


Smt. L.R.T. College of Commerce, Akola

This is to certify that the following are the research papers published by our teachers of our institution during the last five years.


Principal
Smt. L. R. T. College of Commerce
AKOLA (M.S.)

Dr.S.G. Chapke
2016 – 2017

**GURUKUL INTERNATIONAL MULTIDISCIPLINARY
RESEARCH JOURNAL**
Published Quarterly Issue

Dec – 2017

Issue – IV

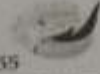
Volume – VI

ISSN No. 2394-8426
UGC Approved Journal Sr. No. 48455
International Impact Factor 3.325



-: Publisher By :-

Gurukul International Multidisciplinary Research Journal
ISSN 2394-8426 with International Impact Factor 3.325 | UGC Approved Journal Sr. No. 48455
Online Available At : www.gurukuljournal.com



**पश्चिम विदर्भाच्या आर्थिक विक्रसात सोपाबीन उत्पादक शेतक-यांच्या योगदानाचे
विश्लेषणात्मक अध्ययन**

1. **नाम -** राजू कारावीर कदम
पता - ए. विहीरकर, डॉ. बाबासाहेब आंबेडकर प्रतिष्ठान, पोस्टल रोड, अकोला
2. **नाम -** डॉ. महेश बी. डावरे, सहकारी प्राध्यापक, पोपती ए.ए.सी. यांच्या पशुवैद्यशाळा, अकोला
पता - 'सकेली' कॉटेज नं. २, कापूज पोलिस, पुणे-कोल्हापूर राजमार्ग, अकोला
3. **नाम -** डॉ. सीधू जी. चापक, प्राध्यापक, पोपती ए.ए.सी. यांच्या पशुवैद्यशाळा, अकोला
पता - 'सिव जेट' इन्फो टेकपार्क, २, आरजेम अग्री, पोस्टल रोड, अकोला

सारांश

भारताचे पूर्वी आणखी उदरगत करायची अर्थिक उद्योग शक्ति, बुद्धि, शैली, तंत्रज्ञान या क्षेत्रांतल्या कामांचे आवश्यकतेतून उत्पन्न झाले. या क्षेत्रातून आर्थिक विकासाला रोजगाराच्या सोयी तसेच उत्पन्न विकासाचे साधन म्हणून सोपाबीनचे पश्चिम विदर्भाच्या आर्थिक विक्रसात सोपाबीन तेल निर्मिती उद्योगाचे योगदान कितीच नसून असे म्हणता येईल. या क्षेत्रातून आर्थिक विकासाला रोजगाराच्या सोयी तसेच उत्पन्न विकासाचे साधन म्हणून सोपाबीनचे पश्चिम विदर्भाच्या आर्थिक विक्रसात सोपाबीन तेल निर्मिती उद्योगाचे योगदान कितीच नसून असे म्हणता येईल. या क्षेत्रातून आर्थिक विकासाला रोजगाराच्या सोयी तसेच उत्पन्न विकासाचे साधन म्हणून सोपाबीनचे पश्चिम विदर्भाच्या आर्थिक विक्रसात सोपाबीन तेल निर्मिती उद्योगाचे योगदान कितीच नसून असे म्हणता येईल.

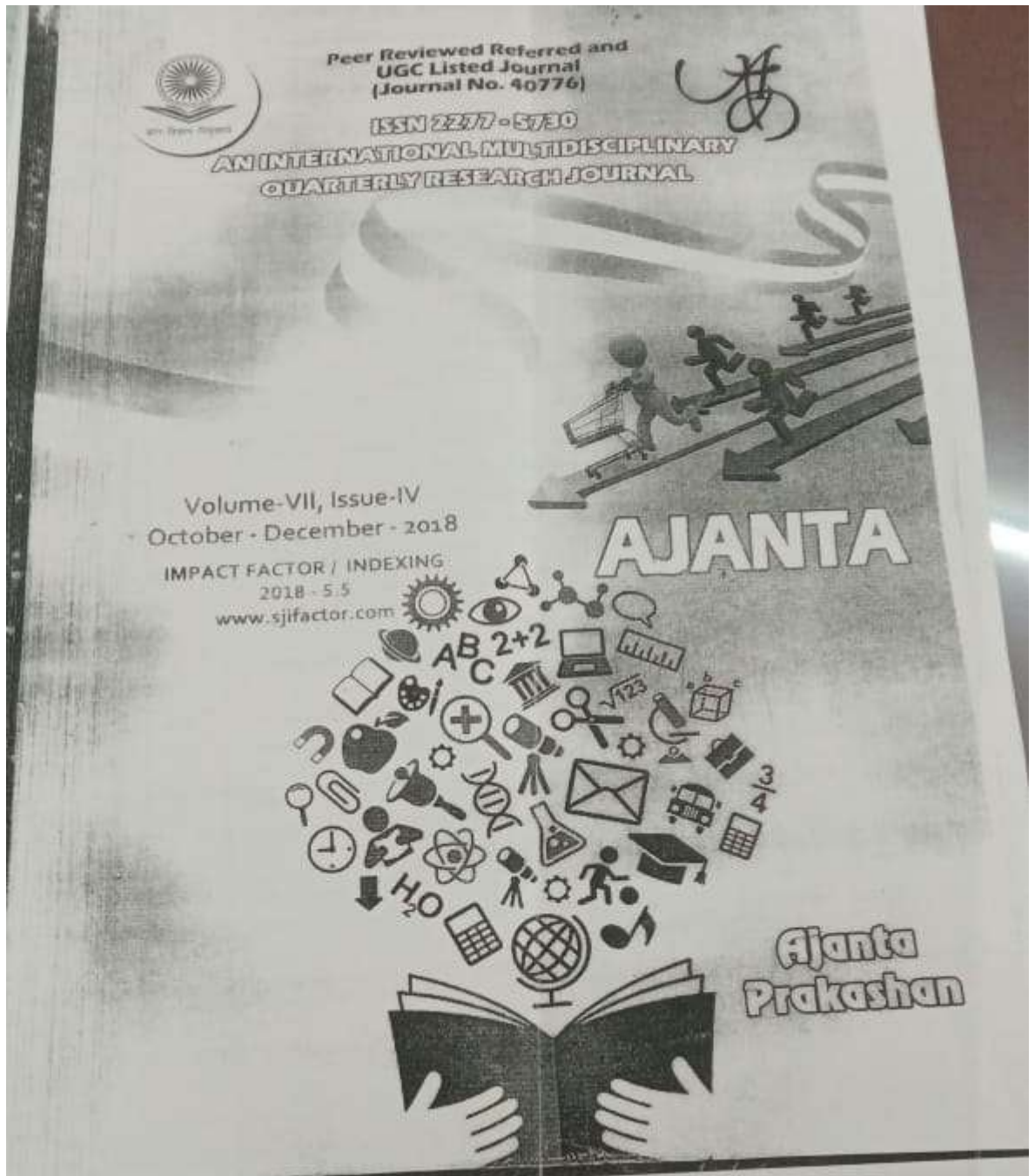
प्रस्तावना :- आपल्या देशात सोपाबीन उत्पादनापैकी 48 प्रतिशत सोपाबीन सोपा तेल प्रक्रियेसाठी वापरले जाते. सोपाबीन प्रक्रिया उद्योगाची निर्मिती झाल्यामुळे आपल्या देशातील ब्राँजगारांच्या रोजगाराच्या सोयी तसेच उत्पन्न विकासाचे साधन म्हणून सोपाबीनचे पश्चिम विदर्भाच्या आर्थिक विक्रसात सोपाबीन तेल निर्मिती उद्योगाचे योगदान कितीच नसून असे म्हणता येईल. या क्षेत्रातून आर्थिक विकासाला रोजगाराच्या सोयी तसेच उत्पन्न विकासाचे साधन म्हणून सोपाबीनचे पश्चिम विदर्भाच्या आर्थिक विक्रसात सोपाबीन तेल निर्मिती उद्योगाचे योगदान कितीच नसून असे म्हणता येईल.

पश्चिम विदर्भात लघु व मध्यम असो मिळून आठवने 2,200 उद्योग आहेत. त्यांची वार्षिक उत्पादन रक्कम 14,000/- कोटी फक्त आहे. यापैकी 1,200 उद्योग हे तेल निर्मिती क्षेत्राशी संबंधित असून त्यांची वार्षिक उत्पादन रक्कम 4,000/- कोटी फक्त आहे. यापैकी 15 उद्योग हे सोपाबीन तेल निर्मितीशी संबंधित आहेत. त्यांची वार्षिक उत्पादन रक्कम 1,000/- कोटी फक्त आहे. सोपाबीन तेल निर्मिती उद्योगांमुळे पश्चिम विदर्भाच्या आर्थिक विक्रसाच्या चालना मिळाली. तसेच त्यांच्याशी संबंधित पुरक उद्योगांची संख्या वाढली आहे. परिणामी पश्चिम विदर्भाच्या विकासाला दिशा मिळाली आहे.

सोपाबीन तेल निर्मिती उद्योग हा पश्चिम विदर्भाच्या आर्थिक विक्रसातील मेल्याचा दाढ उरला आहे. या उद्योगांमुळे सोपाबीनच्या लागवडी क्षेत्रात वाढ झाली आहे. शेतक-यांच्या उत्पन्नातही वाढ झाली आहे. या सर्वांचा परिणाम होऊन पश्चिम विदर्भातील लोकांच्या आर्थिक स्थितीत, रोजगाराच्या प्रमाणात, गुंतवणुकीत वाढ होऊन नवनाशक कारखाने स्थापन झाले.

विषयाचे महत्त्व :- भारताला सोपाबीनचा उपयोग मुख्यतः तेल काढण्यासाठी होतो. तेल काढण्याच्या दैनंदिन पध्दती आहेत. मोठ्या कारखान्यात 'सॉल्व्हेंट एक्स्ट्रॅक्शन' पध्दतीने विद्युत्तोल तेल काढण्यात येते किंवा लहान प्रमाणात

2018 - 2019



20. Human Resources Management's Challenges to Sustained in the Aviation, Airlines & Airport Industries

Dharmendra Chandraprakash Kothari

Department of Chemical Engineering & Technology, Shri Shivaji Education Society,
Amravati's College of Engineering & Technology, National Highway, No. 6, Murizapur Road,
Babhulgaon (Jh.), Tal. Dist. (M.S.)

Dr. S. G. Chapke

Principal, Department of Business, Management and Research, Sim. L. R. T. College of
Commerce, Akola.

Abstract

The civil aviation industry in India has emerged as one of the fastest growing industries in the country during the last three years. India is currently considered the third largest domestic civil aviation market in the world. India is expected to become the world's largest domestic civil aviation market in the next 10 to 15 years. India is also expected to displace the UK to become the third largest air passenger market by 2025. According to data released by the Department of Industrial Policy and Promotion (DIPP), FDI inflows in India's air transport sector (including air freight) reached US\$ 1,658.23 million between April 2000 and June 2018. The government has 100 per cent FDI under automatic route in scheduled air transport service, regional air transport service and domestic scheduled passenger airline. However, FDI over 49 per cent would require government approval. India's aviation industry is expected to witness Rs 1 lakh crore (US\$ 15.52 billion) worth of investments in the next five years. The Indian government is planning to invest US\$ 1.83 billion for development of airport infrastructure along with aviation navigation services by 2026. Key investments and developments in India's aviation industry include: AAI is going to invest Rs 15,000 crore (US\$ 2.32 billion) in 2018-19 for expanding existing terminals and constructing 15 new ones. Allocation to Civil Aviation Ministry has been tripled to Rs 6,602.86 crore (US\$ 1,019.9 million) under Union Budget 2018-19.

The present study identified and addressed some important issues related to human resource management and its role within organizations. These issues involve human resource planning, training, management and career development, and work flexibility. The three main

SCHOLARS IMPACT

Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2294-7822

EISSN 2294-7209

Special Issue

Approved By UGC
Journal No- 41129

NAAC Sponsored
One Day National level Conference on

New Methodology of NAAC Assessment to Nurture Quality Enhancement in Higher Educational Institutions

In Collaboration with IQAC Cluster, India.

Saturday, 29th September, 2018

Volume-V, September 2018 (Special Issue)



-: Editor In Chief :-

Dr. M. Raghiv Deshmukh

www.scholarsimpact.com

GIFA 0.654

INFOBASE/IDEI 2.4

Quality Factor 0.90

: Organised by :
The B.G.E. Society's

Smt. L.R.T. College of Commerce
Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

ICT BASED TEACHING, LEARNING & EVALUATION IN COMMERCE - NEED OF THE DAY

SANGITA M. SHEGOKAR

Assistant Professor, Shri Shivaji College of Arts, Commerce & Science, Akola

DR. SHRUPABHU CHAPKE

Principal

Smt. L. R. T. College, Akola

Abstract

Introduction

Countries are experiencing significant shifts in the global-economic environment due to fastest changing information and communication technology. ICT made tremendous changes in trade and commerce which makes globe as a village. While it produces developments those make worlds high speed, knowledge driven and competitive. These innovations of ICT easily adopt by the education system.

Statistics showed remarkable growth in the gross enrollment in commerce higher education which made challenge before education system to make education environment more effective and efficient. ICTs are most powerful tool to make teaching learning and evaluation process more interactive, learner centered, well designed for facilitating to learners at anytime and anywhere they wants. It would enhance the efficiency and efficacy of teaching learning and evaluation process of commerce education. The present study deals with a need of ICT based teaching, learning & evaluation in commerce.

Objectives of Study

- 1) To review current scenario of ICT based teaching, learning & evaluation
- 2) To study the significance of ICT based teaching, learning & evaluation in commerce.
- 3) To identify potentialities and the problems of ICT based teaching, learning & evaluation in commerce.

Current Scenario of ICT Based Teaching, Learning & Evaluation

Many universities like Indira Gandhi National Open University, Yashwantarao Chavhan Mukti Vidyapeeth uses internet and e-material for teaching, learning and evaluation techniques. IIT such as Madras (Chennai) NPTEL, Kanpur, Bombay (Mumbai) developed online course and uses an open source e-learning. ICTs especially computers, and internet enables new way of teaching and learning. For examples, many videos and educational movies are available on youtube which may help teaching learning process. Google forms helps for making online survey, questionnaire, assignments, feedbacks etc by the learners. Moodle(modular object oriented dynamic learning environment) is the one of the most powerful tool for creating e-material as well as for evaluation. Edusat is India's first education

SCHOLARS IMPACT

Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN: 2394-7832

EISSN: 2394-7640

Special Issue

Approved By UGC
Journal No-41129

IMPACT FACTOR - 5.98

UGC Sponsored
One Day National level Conference on

IMPACT OF DEMONETIZATION AND GST ON VARIOUS SECTORS OF INDIAN ECONOMY

In Collaboration with Bank of Maharashtra.

Saturday, 12th January, 2019

Volume-VI, January 2019 (Special Issue)



✽ CHIEF EDITOR ✽

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

Organised by
The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

① IMPACT OF DEMONETIZATION ON SMALL-SCALE AND COTTAGE INDUSTRIES

Dr. S. G. Chughale
Principal

Smt. L. R. T. College of Commerce, Akola

Abstract:

In Indian economy small-scale and cottage industries occupy an important place, because of their employment potential and their contribution to total industrial output and exports. Small scale industries are largely dependent on cash in comparison to large scale industries where transactions can be made cashless. Demonetization has created a cash crunch that has sent the small scale units into disarray. Demonetization move has threatened large scale unemployment in small industries sector. Demonetization has negative impact as well because industries are suffering and people are losing jobs. The basic objective behind writing this paper is to elucidate the effects of Demonetization on small-scale and cottage industries. To achieve this objective we analyzed secondary data source and the same has been verified by the primary data analysis.

Key words: Demonetization, Small Scale Industries, Cottage Industries Cashless Economy.

Introduction

Demonetization is basically an act of stripping the currency unit from its legal status. It is mainly an act of changing the national currency of any nation. There may be any reason of demonetization, mainly to bring into account the unaccounted income of the Nation. There are multiple reasons for a nation to demonetize their local units of currency: 1) To Control inflation rate within the Nation. 2) To fight against corruption and crime (counterfeiting, tax evasion etc). 3) To discourage a cash-dependent economy and 4) To facilitate trade Export and Import.

A. History of Demonetization:

Indian history of demonetization has been quite interesting due to its political impact. It is very clear that the demonetization has proved to be a Healthy step taken by any Govt. which only benefits to the Nations development when we talk in a long term scenario. But it is also an interesting as the Government in India whenever has Guts to take such an important Step of demonetization has face lots of controversial oppose within its surroundings and opposition parties. When we took a look into the history of demonetization in India, It happen thrice in 1946, 1978 and recently in 2016.

Recently , In 2016 our prime minister and Central Government has taken an Bold Step of demonetization ,with effect to which all the 500 and 1000 Rs. currency has been demonetized from the immediate effect. The main reason behind this step is to combat against the black money and to bring into account the unaccounted currency spread over the nation. Though due to this step many effect has been arises some positive some negative but it is one of the essential necessity of the nation. The worst

2019 – 2020

WWW.JETIR.ORG editor@jetir.org

An International Open Access Journal
UGC and ISSN Approved | ISSN: 2349-5162

**INTERNATIONAL JOURNAL
OF EMERGING TECHNOLOGIES
AND INNOVATIVE RESEARCH**

JETIR.ORG

**INTERNATIONAL JOURNAL OF EMERGING
TECHNOLOGIES AND INNOVATIVE RESEARCH**
International Peer Reviewed, Open Access Journal
ISSN: 2349-5162 | Impact Factor: 5.87
UGC and ISSN Approved Journals.

Website: www.jetir.org



[Website: www.jetir.org](http://www.jetir.org) **JETIR**

DIGITISATION of Airlines & Airports Processes through Information Technologies (IT) for Sustainable Development

¹ Dr. D. C. Kothari, ² Dr. V. Sukhadere, ³ Dr. S. G. Chaghe

¹ Assistant Professor, ² IITD & Consultant, ³ Guide & Principal

¹Department of Chemical Engineering & Technology, SIES Anand's,
²College of Engineering & Technology, AECIL, 444104, Maharashtra, INDIA.

Abstract: Digitization essentially refers to taking analog information and encoding it into zeroes and ones so that computers can store, process & transmit such information. As consumers continue to push for the ability to do more of their business online, modern companies are forced to evolve and adapt their business strategies in order to remain relevant. The process used to achieve this, which focuses on replacing traditional business models with models more suited for digital business, is known as digitalization, and Information Technology (IT) departments play a critical role in its success. India is expected to continue and experience economic growth at higher than world average during next 20 years. In addition, 18.2% air travel growth projection provides a strong foundation for expansion by the region's airlines. There are 464 airports & airstrips in the country. Overall, the infusion of digital technologies in aviation management and airport operations has had a positive impact for all stakeholders by supporting process optimization, enhancement of non-aeronautical revenue streams, which are now becoming commercially significant for airports. Dissatisfied passengers, declining share of aeronautical revenue, increasing competition, and outdated / unreliable Information Technologies

Index Terms - Air Transport, Digitisation, IT (Information Technology), Aviation, & Smart Airport.

1. INTRODUCTION

Today's airports are increasingly complex operations, requiring excellence across a broad and diverse set of capabilities and the management of many different stakeholders. Increasing service expectations (from both passengers and airlines), regulator-imposed constraints on aeronautical charges, and the need to fulfill a national, regional, or municipal development role mean that airports are continually challenged in a drive for efficiency, service quality, and passenger growth. Being able to focus operating expenses and investments on capability areas that matter most is critical to meeting these challenges as described by (Khanna, Arora and Jain, 2009).



Figure 1 - Internet of THINGS (IoT) is offering advanced Connectivity Solutions for Devices.

The airports are currently implementing isolated solutions based on the concept of the smart airport. But working on individual solutions will not lead to the smart airport; all the implemented concepts should be designed to be introduced in the unified system of the SMART AIRPORT (Kothari, 2016). Energy management; Internet of things, (IoT) devices & systems bring the energy management to a new level, integrating sensing actuation systems optimize energy consumption, shown in Fig. 1.



**SCHOLARS
IMPACT**
Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

Volume 6, Issue 4

IMPACT FACTOR - 5.98

PARADIGM SHIFT OF INDIAN ECONOMY AND ITS IMPACT ON VARIOUS SECTORS

October to December, 2019 Volume-VI, Issue-IV

Saturday, 28th December, 2019



CHIEF EDITOR

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :

The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001, (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

I. A STUDY ON IMPACT OF PARADIGM SHIFT OF ECONOMY ON VARIOUS BUSINESS SECTORS

DR. S. G. CHAIKE
Principal
San. U.R.T. College of Commerce, Akola.

Abstract: Paradigm shift of economy is nothing but a fundamental change in the approaches, concepts and practices of how economic works to accomplish the objectives that are related to the economical development. A paradigm shift of economy can happen with a wide variety of economic environment. It happens in economic due to innovation and adoption of new technology production process of goods and services. If we want to develop the welfare of economy in a better way then we need to study the impact of paradigm shift of economy on various business sectors. Understanding the impact of paradigm shift of economy on various business sectors, will not only to frame better economic policies for various business sectors but it will also help to create better and effective policies for economical development of the country. Understanding the role of paradigm shift on the overall policies of economics. Various sectors played a major role in the economical development of the country as India liberalized its economic policies in 1991 and opened for global competition. The main aim of this paper is to study the impact of paradigm shift of economy over service sector, manufacturing sector and agricultural sector.

Key words: Paradigm shift, innovation, technology, etc.

Introduction:

As industrial revolution has transformed technical production process of goods and services, since from that time paradigm shift of economy have become much more frequent and in future it would become more as our level of technological advancement in production of goods and services increases. Technology is helping us to the leading in innovative ways on a world scale due to which economies are rising on all the part of world. Since 1991, the national and international economic policies are on a fast changing track and are framed according to the changing requirement of globalization. As nation wanted to face stiff competition in this era of LPG to sell their goods and services that are produced of a quality to compete international trade had adapted innovative techniques of production. Indian economy is growing towards automation, computerization and digitization. Export has increase; structural changes are made in foreign direct investment policies to attract huge revenue inflow in all sectors. To open for competition and obstacles, flows of trade and finance across national boundaries had been reduced by Indian government. The government is employing various measures from its fiscal and monetary policy including changes in reverse repo rate, bank rate, corporate tax relief, and increasing public expenditure to generate employment, RBI is also taking various measures to enhance economic growth and to counter the fall in growth rate. No doubt due to changing world economic and political environment Indian economy is also undergoing paradigm shift and especially due to digitalization a new paradigm of innovative techniques and ideas of doing business or increasing impact m-commerce is highly developing in India that is focusing on ease doing business and economy in the process of innovation itself. This study explores the impact of paradigm shift of economy on various business sectors.

Impact of paradigm shift on service sector:

Indian service sector has created an exclusive example of leading or dominant position in the contribution of Indian GDP since from last few decades. It is the major support for the economic development of a country. It is largest and fastest growing sector contributing to the 60% of share in GDP and employing more people than industrial and agricultural sector. The paradigm shift in this sector in contemporary times has mostly come from the rapid development of skill intensive services in the information technology, professional development and increasing usage of m-commerce. Adaption of LPG policy and more demand for intermediate and final consumer services are the major reasons for the growth of service sector in India. Availability of quality and economical services are vital for the growth of economy. In today's economies the growth in primary and secondary sectors



"Functions and Recent Trends of Human Resource Management (HRM) in the field of Education"

Mr. Vasudev N. Joshi
(Research Scholar)
L.R.T. College of Commerce, Akola (M.S.)

Prin. Dr. Shriprabhu G. Chapke
L.R.T. College of Commerce,
Akola (M.S.)

ABSTRACT

There is a close relationship between Human Resource Management and the field of Education. HRM is of core importance in every organization or in enterprise. The HRM solely depends on employee's morale and efficiency. If we have a good HRM system, we can strongly improve our educational system. In the field of education, HRM plays a very important role. So, we should develop our HRM and Human Resource strategies with regard to such system. We know that these both go hand in hand, we also know that the time we should emphasize on the humanistic materials such as, motivation, recruitment, teaching, payment, promotion, etc. or the steps in HRM process that we should apply to have strong bond between the giver and the receiver that is employer and employee. But the question arises is how can we do this? We can provide some indicators that helps in managing the basic relationship of both.

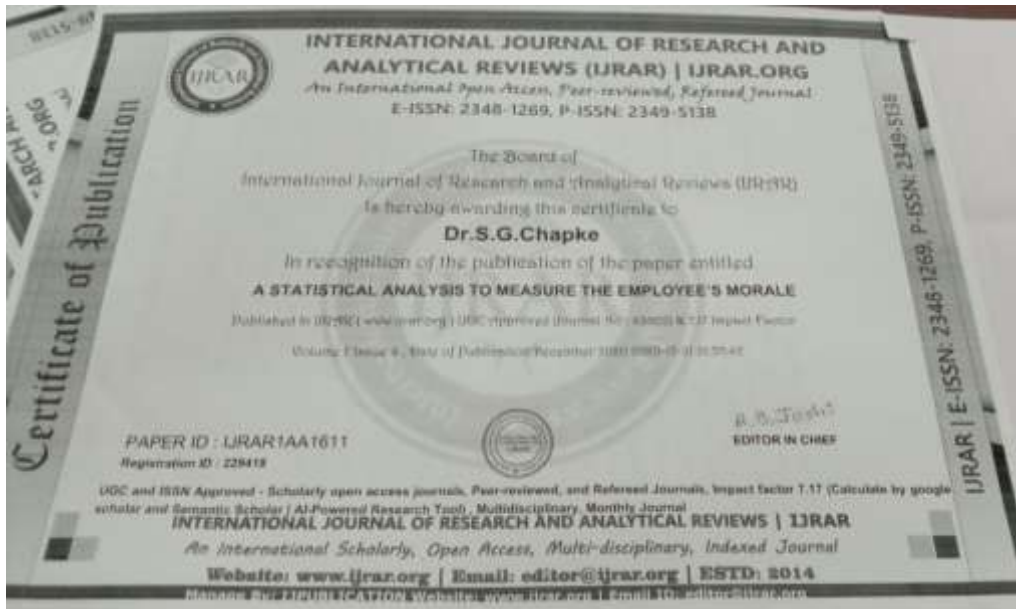
Keywords : Human Resource Management, Educational System, Staff Maintenance.

Meaning of HRM :

Human resource management is a process of bringing people and organizations together so that the goals of each other are met. There is a paradigm shift in the role of HR manager from that of a 'protector and screener' to that of a planner and 'change agent'. Personnel directors are the new corporate heroes. The name of the game in today's business is PERSONNEL. Popularly referred to as 'Personnel', the term has evolved in title, if not in fact, through a transition to Employee Relations to Human Resources and in newer, hipper organizations to titles like People and Culture. Over the years, highly skilled and knowledge-based jobs are increasing while low skilled jobs are decreasing. This calls for future skill mapping through proper HRM initiatives. HRM also goes hand in hand with the field of Education and it helps in bringing the greater outcome of the bond within a specified organization.

Human Resource Management (HRM or HR) is the strategic approach to the effective management of people in a company or organization in such a way that they help their business gain a competitive advantage. It is designed to maximize employee performance in service of an employer's strategic objectives. Human resource management is primarily concerned with the management of people within organizations, focusing on policies and systems.

The organization is able to achieve success through people and this purpose is solved by human resources (HR). The HR professional manages the human capital for implementing



A STUDY ON EMPLOYEE SATISFACTION OF WORKMEN CADRE AND MANAGEMENT CADRE IN BADVE ENGINEERING'S PVT. LTD, AURANGABAD

Author-Ms. Neeta Sharma¹, Co-Author- Dr.S.G.Chapke²

¹ Research Scholar, at Sant Gadge Baba Amteyan University

² Principal, Smt.L.R.T College of Akola,India

ABSTRACT:

The research paper attempts to study employee satisfaction in workmen cadre and management cadre. Employee Satisfaction is a positive orientation of an individual towards a work role which he is presently occupying. The satisfaction is defined as the depiction of content of work, performance pay, indirect appreciation and upward mobility, this entire are directly related to satisfaction. The objective of the study is to know the level of employee satisfaction of the organization. The research methodology is descriptive method in sample universe 500 & sample size taken is 147. The tools that adopted in this study are correlation method, mean and combined Mean for the interpretation and findings.

Keywords: Employee Satisfaction, content of work, performance pay, indirect appreciation and upward mobility.

➤ CONCEPT:

Employee satisfaction is of how happy workers are with their job and working environment. Employee satisfaction is a measure used to describe whether employees are happy and contented and fulfilling their desires and needs at work. Many measures meaning that employee satisfaction is a factor in employee motivation, employee goal achievement, and positive employee morale in the workplace. Job satisfaction is not the same as motivation, although it is clearly linked. Job design aims to enhance job satisfaction and performance, methods include job rotation, job enlargement and job enrichment.

As per Vroom "Employee Satisfaction is a positive orientation of an individual towards a work role which he is presently occupying" Employee satisfaction is a measure of how much happy workers are with their job and working environment. Keeping morale high among workers can be of fantastic benefit to any company, as happy workers will be more likely to produce more, take fewer days off, and stay loyal to the company. There are a lot of factors in improving or maintaining high employee satisfaction, which wise employers would do well to put into operation.



A STATISTICAL ANALYSIS TO MEASURE THE EMPLOYEE'S MORALE

Author: MS. Neetu Sharma¹, Co-Author: Dr. S.D. Chakraborty²

¹ Research Scholar, at Sant Gadge Baba Amtevel University,

² Principal, Sant L. R. T College of Akola, India

ABSTRACT:

The morale is defined as the depiction of emotion, satisfaction, and overall attitude towards a workplace productivity is directly related to morale. Happy employees have high morale while dissatisfied and unhappy employees have low morale. The objective of the study is to know the study, and to know the level of employee morale of the organization. The research methodology is descriptive method in sample universe 500 & sample size taken is 147. The tools that adopted in this study are correlation method, mean and combined Mean for the interpretation and findings.

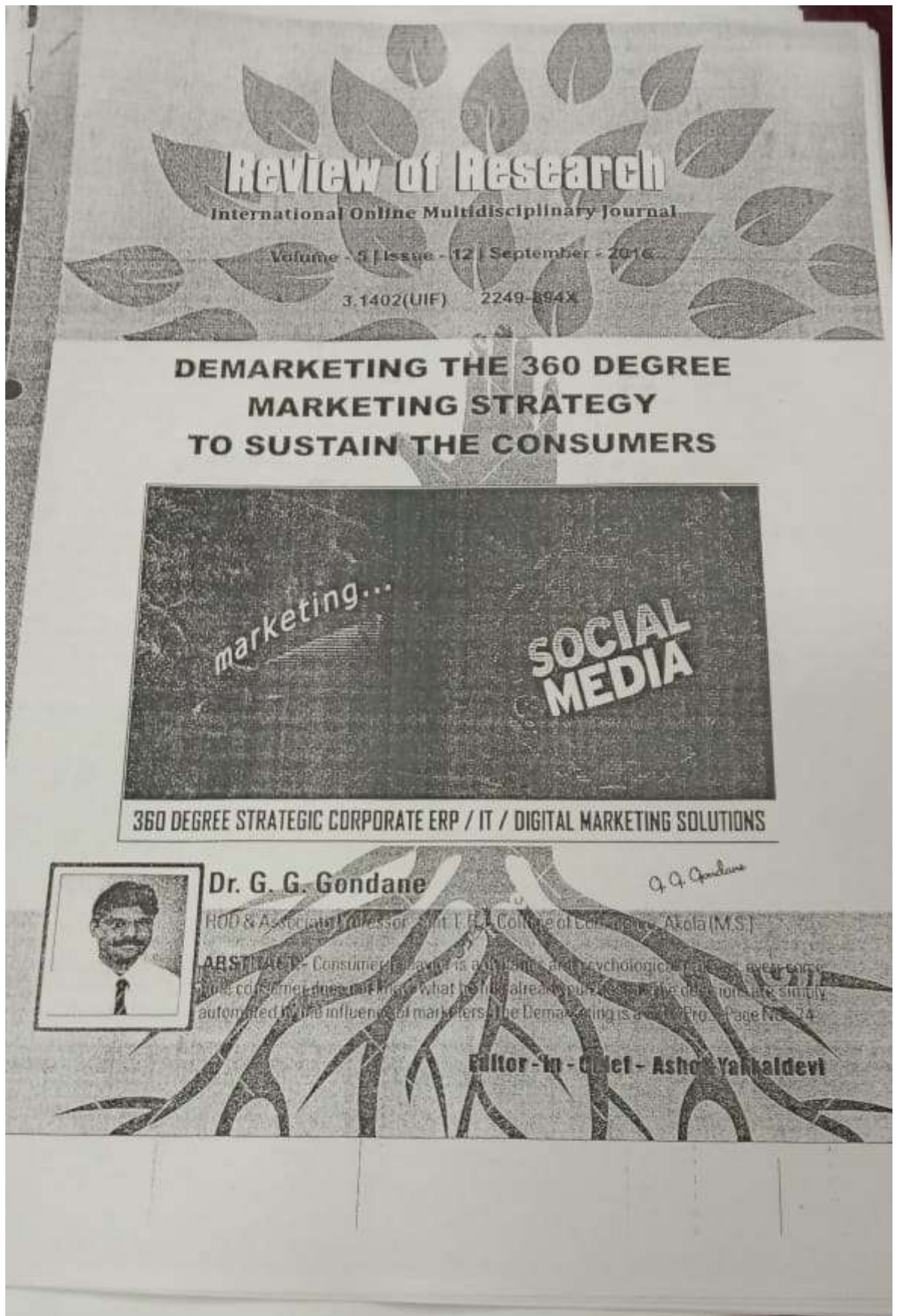
CONCEPT:

EMPLOYEE MORALE:

Morale is defined as the attitudes of individuals and groups in an organization towards their work environment. It is a collection of the employee's attitude, feelings and sentiments. Employee Morale is refers to the total satisfaction of an employee from his job, work group, with seniors, and working environment in the organization. It is reflected in the general feeling of well being, satisfaction and happiness of people. Morale is commonly called as "willingness to work". Morale is a matter of degree; which is associated with high morale, low morale or something in between.

In Webster's new world dictionary, "Morale is defined as the mental condition with respect to courage, discipline, confidence, enthusiasm, willingness to endure hardship, etc. with a group, within an individual". Employee morale, in human resources is defined as the job satisfaction, work environment, feeling of well being and effective production.

APPROACHES TO MORALE: There are different definitions of morale can be classified into three main approaches-1. Classical Approach 2. Psychological Approach 3. Social Approach



Review of Research

International Online Multidisciplinary Journal

Volume - 5 | Issue - 12 | September - 2016

3.1402(UIF) 2249-894X

DEMARKETING THE 360 DEGREE MARKETING STRATEGY TO SUSTAIN THE CONSUMERS



360 DEGREE STRATEGIC CORPORATE ERP / IT / DIGITAL MARKETING SOLUTIONS



Dr. G. G. Gondane

HOD & Assistant Professor, MIT V. J. E. College of Commerce, Akola (M.S.)

ABSTRACT - Consumer behavior is a dynamic and psychological process... every consumer does not know what he has already purchased, the decisions are simply automated by the influence of marketers. The Demarketing is a... Page No. 34

G. G. Gondane

Editor-in-Chief - Ashok Yakkaldevi



DEMARKETING THE 360 DEGREE MARKETING STRATEGY TO SUSTAIN THE CONSUMERS

Dr. G. G. Gondane

HOD & Associate Professor, Smt. L.J.T. College of
Commerce, Akola (M.S.)

ABSTRACT

Consumer behavior is a dynamic and psychological process, even some time consumer does not know what he has already purchased. The decisions are simply automated by the influence of marketers. The Demarketing is a 360° Process including Demand, Supply, Profit, Satisfaction and development & Again the concept is to maximize the profit against the mass demand by discourages the consumer, where ever sometime this Demarketing process will hamper the organization and vanish the positioning from the consumer mind. As it's a parallel process of marketing with suppliers and consumer both, the Demarketing decision will be definitely vital for the organization.

KEYWORDS: Demarketing, Marketing Strategy, dynamic and psychological process.

INTRODUCTION

Demarketing is a psychological involvement in the mind of the consumer so that he will be distracted from the



360 DEGREE STRATEGIC CORPORATE ERP / IT / DIGITAL MARKETING SOLUTIONS

purchase, it does not mean that the product will be vanished but to maintain quality and long term for us on profit. In Simple way Demarketing is the concept to minimize the blind production, in Simple it's the reverse process of Marketing Myopia. Demarketing Concentrate to either parallel the demand over popularity of maintain the relationship with consumer with Quality and developed product.

In other direction Demarketing is also concentrate on sustainability of profit with long term focus and satisfy the suppliers as well.

Demarketing is a complex decision by the marketers to maximize the profit with a enduring relationship with the consumers by providing the quality products & Maintain the Supply and demand so effective according to the need of customers.

OBJECTIVE OF THE STUDY:-

- To understand the Process of Demarketing
- To understand how Demarketing is strengthen the Brand
- To understand the stability after Demarketing with suppliers
- To Understand the Stability and sustainability with consumer
- To analyzing Budget allocation both in Production and Communication
- To understand Marketing myopia over Demarketing
- To Understand the effect on Existing Customers after Demarketing

NEED OF DEMARKETING:-

- WELL TRAINED SALES FORCE FOR BETTER PROFIT-

Demarketing Maximize the role of the sales Manager and given time to




2018 - 2019

SCHOLARS IMPACT
Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394-7632
EISSN 2394-7640
Special Issue

Approved By UGC
Journal No- 41129

NAAC Sponsored
One Day National level Conference on
**New Methodology of NAAC Assessment to
Nurture Quality Enhancement in Higher
Educational Institutions**
In Collaboration with IQAC Cluster, India.
Saturday, 29th September, 2018
Volume-V, September 2018 (Special Issue)

-: Editor In Chief :-
Dr. M. Raghiv Deshmukh

www.scholarsimpact.com GIF 0.654 INFOBASE INDEX 2.4 Quality Factor 11

: Organised by :
The B.G.E. Society's
Smt. L.R.T. College of Commerce
Akola- 444001 (M.S.)
Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC
(Affiliated to S.G.B. Amravati University, Amravati)

60

THE EMERGENCE OF ICTS AS A LEARNING TECHNOLOGY

PROF DR GANESH G. GONDANE,

HOD, Department of Commerce, Smt L R T College of Commerce, Akola.

Abstract:

Information Communication Technologies have transformed the lives of many. The influence of the ICT on each section of the life during the last few decades has been impressive. The way these fields act today is different as compare to their pasts. For last twenty years the use of ICT has basically underwent all forms of endeavor within business, governance and off-course education. ICT has marked its presence in education sector but unfortunately we failed to make desired impact. The education is a socially oriented activity plays crucial part in building the foundation of the society. The quality education traditionally is characterized by strong teachers having high degrees. Exploitation of ICTs shifted its focus on student – centered learning avoiding traditional way of teaching. As world is stepping up rapidly towards digital information, the role of ICTs in education becoming more and more important and this importance will continue to grow and develop in 21st century. This paper throw light on various impacts of ICT on contemporary higher education and also elaborates on potential future developments. The paper discusses various functions discharged by ICT in the field of Education and its most new usages. In general, ICT is going to play a vital role in bringing about qualitative change in every aspects of our life. Keywords: –ICTs, ICT-based / Virtual Education, ICT The paper determines the role of ICT in transforming teacher-centered learning to competency-based learning posing some challenges in higher education like caring teachers, prerequisite of structuring model etc.

Key Words: ICT, teacher, role, potential, traditional, competency.

Introduction:

Education reflects standard of society. The quality education helps in booting the nation in all aspects by providing new thoughts, the ways of implementation of various technologies and so many such things. The quality education is basic need of the society. There are number of effective teaching & learning methodologies in practice. Technology is the most effective way to increase the students knowledge.

ICTs as a Learning Technology:

ICT comprises of the storage, retrieval, manipulation, transmission or receipt of digital data. The definition taken from the guidance in the QCA schemes of work for ICT is "ICTs are the computing and communication facilities and features that variously support teaching, learning and range of activities in education. It aims at improvement in learning achievement, reduction of illiteracy rate, with sufficient emphasis on female literacy, expansion of provisions of basic education and training in other essential skills required by youth and adults, and increased acquisition

SCHOLARS IMPACT

Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN: 2394-7832

EISSN: 2394-7640

Special Issue

Approved By UGC
Journal No-41129

IMPACT FACTOR - 5.98

UGC Sponsored
One Day National level Conference on

IMPACT OF DEMONETIZATION AND GST ON VARIOUS SECTORS OF INDIAN ECONOMY

In Collaboration with Bank of Maharashtra.

Saturday, 12th January, 2019

Volume-VI, January 2019 (Special Issue)



✳ CHIEF EDITOR ✳

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

Organised by
The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

41

DEMONETIZATION: IT'S POSITIVE AND NEGATIVE IMPACT ON INDIAN SOCIETY

DR. GANESH KUMAR G. GONDANE

Associate Professor & HOD
Smt. L. R. T. College of Commerce, Akola.

Abstract

Demonetization is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change of national currency: The current form or forms of money is pulled from circulation and retired, often to be replaced with new notes or coins. Sometimes, a country completely replaces the old currency with new currency. The opposite of demonetization is remonetization, in which a form of payment is restored as legal tender.

The surprise of Demonetization by PM Modi is shocking for all of us. As of now, everyone is getting pissed off due to cash deficit. But of course, it is a positive initiative for us to take out the black money from the Indian economy. Demonetization can be prove both positive and negative depends on the industry. Demonetization is not a new concept in India. It has been done in the past but not in such a large scale. For example, the 10,000 rupee note was demonetised in 1978. However, only the very rich had these notes and the general population of the country remained unaffected by this move.

Keywords: Demonetization, currency, Corruption, Inflation, Evasion, Economy

Introduction

Demonetisation is an act of cancelling the legal tender status of a currency unit in circulation. Anticipating positive changes on the liquidity structure as whole, nations often adopt Demonetisation policy as a measure to counterbalance the current economic condition. Countries across the globe have used Demonetisation at some or the other point to control situations such as inflation and to boost economy. In November, Indian government banned the high denomination notes of Rs.1000 and Rs.500 as move to curb counterfeiting and money laundering.

India's Demonetization

Demonetization refers to the financial step of the government to declare a currency unit invalid. Usually, this is followed by exchanging the old currency for new currency. Earlier, demonetization of 1,000, 5,000 and 10,000 rupee notes was done in India during the rule of Morarji Desai as Prime Minister in 1978. There is an overall impact on various segments as a result of demonetization.

On November 8, 2017 Indian Prime Minister Mr. Narendra Modi took a historic decision by announcing that the high-denomination notes (Rs. 500 and Rs. 1,000) then in circulation would cease to be legal tender. With demonetization effort 86% of India's currency was nullified that aimed to wash the stock of 'black market's cash supply' and counterfeit notes out of the economy and convert it into the licit, banked and taxable, part of the economy. To reduce the impact of sudden commercial

2019 - 2020

**SCHOLARS
IMPACT**
Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640
Special Issue


Approved By UGC
Journal No-41129
Up to June 2019

IMPACT FACTOR - 5.98

**PARADIGM SHIFT OF INDIAN ECONOMY AND
ITS IMPACT ON VARIOUS SECTORS**

October to December, 2019 Volume-VI, Issue-IV

Saturday, 28th December, 2019



CHIEF EDITOR
DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :
The B.G.E. Society's
Smt. L.R.T. College of Commerce
Akola- 444001 (M.S.)
Reaccredited by NAAC with 'A' grade &
recipient of GPE Status by UGC
(Affiliated to S.G.B. Amravati University, Amravati)

DIGITAL BANKING AND ITS IMPLICATION ON INDIAN BUSINESS

DR. DHARMENDRA C. KOTHARI

Department Of Chemical Engineering,
Shri Shivaji Education Society Amravati's, College of Engineering & Technology,
Babhulgaon (Jh), Akola (MS) 444 104,
kotharidharmendra75@gmail.com,

DR. G.G. GONDANE

(H.O.D. & Associate Professor)
Smt. L.R.T. College of Commerce, Akola.
Email- ganeshgondane@gmail.com &

ABSTRACT:

Digitization reduces human errors and, therefore, customer loyalty. Banks of all sizes and in all regions are making large investments in digital initiatives in order to maintain a competitive advantage and offer the maximum to their customers. By adopting digitization, banks are now providing better customer services. With the potential to become the Fifth largest banking industry in the world by 2020 and third largest by 2025. The needs of man are effectively met because of the entry of digitalization in all the fields of the economy. The best example is that of the digitalized banking, which has revolutionized the banking sector and modified the whole procedure of all the functions of the banks. With the help this digital banking, the users can access financial data through desktops, mobile devices, and ATM machines, etc. Digitalisation accelerates economic growth and creates jobs, it allows companies to save costs and generate revenue. Indeed, digitising information-intensive processes can cut costs by up to 90% while improving turnaround times. The implementation of digitalization provided excellent customer services and transparency that helped in exposing the limitations and the scams in banks. This paper has the aim of studying the role of digitalization with their advantages, disadvantages and drawbacks and transparency of exact amounts of payments FRAUDS & SCAMS.

Keywords: - Digitalization, Online banking, Bank DATA, Banking Frauds & Scams.

INTRODUCTION

Digital India has made significant impact on services sector and also created a platform for availing services from home and this has brought great change in all aspects of business. The digital revolution is the shift from mechanical and analog electronic technology to digital electronics which began anywhere from late 1990s to late 2016's [1 & 6] as shown in Fig. (1).

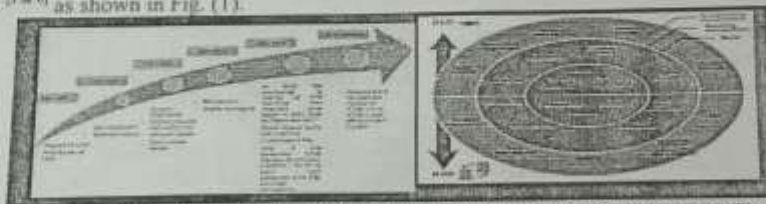


Fig. (1):- A Paradigm Shift:- ONLINE & ATMS usage, & Banking CORE BUSINESS Three LEVELS.

Digitalization decreases human error and thus builds customer reliability. The traditional banks existed physically for serving the customers. It consumes a lot of time as customers had to visit banks to carry out bank transactions. In traditional banking the employees and the clerical staff of the bank can attend only a few customers at a time.

OBJECTIVES OF THE STUDY

- ➔ To overview a digitalization in Indian banking sector.
- ➔ To suggest to offer better services
- ➔ To study the Non-Performing-Assets (NPA) that has observed in India after introduction of digitization, demonetizations and goods & service tax, (GST).
- ➔ To analyze the discrepancies and to provide suggestion for future prevention.

MAH/MUL/03051/2012
ISSN: 2319 9318

Vidyawarta®
Peer-Reviewed International Publication

March 2020
Special Issue-01 01

MAH/MUL/ 03051/2012

ISSN :2319 9318



Government College of Education, Akola (CTE)
Near Akola Netra Hospital, Ramdas Peth, Akola

National Conference
on

Research in Interdisciplinary Studies

Date : 18 March, 2020

Editor
Dr. Vasudha V. Deo
Principal

Co-Editor
Dr. Asha Dharaskar (Bhavsar)
IQAC Coordinator



Harshwardhan Publication Pvt.Ltd.

At Post Limbaganesh, Tq Dist Beed
Pin-431126 (Maharashtra) Cell: 07588057695, 09850203295
harshwardhanpubl@gmail.com, vidyawarta@gmail.com

Reg No. 074120 MH2013 PTC 251205

All Types Educational & Reference Book Publishers & Distributors / www.vidyawarta.com

Application of ICT in Research, Role and Tools of ICT

Dr. Ganeshkumar G. Gondare
Associate Professor & HOD,
Smt. L. R. T. College of Commerce, Akola

Abstract

The researchers need to change with changing times and need to understand today's fast changing knowledge base and its peculiarities. The researchers need to change with changing times and need to understand today's fast changing knowledge base and its peculiarities. ICT tools are mainly used by researchers for its ability to ease knowledge-gathering process and to enhance resource-development. Researcher in general value creativity and originality, thus the ICT tools which provide with the most open situations with great autonomy to the researcher can really help in identifying and solving research problems in the most creative ways. The use of ICT is based on the individual's logical assessment of how various applications increase his/her effectiveness and efficiency in work and provide ease in communication with peers. Use of ICT tools for making research data and information available are plenty in numbers today, but the best use of ICT tools would be to improve cognitive skills and thus help discriminate, analyze and create information rather than simply accumulate. As usually research process deals with large amount of complex information and requires a lot of skills to analyze and organize these well, any ICT tool which helps the researcher give meaning and precision along with adding value to the information generated would be rated above the ones which help in just gathering information. The possibilities of conducting research with Internet and its virtual

components by individuals and organizations are innumerable. While going thru the research papers among others, several authors have mentioned that ICTs support instantaneous information exchange despite geographical distances, costless accumulation of data and documents, improvements in the precision of knowledge reproduction, innovative and more effective routines to design new products and conduct problem solving activities both at individual and organizational level.

Keynote: ICT applications, information, effectiveness, logical assessment, communication,

Introduction

Applications of ICT are mainly used by researchers for its ability to ease the knowledge-gathering process and to enhance resource development. Researcher in general value creativity and originality, thus the ICT tools which provide with the most open situations with great autonomy to the researcher can really help in identifying and solving research problems in the most creative ways. The use of ICT is based on the individual's logical assessment of how various applications increase his/her effectiveness and efficiency in work and provide ease in communication with peers.

Information and Communication Technologies (ICTs) are referred to as the varied collection of technological gear and resources which are made use of to communicate. They are also made use of to generate, distribute, collect and administer information. ICT is a force that has changed many aspects of the way we live. Information and Communication Technologies consist of the hardware, software, networks, and media for collection, storage, processing, transmission and presentation of information (voice, data, text, images), as well as related services. ICTs can be divided into two components, Information and Communication Infrastructure (ICI) which refers to physical telecommunications systems and networks (cellular, broadcast, cable, satellite, postal) and the services that utilize those (Internet, voice,



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

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - IX, Issue - I
January - March - 2020

Impact Factor / Indexing
2019 - 6.399
www.sjifactor.com
Part - III



Ajanta Prakashan

19. Opportunities and Challenges of Digitization in India

Dr. Ganeshkumar G. Gondane

Associate Professor & Hod, Smt. L.R.T. College of Commerce, Akola.

Abstract

Digitalization provides efficient services in agriculture, education, and healthcare. Banking, Financial Service and Insurance. Introduction of ICT in Agriculture such as e-NAM, NeGP can input farmers on soil test, seeds, nutrients, pests, weather forecast, marketing of produce and to remove asymmetric information between buyers and sellers. The Opportunities in education provides quality and virtual education system to prevent dropouts, infrastructure development helps in installation and utilization of incubation centers for Research and Developmental activities. For example, RUSA like apps creates capable people and good citizen. Digitalization in Healthcare has greater advantage to the medical profession in research and development activities, track the patients' health records and telemedicine in rural areas allows the patients to access better healthcare.

Digital transformation is generating a fierce debate among policy-makers, economists and industry leaders about its societal impact. As digitalization disrupts society ever more profoundly, concern is growing about how it is affecting issues such as jobs, wages, inequality, health, resource efficiency and security.

To help begin a new, evidence-based debate on the future impact of digital transformation, we have conducted a detailed quantitative analysis of the value at stake from the digitalization of 11 major industries. In each case, we have calculated projections of the potential value of digitalization to the industry itself and emerging sources of value for wider society, as measured by an intentionally narrow set of indicators. Over time, this approach may be broadened and refined.

Keywords : Digitization, Financial services , infrastructure development , technologies

Impact Factor – 6.625 | Special Issue – 229 (B) | February 2020 | ISSN – 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S
RESEARCH JOURNEY

Multidisciplinary International E-Research Journal

PEER REVIEWED, INDEXED AND REFEREED JOURNAL

SPECIAL
ISSUE
229 (B)

INDIAN YOUTH : CHALLENGES AND OPPORTUNITIES



- GUEST EDITOR -
Dr. V. R. Kodape

- CHIEF EDITOR -
Dr. Dhanraj T. Dhangar

- EXECUTIVE EDITORS -
Dr. N. M. Chhangani
Prof. P. S. Shirsat

Printed By : **PRASHANT PUBLICATIONS, JALGAON**

Youth Entrepreneurship : Opportunities and Challenges in India.

Dr. Ganesh C. Goudane
Sri L.R.T. College of Commerce,
Akola

Abstract:

When most of the youngsters wish to be IT specialists, it is surprising that you wish to be a businessman. Business has different dimensions - pleasure, wealth accumulation, service. The choice depends on you. Pleasure because you meet a variety of people and at the end of the day, you feel satisfied that you handled each one of them the way that they should have been. Wealth accumulation does not require any explanation. Service is something that is exceptional in business - this comes about through proper grooming and there are many who enjoy serving human kind. To develop and nurture the entrepreneurial sector, the support of the government is crucial. Policies need to be adopted that can give a fillip to this sector. The Indian government has taken several steps to ensure the growth of this sector and instituted several bodies to promote entrepreneurial development in the country.

Keywords : Entrepreneurship, Effective Marketing, Challenges, Opportunity, Financial Institution

Introduction :

The hunt for funding has been the bane of an entrepreneur's existence from times of yore. Many abandon their dream to build, create, and innovate in the face of this difficult struggle without realizing that a good business idea will eventually pool in the bounty-full once it has secured a place in the market. Your idea will bring you your company, your company will bring you the people, and the people will bring you the market. And as we all know, a good idea has no monetary value, just a whole lot of burning potential. Today, the world's most successful entrepreneurs like Bill Gates, Mark Zuckerberg, and Elon Musk may hold the possibility of building pyramids out of notes, but none of them started at the top of the ladder. Facebook was created out of a Harvard dorm room at minimal cost and Microsoft was formed two years after Gates decided to drop out of college.

Definition of Entrepreneurship :

Entrepreneurship is the process of designing, launching and running a new business, which is often initially a small business. The people who create these businesses are called entrepreneurs. Entrepreneurship is the act of creating a business or businesses while building and scaling it to generate a profit. The more modern entrepreneurship definition is also about transforming the world by solving big problems.

Literature Review :

It has been established that entrepreneurship is a very vital ingredient for job creation as well as economic development as the success of income generation for the major group of both rural and urban inhabitants without recognized paid job highly depends

on entrepreneurship. In the case of government support policies, it is assumed that since government is in the lead for entrepreneurial development, it should provide the much needed resources within its capability. Such resources include provision of environment conducive to business that will highly promote entrepreneurship.

Indian youth entrepreneurs have the highest innovation level in APAC region : GEM survey

The level at which youth entrepreneurs in India innovate is the highest in the Asia and the Pacific region, as per a recent survey by Global Entrepreneurship Monitor (GEM) and Youth Co: Lab. According to the survey, around 55 percent of Total Early-stage Entrepreneurial Activity (TEA) showed innovation-orientation for entering new markets or introducing new products, services, or processes that are unique to market. Interestingly, only Australia's young entrepreneurs had a similar level of innovation orientation among the nine countries, as studied by the GEM consortium.

Why do Indian youth go for jobs rather than become entrepreneurs?

11 per cent of adult population in India is engaged in "early-stage entrepreneurial activities", and only 1 percent of the country's people go on to establish their own business.

So why is the production percentage of entrepreneurs so less? As an entrepreneur when thought what would be the reasons for this, I have not down some of the important points that are actually stopping people to choose entrepreneurship as their careers-

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S

RESEARCH JOURNEY

UGC Approved Journal
International Multidisciplinary E-research Journal

Role of Commerce, Management & Technology in Modern World

Organized by
Shegaon Education Society's
Seth G. B. Murarka Arts and Commerce College,
Shegaon, Dist. Buldhana (M.S.)

1 International Conference of

Maharashtra State Commerce Association
Universities Commerce & Management Teachers Association, Gujarat

■ EDITOR ■

Dr. Anilkumar L. Rathod Professor Arvind N. Chaudhari
Dr. Rajkumar Sharma

■ CHIEF EDITOR ■

Dr. Dhanraj T. Dhangar



This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
- Cosmo Impact Factor (CIF)
- Global Impact Factor (GIF)
- Universal Impact Factor (UIF)
- International Impact Factor Services (IIFS)
- Indian Citation Index (ICI)
- Dictionary of Research Journal Index (DRJI)

For Details Visit To : www.researchjourney.net

SWATIDHAN PUBLICATIONS



Marketing Management in Modern World

Dr. Ganesh Kumar G. Gondane
HOD & Associate Professor
Smt. L.R.T. College of Commerce, Akola.

Dr. Varsha S. Sukhadre
HOD & Associate Professor
Smt. L.R.T. College of Commerce, Akola.

Abstract

Marketing management is that specialized branch of general management, which has developed with a view to providing maximum consumer satisfaction and ensuring maximum enterprise profitability, through planning, organizing, directing and controlling the marketing activities and designing the entire organizational functioning with a marketing orientation. The basic or fundamental objective of marketing management is to maximize consumer satisfaction; and maximizing enterprise profitability through maximizing consumer satisfaction. The twin aspects of this fundamental objective seek to reconcile the objectives of consumers with those of the organization. In short word, marketing management is a process by which a product or service introduced and promoted to potential customers. The process covers advertising, public relations, promotions, and sales. It represents the "road map" to accomplish greater results, such as sales growth, brand recognition, higher market penetration, and much more.

Keywords - Planning, Organizing, Recognition, Consumer, Management, Co-ordination, Profits.

Introduction

Marketing management signifies an important functional area of business management responsible for the flow of goods and services from the producers to the consumers. It is accountable for planning, organizing, directing, coordinating, motivating and controlling the marketing activities. In effect, it is the demand management under customer oriented marketing philosophy. Marketing management is the management of the crucial and creative task of delivering consumer satisfaction and thereby earning profits through consumer demand. It is the performance of managerial functions of planning, execution, coordination and control in relation to the marketing functions of marketing research, product-planning and development, pricing, advertising, selling and distribution with a view to satisfy the needs of consumer, business and society. The above expressions bring home very clearly the very substance of marketing management as a matter of planning, implementing and controlling the market program. Marketing management is the marketing concept in action.

Effective marketing management requires the ability and the skill of highest order. It warrants close appreciation of the consumer and an understanding of forces of change which are at work in the environment and which have deep-rooted impact on consumer buying habits and motives. It calls for fertile imagination and creative skill in planning to meet the changing conditions of the market place; it also requires skills of coordinating and controlling the wide-spread and complex activities of a dynamic organisation. A market is a social arrangement that allow buyers and sellers to discover information and carry out a voluntary exchange of goods or services. In economics, the term market is used to refer to the aggregate demand for commodity and the conditions and forces which determine prices.

Review of Literature

Adam Smith : "Nothing happens in our country until somebody sells something". Marketing is the kingpin that sets the economy revolving.

Phillip Kotler : Marketing management is the analysis, planning, implementation and control of programmes designed to create, build and maintain mutually beneficial exchanges and relationships with target markets for the purpose of achieving organisational objectives.

