impulse-buying>.



Principal
 Shurparaka Educational & Medical Trust's
 M. B. Harris College of Arts &
 A. E. Kalsekar College of Commerce & Management
 Nallasopara (W), Tal. Vasai, Dist. Thane, 401 205.

Takaful- An Islamic insurance tool as compared to Conventional Insurance

Mohammad Khalil Ahmad

Principal

SEMT's M B Harris College of Arts and

A E Kalsekar College of Com. & Management, Nallasopara, Dist: Palghar

E mail: khalila8@gmail.com

Abstract

The Concept of Takaful emanated from the mutual interests of individuals during the industrial era of the early 20th century. The number of poor having some sort of micro insurance is 80 million. The percentage of poor in India and china having insurance cover is just 3 per cent and in Africa it is worst i.e., just 0.3 per cent. At present, the number of poorest countries having no insurance cover globally is 23 out of 100 one. Demographically most of them belong to low income group. In addition, social awareness of the importance of insurance is fairly low. This paper emphasizes that efforts must still be made to educate the public about Islamic insurance in order for them to assess the protection they can provide. The elements of interest, gambling and uncertainty are there in traditional form of insurance but not acceptable in shariah law.

There was concern among Muslims about the inconsistency between traditional banks and insurance that comply with Islamic law. This has created a new industry called Takaful that provides risk and savings products to 1.6 billion Muslims worldwide. One of the biggest problems facing the Takaful industry is the misconception that it is Muslim only. Takaful's products appealed to the non-Muslim community despite obvious religious and cultural differences. However, the interest of non-Muslims and support from Muslims was not enough to raise awareness and growth in Takaful and what it has to offer. It is this lack of awareness that is one of the biggest challenges to the development and growth of national and global industry.

Keywords: Traditional insurance, gambling, interest, Takaful, insurance, kafal.

Introduction

The objective of the paper is to pinpoint the preference of takaful over conventional insurance. We will be discussing conventional model of insurance first and Takaful model will be discussed later on. Following the discussion of these two insurance models, the paper includes a review or comparison between the two. This will allow the reader to

make an informed choice between these two forms of coverage. The fact is that takaful insurance is not accessible to Muslims alone but non-Muslims as well. Takaful has a clear ethical structure that can be marketed to both Muslims and non-Muslims.

The recession quickly turned into a global economic disaster. This economic disaster was the worst since the


IMPACT FACTOR SJIF 2022 (8.694)



Takaful- An Islamic insurance tool as compared to Conventional Insurance

5. Anwar, Habiba (2008). *Islamic Finance: An International Business and Investment Guide*. GMB Publishing Ltd., United Kingdom.
6. Daud, Roslinah (2009). *Underwriting Family Takaful Schemes*. No. 18. icmiftakaful.com.
7. Manjoo, Faizal (2007). *Why Different Takaful Models in the World?* No. 10. sabbir@icmif.org. www.takaful.coop.
8. Saleh, Nabil A (1986). *Unlawful Gain and Legitimate Profit in Islamic Law. Riba, Gharar and Islamic Banking*. Cambridge University Press: Cambridge.
9. StaggMacey, Catherine (2007). *An Overview of Islamic Insurance*. No. 8. sabbir@icmif.org.
10. Tolefat, Adulrahman (2006). *Mixed Model is Best Approach*. No. 6. icmiftakaful.com.
11. Willis, Kevin (2007). *Applying Insurance Credit Ratings to Takaful Companies*. No. 9. sabbir@icmif.org.
12. Venardos, Angelo M (2005). *Islamic Banking and Finance. Its Development and Future*. World Scientific Publishing Co. Ltd: Singapore. www.takaful.coop.




Principal
Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasal, Dist. Palghar - 401 203.

تصوف اور غزل

شاہد علی سلیمان شیخ (اسٹنٹ پروفیسر)
معین الدین ماریٹ کالج آف آرٹس،
نالاسوپارا (مغرب) پال گھر۔

9004408110

صوفی وہ لوگ ہیں جنہوں نے سب کچھ چھوڑ کر خدا کو لیا ہے۔ (ذنون مصری رحمت اللہ علیہ) صوفی وہ ہوتا ہے جو دونوں جہان میں بجز اللہ و رب کے اور کسی کو نہ دیکھے (شبلی) چنانچہ اس نظریے کے اولین نمونے بھی وہی ہائے جاتے ہیں۔ جانم کے اشعار ملاحظہ ہوں۔

سب میں تو ڈرتا ہے	سب تجھے اپت بتا ٹھار
ہر اک شے میں دیکھ بچار	مجھ سے ٹھارے ٹھار
کہے ایک دریا ہے مویاں ہزار	ابلتے ہیں مویاں کے فوجاں ہزار (بحری)
الہی پردہ کثرت اٹھا دے	شراب ساغر وحدت پلا دے (سراج)
ہرزہ عالم میں ہے خرید حقیقی	یوں بوجھ کے بلبل ہوں ہر ایک غنچہ وہاں کا (ولی)
اصل شہود و شاہدہ مشہود ایک ہے	حیراں ہوں پھر مشاہدہ ہے کس حساب میں (غاب)
تماشا ہے دیرو حرم دیکھتے ہیں	تجھے ہر بہانے سے ہم دیکھتے ہیں (داغ دہلوی)

بقول رشید احمد صدیقی "مغلیہ دور نے ہمیں تین نایاب تحفے دیئے ہیں مرزا غالب، تاج محل، اردو زبان"

غزل کے اشعار کسی تاج محل سے کم نہیں۔ عشق میں غنائیت کا تصور دراصل عشق حقیقی پیدا کردہ ہے۔ انسانی رواداری ہمدردی انسانیت دنیا کی عدم ثباتی جیسی تعلیمات کو شعراء نے اپنے کلام میں پیش کیا ہے۔ تصوف کا بنیادی مقصد تزکیہ نفس اور قرب خداوندی ہے۔ چنانچہ یہ ہرزمانے میں کسی نہ کسی شکل میں موجود رہا ہے۔ قصور عشق نے پناہ وہ بقا تسلیم و رضا صبر و شکر و بجز و وصال معنویت بخشی۔ فارسی شعرا کی روایت سو فٹ ہو گا۔ اردو شاعری کے جگہ فارسی شاعری کے پہلے صوفی شاعر سعدا بوالخیر سے کرنائی اومدی عطاریں آپ جیسے عظیم المرتبہ شعرا میں ایک صحت مند روایت کی بنیاد ڈالی۔

ہندوستان میں اسلام اور صوفیاء کی آمد نے یہاں کی زبان اور تہذیب و ثقافت کو بہت زیادہ متاثر کیا۔ حضرت داتا گنج بخش بکھیری رحمت اللہ علیہ نے سرزمین ہند پر تصوف کی بنیاد ڈالی۔ اور مشترکہ تہذیب کو فروغ ملا۔ تاہم خواجہ معین الدین چشتی رحمت اللہ علیہ نے بزرگ ہیں۔ جنہوں نے ہندوستانی زبان میں بھی دعوت و تبلیغ کے فرائض انجام دیئے۔ تصوف کے شعرا کے کلام پر جب آغاز نظر



برابر ہے دنیا کو دیکھنا نہ دیکھا
یار یہ کیا ظلم ہے ادراک و فہم یاں
دوڑے ہزار آپ سے باہر نہ جاسکے

(۴)

دنیا کی بے ثباتی تصوف حضرات کا این موضوع رہا ہے۔ شاعری میں جا بجا دنیا کی بے ثباتی ناپائیداری کم ظرفی کا ذکر
بھی ان کے کلام کا حصہ ہے۔ شعر ملاحظہ فرمائیں۔۔
عمر دراز مانگ کے لائے تھے چار دن
دو آرزو میں کٹ گئے دو انتظار میں

بس جان گیا میں تیری پہچان یہی ہے
تو دل میں تو آتا ہے سمجھ میں نہیں آتا (اکبر الہ آبادی)

تردائی پہ شیخ ہماری نہ جائیو
دامن چھوڑ دیں تو فرشتے وضو کریں (خواجہ میر درد)
ہر تمناد دل سے رخصت ہو گئی
اب تو آجا اب تو غلوت ہو گئی (خواجہ عزیز الحسن مجذوب)
کریں ہم کس کی پوجا اور پڑائیں کس کو چندن ہم
صنم ہم دیر ہم بختانا ہم بہت برہمن ہم (میر شمس الدین محمد فیض)
دیا سے موج موج سے دریا جدا نہیں
ہم سے جدا نہیں خدا اور خدا سے ہم (راجہ گردھاری پرشاد باقی)

حوالہ جات :

- ۱۔ ڈاکٹر عبادت بریلوی : غزل اور مطالعہ غزل
۲۔ ڈاکٹر سلام سندیلوی : تصوف اور اصغر گوٹروی



Principal
Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsotra College of Commerce & Management
Nallasopara (W), Tal. Vasai, Dist. Palghar - 401 205



S.E.M.T'S
MOINUDDIN B. HARRIS COLLEGE OF ARTS,
A.E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.
 (Affiliated to the University of Mumbai)
NAWAYAT NAGAR, SOPARA (W), VASAI, DIST- PALGHAR
PIN – 401 203, (MAHARASHTRA)