E. Jerome McCarthy : "Marketing management acts as a liaison between customers and the production side of business. Through careful blending of the needs of customers with the capabilities of production; it attempts to satisfy its customers."

From Wikipedia, the Free Encyclopedia : Marketing management is the organizational discipline which focuses on the practical application of marketing orientation, techniques and methods inside enterprises and organizations and on the management of a firm's marketing resources and activities

The American Association of Marketing : Marketing management as the process of planning and executing



Logistic management & distribution problems

Dr. JM Kale

Associate Professor, Smt. L.R. T. College of Commerce, Akola, Maharashtra, India

Abstract

Today's business environment has become increasingly competitive. This causes enormous pressure for many companies in many industries. In such an environment, companies need to continuously search for ways to design and manufacture new products, and distribute these products in an efficient and effective fashion. For many years, companies focused their efforts on reducing costs occurring in the manufacturing processes as well as other operations. There are an increasing number of companies looking at distribution and recognizing it as the last frontier for cost reduction. This research paper is an attempt to conceptualize the varied problem faced by logistic companies and suggest some remedial measure to encounter these problems.

Keywords: Business environment, Distribution system, Logistic management

1. Introduction

In 1991, the Council of Logistics Management, a trade organization based in the United States, defined logistics as the process of planning, implementing, and controlling the efficient, effective flow and storage of goods, services, and related information from point of origin to point of consumption for the purpose of conforming to customer requirements. This is a frequently used definition, which originated in the military. Logistics costs are a large portion of the GDP (gross domestic product) of the United States. Logistics costs constituted about 30% of the cost of the products sold in the United States.

Logistics encompasses all of the information and material flows throughout an organization. It includes everything from the movement of a product or from a service that needs to be rendered, through to the management of incoming raw materials, production, the storing of finished goods, its delivery to the customer and after-sales service (Pollitt, 1998). The scope of logistics has changed since the emergence of new technologies and strategic alliances in order to compete on flexibility and responsiveness. The growing importance of logistics arises from companies becoming globalized to gain access to new markets, realize greater production efficiencies, and tap technological competencies beyond their own geographical borders (McFarlan, 1984; Bovet, 1991; Cooper, 1993; Fawcett *et al.*, 1993). A reduction in trade barriers and the emergence of advanced technologies have led to a great interest in logistics in recent years. Currently, logistics operations include purchasing, distribution and the managing.

1.1 Review of literature

Kiran Bala (2014) ⁽⁵⁾ in her research article titled Supply Chain Management: Some Issues and Challenges in International Journal of Current Engineering and Technology Vol.4, No.2 (April 2014) expressed that for effectively managing inventories requires proper process, people and technology. It means integrated management of the supply chain from the suppliers' doors right through to the customers' docks. Inventory should move, not sit in warehouses and plants.

Inventory velocity is key to supply chain success, company profitability and shareholder value.

Souresh Bhattacharya (2014) ⁽⁷⁾ in his research article title logistic supply chain management in Indian industry: complexities, in challenges and way ahead in International Journal of Managing Value and Supply Chains (IJMVSC) Vol.5, No. 2, June 2014 advocates that some future trends in the auto industry have been highlighted in the paper which necessitates significant changes in supply chain practices in automotive supply chains. There is also a need for external support to the industry by way of supportive Government regulations and policies and development of infrastructure. The industry needs to focus on development of green technologies such as hybrid vehicles, low emission and fuel efficiency to meet futuristic, stringent norms, cost control throughout the automotive value chain (such as frugal engineering in the development of Tata Nano), enhance investments and efforts in R&D specially in auto component manufacturing sector and build up scale to enhance export.

S. Ramachandran (2015) ⁽⁸⁾ in his research article titled Logistics in India: Challenges and Scope in International Review of Research in Emerging Markets and the Global Economy (IRREM) An Online International Research Journal 2015 Vol: 1 Issue 2 364 advocates that the future of the Indian Logistics Industry lies ultimately in value propositions for the customer. Value solutions can be engineered only if the complex strands of supply-chain mesh together seamlessly. These solutions are expected to command a premium but also come at a cost. The cost-conscious Indian market first has to be made to appreciate the value of premium services first. This would result a reduction in cost down the line, which can only happen when most of the deficiencies mentioned above are removed. Logistics companies can leverage further economies of scale when operations are expanded. This may require industries to collaborate with logistics service providers to nurture their businesses, possibly in a way the automobile industry in India nurtured the auto-component companies. The future is bright for logistics industry in India- the expectation is that a tipping point for the industry will soon be reached which will propel it to greater heights.




2018 – 2019

SCHOLARS IMPACT
Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394-7632
EISSN 2394-7640
Special Issue

Approved By UGC
Journal No-41129

NAAC Sponsored
One Day National level Conference on
**New Methodology of NAAC Assessment to
Nurture Quality Enhancement in Higher
Educational Institutions**
In Collaboration with IQAC Cluster, India.
Saturday, 29th September, 2018
Volume-V, September 2018 (Special Issue)

-: Editor In Chief :-
Dr. M. Raghiv Deshmukh

www.scholarsimpact.com GIF_v 0.654 INFOBASE INDEX 2.4 Quality Factor 0

: Organised by :
The B.G.E. Society's
Smt. L.R.T. College of Commerce
Akola- 444001 (M.S.)
Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC
(Affiliated to S.G.B. Amravati University Amravati)

33

MANAGEMENT OF FINANCE AND RESOURCE MOBILIZATION IN HIGHER EDUCATION INSTITUTIONS

DR. N. M. GUTTE

Assistant Professor, Smt. L.R.T. College of Commerce, Akola.

DR. J. M. KALE

Associate Professor & HOD of Commerce, Smt. L.R.T. College of Commerce, Akola.

Abstract:

Management of Finance and Resource Mobilization are the inputs that are used in the activities of a program. Broadly speaking, the term encompasses natural, physical, financial, human, and social resources, but the vast majority of the resources that make up the inputs to GRPPs are financial resources. In-kind resources such as the provision of office space, seconded staff, or partner participation at board meetings are a second level of resources. Resource mobilization is the process by which resources are solicited by the program and provided by donors and partners. This is particularly important for GRPPs, since GRPPs are typically externally financed programs with little or no capacity to earn income from their own resources. Most are public sector programs, which typically provide goods and services (including financial resources) to beneficiaries on a grant or in-kind basis. The process of mobilizing resources begins with the formulation of a resource mobilization strategy, which may include separate strategies for mobilizing financial and in-kind resources. Carrying out a financial resource mobilization strategy includes the following steps: identifying potential sources of funds, actively soliciting pledges, following up on pledges to obtain funds, depositing these funds, and recording the transactions and any restrictions on their use.

Introduction:

The process is generally governed by legal agreements at various stages. Resource mobilization strategies and processes may be constrained by parameters or rules established by the partners at the inception of the program and recorded in the charter or initiating legal documents. For example, these may require donors to contribute a minimum amount per year in order to have a seat on the governing body. Financial management refers to all the processes that govern the recording and use of funds, including allocation processes, crediting and debiting of accounts, controls that restrict use, and accounting and periodic financial reporting systems. From a static perspective, the financial resources at any point in time are the major input that determines results, and analyzing their sources and uses is an essential part of tracking progress and attributing results to the program. From a dynamic perspective, the processes of formulating the resource mobilization strategy, managing the peculiarities of responding to diverse donor funding cycles, and committing and allocating funds need to be examined in their own right, because these affect the ability of the program to achieve its

SCHOLARS IMPACT

Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN - 2394 - 7632
EISSN 2394 - 7640

Special Issue

Approved By UGC
Journal No- 41129

IMPACT FACTOR - 5.98

UGC Sponsored
One Day National level Conference on

IMPACT OF DEMONETIZATION AND GST ON VARIOUS SECTORS OF INDIAN ECONOMY

In Collaboration with Bank of Maharashtra.

Saturday, 12th January, 2019

Volume-VI, January 2019 (Special Issue)



✽ CHIEF EDITOR ✽

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :
The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

19

IMPACT OF DEMONETIZATION ON AGRICULTURAL SECTOR

DR. J. M. KALE

Associate Professor

Smt. L.R.T College of Commerce, Akola.

Abstract:

Agriculture is the backbone of our Indian country. In our country 75% of people are either directly or indirectly depend on agriculture. The farmers struggled a lot at the time of demonetization because the saving habits as well the payment mode of farmers were only on cash. Farmers used to handle liquid cash as it is essential for their day to day transactions. The farmers who own limited acres will not have bank accounts, which had a large impact on the farmers at the time of demonetization. Not only agriculture sector but also other industries which depend on agriculture were also affected. These impacts make the farmers to depend on illegal money lenders and black marketers to cater their transaction needs. Demonetization has affected every Indian, but it has hit the agricultural sector to the core. The government should try to reach out to the farmers of rural areas also to come out from the above issues.

Keywords: Demonetization, Farmers, agricultural Industries.

Introduction:

The Indian government decided to demonetize the 500 and 1000 rupee notes, the two biggest denomination notes. These notes accounted for 86% of the country's cash supply. The government's goal was to eradicate counterfeit currency, fight tax evasion, eliminate black money gotten from money laundering and terrorist financing activities, and promote a cashless economy. Demonetization has affected every Indian, but it has hit the agricultural sector the hardest. Agriculture in India accounts for 50% of the workforce. Farmers, who are the backbone of our national economy, were severely affected by the note demonetization of which invalidated 86% of India's currency. Most of them will get loans from cooperative banks which now don't have cash to supply them. So farmers cannot buy seeds, fertilizers and other things required for farming. It would take few weeks to solve this issue. Till that time, farmers will find it difficult. Farmers generally deal in cash and India is also largely a cash economy. The cash transactions in this economy are far more than the total number of electronic transactions done on a daily basis.

Objectives of the study:-

1. To study the impact of demonetization on agricultural sector
2. To study the current trends of demonetization

Research Methodology: - This research paper is based on secondary data.

Effect on Farmers after Demonetization

ISSN 2250-169X

International Registered & Recognized
Research Journal Related To Higher Education For All Subjects

VISION

RESEARCH REVIEW



CHIEF EDITOR

DR. BALAJI KAMBLE



Inflation and Unemployment Rate in India in 2011-2018

Dr. J. M. Kale
Dept. of Commerce,
L.R.T. College of Commerce,
Akola, Dist. Akola

Research Paper - Commerce

ABSTRACT

This study has examined the impact of inflation and unemployment rate in India. It is a longitudinal study for the period in 2011-2018. The data has been taken from secondary sources. The study concludes that inflation insignificantly influences GDP and unemployment and the correlation is negative. The correlation between unemployment and inflation is positive i.e. 0.477 and is insignificant at 10% level of significance. The correlation between GDP and unemployment rate has also been found insignificant with a value of 0.196. It is, therefore, concluded that inflation has a role which is influential but for GDP and unemployment with insignificant levels in the macroeconomics factors of Indian economy.

Key Words: GDP, Unemployment, Poverty, Inflation

Introduction

For successive governments in Indian poverty stands as a single main challenge like other developing and underdeveloped countries. Presently, governmental and certain non-governmental organization have estimated more than quarter of Indian population living under poverty line. According to Human Development Index (HDI) report, April 2017, India has medium human development with 0.624 category, alongside countries

SCHOLARS IMPACT

Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640

Special Issue

Approved By UGC
Journal No-41129
Up to June 2019

IMPACT FACTOR - 5.98

PARADIGM SHIFT OF INDIAN ECONOMY AND ITS IMPACT ON VARIOUS SECTORS

October to December, 2019 Volume-VI, Issue-IV

Saturday, 28th December, 2019



CHIEF EDITOR

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :
The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

AN ANALYTICAL STUDY OF NEW INDIA PRICING POLICY

DR. J. M. KALE

Associate Professor

Smt. L. R. T. College, Akola (M.S.)

Abstract:

Agricultural price policy has come under serious attack recently for recommending support prices higher than what the costs of production warrant, supposedly leading to a distortion of the market, and, therefore, to food deprivation. With an in-depth analysis of costs and returns in rice and wheat, which are the most state-protected crops and underlie the livelihoods of millions of farmers, this paper examines the effectiveness of agricultural price policy in enabling farmers to obtain sufficient profits to promote investment, technology and productivity and thereby to food security. The rising cost of production due to the overemphasis on getting input prices right is a major factor that has led to higher support prices. Another factor is the percolation of volatility in global prices through trade liberalization. Because of this, wheat support prices had to be hiked steeply in recent years so that sufficient quantities are procured. This has distorted parity between the prices of rice and wheat. In this paper Researcher has explained the merits and demerits of Minimum Support Policy and also analyzed the New Agricultural Price Policy.

Key Words: Minimum Support Price, price Policy, Government

Introduction:

Price policy plays a pioneer role in the economic development of a country. It is an important instrument for providing incentives to farmers for motivating them to go in for production oriented investment and technology. In a developing country like India where majority of the population devotes 2/3 of its expenditure on food alone and where majority of the population is engaged in agricultural sector, prices affect both income and consumption of the cultivators. The Govt. of India announces each year procurement/support prices for major agricultural commodities and organizes purchase operations through public agencies.

The objectives of agricultural price policy vary from country to country depending upon the place of agriculture in national economy. Generally, in developed countries, the major objective of price policy is to prevent drastic fall in agricultural income while in developing economies it is to increase the agricultural production.

Objectives of Study:

- To study merits and demerits of Minimum Support Price policy..
- To analyze the New Indian Agricultural Policy

Methodology:

This paper is fully followed by Secondary data as well descriptive method is used for analysis.

Government of India's performance since independence is stated below:**(i) Setting Institutions:**

The Government of India has set up some institutions for the implementation of agricultural price policy in the country accordingly; the Agricultural Price Commission was set up in 1965 which announced the minimum support prices and procurement prices for the agricultural products. In 1985, the name of this institution was changed into Agricultural cost and Price Commission. Moreover, the Food grains policy.

- Committee was, appointed by the Government in 1966 which also recommended various measures of price support. The Food Corporation of India was also set up in 1965 for making necessary procurement, storage and distribution of food grains.
- In 1989-90, total capital employed in FCI was to the Extent of Rs. 5138 crore with its total storage capacity at 18 million tones. The corporation organises the price of food grains at government determined price and sale these food stocks through the network distribution system. In the year 2009-10 and 16.28 million tonnes of wheat and 4.94 million tonnes rice were distributed to FCI.

(ii) Minimum Support Price:

- The government fixes the minimum support prices of agricultural products like wheat, rice, maize, cotton, sugarcane, pulses etc. regularly to safeguard the interest of farmers. The FCI also make their purchase of

Impact Factor – 6.625 | Special Issue – 229 (E) | February 2020 | ISSN – 2348-7143

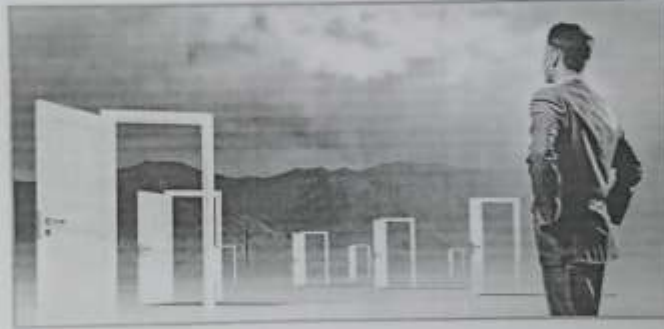
INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S
RESEARCH JOURNEY

Multidisciplinary International E-Research Journal

PEER REVIEWED, INDEXED AND REFEREED JOURNAL

SPECIAL
ISSUE
229 (E)

भारतीय युवक : आव्हाने आणि संधी



- अतिथि संपादक -
डॉ. व्ही. आर. कोडापे

- मुख्य संपादक -
डॉ. धनराज टी. धनगर

- कार्यकारी संपादक -
डॉ. एन. एम. छंगाणी
प्रा. पी. एस. शिरसाट

For Details Visit To :
www.researchjourney.net

Printed By: PRASHANT PUBLICATIONS, JALGAON

Indian youth and social media: Opportunities and Challenges.

Dr. J.M. Kale

Associate Professor,
Smt. L.R.T. College of Commerce, Akola.

Abstract:-

The extensive use of Social Networking in India has been on the rise among the new generation youths. In today's world, life cannot be imagined without Facebook, YouTube, Instagram, Whats-App, LinkedIn or Twitter accounts and online handles. The new age social networking culture has been well accepted and has met an enthusiastic response and acceptance. There are reports of cultural changes and in the way traditional interactions and social communications are conducted in India. Research studies on this new age social media impact and usage within India have been limited to specific surveys and theories. The objectives of this study is an attempt to investigate the extent of social networking impact on the Indian youth. The reason for selecting youth as the target audience is because the direction of a country and culture is decided by the direction taken by youths of that country. This paper is an attempt to analyse the pattern of social networking usage and impact in order to determine the social networking addiction.

Keywords: Face book; Indian Culture; Social Media; Social Networking; Twitter; what's App

Introduction:

Started from a simple chat room for a group of people Social media has grown to millions of users active all around the globe. It all started in the late 90s when a site like My Space gained a lot of popularity in a short duration. At that time most of the users of such sites were adults and sites were more business oriented as compared to now. With the advancement of technology and cheap cost of Smart phones, Social Media is now easily accessible via Smartphone applications. Smart phones made Social Media more private and personalized. With constant Mobile notifications which engage user more as compared to Computers. According to CNET, Mobile user spent an average of 7 hours engaging in Mobile Applications on Face book. After cheaper data plans provided by Reliance Jio, Social Media sites gained an outrageous amount of Indian users. "India will cross 370 million social media users by 2022" (Statistic) which is nearly one-third of the Indian Population and majority of Social Media is used by Indian teenagers. Teenage is considered as a crucial stage in the development of a child that needs guidance, care, parental support and empathy. At this Age, Social Media does play an important role in shaping the teenager's behavior toward life.

I. Objectives of the Study:

1. To Study the Social Media and Indian Youth.
2. To Study the current effect on Indian youth of social media.

Research Methodology: - This research paper is based on secondary data.

Indian Youth:

According to a recent survey by TCS, "Smart phones are the digital Swiss knife for urban teens". A survey was conducted on Indian youth of age group 12 to 18 studying in high school across the 14 Indian cities which revealed daily online habits of teens over India some of the key outlooks of the survey concluded that 72% of Indian youth owns a smart phone or a digital gadget and more than 50% have Internet access in their home. Most of the teens spend more than 60 minutes on an average on Social Media and when it

II. The Good :

Social Media as a platform has grown tremendously which gave rise to a number of people showcasing their skill, talent and out of the box ideas on Social Media [8]. There is a significant rise in Social Media influencers who started earning revenue through Social Media. Platforms like YouTube, Instagram, TikTok etc made some of the highest earning Social Media Stars making lakhs, just by posting their content online. While social media is talked in a very negative way, there are many Opportunities points which favor Social Media and its impact on teens Some of them are:

Opportunities of Social Media :

A. Awareness : Social Media bridges the gap between people causing awareness among them. Much social awareness campaigns run on Social Media to create awareness in people around the globe. Some of the top trending campaigns of 2018 were: Social Media promotes creativity among the users. Many Social



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



ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - IX, Issue - I
January - March - 2020

Impact Factor / Indexing
2019 - 6.399
www.sjifactor.com
Part - III



Ajanta Prakashan

10. Detailed Study on Tax Evasion, Tax Avoidance - Indian Context

Dr. Jayant Kale

Asso. Prof., Smt. L. R. T. Commerce College of Akola

Priti Kulkarni (Dawande)

Lecturer, Institute of Chartered Accountant of India, Pune.

Abstract

In India, there are a number of taxes saving options for all taxpayers. These options allow for a wide range of exemptions and deductions that help in limiting the overall tax liability. The deductions are available from Sections 80C through to 80U and can be claimed by eligible taxpayers. The act of tax evasion is usually associated with informal economy results in black money. In contrast, the paper also studies the principle of tax avoidance and states how an individual or a corporate organisation can legally use tax laws to reduce the tax burden. Both the activities are in a range making a state's tax system unfavourable.

Keywords: Tax evasion, tax avoidance & black money, GST, Taxpayer

1. Introduction and Background

Whenever any tax is introduced, there is always a struggle between Government and taxpayers. While taxpayer always try to minimize or reduce tax liability by adopting certain measures, rightly or wrongly, the Government tries to amend the tax provisions in such a way that there is minimum scope for reducing tax burden.

In spite of this, due to various economic or social reasons, certain exemptions are granted in Goods and Service Tax. Certain deductions and abatements are provided on fulfilment of certain conditions and to extend benefits to certain sectors of the society. Sometimes, taxpayers take advantage of faulty drafting of the rules. The decisions by Supreme Court, High Courts and Tribunals become a law on the subject and are binding on taxpayers as well as Government authorities. Sometimes to overcome the decision of the Apex Court, amendments are made in the law. In such conditions Tax management and Tax planning becomes an important task of the taxpayer.

While discussing tax matters, the words tax planning, tax management, tax avoidance and tax evasion are often used. Though the ultimate objective of all four activities is to reduce tax liability, they are different concepts from legal, ethical as well as from operational point of view.

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S

RESEARCH JOURNEY

UGC Approved Journal

International Multidisciplinary E-research Journal

Role of Commerce, Management & Technology in Modern World

Organized by

Shegaon Education Society's

Seth G. B. Murarka Arts and Commerce College,
Shegaon, Dist. Buldhana (M.S.)



International Conference of

Maharashtra State Commerce Association

Universities Commerce & Management Teachers Association, Gujarat

■ EDITOR ■

Dr. Anilkumar L. Rathod Professor Arvind N. Chaudhari
Dr. Rajkumar Sharma

■ CHIEF EDITOR ■

Dr. Dhanraj T. Dhangar



This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
- Cosmoc Impact Factor (CIF)
- Global Impact Factor (GIF)
- Universal Impact Factor (UIF)
- International Impact Factor Services (IIFS)
- Indian Citation Index (ICI)
- Dictionary of Research Journal Index (DRJI)

For Details Visit To : www.researchjourney.net

SWATIDHAN PUBLICATIONS



Marketing Management In Modern World

Dr. J. M. Kale

H.O.D.&Associate Professor in Commerce
Smt.L.R.T College of Commerce, Akola.

Abstract

Modern marketing has much deviated from the past and undergone radical changes in recent years. Marketing is a managerial function, primarily economic, consisting of activities like research into markets, demand forecasting, product planning, pricing, distribution and advertising, organized into a system of interdependencies and directed at yielding profits to the enterprises, providing satisfaction to the consumers and indirectly benefiting society at large. Marketing has to play an important role. It is the most important multiplier and an effective engine of economic development. It mobilizes latent economic energy and thus is the creator of small business. Marketing is the developer of the standard of product and services. Besides, economic integration is made possible through proper distribution of the product. Distribution is the key area in modern marketing. The importance of distribution will become clearer when it is realized that most of the marketing failures are in fact distribution failures. Shortage of raw materials, escalating cost of energy, high level of pollution, changing role of government in environmental protection are some of the dangers that the present world is facing on environmental forces. Advances in technology are an important uncontrollable environment for marketers. Technological progress creates new avenues of opportunity and also poses threat for individual companies.

Introduction

Marketing may be defined as the collection of activities undertaken by the firm to relate profitability to its market. Marketing in the modern context goes beyond its immediate role as a process through which exchange of goods and services takes place and is viewed as an integral part of the total socioeconomic system which provides the framework within which activities take place. It is, therefore, imperative to understand the total structure of the society in order to gain an insight into the true character of the marketing system.

Marketing involves the performance of operation in a business system. It includes those operations that determine existing and obtained changes in the market. It also includes those operations that influence existing and potential demand. It is concerned with all activities that are concerned with the physical distribution of goods and their exchange in the market place, including channel of selection, transportation, shipping, warehousing, storage, inventory control and so on and so forth.

Objectives of the Study

1. To Study the marketing management in modern world.
2. To Study the current trends of marketing management in modern world

Research Methodology

This research paper is based on secondary data.

Role of Marketing

Modern marketing has much deviated from the past and undergone radical changes in recent years. Marketing is a managerial function, primarily economic, consisting of activities like research into markets, demand forecasting, product planning, pricing, distribution and advertising, organized into a system of interdependencies and directed at yielding profits to the enterprises, providing satisfaction to the consumers and indirectly benefiting society at large.

Classification of marketing management in modern world

1. **Social Marketing Management:** Philip Kotler has defined his social marketing concept as a management orientation aimed at generating customer satisfaction and long-run consumer and public welfare and as the key to satisfying organizational goals and responsibilities. Social marketing is the application of marketing theories and techniques to social situations.
2. **Over Marketing Management:** It constitutes the striving by a firm to generate increased sales while neglecting quality control, production efficiency and cash flow management.
3. **Meta Marketing Management:** It is the synthesis of all managerial, traditional, scientific, social and

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S

RESEARCH JOURNEY

UGC Approved Journal

International Multidisciplinary E-research Journal

Role of Commerce, Management & Technology in Modern World

Organized by

Shegaon Education Society's

Seth G. B. Murarka Arts and Commerce College,
Shegaon, Dist. Buldhana (M.S.)



1 International Conference of

Maharashtra State Commerce Association

Universities Commerce & Management Teachers Association, Gujarat

■ EDITOR ■

Dr. Anilkumar L. Rathod Professor Arvind N. Chaudhari
Dr. Rajkumar Sharma

■ CHIEF EDITOR ■

Dr. Dhanraj T. Dhangar



This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
- Cosmoc Impact Factor (CIF)
- Global Impact Factor (GIF)
- Universal Impact Factor (UIF)
- International Impact Factor Services (IIFS)
- Indian Citation Index (ICI)
- Dictionary of Research Journal Index (DRJI)

For Details Visit To : www.researchjourney.net

SWATIDHAN PUBLICATIONS



Use of Electronic Media in Income Tax Management in India

Preeti Pramod Kulkarni
Research Scholar
LRT College, Akola

Dr. Jayant Kale
Research Guide
LRT College, Akola

Abstract

With the advancement of technology and use of internet and electronics in financial and fiscal affairs globally has necessitated the e-filing of Income Tax in India also. Considering its benefits and urgency, the e-filing has become mandatory for major chunk of tax payers in India. Present paper focuses on the use of electronic media in income tax management in India. The paper further takes into consideration the benefits accruing from e-filing along with some bottlenecks that encounter in the process of such transformation. The data has been processed and analysed to find out the growth of e-filing in India. The researcher discusses the role of government and offers some suggestions to overcome the problems for smooth working of e-filing in India. The paper concludes that the major challenge ahead is regarding system security, mass awareness is needed in order to make e-filing more successful. Government would have more revenue with global integration through technological advancement of e-filing. Present study is beneficial for tax authorities, policy makers, present and prospective tax payers, e-filing intermediaries, and academicians as the paper attempts to focus on the crucial aspects of e-filing in India.

Keywords: E-filing, E-governance, Assessee, ITR

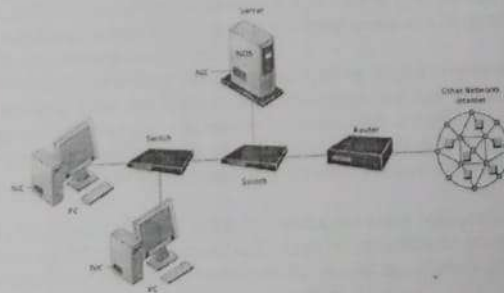
Introduction

Use of electronic media in income tax management in India is mainly computers for e-filing of ITR (Income Tax Return) and internet. We can say that using electronic media government becomes E-governance. Taxation is essential for sustainable economic development, and tax administration is a basic function of a successful state and ultimately nation. Taxation also helps make a government accountable to its citizens. When governments spend taxpayers' money, they are more accountable to make budget decisions transparent and accessible. Increasing numbers of tax payers it's difficult to maintain data and transactions manually. So in India, e-filing of income tax was introduced in September, 2004, initially on a voluntary usage basis for all categories of income tax assessee. But from July, 2006, it was made mandatory for all corporate firms to e-file their income tax returns. Taking this process further, from assessment year 2007 to 2008, e-filing of income tax return was made mandatory for all companies and from 2013 Individuals having more than INR 10 lakh income are mandate for filling income tax online.

Electronic tax filing meaning : Electronic tax filing, or e-filing, is a system for submitting tax documents to a revenue service electronically, often without the need to submit any paper documents.

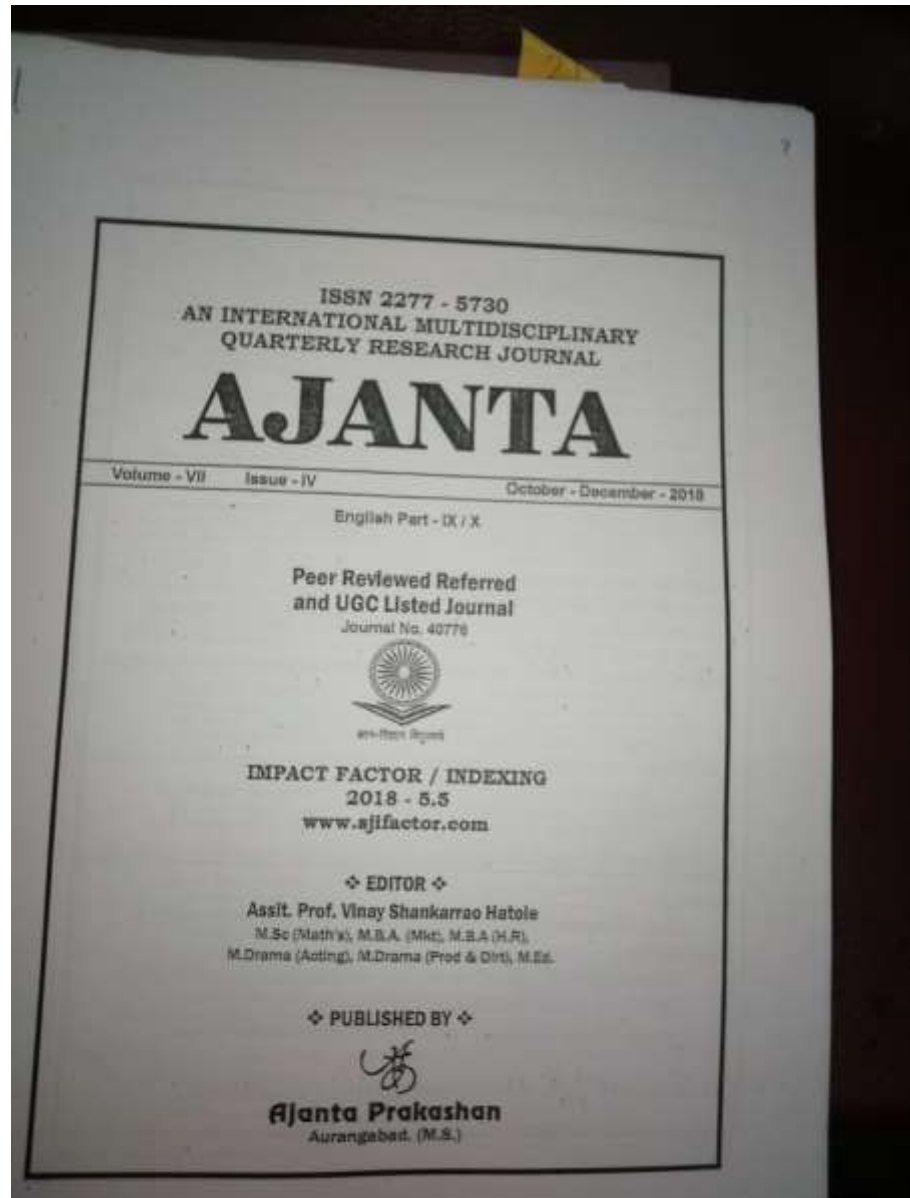
Internet Meaning and working

A global computer network providing a variety of information and communication facilities, consisting of interconnected networks using standardized communication protocols. With the help of Internet it's easy, convenient, and safe to maintain, track records of ITR electronically.



Dr. Ashala Raman

2018 - 2019





Peer Reviewed Refereed and UGC
Listed Journal (Journal No. 40776)
ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL



AJANTA

Volume 03, Issue 1
January - March, 2019
English Part - II

IMPACT FACTOR / INDEXING
4.03 / 2.5
www.ajantaonline.com

Ajanta Prakashan

2. Quest for Identity and Women Empowerment in Chitra Banerjee Divakaruni's 'Oleander Girl'

Dr. Ashalata M.V.P Raman

Smt. Laxmibai Radhakrishn Technical College of Commerce, Aloda.

Abstract

Every individual wants to search for its self its own world, its real purpose for being born and what can be done in future. In "Oleander Girl", Chitra Banerjee Divakaruni has given a strong yet tender character 'Korobi' who sets herself to search for her identity and fights back the male dominated patriarchal traditions. This paper proposes to analyze the quest of identity of Korobi through emotional hardships in Chitra Banerjee Divakaruni's Oleander Girl. Oleander Girl is a quest of a young Bengali woman and her journey to find her identity. The story revolves round Korobi as the protagonist and two other women they are her mother Anu and her grandmother Sarojini. These women in her life are some or the other way affected by the patriarchal traditions of Indian male dominated society. Each generation has some unique womanhood experience to share. There is a constant clash between Korobi's traditional upbringing and her longing to belong in Rajat's modern family where she is engaged. She put off her wedding to search her father who she came to know recently after the death of her grandfather. This eventually forces her to choose between security and the discovery of herself. Divakaruni focuses not only the conflict between Indian identity and transnational location but also the conflict between individual desire and social norms. Her novel, Oleander girl is a classic example of feminine identity and the question of women freedom.

Keywords: Identity crisis, displacement, mental trauma, isolation and discrimination.

Women are from ages being the scapegoats of the traditional patriarchal customs and traditions of Indian society. They always fall prey to the pressure that has been exerted by the family which keeps them mum and even sometimes lets them loose their identity. A girl before the marriage and a woman after the marriage is a complete changed scenario. They have to leave their past and adapt to the present to make the future of their children and family at the cost of her self-identity. She has to renounce her likes and desires for the man to whom she is married to. Her identity is nothing but the shadow of her husband identity she is now recognized by her

21. Higher Education and (UN) Employability Gap in Contemporary Scenario

Ashutosh Ramani

HGD, Languages, Smt. L. R. T. College, of Commerce, Akola

Abstract

This paper seeks to analyze the role of contemporary higher education in creating employment avenues to graduates and postgraduates. Generally as soon as students get a degree, they, their parents and society expect them to get employment as the relation between higher education and employment is not separable and the attitude is not that different today. Although, nowadays, they have many more disciplines to study, many professional courses and programmes available online as well as offline through formal and distance education and a significantly large numbers of higher education institutes have been established. Despite the varied chances and increasing number of degree holders, the employers/ recruiters are still struggling to find 'good' 'employable' candidates and on the other hand the candidates are victim of unemployment. This sorry state of affairs compels one not only to think but also to find solutions. In the light of above observations, this paper tries to explore the opportunities available in higher education and challenges one faces as far as employability/ employment avenues are concerned and what should be done to fill the (un)employability gap.

Keywords: Higher education, contemporary scenario, un-employability gap, industry collaboration, communication skills

Increase in employment opportunities and good pay packages are the factors which motivate students for higher education so they are mainly concerned about studies which can give them a good career through a job or make them self-employed. But they become depressed and frustrated when it does not fructify.

The World Bank document admits that HE is of paramount importance for economic and social development, and has the responsibility to equip individuals with the advanced knowledge and skills required for positions of responsibility in government, business and the professions as it increases (the) individual's productivity and incomes, as indicated by rate-of-return analysis but hardly 10% students are found employable even after the implement of semester / choice based credit and grading system. Despite availability of many more disciplines online as well as offline

The Importance of Reading Habit in Young Generation

Dr. Ashwini Ramakrishna
Smt. L.R.T. College of Commerce,
Akola

Abstract:

Reading is one of the most fundamental skills a young one needs to learn to succeed in life. Developing good reading habits is vital for Youth's future not just academically, but in everyday life as well. What can good reading habits do for your child's development? Here are five reasons you should develop reading habits young, and why they are so important. Habits of reading develop lively imagination, knowledge and vocabulary. Here are a few points that describe the importance of good reading habits: the main reason for reading is that we are gaining experience. Books are a rich source of knowledge and information. Reading books on various genres gives you information and a deep insight into the subject you are reading about. You always learn something new when you read. Reading is one of the four main language skills and as such it is taught and practiced since an early age.

Keywords : Vocabulary, Lifelong, Encourages, Comprehend, Communication Skill.

Introduction :

Reading is one of the four main language skills and as such it is taught and practiced since an early age. It is a proven fact that those with good reading habits show signs of higher intelligence. Books open the mind with diverse and abundant genres and enhance creative skills and language skills. Reading fiction helps build empathy and better relationships with others. You become a part of the story and sympathize with characters naturally. You become more aware of how people in different situations get affected. It enhances your ability to empathize with others in general. You're also inspired to write good reading. Many writers are inspired by reading more and more and gain expertise. You learn language skills and enjoy playing with words.

Reading is also a kind of motivation in which discovering works wonders. Reading motivational books can make a real difference in our lives. Reading autobiographies can also encourage us to work hard to achieve our goals and to remain dedicated. It helps us in life to become a better person. Reading is an essential tool for learning exchange and the habit of reading in a person is an academic activity that builds abilities in reading methodologies. Through reading, information can be obtained through reading printed and non-printed type of materials.

Youth Have Poor Reading Habit: NBT Survey :

Three fourth of total literate youth in the country do not read books other than their textbooks, be it classics or best sellers, according to a nationwide survey commissioned by the National Book Trust (NBT). The proportion of leisure readers among the youth is higher in urban India with 31.2 per cent compared to the rural

youth. Only one fifth of the youth from the country's rural areas are involved in reading books other than their textbooks. "It has been observed from the survey results that one fourth (25 per cent) of the literate youth at the all India level, read books other than text books, the survey noted. An analysis of the NBT survey released here on Tuesday, noted the reading habit of youth in the north-eastern states was much superior compared to that of other states in the country.

The problem of lack of reading habits originated from the beginning of the 21st century. The main reason for the problem is breakthrough in technology such as TV and Internet, as they have replaced books in the way of source of information.

Importance of Good Reading Habits :

It is a proven fact that those with good reading habits show signs of higher intelligence. Books open the mind with diverse and abundant genres and enhance creative skills and language skills. Reading fiction helps build empathy and better relationships with others. You become a part of the story and sympathize with characters naturally. You become more aware of how people in different situations get affected. It enhances your ability to empathize with others in general. You're also inspired to write good reading. Many writers are inspired by reading more and more and gain expertise. You learn language skills and enjoy playing with words. Reading is also a kind of motivation in which discovering works wonders. Reading motivational books can make a real difference in our lives. Reading autobiographies can also encourage us to work hard to achieve our goals and to remain dedicated. It helps us in life to become a better person.

Impact Factor - 6.625 | Special Issue - 229 (A) | February 2020 | ISSN - 2348-7143

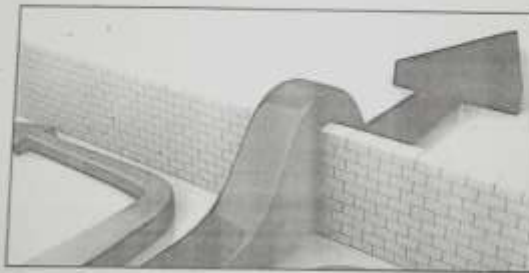
INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S
RESEARCH JOURNEY

Multidisciplinary International E-Research Journal

PEER REVIEWED, INDEXED AND REFEREED JOURNAL

SPECIAL
ISSUE
229 (A)

INDIAN YOUTH : CHALLENGES AND OPPORTUNITIES



- GUEST EDITOR -
Dr. V. R. Kodape

- CHIEF EDITOR -
Dr. Dhanraj T. Dhangar

- EXECUTIVE EDITORS -
Dr. N. M. Chhangani
Prof. P. S. Shirsat

For Details Visit To :
www.researchjourney.net

Printed By : PRASHANT PUBLICATIONS, JALGAON

⑩

UTILITY OF ICT IN TEACHING, LEARNING AND EVALUATION

PROF DR ASHALATA RAMAN

Head, Department of English, Smt L R T College of Commerce, Akola.

Abstract:

While teaching any topic in English literature utilizing means including projector, screen other aids to make our teaching effective. Various means of communication can be used in the process of teaching and learning. A good kind of power point presentation fulfills our aim in an effective way. Various sorts of internet resources can be explored while teaching our topics the play including you tube videos, delivered lectures by scholars or can have an online workshop or webinar on the same topic. With the exploration of internet material during our teaching will certainly add interest to the teaching process making teaching and learning enjoyable and they will receive a different kind of experience. Along with education, they will receive entrainments. Students will understand the topic fully and easily leading to the increasing level of conviction of students and their understanding can be examined at the end of class by posing some queries, distributing handouts for the homework and prepare them for seminar or short presentation on the topic.

Keywords: Teaching, Learning, Exploration, Pleasure, Effective, Evaluation, Information Communication Technology.

Introduction

Gurukul System of Education was prevalent in India. The crucial characteristics of Gurukul System were dedicated and knowledgeable teachers, individualized and learner centre teaching, and self-motivated students eager to learn. This system passed through a sea change due to increase in number of students. Consequently, the number of teachers increased. Some teachers are born but rests of them have to be given rigorous training so as to develop required competency to become a teacher. Teachers should be conscious about the quality of their teaching. To enhance the quality, some teachers use teaching aids, like, charts, models – static & working, specimen, slides, etc. because teachers are given training both in preparation and use of Audio-visual Aids. Globalization offered huge transformation in every strata of life right from the habits of eating and working. Today, education has become all encompassing process including almost all aspects of life: social, cultural, political, economic, national, etc. Present era is marked as the era of information communication technology (ICT) which offered transmission and expansion of information most trusted and reliable.

The present Indian education system aims at making the overall development of individual and society and enabling the teaching-learning community to compete the global market with sustainable growth and development. Teaching-learning and evaluation is the backbone and center of our education system.

27. The Contribution of Mulk Raj Anand to the Social Reforms

Prof. Dr. Ashalata Raman
HOD, Smt. L. R. T. College, Akola

Abstract

Mulk Raj Anand was one of "the founding fathers" of Indian English fiction. Mulk Raj Anand is a writer of the reformist zeal focusing his attention to re-mythologise contemporary reality. Anand feels uncomfortable with the charge that he is a committed writer, and rightly so. He feels that he is realist who redefined the body and soul of drama in terms of a real drama of individuals and in their fictional enactment. This, however, does not make him absolved of the charge of commitment, but rather confirms his left wing affiliations. A closer study of Anand's fictional corpus, reveals that Anand's commitment comes out unobtrusively by the very nature of his themes. Anand's fictional habitat i.e. inhabited by the individuals who have obvious choice of their own; they grope for identity in a world of pitiless cynicism, and social regimentation. Anand, Confining himself to Indian social ground, he makes a case in an indignant reformist way for those subjected to inhumanities perpetrated by grinding poverty, discriminating caste and class assertions and injustices meted out to women, orphans, urban labourers and the so-called "Untouchables." It is the predicament of such characters. Anand's characters are categorized into three classes including the victims, oppressors who are anti change and progress. It is the "victims" who are generally the protagonists in his novels and in fighting for them, despite his perceptible propagandist inclinations, he often proves to be a writer of considerable power.

Keywords: Mulk Raj Anand, power, social regimentation, communication, Indian sensibility, contributions.

Introduction

Mulk Raj Anand (12 December 1905 – 28 September 2004) was born in Peshawar in present-day Pakistan. A pioneer of Indian writing in English, he gained an international following early in his life. His novels *Coolie* and *Untouchable* set an entire generation of educated Indians thinking about India's social evil that were perpetuated in the name of religion and tradition. These and other early novels and short stories brought into sharp focus the

SCHOLARS IMPACT

Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632

EISSN 2394 - 7640

Special Issue

Approved By UGC
Journal No- 41129

NAAC Sponsored
One Day National level Conference on

New Methodology of NAAC Assessment to Nurture Quality Enhancement in Higher Educational Institutions

In Collaboration with IQAC Cluster, India.

Saturday, 29th September, 2018

Volume-V, September 2018 (Special Issue)



-: Editor In Chief :-

Dr. M. Raghiv Deshmukh

www.scholarsimpact.com

GIF 0.654

INFOBASE INDEX 2.4

Quality Factor 0.90

: Organised by :

The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)



Peer Reviewed Refereed and UGC
Listed Journal (Journal No. 40776)
ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL



AJANTA

Volume 03, Issue 1
January - March, 2019
English Part - II

IMPACT FACTOR / INDEXING
4.03 / 2.2
www.ajantaonline.com

Ajanta Prakashan

Women's Images in Advertisements

Dr. Ashalata Raman

HOD, Languages, Smt. L. R. T. College of Commerce, Akola.

Abstract

Even though we are living in the 21st century, Patriarchy dominates the society. Women's are considered to be the marginalized sector of the society. It is ironical that we deny female sex but project female as a sex symbol through media and partly through advertisement. The images presented in today's advertisements are completely opposite to those that were traditionally portrayed as reverend and sober. But every coin has two sides. Advertisements give positive as well as negative messages. Media play their role carefully and follow their codes of conduct because there is a watch of censor board. But now as a woman it is the actress's duty too, to limit in exposing herself.

"A free and autonomous being like all creatures (a woman) finds herself living in a world where men compel her to assume the status of other" (Simon de Beauvoir)

Women who constitute half of the human population but paradoxically not treated on par with man in all spheres of human activity. They are oppressed, suppressed and marginalized in the matter of sharing the available opportunity for fulfillment of their lives, despite the fact that every woman slaves for the development of her family, her husband and children. This is predicament of women all over the world.

H. M. Parshley argues that "since patriarchal times, women have in general being forced to occupy a secondary place in the world in relation to men and this secondary standing is not imposed of necessity of natural 'feminine' characteristics but rather by strong environmental forces of educational and social tradition under the purposeful control of men." Man is superior, God-like; female is inert, passive, "doomed to immanence" by man.

Simon de Beauvoir in her pioneering "The Second Sex" seeks primary inquiries of modern feminism. In a critical venture where a woman tries to seek her identity she tries to define herself by saying "I am woman." The factual analysis suggests the basic asymmetry between the terms "masculine and feminine."

GALAXYLINK-VOL-V ISSUE-1 ISSN 2319-8508 NOVEMBER-APRIL-2016-17
ISSN 2319-8508

AN INTERNATIONAL MULTIDISCIPLINARY HALF YEARLY
RESEARCH JOURNAL

GALAXY LINK

VOLUME-V ISSUE-1 NOVEMBER-APRIL-2016-17 AURANGABAD

PART-I & II

IMPACT FACTOR - 2015
3.555
www.ajfactor.com

+ EDITOR +

Assil. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A. (I.T.),
M.Drama (Acting), M.Drama (Prod. & Dir.), M.Ed.

+ PUBLISHED BY +



Ajanta Prakashan
Aurangabad. (M.S.)

English as a Third Language in India

Dr. Ashutosh Raman

HOD, Languages, St. L. R. T. College of Commerce, Akola

Abstract

There were many successful Indian writers who were bi- and trilingual. Rabindranath Tagore, the winner of the 1913 Nobel Prize in literature, wrote in English and Bengali. Premchand, the short story writer and novelist, wrote in Hindi and Urdu, and Allama Iqbal wrote English prose and Persian and Urdu poetry, with lines like: *the illusion is comfort, stability is truth every grain of creation pulsates the cartoon of form never lasts*.

India has had languages of the elite in the past – Sanskrit was one, Persian another. They were needed to write an entity more linguistically diverse than Europe. But there was perhaps never one that bore such an uneasy relationship to the languages operating beneath it, a relationship the Sanskrit scholar Sheldon Pollock has described as “a scorched earth policy.” In English India, if it is to speak to itself, will always need a lingua franca. But English, which retracts the colonial relationship, placing certain Indians in a position the British once occupied, does more than that, it has created a linguistic line as unreachably as the color line once was in the United States.

Two students I met in Varanasi encapsulated India’s tortured relationship with English. Both attended Banarus Hindu University, which was founded in the early 20th century to write traditional Indian learning with modern education from the West. Both students were symbols of the failure of this enterprise. One of them, Rahul Verma, was a popular basketball player, devoted to Michael Jordan and Einfield motorcycles. He was two-thirds of the way through a degree in social sciences – some mixture of psychology, sociology and history. All of his classes were in English, but over the course of a six-week friendship, I discovered to my horror that he couldn’t string together a sentence in the language. He was the first to admit that his education was a sham but English was power. And if, in three years, he learned no more than a handful of basic sentences in English, he was still in a better position than the other student I came to know. That student, Shekharan Shukla, studied classical grammar in the Sanskrit department. He had spent over a decade mastering rules of grammar set down by the ancient Indian grammarians some 2,000-year before.

He spoke pure and beautiful Hindi, in another country, a number of careers might have been open to him. But in India, without English, he was powerless. Despite his grand education he would be lucky to end up

GENIUS - VOL. - VI ISSUE - I- ISSN 2279-0489 (I.F.-4.248)

AUG. JAN. - 2017-18

ISSN 2279-0489

AN INTERNATIONAL MULTIDISCIPLINARY HALF
YEARLY RESEARCH JOURNAL

GENIUS

VOLUME - VI ISSUE - I AUGUST - JANUARY- 2017-18 AURANGABAD

Peer Reviewed Referred and UGC Listed

Journal No. : 47100



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 (HR),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

+ PUBLISHED BY +

Ajanta Prakashan
Aurangabad. (M.S.)

IDEAL - VOL. - VI ISSUE - II ISSN 2319-209X (P. 4-598)

MARCH-AUGUST-2018

ISSN - 2319-209X

AN INTERNATIONAL MULTIDISCIPLINARY HALF YEARLY
RESEARCH JOURNAL

IDEAL

VOLUME - VI ISSUE - II MARCH-AUGUST - 2018 AURANGABAD

Peer Reviewed Refereed and UGC Listed

Journal No. : 47026



IMPACT FACTOR / INDEXING
2017-4.988
www.sjifactor.com

+ EDITOR +

Assit. Prof. VinayShankarraoHatole

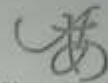
M.Sc (Math's), M.B.A. (Mkt), M.B.A (FIR),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

+ PUBLISHED BY +

Ajanta Prakashan
Aurangabad, (M.S.)



Peer Reviewed Refereed and
UGC Listed Journal
(Journal No. 47100)



AN INTERNATIONAL
MULTIDISCIPLINARY
HALF YEARLY RESEARCH JOURNAL
ISSN 2279-0489



GENIUS

VOLUME VI, ISSUE III
ENGLISH PART-I
FEBRUARY-JULY - 2016

IMPACT FACTOR / INDO JOURNAL
2017 - 4
www.ajfap.com

AJANTA PRAKASHAN

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VIII Issue - I January - March - 2019

English Part - XI / XII

Peer Reviewed Refereed
and UGC Listed Journal

Journal No. 40776



ज्ञान-विद्यया विद्यते

IMPACT FACTOR / INDEXING
2018 - 5.5

www.sjifactor.com

❖ EDITOR ❖

Asst. Prof. Vinay Shankarrao Hatole
M.Sc (Maths), M.B.A. (Mktg.), M.B.A. (H.R.),
M.Shree (Mktg.), M.Chemist (Prod. & Dev.), M.Ed.

❖ PUBLISHED BY ❖



Ajanta Prakashan
Aurangabad, (M.S.)

Isotopic Analysis of the Short Story, 'A Cup of Tea'

Dr. Ashalata Raman

HOD, Languages, Smt. L. R. T. College of Commerce, Akola.

Abstract

In English language teaching to the UG students, some semiotic concepts can make the obstacles for the concerned students. This research paper will direct the study of any text in English language to study minutely considering some concepts like isotopic content in the text. The story, 'A Cup of Tea' by Katherine Mansfield is one of the best stories in English. The story is about Rosemary Fell, who was a wealthy, married woman. The writer concedes her, 'was not exactly beautiful'. She moves among the rich and the famous and can afford the luxuries of the world. The places Rosemary visits are to be studied isotopically which enhance the meaning of the story. The recurring references to the places play an important role to interpret the story beyond the lexical meaning in its original form. The Research paper will be an attempt to study the story differently rather than just reading and comprehending the context apparently. The isotopes of time and place help the story understand with the changes occurred in past and present.

Introduction

The term isotopic is related to the study of semiotics. The semiotics is the study of signs in general and the study of the linguistic aspect in the literature in specific. The term isotopic scientifically means one of two or more forms of a chemical element with different atomic weight and different nuclear properties but the same chemical properties. In literature it refers to recurring semiotic categories whose presence ensures sustained meaning in the flow of text. Isotopies thus provide continuity in the deciphering of a narrative. Their absence on the other hand, produces an effect of semantic dislocation which may be what the author intends to achieve. The frequent references in a text to times of day dawn or dusk, to age or eternity coupled with expressions stressing always or never or detailed dates or pronounced indication of tenses can be seen as establishing the isotopies of time.

In critical metalanguage isotopy replaces the traditional terms, 'theme' and 'motif'. Isotopies are to be found on the figurative level allowing for the assembling of semantic fields perceptible on the textual surface or by constant repetition of the same lexeme. For example, on the abstract level isotopies reveal common denominators which structure the deep level of meaning.

25. English Language Teaching through Social Networking Sites & Ted Talks

Dr. Ashutosh M. V. P. Kamran

Smt. Lakshmi Radhakrishnan Theological College of Commerce, Akola

Abstract

Social networking sites are used by many learners, and English is a lingua franca. Globalization uses information and communication technologies (ICT) and English to make people from different parts of the world interact. Facebook, youtube, twitter, blog and ted talks are part of the new digital technologies which communicates people from different parts of the world, and links them to different digital accounts as news, websites, and media for specific preferences and/or audiences. Today's students are no longer the people our educational system was designed to teach. Their brain process perceives new information differently from what their educators expected or designed to teach. Therefore it becomes a challenge for teachers to find and develop creative and effective ways to engage and educate the Digital natives. This paper explores the various English language learning techniques through social networking sites and community talks.

Key Words: Social networking, English as Foreign Language, Facebook, Youtube, Twitter, Blog, Listening

Introduction

The Internet connects millions of computers and mobiles around the world to communicate from one part of the globe to the other. As a result, the World Wide Web (www), a way of accessing information over the Internet has enabled teachers to find authentic written, audio, and visual texts on most of any topic imaginable. There is a breadth and depth of material available for those who know how to surf the web, i.e. use online research tools known as 'search engines' to find it. Digital media provides the means to access online dictionaries, grammar and style checkers, and concordances. A classroom setting with a teacher in front at the blackboard/whiteboard and with students at their desks reading from a book, while still the norm in much of the world, is giving way to the practice of students working independently or collaboratively at computers and using other technology, such as mobile phones, inside and outside of classrooms. The new discourse, which students use to author and post message online, has features of both written and oral languages, and students participate in online or virtual



Peer Reviewed Refereed
and UGC Listed Journal
ISSN 2277-1750



An International Multidisciplinary
Quarterly Research Journal

AJANTA

VOLUME - VII, ISSUE - I
JANUARY - MARCH - 2018

IMPACT FACTOR / INDEXING
2017 - 5.2
www.sjifactor.com

ENGLISH
PART - VI

AJANTA
PRAKASHAN

bal economy

in oil prices would be amplified by 70% by
dollar India in fears could prompt a
crisis in
That is
the oil
d be
pin
g
st-case scenario, and it is
re falling, countries main
sion supplies. While the
rs in line over the last
PEC, has announce
m capacity in th
rganization
review r
rabia
pple

1

Aloofness in the Select Poems of Emily Dickinson

Dr. Ashutosh Roman

HOD, Languages, Smt. L. R. T. College of Commerce, Akola.

Emily Dickinson's life has always fascinated people, even before she was famous for her poetry. She was born in Amherst, Massachusetts, a small farming village, on December 10, 1830, to Edward and Emily Norcross Dickinson. Edward Dickinson was a well-respected lawyer and politician, descended from a prominent Amherst family; his father was a founder of Amherst College, where Edward was treasurer.

Emily was the middle child, and was very close to her brother, Austin, and sister, Lavinia. Emily spent almost all of her life in her parents' home in Amherst, with the exception of the year she spent in boarding school—she left ostensibly because of illness, although it is more likely that it was homesickness. Emily was encouraged to get a good education, although Edward Dickinson had conservative views on the place of women, and did not want her to appear too literary.

When Emily returned from boarding school, she was very active socially, and was considered well-liked and attractive. In her late twenties, though, she suddenly cut herself off from all society, never leaving her family's home, and started frantically writing poetry. Although there is a long-standing myth that the catalyst for this was her falling in love with a man who rejected her, it is more likely that it was a combination of several factors.

Emily Dickinson's poems often express joy about art, imagination, nature, and human relationships, but her poetic world is also permeated with suffering and the struggle to evade, face, overcome, and wrest meaning from it. Many of her poems about poetry, love, and nature that we have discussed also treat suffering. Suffering is involved in the creative process, it is central to unfulfilled love, and it is part of her ambivalent response to the mysteries of time and nature. Suffering also plays a major role in her poems about death and immortality, just as death often appears in poems that concentrate on suffering. Her poems on this subject can be divided into three groups: those focusing on deprivation as a cause of suffering, those in which anguish leads to disintegration, and those in which suffering—or painful struggles—bring compensatory rewards or spiritual growth. She has written thousands of poems but few to publish it because she thinks that the world might blaspheme her for her crude creativity. The readers keep wondering as why Emily Dickinson cannot overcome her sense of shyness and fear. To bring to light her poetic potential and shyness the poems entitled *The Soul Selects Her Own Society*, *I'm Nobody! Who Are You?*, *A Bird Came Down the Walk*, and *This is my Letter to the World* have been chosen to prove that there is aloofness in the poems of Emily Dickinson.

ROYAL - VOL. - VI ISSUE - II ISSN 2278-8191 (P) ISSN 2278-4425 DECEMBER - MAY - 2017-18
ISSN 2278 - 8198

AN INTERNATIONAL MULTIDISCIPLINARY HALF YEARLY
RESEARCH JOURNAL

ROYAL

VOLUME - VI ISSUE - II DECEMBER - MAY - 2017-18 AURANGABAD

Peer Reviewed Refereed and UGC Listed

Journal No. : 47037



IMPACT FACTOR / INDEXING
2016 - 4.42
www.ajfaktm.com

+ EDITOR +

Assit. Prof. Vinay Shankarrao Hatole

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

+ PUBLISHED BY +



Ajanta Prakashan
Aurangabad. (M.S.)

24. Importance of English Language in Rural Development

Dr. Ashalata Raman

HOD, Languages, Smt. L. R. T. College of Commerce, Akola.