Internal Quality Assurance Cell (IQAC): 2021-2022

Report of Event/ Programme

Name of the Committee	Commerce Association, IQAC
Name of the Asst. Prof.	Sujata Ritesh Yadav
Title of the Event/Programme	International Conference
Objective of the Event Programme	To Develop Knowledge and enhance the skills of the students and develop enthusiasm towards research
Venue of the Event/ Prog.	Zoom Platform

INTERNATIONAL ADVISORY COMMITTEE

- Prof. Kuldeep Kumar, Bond University, Australia
- Dr. Sabir Ali Siddiqui, Dhofar University, Oman
- Dr. Khaliduzzaman Khan, UAE
- Dr. Muskar Zafar, University of West London, Ras-Al-Khaimah Branch, UAE
- Dr. Mohammad Faheem, PBIC, Thammasat University Bangkok

NATIONAL ADVISORY COMMITTEE

- Dr. Ajay Bhamre, I/C Dean, Faculty of Commerce and Management, University of Mumbai
- Dr. T. A. Shiware, Director Education, Wilson College, Mumbai
- Dr. M. S. Kurhade, Principal, DTSS Law College, Malad, Mumbai
- Prof. Dolly Sunny, University of Mumbai
- Prof. Suresh Kumar Sharma, Panjab University, Chandigarh
- Prof. Ashwin Bhalla, President PCMA
- Dr. Asha Jindal, Kishinchand Chellaram College, HSNL University, Mumbai

CHIEF PATRONS

Dr. AKHTAR HASAN RIZVI
(HON'BLE PRESIDENT)
RIZVI EDUCATION SOCIETY

Adv. (Mrs.) RUBINA AKHTAR HASAN RIZVI
(HON'BLE DIRECTOR)
RIZVI EDUCATION SOCIETY

PATRONS

Prof. SUHAS PEDNEKAR
HON'BLE VICE CHANCELLOR
UNIVERSITY OF MUMBAI

Prof. R. D. KULKARNI
HON'BLE PRO-VICE CHANCELLOR
UNIVERSITY OF MUMBAI

CHAIRPERSON OF THE CONFERENCE

Dr. Mohammad Khalil Ahmad
Principal
A. E. Kalsekar College of Commerce & Management

CONFERENCE SECRETARY

Dr. Sangeeta Pawar
Department of Commerce, University of Mumbai

CONVENOR

Dr. (Mrs.) Anjum Arif Ahmad
Principal I/C
Rizvi College of Arts, Science and Commerce

SEMT'S

M. B. Harris College of Arts & A. E. Kalsekar
College of Commerce & Management
 Nawayat Nagar, Nallasopara (West) Dist: Palghar, Maharashtra
 Department of Commerce and IQAC

In Collaboration with
 Department of Commerce,
 University of Mumbai
 And
 Rizvi Education Society's
 Rizvi College of Arts, Science and Commerce
 Rizvi Educational Complex, Off Carter Road, Bandra (W),
 Mumbai- 400 050

Organises
 Online One Day International Conference on
 "Emerging Trends & Issues in Field of
 Commerce, Management, Economics & Social
 Science"

19th February, 2022



Role of CSR in Community Development

¹Sujata R. Yadav²Mohammad Khalil Ahmad¹Assistant Professor, Department of BMS, A. E. Kalsekar College, Nalasopara (W), Palghar 401203.²Principal, A. E. Kalsekar College, Nalasopara (W), Palghar 401203

E mail: sujatayadav1483@gmail.com

Abstract

Corporate Social Responsibility (CSR) is related to a company or a company's strategy To do business in an ethical, social and supportive way Community for development. This article analyzes the importance of CSR. Some theories in literature. Three theories, utilitarians, Supported by CSR management and relationship theory; research by other scientists Areas can be used to indicate that the cause is CSR A globalized business world that doesn't know the borders. CSR continues to grow in importance, Good result. Next, this article describes the role of CSR in community development. The true logic of CSR is to see its impact on society socially. Ecologically and economically. The ability required of CSR managers It was analyzed to better understand the practical aspects of CSR. Finally, I will explain the conclusions and their impact on future research.

Keywords: Corporate social responsibility; community development, competencies of CSR managers, multinational corporations, corporate-society relations.