Abstract

In this paper initially we are trying to give the importance of languages in rural development. Why? The languages are very important in rural area. In India there are 780 languages are spoken but in that in last 50 years we have lost 220 languages means that are absolute from the dialects. But today mostly we are talking in English. This is going to be official language in our country but yet we have not accepted it an official language. Our official language is a Hindi still we do not talk in Hindi. There are many regional languages in our country we give preference to our mother tongue. In rural area we are talking in mother tongue it is very important to survive our mother tongue. But across in India people's are speaking in their mother tongue.

Introduction

No one has ever doubted that India is home to a huge variety of languages. A new study, the People's Linguistic Survey of India, says that the official number, 122, is far lower than the 780 that it counted and another 100 that its authors suspect exist. The survey, which was conducted over the past four years by 3,000 volunteers and staff of the Bhasha Research & Publication Centre ("Bhasha" means "language" in Hindi), also concludes that 220 Indian languages have disappeared in the last 50 years, and that another 150 could vanish in the next half century as speakers die and their children fail to learn their ancestral tongues. Languages cannot be preserved by making dictionaries or grammars. Languages live if people who speak the languages continue to live. So we need to look after the well being of the people who use those languages, which means we need a micro-level planning of development where language is taken as one factor. English is an international language, spoken in many countries both as native language as well as a second language. No language, ancient, or modern can be compared with English in the number of geographical distributions of the homes, factories, companies, institution, shops and offices in which the language is spoken, written, or read. [F G. French.3]

18. "A Study of Protagonist in the Virginia Woolf's Novel 'To the Lighthouse'"

Dr. Ashalata Raman
HOD, Languages, Smt. L. R. T College of Commerce, Akola.

Introduction

Novel is the most interesting area for research. Novel is the most widely read literary genre. Novel portrays the picture of human beings and human culture. Novel depicts the human civilization and their relations with each other. Some novelists portray nature as Thomas Hardy has done in his novel. William Wordsworth has portrayed nature in his poems. Kamala Das and Sylvia Plath in their poetry has expressed their miserable solitary life. Joseph Conrad, William Blake has portrayed industrial life of London and its bad effects on human civilization through their literary works.

Virginia Woolf in her novels has portrayed some characters around whom the whole themes of her novel rotates. These characters are called protagonist. Protagonists are the major characters in dramas, novels, operas and films. In these literary genre protagonists are leading or the principal characters of the story.

In a novel, protagonist is the major character, leading image, actor in a novel around whom the whole theme of the novel rotates in Virginia Woolf's novel 'To the Lighthouse'. Mrs. Ramsay is the major character i.e. the protagonist in the novel around whom the whole theme of the novel rotates.

Problem / Subject Matter

Adeline Virginia Leslie Stephen/ Woolf was a revolutionary writer of the 20th century. She revolutionized the genre modern novel. She wrote her novels by breaking the bonds of conventional novel writing methods. She experimented with various novel writing techniques while novel. She has become celebrated novelist of the 20th century.

Adeline Virginia Stephen was born at 22, Hyde Park Gate in Kensington London on 26th March 1882. She was beautiful and slim. She was the heiress of two different and opposed families. Her father's family was associated with talent and her mother's family was famous for beautiful women in the family. Stephen family was actively engaged in the writing career. Her

13. The Theme of Human Suffering in 'The Guide' by R. K. Narayan

Dr. Ashutosh Raman

Ph.D., Languages, Govt. L. R. T College of Commerce, Akola

Abstract

The use of words like suffering, pain, misery, and distress in literatures indicates human being's suffering and so can only be fully understood from the accumulation of knowledge about its causes, causes, and resolution from many disciplines, including the humanities, social sciences, biological sciences, and professional health care. The word, 'suffering' is often used in the literary forms; suffering refers to psychological or social hurt, suffering also encompasses social affliction and stress, as well as the emotional component of pain. R.K. Narayan (1906-2001) was one of the prominent Indian novelists in Indian English Literature. He received the SahityaAkademi Award for his experimental novel *The Guide* in 1960. *Raja, Rani and Marie* suffered in the novel 'The Guide'.

Keywords: Human Suffering, Pain, Humiliation, Hurt, Stress.

To consider suffering separately, the word 'suffering' emerged from Middle English word *sufferand* the Latin word *suffere*, both of which were defined as being 'long-suffering' or facing a burden of pain with patience. Over several hundred years, the word lost its reflection of endurance and remained a verbal representation of hardship, distress, and turmoil. Suffering is used in so many different ways that the very word might become a barrier rather than an aid to understanding one's feelings and emotions.

R.K. Narayan (1906-2001) was one of the prominent Indian novelists in Indian English Literature. He received the SahityaAkademi Award for his experimental novel *The Guide* in 1960 and won the Padmashri Award in 1964. The Delhi University bestowed on him the honorary D.Lit. in 1973. As a story-teller, Narayan's belief was that the novel does not fit to deal with the social ill, and this point of view explains his aloofness from the socio-political and economic problems. However, he was not an unapproachable observer of Indian society. He has presented

GENIUS - VOL. - V - ISSUE - II - ISSN 2279 - 0489 1 FEB.-JULY-2017

ISSN 2279 - 0489

AN INTERNATIONAL MULTIDISCIPLINARY HALF YEARLY
RESEARCH JOURNAL

GENIUS

VOLUME - V ISSUE - II FEBRUARY-JULY - 2017 AURANGABAD

IMPACT FACTOR - 2016

4.248

www.ajifactor.com

+ EDITOR +

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mgt), M.B.A (HR),
M.Drama (Acting), M. Drama (Prod & Dir), M.Ed.

+ PUBLISHED BY +



Ajanta Prakashan
Aurangabad. (M.S.)



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



ISSN 2277-5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume-VIII; Issue-IV
October-December-2019
ENGLISH PART-I/II

IMPACT FACTOR// INDEXING
2019 06.399
www.sjifactor.com

Ajanta
Prakashan



A Professional Ideology - "Perform to Reform and Reform to Transform"

KEYWORDS

Performance, Reform, Transformation and Society

Dr. Tulshidas G. Mirge

Asst. Prof., Smt.L.R.T.College of Commerce, Akola

ABSTRACT

Conferring awards for excellence in implementation of priority programmes on the occasion of 10th Civil Services Day today, Prime Minister Narendra Modi urged civil servants to engage with people through 'jan bhagidari' or public participation and become 'agents of change' in their respective organizations and departments. If there's one thing that can motivate us to do this, it is - paradoxically - the success of the single market so far. Let us be crystal clear, over the past few decades, the free movement of people, goods, capital and services has allowed EU member states to prosper. Ideological statements of Reform to Perform are 100% accepted phenomena which provided remarkable strong view. Regarding Old age people they are not much more have expectation of reform and transform.

Introduction: - Conferring awards for excellence in implementation of priority programmes on the occasion of 10th Civil Services Day today, Prime Minister Narendra Modi urged civil servants to engage with people through 'jan bhagidari' or public participation and become 'agents of change' in their respective organizations and departments. Describing Civil Services Day as an occasion to reflect and undertake a critical evaluation of the journey so far, and resolve to move ahead with fresh determination. He also advised civil servants to build teams and termed public participation as the key to success. PM Modi called on the civil servants to be bold enough to experiment and look at new ways of achieving objectives in the interest of the people. Reform of global institutions has to be an ongoing process. It must reflect changes in the global economy, and the rising share of emerging economies. Even now, IMF quotas do not reflect the global economic realities. Change in quotas is not an issue of increasing the 'power' of certain countries.

We asked ourselves the question reforms for what? What is the aim of reform? The answer is Very clear: we must reform to transform.

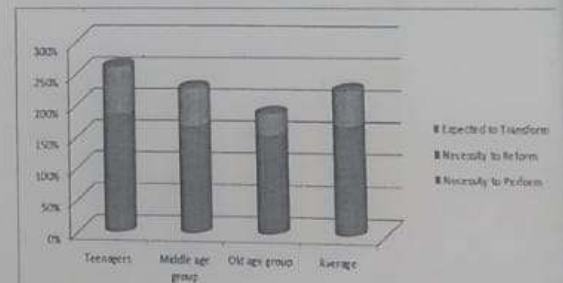
If there's one thing that can motivate us to do this, it is - paradoxically - the success of the single market so far. Let us be crystal clear: over the past few decades, the free movement of people, goods, capital and services has allowed EU member states to prosper. Take the Netherlands for example. Thanks to the single market, our country - despite being relatively small - is now the world's 5th-biggest exporter. More than 3 quarters of all our exports go to other EU countries. That's why we always stress that, for us, the single market is vital: if it didn't exist, we'd have to invent it. At the same time, the perfect, completed single market is still a long way off. We've all heard stories of regulatory barriers and red tape. Construction businesses have to deal with 115 different EU directives and regulations - on top of national and local rules. Trains travelling between member states still have to change drivers at the border. Because their national qualifications aren't recognized. And professions like baker and photographer are still regulated in some member states. These are also features of the single market. Or, rather, the lack of it. And they should motivate us to make improvements.

Discussion about Performance, Reform and Transformation:-

Harry Meadley & David Steans (Leeds Weirdo Club), Megan Daalder, David Horvitz, Antti Laitinen, Giancarlo Norese & Euan Taylor 'FORM: PERFORM: REFORM' is an exhibition in three parts. This means our gallery spaces have been divided loosely into containers for these three ideas. What links these spaces is the motif of creating an identity by the act of mimicking someone, or something, else. 'FORM' is a part of the whole which looks at ways in which artists adopt different organizational models to frame their practice within. 'PERFORM' looks at the ways in which artists work into their identity a sense of self-mythologizing, or storytelling related to the cultural expectations of art or artists. 'REFORM', is both related to the notion of FORM and PERFORM, by realizing that discourse shapes the reception of these approaches, whilst also explicitly referring to the projected future of the space.

Result of Reform to Perform and Reform to Transform Table No.1

Respondent	Necessity to Perform	Necessity to Reform	Expected to Transform
Teenagers	100%	87%	73%
Middle age group	100%	69%	57%
Old age group	100%	55%	32%
Average	100%	70%	54%



Graph No.1



2h

A COMPERATIVE STUDY OF CONSUMER BEHIVOUR TOWORDS DIGITAL MARKETING & TRADITIONAL MARKETING

Dr. T. G. Mirge
Associate Professor,
Smt. L.R.T. College of Commerce, Akola.

ABSTRACT
Internet plays an important role in our day to day life. We use internet daily almost for single work. Before buying product the consumer perception of buying products are changing day by day. In this research paper we are doing Comparative Study Of Consumer Behavior Towards Digital Marketing & Traditional Marketing it helping us to analyze market status and awareness about the new technology changing the current scenario of consumer behavior.

KEYWORDS:- Consumer Behavior, Marketing, Digital, Traditional, Advertising, Influence.

INTRODUCTION:-
The medium of buying and selling of the product, the businessman are prefers the different ways to make their own business and making the massive profit. From the upcoming innovative



ideas which all are comfortable for the consumer and spend money on the product and get satisfied services. Activates with perform on different type of media they create the footprint on consumer mind, and its helpful for the engagement of the people active growth on the market product.

DIGITAL MARKETING:-
In the Digital Marketing almost people are active and they are aware about the online buying process of product which activities are done on digital platform. They are engage the customer and they are attracts

towards the Advertising and creating the awareness about the product branding of product and increasing popularity of the products. Indian Government promotes Digital India From 69 million online shoppers in 2016 and more than 100 million in 2017, India has seen a stark rise in the internet population. Ever since the launch of Digital India in 2015 as an initiative to improve online infrastructure and digital empowerment, there has been mushrooming of a complete market of start-ups, services and more than connect people globally! It has resulted in a rise of

active internet users, mobile connections, social media traffic and more.

According to the International Journal of Advanced Research Foundation, India is undergoing a golden period of digital marketing growth ever since 2013 and the trend continues till 2020 at least.

The return on investment for businesses through digital platforms has exceeded than that from real life platforms. Companies are today shifting towards a more digitally empowered set-up to make the most of the golden period of digital marketing that India is witnessing. About 70-80% of the population is dedicated to making purchases online, and e-commerce websites like Flipkart, Amazon, Myntra, etc are making waves with their influence over the market. And all of it in a country that still has about 2/3rd of the population with no

26. Role of ICT in Contemporary Education

Dr. T. G. Mirge

Associate Professor, Smt. L.R.T. College of Commerce, Akola.

Abstract

In today's era, Information Communication Technology (ICT) is impacting all the sectors in a rapid manner and Education is no exception. ICT is allowing students to be better students and teachers to be better teachers. It is saving one's hard work thereby making time for an individual to optimize his efforts in a smart manner to achieve best results. ICT could be utilized by students as well as teachers to produce better learning outcomes. In this paper, role played by ICT in contemporary education along with the challenges has been discussed.

Keywords: ICT, MOOC, Learners, Educators.

Introduction

The Twenty First Century is rightly called as the 'Information Age'. The Information Age can be characterized by a rapid shift from traditional industry that the Industrial Revolution brought through industrialization to a service economy primarily based upon utilizing the potential of information technology. Humans are achieving new heights of progress in different sectors thanks to the use of Information Communication Technology (ICT). ICT is the weapon with which mankind is tackling its problems. ICT is contributing positively towards sectors ranging from Education to Economic and Social Development.

Today quality education is the foundation to create sustainable development. That is why Quality Education is one of the Sustainable Development Goals (SDGs). In addition to improving quality of life, access to inclusive education can help equip locals with the tools required to develop innovative solutions to solve their problems. Over 265 million children are currently out of school and 22% of them are of primary school age [1]. In addition to this, even the children who are attending schools lack basic skills in reading and mathematics. In the past decade, major progress has been made towards increasing access to education at all levels and increasing enrolment rates in schools particularly for women and girls. Basic literacy skills have improved tremendously, yet bolder efforts are needed to make even greater strides for achieving universal education goals. The world has achieved equality in primary education between girls

SCHOLARS IMPACT

Quarterly
International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640

Special Issue

Approved By UGC
Journal No- 41129

IMPACT FACTOR - 5.98

UGC Sponsored
One Day National level Conference on

IMPACT OF DEMONETIZATION AND GST ON VARIOUS SECTORS OF INDIAN ECONOMY

In Collaboration with Bank of Maharashtra.

Saturday, 12th January, 2019

Volume-VI, January 2019 (Special Issue)



✳ CHIEF EDITOR ✳

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :

The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

A STUDY ON THE BENEFITS AND DISADVANTAGES OF GST ON COMMON MAN

DR. T. G. MIRGE

Associate Professor

Smt. L. R. T. College of Commerce, Akola.

E-mail: tgmirge@gmail.com

Due to several changes from its execution GST had become the discussions topic currently. It is anticipated that GST will supposed to boost the biggest tax reforms across the country. This tax will generate the revenue by imposing the tax on businessmen, salaried professionals and common man to run and developed the nation. GST is expected to reduce the concept of 'tax on tax', raise the GDP of the economy and decrease the prices. Generally it is considered that GST is one of the major tax modifications in India, will not only affect the businessmen but also the common man. GST is a tax on goods and services with value addition at each stage having all-inclusive where only the final consumer would bear the tax. Implementation of GST has affected the earnings of common man in India and raises various concerns about towards GST as a whole. This paper is accepted to provide better understanding of the common man towards GST.

Keywords: Goods and Services Tax, Common Man, reform etc;

Introduction: Previously before introducing GST the tax system of India used to be consider to be complicated were various types of taxes where charged by state and central government. The implementation of GST would ensure that India provides a tax regime that is almost where GST is more than 150 countries. As per the views of experts to solve the problems of complicated tax system there is requirement to make a efficient tax system and implement under a single tax roof. Currently GST being the biggest tax reform across the country provides a uniform and simplified taxation under a single tax system. Bundle of taxes such as VAT, CST, Service tax, CAD, SAD, Excise, Entry tax, purchase tax etc, got replaced under one single tax roof and therefore it is said that is simplified as compared to previous complicated tax structure system. Goods and Service Tax as a unified indirect tax system is applicable across the India which is replaced by multiple cascading taxes levied by the central and state governments. GST is not only a tax changer but it will also be benefited to the economy as a whole and have far reaching impact on businessmen, professional, salaried persons, common man etc. It is a dual taxation regime, where the only two components will be central GST (CGST) and state GST (SGST). The main aim of this paper is to examine the impact of GST on common man.

A STUDY ON SIGNIFICANCE OF INFORMATION TECHNOLOGY IN QUALITY ENRICHMENT OF HIGHER EDUCATION

DR. T.G. MIRGE

Associate Professor, Smt. L.R.T. College of Commerce Akola.

Abstract:

Higher education is undergoing from transformation phase due to recent technological advancements. Resultantly students have a strong base to make use of information technology for their profound development. Studies over recent past reflect a striking change in pattern of technology usage amongst students expanding prospects exponentially by e-books, educational apps, readymade power-point presentations, google, etc. When we compare our educational system with western one then it is quite obvious that we need lot of changes to empower the education system in which some major changes can be cited as flexibility, practical knowledge, use of computer tools and technology, smart board or digital board, changes in existing syllabus etc. Thus, the intend of this paper is to focus on the above factors."

Enrichment explains activities which colleges provide in order to broaden students' education beyond their main course of their study. The dedication to providing opportunities for broadening students' educational experience is extensive throughout the further education sector. The pace of change brought about by new technologies that had a significant effect on the way people live, work and play and worldwide. New and emerging technologies challenge the traditional process of teaching and learning, and the way education is managed. Information technology is having a major impact across all curriculum areas. Higher education requires the absorption of vast amounts of knowledge and its further development. In contemporary job market many employers required graduates not only with a college education, but also a good understanding of science, technology, engineering, and math (STEM). The present paper is an attempt to focus on need and importance of information technology in higher education. Hence, it is quite necessary to study and understand the significance of information technology in quality enrichment of higher education.

Keywords: Higher Education, ICT, Enrichment etc;

Introduction:

Education is a determinative and civilizing process by which a person's body, mind and character are strengthened and versatile, dynamic personality development is empowered. Education is also a means for transformation of collected knowledge, values and skills to make individual efficient, competent and wise to meet the challenges of life. In addition, higher education raises skill levels to get better quality jobs and higher salaries. Higher Education is a key component of future competitive advantage in the knowledge and innovation spheres. India needs to further significantly reform its Higher Education sector in areas of quality, efficiency, accessibility, internationalization and in

NEW INDIAN AGRICULTURAL MARKETING POLICY AND ITS IMPACT

DR. T. G. MIRGE
Associate Professor
Smt. L. R. T. College of Commerce, Akola.

Abstract:

India is an agricultural country and one third population depends on the agricultural sector directly or indirectly. Agriculture remains as the main stay of the Indian economy since times immemorial. Indian agriculture contribution to the national gross domestic product (GDP) is about 25 per cent. Though the private sector is vital to improving efficiency, the public sector is equally essential to serve the larger social goal of maintaining price stability through market operations. The new policy of agricultural marketing system is evident from the fact that Indian agriculture is increasingly becoming more commercialized and market orientation has gone up. Indian Agriculture is also gaining increasing corporate attention. Agricultural marketing system is an efficient way by which the farmers can dispose their surplus produce at a fair and reasonable price. Improvement in the condition of farmers and their agriculture depends to a large extent on the elaborate arrangements of agricultural marketing. The present study brings out past and present scenario of agricultural marketing prevailing in India, its challenges and future recommendations. This paper discusses new Indian Agricultural Marketing policy and its impact.

Keywords: Agricultural marketing, marketing cooperatives, contract farming, commercialization, foreign direct investment (FDI)

Introduction:

Marketing systems are dynamic. FDI (Foreign Direct Investment) liberalizations have paved many opportunities for making investments in post-harvesting process and agricultural retailing in developing countries since 1990's, this also fostered improved market efficiencies and competitiveness, integration of fragmented markets providing product diversification through differentiation, value additions and technology transfer. These market liberalizations and globalizations have provided opportunities in transforming agro-food markets in India.

What is agricultural marketing?

Agricultural marketing can best be defined as series of services involved in moving a product from the point of production to the point of consumption. Thus agricultural marketing is a series of interconnected activities involving: planning production, growing and harvesting, grading, packing, transport, storage, agro- and food processing, distribution, and sale (John Tracey 2003). Such activities cannot take place without the exchange of information and are often heavily dependent on the availability of suitable finance.

OBJECTIVES OF THE STUDY:

- ① To have an overview of agricultural marketing in Indian scenario.
- ② To outline India's agricultural activities in global perspective.
- ③ To outline the reforms taken by Government of India in the field of agricultural marketing.
- ④ To study the various challenges behind success of agricultural marketing in India.

Benefits/Importance of agricultural Marketing:

- 1) **Optimization of Resources use and Output Management:** An efficient marketing system can contribute to an increase in the marketable surplus by scaling down the losses arising out of inefficient processing, storage and transportation.
- 2) **Increase in Farm Income:** An efficient marketing system ensures higher levels of income for the farmers by reducing the number of middlemen or by restricting the cost of marketing services and the malpractices in the marketing of farm products.
- 3) **Growth of Agro – based Industries:** An improved and efficient system of agricultural marketing helps in the growth of agro-based industries and stimulates the overall development process of the economy.
- 4) **Price Signals:** An efficient marketing system helps the farmers in planning their production in accordance with the needs of the economy.

Unemployment & Youth

Dr. T. G. Mirge
Associate Professor,
Smt. L.R.T. College of Commerce, Akola

Abstract:

The model of unemployment of youth to identify company's recruitment, the circumstances of the youth difference among the skills they have and the skills they need to find a job. Regardless its popularity, there is still very limited information to answer some of the key issues youth which are facing challenges and opportunities with reference to the unemployment of youth.

Keywords : Unemployment, Youth, Skills, Job placement, employer, Recruiters, Requirement

Introduction :

Youth unemployment is the state of young people who are looking for a job, but cannot find a job. An unemployed person defined as someone who does not have a job but is actively seeking work. Youth unemployment has a negative impact on economic growth and productivity that can't be ignored. To improve all study and skill which required trainings should be provided to young generation which is help full for unemployed people. Enhance the gap between the bookish knowledge and practical knowledge and helping them to explore the soft skill and management skill and proper approach towards the employment and job application.

Purpose / objectives :

- To know the skill which are required upcoming youth to stay in the competitive world and gap between the demand of skill and supply of skill.
- To know the gap between the job requirement and recruiters.
- To study the problem solving of unemployment of youth.

This study is an attempt to understand the Challenges & Opportunities of unemployment & youth in day to day life and without a job is a serious social and economic issue that results in a remarkable impact on everything but it is frequently unseen.

Methodology of study :

The research methodology comprises of the sources of data methods adopted to collect such a data sampling techniques, statistical tools for analysis ,data interpretation etc 40 graduation professional post graduation were asked to fill structured questionnaire. 35 judiciously filled questionnaires were further statistically analyzed.

This study is an attempt to understand the unemployment & youth now days.

Importance of study :

This study is very much relevant to present time of position creates awareness about the impact on youth which are facing day to day problem of unemployment. And why the youth are lacking behind in the competitive world, which type of techniques should be adopted by the youth and providing proper guidance and skill , training, practical work, practices should be provided and problem solving of unemployment of youth in current situation.

Analysis of Unemployment & Youth :


In the researched 35 students and job employees were a structured Questionnaire and were judiciously distribution to get the feedback. The new generation are facing problem of unemployment in youth. In the following table no 1 representing the accurate response which is divided into three parts Gender, Age, Education. With the help of data we can easily knowing the gender ratio and lastly according to Education profile graduates, and post graduates.

TABLE NO 1 :


Gender	Respondents Profiles	
	Particulars	No. Of Respondents
	Male	18
	Female	17
	Total	35
Age	20	9
	21-30	10
	30 Above	16
	Total	35
Education	Graduation	5
	Professional	15
	Pg	15
	Total	35

TABLE NO 2:

Employed or Unemployed	
Particulars	No. Of Respondent
Yes	15
No	20
Total	35



OUR HERITAGE
 ISSN: 0474-9032 Vol-62, Special Issue-9
 International Conference On E-Business, E-Management,
 E-Education and E-Governance (ICEE-2020)
 Organized by
 Kavitri Mahavidyalaya, Nagpur
 7th & 8th February-2020



6.1 Age Distribution of Respondent
Table 1. Age Distribution of Respondent

Age Group	Frequency	Percent
20-25	09	09
25-30	14	14
30-35	44	44
35-40	21	21
40 and above	14	14
Total	100	100

As per table of survey age distribution of respondents opting for 44% of online shopping falls in 30-35 age group. It clearly shows that youngsters are more aware of new type purchasing options and are interested in e-shopping.

6.2 Occupational Distribution of Respondent
Table 2. Occupational Distribution of Respondent

Occupation	Frequency	Percent
Education	18	18
Professional	30	30
Business	20	20
Service	16	16
Ors	16	16
Total	100	100

Table 2 illustrates occupational distribution of respondents as 30% of total respondents were IT professionals. Findings suggest that y are more indulged in online shopping owing to easy access to Internet connection at their offices or y are more aware of online facilities.

6.3 Gender and marital status distribution of Respondents.
Table-3. Gender and marital status

Gender	Frequency	Percent	Marital Status	Frequency	Percent
Male	55	55	Married	60	60
Female	45	45	Unmarried	40	40
Total	100	100	Total	100	100

Result in Table 3 shows that male respondents are more interested in online shopping than female respondents. Result also illustrates that marital status of respondents who perform e-shopping of which majority of respondents belonged to married group.

Page | 667 Copyright © 2019Aubon

OUR HERITAGE JOURNAL

certify to all that

Dr. D. V. Ingle

has been awarded Certificate of Publication for research paper titled

*A Study on Consumers Online Shopping Habits
in E-Commerce: A Relevance to Akola City*

Published in Vol-42-No-9-2020 of OUR HERITAGE JOURNAL with ISSN: 0474-9038

UGC Care Approved, International Indexed and Referenced Journal

Impact Factor: 4.4

S. V. Sharma

Editor, OUR HERITAGE JOURNAL

34

A STUDY ON IMPACT OF DEMONETIZATION ON CASHLESS PAYMENT AND SHOPPING

DR. D. V. INGLE

Smt. L. R. T. College of Commerce,
Akola, 444001, Maharashtra,
E-mail: dnyandeo.ingle@rediffmail.com

Abstract

Demonetization aims to boost the digital transactions in all area. Formal modes of payments are debit and credit cards, net-banking and digital wallets got a boost. This will take a long time to be felt simply because the dissemination of these products is still low among the poor and for whom cash is still the predominant mode of transactions. Since demonetization every Indian is in the dilemma of choosing a secure and convenient cashless payment option. The cashless payment options that are currently available include credit and debit cards, e-wallets such as Paytm, Mobikwik, SBI Ewallet, etc., RTGS, NEFT etc. Demonetization has not only impacted shopping but at the same time has an impact on the consumers and their shopping behavior through digital payment. With increasing adoption of electronic payments, in shopping, there is a growing demand for faster payment services which ease the financial transactions. After demonetization, the shopping with prepaid channels increased, the purchases made were mainly food and groceries, restaurant booking and food ordering etc. country and better than some of them in terms of the variety and efficiency.

Keywords: Demonetization, Shopping, Cashless Payment, and E-Wallet

Introduction

Shopping is more than just buying and selling products. It includes the entire process of developing, marketing, selling, delivering, servicing and paying for products and services. India has shown tremendous growth in the Shopping segment. Shopping has become an important tool for small and large businesses worldwide. Not only to sell to customers, but the transition to purchase from traditional purchasing is taking a long time in Indian market due to less number of internet users. Shopping builds on traditional commerce by adding the flexibility and speed offered by electronic communications. This can facilitate improvement in operations leading to substantial cost savings as well as increased competitiveness and efficiency. Facilitating faster payment services, the payments eco-system in the country provides multiple options to different segments of users for funds transfer as well as for making payments in exchange of value for goods and services. The shift focused to more of digital, transactions thus enhancing the payments other than cash. There are potentially two ways in which the pre-demonetization money supply will stand altered in the new regime. There would be agents in the economy who are holding cash which they cannot explain and hence they cannot deposit in the banking system. This part of the currency will be extinguished since it would not be replaced in any manner. Second, the government might choose to replace only a part of the currency which was in

SCHOLARS IMPACT

Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640

Special Issue

Approved By UGC
Journal No- 41129

IMPACT FACTOR - 5.98

UGC Sponsored
One Day National level Conference on

● **IMPACT OF DEMONETIZATION AND GST ON VARIOUS SECTORS OF INDIAN ECONOMY**

In Collaboration with Bank of Maharashtra.

Saturday, 12th January, 2019

Volume-VI, January 2019 (Special Issue)



* CHIEF EDITOR *

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :
The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)



INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS (IJRAR) | E-ISSN 2348-1269, P- ISSN 2349-5138

An International Open Access Journal

Certificate of Publication

The Board of
International Journal of Research and Analytical Reviews (IJRAR)
is hereby awarding this certificate to

Dr. D.V. Ingle

In recognition of the publication of the paper entitled

AN ANALYSIS OF ASSETS-LIABILITY MANAGEMENT IN BANKING: A CASE STUDY OF YES BANK

Published in IJRAR (www.ijrar.org) UGC Approved Journal No : 43602 & 5.75 Impact Factor

Volume 5 Issue 2, Date of Publication: April 2018 2018-04-06 04:25:06

PAPER ID : IJRAR19D1226
Registration ID : 215749



P. B. Joshi
EDITOR IN CHIEF

UGC and ISSN Approved - International Peer Reviewed Journal, Refereed Journal, Indexed Journal, Impact Factor: 8.78 Google Scholar



INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS | IJRAR

An International Open Access Journal | Approved by ISSN and UGC

Website: www.ijrar.org | Email id: editor@ijrar.org | ESTD: 2014

IJRAR | E-ISSN 2348-1269, P- ISSN 2349-5138

AN ANALYSIS OF ASSETS-LIABILITY MANAGEMENT IN BANKING: A CASE STUDY OF YES BANK

Dr. D.V. Ingle
Associate Professor,
Smt. L.R.T. College of Commerce, Akola, India.

ABSTRACT

The Indian banking sector has witnessed very fast growth. Competitive business in asset and liabilities, changing interest rates and foreign exchange rates has brought pressure on banks to maintain good profitability and assets and liability management. Assets and liability management (ALM) is a systematic and dynamic process of planning, organizing, coordinating, controlling the assets and liabilities of banks. With adherence to objectives of the study, assets liability management and the performance of profitability of Yes bank have been studied. Yes banks today need to match their assets and liabilities and at the same time balancing their objectives of profitability, liquidity and risk. Calculating the various ratios and critically analyzing them, it is evident that banks are performing satisfactorily in terms of credit deposit ratio, quick ratio, other income to total income and interest spread because this ratios show increasing trend of yes bank.

KEYWORDS: Asset-liability management, Liquidity, Net Interest Margin, Accounting ratio, Risk, and Solvency.

1. INTRODUCTION

The success of bank depends upon the fact that how efficiently it uses its assets and maintains sound solvency position. This is possible only with help of effective Asset and Liability Management (ALM). Assets liability management (ALM) is managing infrastructure asset to minimize the total cost of borrowing and delivering the service as per customer's desire. It refers to a systematic process of effectively maintaining, upgrading and operating assets, and providing the tools to facilitate a more organized and flexible approach to meet expectations of stake holders and the public. Asset liability management has been a greater concern for banks due to uncertainties and volatility in the market and unpredictable macro factors in domestic and global markets. Technological advancement, new product innovations, latest management practices brought in by new private players and foreign banks added further stress on the functioning of banks. Under these compelling situations, ALM objective is to control volatility of net interest income and net economic value of respective banks. The success of banking system depends on the appropriate asset liability management which in turn depends on the effective policies, governance and risk management practices.

2. LITERATURE REVIEW

Dash and Pathak (2011), his survey proposed on linear model for asset-liability assessment. They found public sector banks are having the best asset-liability management positions. In turn, they found that public sector banks had a strong short-term liquidity position, but with lower profitability, while private sector banks had a comfortable short-term liquidity position, balancing profitability.

Dr. Anurag Singh, Priyanka Tandon (2012) Asset-Liability Management (ALM) is one of the important tools of risk management in commercial banks of India. The banking industry of India is exposed to number of risk prevailed in the market. The research paper discusses about issues in asset liability management.

Sayeed (2012), attempted to examine the impact of asset and liability management on the profitability high profitable and low profitable and private and public banks working in Bangladesh applying statistical cost accounting (SCA) methods and found high earning banks experience higher returns from their assets and lower returns from their liabilities than the low earning banks.

Petrityte (2013) states that ALM is a tool that combines several bank portfolios - asset, liabilities, and the difference between the banks received and interest paid by the bank. The main ALM purpose is to connect different bank activities into a single unit, facilitating liquidity and balance sheet management.

Certificate of Publication



INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS (IJRAR) | E-ISSN 2348-1269, P- ISSN 2349-5138
An International Open Access Journal

The Board of
International Journal of Research and Analytical Reviews (IJRAR)
is hereby awarding this certificate to

Dr. D.V.Ingle

In recognition of the publication of the paper entitled
BLENDED LEARNING USING ICT: IDENTIFYING KEY FACTORS IN HIGHER EDUCATION

Published in IJRAR (www.ijsr.org) UGC (Approved Journal No : 43602) & 5.75 Impact Factor

Volume 6 Issue 1 , Date of Publication: March 2019 2019-03-25 22:56:41

PAPER ID : IJRAR19J4521
Registration ID : 224355



P. G. Joshi
EDITOR IN CHIEF

UGC and ISSN Approved - International Peer Reviewed Journal, Refereed Journal, Indexed Journal, Impact Factor: 5.75 Google Scholar

INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS | IJRAR

An International Open Access Journal | Approved by ISSN and UGC

Website: www.ijsr.org | Email id: editor@ijsr.org | ESTD: 2014

IJRAR | E-ISSN 2348-1269, P- ISSN 2349-5138

Blended Learning Using ICT: Identifying Key Factors In Higher Education

Dr. D. V. Ingle
Associate Professor,
Smt. L. R. T. College of Commerce,
Akola, 444001, Maharashtra, India.

Abstract

We live in digital era where all information is available at a touch the programme. The modified learning environment has benefits of traditional as well as e-learning. Teaching and learning methods have a direct impact on students' learning. Blended learning is a combination of traditional and online learning methods which influences the learning environments to a great extent. It is assumed that the blended learning approach is more beneficial for students who are skilled in using computer programs and applications. In higher education, blended learning is need of the hour especially in the format of blended learning. Teaching and learning is complex and are influenced by more than just the teaching format. One major challenge to be considered in the implementation of blended learning in Indian higher education is the tuning with the traditional university culture. Finding the right design of blended learning is another challenge. The time issue is considered a crucial challenge facing blended learning faculty. Blended learning is achieved by the combining different delivery modes, teaching models and learning styles effectively. Blended learning is influenced to a large extent by student's attitude to the work on a given task. The quality of the course materials, mindset and ability of the students to learn in such interactive environments, ease of the tools and learning environment can improve blended learning.

Keywords: E-Learning, Student Satisfaction, Blended Learning, Traditional Learning, Learning Analytics.

1. Introduction

Information and communication technologies (ICT) have impacted all sectors of education by providing the means for electronic communication, both for individuals and groups. Use of the online environment has become accepted as a medium for learning in higher education. Initially ICT use in distance education as a means of communication with learners has changed the nature of the field by providing a medium for ongoing interactive social learning. The term blended learning is being used to describe the combination of modes of learning and teaching through the mediation of ICT. The blending of pedagogy and technology has produced a number of approaches to teaching and learning. The fame of the internet have formed terms like online learning, e-learning, blended learning etc. in the field of higher education. Blended learning combines the traditional classroom learning where a teacher teaches the student face-to-face and the self contained online learning. The development of modern society occurs in the information age, characterized by the use of information and communication technologies (ICT) in higher education. An increasing number of people tend to receive their education with minimal time losses, since the rapid pace of life leaves less time for face to face learning. The technological rise of the 21st-century and widespread integration of those technologies into our society, combined with access to the internet has changed teaching recently. The Government of India has encouraged the use of information technology (IT) for teaching and learning among its faculties and students. The capacity of universities and colleges in India is limited compared with the rapid growth of students applying for college education. To tackle this problem, the Ministry of Higher Education endeavors to integrate web-based instruction with traditional instruction in higher education.



ISSN Print: 2394-7500
 ISSN Online: 2394-5869
 Impact Factor: 5.2
 IJAR 2017; 3(7): 1214-1218
 www.allresearchjournal.com
 Received: 18-05-2017
 Accepted: 22-06-2017

Dr. DV Ingle
 Associate Professor,
 Department of Commerce,
 Smt. L.R.T. College of
 Commerce, Akola,
 Maharashtra, India

A study of factors affecting buying of smart phone in Akola district

Dr. DV Ingle

Abstract

The smart phone market is emerging as vibrant markets which are growing radically. The growth of mobile phone sector in India has become so remarkable that it has surpassed most of the other industries. The reason behind its rapid growth is the change in life style of consumers and in technology and innovation. Today every human being wants to remain in touch with others all the time and at any cost. Frequent changes and challenges in the mobile phone industry have been made regarding various handset brands on regular basis. The results of the study specify that brand choice plays an important role in the choice of mobile phone. According to the study, majority of the consumers own Samsung mobile phones. Moreover, most of Nokia mobile phone users have a plan to shift to other brand such as Samsung. According to the Pearson correlation results, price is the dominant factor affecting the decision to buy mobile phone. Secondly, the features incorporated in a mobile hand set are the most important factor which is considered by the consumers while purchasing the mobile phone. The other factors equally correlated and have moderate relationships with the decision to buy are brand name and durability of mobile phones. Both the factors are highly associated with the quality of mobile phone devices. The least correlated factors are after sales service and social influences. The analysis has shown that the customers were influenced by advertisements made primarily in print media, television, as well as by peer groups and to some extent by the salespersons at the point of purchase.

Keywords: Consumer behavior, smart phones, purchase, durability and brand name

1. Introduction

India is currently the world's second-largest telecommunications market and has registered excellent growth. The reasons for growth of the telecom sector in India are reform measures by the Government of India, active participation of the private sector and wireless technology. With the extreme competition operators need to work closely with smart phone makers and software developers to match their handset portfolios according to consumer's desires and needs. The increasing availability and rapid take up of sophisticated connected devices is changing the way of our lives and communication. The smart phone sector in India has become very popular nowadays. In technology driven businesses, understanding the voice of consumers and their buying patterns has emerged a tough challenge for the smart phone companies. The reason for the growth of this sector is consumer involvement as human being spends most of his time in interacting with others. In the era of diversified competition where customer is the king, success depends not only on the efficiency of the managers but on the value and quality of the services offered. India a developing market and being a nation of diverse cultures and traditions it becomes mandatory for smart phone companies to have a deep understanding of buying behavior of consumer and buying patterns of smart phone phones by Indian consumers.

2. Review of Literature

Riquelme (2001) emphasized on six attributes viz., phone features, connection fee, access cost, mobile to mobile phone call charge rates, other call rates, and free calls. The study showed that with prior experience of a product their choices can be relatively predicted but overestimates the features of the phone, call rates and free rates and underestimates the importance of monthly fee, mobile to mobile call rate and connection fees. Perner (2001) study reveals that consumer behavior is perceived as the study of the individuals or the groups of the individuals when they think about the selection of the

Correspondence
Dr. DV Ingle
 Associate Professor,
 Department of Commerce,
 Smt. L.R.T. College of
 Commerce, Akola, Maharashtra,
 India

* Indexed Journal
* Refereed Journal
* Multidisciplinary Journal
www.allresearchjournal.com

ISSN (Online): 2394-5869
ISSN (Print): 2394-7500
Impact Factor (ISRA): 5.2
Peer Reviewed Journal

International Journal of Applied Research

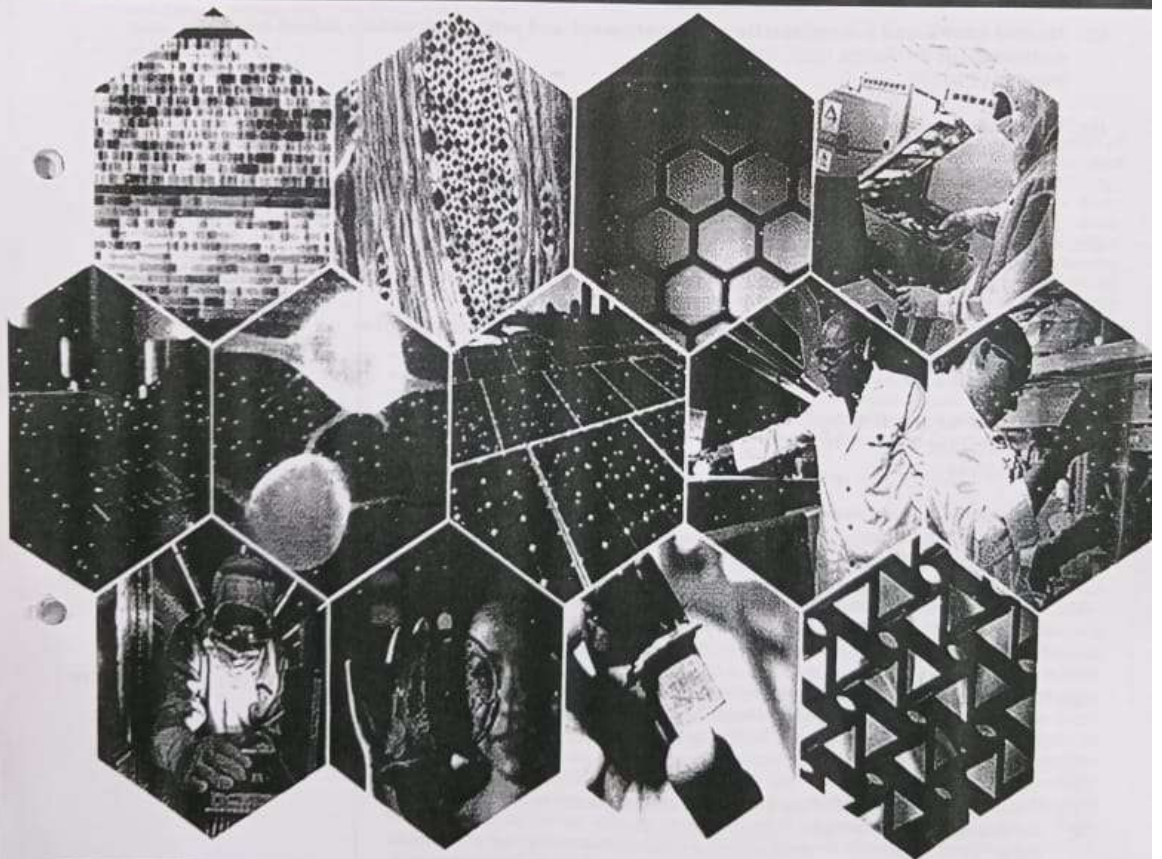
Volume 3

Issue 7

Jul

2017

Monthly



Research Journals
Delhi, India

RURAL DEVELOPMENT THROUGH DIGITAL TECHNOLOGY: A THEORETICAL STUDY

D. V. Ingle

Sen, L.R.T. College of Commerce, Akola
dvyanden.ingle@rediffmail.com

ABSTRACT

The concepts, methods and applications involved in Digital Technology are constantly evolving in our daily lives. The Rural development in India is one of the most important factors for growth of the Indian economy. The present strategy of rural development mainly focuses on poverty alleviation, better livelihood, provision of basic amenities and infrastructure facilities. With the use of digital technology, Government renders services and information to the public using electronic means. The infusion of Information and Communication Combining digital technology in Rural Development can not only speed up the development process but it can also fill the gaps between the educationally and technologically backward and forward sections of the society. Several e-governance projects have attempted to improve the reach, enhance the base, minimize the processing costs, increasing transparency, and reduce the work period. The opportunities of digital technology application in rural development are enormous at the same time the government will also be facing some challenges also.

Key Words: Digital Technology, Rural Development, Digitalization, Rural Economy and Beneficiary

Introduction

India is a country of villages and about 50% of the villages have very poor socio-economic conditions. Since the dawn of independence constant efforts have been made to improve the living standard of rural masses. The five-year plans of the central government also largely aim at Rural Development. Agriculture, handicrafts, fisheries, poultry, and dairy are the primary contributors to the rural business and economy. Rural Development is concerned with economic growth and social justice, improvement in the living standard of the rural people by providing adequate and quality services. The present strategy of rural development mainly focuses on poverty alleviation, better livelihood opportunities, provision of basic amenities and infrastructure facilities through innovative programmes of wage and self-employment. Digital technology if used properly can be of great advantage for the development at grass root levels.

Review of Literature

Bragg (1998) builds a case that concludes that the countries that are better positioned to thrive in the new economy are those that can rely on widespread access to communication networks, the existence of an educated labour force and consumers, and the availability of institutions that promote knowledge creation and dissemination. This is the process of

expanding human capabilities and access to opportunities in social, economic and political arenas and therefore the overall improvement in the quality of life.

Mansell & Wehn (1998) argue that digital technologisation programmes must consider development needs, affordability and skills development along with the connectivity. They also point out that 'one person - one telephone - one internet access point' model that is predominant in the west, will not be feasible for resource poor less developed economies.

Chowdhury (2000) presents the position taken by realists that in an increasingly global village, digital technology have the potential of helping the poor to acquire literacy, marketable skills and so on.

There are very few substantive critical appraisals or evaluations dealing with rural digital technology access and its impact on sustainable development' (telecommunication development group, 2000).

Objectives

1. To focus on the potentials of digital technology.
2. To focus on linkage of digital technology with rural development.
3. To offer suggestions.



VIDYABHARATI
INTERNATIONAL INTERDISCIPLINARY
RESEARCH JOURNAL

www.viirj.org
ISSN 2319-4979

PROCEEDINGS

National Conference on
SMART INDIA VISION 2020-
INNOVATIONS IN COMPUTER APPLICATIONS
MANAGEMENT AND COMMERCE

18th February 2017

COMMERCE SECTION



ORGANISED BY :

VIDYABHARATI MAHAVIDYALAYA, AMRAVATI

REACCREDITED AT LEVEL 'A' BY NAAC (CGPA 3.26) &

AWARDED CPE STATUS BY UGC, NEW DELHI

www.vbm.ac.in



Indexed Journal
Refereed Journal
Multidisciplinary Journal
www.allresearchjournal.com

ISSN (Online): 2304-5809
ISSN (Print): 2304-7500
Impact Factor (ISRA): 5.2
Peer Reviewed Journal

International Journal of Applied Research

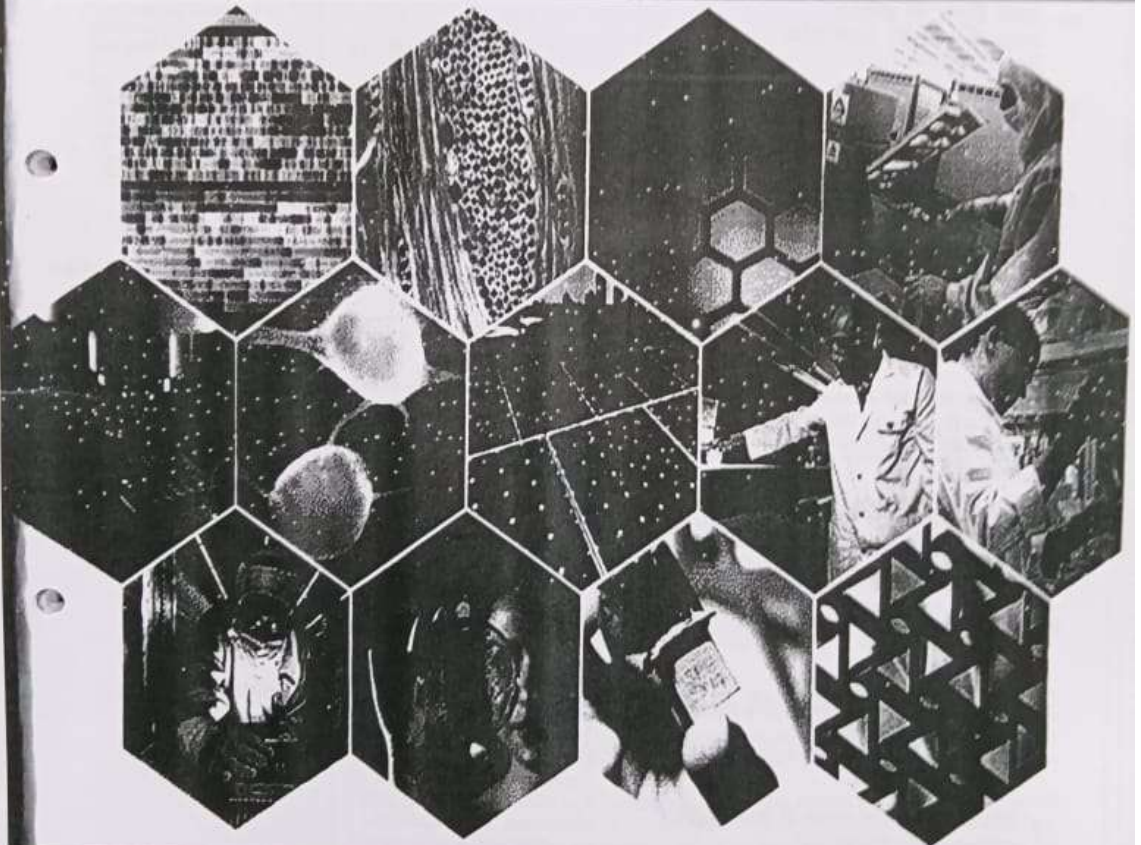
Volume 3

Issue 2

Feb

2017

Monthly



Research Journals
Delhi, India



ISSN Print: 2394-7500
ISSN Online: 2394-5869
Impact Factor: 5.2
IJAR 2017; 3(2): 251-255
www.allresearchjournal.com
Received: 19-12-2016
Accepted: 24-01-2017

Dr. DV Ingle
Associate Professor,
Department of Commerce,
Smt. L.R.T. College of
Commerce, Akola,
Maharashtra, India

An empirical study of share price volatility of top five market capitalized banks on NSE

Dr. DV Ingle

Abstract

The capital market in India is a very strong and has undergone drastic changes in the last more than two decades and now became more transparent than ever. Stock markets in general are considered volatile. Volatility plays an important role in measuring the risk-return. There are so many factors that make the stock market volatile; it is of general interest to understand if the volatility of the stock market in India in line with the volatility of the different sectors in India. Bank stocks have been major contributors to the fluctuations in the stock market index. Volatility is a measure of variability from the mean values. Given this basis, the banking sector is chosen in this study to see if the movement of the banking sector is in tandem with the national stock movements as reflected in the NSE Nifty. As per the study All the banks shows higher rate of growth when compare to public sector bank. Kotak Mahindra Bank has a growth rate of 65, followed by HDFC bank 15.38. HDFC bank also shows a growth rate of 16.6 in the stock price during the last one year. All the banks show high positive correlation: with Nifty PSU Bank index. All banks show high positive correlation with Nifty Private Bank Index.

Keywords: Share price, stock volatility, banking sector and financial sector

1. Introduction

Volatility is a measure of deviation around the mean or average return of a security. Volatility can be measured using the standard deviation, which signals how tightly the price of a stock is grouped around the mean or moving average (MA). When prices are tightly bunched together, the standard deviation is small. Contrarily, when prices are widely spread apart, the standard deviation is large. Regional and national economic factors, such as tax and interest rate policies, can significantly contribute to the directional change of the market, thereby potentially greatly influencing volatility. For example, in many countries, when a central bank sets the short-term interest rates for overnight borrowing by banks, their stock markets often violently react. Changes in inflation trends, plus industry and sector factors, can also influence the long-term stock market trends and volatility.

2. Review of Literature

Dr. Virender Koundal (2012) in his paper titled "performance of Indian banks in Indian financial System" concludes that various reforms have produced favorable effects on commercial banks in India, but it is realized that the major benefit is taken by the private sector banks and foreign banks whereas public sector banks are still lagging behind on various financial parameters.

Chirag V. Jiyani (2015) in his article concludes that private sector banking witnessed substantial growth and superior financial services. Deposits, Advances, Total Income, Total Expenses of private banks have increased during the study period. The study also shows that overall financial performance of private banks improved during the study period.

Baggam Seshu Sailendra, T. Subramanian (2015) in a paper titled "A Study on the Technical Analysis of Share Price Movements of Banking Sector with Special Reference to NSE" published in Transactions on Engineering and Sciences, analyzed that share prices of private sector banks shows more fluctuations than public sector banks".

John William, T. Vimala (2015) in a research paper entitled "a study on equity share price volatility of selected Private Banks in (NSE) stock exchange" observes that even though the private banking companies adopt different operational strategy the share volatility is similar for all the selected private banks.

Correspondence

Dr. DV Ingle
Associate Professor,
Department of Commerce,
Smt. L.R.T. College of
Commerce, Akola,
Maharashtra, India

Certificate of Publication



INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS (IJRAR) | E-ISSN 2348-1269, P- ISSN 2349-5138
An International Open Access Journal

The Board of
International Journal of Research and Analytical Reviews (IJRAR)
is hereby awarding this certificate to

Dr. D.V.ingle

In recognition of the publication of the paper entitled
**STUDY OF CUSTOMER SATISFACTION OF E-BANKING: SPECIFIC RELEVANCE TO STATE BANK
OF INDIA, AKOLA (MS)**

Published in IJRAR | www.ijrar.org | UGC Approved Journal No : 43602 & 5.75 Impact Factor

Volume 4 Issue 2 , Date of Publication: June 2017 2017-06-04 23:22:27

PAPER ID : IJRAR19D1224
Registration ID : 215671



R. B. Joshi
EDITOR IN CHIEF

UGC and ISSN Approved - International Peer Reviewed Journal, Refereed Journal, Indexed Journal, Impact Factor: 5.75 Google Scholar

INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS | IJRAR
An International Open Access Journal | Approved by ISSN and UGC
Website: www.ijrar.org | Email id: editor@ijrar.org | BSTD: 2014

IJRAR | E-ISSN 2348-1269, P- ISSN 2349-5138

A STUDY OF CUSTOMER SATISFACTION OF E-BANKING: SPECIFIC RELEVANCE TO STATE BANK OF INDIA AKOLA (MS)

Dr. D. V. Ingle
Associate Professor,
Smt. L. R. T. College of Commerce,
Akola. 444001. Maharashtra, India.

Abstract

Banking environments, globalization and deregulations have made the SBI highly competitive. SBI seems to be difficult to compete and need to look at ways to satisfy customers. As customers became more sophisticated, it comes SBI necessary to consider the use of technology to act in response to the continuously changing requirements. It is clearly seen that delivery channels are lacking in meeting the demands of customer by not making them aware of e-banking and not too up-to-date technology. As per the responses obtained respondents are agreed that the banking industry strongly feels that it must become accustomed to the electronics age if they are to move with time and customer demands. It is concluded that SBI should drawn themselves in all the workings regarding E-banking to determine ways that will affect the customers in Akola and use it to their maximum benefit.

Key Words: Electronic Banking, Automated Teller Machine (ATM), Tele-Banking, Internet Banking and Customer's Satisfaction.

1. INTRODUCTION

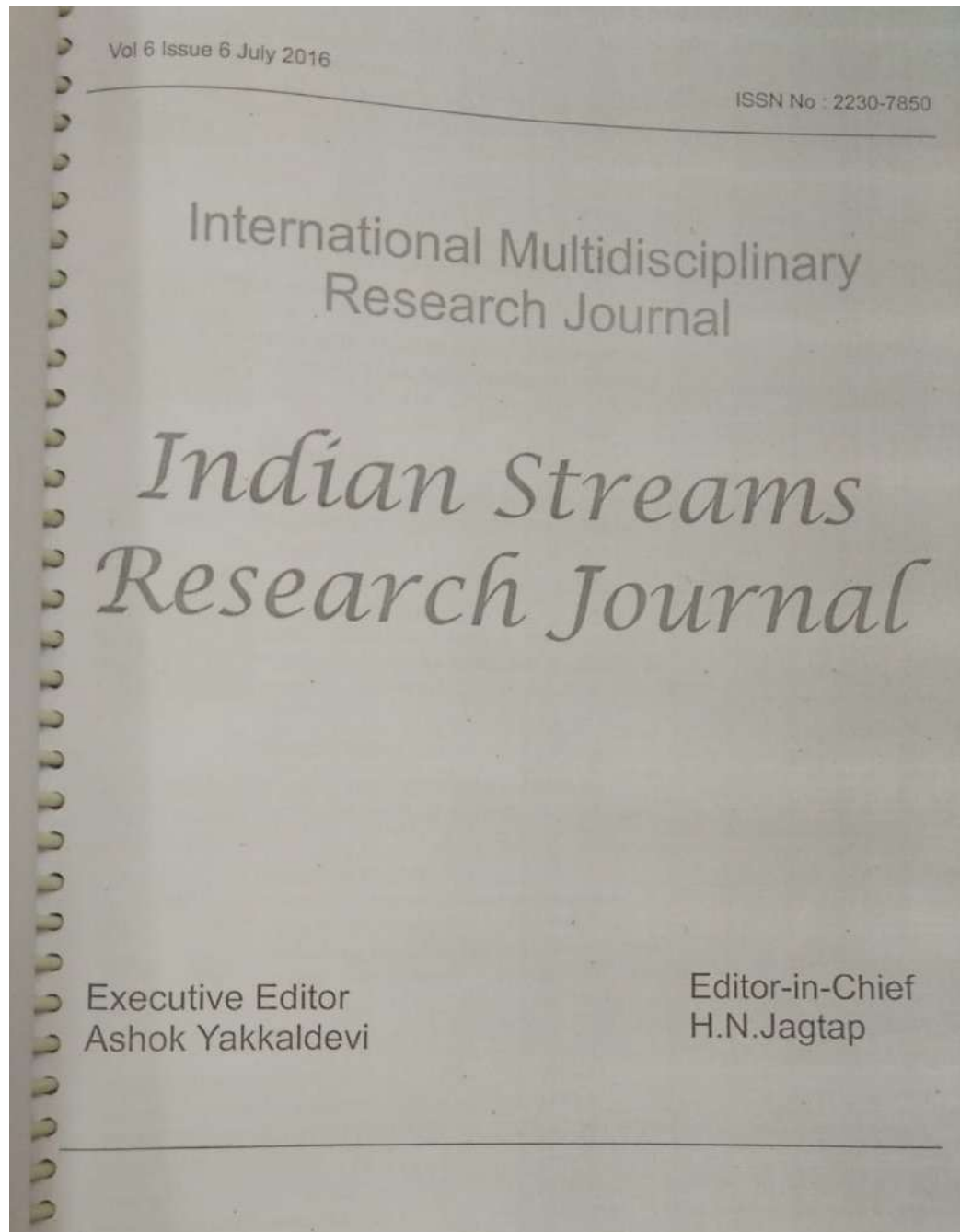
The question of how the customer satisfaction can be improved in intense competition is an important factor in providing banking services. SBI are faced with a number of important questions, for example how to take full advantage of new technology related opportunities, how e-developments change, the ways customers interact with the financial services provider etc. E-banking is the newest delivery channel for banking services. E-banking has a variety of following platforms a) Internet banking or online banking b) telephone banking c) mobile phone banking and d) PC banking or offline banking. Internet banking is a form of self-service technology in retail banking that have made available in the recent past. An understanding of why users are accepting the internet banking services should help bankers to implement this self-service technology. The paper includes an analysis of customers' awareness towards e-banking services, the quality of e-banking services provided by the SBI and the hurdles in achieving customer satisfaction. The main focus is on internet banking as it is the delivery channel that seems to be slowly growing in Akola.