Introduction

Today's CSR (also known as Corporate Responsibility, Corporate Citizenship, and Responsibility). Business and corporate social opportunities) is a concept that corporate organizations take into account profits. Society by being responsible for the impact of its activities on customers, suppliers, employees, shareholders, communities, other stakeholders and their environment. This effort shows that organizations must take voluntary initiatives to comply with the law and improve the well-being of employees and

their families, as well as communities and society as a whole. CSR refers to a strategy in which a company or company operates in an ethical and socially friendly manner. CSR includes community collaboration, social investment, building relationships with employees, customers and their families, and engaging in environmental and sustainability activities. The purpose of this article is to analyze three CSR theories: utilitarianism, business-related, and relational, in terms of their importance and practical focus. These groups of theories



- problem by reorienting the corporate social performance model. *Academy of Management Review*, 20(1), 43-64.
20. Towers Perrin (2009) Corporate Social Responsibility: It's No Longer an Option. Available at <http://www.towersperrin.com/tp/showdetmdoc.jsp>, accessed on 12 Dec. 2008. Global Compact (2009). Overview of the UN Global Compact. Available at: <http://www.unglobalcompact.org/AboutTheGC/index.html>, accessed on 12 Dec. 2008.
 21. United Nations (1999) Global Compact. Available at: www.unglobalcompact.org, accessed on 12 Dec. 2008.
 22. United Nations (1971). Popular Participation in Development: Emerging Trends in Community Development. New York: UN Department of Economic Affairs.
 23. Wood, D. J. and Lodgson, J. M. (2002). Business citizenship: From individuals to organizations. *Business Ethics Quarterly*, Ruffin Series, 3, 59-94.
 24. World Commission on Economic Development (1987). *Brundtland Report: Our Common Future*. Oxford: Oxford University Press.

Principal

Dr. Mohammed Khalil Ahmad

Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W), Tal. Vasai, Dist. Palghar - 401 203.





S.E.M.T'S
MOINUDDIN B. HARRIS COLLEGE OF ARTS,
A.E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.
 (Affiliated to the University of Mumbai)
NAWAYAT NAGAR, SOPARA (W), VASAI, DIST- PALGHAR
PIN - 401 203, (MAHARASHTRA)

Internal Quality Assurance Cell (IQAC): 2021-2022

Report of Event/ Programme

Name of the Committee	Commerce Association, IQAC
Name of the Asst. Prof.	Shahid Shaikh
Title of the Event/Programme	International Conference
Objective of the Event Programme	To Develop Knowledge and enhance the skills of the students and develop enthusiasm towards research
Venue of the Event/ Prog.	Zoom Platform

INTERNATIONAL ADVISORY COMMITTEE

- Prof. Kuldeep Kumar, Bond University, Australia
- Dr. Sabir Ali Siddiqui, Dhofar University, Oman
- Dr. Khaliquezzaman Khan, UAE
- Dr. Mashkur Zafar, University of West London, Ras-Al-Khaimah Branch, UAE
- Dr. Mohammad Faheem, PBIC, Thammasat University Bangkok

NATIONAL ADVISORY COMMITTEE

- Dr. Ajay Bhamre, U.C. Dean, Faculty of Commerce and Management, University of Mumbai
- Dr. T. A. Shiware, Director Education, Wilson College, Mumbai
- Dr. M. S. Kurbade, Principal, DTSS Law College, Malad, Mumbai
- Prof. Dolly Sunny, University of Mumbai
- Prof. Suresh Kumar Sharma, Panjab University, Chandigarh
- Prof. Ashwin Bhalla, President PCMA
- Dr. Asha Jindal, Kishinchand Chellaram College, HSNL University, Mumbai

CHIEF PATRONS

Dr. AKHTAR HASAN RIZVI
(HON'BLE. PRESIDENT)
RIZVI EDUCATION SOCIETY

Adv. (Mrs.) RUBINA AKHTAR HASAN RIZVI
(HON'BLE. DIRECTOR)
RIZVI EDUCATION SOCIETY

PATRONS

Prof. SUHAS PEDNEKAR
HON'BLE. VICE CHANCELLOR
UNIVERSITY OF MUMBAI

Prof. R. D. KULKARNI
HON'BLE. PRO VICE CHANCELLOR
UNIVERSITY OF MUMBAI

CHAIRPERSON OF THE CONFERENCE

Dr. Mohammad Khalil Ahmad
Principal
A. E. Kalsekar College of Commerce & Management

CONFERENCE SECRETARY

Dr. Sangeeta Pawar
Department of Commerce, University of Mumbai

CONVENOR

Dr. (Mrs.) Anjum Ara Ahmad
Principal U.C.
Rizvi College of Arts, Science and Commerce

SEMITS

M. B. Harris College of Arts & A. E. Kalsekar
College of Commerce & Management
 Nawayat Nagar, Nallasopara (West) Dist: Palghar, Maharashtra
 Department of Commerce and IQAC

In Collaboration with
 Department of Commerce,
 University of Mumbai
 And
 Rizvi Education Society's
 Rizvi College of Arts, Science and Commerce
 Rizvi Educational Complex, Off Carter Road, Bandra (W),
 Mumbai- 400 050

Organises
 Online One Day International Conference on
 "Emerging Trends & Issues in Field of
 Commerce, Management, Economics & Social
 Science"

19th February, 2022



اردو کے غیر مسلم نعت گو شعرا

Shahid Ali Suleman Shaikh
M.B.Harish College of Arts A.E.Kalsekar College of Commerce
and Management, Nalasopara.
Email: shahidmanori4@gmail.com

نعت کا لغوی مفہوم:

دونوں معنوں میں آیا ہے۔ فرہنگ آموزگار میں اس کا معنی ستائش، وصف، صفت ہے۔ اور منتخب اللغات میں صفت و وصف کردن ہے۔

نعت کا لفظ تعریف و توصیف میں استعمال کیا جاتا ہے، اور اس سے مراد حضرت محمد ﷺ کی تعریف و توصیف میں کہی گئی نظم ہے۔ اردو لغات میں فارسی کی طرح یہ لفظ وصف اور ثنائے رسول ﷺ کے لیے استعمال ہوتا ہے۔ نور اللغات میں یہ لفظ بمعنی وصف ہے لیکن اس کا استعمال صرف رسول اکرم ﷺ کی ستائش و ثنا کے لیے مخصوص ہے۔

اردو زبان و ادب میں لفظ نعت کا وصف رسول ﷺ کے علاوہ کسی اور معنوں میں استعمال نہیں۔ اس لیے نعت کے ضمن میں ہم دیکھ چکے ہیں کہ یہ لفظ اردو زبان تک پہنچنے پہلے ایک خاص مفہوم سے وابستہ ہو چکا ہے۔ اس لیے اردو زبان و ادب میں اس کا استعمال ایک مخصوص اصطلاح کے طور پر ہی کیا جاتا ہے۔ یعنی اس سے مراد آنحضرت ﷺ کی توصیف و مدحت لی جاتی ہے۔

نعت کا اصطلاحی مفہوم

بہت سے اہل علم و فن نے مختلف مقامات پر نعت کی تعریف اپنے اپنے انداز سے بیان کی ہے۔ اصطلاحات شاعری میں نعت کے لفظ کی حدود و محسین کرنے کے بعد محققین و مفکرین نے لفظ نعت کی تعریف کچھ ان الفاظ میں بیان کی۔ اگر صدر بن احمد ہوی کے مطابق:

”ہر اس کا نام کو جس میں تغیر اسلام ﷺ کی صفت و ثنائی بیان کی جائے نعت کہلاتی ہے۔ اس میں نظم کی قید نہیں ہے۔ اگر نثر بھی اس معیار پر پوری اترے تو نعت ہی کہلائے گی۔“

نعت (نعت) بالفتح (نعت) عربی زبان کا لفظ ہے جو عام طور پر وصف کے لیے استعمال کیا جاتا ہے۔ تاج العروس میں علامہ زبیدی نے نعت کے لفظ کو وصف کے معنوں میں استعمال کیا یعنی جب آپ کسی چیز کے وصف میں مبالغہ سے کام لیں تو اس وقت نعت کہلائے گی۔

لسان العرب میں نعت سے مراد مدح رسول ﷺ بیان کیا گیا ہے۔ نعت کی جمع ”نعت“ ہے اور وصف بیان کرنے والے کو ”ناعت“ کہتے ہیں۔ اس کی جمع نعات ہے۔ حضور اکرم ﷺ کے اوصاف بیان کرتا بھی نعت کہلاتا ہے۔ نعت کا باب افعال النعات کے وزن پر آتا ہے اور النعات کا لفظ بھی وصف کے معنی میں مستعمل ہے۔

قرآن مجید میں اس مادہ ”نعت“ کا کوئی لفظ بیان نہیں ہوا لیکن بعض مفسرین نے اس لفظ کو وصف کے معنی میں ہی استعمال کیا ہے اور اعداد مبارکہ اور شائل الہی ﷺ میں نعت کا لفظ مختلف نحوی اور صرفی صورتوں میں متعدد مقامات پر استعمال ہوا۔ احادیث میں یہ لفظ مطلق اظہار اور بیان محض سے لے کر تمام انبیاء و افراد کی تعریف، صفت، حالت کیفیت، صورت احوال و خصوصیات اور کسی چیز کی خاصیت یا صلیہ کے لیے بیان ہوتا ہے۔