2. REVIEW OF LITERATURE

The earlier studies on the subject are-
O'Hanlon (1993) in the early market stage, ATM was a product based on a radical technological innovation, and did not represent a solution to a customer need at that point in time.
Solomon (1997) claims that for client interface and transport, security is currently mainly ensured by the use of cryptographic instruments and by the set up of private financial network. Also, private networks are another solution to secure transactions. These networks can be used for corporate banking and retail banking.
According to the Gartners report 1999, there has been a rapid growth in online PC banking in the USA, from just over 10 million in 1999 to the projected 35 million by the year 2003 with a rapid shift in internet access.
As SCN Education B.V. 2001, pointed out several advantages of E-Banking firstly, some banks who offer services on the net currently are very few, thus those who offer such services would be perceived as leaders in technology implementation thus they would enjoy a better brand image. Secondly, the costs incurred in delivering

Dr. J.H. Lahoti

2016-2017





STRATEGIC MARKETING IN TOURISM SERVICES

Dr. Anil Kumar
Assistant Professor, Amity University, Gurukul Kangri Campus, Dehradun

ABSTRACT

Tourism services all over the world currently face rapid changes due to market globalization, intensified competition and the dynamic evolution of new technologies. Moreover, it is expected that tourism will be one of the industries that will be most affected by the current recession. The long-term



effects of tourism services in such a fierce competition and increasingly different environment depends on how an agency able to identify customers' needs and wants, but to strategically respond to current global challenges. Therefore, strategic marketing becomes a necessary practice in contemporary tourism environment.

The paper discusses the policy directions that emerge from the analysis of tourism services to assess the future trends for tourism services in India. The research has been done to assess importance of tourism marketing its values and Marketing Strategy of Tourism. The tourism industry is a process of rapid transformation. Reforms are continuing globally as part of the overall structural reforms aimed at improving the productivity and efficiency of the economy in the highly competitive world. The role of an integrated tourism infrastructure is to stimulate and sustain economic growth.

KEYWORDS: Tourism services, strategic marketing, transportation, accommodation, recreation.

INTRODUCTION

Tourism constitutes one of the largest industries worldwide, contributing 1 trillion dollars annually to the global economy or 10% of global gross domestic product, with nearly 1 billion people worldwide either directly in the industry or in related sectors. According to the World Travel & Tourism Council, global travel and tourism are expected to grow by an average of 3% per year between 2011 and 2021. By 2021, tourism is predicted to account for 10 trillion more jobs

Journal of Education
Special Issue (Vol. I)



ISSN-23199316

Rajasthan Education Society's
Rajasthan Aryan Arts,
Shri Mithulalji Kacholiya Commerce And
Shri Satyanaryanji R. Rathi Science College, Washim 444505
NAAC "A" Grade 2004 & 2011
College With Potential For Excellence



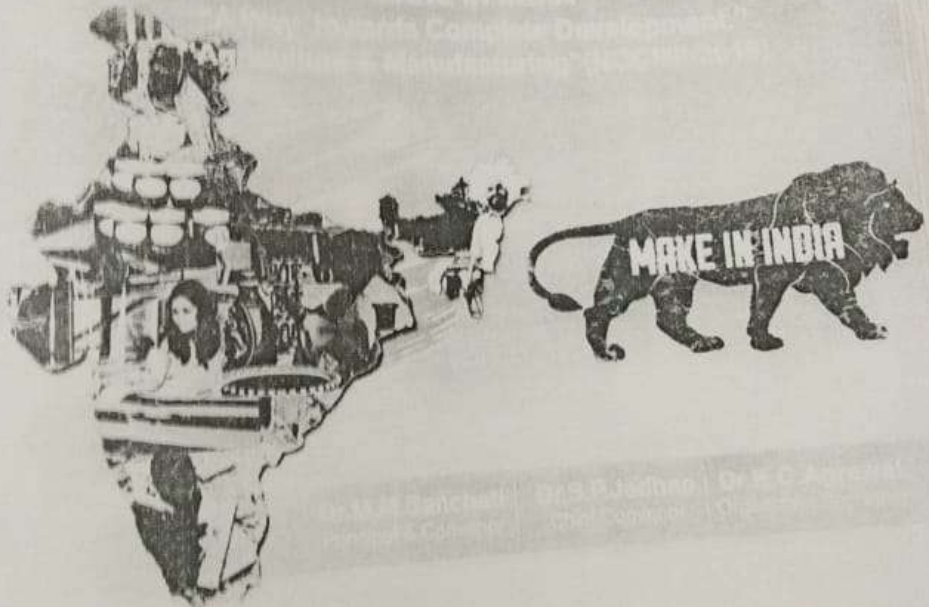
Organized by
Department of Commerce

NATIONAL CONFERENCE

ON

"MAKE IN INDIA"

Way towards Complete Development
"Industry & Manufacturing" (2015-2016)



Dr. U. S. Bancheh | Dr. S. R. Jadhav | Dr. K. C. Agrawal
Chairman | Joint Convener | Guest Convener

Pragmatic Study of Skill Development Requirements & the Challenges in India

Dr. Jyoti H. Lahoti
Smt. L.R.T. College of Commerce
Akola, Dist. Akola (M.S.)

Abstract :

Around two years back, Prime Minister Narendra Modi launched "Make in India" project, with an aim to make manufacturing a key engine for India's economic growth. But to make this project successful, it is important to focus on the development of the skills of Indian people to enable them in getting and doing the right job. Government of India has launched various skill development initiatives, but faced various challenges while implementing the same. So, in order to make "Make in India" project successful, various corrective measures should be taken to bridge the gap between existing and required skills and also to improve the implementation of skill development initiatives.

Globalization, knowledge and competition have intensified the need for highly skilled workforce in both the developing and developed nations. Therefore, the present paper attempts to study the present skill capacity, challenges in front of skill development initiatives in India. The skill capacity has been assessed in the form of general education and vocational training level of the Indian workforce in the age group of 15-59 and which was found to extremely low i.e. around 38% of the workforce are not even literate, 25% are having below primary or up to primary level of education and remaining 36%

has an education level of middle and higher level whereas only 10% of the workforce is vocationally trained. Hence, skill development initiatives of the government should focus on these obstacles & develop the programs accordingly to resolve these hurdles for the complete success of the skill development initiatives.

Key words: Make in India, Skill Development, Training, Skills Capacity, Challenges

Introduction:

Make in India - A national program designed to transform India into a global manufacturing hub. The focus is on attracting investment by physical infrastructure creation, foster innovation, protect intellectual property, and enhancing skill development. For this project, government has released separate brochure for 25 sectors and also created a website allowing investors to seek clarifications on policy matters within 72 hours. According to Prime Minister Narendra Modi, it is important to increase the purchasing power of common man, as this would further boost demand, and result in development, in addition to benefiting the investors. The faster people are pulled out of poverty and brought into the middle class, the more opportunity will there be for global business. Therefore, investors from abroad should create jobs. More employment help will in increasing the purchasing power. But this requires equipping the workforce with the appropriate skills acceptable across the globe and Indian market. Therefore, it is essential to focus on skill development for the success of "Make in India".

Skill development is one of the essential ingredients for India's future economic growth as the country transforms into a diversified and internationally competitive economy. The economy becomes more productive, innovative and competitive through the existence of more skilled human potential. Increasing pace of globalization and technological changes provide both challenges

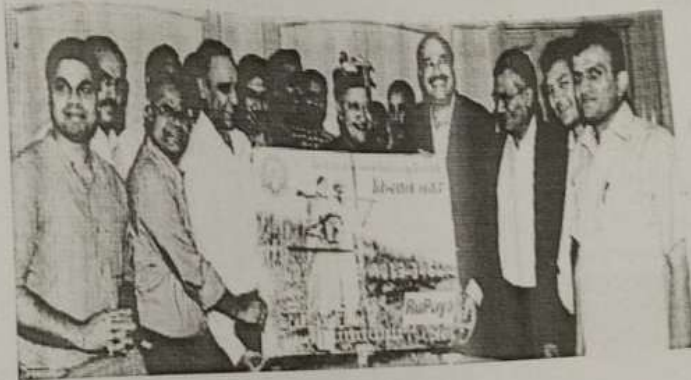
Volume - 4 | Issue - 11 | Aug - 2016

International Recognition Interdisciplinary Research Journal

Impact Factor
2.1632(UIF)

ISSN
2319-7943

KISAN CREDIT CARD – ROLE, APPLICATIONS AND UTILITY



Dr. Jyoti H. Lahoti

Assistant Professor, Smt. Laxmibai Radakisan Toshniwal College, Akola.

ABSTRACT-India is an agriculture-based country. Agriculture continues to be the mainstay of the Indian economy since it had got freedom, even much before than that. It remains the largest economic sector in the country and plays a significant role in the overall socio-economic development of Ind....

Editor - in - Chief - Rajendra Shindge



KISAN CREDIT CARD – ROLE, APPLICATIONS AND UTILITY

Dr. Jyoti H. Lahoti

Assistant Professor, Smt. Laxmibai Radakisan Toshniwal
College, Akola.

ABSTRACT

India is an agriculture-based country. Agriculture continues to be the mainstay of the Indian economy since it had got freedom, even much before than that. It remains the largest economic sector in the country and plays a significant role in the overall socio-economic development of India. In spite of Agriculture being an important factor in economic development, with the changing agricultural scenario and global competition, there is a need of exploiting the available resources at maximum level and a smoothly, at low cost and adequate flow of finance or credit is pre-requisite for sustainable agriculture development. Agriculture will continue to be central to all the strategies for socio-economic development of the country. Rapid growth of agriculture will not only ensure continued food security but also aid in growth in industry and the GDP.

The KCC instrument would allow farmers to purchase agriculture inputs such as seeds, fertilizers, pesticides and also allow them to withdraw some cash for meeting their other crop production related requirements. This card allows farmers to obtain timely and adequate credit without any hassles such as the repeated credit screening processes undertaken by banks. This article will provide with recent Kisan Credit Card Scheme issues, Kisan Credit Cards work, use of farmers of the Kisan Credit Cards and the extend of utilization of Kisan credit card

KEYWORDS : Agriculture Loan, Awareness, Farmers, Kisan Credit Card, Bank.

INTRODUCTION

Reserve Bank of India (RBI), along with National Bank for Agriculture and Rural Development (NABARD) initiated the conception of Kisan Credit Cards (KCC) in 1998-



99, in order to assist agriculturists to have easily accessible cash credit facilities. Kisan Credit Card' (KCC) in 1998-99 with three different sub-limits viz. production, assets maintenance and consumption needs is a step-in this direction. This brings integration into the multi-credit product system by offering farm entrepreneurs a single line of credit through a single window for multiple purposes. The KCC instrument would allow farmers to purchase agriculture inputs such as seeds, fertilizers, pesticides and also allow them to withdraw some cash for meeting their other crop production related requirements. The Kisan Credit Card Scheme was a step towards facilitating the access to short-term credit for the borrowers from the formal financial institutions.

KCC is one of the most innovative, widely accepted, highly

The image shows a laptop screen displaying the homepage of the International Educational Scientific Research Journal. The website has a dark theme with a circular logo at the top left. The main title is "International Educational Scientific Research Journal" in a large, white, sans-serif font. Below the title, it says "A Multi-Disciplinary Research Journal". The ISSN number "2455-295X" and the Impact Factor Value "3.606 (SJIF)" are prominently displayed. A navigation menu includes links for Home, Editorial Board, Current Issue, Archives, Special Issue, Author Guidelines, Publication Fees, Indexing, Sister Journal, and Contact Us. A dark banner at the bottom of the page contains the text "International Indexed Journal Double Reviewed Journal Multi-Disciplinary Research Journal E-ISSN Number : 2455-295X Call for Papers - September Issue". The browser's address bar shows the URL "http://www.prosody.com" and the taskbar at the bottom displays several open applications, including "Document1 - Microsoft...".



International Educational Scientific Research Journal

A Multi-Disciplinary Research Journal

ISSN : 2455-295X | Impact Factor Value : 3.606 (SJIF)

- Home
- Editorial Board
- Current Issue
- Archives
- Special Issue
- Author Guidelines
- Publication Fees
- Indexing
- Sister Journal
- Contact Us

International Indexed Journal Double Reviewed Journal Multi-Disciplinary Research Journal E-ISSN Number : 2455-295X Call for Papers - September Issue

Taskbar and browser window details: ESRJ.ORG, International Educat... .org, Document1 - Microsoft..., International Educat..., Congratulations you pr..., 8:54 AM



RECENT DEVELOPMENTS IN MERCHANT BANKING AND CHALLENGES AHEAD IN INDIA

Dr. Jyoti H. Lalwani¹

¹ Assistant Professor, M.Com., M.Phil., MA (Eco), Ph.D., M.B.A., B.Ed., Laxminarayan Tutorials College, Akola

ABSTRACT

Merchant banking is an important service provided by a number of financial institutions that helps in the growth of the corporate sector which ultimately reflects into the overall economic development of the country. Merchant banks were expected to perform several functions like issue management, underwriting, portfolio management, loan syndication, consultant, advisor and host of other activities.

Merchant banking is a combination of banking and consultancy services. It provides consultancy, to its clients, for financial, marketing, managerial and legal matters. Consultancy means to provide advice, guidance and service for a fee. It helps a businessman to start a business, to raise finance, to expand, modernize the business and its restructuring of a business. It helps to revive sick business units. In this paper researcher has been focused on overview of current Indian merchant banking scene, organization of merchant banking units, structure of merchant banking industry services rendered by merchant banks and recent developments of merchant banking and challenges ahead in India.

Keywords: Merchant banking, financial institutions, securities, capital market, business.

Introduction:

According to SEBI Act Merchant Banker means any person who is engaged in the business of issue management either by making arrangements regarding selling, buying or subscribing to securities or acting as manager, consultant, advisor or rendering corporate advisory services in relation to such issue management. Merchant Banks are issue houses which manage new issues of the companies in the capital market. In fact, merchant banking implies a wider range of specialist services, such as:

- ❖ Loan syndication,
- ❖ Financial and management consultancy,
- ❖ Project counseling,
- ❖ Portfolio management,
- ❖ Formulation of schemes of rehabilitation,
- ❖ Guidance on foreign trade financing,
- ❖ Guidance to non-resident Indians for investment in India.

Merchant Bankers were recognized as primary intermediaries in the role of 'issue manager' in the capital market. The regulations provided for the compulsory registration, capital adequacy requirements, general obligations and responsibilities and code of conduct for the merchant bankers as also the procedure for inspection of books of accounts, records and documents of merchant bankers.

Research objectives:

- To understand the organization and nature of merchant banking units.
- To recognize Prime objectives of merchant banking.
- To realize the services rendered by merchant banks.
- To understand the role of merchant banking services in Indian economy.

- To know the functions of merchant banking services.
- To understand the recent developments in merchant banking and challenges ahead.

Research Methods:

There is an abundance of empirical theory and research on merchant banking issues, problems, challenges and Policy measures which was applied as basic framework in this paper. However, while using the existing research for analyzing merchant banking problems, issues and challenges in focus, this paper is a contribution to an academic research through qualitative method of data collection. Secondary data was collected through literature reviews, Books, Periodicals, News papers, Journals, Internet etc.

- **Organization of merchant banking units :**

The structure of organization of merchant banks reveals certain similar Characteristics:

- ❖ a high proportion of professionals to total staff,
- ❖ a substantial delegation of decision making,
- ❖ a short chain of command;
- ❖ rapid decision making;
- ❖ flexible organization structure,
- ❖ innovative approaches to problem solving; and
- ❖ high level of financial sophistication.

In the words of Skull, a merchant bank could be best defined as a financial advice, and investment services whose organization is characterized by a high proportion of professional staff able to approach problems in an Innovative manner and to make and

ISSN No. 2277 - 8179
Journal DOI : 10.15373/22778179
INDEX COPERNICUS IC VALUE : 78.46

ISSN No. 2277 - 8179

December 2016

10

INTERNATIONAL JOURNAL OF SCIENTIFIC RESEARCH



INTERNATIONAL JOURNAL OF SCIENTIFIC RESEARCH

A Peer Reviewed, Referred,
Refereed & Indexed
International Journal

Journal for All
Subjects

IMPACT FACTOR: 3.508

Volume 5 | Issue 12
December 2016

₹ 500

www.worldwidejournals.com

THE EFFECTS OF BRAND IMAGE ON CUSTOMER SATISFACTION AND LOYALTY

Dr. Jyoti H. Lahoti

Assistant Professor, Smt. Laxmibai Badakisan Toshniwal College, Akola.



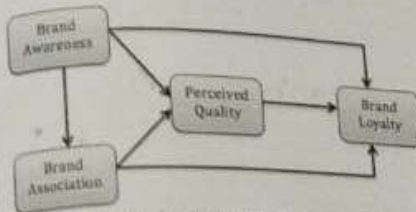
Commerce

KEYWORDS: Brand Credibility, Brand Commitment, Customer relationship management, Satisfaction, Customer loyalty, Customer Retention

ABSTRACT

According to Whitley (2013), brand is the name, term, symbol or any other features that differentiate one product from other companies' products. The brand image should be managed carefully because it is an important with the symbolic value of a brand. The brand image should be managed carefully because it is an important differentiating their product from their competitors. In order to attract new customers and retain the existing customers for any organization, the brand image is very important because of the fact that the customers always seek for branded products or services in this current competitive market environment. It is therefore, the companies are facing immense challenges in maintaining and enhancing their brands. The use of brand credibility by companies continues to be a popular method to support the brand commitment. The reason that has behind many brand credibility is its direct and indirect strong impact that makes customers more positive toward the brand. The main purpose of this research is to examine the effects of brand image on customer satisfaction and loyalty intention. It also examines the relationships between the brand image and customer satisfaction, brand image and loyalty intention as well as customer satisfaction and loyalty intention.

Introduction:



It is very important for the companies to make Globalization, diffusion of markets and growth of IT. This is where the brand image comes in, the brand have all improved consumer knowledge and produced a image helps the companies to make a distinct place for state where extensive accomplishment is no longer their brands in the minds of the consumers. Brand image possible through optimized product and price is believed to have an immense influence on consumer technologies. As an alternative the companies have to satisfaction and brand loyalty. Hence we can see that there is more emphasis on role in capturing loyal customers. It is frequently used as winning loyal customers than capturing new ones. The consumers are available with so spread a positive opinion about a brand. Many alternatives to choose from and so they don't care. Most of the researches conducted prior to this about sticking to one particular brand. The consumers focused on customer loyalty which is entirely different receive wide choices in prices, product quality and from brand loyalty.

Brand credibility is considered wealth for any company; it can be used as strong points in the competition market. A trusted and recognized brand identity provides confidence for customers to use the products offered by that brand. Therefore, the successful organizations always work hard to build strong brand and represent it in a consistent and clear way. Customer loyalty and customer satisfaction are also widely accepted issues for all the companies, which is applied as a marketing benchmark for the performance of the company. It is important to illustrate that if a customer is happy with the product or services then he is interested to show loyal attitude towards the brand i.e. willing to pay more, willing to provide positive word of mouth and to display loyal behaviors.

Objectives of the Study:

- The main objectives of this research are as follows:
- To significantly observe the relationship between brand image and customer satisfaction.

- To vitally assess the relationship between brand image and customer loyalty intention.
- To investigate the relationship between customer satisfaction and customer loyalty intention.

Research Methodology:

All the necessary data are collected through primary and secondary sources. The primary data are collected through structured questionnaires survey from the customers. This tool is used because it is a strong method to gather the attitudes and opinions of the respondents in an economic way. The necessary secondary data are obtained from different secondary sources such as journals, research papers, newspaper articles, books, company reports in this research. The participants are selected on the basis of their availability and their interest. A pilot study was conducted to test the relevance, clarity, validity of questionnaires, test the adverse factors.

The Characteristics of Successful Brands:

"A brand is a term, design, name, symbol or any other features that distinguish one company's product to the others" (American Marketing Association, 2013).

There are a lot of great traits of successful brands. The successful brand might be entirely distinct in character; they communicate something in common, for instance, well priced product, consistent quality, memorable, reliable and unstoppable. Customers are drawn into it because it is different and unique. In addition, successful brands are unstoppable due to the fact that they are multi-dimensional, customers can never get enough of them since they are confident and strong. Great brands always focus on innovation which prevents becoming complacent and stagnant.

Brand Equity:

Brand equity refers to a set of assets and liabilities associated with brand, together with its name, symbol that can perform beneficial or detrimental effects on the values obtained from products or services offered by a company.

Brand equity refers the unique consequences of marketing enforced by particular brand. Referring to the positive influence of brand equity, it occurs when customers are willing to spend more for the equivalent quality due to the attractiveness of the symbol connected to the service or products. For customer perspectives, brand equity might offer important information regarding the brand which increases their confidences while making purchasing decision. If a customer has good perceptions about a brand then he/she will certainly repurchase the product from that brand.



Author	Title	Year	Journal	Category
S. A. Kulkarni	COMPARISON OF ASSET QUALITY OF BANKS (ASSET LIABILITIES RATIO AND LIQUIDITY RATIO)	2014	PIJR	Commerce
S. S. Kulkarni, S. S. Kulkarni	A STUDY OF JOB SATISFACTION, ORGANISATIONAL COMMITMENT AND EMOTIONAL INTELLIGENCE IN BANKS	2014	PIJR	Commerce
S. S. Kulkarni	AN ANALYTICAL STUDY ON PERCEPTION OF INDIAN YOUNG MEN AS AN INVESTMENT OPTION	2014	PIJR	Commerce
S. S. Kulkarni, S. S. Kulkarni	PERFORMANCE ANALYSIS OF BSE AND NSE STOCK EXCHANGE USING WEBSIDE ANALYSIS BASED FEED FORWARD NEURAL NETWORK	2014	PIJR	Computer Science
S. S. Kulkarni, S. S. Kulkarni	CONTEMPORARY RECONSTRUCTION OF THE WAREHOUSE	2014	PIJR	Sciences
S. S. Kulkarni, S. S. Kulkarni	PERFORMANCE ANALYSIS OF THE WAREHOUSE & CASE REPORT	2014	PIJR	Sciences
S. S. Kulkarni, S. S. Kulkarni	STUDY OF NEURAL NETWORK DECISION & CROSS SECTIONAL STUDY IN A TERTIARY CARE HOSPITAL	2014	PIJR	Sciences



An Analytical Study on Perception of investors towards Gold as an Investment Option

Dr. Jyoti H. Lahoti

M. Com., M.Phil., M.A.(Eco.), Ph.D., M.B.A., Assistant Professor.,
Smt. Laxmibai Radakisan Toshniwal College Akola.

ABSTRACT

Gold is the one of the precious metal plays an important role in our economy. Gold is the symbol of beauty, in our country gold has some heritage value, now a day for all occasion's gold is an inevitable element. Nations may fall, paper money may lose its value, but gold will always remain as something of value. But there are certain disadvantages in investing gold. In the short run, gold is an excellent store-house of wealth as long term investment gold is not an ideal investment. This is because its return is easily out placed by the equity market. Moreover, investment in gold has no payout in terms of dividends. Now a day's investors prefer to invest in gold because of its high return. Gold is subjected to speculation, many investors use gold as a hedge against inflation. This study tries to focus about different gold investment schemes available in the market and also the investor's attitude towards the investment. We in our study have tried to throw light on the different avenues of gold investment available in the market. This will ensure that gold becomes tradable and generates revenue rather than lying idle as a dead investment.

KEYWORDS

Gold investment, return, risk, ETF, Inflation.

Introduction:

The perception about gold in India has come a long way from the days when its main function was to merely adorn and act as a status symbol. The emotional investment in the metal was so huge that parting with it seemed unthinkable. People use gold for coins, jewelry, ornaments, and many industrial purposes. Now, however, it is becoming clear that an increasing number of Indians are realizing that gold deserves a place not just in the cupboard at home or the bank locker, but also in their investment portfolio. Until recently, gold reserves formed the basis of world monetary systems. Gold plays an important role in providing the best possible protection against the fluctuations of both political and economic scenario, mainly in India.

Investment is a planned method of safely putting ones savings into different outlets to get a good return. The essential quality of an investment is that it involves waiting for a reward. Gold as an asset plays a very important role in an investor's portfolio as it not only provides stability for returns but also gives an opportunity to maximize the wealth of the investor. Investors generally buy gold as a way of diversifying risk. Price of gold is determined by the market force of demand and supply. Gold is a hedging tool against inflation.

Objectives of the Study:

The objectives of the study are

- To study the factors influencing the choice of investment in gold.
- To study about the various options available to investor while investing in gold.
- To identify the reasons for not to invest in gold.
- To know about the risk opinion in physical gold and other gold investment Options.

Research Methodology:

The methods used in this study are both descriptive and analytical in nature. The data required for the present study were collected both from the primary as well as from the secondary sources. The primary data had been collected from the respondents in the study area directly by using a well designed interview schedule. Secondary data are collected from magazines, journals, Articles, Newspapers, Website, Research papers, booklets.

- To study the factors influencing the choice of investment in gold.

Why Invest in Gold?

Gold will continue to be a leading option for many years to come. It Act of the following reasons:

- Stable Market Value
- High Returns & Low Volatility
- Capital Gains Tax Exemption
- Hedge Against Inflation



Investing money in gold is worth because it is a hedge against inflation. Over a period of time, the return on gold investment is in line with the rate of inflation. It is worth investing in gold for a one more very valid reason. That is gold is negatively correlated to equity investments, the equity markets started performing poorly whereas the gold has performed well.

Benefits:

- **Risk**
The real risk with buying gold is in the opportunity cost of investing in other avenues that can actually give higher returns.
- **Liquidity**
Gold scores the highest in terms of liquidity, compared to all other investments.
- **Tax treatment**
Gold suffers capital gains tax as per the IT Act. So the tax payable will not be much. Gold does not have any other tax benefits.
- **Convenience**
Gold scores very high here. But with the per gram price rising, the smallest single investment is becoming higher.

- Smart Ways to Invest in Gold in India:

There are so many ways to invest in gold such as:

- Futures and options,
- Exchange Traded Funds (ETF)
- coins and bars,
- Gold Accumulation Plans (GAP)
- Gold Funds
- E gold
- Gold Futures:

Gold futures contracts are binding commitments to make or take delivery of a specified quantity and purity of gold, on a prescribed date, at an agreed price. The initial margin or cash deposit paid to the broker is only a fraction of the price of the gold underlying the



VIDYABHARATI
INTERNATIONAL INTERDISCIPLINARY
RESEARCH JOURNAL
www.virj.org
ISSN 2319-4979

PROCEEDINGS

National Conference on
SMART INDIA VISION 2020-
INNOVATIONS IN COMPUTER APPLICATIONS
MANAGEMENT AND COMMERCE
18th February 2017
COMMERCE SECTION



ORGANISED BY:
VIDYABHARATI MAHAVIDYALAYA, AMRAVATI
REACCREDITED AT LEVEL 'A' BY NAAC (CGPA 3.26) &
AWARDED CPE STATUS BY UGC, NEW DELHI
www.vbmv.ac.in

INDEXED WITH



ADVANCED SCIENCES INDEX
GERMANY

MANAGING TECHNOLOGY AND INNOVATIONS IN DIFFERENT FIELDS OF MANAGEMENT

J. H. Labidi
Smt. L.R.T. College of commerce, Akola.

ABSTRACT

In today's economy the management of technology is a major factor in the process layout employed by the firm, in systems used by the company, in its structural design, and in its product marketability. In spite of the increasing importance of innovation and the role played by technological capabilities in a firm's growth trajectory, little is known how technological innovation in different organizations is driven by their technology strategy. Thus research is necessary to determine how technology strategy guides the acquisition, deployment and abandonment of technology to promote innovation.

This paper through a review of diverse literature on technological innovation and technology strategy not only has proposed a conceptual framework to explore the relationship between technology strategy, technological innovation and organizational factors, followed by the outcomes, but has also discussed the role of technology strategy in technological innovation. The distinguished features of this study are to show that as long as technological innovation environment in the firm level improves, then the competitiveness and profitability of the firm increases.

Keywords: Technological Innovation Management, Firm Competitiveness, profitability, Sustainable development.

Introduction

The current dynamic environment demands all organizations to change – both radically and incrementally. Sustainable development cannot happen without innovation. It is very essential for an organization to change the way it operates and also change the products and services it provides. It calls for an organization that encourages experimentation, constantly monitors the environment, evaluates its own performance and is committed to continuously improve performance. Managing innovation is multifaceted and involves various aspects.

In spite of the increasing importance of innovation and the role played by technological capabilities in a firm's growth trajectory surprisingly, little is known how technological innovation in different organizations is driven by their technology strategy. Thus research is necessary to determine how technology strategy guides the acquisition, deployment and abandonment of technology to promote innovation.

The companies have to sustain their competitiveness in the increasing global competition conditions by introducing technological innovations. It is very important to find out the determinants of technological innovation in order to increase competitiveness of the firm. There are many factors affecting the technological

innovation internal and external for the firms. In this study, it is mainly analyzed the effects of technological innovation process and the effects of technological innovations on the competitiveness of the firm.

Research Objectives

- To study the 8 Phases of an Innovation Management Process
- To know the substance of Technology Strategy
- To recognize classification of Technologies by Competitive Impact
- To revise Internal Forces Affecting Innovation
- To identify External Forces Affecting Innovation:

Research Methods

The methods used in this study are both descriptive and analytical in nature. The data required for the present study were collected from the secondary sources. Secondary data are collected from magazines, journals, Articles, Newspapers, Website, Research papers, booklets and books.



SITABAI ARTS, COMMERCE &
SCIENCE COLLEGE,
CIVIL LINES, AKOLA (M.S.)

(Affiliated to Sardar Sarabji Education University, Akola)

ONE DAY NATIONAL CONFERENCE
ON

INDIAN WOMEN : PAST, PRESENT AND FUTURE (An Interdisciplinary Approach)

24 December 2016



Role of Women Entrepreneurs in the Development of Indian Economy

Dr. Jyoti H. Lakshmi

Savitri B. T. College of Commerce, Akola

Abstract

Entrepreneurship development among women is important for the achievement of broader development objectives such as growth with equity. Studies indicate that many women entrepreneurs are found working in difficult situations when compared to their male counterparts. In the era of globalization changing patterns of trade and evolving technologies necessitate skill advancement that many entrepreneurs in the country are yet to possess. In the Globalised world, women entrepreneurs are playing a vital role and they have become important part of the global quest for the sustained economic development and social progress.

In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. Despite all the social hurdles, Indian women stand tall from the rest of the crowd and are applauded for their achievements in their respective field. These successful women have made name & wealth for themselves with their hard work, diligence, competence and will power. Ability to learn quickly from her abilities, her personal vectors, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the of the Indian women entrepreneurs. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance.

This paper presents a brief view of the role of women entrepreneurs in the economic development of our country. The present paper focuses on the factors influencing women entrepreneurship and the challenges faced by them.

Key-Words : women entrepreneurs, growth, Economic development, global economy.

Introduction

Economic growth and development of any country are determined by human, physical and financial resources. The economic development of a nation is sparked largely by its enterprising spirit. The characteristic of enterprising emerges from the inter play of behavior and activity of special segment of the population known as entrepreneurs. For example, India's economy is today poised for a flourishing entrepreneurial activity. It is also known that a healthy business environment is an essential requirement for entrepreneurial growth.

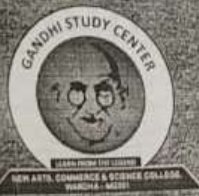
ISBN NO. 978-93-85162-31-2

Third UGC Sponsored

TWO DAYS INTERDISCIPLINARY / INTERNATIONAL CONFERENCE
On

**"GANDHISM : Past,
Present and Future"**

On
03rd & 04th February 2017



Organized by

GANDHI STUDY CENTRE

New Arts, Commerce & Science College,
Wardha, Maharashtra (India) - 442001

on cleanliness, we do not think in terms of taking initiative on the part of our own selves. Today we think in terms of the responsibility of the sanitation workers to clean the surrounding or it is the responsibility of the local government. Actually it is the responsibility of every Indians to keep the nation clean. It is the responsibility of the Government officers, NGOs and the local community to make India completely clean. Now it is time that all the people should actively participate to clean India to fulfill the dream of Mahatma Gandhi for the protection of the environment, for our safety, and for a healthy future.

REFERENCES:

1. Gandhi M. K., "An Autobiography or The Story of My Experiments With Truth". Navajivan Publishing House, Ahmedabad, India, 1927.
2. Gandhi M. K., "Keys to Health", Navajivan Publishing House, Ahmedabad, India, 1948.
3. Gandhi M. K., "Diet and Diet Reform", Navajivan Publishing House, Ahmedabad, India, 1949.
4. <http://www.ntfcentral.com/2017/01/25/modi-launches-mahatma-gandhi-swachhata-abhiyan-194080.h>

Critically Evaluate the Success of the Bhoodan/Gramdan Movement and their Socio-Economic Impact

Dr. Jyoti H. Lahoti

Smt. I. R. T. College of commerce, Akola.

Abstract:

On 18 April, 1951, Vinoba got 100 acres of land as donation in Pochampalli village of Andhra Pradesh. Thus, triggered the phenomenal Bhoodan-Gramdan and people's Sarvodaya. In reality, the movement was only part of an overarching movement called entire Sarvodaya movement. This word took shape in Gandhi's mind in 1904 when he read Ruskin's book 'Unto This Last', but the word took concrete shape in 1908 when Gandhi translated the gist of this book in Gujarati. But Gandhi said that Sarvodaya meant the rise of all, and it was not merely the greatest good of the greatest number or of the last person standing in the queue. From then on, the ideology of Sarvodaya got firmly established in social discourses. The Bhoodan movement is one which aims not only at establishing world peace but at creating the foundations of a peaceful life. Although everyone is interested in the problems of peace, very few stop to question what the sources of human conflict may be, and why it is that in human society there is strife of every kind including war. Mahatma Gandhi was an exception in that he tried to go to the root of this problem, and he built up a philosophy of life. In this research paper studies have been done Gandhian development programmes, Importance of Bhoodan movement, Gramdan movement and Obstacles of both the movement.

Key-words: Bhoodan movement, Gramdan movement, Sarvodaya movement, development programmes, revolution

Introduction:

The Bhoodan movement started by Vinoba was an inspirational period. It was like a dream coming true, the rule of virtuous was being put in place on earth, and that there could be a significant change in man's behavior; such was the belief of the people

Principles of Business Management

Administration, as a legal concept, is a procedure under the authority laws of a number of common law jurisdictions. It functions as a control mechanism for resident companies and allows them to carry on running their business. Business is the source of income. It involves economic and non-economic activities. Profit earning is the main object of such business which is achieved by better management. Management involves planning, organising, coordinating, directing and controlling. This book covers the principle concepts of business management to provide students with a solid foundation for understanding the major issues. Business Management provides the essential insight necessary to understand and analyse the concepts, functions, techniques and principles of business management. This book is designed to prepare a student to understand the principles of management. This is the book you need if you want a clear, concise guide for the principles of management concepts. This unique and concise book is indispensable for undergraduates and provides a systematic and authoritative material to the teachers and the general readers.

Contents

Introduction • Nature of Business Activities • Business Structure • Corporate Strategy and Planning • Management Information Systems • Choice of Form of Business Ownership • Business Decision Making • Business Organisation • Business Staffing • Business Leadership • Business and Diversity • Business Motivation • Business Controlling • Business Communication • Business Authority.

Chandralok Prakashan
102, Bhanu Vihar, Near Park Road, New Delhi-110027
Tel: 011-26444200/26444201 Fax: 011-26444404
E-mail: chandralokprakashan@gmail.com
Website: www.chandralokprakashan.com



Principles of Business Management

Jyoti H. Lahoti

Principles of Business Management

Jyoti H. Lahoti

Madan Mohan
Assistant Professor
Smt. L.R.T. College of Commerce
AMOLA

International Multidisciplinary Online Research Journal
Approved By UGC Journal No-41129

SCHOLARS IMPACT
QUARTERLY

SPECIAL ISSUE

ON

**“IMPACT OF MALL CULTURE ON
INDIAN ECONOMY”**

An Internationally Indexed, Refereed, Peer Reviewed,
Quarterly Online and Open Access Journal

EDITOR IN CHIEF

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

9

MALL CULTURE AND ITS IMPLICATIONS

DR. JYOTI H. LAHOTI

Smt. L. R. T. College of Commerce, Akola.

ABSTRACT:

The retail revolution has completely taken the nation by storm. Mushrooming of malls is a clear indication that the wave of consumerism is arriving steady and fast. Crowded streets, traffic congestion and mob of people flooding a chic looking building, is a popularly visible scenario every Sunday. This plush building is none other than a mall in metropolitan cities. This brings to light that people's perception has completely changed towards shopping. Congenial atmosphere, world class environment, international brands, basic amenities and exotic cuisines, is what the malls aspire to provide under one roof.

Nevertheless, people are welcoming this new trend with open arms, unaware of what just might be its consequences. Moreover, sales and bargain deals, attractive prizes, and schemes are the success formulae, the shopkeepers are trying to cash in, on consumers. This has made malls a mega hit amongst the metro crowd, putting fuel to their ever increasing demand for a better living. This is a result of the expanding Indian market and disposable incomes by the service class.

In this research paper researcher has done the study about Mall Culture in India, how successful are malls in India?, Reasons for growth of Mall culture in India and Limitations and Criticism of Mall.

Keywords: retail, malls, culture, brands, youth.

INTRODUCTION:

Today economy is growing fast, this development has gained importance not only in the metropolitan cities but also in the Tier II and III towns. These upcoming formats are giving consumers a lot to spend. In these circumstances, in which these new retail formats are growing at a rapid pace in India, there remains a need among Indian businesses to understand the changing behaviour of consumers towards shopping in these organized retail outlets.

Gone are the days when people had to buy different things at different

2018-2019

**SCHOLARS
IMPACT**
Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2304-7632
ISSN 2306-7240
Special Issue

Approved By UGC
Journal No- 41129

IMPACT FACTOR - 5.98




UGC Sponsored
One Day National level Conference on

**IMPACT OF DEMONETIZATION AND GST ON
VARIOUS SECTORS OF INDIAN ECONOMY**

In Collaboration with Bank of Maharashtra.

Saturday, 12th January, 2019

Volume-VI, January 2019 (Special Issue)



* CHIEF EDITOR *

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :
The B.G.E. Society's
Smt. L.R.T. College of Commerce
Akola- 444001 (M.S.)
Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC
(Affiliated to S.G.B. Amravati University, Amravati)

(40)

IMPACT OF DEMONETIZATION ON INDIA'S REAL ESTATE SECTOR

DR. JYOTI H. LAHOTI

M.Com., M.Phil., M.A., Ph.D., MBA
Smt.L.R.T.College of Commerce, Akola.

ABSTRACT:

Demonetization was a move initiated by Indian government to cleanse the formal economic system and discard black money in India. India has witnessed demonetization at two earlier instances, i.e. January 1946 and January 1978. During the first demonetization in Jan 1946, Rs. 1000 and Rs. 10000 notes were demonetized. Whereas in January 1978, an ordinance was promulgated in order to phase out the notes of denomination rupees thousand, two thousand and ten thousand notes. India initiated its controversial plan of demonetization on 8th Nov 2016, by making the Rs 500 / 1000 notes not as legal tender. Through this momentous move the Indian Government tried to tackle four key issues: undesirable upsurge of black money, corruption, fake currency circulation and funding of terrorist activities in the country. Also, this had a phenomenal impact on slowing down the growth rate of the Indian economy. Ten sectors in India were majorly impacted by Demonetization: Agriculture, Real Estate, Construction, Manufacturing, Financial, Aviation, Tourism and Hospitality, Telecom, Healthcare and Automobile. The worst affected sectors being Financial and Real Estate.

Through this paper short-term and long-term economic impact of demonetization on Real Estate Sector of India are highlighted. This study also gives an insight into the positive and negative impact of demonetization on Indian economy. This article is an attempt to review some of the benefits and challenges faced by India's real estate sector due to demonetization.

KEYWORDS: Demonetization, Real Estate, Financial Services, Indian economy

INTRODUCTION:

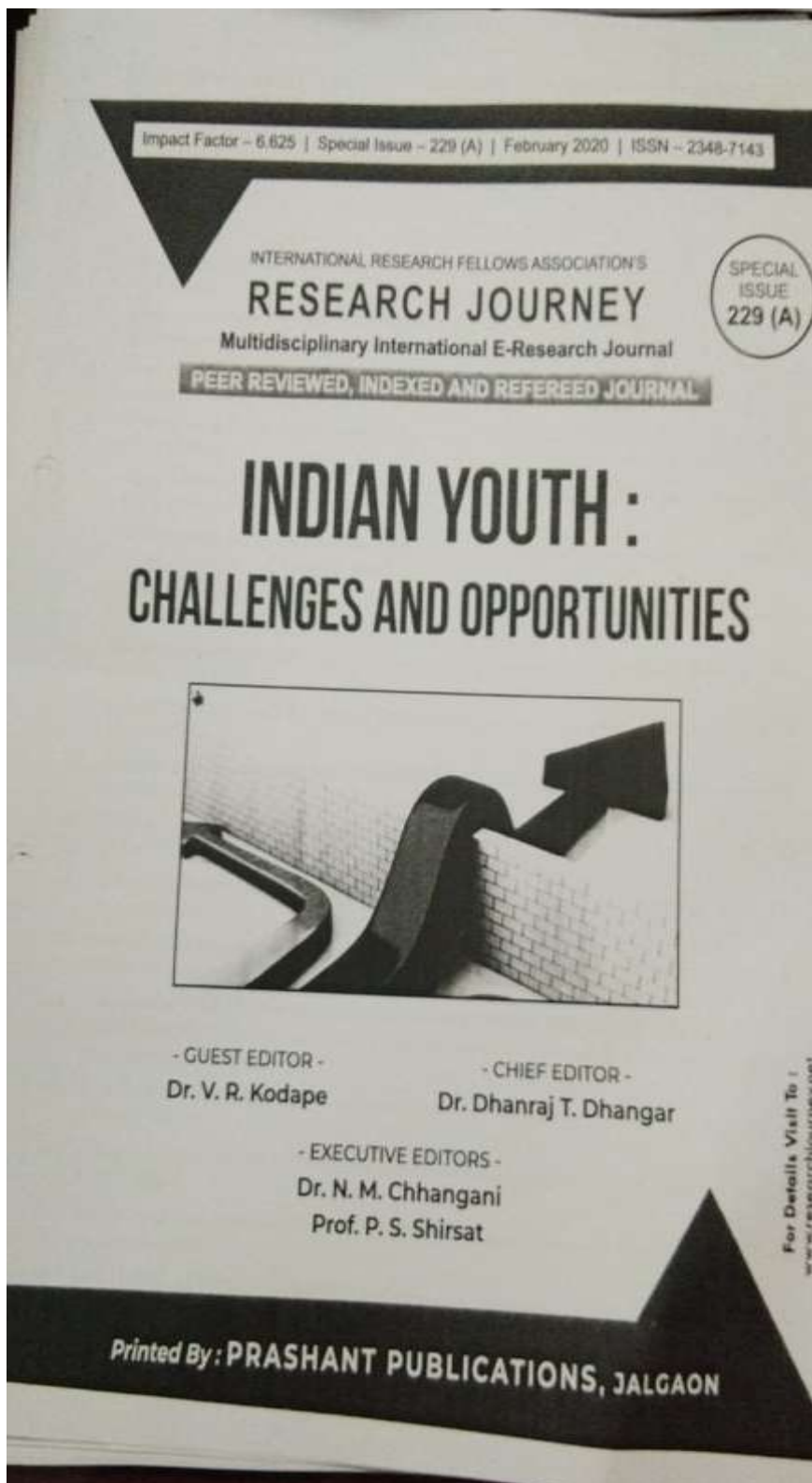
Real estate industry is the second largest employer after agriculture and is slated to grow at 30 per cent over the next decade. The Real Estate Sector Comprises Four Sub Sectors, Which Are

- i) Residential
- ii) Retail
- iii) Hospitality
- iv) Commercial.

Real estate affects the economy by being a critical driver of economic growth. It is the pre-eminent asset class which will be most impacted by global monetary impact of demonetization on real estate market in India.

To the Indian economy, as an industry, real estate activity is defined as any economic transaction related to the purchase, sale, owner-operation or lease of property. This also includes

2019-2020



An Empirical Study on the Usage Pattern and Impact of Social Media Among Youths

Dr. Jyoti H. Labot
Sri.C.S.T. College of Commerce
Agaie

Abstract:

In present Social Media is a part of life for most of the Indian youth. The usage of the Internet is now heavily shifted to Social Media Sites. Because of their features, young people are attracted to social networking sites. No doubt these SNS provides employment, marketing, personal growth, sharing of information. These SNS has great impact on youth of India. Undoubtedly Social Media has its own merits, but excessive use of Social Media is affecting the lifestyle of youth. Moreover, statistics show that addiction to social media resulted in increased health problems and change in behavior.

Using social media will help in improving contacts and thus increase business. Social media may comprise of different forms like magazines, social club, Internet forums, weblogs, social blogs, micro blogging, wikis, podcasts, photographs or pictures, videos, vlogging and social bookmarking. But now the trend of getting information has totally changed as most of them are using internet to acquire information and to meet people. Going with the former first, social media has reduced the world to a global village. Youth can interact with people from other parts of the earth by just a click of the button.

This paper focus on the impact of Social Media sites on youth, good, bad & major concerns in Indian perspective. We have to look at both the positive and negative impacts of social media on the youth and their career.

Keywords : Social Media, Impact, Indian Youth, Influence of Social Media, Internet.

Introduction :

Unemployment is the biggest problem in front of society. Due to various factors such as increasing population, increase in the number of qualified students, huge competition, growing private sector, reducing government sector, less secured jobs options, etc. are some of the factors which are mainly responsible for the growth of unemployment in the country. To become an "Entrepreneur" is the solution to this problem. In simple words it means to become your own boss. An individual who organizes or operates.

Introduction:



Source :

<https://www.techfutureseminar.com/2018/09/impact-of-social-media-on-youth.html>

Social media, basically defined as grouping of internet based an application that builds on the ideological and scientific foundations for transforming communication, in to an effective and interactive conversation between different societies and individuals. Social media is one of the easiest means and includes media and social networking sites like face book, twitter, Google+ etc. This is creating lot of boom in the current generation as it is one of the exceptional resources in conveying the information.

Social media is different from the usual traditional media which include newspapers, television, radio and films etc. This social media is less expensive when compared to the traditional media and is also easily accessible. This is not only used for communicating and interacting with people worldwide but is also one of the best ways to advance in business. Almost 70% of the business is done online because this will reach to the customers/audiences soon, all over the world. This is also one of the biggest pools of information.

Objectives of the Study :

- To study about the types of Social Media.
- To know the advantages of Social Media.
- To understand the impact of Social Media on youth.
- To find out the risks associated with Social Media.

SCHOLARS IMPACT

Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2304-7632
EISSN 2304-7640
Special Issue

Approved by UGC
Journal No-47120
Up to June 2019

IMPACT FACTOR - 5.98

PARADIGM SHIFT OF INDIAN ECONOMY AND ITS IMPACT ON VARIOUS SECTORS

October to December, 2019 Volume-VI, Issue-IV

Saturday, 28th December, 2019



CHIEF EDITOR

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :
The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

A PRAGMATIC STUDY OF MERGERS AND ACQUISITIONS AND ITS IMPACT IN INDIAN BANKING SECTOR

DR. JYOTI H. LAHOTI

M.Com., M.Phil., M.A., Ph.D., M.B.A., Akola.

Abstract:

The research aims to understand the behavior of various "Mergers and Acquisitions and its impact in Indian Banking Sector." A large number of international and domestic banks all over the world are engaged in merger and acquisition activities. One of the principal objectives behind the mergers and acquisitions in the banking sector is to reap the benefits of economics of scale.

Today, the banking industry is counted among the rapidly growing industries in India. It has transformed itself from a sluggish business entity to a dynamic industry. The growth rate in this sector is remarkable and therefore, it has become the most preferred banking destinations for international investors. A relatively new dimension in the Indian banking industry is accelerated through mergers and acquisitions. It will enable banks to achieve world class status and throw greater value to the stakeholders. The main objective of this paper is to analyze whether the bank has achieved financial performance efficiency during the post merger & acquisition period specifically in the areas of profitability, leverage, liquidity, and capital market standards. This study is testing the impact of merger and acquisition of banks and provides insights about their role and impact after merger on banks profitability.

Keywords: Merger, Acquisition, Banking, Profitability, Leverage, Liquidity.

Introduction : Mergers and Acquisitions are important corporate strategy actions that aid the firm in external growth and provide it competitive advantage. In today's globalized economy, mergers and acquisitions (M&A) are being increasingly used world over, for improving competitiveness of companies through gaining greater market share, broadening the portfolio to reduce business risk, for entering new markets and geographies, and capitalizing on economies of scale etc. Mergers and acquisitions have been long known to direct the merging entities towards positive synergies, enhanced resources and hence, overall increase in the profit statements.

Mergers among different banks are classified as horizontal mergers. The deal is always expected to be beneficial for both merging firms. Mega amalgamations raise hopes to redefine the scenario. Merger is the combination of two or more entities by purchase acquisition whereby the identity of one of the entities remain while the others are being dissolved. The reasons behind the merger transactions are basically gaining market share, competitive advantage, increasing revenues and risk and product diversifications. With the global financial crises, it is noticeable that mergers and acquisitions have considerably increased. Corporations employed such combination not only for the sake of competitiveness but to maintain a firm Foothold in the industry as well. This has led to the significant transformation in the business landscape.

Objectives of the Study:

- To understand the **Motive & Objective behind** of Mergers and Acquisitions.
- To know about the reason for merging banks in India.
- To know about the reason for merging banks in India.
- To understand pros and cons of mergers and acquisitions
- To examine the Impacts of merger
- To study recommendations of expertise.

Research Methodology: Primary and secondary data collection tools are used for the study. In the primary data collection direct observation has been used. Various web sites have been observed and studied and in the secondary data collection various study material and research works which have been done on mergers and acquisitions have been studied. Important and related data has been gathered and used for this research work. For the purpose of evaluation, investigation data is collected from Merger and Acquisitions (M&A's) of the Indian banking industry. The financial and accounting data of banks is collected from companies Annual Report to examine the impact of M&A's on the performance of banks. Financial data has been collected from Bombay

SCHOLARS IMPACT

Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2304-7532
EISSN 2304-7540

Special Issue

Approved by UGC
Journal No-47129
Up to June 2019

IMPACT FACTOR - 5.98

PARADIGM SHIFT OF INDIAN ECONOMY AND ITS IMPACT ON VARIOUS SECTORS

October to December, 2019 Volume-VI, Issue-IV

Saturday, 28th December, 2019



CHIEF EDITOR

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :

The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

IMPORTANCE OF WATERSHED DEVELOPMENT

DR. JYOTI HARNARAYAN LAHOTI
Researcher Scholar

MISS. SULBHA GULABRAO WANKHEDE

Guided By
Smt. L.R.T. College Of Commerce Mahavidyalaya, Akola

Abstract :

In India more than eighty percent of people live in rural area in villages. Half a century of "rural development" based on village industries. Tens of thousands of crores of rupees invested in dams, canals and agriculture, etc., has led to very little development. We are still the most illiterate, the most poor and the most unhealthy nation in the world despite of the fact that India is a great country of ours, is rich in resources both physical and human, rich in tradition, rich in knowledge and culture. Our natural resources of soil, water, air and sunlight need more attention from everyone.

Introduction :

Soil and water resources, on which we have some control, are being exploited because of increased population. Careless attitude of human beings and the race for maximum production to meet the needs of mankind. The situation is more serious in poor countries with developing economy such as India, where the lands are fragmented into small pieces and are managed by 70 to 75 percent of the population. Because of small land holdings and large number of owners and their behaviors in terms of productivity is different in each season. This has resulted in the introduction of large number of crops species and adoption of varying practices based on available resources. At this stage, at all levels, it is necessary to adopt broadly agreed principles and adhere to basic unit like watershed for management of natural resources. However, watershed management for conservation, development and utilization of natural resources mainly soil and water to be considered with different perspectives and priorities in our country. According to a study at Central Soil and Water Conservation Research and Training Institute, Dehradun, 5334 million tones of soil is being eroded annually in India, of which 29% is being lost to sea, 10% is deposited in reservoirs as silt, and 61% is displaced from one location to another. Most of the soil loss from land surface comprises fine fertile particles and organic matter. It has been obvious that due to erratic rainfall pattern and poor soil cover, the vegetative designs under rainfed situations are poor leading to deterioration of resources and socio-economic status in watersheds. Implementation of scientific principles in an integrated way, in line with nature, is the prime need to improve the resource and environmental status. Watershed, a natural hydrologic entity is highly responsive to management level.

Physical development :

Timely completed the works and activities under the project surplus runoff conserved and harvested in the watershed. i.e. Photo copy no.1 The project activities and works were implemented through users group and self help group. Improved technologies for crop management, afforestation, animal husbandry and horticulture etc were adopted to the user's group. New plants planted in common land and private land and are surviving at the end of the project period.

Sustainable impact of productivity and income :-

Increasing area under life saving the supplemental irrigation through better recharging of ground water. efficient methods of irrigation, digging of new wells etc. Adoption of integrated and allied land use systems like Agro-forestry, Agro-horticulture pasture development etc. Annual increase in productivity of major commodities in agriculture, horticulture, live stock, poultry etc. Significant reduction of erosion in cultivated fields, significant harvesting of surplus runoff from the watershed area, natural regeneration of desirable plants in the common land, diversification of farming system of families, leading enhancement of their annual income-enhancing availability of drinking water through internal sources of water even during dry year.

Watershed approach for resource conservation, development and utilization, leading to higher productivity and profitability along with sustainability in rainfed agriculture is relatively new. Proper understanding of concepts and implementation of development programme in an integrated way is, necessary.

MAH/MUL/03051/2012
ISSN: 2319 9318

Vidyawarta[®]
Peer-Reviewed International Publication

March 2020
Special Issue-01

01

MAH/MUL/03051/2012

ISSN :2319 9318

आंतरविद्याशाखीय बहुभाषिक शोध पत्रिका

विद्यावार्ता[™]

Government College of Education, Akola (CTE)

Near Akola Netra Hospital, Ramdas Peth, Akola

National Conference
on

Research in Interdisciplinary Studies

Date : 18 March, 2020

Editor

Dr. Vasudha V. Deo
Principal

Co-Editor

Dr. Asha Dharaskar (Bhavsar)
IQAC Coordinator



Reg.No.U74120 MH2013 PTC 251205
Marshwardhan Publication Pvt.Ltd.

At Post Limbaganesh Tq Dist Beed
Pin-431126 (Maharashtra) Cell 07588057695,09850203295
marshwardhanpubli@gmail.com vidyawarta@gmail.com

All types Equipments

www.vidyawarta.com

Conclusion

Therefore, after the detailed discussion of the two subjects, you might have understood that both are the intellectual property right protection. Both are granted by the government but covers different aspects, i.e. copyright takes into account the creative and original work of the authors, whereas a patent is for new inventions or techniques/methods discovered.

• Abbreviations

- BSD Berkeley Software Distribution
- FSF - Free Software Foundation
- GPL - General Public License
- IPRs - intellectual property rights
- LGPL - Library (or Lesser) General Public License
- MPL - Mozilla Public License
- NP - Netscape Public License
- OSI - Open Source Initiative

References

HANDBOOK ON INTELLECTUAL PROPERTY RIGHTS & TECHNOLOGY TRANSFER
C:\Users\ICMR\Desktop\Lightbulb-1250x650.jpg

THE DIFFERENCE BETWEEN COPYRIGHT AND PATENT

Copyright, Filmmaker, Musician, Photographer, Visual Artist, October 21, 2014

- Intellectual Property Rights-Law And

• actice

External links

Official website

- Geographical Indication Registry India, website
- Indian Patent Act 1970
- Information about patent law in India on the European Patent Office web site
- Indian Patent Data Available in PATENSCOPE
- Manual of Patent Office Practice and Procedure



Transformational Sustainability Research Methodology

Dr. Jyoti H. Lahoti
Smt.L.R.T.College of commerce, Akola.

Abstract:

The importance of questioning the values, background assumptions, and normative orientations shaping sustainability research has been increasingly acknowledged, particularly in the context of transformational sustainability research, which aims to integrate knowledge from various scientific and societal bodies of knowledge. Sustainability science can roughly be differentiated into two distinct research streams a "descriptive-analytical" and a "transformational" one. While the former is primarily concerned with describing and analyzing sustainability problems, the latter aims at developing evidence-supported solution options to solve these problems. This paper presents relevant methodological guidelines and requirements as well as five exemplary research frameworks for transformational sustainability research. The frameworks are for complex problem-handling, transition management and governance, back casting, integrated planning research, and the transformational sustainability research. The frameworks provide guidelines for transformational sustainability research; yet, willingness and capacity of academic, governmental, private, and nonprofit organizations to use them for knowledge-generating operations are still fairly low. To truly support sustainability transformations, much more of this solution-oriented sustainability research is needed.

Accordingly, the discourse on sustainability and sustainable development has recognized that positive visions about our societies' future are an influential, if not

2020-2021

Impact Factor-7.675 (SJIF)

ISSN-2278-9308

B.Aadhar

Peer-Reviewed Indexed

Multidisciplinary International Research Journal

June-2020

SPECIAL ISSUE- CCXXX (230)

*Challenges in the 21st Century & Need
of Gandhian Ideology*



Chief Editor

Prof. Virag S. Gawande
Director
Aadhar Social
Research & Development
Training Institute Amravati

Editor:

Dr. V.L. Bhangdia
Principal
Smt. Kesharbai Lahoti
Mahavidyalaya, Amravati
Dist. Amravati.



This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
- Cosmos Impact Factor (CIF)
- International Impact Factor Services (IIFS)

For Details Visit To : www.aadharsocial.com

Aadhar PUBLICATIONS



Views of Mahatma Gandhi and Management Skill

Dr. Jyoti H.Lahoti

Smt.L.R.T.College of commerce Akola.

Abstract:

Mahatma Gandhi was an ideal management guru and he created brands. Truth and Non Violence were the two key components of his creed. Mahatma Gandhi was a leader in true sense of the word. Leadership is considered to be the most important aspect of management. In this Gandhi excelled. He planned his activities precisely, detailed the targets achievable correctly, and studied the opponent and their strategies accurately.