ابن اثیر نے اپنی کتاب النہای فی فریب الحدیث والاثر کی پانچویں جلد میں نعت کے باب میں اس سے مراد مدح رسول ﷺ لیا ہے۔ علامہ زبیدی نے تاج العروس میں ابن اثیر کے ہی الفاظ اور مثال کو دہرایا ہے۔ نعت کا معنی تعریف کرنا، بیان کرنا، اور اس کا استعمال صفات حسنہ کے لئے ہوتا ہے۔ فارسی زبان میں نعت کا لفظ مطلق وصف اور حضور اکرم ﷺ کی مدحت

Principal

Dr. Mohammad Khalil Ahmad

A Study on Satisfaction towards Online Shopping With Special Reference to Government and Non Government Employess (Salaried Employees)	162 – 169
<i>M. Reni Prishka, M. Inbalakshmi and V. Ilakkia</i>	
A Study on Impact of Covid-19 on Indian Jewelry Industry in E-Commerce Era	170 – 174
<i>Arnaz Kaizad Wadia and Nirali Dave</i>	
A Study of Environmental, Social and Governance (ESG) Theme Based Funds in India	175 – 180
<i>Babita H. Kakkar</i>	
Financial Sustainability of Housing Finance Companies in India	181 – 189
<i>Shaikh Irshad Wajid</i>	
Managerial Grid: A Brief-Up	190 – 193
<i>Debabrata Bhattacharjee</i>	
Analysis of the Debate on United States Drone Program under International Law	194 – 204
<i>Devanshi Shah</i>	
Study Need and Importance of Management Education & Its Impact on Society	205 – 207
<i>Brototi Sanjay Mistri and B. M. Londhe</i>	
Mobile App's For English Language Teachers	208 – 212
<i>Angel Shekinah Toppo and Samson. R. Victor</i>	
A Cross Sectional Study on Buyers Behaviour for E-Pharmacy in Selected Areas of Pune District: A Pilot Study	213 – 219
<i>N. P. Awari and P. B. Suryawanshi</i>	
A Study on Awareness for Information Security among Working Women from Pune City	220 – 226
<i>Archana Raut and Jitendra M. Hude</i>	
An Analytical Study of Effective Structure of Management Education in India	227 – 232
<i>Harshali B. Gomase</i>	
Portrayal of Enigmatic Psychology in Education and Problem Solving	233 – 235
<i>Shyamkhat Deore, Aditya Bavadekar, Amit Patil and Nitpal Singh</i>	
Assessing the Protagonist Influence and Impact of Universal Human Value Education on Management Graduates	236 – 242
<i>Rahul More, Tushar Pokharnikar and Poonam Kadwe</i>	
Structural Analysis of Fiber-Filled Thermoplasticmaterial Using Fea	243 – 253
<i>Vijay S and Arun Prakash R</i>	



Financial Sustainability of Housing Finance Companies in India

Shaikh Irshad Wajid

A. E. Kalsekar College of Commerce & Management, Nawayat Nagar, Burhan Chowk, Nallasopara West, India

ABSTRACT

Financial Sustainability is helping indispensably to achieve more sustainable future for all and to accomplish Sustainable Development Goals (SDG's). The SDG's were developed in the post-2015 development agenda. SDG's are a collection of 17 interlinked global goals set up in 2015 by the United Nations General Assembly. Financial sustainability of corporation/companies is utmost important for any country in order to support accomplishing SDG's. Financial sustainability can be achieved by the companies if they take care of (1) Accessibility to capital (2) Profitability (3) Reporting and (4) Planning. Under this research paper Financial Sustainability of housing finance companies in India is studied and researcher has tried to show the financial sustainability of housing finance companies in India. To study financial sustainability researcher has considered various ratios of selected sample housing finance companies and tries to analyse that housing finance companies are financial sustainable or not. For studying financial sustainability following ratios are studies Per Share Ratios, Margin Ratios, Return Ratios, Liquidity Ratios, Leverage Ratios Turnover Ratios, Growth Ratios, Valuation Ratios. Researcher has considered 5 years for the study period that is from 2017-2021. Sample housing finance companies are taken on the basis of market capitalization. Top 10 housing finance companies are considered on the basis of market capitalization value. It is found that many housing finance companies are financial sustainable on the basis of selected ratios for the study period.