Mahatma Gandhi was a smart manager, and a wonderful strategist. He possessed amazing public relations skills and also had very good relationship with the press. Mahatma Gandhi is an icon! Business and political leaders have marveled at his monumental achievements in South Africa, India and the world at large. Mahatma Gandhi exemplifies leadership and managerial capabilities in the most myriad and trying situations. One can take various lessons in Self Management, Leadership, Emotional Intelligence, Negotiation, Strategy, Economics, Communication, Rural Development, Social Inclusion, Education, Entrepreneurship, Women Empowerment, Law, Ethics and Corporate Governance from his work and methods.

This paper discusses the role of Mahatma as a management guru. The article examines how Mahatma Gandhi's Autobiography and episodes from his life could help a professional learn fundamental management principles. It is high time to discover the relevance of his methods and ideas in modern day business challenges.

Introduction:

Business leaders across the globe have discovered a new Management icon-Mahatma Gandhi, the Father of the Indian Nation. While leading the nation in the struggle for independence, Gandhi held a inspiration to some management strategies which are critical in present day corporate world. The Mahatma is now being rediscovered as more than just a political leader who gained independence for the country. He is being looked upon as a master strategists and an exemplary leader whose ideas and strategies have great meaning for the corporate world, particularly in India.

By identifying himself with the masses, dressing like them, living among them and empathizing with them, Gandhiji won their respect, confidence and allegiance. Millions responded to his call. They spun cotton, burnt foreign cloth and made salt in defiance of the law. They submitted to beatings, imprisonment but did not react with violence. Judging from his remarkable achievements and the excellent and effective manner in which he selected and negotiated his Satyagraha issues, and planned and implemented his campaigns, he was undoubtedly a management expert. No wonder, Harvard School of Business Management while taking note of his principles has crowned him the Management Guru of the 20th century.

The leadership skills that he showed stemmed from his focus on a definite purpose, discipline, and his belief systems. Business gurus in India are talking about a new role model: Mahatma Gandhi. The Father of the Nation is now being held up as the master strategist, an exemplary leader, and someone whose ideas and tactics corporate India can emulate. Gandhi's ideas are of particular relevance to India at this juncture to become an economic superpower.

Research Objectives:

- ✓ To understand the role of Mahatma Gandhi as a leader.
- ✓ To know the views and opinions of Mahatma Gandhi as a manager guru.
- ✓ To observe Implication of his traits in management today

(SJIF) Impact Factor-7.675

ISSN-2278-9308

B.Aadhar

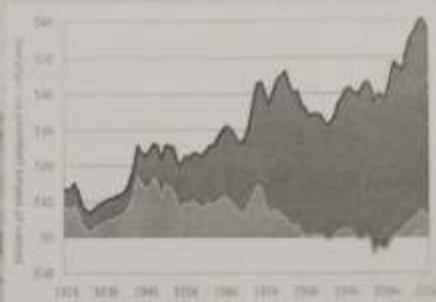
Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

March -2021

ISSUE No- CCLXXIX (279)

**Impact of Recent Indian Agricultural Policy
on Agricultural Sector and Other Allied Sectors**



Chief Editor

Prof. Virag S. Gawande
Director
A. S.R.& D. T. Institute Amravati

Executive Editor

Dr.S.G. Chapke
Principal
Smt. L.R.T. College of
Commerce, Akola

Editor

Dr. Y.K. Agrawal
IQAC Co-ordinator
Smt. L.R.T. College of
Commerce, Akola

The Journal is indexed in:

Scientific Journal Impact Factor (SJIF)

Cosmos Impact Factor (CIF)

International Impact Factor Services (IIFS)

Aadhar International Publication

For Details Visit To : www.aadharsocial.com

Impact of recent indian agricultural policy on Agricultural sector
Prof. Jyoti H.Lahoti

Smt.L.R.T.College of commerce Akola.

ABSTRACT:

Agriculture continues to be the most crucial sector of the Indian economy. With 26.8 percent contribution to the Gross Domestic Product (GDP) at current prices and providing employment to nearly 2/3rd of the work force, agriculture is so much at the center stage in the Indian economy that any situational change in this sector, positive or negative, has a multiplier effect on the entire economy. The largest industries of the country like sugar, jute, textiles, food processing, milk, etc. are dependent on agriculture for their raw materials. Besides, the agriculture sector and rural areas are the biggest markets for low priced and middle priced consumer goods, including durable use items.

In India, the main objectives of agricultural policy are to remove the major problems of agricultural sector related to improper and inefficient uses of natural resources, predominance of low-value agriculture, poor cost-benefit ratio of the sectoral activities and insignificant progress of cooperative farming. The main features of the National Agricultural Policy are: Privatization of agriculture and price protection of farmers in the post QR (Quantitative Restrictions) regime would be part of the government's strategy to synergies agricultural growth. The goal of this article is to study about the impact of recent Indian agricultural policy on agricultural sectors.

KEY WORDS: Agriculture, Policy, Privatization, employment, Government.

INTRODUCTION:

India is one of the fastest growing G20 economies, largely reflecting an ambitious reform agenda under implementation since 2014. Against this background, agriculture is a key sector in terms of its contribution to both employment and GDP. The sector has also been diversifying from grains towards pulses, fruit, vegetables and livestock products, largely driven by evolving demographics, urbanization and changing demand patterns. Despite these notable achievements, challenges remain: among them, the prevalence of very large numbers of smallholders, low productivity, climate change, pressure on natural resources such as water, persistent food insecurity, and an under-developed food processing and retail sector. Generating savings by continuing to scale back variable input subsidies can be used to train farmers in an efficient and sustainable use of such inputs, by ensuring extension systems focus more on climate change, sustainability, and digital skills. Continued investments in the agricultural knowledge system and knowledge transfer through FPOs are important to ensure sustained and sustainable productivity growth.

Agricultural policies and practices are critical for building the resilience of agricultural landscapes and agriculture-based livelihoods to social-ecological shocks and stresses, especially in developing economies such as in India. Agricultural policies in India are designed and implemented by a complex system of institutions. States have

Dr. Vandana K. Mishra

2016 -2017

Associated & Indexed at:

- Impact factor services for international journals (I.F.S.I.J.)
- International Innovative Journal Impact Factor
- Cite Factor (Academic Scientific Journals)
- Academic Resource Index (Research Bib)
- International scientific indexing (ISI)
- Scientific Indexing Services
- Global Impact Factor
- Infobase Index
- COSMOS
- DIIF

SCHOLARS IMPACT
An International Multidisciplinary Academic Peer-Reviewed Research Journal

Approved by USC Journal No- 47128

ONE DAY NATIONAL CONFERENCE
ON
"IMPACT OF MALL CULTURE ON INDIAN ECONOMY"
24 November, 2017

Organized by
Vidarbha Shikshan Prasarak Mandal's
G.S. Science, Arts & Commerce College
Khatangen - 444303, Dist. Buldhana
Raccredited by NAAC with 'B' Grade (2016-2020)

SCHOLARS IMPACT
www.scholarsimpact.com

Deshmukh
Publication Pvt. Ltd.

Printed & Published by Dr. H. Talib Deshmukh & Edited by Dr. H. Kishor Deshmukh,
Deshmukh Publication Pvt. Ltd. - Secode Deshmukh Hospital, Hilar Colony, Khatangen,
Dist. Buldhana (Maharashtra) India - 444303
Email: scholimpact@yahoo.com, hkgdeshmukh@gmail.com
Website: www.scholarsimpact.com Call No. : +91-9422926544 ; +91-7972790879

②
**EFFECTS OF MALL CULTURE ON
RETAILERS**

DR. VANDANA K. MISHRA

Associate Professor

Smt.L.R.T.College of Commerce, Akola

Email-vandana.mishra938@gmail.com

ABSTRACT

The retail sector in Indian has seen a drastic transformation and rapid growth since the last decade. Till date it is being dominated by small and unorganized entrepreneurs like Kirana shops, standalone stores, boutiques, traditional family business stores etc. However, with the growing global economic powers, new economic policies, FDI relaxations and unique marketing strategies the new kind of retailers like shopping malls tend to hook the consumers even in Tier II and Tier III towns. Organized retail sector is growing at rapid speed, more jobs are being created, town plans are getting modernized, and thus the consumer behavior too. While the transition is happening at global level in various forms, the shopping behavior of consumer is also likely to change with the growing choices and trends. Shopping in malls has become a major leisure activity. In this scenario, the current study aims at 'Effects of Mall Culture on Retailers'

KEYWORDS: Mall Culture, Retailers, Global View, Indian Economy

INTRODUCTION

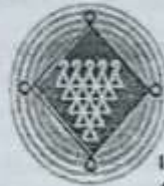
Retail is India's largest industry, accounting for over 10% of the country's GDP and around 8% of the employment. It has emerged as one of the most dynamic and fast paced industries with several players entering the market. Western-style malls have started on appearing in metros and second-tier cities alike introducing the Indian consumer to a shopping experience like never before. Mall culture started multiplying in the metro cities, and India started becoming the hub of organised retail.

In India, modern organized retail formats are still evolving. Ten to twelve years ago, if a consumer wanted to buy a soap, his only option was the local bania

ISSUE No.....

ISSN NO.2347-9558

INTERNATIONAL
JOURNAL FOR
ADMINISTRATION
IN
MANAGEMENT
COMMERCE AND
ECONOMICS.



IJAMCE

INTERNATIONAL JOURNAL FOR
ADMINISTRATION IN MANAGEMENT,
COMMERCE AND ECONOMICS

2016


Editor – In – Chief
Priyesh Jaiswal

Publishing Head
Vaibhav Jaiswal

Website :- www.ijamce.org

Email id :- ijamcegroup@gmail.com

CRESCENT-16

 IJAMCE

ISSN (2347-9008)

INTERNATIONAL JOURNAL FOR ADMINISTRATION IN MANAGEMENT, COMMERCE AND
ECONOMICS

**THE IMPACT OF IT ON HR MANAGEMENT: CHALLENGES AND
OPPORTUNITIES**

Prof. Dr. Vandana. K. Mishra

*Assistant professor, Commerce Department, Smt. L.R.T. College of Commerce, Maharashtra State, India.
Cell No: 9420184809, E mail: vandana.mishra938@gmail.com*

ABSTRACT

HRM is a vital function of the organization, and technology and Human Resource Management influence each other to a great extent. The extensive use of Information technology within human resource management has majorly increased over the last decade. Information technology has created a revolution in the every sphere of human endeavor. Today IT is used extensively by the organizations to perform various functions such as recruitment, maintenance, development etc. IT and its wide range of applications have not only impacted their operations but also have made their presence greatly felt in every sphere of management. This paper is a brief history of both information technology and human resource management provides and the impact and consequences of information technology on human resource management functions explain. The Challenges and opportunities in human resource management provides IT application, has been studied.

KEYWORDS: *Information technology, Human Resource Management, Organization Structure*

VidyawartaTM
International Multilingual Research Journal
Special Issue (Vol-II)



ISSN:23199318

Rajasthan Education Society's
**Rajasthan Aryan Arts,
Shri Mithulalji Kacholiya Commerce And
Shri Satyanaryanji R.Rathi Science College, Washim 444505**

NAAC "A" Grade 2004 & 2011
College With Potential For Excellence

Organized by

Department of Commerce

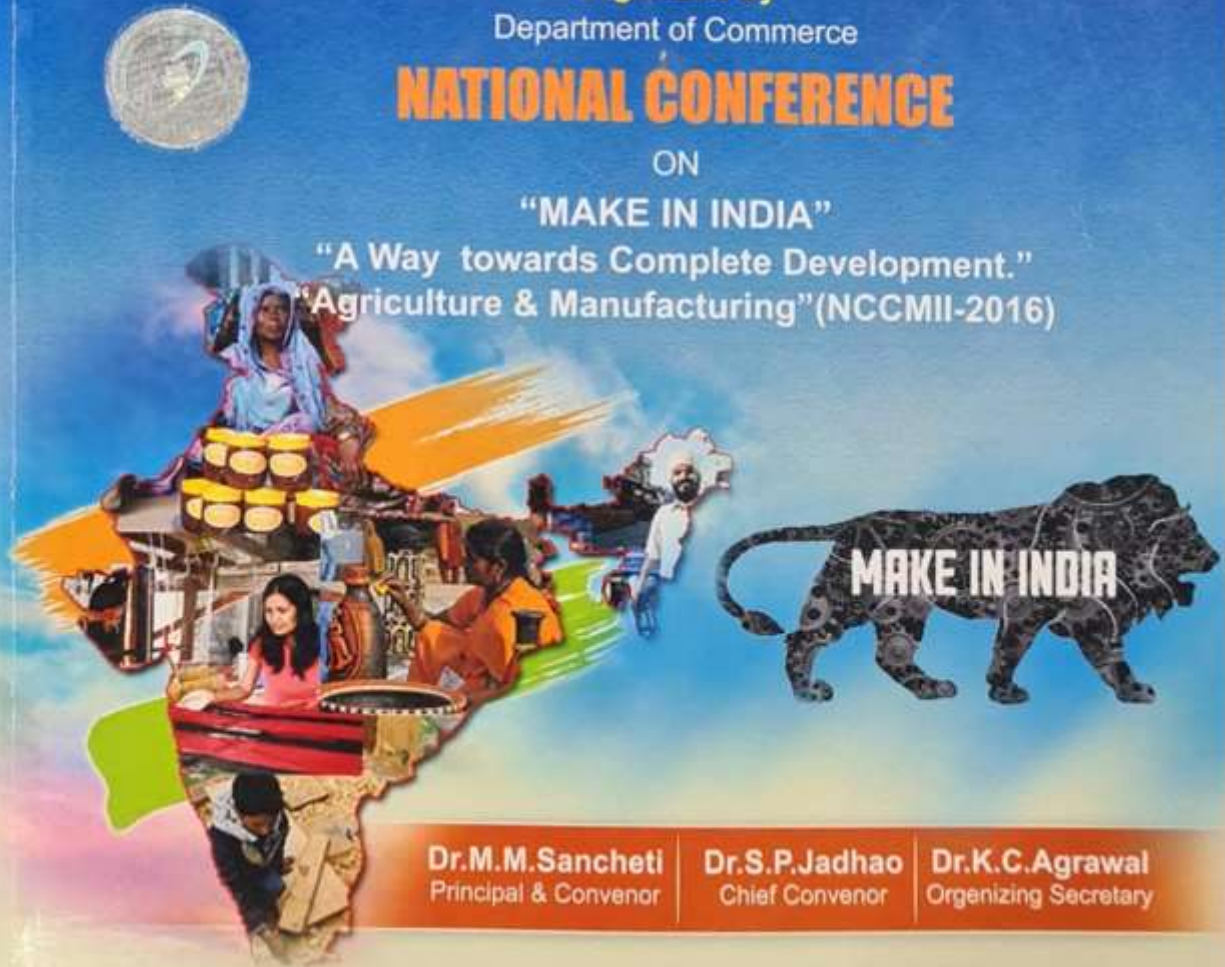
NATIONAL CONFERENCE

ON

"MAKE IN INDIA"

"A Way towards Complete Development."

"Agriculture & Manufacturing"(NCCMII-2016)



Dr.M.M.Sancheti
Principal & Convener

Dr.S.P.Jadhao
Chief Convener

Dr.K.C.Agrawal
Organizing Secretary

A STUDY ON RURAL DEVELOPMENT FOR THE SUCCESS OF "MAKE IN INDIA"

Dr. Vandana K. Mishra
Assistant Professor
Smt. L.R.T. College of Commerce, Akola, (M.S.)

ABSTRACT

On 25 September 2014, Prime Minister Narendra Modi launched "Make in India" project, with an aim to make manufacturing a key engine for India's economic growth. But to make this project successful, it is important to focus on the rural development in India.

Rural development in India has witnessed several changes over the years in its emphasis, approaches, strategies and programmes. It has assumed a new dimension and perspectives as a consequence. Rural development can be richer and more meaningful only through the participation of clientele of development. Just as implementation is the touchstone for planning, people's participation is the centre-piece in rural development. People's participation is one of the foremost pre-requisites of development process both from procedural and philosophical perspectives. For the development planners and administrators it is important to solicit the participation of different groups of rural people, to make the plans participatory.

KEY WORDS: Make in India, Rural Development, 12th five year plan

INTRODUCTION

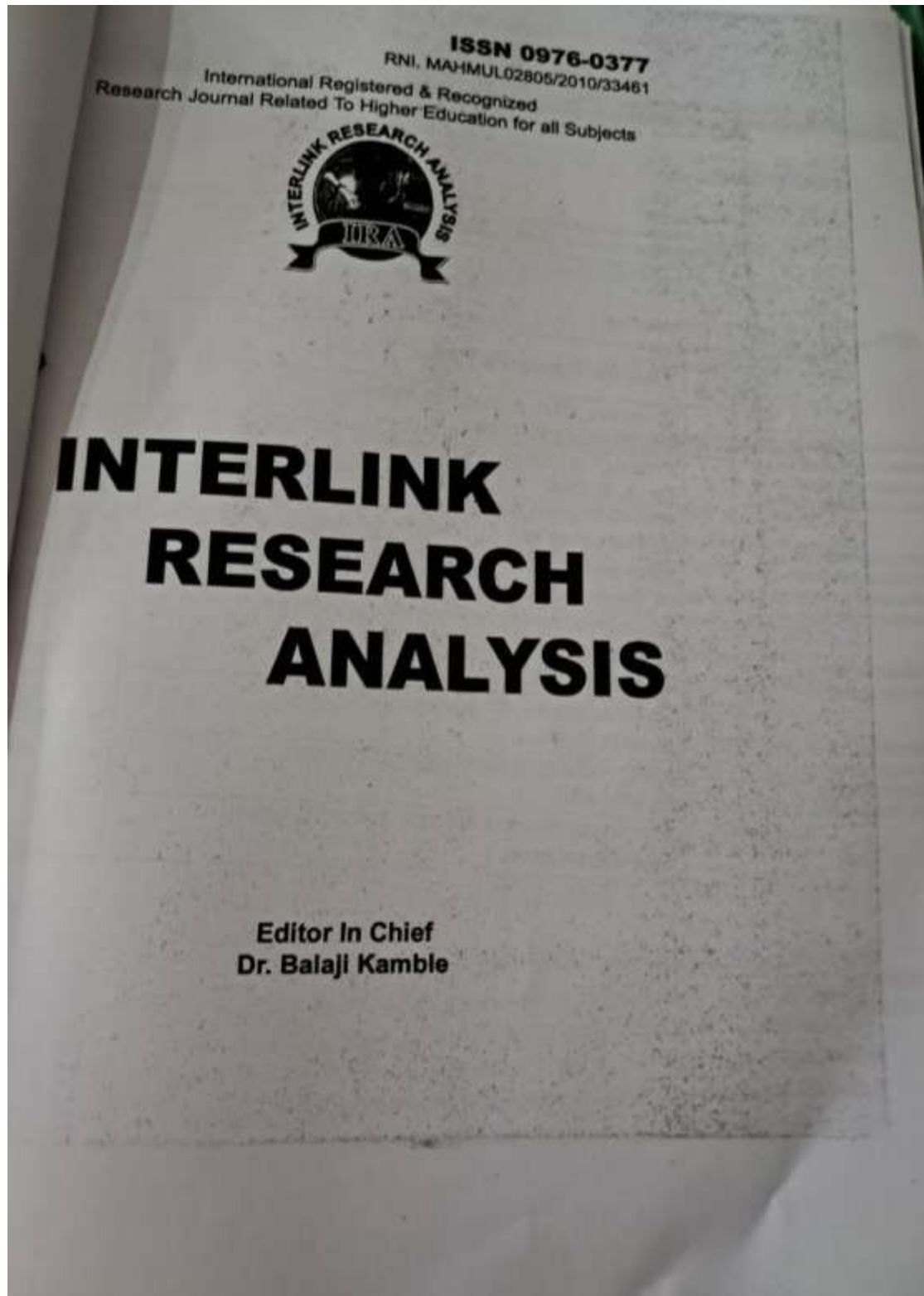
Make in India - A national program designed to transform India into a global

manufacturing hub. Rural development implies both the economic betterment of people as well as greater social transformation. Increased participation of people in the rural development programmes, decentralisation of planning, better enforcement of land reforms and greater access to credit are envisaged for providing the rural people with better prospects. According to Prime Minister Narendra Modi, initially, the main thrust for development was laid on agriculture, industry, communication, education, health and allied sectors. Later on, realising that accelerated development can be provided only if governmental efforts are adequately supplemented by direct and indirect involvement of people at the grass root level, the thrust shifted. Therefore, it is essential to focus on rural development for the success of "Make in India".

Rural Development in India is one of the most important factors for the growth of the Indian economy. India is primarily an agriculture-based country. Agriculture contributes nearly one-fifth of the gross domestic product in India. In order to increase the growth of agriculture, the Government has planned several programs pertaining to Rural Development in India. The Ministry of Rural Development in India is the apex body for formulating policies, regulations and acts pertaining to the development of the rural sector. Agriculture, handicrafts, fisheries, poultry, and dairy are the primary contributors to the rural business and economy.

During the Twelfth Plan (2012-2017), the State Government focused its attention on providing basic infrastructure facilities in all habitations, addressing the shelter requirements, creating an open defecation free and garbage free environment, bringing down rural poverty to below 10 percent, energizing street lights with solar energy and building up a conducive climate in schools for the upliftment of rural education, focusing on water security to all and increasing livelihood opportunities in

2017 - 2018





Excessive Work & Business Values

Dr. Vandana K. Mishra
Dept. of Commerce,
Smt. LRT College of Commerce,
Akola, Dist. Akola

Research Paper - Commerce

ABSTRACT

As global competition increases, people have been asked to learn to do more with less. Companies claim that employee layoffs are necessary to save the business and retain jobs for at least some people. Among the many undesirable effects from this type of action is that it leaves all the existing work (if not more) to be done by fewer employees. Everyone is asked to dig in and do whatever possible. Where will it stop? Who decides how much is too much? Some employees struggle to meet work demands while maintaining a strong family life and involvement in outside activities. Others seem to thrive on the challenge. In fact, a few might seem to prefer working long hours. It is this very last group of employees that the company would be wise to think about more carefully. These individuals might be addicted to their work, be workaholics, and this work pattern can have negative consequences for business operations.

Keywords: Workaholics, Business Strategies, Labour Laws, Inefficiency, Behaviour.

Introduction:

The term "workaholic" is often used in a light-hearted way. Some people seem to take pride in identifying themselves as a person consumed by their work. The topic has a serious side, however, and can be described as work addiction. In recent years, technological advances have increased our ability to work anywhere, anytime. The resulting pressure for 24/7 connectivity may push more and more people into putting work ahead of all other activities. Although this may at first seem to benefit the companies

2018 -2019




**SCHOLARS
IMPACT**
Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640
Special Issue

Approved By UGC
Journal No- 41129

IMPACT FACTOR - 5.98

UGC Sponsored
One Day National level Conference on
**IMPACT OF DEMONETIZATION AND GST ON
VARIOUS SECTORS OF INDIAN ECONOMY**
In Collaboration with Bank of Maharashtra.
Saturday, 12th January, 2019
Volume-VI, January 2019 (Special Issue)



बँक ऑफ महाराष्ट्र
Bank of Maharashtra
बँक ऑफ महाराष्ट्र

ज्ञान-विज्ञान विमुक्तये
University Grants Commission

★ CHIEF EDITOR ★
DR. M. RAGHIB DESHMUKH
www.scholarsimpact.com

: Organised by :
The B.G.E. Society's
Smt. L.R.T. College of Commerce
Akola- 444001 (M.S.)
Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC
(Affiliated to S.G.B. Amravati University, Amravati)

IMPACT OF DEMONETIZATION ON BANKING SECTOR

DR. VANDANA K. MISHRA

Associate Professor

Smt. L. R. T. College of Commerce, Akola.

E-Mail: vandana.mishra938@gmail.com

ABSTRACT

The government of India took a bold decision of Demonetization on 08/11/2016. All the sectors of the economy had faced mixed emotions as a result of this move. One sector of the economy which was affected to a great extent is banking industry. Banks were the channels through which demonetisation was carried out because 86% of the currency in circulation was withdrawn and non-cash transactions were promoted through banks and other allied e-payment activities. Such attempts of demonetisation were made earlier also by the government but not to this extent and volume. Positively, the liquidity position of the banks was increased due to the enhanced deposit base which was resulted by the deposit of old currency notes in the banks. At the same time, though the Government and Reserve Bank of India took necessary steps to curb the negative impacts of demonetisation, it resulted in accumulation of stressed assets, reduction in the demand for credit and reduction in profitability. This study will help us to understand the thinking of the public about the Demonetization and to understand the short term and long term Impact of Demonetization in India.

KEYWORDS:

Government of India, Demonetization, Banking Sector

INTRODUCTION

Banks are core part of any economy. On November 8th 2016, Central Government of India, had withdrawn the legal tender of notes 500 and 1000. They introduced new notes in 500 and 2000. Demonetization is a tool to battle Inflation, Black Money, Corruption and Crime, discourage a cash dependent economy and help trade. Its policy of the government by banning Rs. 500 and Rs. 1000 currency notes has influenced all almost all the corner of the economy. Its effect on Banking Sector is significant as Bank is a centre for channelling the legal tender money to all needs of the society. Demonetization had big impact on banking sector since it act as a central hub between Government and public for the exchange of currency. The biggest game changer of demonetization is banks in the nation. Banks had to make sure that customer relationship is up to predefined standards. Banks' quality of service to customer is highly relevant in the success of demonetization program. It is fact that banks are under severe constrains, but it is important to keep the quality in service.

The products and services are offered through electronic devices with the help of internet. Surgical strike on black money called 'demonetisation' brought enormous changes in all the sectors of the economy. Banks are not exceptions to the influence of demonetization and brought vibrations in the operations as well as products and services of banks. It created greater demand for digital banking

ISSN 2231-6671

International Registered and Recognized
Research Journal Related to Higher Education for all Subjects

Hi-TECH RESEARCH ANALYSIS



EDITOR IN CHIEF
DR. BALAJI KAMBLE



Impact of Goods & Service Tax (GST) On Indian Economy

Dr. Vandana Mishra

Dept. of Commerce,
Smt. LRT College of Commerce,
Akola, Dist. Akola

Research Paper - Commerce

ABSTRACT

GST is a single national uniform tax levied across India on all goods and services. In GST, all Indirect taxes such as excise duty, central sales tax (CST) and value-added tax (VAT) etc. will be subsumed under a single regime. Introduction of The Goods and Services Tax (GST) expected as a significant step towards a comprehensive indirect tax reform in the country, which would lead India for its economic growth.

GST also known as the Goods and Services Tax is defined as the giant indirect tax structure and designed to support and enhance the economic growth of a country. More than 150 countries have implemented GST so far. However, the idea of GST in India was mooted by Vajpayee government in 2000 and the constitutional amendment for the same was passed by the Lok Sabha on 6th May 2015 but is yet to be ratified by the Rajyasabha. However, there is a huge hue and cry against its implementation. It would be interesting to understand why this proposed GST regime may hamper the growth and development of the country.

KEYWORDS: Goods and service tax, Indian economy, GST, Economy, cascading effect of taxes, GST Council, Cess, taxation reforms

SCHOLARS IMPACT

Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640

Special Issue

Approved By UGC
Journal No-41129
Up to June 2019

IMPACT FACTOR - 5.98

PARADIGM SHIFT OF INDIAN ECONOMY AND ITS IMPACT ON VARIOUS SECTORS

October to December, 2019 Volume-VI, Issue-IV

Saturday, 28th December, 2019



CHIEF EDITOR

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :

The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

NON PERFORMING ASSETS (NPA) AND ITS EFFECTS ON BANKING SECTOR

PROF. DR. VANDANA K. MISHRA

Associate professor, Smt. L.R.T. College of Commerce, Akola

ABSTRACT

This paper deals with the concept of Non Performing Asset and its Effects on Banking Sector. In this paper detail of Non Performing Assets of Total banking sector and Analysis of NPAs of Banks has been listed in tabular format.

The Indian banking sector is facing a serious problem of NPA. The magnitude of NPA crisis at Indian Public Sector banks continues to worsen with 26 banks together reporting gross non-performing assets of more than Rs 7.31 lakh crore. India's bad loans are fifth highest in the world and surged dramatically after March 2015. To improve the efficiency and profitability of banks the NPA need to be reduced and controlled. Hence the success of a bank depends upon methods of managing NPAs.

In the following research paper the author has tried to explain the effects to tackle the means of NPAs through descriptive analysis.

KEY WORDS: Non Performing Assets (NPA), Public Sector Banks (PSBs), Reserve Bank of India (RBI)

NON PERFORMING ASSETS (NPA) AND ITS EFFECTS ON BANKING SECTOR

INTRODUCTION

The issue of Non Performing Assets has been discussed at length for financial system all over the world. The problem of NPAs is not only affecting the banks but also the whole economy. For any nation, banking system plays a vital role in the development of its sound economy. The banking industry has undergone a big change after the first phase of economic liberalization in 1991 and hence credit management came into picture. In recent times the banks have become very cautious in extending loans, the reason being mounting non-performing assets. Non-performing assets had been the single largest cause of irritation of the banking sector of India.

NPAs in public sector banks increased by about Rs 6.2 lakh crore between March 2015- 2018. According to the Reserve Bank of India (RBI), banks will continue to face deterioration in their non-performing assets (NPAs) or bad loans. Non-performing assets (NPAs) in the Indian banking system, specifically in the public sector banks (PSBs), have adverse effects on credit disbursement and money supply. Now, an increasing amount of bad loans have prompted the banks to be extra cautious, which has dried the credit channel. According to the "Reserve Bank of India's Financial Stability Report of December 2017, NPAs currently stand at 10.2 per cent of all assets, while stressed assets, which are believed to be NPAs in effect, stand at 12.8 per cent".

OBJECTIVES OF STUDY:-

- main objectives of this paper are as below.
- To Know and discuss the concept of Non Performing Asset.
- To study the classification of NPA and Types of NPA.
- To identify the effects of NPA on public sector commercial banks
- To analyze the impact of NPAs on Indian economy


RESEARCH METHODOLOGY

This is a descriptive research paper based on secondary data. Data have been collected through magazines, Journals, research paper, and websites.

DEFINITION OF NON PERFORMING ASSET (NPA) Non Performing Asset means an asset of account of which has been categorized by a bank or financial institution as sub-standard, doubtful or loss asset, in accordance with the directions relating to asset classification issued by RBI. Prior to 31st March, 2004 an NPA was a credit facility in respect of which the interest or installment or principal has remained past due for a period of time which was 180 days. Due to the improvement in payment and settlement system, up gradation of technology and to match with international banking practices it has been replaced by past due concept, with effect from March 31st 2004.

2019 - 2020

MAH/MUJ/03051/2012 ISSN: 2319-9318



Government College of Education, Akola (CTE)
Near Akola Netra Hospital, Ramdas Path, Akola

National Conference
on

Research in Interdisciplinary Studies

Date : 18 March, 2020

Editor
Dr. Vasudha V. Deo
Principal

Co-Editor
Dr. Asha Dharaskar (Bhavsar)
IQAC Coordinator

Reg. No. U74103MH2013PTC02111

Harshwardhan Publication Pvt. Ltd.
At Post Limbaganes, To Dist. Beed
Pin-431126 (Maharashtra) Cell: 07588057695, 09850203295
harshwardhanpubli@gmail.com, vidyawarta@gmail.com

Types Educational & Reference Book Publisher & Distributors / www.vidyawarta.com

Use Of ICT In Research—

Dr. Vandana Kailash Mishra
Associate professor
Smt.L.R.T.College of Commerce,Akola.

ABSTRACT

Research and information and communication technology (ICT) both are complement to each other and the purpose of the research is to investigate ideas and uncover useful knowledge. ICT is the vehicle to the research process for driving it to destination. In today's age of globalization when the world is moving rapidly into the digital media and information the role of ICT is becoming more experienced in disseminating the information which is required for the research process. Sustainability of research is that quality research which can used, can guide in future research.

This is descriptive kind of research which draws and explores the concept, idea of ICT in sustainability of research by drawing and discussing the conceptual framework on changing dimensions of the quality of the research and impact of ICT in value creation. The methodology adopted is discussion based on the series of widespread review of literature and explores the changing role of ICT in the work of research. It investigates how research overtime has affected and ICT has accelerated the research process. Data of the literature were collected and studied thoroughly. The findings suggested that the practice of ICT is strongly associated with research sustainability. It provides the comprehensive indications that research sustainability is important issue and it is of global nature. Apart from the research it is equally important in business social and environmental, economic growth.

KEY-WORDS : Research, Information and Communication Technology (ICT), Scientific Databases

INTRODUCTION

Academic libraries for centuries have played important role in supporting research in all subjects and disciplines within their host universities and colleges. But the last decade has brought a sea change in relationships between researchers and libraries. Information and communication technology (ICT), that includes all technologies for the manipulation and communication of information and the availability of online information resources have changed the way the services academic institutions and libraries now provide to their researchers. ICT is the integration of computer and communication technology used to process, store and disseminate information. It has changed the traditional practices of library and information Centre's in delivery of services to the end users. Now researchers can have access to a variety of information and scholarly journals online. It also helps the researchers to access, manage, integrate, evaluate, create, and communicate information more easily than ever. Significant developments in ICT have forever changed the way information is gathered, processed and disseminated. While processing, storage and retrieval facilities are provided by computers, telecommunications provide the facilities for the transferor communication of data or information.

Today information and communications have created wonderful and unique effects. These effects are clearly perceptible in an obvious ways in « information and communication industry» to control flow of information and also making better use of it for various purposes. Today scientist's innovations and inventions is the result of these new technologies of collecting, accumulation and dissemination of scientific and technical information. In fact, these devices, exchange information as a raw material such as a valuable product for producing other industrial and



IMPACT FACTOR
6.10

ISSN 2454-3306

International Registered & Recognized Research
Journal Related to Higher Education for All Subjects

INDO ASIAN RESEARCH REPORTER

UGC APPROVED, REFEREED & PEER REVIEWED RESEARCH JOURNAL

Issue : VII, Vol. I
Year- IV, Annual (Yearly)
(June 2019 To May 2020)

Editorial Office :
'Gyandev-Parvati',
R-9/139/6-A-1,
Near Vishal School,
LIC Colony,
Pragati Nagar, Latur
Dist. Latur - 413531.
(Maharashtra), India.

EDITOR IN CHIEF

Dr. Balaji G. Kamble

Professor, Head, Dept. of Economics, Dr. Babasaheb Ambedkar
Mahavidyalaya, Latur, Dist. Latur (M.S.) India

EXECUTIVE EDITORS

Dr. Nilam Chhangani
Dept. of Economics,
SKNG College,
Karanja Lad, Dist. Washim (M.S.)

Dr. Satyankumar Sitapara
Principal
Commerce and BBA College
Amreli, Dist. Amreli (Gujrat)

DEPUTY EDITOR

Dr. Mohammad T. Rahaman
Dept. of Biomedical Science,
International Islamic University,
Mahkota (Malaysia)

Dr. Bhaskar S. Wazire
Head, Dept. of History,
Sitabai Arts College,
Akola, Dist. Akola (M.S.)

CO - EDITOR

Dr. Rajendra R. Gawhale
Head, Dept. of Economics,
G. S. College,
Khamgaon, Dist. Buldana (M.S.)

Dr. Sivappa Rasapali
Dept. of Chemistry & Biochemistry,
UMASS, Wesport Road,
Dartmouth, MA (U.S.A.)

Website

www.irasg.com

Contact : - 02382 - 241913

09423346913 / 09637935252

09503814000 / 07276301000

E-mail :

visiongroup1994@gmail.com

interlinkresearch@rediffmail.com

mbkamble2010@gmail.com

Published by :

Indo Asian Publication,

Latur, Dist. Latur - 413531 (M.S.) India

Price : ₹ 200/-

MEMBER OF EDITORIAL BOARD

Dr. Suma S. Nirmal
Dept. of History,
GP. Porwal & V.V. Salimath College,
Sindagi, Dist. Bijapur (M.S.)

Dr. Vijay R. Gawhale
Head, Dept. of Commerce,
G. S. Mahavidyalaya,
Buldhana, Dist. Buldhana (M.S.)

Dr. Satiya Tiwari
Dept. of Hindi,
Govt. First Grade College,
Gulbarga, Dist. Gulbarga (K.A.)

Dr. P. T. Pawar
Dept. of Commerce
Shivaji Mahavidyalaya,
Renapur, Dist. Latur (M.S.)

Dr. Rajendra D. Ganapure
Head, Dept. of Economics,
S. M. P. Mahavidyalaya,
Murum, Dist. Osmanabad (M.S.)

Dr. Arun Kumbhar
Head, Dept. of Economics,
Arts & Commerce College,
Nesri, Dist. Kolhapur (M.S.)

Dr. J. K. Waghmare
Dept. of Geography,
B. K. D. College,
Chakur, Dist. Latur (M.S.)

Dr. Shyam Khandare
Dept. of Sociology,
Gondawana University,
Gadhchiroli, Dist. Gadchiroli (M.S.)

PRESENT SCENARIO OF INTELLECTUAL PROPERTY RIGHTS IN INDIA

Dr. Vandana K. Mishra

Dept. of Commerce,

Smt. L. R. T. College of Commerce,

Akola, Dist. Akola

ABSTRACT

The intellectual property rights (IPR) are intangible in nature and gives exclusive rights to inventor or creator for their valuable invention or creation. In present scenario of Globalization, IPR is the focal point in global trade practices and livelihood across the world. These rights boost the innovative environment by giving recognition and economic benefits to creator or inventor whereas the lack of IPR awareness and its ineffective implementation may hamper the economic, technical and societal developments of nation. Such authors observe and reflect upon the impact of intellectual property rights for society and culture more broadly. The present paper highlights terms of IPR such as patents and copyright, This chapter examines the nature or interdisciplinary scholarship in relation to intellectual property law and discusses both its promise and challenges.

Keywords - Intellectual property rights (IPR), patents, copyright, Licensing

Introduction :

Intellectual property (IP) refers to the creations of the human mind like inventions, literary and artistic works, and symbols, names,

images and designs used in commerce.

Intellectual property is divided into two categories: Industrial property, which includes inventions (patents), trademarks, industrial designs,

ISSN 2249-4081
4.10



UGC Approved University Registered & Recognized
Research Journal Related to Higher Education for Economics & Commerce

GLOBAL

ECONOMIC RESEARCH

UGC APPROVED & PEER REVIEWED RESEARCH JOURNAL

Issue - XVII, Vol. - 8
Year - IX, (Half Yearly)
(Oct. 2019 To Mar. 2020)

National Office:
Sudendra Patil,
B-97/408-A-1,
Jawahar School,
L.H. Colony,
Pragati Nagar, Latur
Dist. Latur - 413531
(Maharashtra), India

Contact: 92282-241813
09423346912 / 09503614000
07276305000 / 09637935252

Website
www.irasg.com

E-mail:
info@irasg.com
visiongroup1996@gmail.com
mbhamble2019@gmail.com

Published by:
ARTECHWARRA PUBLICATION
Latur, Dist. Latur - 413531 (M.S. India)

Price : ₹ 200/-

EDITOR IN CHIEF

Dr. Nilam Chhangani
Head, Dept. of Economics
S. K. N. G. Mahavidyalaya,
Puranga Tal. Dist. Washin (MS) India

MEMBER OF EDITORIAL BOARD

- | | |
|---|---|
| Dr. Sachin Napate
Pune Dist. Pune (M.S.) | Dr. Deelip S. Arjune
Jalna, Dist. Jalna (M.S.) |
| Dr. Rajendra Gawhale
Khargpur, Dist. Buldhana (M.S.) | Dr. Arun Tawar
Parbhani, Dist. Parbhani (MS) India |
| Dr. Balaji G. Kamble
Latur Dist. Latur (M.S.) | Dr. Santosh T. Kute
Khargpur, Dist. Buldhana (M.S.) |
| Dr. R. D. Ganapure
Osmanabad, Dist. Osmanabad (M.S.) | Dr. Vikas V. Sukale
Nanded, Dist. Nanded (M.S.) |
| Dr. Rajendra Dhane
Chandwad, Dist. Chandwad (Karnataka) | Dr. Balasaheb S. Patil
Parner, Dist. Raigadh (M.S.) |
| Dr. Sachin B. Napate
Pune Dist. Pune (M.S.) | Dr. R. S. Solankar
Osanga, Dist. Osmanabad (M.S.) |
| Dr. M. Selva Kumar
Dharmapuri, Dist. Dharmapuri (T.N.) | Dr. Balasaheb S. Patil
Parner, Dist. Raigadh (MS) India |
| Dr. Ashok K. Vala
Amravati, Dist. Amravati (M.S.) | Dr. Suresh B. Dhake
S.N.D.T. University, Mumbai (M.S.) |
| Dr. Anant B. Narwade
Kalambe, Dist. Osmanabad (M.S.) | Dr. Ganpat Gaikwad
Kothapur, Dist. Kothapur (M.S.) |



Business Process Outsourcing (BPO) Regarding Management Issues

Dr. Vandana K. Mishra
Dept. of Commerce,
Smt. L.R.T. College of Commerce,
Akola, Dist. Akola

2

RESEARCH PAPER - COMMERCE

ABSTRACT

Innovation is an essential and enduring aspect of any human enterprise. Management of contemporary organizations is no exception. Amidst globalization and technological breakthroughs, the industrial economy that dominated the 20th century is slowly but steadily giving way to an information or knowledge economy. This new economy is characterized by a rapidly globalizing world, radical technological advancements, hyper competition, ever-changing business and management models, and associated constant change and uncertainty. Revolutionary technological developments in information technology, communications, production, and infrastructure have made it possible to produce goods and services in one part of the country, region, or indeed the world, for consumption in another part.

Keywords : Employment, Implications of Business, Planning, R & D, Future Growth.

Introduction :

Accompanied by these changes, business process outsourcing (BPO) has quickly emerged as a key business strategy in the last decade or so. More than half of Fortune 500 companies are outsourcing and off-shoring to varying degrees, and others are actively

ISSN 2231-6673

International Research Journal
Research Journal Related to Higher Education for All Subjects

Hi-TECH

RESEARCH ANALYSIS



EDITOR IN CHIEF
DR. BALAJI KAMBLE

FDI and Indian Economy



Edited by
Vijayakumar R. A.
Murthy G. A.

14
"FDI and Indian Agriculture"

Dr. Malini Vandana K.

INTRODUCTION

Agriculture is a very important sector of Indian economy and accounts for almost 16% of the Gross Domestic Product (GDP). Agriculture is the main stay of the Indian Economy as it forms the backbone of rural India, which inhabits more than 70% of the total Indian Population. Agriculture is a source of livelihood and food security for a large majority of the vast population of India, so that it has a special significance for the low income, poor and vulnerable section of rural society. It may be said that agriculture therefore, lies at the core of socio-economic development and progress of Indian society. So that, a proper policy for this sector is crucial to improve living standards and welfare of the masses.

The year 1991 saw the drastic changes in the policy being introduced in the area of foreign sector, foreign trade, public sector and social sector. Although many agricultural sector have been open to FDI since the early 1990's.

The Ministry of Agriculture, the Ministry of Rural Infrastructure and the Planning Commission of India are the main governing bodies that define the future role of agriculture in India and it aims at developing agricultural sector of India. No FDI NRIF OCB is allowed in the Indian Agriculture sector. Only in Tea sector 100% FDI is allowed, including plantation of tea. This requires Government of India approval. Further, it requires compulsory investment of 25% equity in favour of the Indian partner or Indian Public within a maximum period of five years. This also requires approval from the concerned state government in case of change in use of land for such activities. And this holds true for any fresh investments in the above mentioned sector.

Objectives :

1. To study FDI in Agriculture sector
2. To study FDI inflows in agriculture services and facilitated growth of other allied areas.

FDI in Agriculture Sector

FDI (Foreign Direct Investment) is one of the recent trade words in India. FDI means investment by non-resident entity/person located outside India in the capital of an Indian Company under Schedule 1 of Foreign Exchange Management (Transfer of Issue of Security by a person Resident outside India) Regulations 2000 (Para 2.1.11 of DPM Circular 02 of 2011). The term 'agriculture' has not been defined in the DPM (The Department of Industrial Policy and Promotion, Circular 02 of 2011) but chapter VI from B.2.1 which provides permission for FDI sectors in agriculture does mention the areas that can be included in agriculture, hence as follows.

1. Horticulture, Horticulture, Apiculture and cultivation of vegetables and mushrooms under controlled condition.
2. Development and production of seeds and planting material.
3. Animal Husbandry (including breeding of dogs), Pisciculture, Aquaculture, order controlled conditions and
4. Services related to agriculture and allied sectors.

The latest developments are as follows:

1. 100% foreign direct investment (FDI) allowed through the automatic route covering horticulture, Sericulture, development of seeds, animal husbandry, pisciculture, aqua culture, cultivation of vegetables, mushroom and services related to agriculture and allied sectors.
2. Farm credit target of 2,25,000 crore for 2007-08 has been set with an addition of 50 lakh new farmers to the banking system.
3. 35 projects have been completed in 2006-2007 and additional virginity potential of 900,000 hectares to be created and leasing of farmers arranged.
4. A pilot programme for delivering subsidy directly to farmers has been arranged.
5. Loan facilitation through Agriculture Insurance and NABARD has also been facilitated.
6. Corpus of Rural Infrastructure Development Fund to be raised.

FDI inflows to Agriculture Services also facilitated growth of other allied areas, like the following

TRUE-COPY

Malini Vandana K.
Lecturer
Smt. L. R. T. College of

2020 -2021

(SJIF) Impact Factor-7.675

ISSN-2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

March -2021

ISSUE No- CCLXXIX (279)

**Impact of Recent Indian Agricultural Policy
on Agricultural Sector and Other Allied Sectors**



Chief Editor

Prof. Virag S. Gawande
Director
A. S.R.& D. T. Institute Amravati

Executive Editor

Dr.S.G. Chapke
Principal
Smt. L.R.T. College of
Commerce, Akola

Editor

Dr. Y.K. Agrawal
IQAC Co-ordinator
Smt. L.R.T. College of
Commerce, Akola

The Journal is indexed in:

Scientific Journal Impact Factor (SJIF)

Cosmos Impact Factor (CIF)

International Impact Factor Services (IIFS)

Aadhar International Publication

For Details Visit To : www.aadharsocial.com



Impact Of Recent Indian Agricultural Policy On Agricultural Sector

Dr. Vandana K. Mishra

Professor

Smt. L. R. T. College of Commerce, Akola

ABSTRACT

The Indian agriculture witnessed a major technological breakthrough with the Green Revolution during 1970s. The food grain production grew substantially and the country led its way to self-sufficiency. It was a watershed moment for the Indian agricultural sector. However, since then the demand has increased many fold, which has not been met proportionately with the increase in productivity. One of the major roadblocks to the growth of the agriculture in India is the lack of investments on research & development, infrastructure creation and implementation of technology.

The aim of the present government to double the farmers' income by 2022 is an ambitious target. If implemented properly, this strategy would address the root causes of agricultural distress in India. Recent Agricultural policy of a country is mostly designed by the Government for raising agricultural production and productivity and also for raising the level of income and standard of living of farmers within a definite time frame. This policy is formulated for all round and comprehensive development of the agricultural sector.

KEYWORDS – Agricultural Policy, Agricultural Produce Market Committee (APMC),
Agricultural Sector

INTRODUCTION

Agriculture is the mainstay of the Indian economy. Indian agriculture has made rapid strides from food shortages and imports to self-sufficiency and exports. It has moved from subsistence farming to intensive and technology led cultivation. Agriculture is generally described as the backbone of Indian economy and is at the core of socio economic development of the country. Growth of other sectors and overall economy depends on performance of agriculture to a considerable extent. Not only it is a source of livelihood and food security for a large population of India but also has a special significance for low income, poor and vulnerable sections.

The green revolution marked the second phase of agriculture policy directed to attain food security though agrarian reforms during late 1960s and early 1970s took back seat. In this period, more focus was on research, extension, input supply, credit, marketing, price support and technology growth. Another highlight of this period was the establishment of Food Corporation of India (FCI) and Agricultural Prices Commission. 1980s witnessed increase in agricultural gross domestic product (GDP) because of market driven growth and due to speedy growth of fishery, poultry, vegetables and fruits. After 1991, the agriculture sector witnessed the effect of liberalization, including new international trade accord and the World Trade Organization (WTO). The economic reform brought about opening up of the domestic markets, deregulation, and lesser government participation, which posed a threat to the agriculture sector. This gave a call to more competitiveness in this sector as it raised a lot of new challenges and opportunities.

(SJIF) Impact Factor-7.675

ISSN-2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

March -2021

ISSUE No- CCLXXVIII (278)

Impact of Post COVID Central Government Packages on Various Sectors of Indian Economy



Chief Editor

Prof. Virag S. Gawande
Director
A. S.R.& D. T. Institute Amravati

Executive Editor

Dr.S.G. Chapke
Principal
Smt. L.R.T. College of
Commerce, Akola

Editor

Dr. Y.K. Agrawal
IQAC Co-ordinator
Smt. L.R.T. College of
Commerce, Akola

The Journal is indexed in:

Scientific Journal Impact Factor (SJIF)

Cosmos Impact Factor (CIF)

International Impact Factor Services (IIFS)

Aadhar International Publication

For Details Visit To : www.aadharsocial.com



Impact Of Post Covid Central Government Packages On Service Sector

Dr. Vandana K. Mishra

Professor, Smt. L. R. T. College of Commerce, Akola

ABSTRACT

The services sector is not only the dominant sector in India's GDP, but has also attracted significant foreign investment, has contributed significantly to export and has provided large-scale employment. India's services sector covers a wide variety of activities such as trade, hotel and restaurants, transport, storage and communication, financing, insurance, real estate, business services, community, social and personal services, and services associated with construction.

This paper highlights while the package is a beam of hope for some, it has overlooked the plight of the services sector. The sector finds little mention or attention in the government's Atmanirbhar Reform Package. The sector's significance in the economy continues to grow with its share amounting to two-thirds of total FDI inflows into India and about 38% of total exports. As the post-pandemic world is taking shape, the sector is struggling hard to keep its head above water.

KEYWORDS – Central Government Packages, Atmanirbhar Reform Package, Service Sector

INTRODUCTION

The service sector has been a key driver of both the global and Indian economy over the last three decades. The economic reforms since the early Nineties unleashed the potential of the services sector by utilizing available skilled manpower due to state-supported higher education. India is probably the only big economy that didn't follow linear growth theories by jumping from a predominantly agricultural economy to a services-led growth economy without much improvement in manufacturing. The share of manufacturing in India's GDP has remained stagnant around 16% for nearly three decades and we are nowhere near the 2022 target of 25 %. As a result, India's growth story has been driven by services, which has a 55% share in the economy. Services exports have outperformed goods exports in the recent years, due to which India's share in the world's commercial services exports has risen steadily over the past decade to reach 3.5% in 2018 — twice the sector's share in the world's merchandise exports, 1.7%.

India is fast becoming a major quality service provider. Even before the COVID pandemic set in and just before the nationwide lockdown was announced at the end of March, the sector was booming. The widely-tracked Nikkei India PMI Index stood at 57.5 in February, up from 55.5 in January. However, IHS Markit India Services Index reports that the services sector has been contracting for five consecutive months since March, with an index of 34.2. In PMI jargon, the 50-mark level separates expansion from contraction. India's services-led growth has to depend mostly on the domestic economy.

From tourism, aviation, shipping, space to call centres and delivery services, the standstill in activities is bound to have a knock-out effect on employment, production and the

Vidyawarta®



MAH/MJI/03051/2012
ISSN-2319 9318

Peer Reviewed International Referred Research Journal



Bharatiya Seva Sadan's

Smt. Radhadevi Goenka College for Women, Akola

NAAC Reaccredited Grade- B+ with CGPA 2.71

Affiliated to Sant Gadge Baba Amravati University Amravati

(Certified Minority Institution)

INTERNATIONAL VIRTUAL INTERDISCIPLINARY CONFERENCE ON

**'Global Socio-Economic Trends in Current
Scenario-Opportunities & Challenges'**

Organized By

**Department of Commerce &
Indian Accounting Association,**

5th March, 2021

Akola Chapter

Editors

Dr. Devendra Vyas

Dr. Ambadas Pande

Dr. Rupa Gupta

33

POST COVID-19 IMPACT ON MSME

Dr. Vandana K. Mishra

Professor,

Smt. L. R. T. College of Commerce, Akola

ABSTRACT

MSMEs have played a vital role in our economy and with low investment; it is giving the maximum employment in the country providing wide area of products and services. During the lockdown, the MSMEs are suffering because of the sudden break in operations, thereby creating a situation of panic.

The study aims to make an assessment of COVID-19 on Indian economy by analyzing its impact on growth, micro, small and medium enterprises (MSME) sector, and highlights key policy measures to control the possible fallout in the economy. The impact of the pandemic across sectors and in different scenarios of complete, extended and partial lockdown, and at different levels of capacity utilization is massive on the Indian economy.

KEYWORDS - COVID-19, MSME, KEY-POLICY,

INTRODUCTION

The MSME sector is an important pillar of Indian economy and has emerged as one of the most vibrant part of Indian manufacturing sector. MSMEs are backbone of Indian economy and act as ancillary units to large industries. They play a pivotal role in socioeconomic development of the country through their significant contributions to employment generation being labor intensive and economic empowerment of backward areas. They are spread all over economy and promote inclusive industrialization in the country. There are about 6.33 crore MSMEs in the country, employing about 11.10 crore workers in non-agricultural activities across the country. Every job created in MSME sector or Manufacturing sector in fact has multiplier effect of producing additional 2-3 jobs. Despite challenges, MSMEs have made significant contributions to exports and economic development of the country and emerged as one of the key drivers of Indian economy over past five decades.

A sector that is reeling under the impact of the COVID-19 outbreak is the Micro, Small and Medium Enterprises (MSME), which contributes to



'Covid-19' & Its Impact On The Various Factors

26 May 2020 ISBN : 978-81-942797-4-7

● Organised By ●

M.E.S. Arts & Commerce College

Mehkar, Dist. Buldana 443301 Maharashtra
Affiliated with

Sant Gadge Baba Amravati University, Amravati

E-Souvenir

Impact Of COVID-19 lockdown on the Agricultural Sector



Impact Of COVID-19 lockdown on the Industrial Sector



Corona

Impact Of COVID-19 lockdown on the Service Sector



Impact Of COVID-19 lockdown on the Unorganised Sector



Impact Of COVID-19 lockdown on the Social & other sector



Dr. G. N. Parihar
Chief Editor



One Day Interdisciplinary National E-Conference on
Covid-19 & Its Impact on the Various Factors

Organized By - M.E.S. Arts & Commerce College Mehkar,
Dist Buldana - 443301 Maharashtra

Date : 26 May 2020

ISBN - 978-81-942797-4-7



Impact of Covid 19 Lockdown on The Service Sector

Dr. Vandana Kailash Mishra

Associate Professor

Smt. L. R. T. College of Commerce, Akota

ABSTRACTS

With Covid -19 coming into the picture, the Service Sector is going through a major slowdown, which was evident over the recent quarters even before the crisis struck. Job losses and salary cuts are likely in the high-risk services sector, including airlines, hotels, malls, multiplexes, restaurants, and retailers, which have seen a sharp fall in demand due to lockdowns across the country. If the current global and domestic economic slowdown persists, it will impact demand and realization.

On March 24th, 2020 the Finance Minister extended the filing dates of ITR, GST, linking of PAN and Aadhar and other reliefs for the big and small enterprises. The finance ministry is already working on an economic package to mitigate the impact of coronavirus on the Indian economy. The government is taking necessary steps that will not damage the economy further but the damage that has been done in the previous few months will definitely last for a longer period of time.

Keywords: COVID 19, Service Sector, WFH (Work From Home), lockdown

INTRODUCTION

The Service Sector, also called tertiary sector, is the third of the three traditional economic sectors. Activities in the service sector include retail, banks, hotels, real estate, education, health, social work, computer services, recreation, media, communications, electricity, gas and water supply.

With Covid-19 coming into the picture, the Indian economy is going through a major slowdown, which was evident over the recent quarters even before the crisis struck. In the third quarter of the current financial year, the economy grew at a six-year low rate of 4.7%. With all these problems hitting the world of work from multiple directions, companies are finding it difficult to sustain in this environment. They are forced to take tough decisions such as cutting down the salaries, giving pink slips to employees and opting for other cost-cutting measures. The outbreak has presented new roadblocks for the Indian workforce and especially for the daily wage and contractual workers.

Coronavirus has disrupted the demand and supply chain across the country and with this disruption, it can be seen that the tourism, hospitality, and aviation sectors are among the worst affected sectors that are facing the maximum impact of the current crisis. Closing of cinema theatres and declining footfall in shopping complexes has affected the retail sector by impacting the consumption of both essential and discretionary items. As the consumption of any product or services goes down, it leads to an impact on the

Dr. Y.K. Agrawal

SCHOLARS IMPACT

Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394-7632
EISSN 2394-7040

Special Issue

Approved By UGC
Journal No- 41129

NAAC Sponsored

One Day National level Conference on

New Methodology of NAAC Assessment to Nurture Quality Enhancement in Higher Educational Institutions

In Collaboration with IQAC Cluster, India.

Saturday, 29th September, 2018

Volume-V, September 2018 (Special Issue)



-: Editor In Chief :-

Dr. M. Raghiv Deshmukh

www.scholarsimpact.com

GIF 0.654

INFOBASE INDEX 2.4

Quality Factor 0.90

: Organised by :

The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

34

ROLE OF NEW ACCREDITATION METHODOLOGY IN BRINGING 'TOTAL QUALITY MANAGEMENT' IN HIGHER EDUCATIONAL INSTITUTIONS

DR. YOGESH K. AGRAWAL

IQAC Co ordinator, Smt. L.R.T. College of Commerce, Akola

Abstract:

It has become mandatory for all the Higher Educational Institutions (HEIs) to get assessed and accredited by NAAC. Institutions that are not ready to face NAAC have to face serious problems in near future. Hence all HEIs willingly or unwillingly have to face NAAC. Recently NAAC has revised its process of assessment and accreditation process. It has given more importance to quantitative data, feedback from students and appointed external agencies to prepare online score-sheets. It has become a need of the day to analyse the Strength, Weakness, Opportunities and Threats of new methodology.

Keywords: NAAC, Higher Educational Institution, Self Study Report, Accreditation, Methodology

Introduction:

NAAC was established in 1994 in response to recommendations of National Policy in Education (1986). This policy was to "address the issues of deterioration in quality of education", and the Programme of Action (POA-1992) laid out strategic plans for the policies including the establishment of an independent national accreditation body. Consequently, the NAAC was established in 1994 with its headquarters at Bengaluru.

The NAAC functions through its General Council (GC) and Executive Committee (EC) comprising educational administrators, policy makers and senior academicians from a cross-section of Indian higher education system. The Chairperson of the UGC is the President of the GC of the NAAC, the Chairperson of the EC is an eminent academician nominated by the President of GC (NAAC). The Director is the academic and administrative head of NAAC and is the member-secretary of both the GC and the EC. In addition to the statutory bodies that steer its policies and core staff to support its activities NAAC is advised by the advisory and consultative committees constituted from time to time.

It is heartening that National Assessment and Accreditation Council (NAAC) has brought in new spirit into its process of assessment and accreditation. This has been attempted as a continuance of the NAAC's concern for ensuring that its processes are in tune with local, regional and global changes in higher education scenario. The revised process is being adopted from July 2017. The main focus of the revision process has been to enhance the redeeming features of the accreditation process and make them more robust, objective, transparent and scalable as well as make it ICT enabled. It also has reduced duration of accreditation process.

Need and Significance of the Study:

It has become mandatory for all the Higher Educational Institutions (HEIs) to get assessed and accredited by NAAC. Institutions that are not ready to face NAAC have to face serious problems in

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S

RESEARCH JOURNEY

UGC Approved Journal

International Multidisciplinary E-research Journal

Role of Commerce, Management & Technology in Modern World

Organized by

Shegaon Education Society's
Seth G. B. Murarka Arts and Commerce College,
Shegaon, Dist. Buldhana (M.S.)



1 International Conference of

Maharashtra State Commerce Association

Universities Commerce & Management Teachers Association, Gujarat

■ EDITOR ■

Dr. Anilkumar L. Rathod Professor Arvind N. Chaudhari
Dr. Rajkumar Sharma

■ CHIEF EDITOR ■

Dr. Dhanraj T. Dhangar



This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
- Cosmoc Impact Factor (CIF)
- Global Impact Factor (GIF)
- Universal Impact Factor (UIF)
- International Impact Factor Services (IIFS)
- Indian Citation Index (ICI)
- Dictionary of Research Journal Index (DRJI)

Visit To : www.researchjourney.net

SWATIDHAN PUBLICATIONS



Emerging Economic Problems before India

Dr. Yogesh K. Agrawal
Smt. L.R.T. College of Commerce,
Akola

Abstract

After a long gap of post-independence India has designed new economy policy in the year 1991 focusing on Liberalisation, Privatisation and Globalisation. The then Finance Minister of India Dr. Manohan Singh and Prime Minister of India P.V. Narsimha Rao expected a big reform in the Indian Economy due to advent of the new economy policy. This policy fulfilled their expectations. It brought rapid economic growth in Indian Economy in all the sectors. In the year 1998 India GPD was highest. Due to liberalisation more and more foreign companies started entering in India and Privatisation and Globalisation policy helped Indian consumers to get goods quality products at reasonable rate. This resulted in the improvement in the standard of living of the people and India has become the world's fourth-largest economy. It produced \$9.4 trillion in goods and services in 2017. India had rapid growth despite the Great Recession. It grew 6.7% in 2017, 7.1% in 2016 and 8% in 2015. From 2008 through 2014, it grew between 5% and 11%. This phenomenal growth rate has reduced poverty by 10% in the last decade.

Key Words: Economic Problems, Population Growth, Liberalisation, Privatisation, Globalisation, Low per capita income

Introduction

India has a mixed economy. Half of India's workers rely on agriculture, the signature of a traditional economy. One-third of its workers are employed by the services industry, which contributes two-thirds of India's output. The productivity of this segment is made possible by India's shift toward a market economy. Since the 1990s, India has deregulated several industries. It's privatized many state-owned enterprises, and opened doors to foreign direct investment.

India has designed new economy policy in the 1991 focusing on Liberalisation, Privatisation and Globalisation. The then Finance Minister of India Dr. Manohan Singh and Prime Minister of India P.V. Narsimha Rao expected a big reform in the Indian Economy due to advent of the new economy policy. This policy fulfilled their expectations. It brought rapid economic growth in Indian Economy in the sectors. In the year 1998 India GPD was highest. Due to liberalisation more and more foreign companies started entering in India and Privatisation and Globalisation policy helped Indian consumers to get goods quality products at reasonable rate. This resulted in the improvement in the standard of living of the people and India has become the world's fourth-largest economy. It produced \$9.4 trillion in goods and services in 2017. India had rapid growth despite the Great Recession. It grew 6.7% in 2017, 7.1% in 2016 and 8% in 2015. From 2008 through 2014, it grew between 5% and 11%. That phenomenal growth rate has reduced poverty by 10% in the last decade.

Since Indian is a big country with huge population it started facing ups and downs in economy. Recently in the last two years India has to face sudden two jerks of Demonetisation and GST. With this unexpected move economy of India is getting shattered. India today is facing a problem of low GPD, low per capita income and a problem of depression in many sectors. Particularly automobile sector, Small Scale Industries, Textile Industries and Banking Sector has to suffer a lot due to demonetisation and introduction of GST.

Objective of the Research Paper

The main objective of the research paper is to highlight the emerging economic problem before India and its effects on Indian economy.

Research Methodology

Research paper is a descriptive research paper based on secondary data.

Economic Problems in India

Since independence the primary economic problems in India are:

1. Low per capita income
2. Huge dependence of population on agriculture

International Multidisciplinary Online Research Journal

Approved By UGC Journal No-41129

Volume – VI, January, 2019

SCHOLARS IMPACT

QUARTERLY

An Internationally Indexed, Refereed, Peer Reviewed,
Quarterly Online and Open Access Journal

SPECIAL ISSUE

ON

**“IMPACT OF DEMONETIZATION AND GST ON
VARIOUS SECTORS OF INDIAN ECONOMY”**

EDITOR IN CHIEF

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

③

IMPACT OF GOODS AND SERVICES TAX ON MANUFACTURING AND TRADING ACTIVITIES

DR. YOGESH K. AGARWAL

Assistant Professor

Smt. L.R.T. College of Commerce, Akola.

Abstract

GST, the Goods and Services Tax, is the most radical and comprehensive tax reform undertaken by the Indian government since independence. The country has already made the switch to this new, unified, standardized system of indirect taxation, and its effects (both good and bad) have been felt across the industry. According to the new system, there are four tax slabs – 5%, 12%, 18% and 28%. GST has a direct link with your working capital, and can impact your businesses' available liquidity. Also known as working capital, this is commonly referred to as the 'oxygen of a business'. GST has ease the process of starting a business in India. Earlier, every business in India was required to obtain VAT registration, which differs in every state, and the rules and regulations are different. Thus it was a very confusing procedure. However, under GST, the businesses have to only register for GST which will have a centralized process, similar to service tax. Under GST a business does not have to register or collect GST if the annual turnover is 10 lakh. This is applicable to every state. This will allow many small businesses which have a turnover between 5 lakh – 10 lakh to avoid applying for the GST return. GST allows small and medium business to do business with ease in India, due to the less complexity. The distinction between the services and goods will be gone, and this will make compliance easier.

Key Words: Goods and Service Tax, Traders, Manufactures, Value Added Tax, Return Filing

Introduction:

India has been grappling with multiple indirect taxes for a long time; the introduction of GST is, therefore, a landmark in the country's taxation regime. As we all know Model law of GST has come in public domain and bill has been passed in Rajya Sabha and it is effective from 01.04.2017. GST is touted to simplify doing business in India, allowing supply chains to be integrated and aligned, as well as allowing for greater transparency. Before GST, there were various kinds of taxes such as excise duty, Service tax, VAT, Entry tax, Central Sales Tax etc. But in GST Regime there is only one tax i.e GST however, there will be three parts such CGST, SGST, IGST. This is measure relief for the manufacturer and traders. A well-designed GST in India has simplify and rationalize the current indirect tax regime, eliminate tax cascading and put the Indian economy on high-growth trajectory. The GST levy may potentially impact both manufacturing and services sector for the entire value chain of operations, namely procurement, manufacturing, distribution, warehousing, sales, and pricing.

International Multidisciplinary Print & Online Research Journal

Approved By UGC Journal No-41129 Up to June 2019

October to December 2019 Volume – VI, Issue IV

SCHOLARS IMPACT

QUARTERLY

An Internationally Indexed, Peer Reviewed,
Quarterly Print & Online Journal

SPECIAL ISSUE

ON

**“PARADIGM SHIFT OF INDIAN ECONOMY
AND ITS IMPACT ON VARIOUS SECTORS”**

EDITOR IN CHIEF

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

DISINVESTMENT POLICY OF INDIAN GOVERNMENT AND ITS IMPACT

DR. YOGESH K. AGRAWAL

Assistant Professor,
Smt. L.R.T. College of Commerce, Akola

Abstract

New Economic Policy of India was launched in the year 1991 under the leadership of P. V. Narasimha Rao. This policy opened the door of the India Economy for the global exposure for the first time. In this New Economic Policy P. V. Narasimha Rao government reduced the import duties, opened reserved sector for the private players, devalued the Indian currency to increase the export. This is also known as the LPG Model of growth. LPG stands for Liberalization, Privatization, and Globalization. The effects of LPG policy boosted the Indian economy.

India continues to remain the fastest growing major economy in the world in 2018-19, despite a slight moderation in its GDP growth from 7.2 per cent in 2017-18 to 6.8 per cent in 2018-19. But at present India's GDP has curtailed down to 4.5% which is matter of great concern. Though GDP growth rate has been declining for the past six quarters, we are far from landing into recession. India undoubtedly has chronic slowdown, but it has not festered into economic recession yet. In simple words we can say that there is a paradigm shift in Indian economy.

In an era of globalization, liberalization and dissolution of boundaries between nations, industrial competitiveness has especially assumed an important role, necessitating privatization or disinvestment of PSUs. As a result disinvestment policy was adopted in India. Government reduced its share in Public Sector Units and opened the door of many industries to private sector. Hence it has become the need of the day to study the impact of disinvestment policy of Government on Indian economy.

Key Words: New, Economic, Policy, Public Sector Units, Indian, economy, GDP, liberalization, privatization, globalization,

Introduction:

Public sector undertakings were established in India as a part of mixed economy with the objective of providing necessary infrastructure for the fast growth of economy & to safeguard against monopoly of industrialist community. However, the entire mechanism did not turn out as efficient as it ought to be, all thanks to the prevailing hierarchy and bureaucracy.

Lack of autonomy, political interference, nepotism & corruption has further deteriorated the situation of PSU. For instance, the head of a PSU is appointed by the Government, who in turn appoints all employees who play major roles in the organization. So directly or indirectly the Government itself controls the appointment of all manpower in these organizations. It is not the business of the Government to do business, i.e. it is best controlled by experts and professional managers.

To illustrate the trailing scenario, the average return on capital employed (ROCE) by PSUs have been way too low as compared to the cost of borrowing. For instance, between 1940 and 2002, the average ROCE was 3.4% as against 8.6% average cost of borrowing. PSE survey by 'National Council of Applied Economic Research' (NCAER) shows that PAT has never exceeded 5% of sales for or 6% of capital employed. The government pays a higher interest though, by at least 3 percentage points.

As per an NCAER study report the cost structure of PSES is much more than the private sector (the following table shows a comparative scale).

Reasons of Disinvestment from Public Sector Unit:

(SJIF) Impact Factor-7.675

ISSN-2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

March -2021

ISSUE No- CCLXXVIII (278)

Impact of Post COVID Central Government Packages on Various Sectors of Indian Economy



Chief Editor

Prof. Virag S. Gawande
Director
A. S.R. & D. T. Institute Amravati

Executive Editor

Dr.S.G. Chapke
Principal
Smt. L.R.T. College of
Commerce, Akola

Editor

Dr. Y.K. Agrawal
IQAC Co-ordinator
Smt. L.R.T. College of
Commerce, Akola

The Journal is indexed in:

Scientific Journal Impact Factor (SJIF)

Cosmos Impact Factor (CIF)

International Impact Factor Services (IIFS)

Aadhar International Publication

For Details Visit To : www.aadharsocial.com

**A Review of Farmers' Share in 20 Lakh Crore Package announced by
Central Government of India**

Dr. Yogesh K. Agrawal

Assistant Professor

Smt. L.R.T. College of Commerce, Akola

Abstract:

Corona virus pandemic has affected the Indian economy to a large extent. Every sector and industry is under distress, affecting the life of many migrant laborers. The agriculture sector is also suffering. The supply chain management for agricultural goods has been a challenge for the Indian government these days. To streamline all the sectors and to save the failing economy, the government has announced an Rs. 20 lakh crore economic package. A significant amount of Rs. 1.63 lakh crore has been allocated to the agriculture and allied sector, as announced in the third installment of this package by Finance minister Nirmala to strengthen logistics, capacity building, and infrastructure (cold chains, storage centres, production and packaging yards). Keeping in point of view the importance of livestock wealth of India (approximately 53 crore animals), animal husbandry/ dairy infrastructure development fund of worth Rs. 15,000 crores have been allotted to encourage private organizations to invest in the sector and to enhance the export of livestock products and cattle feed. The value addition chain will also be benefited from this initiative. A support package of Rs. 4000 crores have been allocated for herbal cultivation in India. The herbal cultivation will be under the supervision of the National Medicinal Plant Board (NMPB). A sum of Rs. 20,000 crores are also announced for fishermen through Pradhan Mantri Matsya Sampada Yojna for marine and inland fisheries and aquaculture in continuation of the announcement made during budget session-2020-21. This will facilitate employment for approximately 55 lakh people, doubling India's export to 1 lakh crore value.

Key Words: Package, Farmers, Pandemic, Corona Virus, Livestock, Medicinal Plant

Introduction:

Due to corona virus pandemic the Indian economy has gone down, every sector and industry is under distress, affecting the life of many migrant laborers. The agriculture sector is also suffering. The supply chain management for agricultural goods has been a challenge for the Indian government these days. To streamline the industry manufacturing, marketing, and to save the failing economy, the government has announced an Rs. 20 lakh crore economic package.

Beside this Essential Commodities Act has also been amended to enable better price realization for farmers. With this amendment food items such as cereals, edible oil, oilseeds, pulses, onion, and potato have been deregulated under the act. This will wave off the stock limit imposed on any produce. The limit will only be imposed under certain exceptional circumstances i.e. national calamities, famine, etc. Essential agriculture marketing reforms have been adopted to provide marketing choices to farmers. The legal framework to help farmers to fix their own price for products is in process. In the past two months, the

(SJIF) Impact Factor-7.675

ISSN-2278-9308

B.Aadhar

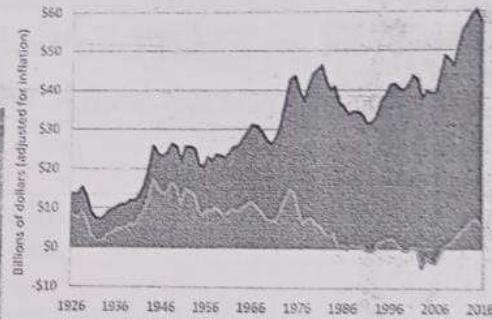
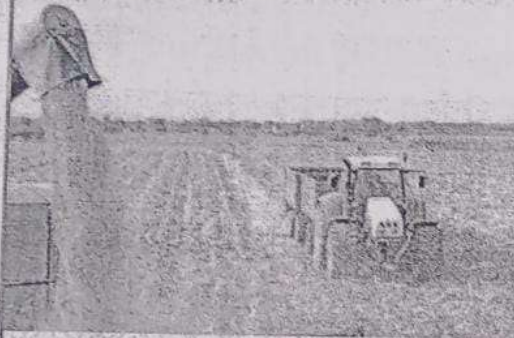
Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

March -2021

ISSUE No- CCLXXIX (279)

Impact of Recent Indian Agricultural Policy
on Agricultural Sector and Other Allied Sectors



Chief Editor

Prof. Virag S. Gawande
Director
A. S.R. & D. T. Institute Amravati

Executive Editor

Dr.S.G. Chapke
Principal
Smt. L.R.T. College of
Commerce, Akola

Editor

Dr. Y.K. Agrawal
IQAC Co-ordinator
Smt. L.R.T. College of
Commerce, Akola

The Journal is indexed in:

Scientific Journal Impact Factor (SJIF)

Cosmos Impact Factor (CIF)

International Impact Factor Services (IIFS)

Aadhar International Publication

For Details Visit To : www.aadharsocial.com

**Impact of Recent Indian Agricultural Policy on Agricultural Sector of
India**

Dr. Yogesh K. Agrawal

Assistant Professor,

Smt. L.R.T. College of Commerce, Akola

Abstract:

In September 2020, three agri reform bills were introduced by the government as a step to raise farmers' incomes in the coming years namely: (1) The Farmers' Produce Trade and Commerce (Promotion and Facilitation), Bill 2020, (2) The Farmers' (Empowerment and Protection) Price Assurance and Farm Services Agreement and, (3) The Essential Commodities (Amendment) Act. It permits the sale of produce outside the Agricultural Produce Market Committee (APMC) mandis. No cess or levy outside the mandis will be charged to farmers. Permits inter-state trade of agricultural produce. This policy encourages 'contract farming' wherein farmers enter into direct contracts with buyers who want to purchase farm produce by removing intermediaries appointed by the state APMC. It deregulates manufacturing, storing, and selling of a range of food products, including cereals, pulses, edible oils, and onions, except in rare situations. It can bring in new investments from FDI and large companies in infrastructure provisions, e.g., cold storage.

Key Words: Indian, Agricultural, Policy, Rural, Economy, Socio-economic, Agri Reforms

Introduction

Agricultural Sector is the mainstay of the rural Indian economy around which socio-economic privileges and deprivations revolve and any change in its structure is likely to have a corresponding impact on the existing pattern of Social equity. Sustainable Agricultural production depends on the judicious use of natural resources (soil, water, livestock, plant genetic, fisheries, forest, climate, rainfall, and topography) in an acceptable technology management under the prevailing socio-economic infrastructure. Various research studies and policy papers highlight that the Indian Agricultural sector faces resource constraints, infrastructure constraints, institutional constraints, technology constraints, and policy induced limitations. To achieve sustainable agricultural development, it is essential to combine natural resources, capital resources, institutional resources, and human resources (i.e. to optimally utilize the agricultural resources). As an enabling technology, Information Technology (IT) plays an important role in the rapid economic growth and social transformation in developing countries. Information Technology and Bio-Technology, which are "the drivers" of globalisation with their complementarities of liberalisation, privatisation and tighter Intellectual Property Rights (IPR), are bound to create new risks of marginalisation and vulnerability in the Indian Agricultural sector. Keeping all these things in point of view it has become the need of the day to introduce new agricultural policies by the central government.

Research Methodology: The present research paper is a descriptive research paper based on secondary data collected from various reports, articles and other published sources.

Objectives of Research Paper: To study the pros and cons of new proposed Agricultural Bill by Central Government of India 2020.

**EFFECTS OF THE COVID-19
ON CURRENT EDUCATION
SYSTEM IN INDIA**

◄—————►
Dr. Anil M. Tirkar

Dr. Wasudeo D. Golait
◄—————►



OM SAI PUBLISHER & DISTRIBUTORS

2

**“DIGITAL INITIATIVES OF UGC & MHRD FOR HIGHER
EDUCATION DURING COVID-19”**

Dr. Yogesh K. Agrawal,

Assistant Professor,

Smt. L.R.T. College of Commerce, Akola

Usually, this is the time young students write entrance exams, consider which colleges to apply to in India or make plans for studies abroad. But there's nothing usual about the times today. The Covid-19 pandemic has shocked the world.

The pressure on students and higher education institutions is high. Schools and universities have been closed and exams postponed. Classrooms are going virtual and admissions for the upcoming academic year are fraught with confusion. According to UNESCO, over 320 million students in Indian schools and colleges are currently impacted.

The pandemic has pushed the world to drastically reinvent ways of coping with the 'new normal'. After the initial phase of complete overhaul, it is critical to understand the short and long-term impact and future measures. Can India emerge from this crisis with a refreshed perspective and boost to higher education?

An immediate and effective response to the crisis was to go digital. Developing robust online platforms has become necessary to offer continuity in learning. Yet in a developing country like India with vast disparity in socio-economic backgrounds of students and the quality of educational institutions, the shift has not been easy. The digital divide has been further widening the gap, and needs urgent attention from both public and private sector players as the crisis continues. Good teachers, refreshed curricula and effective tools will ensure students stay involved and active in the learning process.

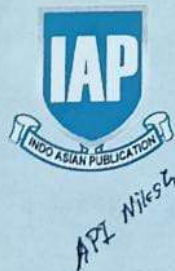
ISSN 2454-3292

International Registered and Recognized
Research Journal Related to Higher Education for all Subjects

INDO WESTERN RESEARCH JOURNAL

(Refereed & Peer Reviewed Research Journal)

Year - III, Issue - V, Vol.- II Impact Factor 2.66 (Sept. 2016 To Feb. 2017)
(GRIFI)



EDITOR IN CHIEF
DR. BALAJI KAMBLE

SPIRITUAL ASPECTS OF MAHATMA GANDHI**Ratanlal Laxmanrao Yeul***Dept. of English,
Smt. L.R.T. College of Commerce,
Akola, Dist. Akola.*

M. K. Gandhi was the greatest of contemporary Indians and certainly one of the great men of all times. He taught us that Indian culture is that of compassion, service to others, love and live with spiritual life. According to Gandhi non - violence or ahimsa is love, it is truth and it is also a living faith in supreme. God is his strength. He thinks that God ever protects loves and come to his rescue. He is never in despair.

There were four major influences on Mahatma Gandhi 1) Jainism and Buddhism 2) Bhagwad Gita 3) Tolstoy 4) Christianity. It can be said that from Jainism, Buddhism and Christianity Gandhi learnt the lesson of non - violence, sacrifice and brotherhood for the entire mankind irrespective of caste, creed and social status. The philosophy of non - violence preached and perceived by Mahatma Gandhi has been influenced by Tolstoy teaching. It is true that in ancient times, Mahavira, Buddha in India and Jesus Christ in the west, taught the eternal message of non - violence but Tolstoy may be credited.

Non - violence requires the surrender of body, life and ego to the truth of God, which demands spiritual discipline on the part of an individual. It requires not only the will but renunciation of all worldly possessions and attachment and preparedness for the dedication of one's life on truth. Non - violence or Ahimsa the word is used by Mahavira, Buddha, Manu, and Upanishds. Non - violence literally means non - injury or non - killing.

According to Jainism killing or injuring in any form was considered to be Himsa or Violence and it is sinful and evil. The Hindu law of living, made ahimsa an elastic principle which allowed killing of animals for sacrifice and food. It even allowed killing in self defence.

Impact Factor
2.05

Journal of Current Science & Humanities
An International Research Journal

ISSN :
(p): 2347-7784
(e): 2347-7792

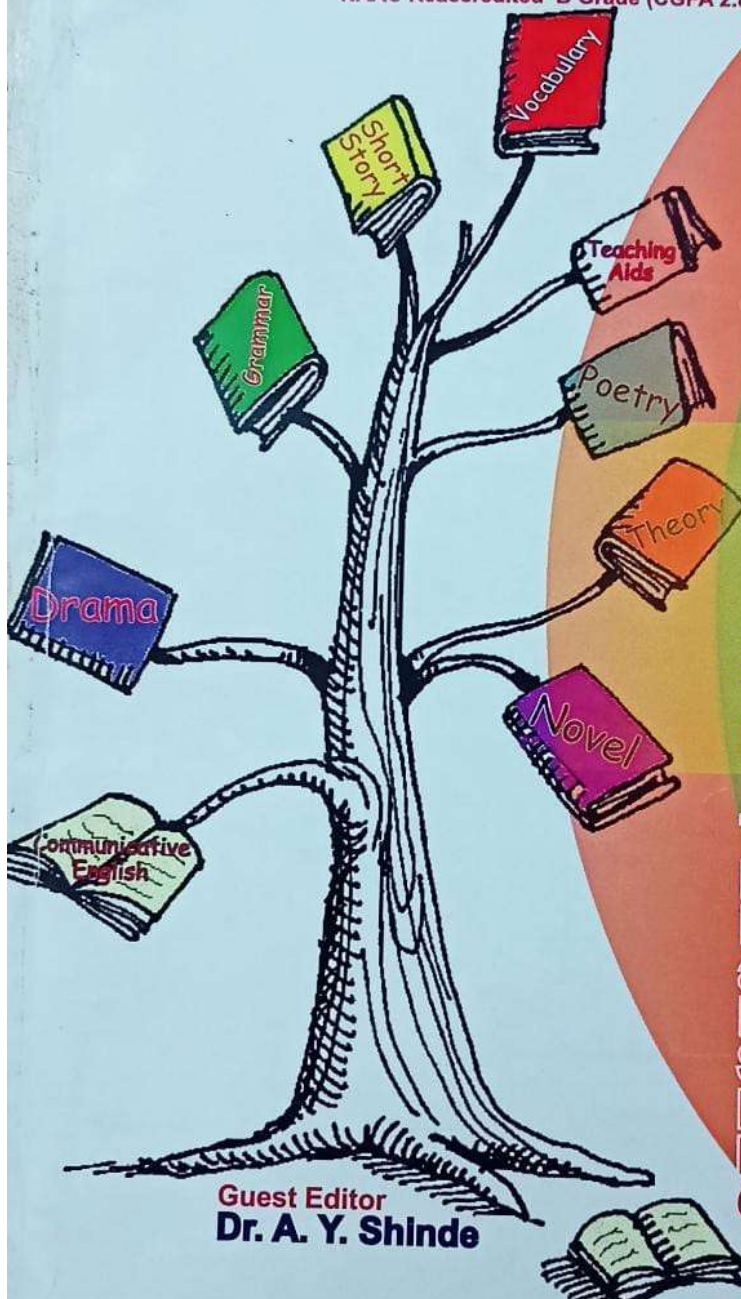
॥ विद्यामर्षं च साधयेत् ॥



Phaltan Education Society's

Mudhoji College, Phaltan
Dist - Satara (MS)

NAAC Reaccredited 'B' Grade (CGPA 2.85)



Department of
English
&
Shivaji University
English Teachers'
Association (SUETA)
Jointly Organised
National Seminar
on

**Teaching of
English
Language
and Literature:
Experiments,
Strategies and
Methods in
Indian
Context**

(8 Oct., 2016)

Guest Editor
Dr. A. Y. Shinde

Teaching of Communicative English

Ratanlal Laxmanrao Yeul,
Assistant Professor in English,
Smt. L.R.T. College of commerce, Akola (MS)

Abstract: *English, the window of the world, is the most important language in the academic and professional life. The teaching of communicative English is the most important part of curriculum. It is important for the development of personality of the student. To develop communicative competence, the teacher must follow certain guidelines. He should perform certain activities so as to develop communicative competence in the students. Speaking is one half of the two – way process of oral communication; as listening improves, speaking becomes more effective. The programmes of communicative English should be systematic skills in speech is not developed quickly; it is the product of growth and requires time and guidance.*

Communicative English teaching is the most applied part of curricular as it provides the students the ability for job – hunting.

English is the window of the world. It is the most important language in the academic, professional life. So teaching of communicative English is most important part of any curriculums. In fact, the communicative aspect of the English language is the most applied of it. The schools and colleges must prepare the students to speak with a sense of responsibility and to understand the ways in which language is used to sway opinion and to determine action.

When we consider the communicative aspect of English, we find that it is important to develop personality of the student. The student must develop his communicative skill in English because speech exists for the interchange of ideas and

experience. It is the chief instrument of common understanding and co-operation. So the teacher must have the purpose to develop the communicative competence of students. The teacher must follow the guidelines as:-

- 1) Having something worthwhile to communicate.
- 2) Presenting original thought with appropriate organization and development.
- 3) Interpreting with clarity the meanings expressed by others.
- 4) Having sufficient range and flexibility in skills of language, voice, and action to meet the varying demands of specific situations.
- 5) Understanding the place of radio, television, stage, and film in American life and developing standards for effective use of them.
- 6) Evaluating one's participation in speech activities so that growth can continue.

The teacher of English language must keep in his mind some activities for developing communicative competence in English. The activities are informal social activities, formal group activities, informal business procedures, process of sharing and reporting and techniques of evaluating speech activities.

Informal social activities contain participating in conversation; telephoning, introducing each other, inviting, receiving and introducing family members, friends and fellow students, storytelling and relating personal experiences.

When we find formal group activities, we can trace the inclusion of making announcements of coming

SPIRITUAL ASPECTS OF MAHATMA GANDHI

Ratanlal Laxmanrao Yeul
Dept. of English,
Smt. L.R.T. College of Commerce,
Akola, Dist. Akola.

M. K. Gandhi was the greatest of contemporary Indians and certainly one of the great men of all times. He taught us that Indian culture is that of compassion, service to others, love and live with spiritual life. According to Gandhi non - violence or ahimsa is love, it is truth and it is also a living faith in supreme. God is his strength. He thinks that God ever protects loves and come to his rescue. He is never in despair.

There were four major influences on Mahatma Gandhi 1) Jainism and Buddhism 2) Bhagwad Gita 3) Tolstoy 4) Christianity. It can be said that from Jainism, Buddhism and Christianity Gandhi learnt the lesson of non - violence, sacrifice and brotherhood for the entire mankind irrespective of caste, creed and social status. The philosophy of non - violence preached and perceived by Mahatma Gandhi has been influenced by Tolstoy teaching. It is true that in ancient times, Mahavira, Buddha in India and Jesus Christ in the west, taught the eternal message of non - violence but Tolstoy may be credited.

Non - violence requires the surrender of body, life and ego to the truth of God, which demands spiritual discipline on the part of an individual. It requires not only the will but renouncement of all worldly possessions and attachment and preparedness for the dedication of one's life on truth. Non - violence or Ahimsa the word is used by Mahavira, Buddha, Manu, and Upanishds. Non - violence literally means non - injury or non - killing.

According to Jainism killing or injuring in any form was considered to be Himsa or Violence and it is sinful and evil . The Hindu law of living, made ahimsa an elastic principle which allowed killing of animals for sacrifice and food. It even allowed killing in self defence.

ISSN 2454-3292

International Registered and Recognized
Research Journal Related to Higher Education for all Subjects

INDO WESTERN RESEARCH JOURNAL

(Refereed & Peer Reviewed Research Journal)

Year - III, Issue - V, Vol.- II **Impact Factor 2.66** (Sept. 2016 To Feb. 2017)
(GRIFI)



EDITOR IN CHIEF
DR. BALAJI KAMBLE



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

ISSN 2277 - 5730

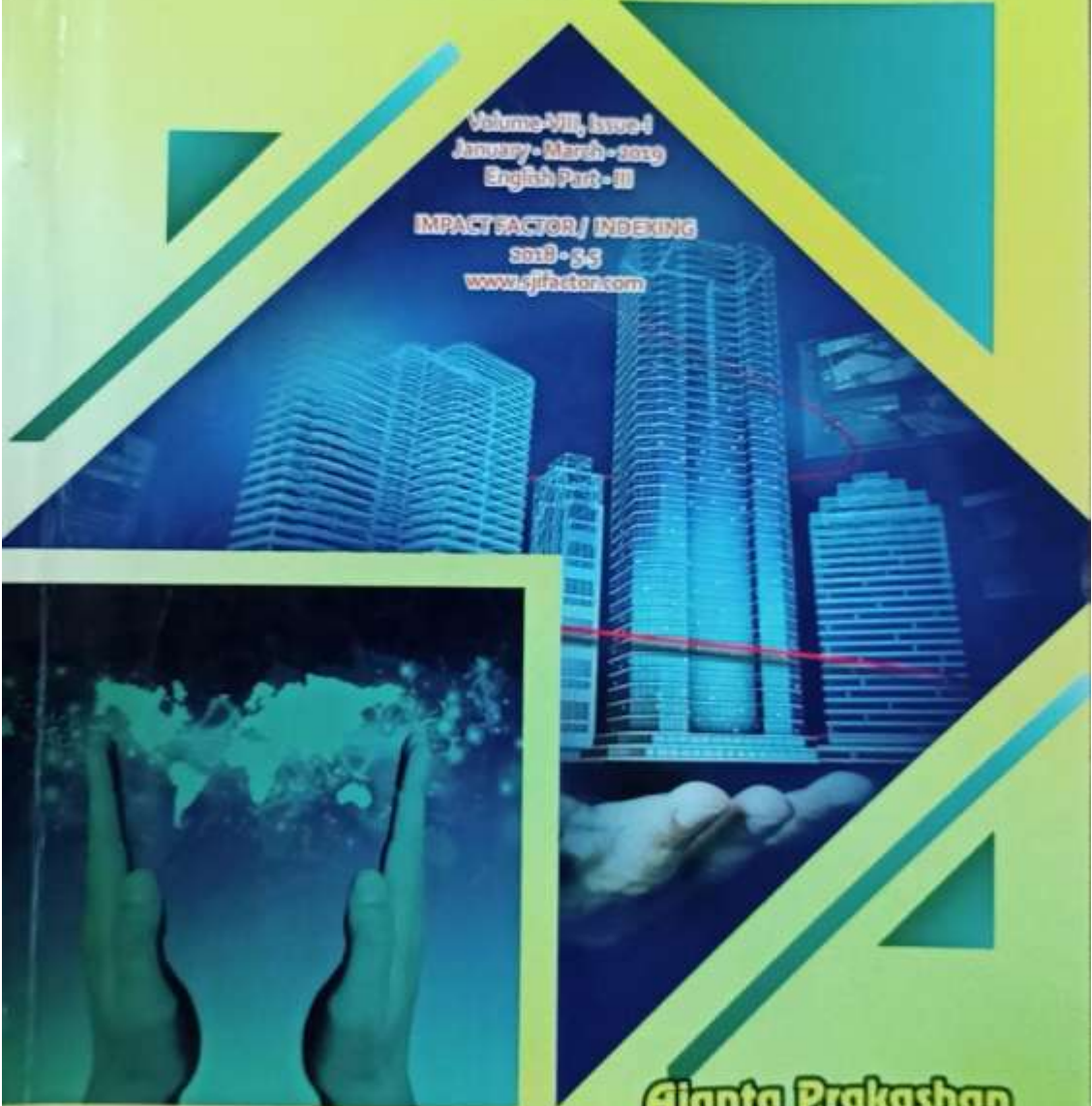
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL



AJANTA

Volume-VIII, Issue-I
January - March - 2019
English Part - III

IMPACTFACTOR / INDEXING
2018 - 5.5
www.ajanta.com



Ajanta Prakashan

26. Contribution of Ravindra Nath Tagore in Social Reform

R. L. Yeul

Assistant Professor, L. R. T. College of Commerce, Akola.

As a product of creative writing, the literature has thousands of threads which can weave the beautiful piece of art. Each thread has its own importance in the creative work. Social realism is not limited to any one century or group of writers. Most often it is associated with the literary movement in 19th century France, especially with the French novelists Flaubert and Balzac. George Eliot introduced realism into England, and William Dean Howells introduced it into the United States. It is found that expression of social realism has been chiefly concerned with the commonplaces of everyday life among the middle and lower classes. Character is a product of social factors and environment is the integral element in the dramatic complications in literature, an approach that proceeds from an analysis of reality in terms of natural forces. The style of writing gives the impression of recording or 'reflecting' faithfully an actual way of life. Literature emerges out of life and records dreams and ideas, hopes and aspirations, failures and disappointments, motives and passions, and experiences and observations. Over the years, literature has reflected the prevailing social issues in many eminent works of literature under the shadow of realism.

In English literature the works of Daniel Defoe, Henry Fielding, and Tobias Smollett are among the earliest examples of realism. The realist emphasis on detachment and objectivity, along with lucid but restrained social criticism, became integral to the novel in the late 19th century. The word has also been used critically to denote excessive minuteness of detail or preoccupation with trivial, sordid, or squalid subjects. The 20th century of literary criticism drew a line between realist and anti-realist literature, placing realist works on one side of the line and fantastic works on the opposite side

Ravindra Nath Tagore is the novelist, poet, dramatist and short story writer who aimed at social reformation through his compositions, dramas, poetry, short stories and novels. His Chandalika, a story touches on the sensitive subject of the caste system in Hindu society. This work's message is that all human beings are equal regardless of their social status, and it comes

SCHOLARS IMPACT

Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640

Special Issue

Approved By UGC
Journal No- 41129

NAAC Sponsored
One Day National level Conference on

New Methodology of NAAC Assessment to Nurture Quality Enhancement in Higher Educational Institutions

In Collaboration with IQAC Cluster, India.

Saturday, 29th September, 2018

Volume-V, September 2018 (Special Issue)



-: Editor In Chief :-

Dr. M. Raghiv Deshmukh

www.scholarsimpact.com

GIF₅ 0.654

INFOBASE INDEX 2.4

Quality Factor 0.90

: Organised by :

The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

28

ROLE OF STAKEHOLDERS IN HIGHER EDUCATION

PROF. R. L. YEUL

Assistant Professor, Smt. L. R. T. College of Commerce, Akola

Abstract:

The higher education in India has become over burdened with both the internal and external challenges in view of rapid globalization and liberalization. Though, it cannot be out rightly denied that the Indian system of higher education has always responded well to the challenges of the time. In view of the overall system of the Indian higher education, this is an attempted report of the feedback reviews drawn over the feedback taken from its internal and external stakeholders towards aimed at generalization. These review account reflects the need of bringing about change in pedagogy as well as in governance system which is subjected to be enlightened and strongly motivated with the noble cause. At the same time it also reflect the areas we lag behind in supplementing the positive will and cause to that vast goal.

The higher academic institute which functions mainly through mutual actions and interactions of a persons or specific group of persons which shows considerable influence on the realization of vision and mission of the institution is led to the higher pedestal or is provided with the opportunity of having potential for excellence based on quality of its stakeholders. Freeman has clarified nature of stakeholders saying that it can be any person or a group of people that can influence the process of achieving the aims of a given organization - an academic institution in this case. Burrows has stated about the two types by dividing into internal and external stakeholders such as alumni; donors; parents; other institutions or providers; accrediting agencies; vendors and suppliers; employers; taxpayers; non-government organizations, government; and academic faculty, both individually and collectively in disciplinary groups and as members of other organizations such as unions and advocacy bodies. Stakeholder salience is used as a framework to examine the contested nature of the engagement of these stakeholders in universities, particularly with regard to Trow's modes of higher education. The complex interplay of stakeholder perceptions, values and priorities on the universities or college activities with regard to cost, quality, access and technology are a further justification for a sense-making approach by leaders, one that is responsive to the wicked problem facing the university. However, institutions such as public higher education institutions do not need to use sustainable approach to the so called public opinion.

In the last two decades two stakeholders groups have acquired a specific role in case of higher education institutions, i.e. students (internal stakeholders) and employers (external stakeholders). It can be observed that more and more often students are treated as consumers that use educational services. Therefore, it is possible to approach the analysis of a student's satisfaction from the standpoint of a feedback given by a student, and a feedback provided by an employer who consumes an educational service in the form of a student with a certain amount of knowledge, competence and skills. Furthermore, academic institutions can be treated as enterprises which operate in a dualistic

**NATIONAL CONFERENCE ON RECENT TRENDS
AND ISSUES IN HUMANITIES (NCRTH- 2020)**

11 JANUARY 2020


MUNGASAJI MAHARAJ MAHAVIDYALAYA

Darwaha Distt. Yavatmal (M.S.)

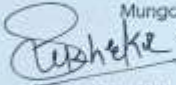
Certificate

This is to certify that


Dr/ Shri/ Smt/ M/ Ms Ratanlal Yewl has actively participated in
National Conference on 'RECENT TRENDS AND ISSUES IN HUMANITIES '
(NCRTH- 2020) held on 11 th JANUARY 2020. He/ She presented Oral Paper/ an invited
talk entitled Impact of English language on society in
Present Era


Dr. Vilas B. Raut

Principal,
Mungasaji Maharaj Mahavidyalaya,
Darwaha Distt. Yavatmal


Dr. Sangita V. Ghuikhedkar

Convener,
NCRTH- 2020


Dr. Sunil B. Chakave

Organising Secretary,
NCRTH- 2020

Date. 11/01/2020

11
JANUARY
2020

Impact of English Language on Society in Present Era

Prof. Ratanlal Yeul, Assistant professor, Dept. of English, LRT College of Commerce, Akola. Email: ratanlalyeul@gmail.com

Abstract: This paper covers the impact of language, specially English language on the society in present era. In this context, it is attempted to assess the impact of language in the light of global trends in technological development. The world has been reduced to the small interactive village. Today the communication easily changed from local to the global. The medium of communication which is one of the major functions of the language is bound to create its own impact on the society. It is also sequential for language to excel its social status.

Introduction

The role of language is crucial in the development of society. The prime function of language is communication. The activities are tied with the use of the medium which in turn exercise its impact on the mind of the human in society. Thus the relationship of the language and society is reciprocal. "Language is intimately tied to man's feeling and activity. It is bound up with nationality, religion and the feelings of self. It is used for work, worship and play by everyone, he be beggar or banker, savage or civilised". (Lado 1986 : 11)

The members of a social group depend on language as medium to communicate with each other and for all social purposes, for public administration, for commerce and industry, for education and so on. If the group belongs to diverse geographical regions their coexistence with some common objectives creates ethnicity. To put in simple, it give birth to a specific ideology theorized as Multilingualism, Multiculturalism, pluralistic milieu. In this context the nature and function of the language of common agreement carries a become indicative of the character of the society. The social aspirations can best be fulfilled when they are allowed to function through the language of their comfort.

In the present era under the influence of globalization, the culture of the local turned into global or on the verge of it. This is an impending phenomenon in the wake digitalization identical to the rapid urbanization caused by the industrialization. In this context of the special and added characteristic of the society from which India cannot be divorced, it become consequential to study the language of this global society which would be the language of common agreement.

Organized By IQAC



Estd. June 1956

GOVERNMENT OF MAHARASHTRA
GOVERNMENT COLLEGE OF EDUCATION, AKOLA (CTE)

Affiliated to Sant Gadge Baba Amravati University, Amravati



INTERDISCIPLINARY NATIONAL E-CONFERENCE
ON
RESEARCH IN INTERDISCIPLINARY STUDIES
9th June 2020

CERTIFICATE

This is to Certify that Dr./Mr./Ms. RATANLAL L. YEJLI Smt. L.R.T. College of Com., Akola
has Delivered key Note Address / Chief Guest's Address/Acted as Chair Person / Resource Person in the Interdisciplinary
National E- conference. He / She Submitted Research paper which We have Published it in the International
Multilingual Research Journal Vidyavarta.

ISSN : 23199318, March 2020, Impact factor 7.041. We Thank her / him for the assistance & Co-operation.

Dr. Asha M. Dharaskar - Bhavsar
Co-ordinator

Dr. Vasudha Vinod Dev
Principal

Use Of Information And Communication Technology In Research

Prof. R. L. Yeul,
Assistant Professor, Dept of English,
L. R. T. College of Commerce, Akola

Abstract: This study is conducted in view of the research methodology for research in higher education through varied discipline in the institutes and colleges of conducting professional and traditional courses. The study indicates the implementation of the technology with respect to location, population, income, age and background. The students of all discipline and group are aware of technology and are ready to use the technology. The infrastructure required for implementation of ICT can be set up is readily available in the urban as well as rural area. The use of technology by an individual affects the process and progress of the research creating positive and negative provisions in the parlance. This study intends to contribute in streamlining the processes by identification of benefits that can assist in achieving optimal usage and utilization of the ICT systems in the research. The study may help the institutions and its stakeholders by the prescriptive use and effects of the framework viewed by the researcher

Introduction

Nowadays, Information and Communication Technology has become an integral part of everyday life. It is believed that the trend will continue in increasing the importance of ICT in the man's life and, towards the end of 20s the extent of that ICT literacy will become a functional requirement for personal lives, work

and social life. These requirements are impending and directly influencing the way human beings are engaging themselves in their routine activities. The socio-economic environment needs a catalyst to bring social change in the human development. Large scale deployment of communications technologies has produced major changes in the way we communicate for social and business purposes and most of these deployments are technology-led. With the passage of time the internet, television, mobile phones, computer-based devices and other new forms of information technology are changing rapidly and are also influencing the social life. ICT applications can support sustainable development, in the fields of research in public administration, arts, commerce, business education and training, health, employment, environment, agriculture and science.

The development and use of technology has greatly improved our lives. We are dependent on technologies to accomplish specific tasks in our lives. With the use of various emerging technology life has become very comfortable. Technology is being implemented in almost every segment of our lives and businesses. We can book tickets of shows, book railway, bus or flight tickets, purchase or sale products, pay bills at our comforts sitting at home without. ATMs are used to withdraw money any time and much more applications. All these processes are carried out with the help of technology. Earlier data was maintained manually in the banks and other financial institutions. Now it is being easily updated and maintained with the help of computers. With the help of system data can be retrieved easily and speedily such as account holder details, name of the account holder, address, email address, age, date of birth, phone numbers balance etc. Technology has also made the buying and selling of products very flexible and secured with the introduction e-payment

Vidyawarta®



MAH/MUL/03051/2012
ISSN-2319 9318

Poor Reviewed International Referred Research Journal



Bharatiya Seva Sadan's

Smt. Radhadevi Goenka College for Women, Akola

NAAC Reaccredited Grade- B+ with CGPA 2.71

Affiliated to Sant Gadge Baba Amravati University Amravati

(Certified Minority Institution)

**INTERNATIONAL VIRTUAL
INTERDISCIPLINARY CONFERENCE**

ON

**'Global Socio-Economic Trends in Current
Scenario-Opportunities & Challenges'**

Organized By

**Department of Commerce &
Indian Accounting Association,**

5th March, 2021

Akola Chapter

Editors

Dr. Devendra Vyas

Dr. Ambadas Pande

Dr. Rupa Gupta

44

ENTREPRENEURSHIP DEVELOPMENT: A BRIDGE TO EMPLOYMENT

Ratanlal L. Yeul,
Assistant Professor

Smt. Laxmibai Radhakishan Toshniwal College of Commerce, Akola.

Abstract: This paper aims illustration of the institutional initiatives towards entrepreneurship development in India. The Government of India through its establishment has encouraged and sponsored several initiatives and created policy measures to foster a culture of innovation and entrepreneurship in the country. The main purpose is opening new avenues of job creation. Unemployment is a foremost challenge facing India. However, with its significant and unique demographic advantage, India, has immense potential. By undertaking innovative moves through raising a pool of entrepreneurs a lot of jobs opportunities available to the new generation can benefit the nation.

Introduction

It is found that in the recent years, many new programmes towards nurture of innovation have been started by the Indian Government encompassing a number of sectors. This includes engaging academia with industry, investors, small and big entrepreneurs, non-governmental organizations to the most underserved sections of society. The inclusion of women entrepreneurship in economic participation has enabled the country's growth and prosperity. The government has tried to ensure that all policy initiatives are geared towards enabling equal opportunity for diverse section of the society. It tried to them to the forefront of India's entrepreneurial practices by providing access to loans, networks, markets and trainings, varied financial institutions. Some of the major moves are as under.

Promotion of Entrepreneurship.

To promote of Entrepreneurship, many schemes are being developed. These scheme are being designed by including various elements like entrepreneurship education curriculum, web and mobile based networking platform, entrepreneurship hubs network, international linkages, national entrepreneurship day, promotion of entrepreneurs among women and minority sections, social entrepreneurship etc. To enumerate a few following initiatives are worth to mention.

Make in India

This scheme is designed to create a global design and manufacturing hub. The Make in India initiative was started in September 2014. It became as a powerful call to India's citizens and business leaders, and an invitation to potential partners and investors around the world to overhaul out-dated processes and policies, and centralize information about opportunities in India's manufacturing sector. This has led to renewed confidence in India's capabilities among potential partners abroad, business community within the country and citizens at large. The plan behind Make in India was one of the largest undertaken

CERTIFICATE



Late Vasant Rao Bhatnagar Sanshodhan Mandal, Rohana
Late Vasant Rao Bhatnagar Sanshodhan Mandal, Rohana



Swami Vivekanand Bahushikshayee Vikas Bhawan, Rohana

Tq. Arvi, Dist. Warananagar

NAAC Accredited with 'B' Grade (CGPA-2.19)

One Day Interdisciplinary International Conference on


IMPACT OF RACE, CASTE, CLASS & RELIGION ON INDIAN & INTERNATIONAL SOCIETY

In collaboration with Aadhar Research Publication, Amravati & Eleven Colleges in Indian University


This is to certify that Dr./Mr./Mrs. **Assistant professor Ratanlal Laxmanrao Yeul**

of **Smt. L. R. T. College of Commerce, Akola**

Has participated in One Day Interdisciplinary International Conference on Impact of Race, Caste, Class & Religion on Indian and International Society on Dated 23rd July 2021. He/She online presented paper organised by Late Vasant Rao Bhatnagar Sanshodhan Mandal, Rohana & Collaboration with Eleven Colleges in Indian University & B.Aadhar Multidisciplinary International Peer Reviewed & Index Research Journal with Impact Factor 7.675(SJIF) with ISSN-2278-9308 In Recognition of the publication of paper entitled with **Impact of Caste, Class and Religion on Culture Reflected in Two State by Chetan Bhagat**


Editor
Dr. Nitin A. Mathankar
Principal
Late Vasant Rao Bhatnagar Arts
College, Rohana


Chief Editor
Prof. Virag S. Gawande
Director, Aadhar Social
Research & Development
Training Institute, Amravati


Guest Editor & Co-ordinator
Prof. Dr. Deoman S. Umbarkar
Organizing Secretary
Head, Deptt. of Sociology

Made for free with Certify'em



Impact of Caste, Class and Religion on Culture Reflected in *Two States* by

ChetanBhagat

RatanlalL. Yeul,

Assistant Professor, Dept. of English

Smt. L R T College of Commerce, Akola (MS) Mob. 9822178399, ratanalalyeul@rediffmail.com

Abstract: ChetanBhagat is one of leading popular novelists of Indian English literature. He came into focus with his first novel five point someone, a novel about education system prevalent in India. The same novel due its wider social application went into film which was most appreciated by the middle class people in Indian society who runs after money and becomes materialistic. They force their young one to undertake studies they like and their failure occurs in the loss of their young ones. The novel was inspired by the students' suicidal in academics in course of pursuing their education of first rank quality to fulfill the dreams of their parents in general. Received by the mass middle class population of India, ChetanBhagat became a popular novelists of public interest.

He came out with a series of novels on varied themes related to the young generation of Indian society. He dealt with many social issues. The present novel under study is a novel about social conduct of the people. In this paper it is attempted to focus on the reflection of the impact of the existing caste, class and religion on Indian society and culture. It is also attempted to depict that how the caste, class and religious concern of the people in society has led them to become anti-social, and consequently anti-nationalist, a traitor who proves to be a strong impediment in the national development in long run. In the naming culture of India such people, such people are called as orthodox, which functions in satisfying their sadist ego of self supremacy.

Introduction

The function of literature as an art is to represent the society as it is. In this regard, connecting the link, a literary critic has rightly remarked about ChetanBhagat. He observed that the well known novelist, a writer of Indian origin, ChetanBhagat is an author of today's era and his fictions including all the five novels dealwith the real social scene that has captured a picture of a campus life and grading system in Indian education Institutes of high repute. Actually, his objective is to present life as it is like a true artist. He also aims at the suggestive point of life that must be utilised to the fullest by giving scope to inner strength. He shows how people in Indian society are fanatic about their lucrative career and communal behaviour. In attempt they forget to live a good life in this fast growing world. They are unable to improve their after committing blunders and mistakes. He proposes that love and fellow feeling are the values that serves a remedy of all the troubles and difficulties. Finally in rest of his novels he deals with the core issue of Indian society, the corruption and suggestively presents how to fight against corruption and lead a good and healthy life.

ChetanBhagatwho is born on 22nd April 1974 is now one of the most popular novelists, authors of Indian origin, emerged in the post modern Indian English writing. He has to his credit best five novels - Five Point someone (2004), One Night @ the call centre (2005), The Three mistakes of my Life (2008), 2 States (2009), and Revolution 2020. His novel under study here, 2 States appeared in 2009. This novel presents a story of two diverse families belonging to two different states of India.

India socially:

India is a federal nation that has been divided in different states geographically. The spatial distance has created variety cultural phenomenon including language, diet and clothing habits. Moreover socially, India is more broadly divided into hundreds of castes, customs, traditions and religion. This social diferences have shown a very considerable impact on their domestic, social,

MAH/MUL/ 03051/2012

ISSN :2319 9318



**Special Issue
01 March 2022**

Editor

Dr. Bapu g. Gholap

(M.A.Mar.& Pol.Sci.,B.Ed.Ph.D.NET.)

विद्येविना गति गेली, गतीविना नीति गेली
नीतिविना गति गेली, गतिविना वित्त गेले
वित्तविना शूद्र स्वयंसे, इतके अनर्थ एका अविद्येने केले

-महात्मा ज्योतीराव फुले

❖ विद्यावार्ता या आंतरविद्याशाखीय बहुभाषिक त्रैमासिकात व्यक्त झालेल्या मतांशी मालक, प्रकाशक, मुद्रक, संपादक सहमत असतीलच असे नाही. न्यायक्षेत्र:बीड



"Printed by: Harshwardhan Publication Pvt.Ltd. Published by Ghodke Archana Rajendra & Printed & published at Harshwardhan Publication Pvt.Ltd.,At.Post. Limbaganesh Dist,Beed -431122 (Maharashtra) and Editor Dr. Gholap Bapu Ganpat.



Reg.No.U74120 MH2013 PTC 251205
Harshwardhan Publication Pvt.Ltd.

At Post.Limbaganesh,Tq Dist Beed
Pin-431126 (Maharashtra) Cell.07588057695,09850203295
harshwardhanpubl@gmail.com, vidyawarta@gmail.com

All Types Educational & Reference Book Publisher & Distributors / www.vidyawarta.com

world. Binding of learning music from only one guru are his Gharanastyle only get banished. New trend of music learning started in schools and colleges throughout India. Akhil Bharatiya Gandharva Mahavidyalaya Mandal, Mumbai is the the best teachingcenter for music learners with no age binding. It has its branches in different countries so that students from abroad too can learn Indian classical music easily in their hometown. Science and technology played the most important role to promote Indian classical music universally.

References

- Chakravarti, Indrani; SangeetManjusha, Mittal Publications, Delhi
Garg, Lakshminarayan; Hamare Sangeet Ratna, Sangeet karyalaya, Hathras
Gautam, Anita; BhartiyaSangeet Mein vaigyanikupkaranokaprayog, Kanishka Publishers distributors New Delhi ISBN 8173915008.
Mishra, Dr.Lalmani, Bhartiya Sangeeta Vadya, Gyanpeeth Prakashan, Nai Delhi
Sharma Mrutyunjay,Kaul T.C., Tripathi Ramnarayan (2017)Sangeet manual, H G Publication, New Delhi
Sangeet Kala Vihar, February 2019, Miraj Wikipedia



78

RE-SKILLING OF CULTURAL MILIEU: CONTEXTUALIZING DEBATE IN FICTIONS OF CHETAN BHAGAT

Ratanlal L. Yeul

Assistant Professor of English
Smt. Laxmibai Radhakishan Toshniwal College
of Commerce, Akola

Abstract: This paper aims at critical study of the Chetan Bhagat's novels in the vein of re-skilling the popular socio-cultural material to sanitize an artistic input into the fiction to cater the need of the readers of changed-interest and redefined tastes of life of success at the cost of human social obligations, sense of responsibility, moral and mental peace and comfort. It is also attempted to critique the art of fiction as reskilling through the hands of Chetan Bhagat, the popular contemporary novelist of Indian English Writing.

Introduction

Today after almost a century of the journey of Indian Writing in English, the art of novel grwn manifold. The novelists including the women and the men have used their pen to contribute fiction in all round direction. They tried all the genres including science fiction, horror fiction, fictions on popular myth and history. In this way the the novel today in India has become the subject of vastly discussed field in the literary studies. In includes both the popular writing and the pure artistic creative works of first rank writers. Nowadays Chetan Bhagat, emerged as not only as if one of a leading and popular contemporary writers in Indian Fiction but also he is one of the bestselling novelists

Dr. J.R. Maheshwari

2016 – 2017



VidyawartaTM
International Multilingual Research Journal
Special Issue (Vol-II)

ISSN:23199318

Rajasthan Education Society's
Rajasthan Aryan Arts,
Shri Mithulalji Kacholiya Commerce And
Shri Satyanaryanji R.Rathi Science College, Washim 444505

NAAC "A" Grade 2004 & 2011
College With Potential For Excellence

Organized by
Department of Commerce

NATIONAL CONFERENCE
ON
"MAKE IN INDIA"
"A Way towards Complete Development."
"Agriculture & Manufacturing"(NCCMII-2016)

Dr.M.M.Sancheti
Principal & Convener

Dr.S.P.Jadhao
Chief Convener

Dr.K.C.Agrawal
Organizing Secretary

Research in Interdisciplinary Studies: Use of ICT in Research

Prof. Dr. Jyoti R. Maheshwari

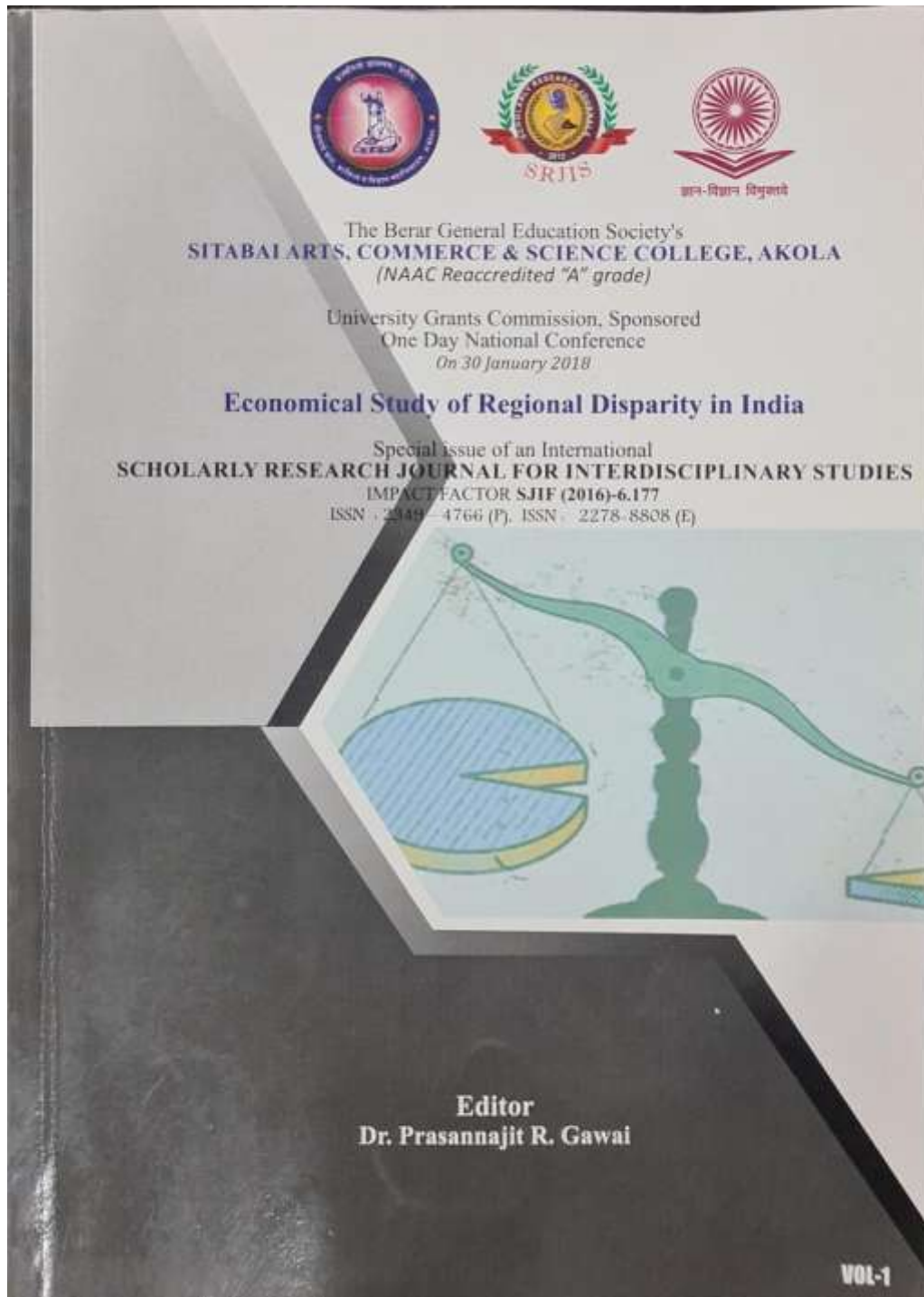
Smt. L.R.T. College of Commerce, Akola.