Keywords: Financial Sustainability, Housing Finance Companies, Financial Ratios

1. INTRODUCTION

Housing sector boost the economy because of its linkages to many other sectors directly. Government always tries to push housing sector to have accessibility of house to all in the economy and this sector also helps to achieve few SDG's. Housing finance companies are playing very important role in financial system. financial sustainability of housing finance companies leads to financial sustainability of whole financial system of a country. In India we have various regulatory bodies regulating and controlling housing finance sector. Regulatory and controlling bodies like RBI, NHB are framing policies and giving guidelines from time to time to smooth running to this sector. There are many Housing Finance companies which comes under the category of Non-Banking Financial Companies (NBFC's). Many housing finance companies are listed on stock exchanges. These housing finance companies provides finance to the individual and developers for housing sector. Growth of Housing finance companies means growth of housing sector and ultimately growth of economy therefor these companies must always be financial viable and sustainable. sustainability of housing finance companies can be understood with their business strategy, planning, accessibility to capital and profitability. Financial sustainability of companies can be explained through their financial performance of past years' financial data. Leverage ratio, turnover ratio, profitability ratio, growth ratio, valuation ration, Margin ratio etc. can help to understand the sustainability of any commercial organisations.

2. REVIEW OF LITERATURE

Maheshwari. S. (2010), have assessed "Financial Performance of Paper Industry in India" for 10 (ten) years from 1997-98 to 2006-07. Ratio analysis, Trend Analysis etc. financial analysis methods were used for the study. Altman's Z score model was used for analysing the financial strength of the firm, which revealed that financial health of certain paper corporations falls in unhealthy sector. Similarly, it was perceived from the study that there is a undesirable association amongst the inventory turnover ratio (ITR) and debtor turnover ratio (DTR). Pratibha P. K., C. Krishnan (2018), has analysed the financial processes of Housing Finance Companies and schedule commercial banks in India and estimated their reasonable progress. The HFC's have augmented in number from 46 establishments in 2004-2005 to 71 establishments in 2015-2016. Also, the number of housing loans allowance given by Schedule commercial banks and Housing Finance Companies have increased. Numerically, Commercial banks have condensed in terms of market shares when linked with HFC's. RBI Bulletin (2007), examined the performance of 1064 Government public limited establishments during 2005- 06 reliant on on their inspected yearly report closed during april 2005 to march 2006. The solidified significances of the analysis uncovered constant enhancement in the performance of the corporations saw with development in sales, assessments of production, gross profit after tax, profits reserved and net worth in 2005-06 when compared with 2004-05. Batra, Vibha (2009), scrutinized the expansion implications in the

FINANCE					22.38
HDFC	32.27	29.1	34.24	28.25	769.13125
AVERAGE	24.866	1227.623	1152.513	971.887	

(10) Calculation of Average 3 Yr CAGR Profit (%) of selected Housing Finance Companies

3 Yr CAGR Net Profit (%)	Mar-21	Mar-20	Mar-19	Mar-18	Mar-17
GIC	-28.35	-44.44	17.47	41.33	23.06
REPCO HOME FINANCE LTD	19.62	24.03	25.04	27.79	28.66
HOME FIRST FINANCE	99.34	201.18	175.81	173.86	85.82
CAN FIN	26.24	26.44	37.43	82.17	76.28
HUDCO	25.01	42.42	22.79	13.92	2,802.14
INDIABULLS HOUSING FINANCE	-43.96	-13.71	31.32	41.85	36.17
PNB HOUSING FINANCE	5.14	2,442.13	3,351.84	2,800.26	NA
AAVAS FINANCIERS LTD	76.22	1,478.10	1,226.76	864.57	NA
LIC HOUSING FINANCE	16.83	11.26	20.82	19.87	21.22
HDFC	37.51	40.69	13.05	1.6	15.33
AVERAGE	23.36	420.81	492.233	406.722	386.085

7. REFERENCES

1. Bell, Jeanne, Jan Masoka, and Steve Zimmerman, *Nonprofit Sustainability: Making Strategic Decisions for Financial Viability*, San Francisco: Jossey-Bass, 2010.
2. Bennett, Roger, and Sharmila Savani, "Surviving Mission Drift: How Charities Can Turn Dependence on Government Contract Funding to Their Own Advantage," *Nonprofit Management and Leadership*, Vol. 22, No. 2, pp. 217-231, Winter 2011.
3. Grantmakers for Effective Organizations, *How Can We Be More Supportive of Nonprofit Financial Sustainability?* Available at: <https://www.geofunders.org/resources/how-can-we-be-more-supportive-of-nonprofit-financial-sustainability-662>, (2014).
4. Koob, A., Ingulfsen, I. ad Tolson, B. *Facilitating Financial Sustainability: Funder Approaches to Facilitating CSO Financial Sustainability*, (2018c). Available at: <https://www.issueab.org/resources/30587/30587.pdf>
5. Renoir, M. and Guttentag, M. *Facilitating Financial Sustainability: Understanding the Drivers of CSO Financial Sustainability*, (2018b). Available at: <https://www.issueab.org/resources/30588/30588.pdf>
6. Siddiquee, Mohammad Moniruzzaman, Hossain, Mohammad Farhad, and Islam, K. M. Zahidul: *Asset securitization in Bangladesh: practices and impediments*, *The Cost and Management*, Vol. XXXV, no 2, March-April, pp 19-38, (2006).
7. SustainAbility, *Buried Treasure: Uncovering the Business Case for Sustainability*. SustainAbility, London, (2001).
8. Ullmann, A. Data in search of a theory: A critical examination of the relationships among social performance, social disclosure, and economic performance. *Academy of Management Review* 10, 540-577, (1985)
9. Vance, S.C. Are socially responsible corporations good investment risks? *Academy of Management Review* (August), 18-24, (1975).