Abstract: ICT helps to transmit & process information between different parts of society. IT deals with the use of electronic computers and computer software to convert, store, protect, process, transmit and securely retrieve information. The purpose of ICT in education is generally to familiarize students with the use and workings of computers and related social and ethical issues. Learn more in: Research Policies for Information and Communication Technologies in Europe. ICT Research appears in: Handbook of Research on Information. ICTs stand for information and communication technologies and are defined, for the purposes of this primer, as a "diverse set of technological tools and resources used to communicate, and to create, disseminate, store, and manage information." These technologies include computers, the Internet, broadcasting. Industries across all sectors can leverage the power of information and communication technology. The benefits of ICT in teaching and learning, for instance, include the development of new, innovative ways to interact and communicate with students, higher engagement rates, faster learning and improved teaching methods. It has helped to identify the current needs and challenges faced by professionals and students when interacting with ICT. More research is needed in order to effectively integrate the use of ICT into the field of research, especially related to the modern global methods.

Use of ICT in Research: Adoption of Information and Communication Technologies in teaching, learning and research has come a long way and so is the use of various web2.0 tools. The researchers need to change with changing times and need to understand today's fast changing knowledge base and its peculiarities. The article is written with an objective of finding out how is the academic researcher changed, helped, or hindered, by the use of ICT's in general and web2.0 tools in specific. ICT tools are mainly used by researchers for its ability to ease knowledge-gathering process and to enhance resource-development. Researcher in general value creativity and originality, thus the ICT tools which provide with the most open situations with great autonomy to the researcher can really help in identifying and solving research problems in the most creative ways. Some of web2.0 tools used for research related tasks are dealt in detail here to give a clear guidance to the researcher. The use of ICT is based on the individual's logical assessment of how various applications increase his/her effectiveness and efficiency in work and provide ease in communication with peers.

Use of ICT tools for making research data and information available are plenty in numbers today, but the best use of ICT tools would be to improve cognitive skills and thus help discriminate, analyse and create information rather than simply accumulate (Boyer Commission, 1996). As usually research process deals with large amount of complex information and requires a lot of skills to analyse and organize these well, any ICT tool which helps the researcher give meaning and precision along with adding value to the information generated would be rated above the ones which help in just gathering information. The possibilities of conducting research with Internet and its virtual components by individuals and organizations are innumerable. While going thru the research

2017 - 2018





VIDYABHARATI
INTERNATIONAL INTERDISCIPLINARY
RESEARCH JOURNAL

www.viirj.org
ISSN 2819-4979

PROCEEDINGS

UGC Sponsored National Conference on
FOREIGN DIRECT INVESTMENT RELATED GROWTH
OF INDIAN ECONOMY

(NCFDI-2017)
28th February 2017



ORGANISED BY :
DEPARTMENTS OF ECONOMICS AND COMMERCE
S.S.S.K.R.INNANI MAHAVIDYALAYA
KARANJA (LAD) DIST. WASHIM, MAHARASHTRA, 444 105
REACCREDITED AT LEVEL 'A' GRADE BY NAAC (CGPA 3.24) &
CPE STATUS THRICE BY UGC NEW DELHI

IN COLLABORATION WITH :
VIDYABHARATI MAHAVIDYALAYA, AMRAVATI
ACCREDITED WITH 'A' GRADE BY NAAC (CGPA 3.26) &
CPE STATUS THRICE BY UGC &
STAR COLLEGE STATUS BY DBT, GOVT. OF INDIA

INDEXED WITH



ADVANCED SCIENCES

INDEX
GERMANY

NATURE OF FDI AND ITS IMPORTANCE IN INDIAN ECONOMY

J. R. Maheshwari

Smt. L.R.T. College of Commerce, Akola

ABSTRACT

The Indian economy is the third largest in the world as measured by Purchasing Power Parity, with a gross domestic product. When measured in USD exchange-rate terms, it is the 10th largest in the world. India is the second fastest growing major economy in the world, with a GDP growth rate of 7.8% at the end of the first quarter of 2016-2017. However, India's huge population results in a per capita income of \$3,300 at PPP and \$714 at nominal.

The Indian economy has reached in the orbit of high rate of economic growth. It is being widely acclaimed and considered as an emerging global economic power. The rate of growth recorded during the period 1950-51 to 2015-16 clearly indicated a tendency of steady upward trend. However, the decade of 80's emerged as a beginning of the high rate of economic growth or at least a dramatic departure from the past growth performance. This tendency had continued in the nineties and further growth stimulus has occurred in the early 21st century.

Foreign direct investment (FDI) is an investment made by a foreign individual or company in productive capacity of another country. It is the movement of capital across national frontiers in a way that grants the investor control over the acquired asset.

As the third-largest economy in the world in PPP terms, India is a preferred destination for foreign direct investments. India's recently liberalized FDI policy permits up to a 100% FDI stake in ventures. Industrial policy reforms have substantially reduced industrial licensing requirements, removed restrictions on expansion and facilitated easy access to foreign technology and FDI. The upward moving growth curve of the real-estate sector owes some credit to a booming economy and liberalized FDI regime. A number of changes were approved on the FDI policy to remove the cap in most of the sectors. Restrictions will be relaxed in sectors as diverse as civil aviation, construction development, industrial parks, commodity exchanges, petroleum and natural gas, credit-information services, Mining etc. The future of Indian economy is brighter because of its huge human resources, rapidly upcoming service sector, availability of large number of competent professionals, vast market for every product, increasing impact of consumerism, absence of controls and licenses, interest of foreign entrepreneurs in India and existence of four hundred million middle class people. Today, India provides highest returns on FDI than any other country in the world.

Key words: Foreign Direct Investment, Indian Economy, Economic Growth

Introduction

Foreign direct investment (FDI) has become an integral part of national development strategies for almost all the nations globally. Its global popularity and positive output in augmenting of domestic capital, productivity and employment, has made it an indispensable tool for initiating economic growth for countries.

The Indian economy is diverse and encompasses agriculture, handicrafts, manufacturing, textile, and a multitude of services. Although two-thirds of the Indian workforces still earn their livelihood directly or indirectly through agriculture, service sector is a growing one and are play an increasingly important role of India's economy. The advent of the digital age, and the large number of young and educated populace fluent in English, is gradually transforming India as an important 'back office' destination for global

(multinational) companies for the outsourcing of their customer services and technical support. India is a major exporter of highly talented workforce in software and financial services, and software engineering.

India adopted a socialist-inspired approach for most of its independent history, with strict government control over private sector participation, foreign trade, and foreign direct investment. However, since the early nineties, India has gradually opened up its markets through economic reforms by reducing government controls on foreign investment. The privatization of publicly owned industries and the opening up of some sectors to private and foreign investors has proceeded slowly amid political debate.

India faces a burgeoning population and the challenge of reducing social and economic inequality. Even though Poverty remains a serious problem, it has declined considerably since independence, mainly due




2018 – 2019

SCHOLARS
IMPACT
Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640
Special Issue

Approved By UGC
Journal No- 41129

NAAC Sponsored
One Day National level Conference on
**New Methodology of NAAC Assessment to
Nurture Quality Enhancement in Higher
Educational Institutions**
In Collaboration with IQAC Cluster, India.
Saturday, 29th September, 2018
Volume-V, September 2018 (Special Issue)

-: Editor In Chief :-
Dr. M. Raghiv Deshmukh

www.scholarsimpact.com GIF_A 0.654 INFOBASE INDEX 2.4 Quality Factor 0.90

: Organised by :
The B.G.E. Society's
Smt. L.R.T. College of Commerce
Akola- 444001 (M.S.)
Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC
(Affiliated to S.G.B. Amravati University, Amravati)

32

ICT BASED TEACHING LEARNING AND EVALUATION - NEED OF THE DAY

PROF. DR. JYOTI R. MAHESHWARI

Assistant Professor, Smt. L.R.T. College of Commerce, Akola

Abstract

This paper is a mere attempt to present a glimpse of meaning of ICT, its importance & its mandatory need for education, which is indispensable. ICT stands for INFORMATION & COMMUNICATION TECHNOLOGY. These technologies include: computers, the Internet, Broadcasting technologies (radio and television), Telephony.

One of the many challenges facing developing countries today is that of preparing their societies and governments for globalization and the information and communication revolution. Policy-makers, educationists, non-governmental organizations, academics, and ordinary citizens are increasingly concerned with the need to make their societies competitive in the emergent information economy. Globalization and innovations in technology have led to an increased use of ICTs in all sectors - and education is no exception. Uses of ICTs in education are widespread and are continually growing worldwide. It is generally believed that ICTs can empower teachers and learners, making significant contributions to learning and achievement. Of the teachers interviewed on the effectiveness of ICT in education majority of them felt that introduction and use of ICT adequately will be extremely effective in children's learning and achievement.

However, current research on the impacts of ICTs on student achievement yields few conclusive statements, pros or con, about the use of ICTs in education. Studies have shown that even in the most advanced schools in industrialized countries, ICTs are generally not considered central to the teaching and learning process. However, there appears to be a mismatch between methods used to measure effects and the type of learning promoted. Standardized testing, for example, tends to measure the results of traditional teaching practices, rather than new knowledge and skills related to the use of ICTs. It is clear that more research needs to be conducted to understand the complex links between ICTs, learning, and achievement.

Again, on the question of impact of audio visuals, research shows that surprisingly little documentation is available on the use and impact of video in education, barring one or two video projects like UNICEF's animation series, "Meena", which has become a key weapon in the battle against gender and social inequity in South Asia. Many teachers are reluctant to use ICTs, especially computers and the internet. Some of the reasons for this reluctance include poor software design, skepticism about the effectiveness of computers in improving learning outcomes, lack of administrative support, increased time and effort needed to learn the technology and how to use it for teaching, and the fear of losing their authority in the classroom as it becomes more learner-centered. In terms of using internet and other ICT as a resource for lesson preparation, most of the teachers

Impact Factor-7.675 (SJIF)

ISSN-2278-9308

B.Aadhar

Peer-Reviewed Indexed

Multidisciplinary International Research Journal

June-2020

SPECIAL ISSUE- CCXXX (230)

*Challenges in the 21st Century & Need
of Gandhian Ideology*



Chief Editor

Prof. Virag S. Gawande

Director

Aadhar Social
Research & Development
Training Institute Amravati

Editor:

Dr. V.L.Bhangdia

Principal

Smt.Kesharbai Lahoti
Mahavidyalaya, Amravati
Dist. Amravati.



This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
- Cosmos Impact Factor (CIF)
- International Impact Factor Services (IIFS)

For Details Visit To : www.aadharsocial.com

Aadhar PUBLICATIONS



Development of Rural India – The Gandhian Approach

Prof. Dr. Jyoti R. Maheshwari

Smt.LRT College of Com.,Akola.

Abstract:

The revolutionary person 'Mahatma Gandhi', as a visionary of India had a very clear perception of its villages and made an emphatic assertion that 'India lives in its villages'. He further believed that India will have to live in villages, not in towns, in huts not in palaces. He held this conviction by saying that "If village perishes, India will perish too. Gandhiji's approach to India's rural development was holistic and people-centered. It was rooted in his conviction in the tenets of truth, non-violence and the goodness of human-beings. Influenced as he was by Tolstoy, Ruskin and the teachings of the Bhagvat Gita, he placed more emphasis on moral and spiritual values than economic motives as a means of overall development. He found that the progress of the country lies in the development of its rural areas, rural economy, industry and rural skills. Through his 18-point Constructive Program, Gandhiji successfully implemented his rural reconstruction activities in Sevagram Centre in 1935.

Gandhian Dream of Rural India: Gandhiji ideal village belongs to the pre-British period, when Indian villages were, small republics undisturbed by the periodical visitations of barbarous hordes. This republican character of the villages was destroyed by the British rule. Therefore, in Gandhian plan of rural reconstruction, the ancient republican village without any kind of exploitation served as a model. Gandhiji aimed at the attainment of Village Swaraj and said in 1942, "My idea of Village Swaraj is that, it is a complete republic, independent of its neighbors for its own vital wants and get inter-dependent for many others in which dependence is a necessity." Gandhiji was conscious of the fact that huge industrialization would destroy the Indian society by eliminating our decentralized rural industries and further leads to improvement. He said my ideal village will contain intelligent human beings. They will not live in dirt and darkness as animals. Men and women will be free and able to hold themselves against anyone in the world. There will be neither plague nor cholera nor small pox. This paper endeavors to bring out the vision of Mahatma Gandhi in attaining Gram Swaraj via Development of Rural India.

Introduction:

In the Indian context rural development may be defined as maximizing production in agriculture and allied activities in the rural areas including development of rural industries with emphasis on village and cottage industries. It attaches importance to the generation of maximum possible employment opportunities in rural areas, especially for the weaker sections of the community so as to enable them to improve their standard of living. Theoretically, Gandhian approach to rural development may be labeled as 'idealist'. It attaches supreme importance to moral values and gives primacy to moral values over material conditions. Gandhiji believe that the source of moral values in general lies in religion and Hindu scriptures like the Upanishads and the Gita, in particular. The concept of 'Rama Rajya' is the basis of Gandhiji's idea of an ideal social order. Gandhi defined Rama Rajya as "sovereignty of the people based on moral authority". In the Gandhian scheme, 'Rama' stood for God or one's own 'inner voice' Gandhi believed in a democratic social order in which people are supreme. Their supremacy is, however, not absolute. It is subject to moral values.

Basic principles of Gandhian model of rural reconstruction: The basic principle of village swaraj as outlined by Gandhiji are trusteeship, swadeshi, full employment, bread labour, self-sufficiency, decentralization, equality, NaiTalim etc.

SCHOLARS IMPACT

Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640

Special Issue

Approved By UGC
Journal No-41129
Up to June 2019

IMPACT FACTOR - 5.98

PARADIGM SHIFT OF INDIAN ECONOMY AND ITS IMPACT ON VARIOUS SECTORS

October to December, 2019 Volume-VI, Issue-IV

Saturday, 28th December, 2019



CHIEF EDITOR

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :
The B.G.E. Society's
Smt. L.R.T. College of Commerce
Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC
(Affiliated to S.G.B. Amravati University, Amravati)

PARADIGM SHIFT OF INDIAN ECONOMY & ITS IMPACT ON VARIOUS SECTORS

PROF. DR. JYOTI R. MAHESHWARI
Smt.L.R.T.College of Commerce,Akola.

Impact on Agricultural Sector: The New Indian Agricultural Policy & its Impact for a long time in the 20th century, the global economy was divided into the developed West and the Third World or the developing economies of Asia and Africa. Any discussion about the economy would invariably be around how many poor people are there in Asia and Africa compared to the affluence that the West enjoyed. However, things began to change starting from the late 1970s for Asia where China and then India liberalized their economies and opened them up for competition. Especially in the decade of the 1990s there was an accelerated thrust by China and to a lesser extent India to jump into the global economy and grow at phenomenal rates. This resulted in a massive uplifting of millions of people out of poverty and changed the perceptions of Westerners towards Asia. It was no longer the case that Asia was a supplicant and indeed, it had arrived to take its place at the high table of world nations. This can be likened to a paradigm shift in global economics with hitherto laggards like China, South Korea, Thailand, Indonesia and India saw their growth rates soaring because of investments in infrastructure and education.

With the achievement of independence in 1947, the Indian leaders' biggest concern was all round development of the country. Nation-building, after the tedious job of state building under the astuteness of Sardar Vallabhbhai Patel, the iron man of India, was not going to be an easy task. It had to be achieved under a specific socio-political system. Adoption of parliamentary democracy was not a difficult affair, as the Indian freedom movement was mostly oriented towards that. It was the economic development model that was a huge worry for the nation's leaders. During the first three years, the main focus was to frame a Constitution for the country, which would be enforced not only for the political governance, but also act as a tool for the socio-economic progress.

Once the Constitution was enacted and adopted, the next move was the socio-economic growth. The general thinking prevalent among the Central leaders was to adopt a centralized approach. In fact, such approach was also reflected in the Constitution whereby, India would not be purely a federal state, but a 'Union of states'. As Dr BR Ambedkar, the architect of the Constitution described it as 'unitary state with subsidiary federal features than a federation with subsidiary unitary features'.

After Prime Minister Narendra Modi spoke of the national vision to double farmers' income, laying it out as a challenge last year, many have partaken in suggesting strategies, programs, and resources to achieve this objective. These include policymakers, ex-policymakers, industry councils, students, well-wishers, and most importantly, farmers.

A certain consistency is evident among the recommendations that are put forth. The uninitiated profess that a quick and straightforward solution is possible to the complexities of agriculture. Those more rooted in ground level realities, including farmers themselves, will seek coherent tackling of the wide variety of concerns.

Usually, the novice will suggest raising subsidies on agricultural inputs, a-la the Chinese model, and raising the government administered support price for certain crops. In effect, they wish that the government subsidizes the production, and thereafter purchase the output at a raised cost. This essentially means that agriculture be addressed as a public sector project, and worse, with logic that advocates to further expand the inbuilt inefficiencies. It is ingenious minds who raise imagery of a perpetual cycle of under-priced inputs and artificially priced outputs; a cycle of fabricated demand and magical reality. Sadly, such naiveté is not unique to novices but has also been the approach of a few 'experts', who tend to pursue answers to sequential equations, seemingly unaware of the magnitude and diversity of variables that agriculturists have always sought to balance. A wider market offers optimal price, the common citizen being the largest source of revenue for farmers.

There are some who also profess that this vision is a pipe dream and needs divine intervention. India has passed the age of 'bearded babas waving magic wands', is increasingly grounded in reality, and seeks sustainable answers with long-term solutions.

Research in Interdisciplinary Studies: Use of ICT in Research

Prof. Dr. Jyoti R. Maheshwari
Smt. L.R.T. College of Commerce, Akola.

Abstract: ICT helps to transmit & process information between different parts of society. IT deals with the use of electronic computers and computer software to convert, store, protect, process, transmit and securely retrieve information. The purpose of ICT in education is generally to familiarize students with the use and workings of computers and related social and ethical issues. Learn more in: Research Policies for Information and Communication Technologies in Europe. ICT Research appears in: Handbook of Research on Information. ICTs stand for information and communication technologies and are defined, for the purposes of this primer, as a "diverse set of technological tools and resources used to communicate, and to create, disseminate, store, and manage information." These technologies include computers, the Internet, broadcasting. Industries across all sectors can leverage the power of information and communication technology. The benefits of ICT in teaching and learning, for instance, include the development of new, innovative ways to interact and communicate with students, higher engagement rates, faster learning and improved teaching methods. It has helped to identify the current needs and challenges faced by professionals and students when interacting with ICT. More research is needed in order to effectively integrate the use of ICT into the field of research, especially related to the modern global methods.

Use of ICT in Research: Adoption of Information and Communication Technologies in teaching, learning and research has come a long way and so is the use of various web2.0 tools. The researchers need to change with changing times and need to understand today's fast changing knowledge base and its peculiarities. The article is written with an objective of finding out how is the academic researcher changed, helped, or hindered, by the use of ICT's in general and web2.0 tools in specific. ICT tools are mainly used by researchers for its ability to ease knowledge-gathering process and to enhance resource-development. Researcher in general value creativity and originality, thus the ICT tools which provide with the most open situations with great autonomy to the researcher can really help in identifying and solving research problems in the most creative ways. Some of web2.0 tools used for research related tasks are dealt in detail here to give a clear guidance to the researcher. The use of ICT is based on the individual's logical assessment of how various applications increase his/her effectiveness and efficiency in work and provide ease in communication with peers.

Use of ICT tools for making research data and information available are plenty in numbers today, but the best use of ICT tools would be to improve cognitive skills and thus help discriminate, analyse and create information rather than simply accumulate (Boyer Commission, 1996). As usually research process deals with large amount of complex information and requires a lot of skills to analyse and organize these well, any ICT tool which helps the researcher give meaning and precision along with adding value to the information generated would be rated above the ones which help in just gathering information. The possibilities of conducting research with Internet and its virtual components by individuals and organizations are innumerable. While going thru the research

Impact Factor – 6.625 | Special Issue – 229 (A) | February 2020 | ISSN – 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S
RESEARCH JOURNEY

Multidisciplinary International E-Research Journal

PEER REVIEWED, INDEXED AND REFEREED JOURNAL

SPECIAL
ISSUE
229 (A)

INDIAN YOUTH : CHALLENGES AND OPPORTUNITIES



- GUEST EDITOR -
Dr. V. R. Kodape

- CHIEF EDITOR -
Dr. Dhanraj T. Dhangar

- EXECUTIVE EDITORS -
Dr. N. M. Chhangani
Prof. P. S. Shirsat

For Details Visit To :
www.researchjourney.net

Printed By : PRASHANT PUBLICATIONS, JALGAON

Challenges & Opportunities for Youth in Agriculture

Prof. Dr. Jyoti R. Maheshwari

Assistant Professor,

Smt. L.R.T. College of Commerce, Akola

Abstract:

This paper is a mere attempt to present a glimpse of Agricultural Challenges and Opportunities, Mainly for Youths. Major Constraints & its importance & need for education, which is indispensable. We all known that the youth are the backbone of the country; if the involvement of the youth will increase in the agriculture then it will be better for the development of the agriculture. Youth having the potentiality to use the new techniques and resources because the old age farmers generally don't wants to adopt new practices due lack of the education and also lack of know-how of the practices, so they thoughts that the traditional methods of the farming are better than modern or scientific techniques. The major problem faced by the youths to involve in agriculture that is lack of support by the members of the family and another major problem is that decreased land size of the family. Land holding sizes of the family decreased generation to generation so the family member's thoughts that if the young generation will engage in agriculture then how they will survive because the size of the land holding is not enough for survival.

There are six levels of constraints regarding farming youth participation in agricultural activities, viz., psychological, social, technical, infrastructural, economical and other constraints.

Psychological Constraints :

The different constraints with regards to the participation of farming youth in agricultural activities. Lack of education is the major psychological constraint faced by the farming youth. The majority of the farming youth were having high school level, so there is need to improve the education level of the farming youth. Lack of confidence in operating of ICTs it is also a major problem due to lack of education reason behind that the majority of the farming having feature phone, they were not aware about the social media and thoughts that the use of the ICTs in agriculture are risky. Thereby, it can be stated that in the psychological constraints, lack of education is the major problem so there is a need to improve the education levels, through the improvement in the education level all round development of the youth are possible.

Social Constraints:

Among the social constraints, decrease in land holding size due to division of family was seriously felt by most of farming youth, it is major problem among the social constraints due to small size of land holding the family member not wants to engage their young generation in the agriculture and they suggested them go for another work means job, Lack of faith by senior of family, lack of inclination towards traditional job and participation in other social activities, early marriage as slight constraint. Among the social constraints, decrease in land size is the major problem to solve, and the government can distribute the unused land to the youth

on a rental basis. It may be good solution to address this problem.

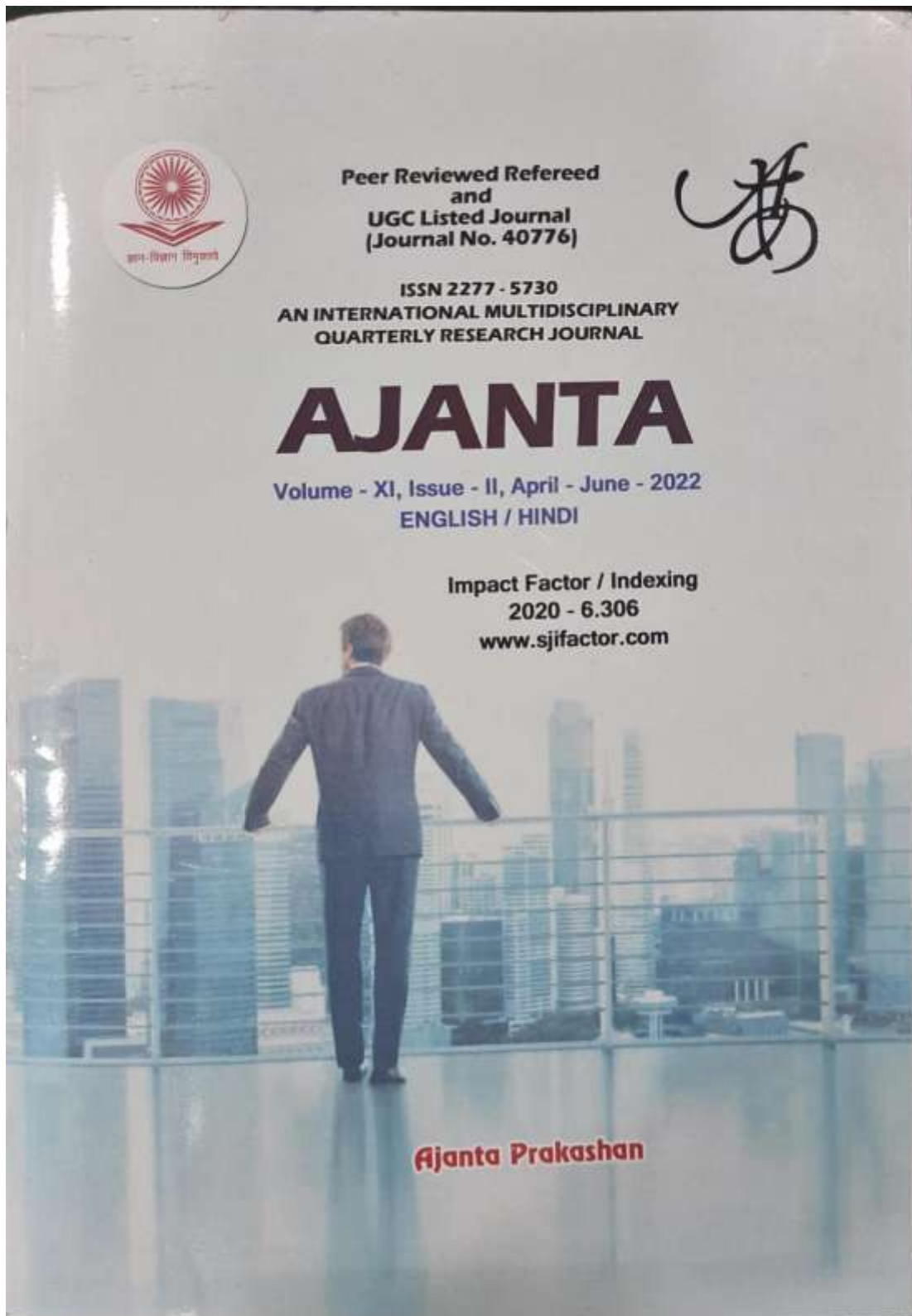
Technical Constraints:

Lack of knowledge about exact doses and time of application of fertilizers and lack of knowledge regarding critical stage of irrigation, considered as extreme technical constraint, above all other three constraints. Use of recommended seed rates, fertilizers, pesticides is also a technical constraint faced by the farming youth, to join the agriculture as a profession and lack of training for modern agricultural technologies. Exact dose and time of application of the fertilizer dosage is the major problem under the technical constraints, and to solve this problem, the govt. can provide training camps through the KVKs and NGOs.

Infrastructural Constraints:

The different infrastructure constraints that farming youth faced, the major one is lack of training program, followed by non-availability of quality and improved seed in time, low quality of inputs and also lack of information regarding market rates as well as access to markets, lack of the government shops related to the agriculture inputs, seed centre, government can build a schemes or program to establish seed centers, lack of appropriate technology and education, poor internet connectivity, lack of information regarding right combination of mixed and intensive combination, lack of awareness benefits of ICTs. Lack of training program is the major constraints faced and to solve this problem,

2021 – 2022



5. Impact of Liberalization, Privatization & Globalization on India's Foreign Policy

Prof. Dr. Jyoti R. Maheshwari

Assistant Professor, Smt. L.R.T. College of Commerce, Akola.

Introduction to LPG

It is well known that Economic Reforms in India commenced during the year 1985. The Prime Minister in his first national broadcast said: The public sector has entered into too many areas where it should not be. We shall open the economy to the private sector in several areas hitherto restricted to it. Consequently, a number of measures were taken to remove controls, open areas to private sector players. This may be described as the first phase of liberalization. However, Rajiv Gandhi did not take a very strong and categorical position on the issue of privatization and globalization, though some liberalization of the economy did take place. It was only when P.V. Narasimha Rao took over as Prime Minister in 1991 that a new industrial policy was announced which marked a sharp departure from the earlier policy of 1956. An unprecedented Balance of payments crisis emerged in early 1991. The current account deficit doubled from an annual average of 2.3 billion dollar or 1.3 percent of GDP during the first half of the 1990s, to an annual average of 5.5 billion dollar or 2.2 percent of GDP during the second half of the 1990s. For the first time in modern history, India was faced with the prospect of defaulting on external commitments since the foreign currency reserves had fallen to a mere 1 billion dollar by mid- 1991. The balance of payments came under severe strain from one liquidity crisis experienced in mid-January 1991 and another in late June 1991 which pushed for Economic reforms in India.

What is LPG: Liberalisation, Privatisation, and Globalisation are the three elements of the new economic model of the country. Liberalisation ensures a relaxation from severely strict laws and opinions which may include certain rules and regulations of the government. Privatisation is the complete transfer of roles and operations of publicly owned means to private ownership. This means a property or business of the government being taken by a private owner with an aim to function and discipline well. Globalisation is the next step forward to increase the network of trade and culture interconnecting the whole of the world. It ensures no trade, services or

Indian Agriculture & New Agriculture Acts

Volume I

In Collaboration with

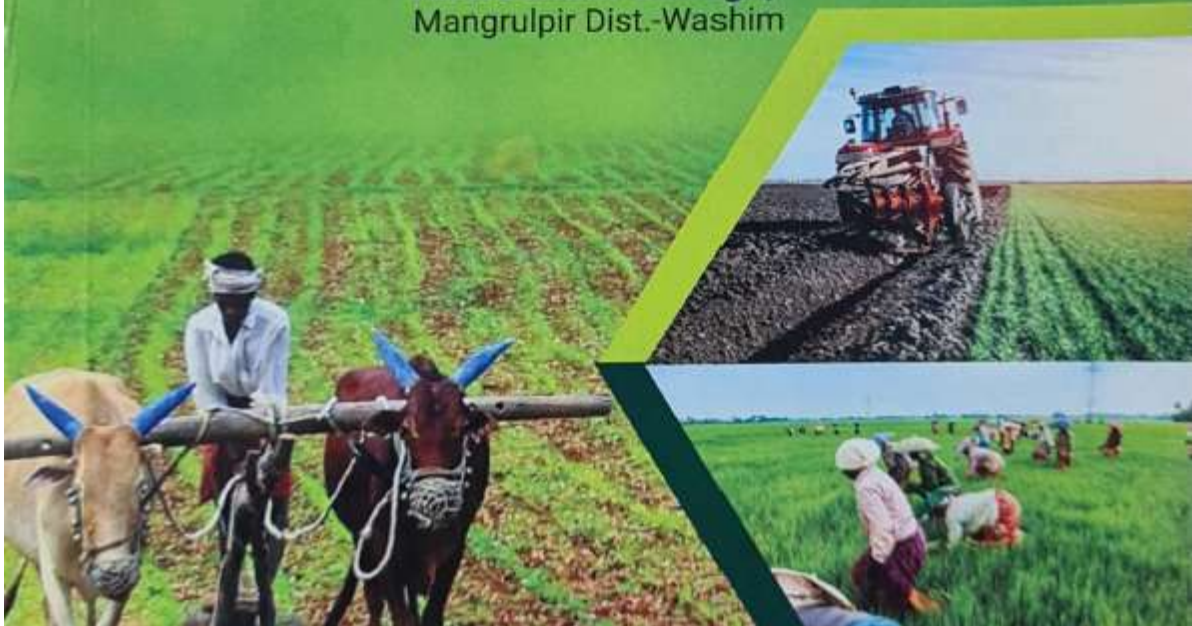
Phulsing Naik Mahavidyalaya,
Pusad Dist.-Yavatmal

Jagadamba Mahavidyalaya
Achalpur Dist.- Amravati

B. S. Patil Mahavidyalaya,
Partwada Dist.- Amravati

Arts, Com. & Sci. College,
Maregaon Dist. Yavatmal

**Shri V.N. Arts &
A.N.Comm. College,**
Mangrulpir Dist.-Washim



Author

Prof. Dr. Jyoti R. Maheshwari
Assistant Professor
Smt. L.R.T. College of Commerce, Akola

Abstract

This paper is a mere attempt to present a glimpse of Agricultural Challenges and Opportunities, Mainly for Youths. Major Constraints & its importance & need for education, which is indispensable. We all know that the youth are the backbone of the country; if the involvement of the youth will increase in the agriculture then it will be better for the development of the agriculture. Youth having the potentiality to use the new techniques and resources because the old age farmers generally don't want to adopt new practices due lack of the education and also lack of know-how of the practices, so they thought that the traditional methods of the farming are better than modern or scientific techniques. The major problem faced by the youths to involve in agriculture that is lack of support by the members of the family and another major problem is that decreased land size of the family. Land holding sizes of the family decreased generation to generation so the family member's thoughts that if the young generation will engage in agriculture then how they will survive because the size of the land holding is not enough for survival.

There are six levels of constraints regarding farming youth participation in agricultural activities, viz., psychological, social, technical, infrastructural, economical and other constraints.

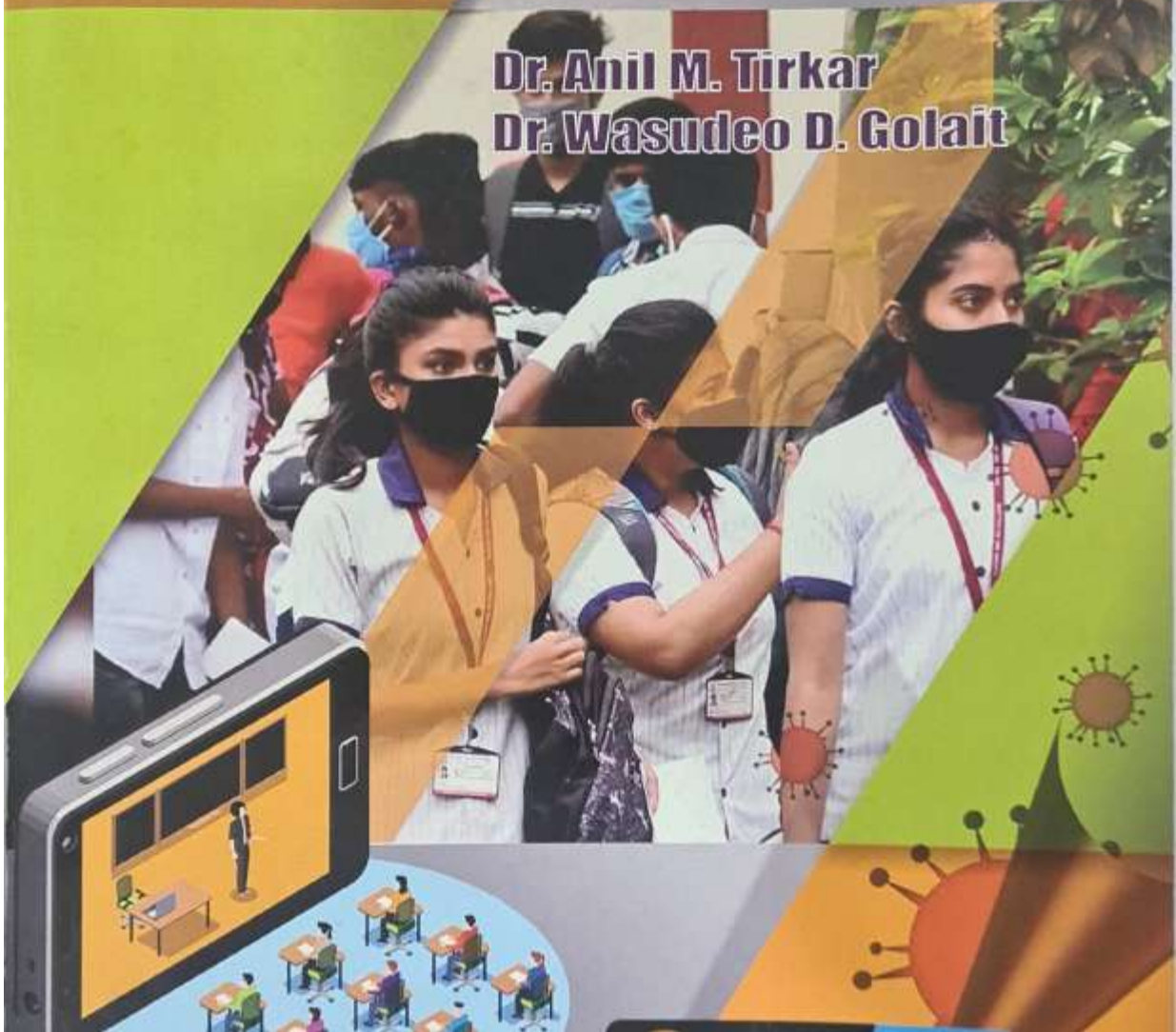
Psychological Constraints

The different constraints with regards to the participation of farming youth in agricultural activities. Lack of education is the major psychological constraint faced by the farming youth. The majority of the farming youth were having high school level, so there is need to improve the education level of the farming youth. Lack of confidence

ISBN: 978-81-926813-9-9

EFFECTS OF THE COVID-19 ON CURRENT EDUCATION SYSTEM IN INDIA

Dr. Anil M. Tirkar
Dr. Wasudeo D. Golait



“EFFECTS OF COVID-19 ON CURRENT EDUCATION SYSTEM IN INDIA”

Dr. J. R. Maheshwari

Assistant Professor,

Smt. L.R.T. College of Commerce, Akola

According to a report of the Ministry of Human Resource Development, Government of India conducted a survey on higher education and observed that there are 993 universities, 39931 Colleges and 10725 Stand Alone Institutions listed on their portal, which contribute to education. These institutions further reflect the student density of India as the total enrolments in higher education every year are nearly 37.4 million, reflecting the expanding horizons of the education industry. The sector was seen catching pace by the passing day until Corona virus impacted the country intensely. The impact of pandemic COVID-19 is observed in every sector around the world. The education sectors of India as well as world are badly affected by this. It has enforced the world wide lock down creating very bad effect on the student's life. Crores of learners stop to move schools/colleges and all educational activities halted in India. The outbreak of COVID 19 has taught us that change is inevitable. It has worked as a catalyst for the educational institutions to grow and opt for platforms with technologies, which have not been used before. The education sector has been fighting to survive the crises with a different approach and digitizing the challenges to wash away the threat of the pandemic. This paper highlights some measures taken by government of India to provide seamless education in the country. Both the positive and negative impacts of COVID 19 on education are discussed and some fruitful suggestions are also pointed to carry out educational activities during the pandemic situation.

The petrifying and the extreme impact of COVID-19 have shaken the world to its core. Additional, the higher a part of the Governments across the globe have quickly closed academic establishments making an attempt to comprise the unfold of the COVID-19 pandemic. In India as effectively, the federal government as a

ग्रामीण साहित्य आणि संस्कृती



डॉ. संतोष चव्हा

Agricultural Challenges and Opportunities for Youth

Prof. Dr. Jyoti R. Maheshwari

Assistant Professor

Smt. L. R. T. College of Commerce, Akola

Abstract :

This paper is a mere attempt to present a glimpse of Agricultural Challenges and Opportunities, Mainly for Youths. Major Constraints & its importance & need for education, which is indispensable. We all know that the youth are the backbone of the country; if the involvement of the youth will increase in the agriculture then it will be better for the development of the agriculture. Youth having the potentiality to use the new techniques and resources because the old age farmers generally don't want to adopt new practices due lack of the education and also lack of know-how of the practices, so they thought that the traditional methods of the farming are better than modern or scientific techniques. The major problem faced by the youths to involve in agriculture that is lack of support by the members of the family and another major problem is that decreased land size of the family. Land holding sizes of the family decreased generation to generation so the family member's thoughts that if the young generation will engage in agriculture then how they will survive because the size of the land holding is not enough for survival.

There are six levels of constraints regarding farming youth participation in agricultural activities, viz. , psychological, social, technical, infrastructural, economical and other constraints.

Psychological Constraints:

The different constraints with regards to the participation of farming youth in agricultural activities. Lack of education is the major psychological constraint faced by the farming youth. The majority of the farming youth were having high school level, so there is need to improve the education level of the farming youth. Lack of confidence in operating of ICTs it is also a major problem due to lack of education reason behind that the majority of the farming having feature phone,

Life and Movements of Birsu Munda

ISBN-978-81-928733-3-6

बिरसा मुंडा : जननायक और स्वतंत्रता सेनानी

डॉ. अनिल महादेवराव तिरकर

सहाय्यक प्राध्यापक

श्रीमती. एल. आर. टी. कॉलेज ऑफ कॉमर्स, अकोला.

योगदान दिया है। भारत देश के आदिवासी

लोगों का जननायक एवं पहला सरदार

स्वतंत्रता सेनानी के रूप में बिरसा मुंडा की

पहचान है। उन्नीसवीं सदी के अंतिम दशक में

बिरसा मुंडा के नेतृत्व ने यह निष्कर्ष निकाला

था कि उनके दुःख और वेदना का मूल कारण

ब्रिटिश साम्राज्य है। बिरसा के नेतृत्व ने

आदिवासियों को अपने अधिकारों के लिए लड़ने

की प्रेरणा दी। वह चिंगारी आज भी हर

आदिवासी के दिल में सुलग रही है। यह नयी

पीढी के लिए प्रेरणादायी रहेगी और बिरसा

मुंडा को एक महान समाज सुधारक, रचनात्मक

प्रतिभा के धनी और इन सबसे अधिक एक

उत्साही राष्ट्रवादी और राष्ट्रीय नेताओं की श्रेणी

में लाकर उनको खड़ा कर दिया। वह पहले

आदिवासी क्रांतिकारी और सारे भारतवर्ष में

आदिवासी लोगों के जननायक एवं लोकनायक

के रूप में पहचान बनाने वाले एक प्रभावी नेता

के रूप में जाने जाते हैं।

बिरसा मुंडा का जन्म :

बिरसा का जन्म रांची जिले के

उलीहातु नामक स्थान में लगभग 15 नवंबर

प्रस्तावना :

बिरसा मुंडा ये नाम सुनते ही ज़ेहन में एक साहसी व्यक्ति की तस्वीर बन जाती है। वो ऐसे जननायक थे जिन्होंने आदिवासियों के हक के लिए लड़ाई लड़ी। वो सिर्फ आदिवासियों के ही नहीं आम लोगों के भी जननायक हैं। उन्होंने अंग्रेज़ी हुकूमत के जुल्म के खिलाफ जमकर अपनी आवाज़ बुलंद की थी। बिरसा मुंडा की कहानी हमें विपरीत परिस्थितियों भी हार न मानने की प्रेरणा देती है। बिरसा मुंडा को आदिवासी समाज 'भगवान बिरसा मुंडा' कहकर आज भी पूजता है। बिरसा मुंडा ने ब्रिटिश राज, जमींदारों, दिकुओं के खिलाफ स्वायत्तता और स्वशासन की मांग की। बिरसा मुंडा के संघर्ष के फलस्वरूप ही छोटा नागपुर टेनेंसी एक्ट, 1908 से इस क्षेत्र में लागू हुआ जो आज तक कायम है। यह एक्ट आदिवासी जमीन को गैर आदिवासी में हस्तांतरित करने में प्रतिबंध लगाता है और साथ ही आदिवासियों के मूल अधिकारों की रक्षा करता है। बिरसा मुंडा ने आदिवासियों के जननायक के रूप में

AN ISBN E-BOOK

LIFE AND MOVEMENTS
OF
BIRSA MUNDA

EDITED BY
DR. MANOJ SAHARE

ISBN-978-81-928733-3-6

Chapter – 10

Impact of COVID-19 on Educational Sector

By : **Dr. Anil M. Tirkar**

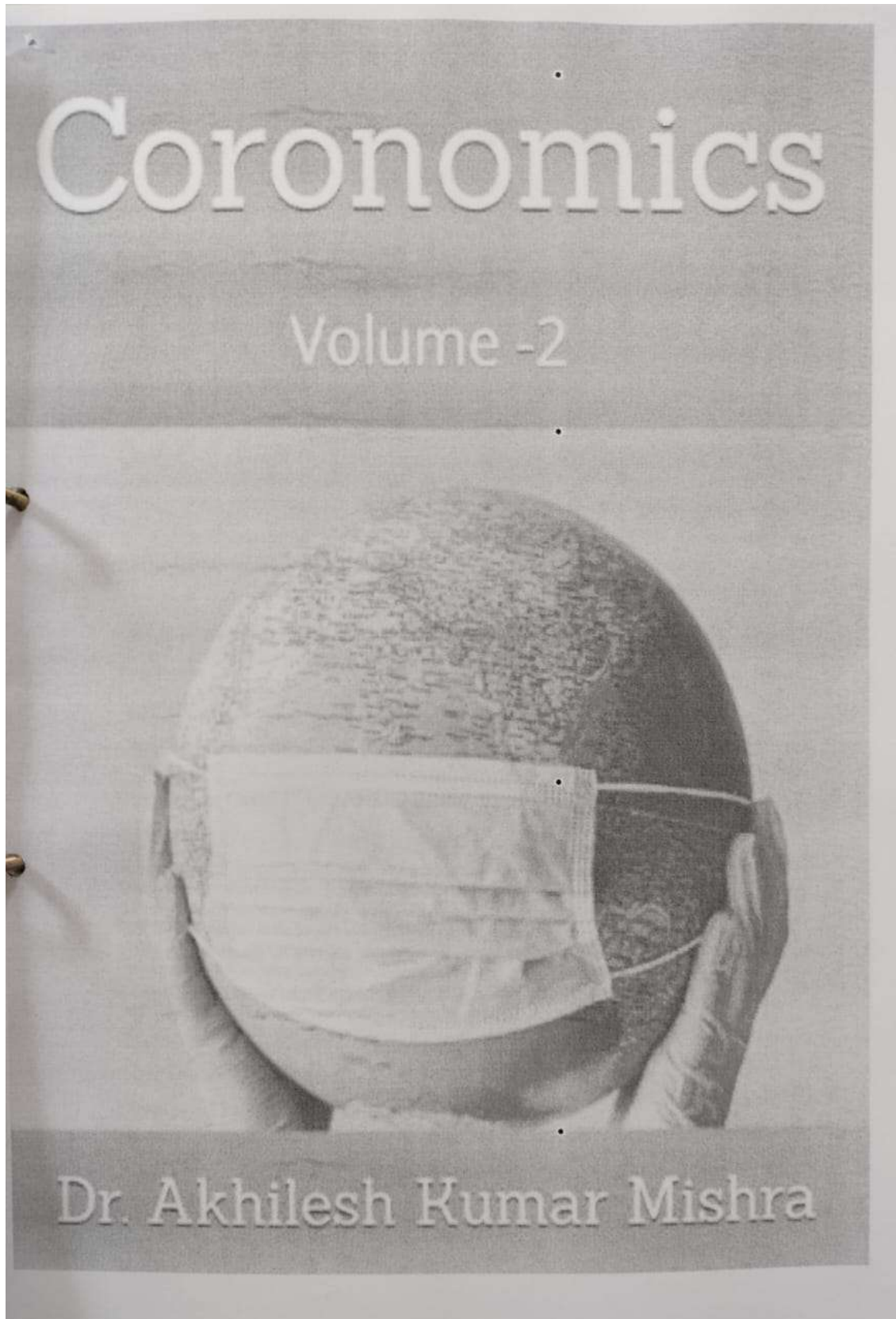
(Assistant Professor) , Smt. L.R.T. College of Commerce, Akola.

Abstract :

Corona virus reported by World Health Organisation (WHO) on 11th February 2020 which is also referred as covid-19 as a disease, lafter on which is declared as a pandemic covid-19 pandemic not only Global Health issue but it is also an economics, political, religious and educational issue. COVID-19 is increasing but it's also Provides of internal solutions like including a wide range of current strategies, creative new policies designed for education solutions. The best thing about reaching global Educations that provides multiple tools in each online sector. Most developed to online material quickly got wise to those tricks. That's when they added code to provide lecture methods from manipulating theirs to more secure. An immediate and effective response to the crisis was to go digital. Educations also changed quite a bit over the COVID-19 effects for forward-thinking, the online-centric approach enables an excess to expand their presence and students base in their respective to achieve desired goals. More and more adult learner are finding the convenience and flexibility of online learning a match for their learning goals and busy lifestyle. Offline served related to online content rather than opt-out of the network. Covid 19 pandemic is different from each area from closing of health institutions to distance learning tactics to compliance with area specific actions such as communal distancing to stop the blowout of disease. The unexpected transition from classroom teaching to online education is a challenge both for faculties and learners and a great deal of preparation and effort is needed in a short time. This paper describes the various impact of Covid-19 on education system and the possible ways in which the disease can be controlled has been discussed therein.

Keywords : Effects COVID-19, Challenges, Strategy, Educational Opportunities

Dr. Anil M. Tirkar



12

E-LEARNING IN INDIAN EDUCATION

DR. ANIL M. TIRKAR

Assistant Professor

Department Of Commerce

Smt. L. R. T. College Of Commerce,
Akola

Abstract

Education is an important tool to combat poverty and to establish a modern nation. Nowadays it had become an era of digital world where everything from pen to medicines is available in the internet. Now the youth and the technology are non-separable part. It makes the toughest time consuming job into an easier one. Use of e-learning has a positive trend from school to college education in India. In city schools smart class rooms with projectors for video is available and it improves the level of understanding. In higher secondary level children are provided with tabs such that it can be used for getting the study materials, video lectures, demos, webinars and online tests. Analyzing the efficiency and acceptability of this process is mandatory to assure the educationalist and also the parents. This work focuses majorly in available e-learning systems, skill requirement needed and the merits of e-learning for students. Education has a major role in good community development and also in employment opportunity. This work focuses majorly

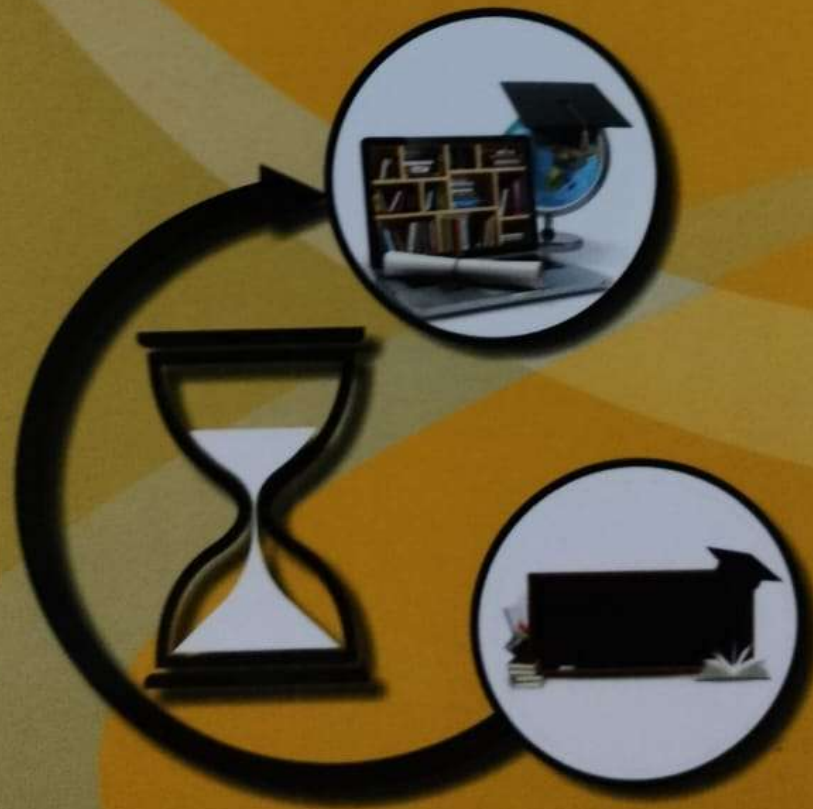
ISBN: 978-81-950219-3-2

Dr. Anil M. Tirkar

EVOLUTION OF EDUCATION IN INDIA

**FROM BLACKBOARD TO
ONLINE EDUCATION**

Jeetendrasingh G. Barulkar
Dnyansagar D. Bhokare



Future of Online Education in India

- Dr. Anil M. Tirkar
Smt. L.R.T. College of Commerce,
Akola

Introduction :

Education is the manifestation of the qualities that an individual have. Also, education is very important for the development of human being. It is the basic driven principle of sustainable development. So it became the responsibility of the state to provide quality education and imparting technical, scientific and rational thinking among their citizen. India is a very large and diverse country not only in geographical perspective also in culture, food, tradition, economy and the mood of livelihood. So, to fulfill the needs and aspiration of their citizen we need such type of education which help us to feel proud on our values as well as prepare us to competent in the present scenario where technology changes day by day. Today many new type of courses come in the market like Artificial Intelligence, Data Science, Robotics, Cloud computing, big data analysis. Through online education we can also promote our education to the rough and hinder terrain that has sparse population. Also, through this mode we save our resource like need of building, teacher on daily basis and to travel to reach school. In today time of COVID-19 pandemic when all the school, colleges are forced to closed, online education become panacea for students to continue education. Government also takes many steps for the promoting online education like SWAYAM, MOOC, IGNOU, Prasar Bharti, MHRD DTH classes. Our NEP-20 also pitches for online and flexible education. Hence, in nutshell we can say that the future of online education coupled with proper investment in basic infrastructure by all stakeholder result in bright path for it which revolutionize the education in long term by bring down the government expenditure and enhance the quality of education.

Keyword :

Dr. Anil M. Tirkar

Recent Trends

in Commerce, Economics
and Management



Dr. L. K. Karangale ▪ Dr. Varsha Sukhadeve
Dr. J. D. Porey ▪ Dr. R. R. Rathod ▪ Dr. N. B. Mathapati
Dr. Wasudeo D. Golait ▪ Mr. V. P. Hissal ▪ Dr. L. S. Hurne



कोविड-१९ मुळे भारतीय अर्थव्यवस्थेवर झालेला परिणाम

- डॉ. अनिल महादेवराव तिरकार

सहाय्यक प्राध्यापक, श्रीमती. एल. आर. टी. कॉलेज ऑफ कॉमर्स, अकोला

प्रस्तावना :

चीनच्या वुहान शहरातून सुरु झालेला कोरोनाचा प्रवास वा प्रसार सान्या जगात सुरु आहे. अमेरिका, युरोप आणि आशिया खंडातील अनेक देशांना त्याने आपल्या विळख्यात घेतले. भारतात कोरोनाचा प्रकोप सुरु असून, त्याला हाताळण्यासाठी केंद्र व राज्य सरकारे आपापल्या परीने प्रयत्न करीत आहेत. भारतातील कोरोना हा आयात झालेलाच आहे. विदेशातून आलेल्या व्यक्तींना याचा संसर्ग झाल्यानंतर, त्यांच्या संपर्कात आलेल्यांना याची लागण झाली. कोरोनाला हाताळण्यासाठी केंद्र व राज्य सरकारकडून केले जात असलेले प्रयत्न समाधानकारक असल्याचे मानले जाते. भारताच्या नोकरशाहीच्या कामावर नेहमीच टीका होत आली आहे. मात्र, संकटाच्या वेळी हीच नोकरशाही देशाला तारते, असा अनुभव सध्या येत आहे. देशाचे पंतप्रधान, राज्याचे मुख्यमंत्री, आरोग्यमंत्री, डॉक्टर, पोलीस, या सर्वांनी लॉकडाऊन काळात घराबाहेर न पडण्याचे, घरातच थांबण्याचे, गर्दी न करण्याचे, सुरक्षित राहण्याचे आवाहन केले आहे. त्यांच्या आवाहनानुसार पोलीस आणि प्रशासन देखील सामाजिक अंतराचे भान राखून, सुरक्षितता बाळगून कर्तव्ये पार पाडत आहेत. अधिकारी व सहकाऱ्यांना सोबत बैठका घेऊन विषय मार्गी लावत आहेत. केंद्र व राज्य सरकार, सर्व लोकप्रतिनिधी, प्रशासकीय अधिकारी, शासकीय व स्वयंसेवी यंत्रणेतील प्रत्येक जण जोखीम पत्करून कर्तव्ये पार पाडत आहेत. या पार्श्वभूमीवर नागरिकांनी घरातच थांबून सरकारला साथ द्यावी अशी किमान अपेक्षा आहे. गेली दोन महिने कोरोनाच्या संकटाशी दोन हात करताना देशातील यंत्रणा थकल्या आहेत त्यामुळे यापुढे कोरोनासोबत जगायला शिका असा नवा संदेश लोकांना द्यायला सुरुवात झाली आहे. कोरोना नंतरची देशाची अर्थव्यवस्था कशी राहणार आहे? कोरोनाने मोडलेले उद्योग जगताचे कंबरडे आणखी किती काळाने बरे होणार आहे? त्या आणखी काही काळ चालतील की बंद होतील हे आजतरी सांगता येणे कठीण आहे. मात्र कोरोनासोबत आगामी काळात जगणे प्रत्येकाला अपरिहार्य आहे हे समजून घ्यायला हवे. कोरोनाने एकूणच मानवी जीवनावर आलेली एवढ्या वर्षांची सूज कमी करून सर्वांना भीषण

COVID - 19 CHALLENGES AND OPPORTUNITIES IN INDIA

कोविड-19

भारतासमोरील आव्हाने आणि संधी



डॉ. चंद्रशेखर वाणी ▪ डॉ. शिवाजी पाटील

Online Learning: Advantages and Disadvantages

Dr. Anil M. Tirkar

(Assistant Professor)

Smt. L.R.T. College of Commerce, Akola.

aniltirkar@rediffmail.com

I. Introduction

Today online education is become very vast adopted and it become very popular also after covid 19 it also made by various state government and government of India compulsory online education for their student so Today the online education became necessity for the future because in future the every step will be online and if the student are not online educated it will not survive in the cut throat competition edge. The world is going the 10 step more advanced than the Indian education system as far as look over the village and primary education in India it is immense necessary to educate them online so that they will be very vast versed in online teaching and learning as well as they will become the well-known and well educated for e-learning and information on e-platform Google YouTube and mass media and social media and become the expert in every field online educated for fighting the future e-threat and global e-war that may be of education or the employment or finance. The future of online education in India is very good and expected also as the population is increasing as well as the platform of mobile networks and mobile revolution become supported and well versed to the platform on every sector online so the users should be online educated to handle the future activities of every sectors online which is responding and observing positively in India every sector the future E-human resources is today's demand and it could be fulfilled by the online education today.