on Innovative Research in Management, Applied Science and Engineering

TRUE COPY

Shurparaka
M. E.
A. E. Kalsekar C
National Council of Educational Research and Training
New Delhi, India
Dist. Palghar - 401 203



University of Mumbai
INSTITUTE OF DISTANCE AND OPEN LEARNING



00000Bcom5508

T.Y.B.COM
SEMESTER - V (CBCS)

PAPER - I
EXPORT MARKETING

SUBJECT CODE: 23116



TRUE COPY

M. B. Haria College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tsl. V. Dist. Polghar-401 203

UNIVERSITY OF MUMBAI

Dr. Suhas Pednekar
Vice Chancellor
University of Mumbai, Mumbai

Prof. Ravindra D. Kulkarni
Pro Vice-Chancellor,
University of Mumbai

Prof. Prakash Mahanwar
Director,
IDOL, University of Mumbai

Programme Co-ordinator : **Ms. Rajashri Pandit**
Assistant Professor (Economics)
IDOL, University of Mumbai,
Vidyanagari, Santacruz (E), Mumbai.

Course Co-ordinator and Editor : **Mr. Sambhaji Shivaji Shinde**
Assistant Professor,
IDOL, University of Mumbai,
Vidyanagari, Santacruz (E), Mumbai.

Course Writers :

- Dr. Vishnu Nivrutti Yadav**
Principal, S.N. College of Arts and Commerce,
Bhayander east - 401105
- CMA (Dr.) Tushar Balkrishna Raut**
St. Gonsalo Garcia College of Arts and Commerce,
Vasai Maharashtra 401202.
- Mr. Irshad Wajid Shaikh**
SEMT's, M.B.Harris College of Arts,
A .E Kalsekar College of Commerce and Management, Nallasopara
- Mr. Vikram Trivedi**
St.Gonsalo Garcia College of Arts and Commerce,
Vasai Maharashtra 401202
- Mr. Piyush Harish Rana**
Annasaheb Vartak college of Arts
commerce and science, Shastri Nagar,
Vasai West -401201

July 2022, Print - 1

Published by: Director,
Institute of Distance and Open Learning,
University of Mumbai,
Vidyanagari, Mumbai - 400 098.



CONTENTS

Chapter No.

Title

Page No.

Module 1

1. Export Marketing - I 1
2. Export Marketing - II 11
3. Export Marketing - III 20

Module 2

4. Global Framework for Export Marketing - I 29
5. Global Framework for Export Marketing - II 38
6. Global Framework for Export Marketing - III 46

Module 3

7. India's Foreign Trade Policy - I 54
8. India's Foreign Trade Policy - II 62
9. India's Foreign Trade Policy - III 69

Module 4

10. Export Incentives and Assistance - I 78
11. Export Incentives and Assistance - II 89
12. Export Incentives and Assistance - III 108

INSTITUTE OF DISTANCE AND OPEN LEARNING, UNIVERSITY OF MUMBAI, OFFERS FOLLOWING COURSES

PROFESSIONAL PROGRAMME

1. Bsc IT
2. Bsc Computer science
3. MSc IT
4. MSc computer science
5. MCA

TRADITIONAL PROGRAMMES

- | | |
|--------------------|-----------------------------|
| 1. BA | 7. MA in English |
| 2. BCOM | 8. MA in Sociology |
| 3. MCOM | 9. MA in History |
| 4. MSC MATHEMATICS | 10. MA in Economics |
| 5. MA in Marathi | 11. MA in Education |
| 6. MA in Hindi | 12. MA in Political Science |

P.G. DIPLOMA COURSES

1. Diploma in Financial Management (DFM)
2. Diploma in Operating Research in Management (DORM)



University of Mumbai

INSTITUTE OF DISTANCE AND OPEN LEARNING

Dr. Shankar Dayal Sharma Bhavan, Vidyanagri, Santacruz (East), Mumbai 400 098

Published by Director, IDOL on behalf of University of Mumbai.

<http://mu.ac.in/distance-open-learning>