We all know that how the whole world is facing a huge problem due to lockdown and Corona virus. All of us need to make the most of this time and do/ learn new things that would prove to be beneficial for us and our students. As a teacher, I spent more time for the preparation of study materials for my student's upcoming examination and prepared a timetable which they are strictly following so that their preparation wouldn't be affected due to the lockdown. Apart from this, our college is also providing huge support in the form of online classes/sessions related to our curriculum syllabus regularly. One question comes in the mind is that which method is better online or offline for teaching. Let us talk about the difference in the experience of teaching an online class and an offline class. Talking about online class, it offers the comfort of home to every student which is not being there in a traditional style of teaching. In my point of view, I feel that the traditional style of teaching or in other words those brick/ regular class is far better than the online class. However, there are various advantages and disadvantages of online and offline mode of education.

Online Education : Myths and Facts



Dr. Hemlata Ganeshrao Dhage
Mr. Sunil Rambhau Thorat
Dr. Sanjay Pandurang Kale



CHAPTER-16

Impact of Covid - 19 on Education

**Dr. Anil M. Tirkar, Assistant Professor
Smt. L.R.T. College of Commerce, Akola.**

e-mail : aniltirkar@rediffmail.com Mobile : 09850702132

Abstract:

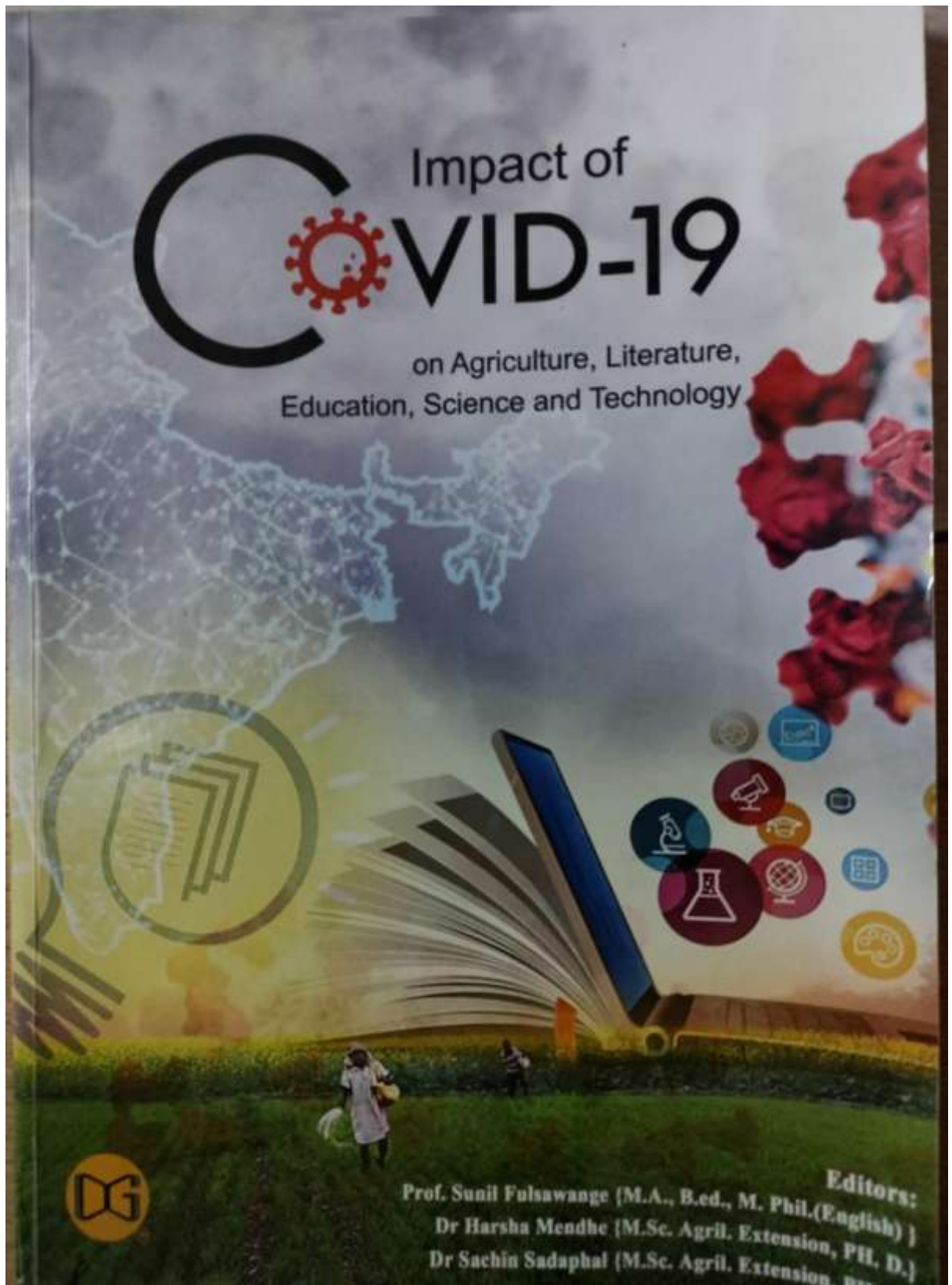
In Present era maximum countries of the world are facing one of the biggest outbreaks which is known everyone of us is the COVID-19 pandemic COVID-19 is impacting almost every sector of the economy, the education sector is no exception. Schools, colleges, and institutes are close even, and students are at home with the least contact with friends. Everything is virtual, with no physical movement. Schools, universities, institutes of all levels have deferred or dropped examinations. Indeed, even graded tests like GRE, SAT, GMAT, ACT are on a delay, and the fate of students hang in a critical state. Globally, the Indian Education sector is amongst the largest, with an extensive network of more than 1.4 million schools and 993 Universities, 39931 Colleges, and 10725 Stand Alone Institutions listed on the AISHE web portal. As the Indian education system was mostly based on the offline system and classes. Many education institutes within the country have switched to online classes due to the lockdown, but one in four students is unable to attach because they don't have a laptop, desktop, or tablet. As the days travel by with no immediate solution to prevent the outbreak of Covid-19, school and university closures won't only have a short-term impact on the continuity of learning for quite 285 million young learners in India but also engender far-reaching economic and societal consequences. In this research paper I studied the impact of Covid-19 pandemic on education sector in India and what can be done to mitigate these negative impacts.

Keywords: "Education Sector, Digital Platforms, Covid-19 Impact, Lockdown, Barriers, E-learning"

Introduction:

In Present era maximum countries of the world are facing one of the biggest outbreak which is known everyone of us is the COVID-19 pandemic, which virus is highly dangerously spread by human to human through contacting to each other. It has been origin from Wuhan city in China in December 2019. Within a short period it has been spread in almost all over the world including India. As India has a huge population and less number of medical facilities it is very difficult to overcome this threat. To prevent

Dr. Anil M. Tirkar



Dr. Anil M. Tirkar



Impact of Post Covid Central Government Packages on Service Sector

Dr. Anil M. Tirkar

(Assistant Professor)

Smt. L.R.T. College of Commerce, Akola.

Abstract:

The outbreak of the Covid-19 pandemic is an unprecedented shock to the Indian economy. Apart from the devastating effects of the pandemic, the death toll and struggling healthcare systems, the virus has left the economies and financially world-wide staggering and even drowning in many parts of the world. While some of the effects of Post Covid packages on various Service Sector and economy are short term but many can have lasting impacts. The service sector provides services, rather than producing material commodities. Activities in the service sector include retail, banks, hotels, real estate, education, health, social work, computer services, recreation, media, communications, electricity, gas and water supply. The lockdowns have hugely impacted on Central Government packages which invaded service sector and supply-chain management. Although the majorly affected packages of service sectors include travel and tourism, logistics, auto, metals, drugs and pharmaceuticals and retail, among others, education as we know it, has completely changed and is impacted too. That's why they do not get prominent fix packages of respectively.

Keywords : Covid-19, Economy, Service Sector, Post Covid, Government Packages etc;

Introduction :

The impact of corona virus pandemic on India has been largely disruptive in terms of economic activity as well as a loss of human lives. We are in the middle of a global Covid-19 pandemic, which is inflicting two kinds of shocks on countries: a health shock and an economic shock. Ever since the first outbreak of corona virus (covid19) in Wuhan, China, the world has changed in more ways than one.

Almost all the sectors have been adversely affected as domestic demand and exports sharply plummeted with some notable exceptions where high growth was observed. Some of the strongest economies around the globe are struggling to cope with the situation in the wake of an unprecedented demand shock and a shutdown of all key economic activities that drive growth. Many Indian sectors are now in critical need of a relief package. Covid-19 pandemic has impacted economies around the world like no other event that experts can recollect since the Great Depression. Some of the strongest economies around the globe are struggling to cope with the situation in the wake of an unprecedented demand shock and a shutdown of all key economic activities that drive growth. In the United States, the world's most powerful economy, a massive number of jobs losses have been reported due to the Covid-19 pandemic. The situation is so bad that US President Donald Trump on Thursday said the "US has been attacked and Covid-19 is not just any flu". India, too, has been hit hard. Global rating agency today slashed India's GDP projection for FY21 to 0.8 per cent. The Covid-19 pandemic has been a huge blow to India, especially since many sectors were already facing a crisis when the virus storm hit.

Dr. Anil M. Tirkar

(SJIF) Impact Factor-7.675

ISSN-2278-9308

B.Aadhar

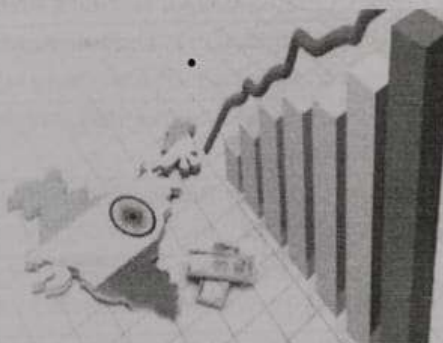
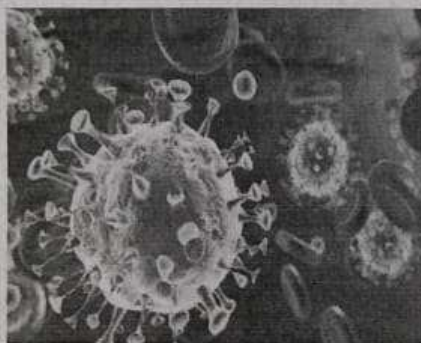
Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

March -2021

ISSUE No- CCLXXVIII (278)

Impact of Post COVID Central Government Packages on Various
Sectors of Indian Economy



Chief Editor

Prof. Virag S. Gawande
Director
A. S.R. & D. T. Institute Amravati

Executive Editor

Dr.S.G. Chapke
Principal
Smt. L.R.T. College of
Commerce, Akola

Editor

Dr. Y.K. Agrawal
IQAC Co-ordinator
Smt. L.R.T. College of
Commerce, Akola

The Journal is indexed in:

Scientific Journal Impact Factor (SJIF)

Cosmos Impact Factor (CIF)

International Impact Factor Services (IIFS)

Aadhar International Publication

For Details Visit To : www.aadharsocial.com

भारतीय कृषी धोरण - एक अभ्यास

डॉ. अनिल महादेवराव तिरकर

(सहाय्यक प्राध्यापक)

श्रीमती. एल. आर. टी. कॉलेज ऑफ कॉमर्स, अकोला.

प्रस्तावना :

भारताच्या एकूण लोकसंख्येपैकी ७०% लोकसंख्या ही ग्रामीण भागात उपजीविकेचे साधन म्हणून शेतीवर अवलंबून आहे. भारतीय शेतीचे परंपरागत स्वरूप आणि उदरनिर्वाहाचे साधन या दोन कारणांमुळे शेती व्यवसाय हा व्यवसाय न मानता उपजीविकेचे साधन मानले जाते. ग्रामीण भागातील जनता शेतीवर अवलंबून असल्याने शेती व्यवसाय हा भारतीय अर्थव्यवस्थेचा आत्मा समजला जातो. देशाची वाढती लोकसंख्या, अन्नधान्याचा प्रश्न, जमीन सुधारणा, ग्रामीण बेरोजगारी, शेतमाल विपणन, ग्रामीण कर्जपुरवठ्याचा प्रश्न, पशुसंवर्धन, साठवणूक सोयी, उद्योगासाठी लागणारा कच्चा माल इ. च्या संदर्भात शेती व्यवसायासमोर अद्याप काही अनुत्तरित प्रश्न आहेत. शेती व्यवसायाच्या प्रगतीशिवाय देशाची प्रगती होणार नाही आणि देशाची प्रगती करण्यासाठी शेती व्यवसायाची प्रगती करणे आवश्यक आहे. म्हणून हरितक्रांतीचा प्रयोग यशस्वी करण्यात आला. भारतास स्वातंत्र्य प्राप्त झाल्यानंतर भांडवलशाही आणि साम्यवादी अर्थव्यवस्थांचा स्वीकार न करता मिश्र अर्थव्यवस्थेचा स्वीकार केला. मिश्र अर्थव्यवस्थेत सरकारी मालकीचे उद्योग, खाजगी उद्योग आणि संयुक्त क्षेत्र असे तीन क्षेत्रांचे अस्तित्व आढळून येते. आर्थिक नियोजनाच्या माध्यमातून देशाच्या सर्वांगीण विकासाचे धोरण निश्चित करण्यात आले. भारतीय शेती उद्योग हा देशातील पायाभूत उद्योग मानला गेला तरी स्वातंत्र्यपूर्व काळात ब्रिटिशांचे भारतीय शेतीच्या संदर्भातील धोरण अनुकूल नसल्याचे दिसते. भारतीय शेतीला स्वातंत्र्य पूर्वकाळात ब्रिटिशांकडून भांडवल पुरवठा न झाल्याने सावकारांच्या पिळवणुकीला चालना मिळाली. स्वातंत्र्य प्राप्तीनंतर शेतीक्षेत्रात सुधारणा घडवून आणण्यासाठी पंचवार्षिक योजनांमधून विशेष लक्ष केंद्रित करण्यात आले. कोणत्याही देशाच्या आर्थिक विकासाच्या दृष्टीने नियोजन किंवा धोरण ही अत्यंत आवश्यक बाब आहे. नियोजनाच्या माध्यमातून देशाचा विकास घडवून आणण्यासाठी धोरणात्मक निर्णय घेण्याची आवश्यकता असते.

नमुना शब्द :

कृषीविषयक धोरण, स्वातंत्र्य पूर्वकाळ, स्वातंत्र्योत्तर काळ, धोरणातील त्रुटी, योजना

महत्त्व :

जगातील २/३ लोकांचा मुख्य व्यवसाय शेती असून शेतीव्यवसायाचे स्वतंत्र अर्थशास्त्र निर्माण झाले आणि विकसित झाले आहे. देशाच्या राष्ट्रीय उत्पन्नामध्ये भारतीय शेतीचा वाटा सुरुवातीला ५०% होता

(SJIF) Impact Factor-7.675

ISSN-2278-9308

B.Aadhar

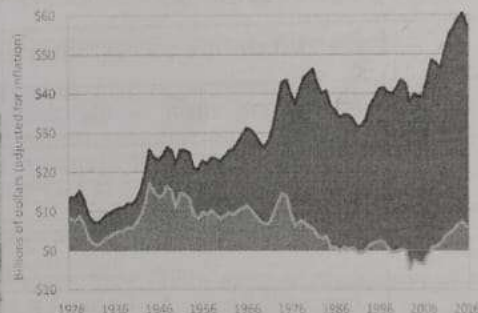
Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

March -2021

ISSUE No- CCLXXIX (279)

**Impact of Recent Indian Agricultural Policy
on Agricultural Sector and Other Allied Sectors**



Chief Editor

Prof. Virag S. Gawande
Director
A. S.R.& D. T. Institute Amravati

Executive Editor

Dr.S.G. Chapke
Principal
Smt. L.R.T. College of
Commerce, Akola

Editor

Dr. Y.K. Agrawal
IQAC Co-ordinator
Smt. L.R.T. College of
Commerce, Akola

The Journal is indexed in:

Scientific Journal Impact Factor (SJIF)

Cosmos Impact Factor (CIF)

International Impact Factor Services (IIFS)

Aadhar International Publication

For Details Visit To : www.aadharsocial.com



अध्ययन व अध्यापन कार्यात माहिती संप्रेषण तंत्रज्ञानाची (ICT) भूमिका - एक आढावा

डॉ. अनिल महादेवराव तिरकर

(सहाय्यक प्राध्यापक)

श्रीमती. एल. आर. टी. कॉलेज ऑफ कॉमर्स, अकोला.

ई-मेल - aniltirkar@rediffmail.com

मो.- ९८५०७०२१३२

सारांश :

शिक्षणाच्या सध्याच्या परिस्थितीकडे पाहतांना विशेषतः शैक्षणिक व्यवस्थेत विविध भागधारकांद्वारे शोधली गेलेली सर्वात प्रभावशाली आणि उत्साही पध्दती म्हणजे माहिती व संप्रेषण तंत्रज्ञान होय. मानवी जिवनाच्या जवळ-जवळ सर्वच क्षेत्रांमध्ये माहिती संप्रेषण तंत्रज्ञान उपयुक्त ठरत आहे माहिती व संप्रेषण तंत्रज्ञानाचा वापर आजच्या काळामध्ये सर्वत्रच होत असल्याचे आपल्याला दिसून येते. परंतु नेमके माहिती व संप्रेषण तंत्रज्ञान म्हणजे काय हे माहिती असे पर्यंत आपण विविध क्षेत्रांमध्ये त्याचा उपयोग कसा होतो तसेच सर्वात महत्वाच्या असणा-या शिक्षण क्षेत्रात त्याचा वापर कसा होतो आणि तो अधिक चांगल्या प्रकारे करता यावा यासाठी त्याची व्याप्ती आणि अर्थ समजून घेणे महत्वाचे ठरते. माहितीचे प्रक्षेपण करण्यासाठी माहिती साठवणुकीसाठी तयार करण्यासाठी आणि प्रदर्शित करण्यासाठी तसेच त्या माहितीचे आदान-प्रदान करण्यासाठी जी वापरली जातात त्याला माहिती व संप्रेषण तंत्रज्ञान म्हटले जाते. यामध्ये प्रामुख्याने व्हिडीओ कॉन्फरेंसिंग, इ-मेल, मोबाईल फोन, सेटलाईट सुविधा, संगणकामधील हार्डवेअर आणि सॉफ्टवेअर अशा गोष्टींचा समावेश होतो. आजच्या या माहितीच्या युगात शैक्षणिक क्षेत्रे समजून घेण्यासाठी माहिती व संप्रेषण तंत्रज्ञानाच्या नवनवीन स्वरूपांचा शिक्षणामध्ये अंतर्भाव करणे आवश्यक आहे. या संशोधनाचा खरा उद्देश शिक्षण तज्ञ, नियोजनकार, अभ्यासक्रम तयार करणारे तज्ञ तसेच इतरांना माहिती व संप्रेषण तंत्रज्ञानाची गुंतागुंतीची उपकरणे इत्यादींमधून मार्ग शोधत योग्य निर्णय घेणे सोपे व्हावे, हा यामागचा उद्देश आहे.

संशोधनाची उद्दीष्टे :

- १) अध्ययन आणि अध्यापनात माहिती व संप्रेषण तंत्रज्ञान (ICT) ची भूमिका अभ्यासने.
- २) माहिती व संप्रेषण तंत्रज्ञान (ICT) च्या साधनांचा अभ्यास करणे.

गृहीत कृत्य : माहिती व संप्रेषण तंत्रज्ञान (ICT) मूळे शिक्षणाच्या दर्जात वाढ होत आहे.

संशोधन पध्दती :

उपरोक्त संशोधन अध्ययनाचे क्षेत्र विस्तृत असल्यामूळे व प्राथमिक तथ्य संकलन करणे शक्य नसल्या मूळे सदर संशोधनासाठी द्वितीय स्त्रोतांची मदत घेतली गेली. यासाठी विविध अभिलेख, प्रकाशित आकडेवारी, मासिके, अहवाल आणि इंटरनेट चा आधार घेतला गेला.

Impact Factor - 6.625

E-ISSN - 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S

RESEARCH JOURNEY

International E-Research Journal

PEER REFREED & INDEXED JOURNAL

March 2021

Special Issue 261(B)

Use of ICT in Teaching - Learning Opportunities and Challenges



Guest Editor of the Issue :-

Dr. P. D. Hudekar
Act. Principal
Vidarbha Mahavidyalaya, Buldana
Dist - Buldana [M.S.] INDIA

Executive Editor of the Issue :-

Prof. Sangita K. Pawar
Vidarbha Mahavidyalaya, Buldana

Chief Editor : Dr. Dhanraj T. Dhangar

Co Editors of the Issue :-

Prof. Vaibhao G. Vaghmare
Prof. M. T. Jamaiwar
Prof. S. H. Dandade
Prof. N. D. Raut
Prof. L. F. Shirale
Prof. S. V. Kalne
Shri. S. G. Pande



This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
- Cosmos Impact Factor (CIF)
- Global Impact Factor (GIF)
- International Impact Factor Services (IIFS)

For Details Visit To : www.researchjourney.net

SWATIDHAN PUBLICATIONS

लॉकडाऊन - कृषी क्षेत्रातील नवकल्पनांना चालना देणारा काळ

अ.म. तिरकर

श्रीमती. एल. आर. टी. कॉलेज ऑफ कॉमर्स, अकोला.

aniltirkar@rediffmail.com

प्रस्तावना

कोरोनाचा प्रभाव थांबवण्यासाठी लॉकडाऊनचा निर्णय घेण्यात आला. या लॉकडाऊनला तीन महिन्यांपेक्षा जास्त कालावधी लोटला असून आतापर्यंत संपूर्ण स्थिती पूर्वी सारखी झाल्याचे दिसत नाही. उलट कोरोना विषाणूचा प्रभाव वाढत जाऊन दिवसेंदिवस कोरोना वाधितांची संख्या ही वाढताना दिसून येत आहे. त्यामुळे सर्व आर्थिक, सामाजिक, धार्मिक, सांस्कृतिक क्षेत्रातील व्यवहार ठप्प झालेले आहे. कोविड-१९ च्या साथीने सामाजिक आणि व्यावसायिक नियम बदलण्यास भाग पाडले आहे. 'वर्क फ्रॉम होम' म्हणजेच घरून कामकाज करणे ही आता सर्वसामान्य बाब बनली आहे. कारण ही व्यवस्था आर्थिकदृष्ट्या कमी खर्चिक आहे. शिवाय कामकाजाच्या दृष्टीने ती अधिक लवचिकही आहे. बांधकामांच्या किमती आकाशाला भिडल्या असल्याने मोठ्या शहरांमध्ये कार्यालये खरेदी करणे आजकाल अत्यंत महाग उरत आहे. भारतामध्ये शेती क्षेत्रात चुपी बेरोजगारी तसेच चक्रीय बेरोजगारी दिसून येते. त्यामुळे रोजगारामाठी बहुसंख्य लोकांनी ग्रामीण भागातून शहरी भागात स्थलांतर केले आहे. या स्थलांतरीत मजुरांचा आज खूप मोठा प्रश्न उद्भवत आहेत. शहरातील सर्व व्यवसाय बंद असल्याने मजुरांच्या उदरनिर्वाहाचा प्रश्न मोठ्या प्रमाणात डोके काडीत आहे. कोरोना च्या प्रभावामुळे संपूर्ण जग प्रचंड हैराण आहे. या काळात मोठ्या प्रमाणावर लोकांचा मृत्यू होत आहे. त्यांच्या नोकऱ्या जात आहेत आणि दैनंदिन जीवनात त्यांना प्रचंड अडचणीचा सामना करावा लागत आहे. कोविड-१९ ची भीती आणि दैनंदिन जीवनातील प्रचंड अडचणी या पार्श्वभूमीवर कुठेतरी कृषी क्षेत्रात आशेचा किरण दिसतो आहे. या संकटामुळे कृषी क्षेत्रात संशोधन आणि तंत्रनिर्मितीला प्रोत्साहन देऊ शकतो. संपूर्ण समाज अगदी वेगळ्या पद्धतीने विचार करायला सुरुवात करेल, अशी परिस्थिती दिसू लागली आहे. भूतकाळात जे साधारण जगात पसरले होते, त्यांनीही नवविचारांना प्रोत्साहन दिले होते. त्या नवविचारांनी परिवर्तन घडविले होते. उदाहरणार्थ २००२ मध्ये चीन आणि पूर्व आशियाई देशांमध्ये पसरलेल्या सार्स या आजाराचे जगात अनेक बदल घडविले. सार्समुळे जागतिक अर्थव्यवस्थेचे अन्नावधी डोंलरचे तुफान झाले होते असे मानले जाते. कारण आजच्या प्रमाणेच त्या काळात लोकांनी घरातून बाहेर पडणे बंद केले होते. अर्थात, या संकटामुळे अशा देशांमध्ये इंटरनेटचा विस्तार झाला. ई-कॉमर्स म्हणजेच ऑनलाइन खरेदी करण्याची पद्धत लोकप्रिय झाली. तत्पूर्वी ई-कॉमर्सचे अस्तित्व फारसे नव्हते. कोरोना विषाणूच्या प्रादुर्भावाने भारताच्या अर्थव्यवस्थेत कृषी प्रधान असलेल्या भारत देशात आज ग्रामीण भागात उपजीविकेचे साधन म्हणून एकमेव कृषी व्यवसाय तेवढा चालू आहे. येणाऱ्या काळात अन्न पुरवठा, उत्पादन आणि कृषक व्यवसायासाठी संघीचा मेरू पर्वत उभा आहे. या संघी ओळखून त्यादृष्टीने वाटचाल केल्यास खऱ्या अर्थाने कृषी क्षेत्राकडे एक पारंपरिक नव्हे तर व्यावसायिक दृष्टीकोन लावून आपण तक्की प्रगती साधू शकतो. कृषी क्षेत्रात असलेल्या मुबलक संघीचा उपयोग करण्याची ही वेळ हातातून जाता कामा नये.

नमुना शब्द : लॉकडाऊन, अर्थव्यवस्था, कृषी क्षेत्र, कृषी-निर्यात, कृषी-उद्योजकता, कृषी ई-कॉमर्स, कृषी वनोत्पादन

भारतीय कृषी क्षेत्रावर कोरोनाचा प्रभाव

दोन महिन्यांहून अधिक काळ लॉकडाऊन लोटल्याने मजुरांचे शहरी भागात उदरनिर्वाह होत असल्याने ते मोठ्या प्रमाणात आपल्या मुळ गावी पलायन करीत आहे. हे पलायन करून आलेले मजूर परत आपल्या पूर्व व्यवसायात गुंतवण्याच्या विचारात असल्याने त्याचा प्रभाव शेती

व्यवसायावर पडतांना दिसतो. शेती क्षेत्रावरचा बोझ ज्या प्रमाणात वाढणार आहे, निश्चितच तेवढ्या मोठ्या प्रमाणात शेती क्षेत्राची धारण क्षमता वाढणार नाही. परंतु त्यावर अवलंबून असणाऱ्या मजुरांची संख्या प्रचंड प्रमाणात वाढणार आहे. 'सेंटर फार मॉनिटरिंग इंडियन इकॉनॉमी' च्या सर्वेक्षणात बेरोजगारीचा दर २३% नी वाढल्याचे

ISSN : 2319-4979

VIDYABHARATI

INTERNATIONAL

INTERDISCIPLINARY

RESEARCH JOURNAL

Online & Open Access – Peer Reviewed & Refereed journal

A JOURNAL OF

- SCIENCE
- ENGINEERING & TECHNOLOGY
- ARTS & HUMANITIES
- COMMERCE & MANAGEMENT

45

A STUDY ON IMPACT OF GST ON VARIOUS SECTORS

DR. ANIL M. TIRKAR

Assistant Professor

Smt. L.R.T. College of Commerce, Akola.

E-mail: aniltirkar@rediffmail.com

Abstract: In this era of stiff competition looking towards the global developments where GST is norm more than 150 countries and tax system of developed countries as compared to Indian tax system which is very complex the Indian government took the decision to end the current taxation system of imposing various indirect taxes, on 8th September, 2016, President Pranab Mukherjee gave assent to GST Bill, making it an Act, and implement a new system in which most of these taxes will be covered under one umbrella. GST had replaced many existing direct and indirect Central and State taxes such as VAT, Central Sales Tax, Stamp duty, Excise duty, Service tax etc. The need of GST arises due to various issues related to the complexities in determining the nature of transactions, effects of taxes, mechanism of imposing taxes, exemptions, abatements, other benefits are different in state and centre, Multiple tax rates, interpretation or various provisions. Different tax models in states and centers, complex compliances. The main objectives of imposing GST is to improve the efficiency and to enable the government to simplify the tax administration and compliance, harmonization of tax base, laws, and administration procedures across the country. GST long form is Goods and Services Tax and had come into effect as notified by the government. It is viewed as a broad-based, very visible consumption based tax and levied at a uniform rate on the supply of most goods and services consumed in India, replacing many existing indirect central and state taxes such as central sales tax, stamp duty, excise duty, service tax etc. The purpose of this paper is to look into the impact of GST on different business sector.

Keyword: GST, Direct and Indirect Taxes, Different tax models etc;

Introduction: GST comprises firstly it is termed as CGST i.e. Central Goods and Service Tax which deals with the combination of all taxes on goods and services, their compilation and arrangements, secondly it comprises of SGST i.e. State Goods and Service Tax which deals at the state level, thirdly it is termed as IGST i.e. Integrated GST which deals with the import and transaction between 2 states or union territory and lastly, The Goods and Services (Compensation To State) Law deals with maintaining a compensation cess for compensating the states which incurred loss for the first five years of implementation of GST.

GST being a consumption tax is levied at the final consumption point, which means that final consumer will bear the GST charges by the last dealer in SCM with setoff benefits at all the previous stages of selling goods and services to the end customer. It aim is to improve the efficiency and to enable the government to simplify the tax administration and compliance, harmonization of tax base.

Dr. Anil M. Tirkar

SCHOLARS IMPACT

Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640

Special Issue

Approved By UGC
Journal No- 41129

IMPACT FACTOR - 5.98

UGC Sponsored
One Day National level Conference on

IMPACT OF DEMONETIZATION AND GST ON VARIOUS SECTORS OF INDIAN ECONOMY

In Collaboration with Bank of Maharashtra.

Saturday, 12th January, 2019

Volume-VI, January 2019 (Special Issue)



✳ CHIEF EDITOR ✳

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :
The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

राष्ट्रीय कृषी योजनेअंतर्गत- महाराष्ट्रातील जलसिंचन व समस्या

डॉ. अनिल महादेवराव तिरकर

सहाय्यक प्राध्यापक

श्रीमती. एल. आर. टी. कॉलेज ऑफ कॉमर्स, अकोला.

प्रस्तावना :-

28 जुलै 2000 रोजी भारतामध्ये प्रथम राष्ट्रीय कृषी धोरण जाहीर केले गेले. राष्ट्रीय कृषी धोरण हे भारतीय कृषी क्षेत्राची अतुलनीय वाढीची क्षमता प्रत्यक्षात आणण्यासाठी, जलद शेती विकासास सहाय्य करण्यासाठी, ग्रामीण पायाभूत सुविधा मजबूत करणे, मूल्यवर्धनास चालना देणे, कृषी व्यवसायाच्या वाढीस चालना देणे, ग्रामीण भागात रोजगार निर्मिती, शेतकऱ्यांचे राहणीमान त्यांचे कुटुंबीय, शहरी भागात होणाऱ्या स्थलांतरण आर्थिक उदारीकरण आणि जागतिकीकरण अश्या अनेक उद्भवलेल्या आव्हानांना तोंड देते. देशाच्या नैसर्गिक संसाधनांचा-जमीन आणि विशेषतः जलसाठा वापरण्याच्या सामाजिक दृष्टिकोनातून वापर करण्याच्या दृष्टीने ग्रामीण अर्थव्यवस्था वाढविण्यासाठी आणि बळकटी देण्याच्या आव्हानांचा सामना करण्यासाठी धोरणात्मक रणनीती आखली गेली. पिके, फलोत्पादन, मुळे आणि कंद, वृक्षारोपण पिके, सुगंधित आणि औषधी वनस्पती, मधमाशी पालन आणि रेशीम संवर्धनाच्या विकासासाठी प्रादेशिक भिन्न धोरण अवलंबले गेले. शेट तंत्रज्ञान संवर्धन, दुग्धव्यवसाय, कुक्कुटपालन, शेती यांना प्रोत्साहन आणि योग्य तंत्रज्ञानाचा प्रसार करून प्रचार केला गेला. शेती व कृषी आधारित उद्योगांसाठी लागणाऱ्या उद्योगांच्या गुंतवणूकीला ग्रामीण विद्युतीकरण, बाजाराच्या पायाभूत सुविधांचा विकास आणि विशेषतः फलोत्पादनाच्या उत्पादनांचा अपच्यय कमी करण्यासाठी कृषी-प्रक्रिया युनिटची स्थापना आणि ग्रामीण भागात शेती-रोजगार निर्माण करण्याच्या उद्देशाने मूल्यवर्धन वाढविणे यास राष्ट्रीय कृषी योजनेमध्ये उच्च प्राधान्य दिले गेले. शेतकऱ्यांच्या हिताचे रक्षण करण्यासाठी, राष्ट्रीय आपत्तीमुळे होणाऱ्या आर्थिक संकटापासून शेतकऱ्यांना बाहेर काढण्यासाठी आणि शेतीला आर्थिकदृष्ट्या सक्षम करण्याच्या तरतुदीनुसार देशभरातील सर्व शेतकरी आणि सर्व पिकांना व्यापणारी राष्ट्रीय कृषी विमा योजना अधिक शेतकऱ्यांना पिकांच्या पेरणीपासून पिकाची प्रक्रिया नंतर शेतीमालाच्या किंमतींमध्ये बाजारातील चढ-उतारांसह पॅकेज विमा पॉलिसी देण्याचा प्रयत्न यामध्ये केला गेला. भूमी अभिलेख अद्ययावत करणे व सुधारणे, संगणकीकरण व शेतकऱ्यांना भू-पासबुक देणे आणि जमिनीवरील महिलांच्या हक्कांची ओळख कार्यक्रमांच्या अंमलबजावणीसाठी पंचायती राज संस्था, स्वयंसेवी गट, सामाजिक कार्यकर्ते आणि समाज नेते यांच्या माध्यमातून लोकांच्या सहभागास पुरेसे प्रोत्साहन यामध्ये दिले गेले.

महत्त्व :-

भारत शेतीप्रधान राष्ट्र असून भारतीय शेती निसर्गाच्या लहरीपणावर अवलंबून आहे. भारतात सुमारे ७० टक्के लोकांची उपजीवीका शेती व्यवसायावर अवलंबून आहे. स्वातायोल्लर काळात नियोजन व पंचवार्षिक योजनांच्या माध्यमातून जलसिंचनाच्या विकासाकडे जाणीवपूर्वक लक्ष देण्यात आले. परिणामतः जलसिंचनाखालील क्षेत्रात वाढ झाल्याचे दिसून येते. केंद्रसरकार व राज्य सरकार ने वेगवेगळे धोरण आखल्यामुळे जलसिंचन सोयीचा विकास होण्यास मदत झाली आहे. ज्या भागात जलसिंचन सुविधा जास्त प्रमाणात आहेत. त्या भागात शेतीचा विकास मोठ्या प्रमाणात झाला आहे. भारतामध्ये पंजाब, हरियाणा राज्यात सिवितक्षेत्र मोठ्या प्रमाणात आहे. त्यामुळे या प्रदेशाचा शेती विकास सर्वाधिक झाला आहे. थोडक्यात शेती विकासात जलसिंचन सुविधांचे महत्त्व अनन्यसाधारण आहे.

उद्देश :-

महाराष्ट्राचा विचार केल्यास जलसिंचनासंबंधी व शेतीसंबंधी काही वेगळी माहिती व निष्कर्ष हाती लागतात का, याचा अभ्यास करणे गरजेचे आहे. कारण इतर राज्यांच्या तुलनेने महाराष्ट्रात जल सिंचनाची समस्या प्रकर्षाने जाणवते. प्रस्तुत शोधनिबंधात महाराष्ट्रात जलसिंचनाची प्रगती, महत्त्व, व्यवस्थापन व समस्या समजवून घेण्यास मदत होईल.

Dr. Anil M. Tirkar

SCHOLARS
IMPACT
Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640
Special Issue


Approved By UGC
Journal No-41129
Up to June 2019

IMPACT FACTOR - 5.98

**PARADIGM SHIFT OF INDIAN ECONOMY AND
ITS IMPACT ON VARIOUS SECTORS**

October to December, 2019 Volume-VI, Issue-IV

Saturday, 28th December, 2019



CHIEF EDITOR
DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :
The B.G.E. Society's
Smt. L.R.T. College of Commerce
Akola- 444001 (M.S.)
Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC
(Affiliated to S.G.B. Amravati University, Amravati)

Advantages and Limitations of Research in Marketing Strategies

Dr. Anil M. Tirkar
Assistant Professor,
Smt. L. R. T. College of Commerce, Akola.

Abstract:

Research means detailed, systematic and comprehensive study of a problem. Here, the details of the marketing problems are collected and studied, conclusions are drawn and suggestions (recommendations) are made to solve the problems quickly, correctly and systematically. In marketing research, marketing problem is studied in depth and solutions are suggested to solve the problem relating to consumers, product, market competition, sales promotion and so on. It raises the turnover and profit of the company. It also raises the competitive capacity and creates goodwill in the market. It enables a company to introduce consumer-oriented marketing policies. Marketing research enables a manufacturer to introduce appropriate sales promotion techniques, select most convenient channel of distribution, suitable pricing policy for the products and provision of discounts and concessions to dealers. It facilitates sales promotion.

Key words: Importance and Limitations of Marketing Research

Introduction:

The term Marketing Research means, The systematic, objective and exhaustive search for and study of the facts relevant to any problem in the field of marketing and This term is used extensively in modern marketing management. It acts as a tool for accurate decision making as

regards marketing of goods and services. It is also useful for studying and solving different marketing problems in a systematic and rational manner. Marketing Research is a constant process. The chain of problems are continuity can be seen in Marketing strategies and situations, therefore to find out some remedies over the problems which seen time to time in marketing of goods and services. One particular research is not adequate to resolve all marketing problems. Similarly, new research projects will have to be undertaken to solve new marketing problems and challenges. MR is a special branch of marketing management. It is comparatively recent in origin. MR acts as an investigative arm of a marketing manager. It suggests possible solutions on marketing problems for the consideration and selection by a marketing manager. The area of Marketing research is vast, it deals with all aspects of marketing of goods and services. Introduction of new products, identification of potential markets, selection of appropriate selling techniques, study of market competition and consumer preferences, introduction of suitable advertising strategy and sales promotion measures. Marketing research is useful to the sponsoring company Consumers also get agreeable goods and more satisfaction due to marketing research activities. MR is a type of commercial intelligence activity. It facilitates planned activities in the field of marketing. It is similar to military intelligence where systematic study of the situation is made before taking any military action. Marketing research acts as the intelligence tool of management. In marketing research, suitable data should be collected objectively and accurately.

Objectives of the Study:

The research paper covers the following objectives:

1. To study the concept of Marketing Research
2. To understand the importance of Marketing Research

Dr. Anil M. Tirkar

विद्यावार्ता®

Peer Reviewed International Refereed Research Journal

Government of Maharashtra



**GOVERNMENT COLLEGE OF
EDUCATION (CTE) AKOLA**

Affiliated to Sant Gadgebaba Amaravati University Amaravati.

National Conference On Research in Interdisciplinary Studies

Inspiration- Innovation invention



♦ Organized by ♦
GCE IQAC and Ph.D. Research Centre, Akola

♦ Principal ♦
Dr. Vasudha V. Deo

♦ Coordinator ♦
Dr. Asha M Dharaskar

♦ E-mail: principalakola80@gmail.com ♦ Website : www.gceakola.org.in

Role of Indian Youth in Swachh Bharat Abhiyan

Dr. Anil M. Tirkar

Assistant Professor,

Smt. L. R. T. College of Commerce, Akola.

Abstract:

The paper highlights the participation of the youth of India in the Swachh Bharat Abhiyan which is launched by Government of India. The National movement undertaken to bring about a total change in the field of hygiene and sanitation among the people of the country. It is a matter of reaching the common people and motivating them and convincing about the importance of hygiene and sanitation in their day to day life. This may not be possible to achieve within a limited span relying on the Government machinery alone. The active participation of every individual and the youth in particular is expected. The youth of the country will have to be trained and instructed in this matter and motivated to reach the common lot and enable realize the dream of Swachh Bharat in the year 2019. Which happens to be the 150th birth anniversary of Mahatma Gandhi. The Prime Minister of our country initiated the Abhiyan on the 2nd October, 2014 and the goal was set to be the total realization of Swachh Bharat by the year 2022. But the mission has been proposed and it expected to be achieved by 2019. Hence the efforts will have to be accelerated and the participation of the youth on a mass scale is the need of the hour. To achieve the said objective a systematic and time bound programme is the only solution. As such the mobilization of the youth energy is one of the important solution to the issue.

Key Words : "Swachh Bharat Abhiyan is the major turning point in India to change the mentality & behavior of the Indian People for maintaining the cleanliness."

Introduction:

Youth of India play vital role in implementing any campaign for Nation because they are the voice of Nation and the tomorrow's leaders of the nation. Everybody have to contribute to a cleaner and greener our surrounding environment. Youths have the major responsibility on their shoulders for implementing any social reform campaign Swachh Bharat is one of them, and this is the duty of Every youth as well as everyone of us to sustain good environment and atmosphere for our Nation's dignity on the platform of the world. Every youth of the country must take initiative for the practice of keeping cleanliness which must be started from our self.

Pits can be dug to dispose of the organic waste and prepare compost which can be used to promote soil productivity and grow healthy foods. If Youth initiates this kind of activities in his or her house it will be replicated in his neighbors then to the society thus materializing our motive of creating a clean earth to live in will be successful. Youth clubs, formal and informal groups, co-operatives can lead such activities leading to clean, green and healthy environment. Everything depends upon the sincerity with which the youth perceives his responsibilities. The main intention of cleanliness abhiyan is to publicize and pervasive the mission as an awareness program globally. This program involves the construction of bathrooms in

public areas, promoting sanitation awareness in rural areas, cleaning streets, bringing behavioral changes to people, and converting India an ideal country before the world.

Objectives of the study :

- To learn social awareness of Swachh Bharat Abhiyan.
- To study the benefits and disadvantages of Swachh Bharat Abhiyan.
- To study Roles of Indian Youth in Swachh Bharat Abhiyan.

Research Methodology :

The study is based on secondary data collected from reputed articles of research journals, News paper, books, prominent sites, reports sets, relevant to Swachh Bharat Abhiyan in India. The study is all about to focus on studying the Roles of Indian Youth in Swachh Bharat Abhiyan with aspects which shown in objectives of the study.

Objectives of Role of Youth Swachh Bharat Abhiyan :

- 1) Nationalism will be grown up among the youth for nation's cleanliness.
- 2) Every citizen of India must participate and promote the Swachh Bharat Abhiyan drive for changing the mentality and behavior regarding to the cleanliness.

Dr. Anil M. Tirkar

Impact Factor – 6.625 | Special Issue – 229 (A) | February 2020 | ISSN – 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S

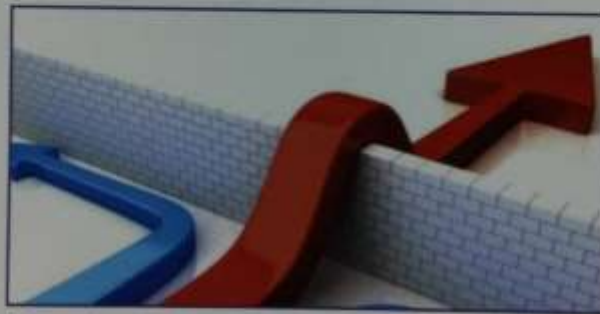
RESEARCH JOURNEY

Multidisciplinary International E-Research Journal

PEER REVIEWED, INDEXED AND REFEREED JOURNAL

SPECIAL
ISSUE
229 (A)

INDIAN YOUTH : CHALLENGES AND OPPORTUNITIES



- GUEST EDITOR -
Dr. V. R. Kodape

- CHIEF EDITOR -
Dr. Dhanraj T. Dhangar

- EXECUTIVE EDITORS -
Dr. N. M. Chhangani
Prof. P. S. Shirsat

For Details Visit To :
www.researchjourney.net

Printed By: PRASHANT PUBLICATIONS, JALGAON

31

STUDY ON PROS AND CONS ON ICT BASED TEACHING AND LEARNING SYSTEM HEI'S

DR. ANIL TIRKAR

Assistant Professor, Smt. LRT College of Commerce, Akola.

Abstract:

Information and communication technology makes many normal tasks simple and facilitates communications from virtually any part of the world. Currently, the appearance of such modern education technologies has altered how students approach learning and education. The weakening conventional methods encouraged the birth of new-age education models that provide and support innovative pedagogy. It has been having linked with the upward shift in the quality of people's lives by improving teaching and learning. This is the reasons why a number of institutions are more and more integrating ICT in their education system. It is commonly believed that ICTs can empower teachers and learners, making noteworthy contributions to learning and achievement. Generally, the various research shows that the effectiveness of ICT in education majority of the respondents felt that introduction and use of ICT adequately will be extremely effective in children's and graduates learning and achievement. There are challenges associated with this increased access to information, not only for the institutions but also for stakeholders. The researcher wanted to review the benefits and limitations of ICT based teaching and learning system and identified factors that have the impact on the use of online teaching and learning approach and hence the researcher wants to have the opportunity to investigate the pros and cons of ICT based teaching and learning system in HEI's.

Keywords: ICT, online teaching and learning system, benefits and limitations etc;

Introduction:

Globalization and innovations in technology have directed to an increased use of ICTs in all sectors and to that education is no exception. Utilizations of ICTs in education are widespread and are continually growing worldwide.

ICTs are a potentially powerful tool for spreading educational opportunities, both formal and informal, to previously underserved constituencies scattered and rural populations, groups traditionally excluded from education due to cultural or social reasons such as ethnic minorities, girls and women, persons with disabilities, and the elderly, as well as all others who for reasons of cost or because of time constraints are unable to enroll on campus. It is clear that more research needs to be conducted to understand the complex links between ICTs, learning, and achievement. Again, on the question of impact of audio visuals, research shows that surprisingly little documentation is available on the use and impact of video in education, barring one or two video projects like UNICEF's animation series, "Meena", which has become a key weapon in the battle against gender and social inequity in South Asia.

Dr. Anil M. Tirkar

SCHOLARS IMPACT

Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640

Special Issue

Approved By UGC
Journal No- 41129

NAAC Sponsored
One Day National level Conference on

New Methodology of NAAC Assessment to Nurture Quality Enhancement in Higher Educational Institutions

In Collaboration with IQAC Cluster, India.

Saturday, 29th September, 2018

Volume-V, September 2018 (Special Issue)



-; Editor In Chief :-

Dr. M. Raghiv Deshmukh

www.scholarsimpact.com

GIF 0.654

INFOBASE INDEX 2.4

Quality Factor 0.90

: Organised by :

The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

24. Opportunities and Challenges of Digitization

Dr. Anil M. Tirkar

Assistant Professor, Smt. L.R.T. College of Commerce, Akola.

Introduction

The digitization policy is the milestone of information technology and modernization in India, and the credit of spreading of computerization and information technology goes to Rajiv Gandhi, who initiated to extend the computerization in India. At that time many voices spoke about their curse and boons etc; but everyone was well known about the future of digitization and computerization and most portion of employment were generated from the digitization and computerization in Indian economy, which was largest than the industrial and other sector of production and services. The digitization has many opportunities and challenges in Indian economy than other country considering the population, literacy, basics facility, digital literacy, poverty, aging, young population, criminal activity, strong traditional platform. Thus the main purpose of this research paper is to study the pros and cons of the digitization. The modern platform of digitization is based on IOT (INTERNET ON THING) which is converting everything via digitization from mobile to robot and lifestyle to appliances etc which totally changed the world from primitive stage to utter modern culture of technology based lifestyle.

Keyword: IOT, Computerization, Digitization etc;

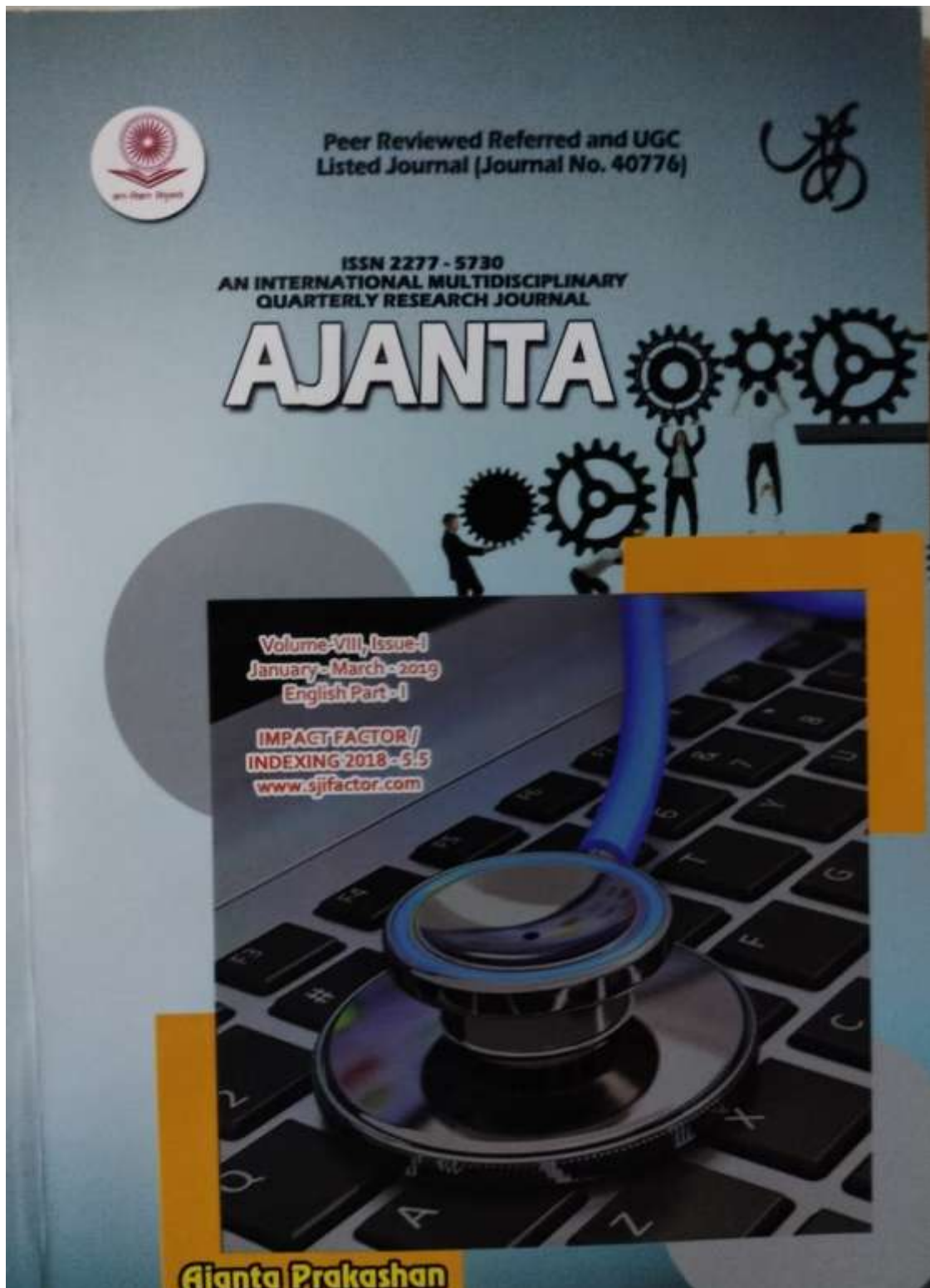
Research methodology

For the purpose of this paper secondary research was undertaken. This paper tries to assess the prospective and consecutives of digitization and computerization. A diminutive number of related journal articles were reviewed for the relevant secondary data collection through various sources such as websites, economic survey, books and journals.

Opportunities of Digitization: As there are many opportunities created by digitization, some of them that are vital are discussed below.

1) LORA Technology Becoming Popular: Now a day's Lora technology is becoming popular technology for (LPWAN) day by day as a most efficient and effective communicator by using very low power consumption for transmitting information through the global network. The

Dr. Anil M. Tirkar



Swachh Bharat Abhiyan – A Critical Analysis

Dr. Anil M. Tirkar

Asst. Prof., Smt. L. R. T. College of Commerce, Akola.

Abstract

On 2nd October 2014, Hon'able Prime Minister of India launched the Swachh Bharat Abhiyan with a vision, to accelerate the efforts to achieve universal sanitation coverage and to put focus on sanitation. A nationwide effort was started on Gandhi Jayanti 2nd October, 2014 to mobilize resources for improving sanitation facilities in the rural and urban areas, particularly, school premises. It is important because the PM himself is taking very proactive role in making the campaign a success; at Raighat he started the campaign by taking up the broom to clean the street himself. It has been clearly declared that the campaign is not only the duty of the government but each and every citizen of the country is equally responsible to keep the nation clean or swachh. The mission is bifurcated into sub-missions as Swachh Bharat Abhiyan (Gramin), under Ministry of Drinking Water and Sanitation, and Swachh Bharat Abhiyan (Urban), under Ministry of Housing and Urban Affairs. The present study highlights the analytical study of Swachh Bharat Abhiyan. The aim of this paper is to examine reasons for Swachh Bharat Abhiyan acceptance and challenges in implementation of Swachh Bharat Abhiyan.

Keyword: Swachh Bharat Abhiyan (SBA), Challenges, Sanitation Facilities etc.

Objectives of the study

- To learn social awareness of Swachh Bharat Abhiyan.
- To study the benefits and disadvantages of Swachh Bharat Abhiyan.

Research METHODOLOGY

For the purpose of this paper secondary research was undertaken. This paper tries to outline the current state of knowledge about Swachh Bharat Abhiyan and to study challenges in implementation of Swachh Bharat Abhiyan. A diminutive number of related journal articles were reviewed for the relevant secondary data collection through the sources such as websites and journals.

Introduction

The abhiyan to clean India was launched several times earlier, but the current abhiyan has yielded results which are unseen in the history of cleanliness campaigns. The initiatives were taken long back by our forefathers. Swami Vivekananda, Mahatma Gandhi, and Sardar Vallabhbhai Patel in pre-independence period of India, he infused a tremendous sense of community spirit among villages, their Panchayats and even in urban areas of Maharashtra, promoting a competitive spirit among villages to create a clean environment through community self-initiatives. Mahatma Gandhi the father of nation in the same period also protracted the importance of hygiene India with embarking the words, "hygiene is more important than independence". The abhiyan of Swachh Bharat is a major ever cleanliness

Dr. Anil M. Tirkar

VOLUME – VI, ISSUE - I, PART - I
SEPTEMBER - FEBRUARY- 2017-18

IDEAL

Peer Reviewed and Referred
UGC Listed Journal

Journal No. 47026


Ajanta Prakashan
Aurangabad. (M.S.)

AN INTERNATIONAL
MULTI DISCIPLINARY HALF
YEARLY RESEARCH JOURNAL
Ideal ISSN - 2319 - 359X
IMPACT FACTOR 4.08 (www.sjifactor.com)



ज्ञान-विज्ञान विमुक्तये

Review of Research

International Online Multidisciplinary Journal

Volume - 6 | Issue - 1 | October - 2016

3.1402(UIF) 2249-894X

"अकोला आणि वाशिम जिल्हयातील महाराष्ट्र राज्य इतर मागासवर्गीय वित्त आणि विकास महामंडळाच्या योजनांचे चिकित्सक अध्ययन"



प्रा. अनिल महादेवराव तिरकर

अनिल महादेवराव तिरकर

सहाय्यक प्राध्यापक, बीमती त.रा.रा. वाणिज्य महा अकोला

शोध लेखक - मनुष्य हा सुरुवातीस प्रणीत काय? सुखशीला मनुष्ये वीर्यिक व सुखिक काय? येथेसाठी महामंडळाच्या व्यक्तींवर तो करील जबाबेला उभारून आणतो मरिच करणारी दुर्धन वेवणे होय आणि वायू दुर्धनशीला विकारा उबरणेला आणतो.

Editor - in - Chief - Ashok Yakkhadevi

Study Paper on Women Empowerment and Role of Women as A Entrepreneur

Shri. Anil M. Tirkar

Assistant Professor, Smt. L. R. T. College of Commerce, Akola.

Abstract

Empowerment of women means equipping women to be economically independent, self-reliant, have a positive sense of worth to enable them to face any difficult situation and they should be able to participate in development activities and in the process of decision making. It has been globally founded that women's empowerment can be well paying strategy for overall economic and social development. This has resulted insignificant changes in the approach to assist, women in a variety of ranging from welfare to development. Entrepreneurship development among women is one activity that promises encouraging results. In this paper we are going to study different parameters like growth of women entrepreneurship, different problems and challenges for women entrepreneur, economic development as it relates to entrepreneurial practices.

Keywords: Empowerment, Entrepreneurship, Entrepreneur, Economic Development, Problems.

1) Introduction

Now days it is found that women and society in general are in great need of self-introspection to overcome the downslide in human values and justice and empower women.

A) Women Empowerment

Empowerment is central to the issue of equality, liberation and justice. The dictionary meaning of empowerment refers "to give power" or "authority", and "to enable" or "permit"[5], empowerment is concerned with power, particularly power relations, distribution of power between individuals and groups. Perceives empowerment as the expansion of ability of people to make strategic life choices in a situation where such an ability was denied to them[4].

In the words of **former President A P J Abdul Kalam**, "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured". Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation. The importance of entrepreneurship development in several economies globally cannot be overemphasized; as such majority of countries worldwide have established programs to support entrepreneurship within their communities [1]. One of the support schemes that spur entrepreneurship development is the business incubator and the policy tool to achieve this is the business incubation initiative. Economic development has been defined by[2] as the method of creating wealth by the gathering of

Dr. Anil M. Tirkar



The Berar General Education Society's
**SITABAI ARTS, COMMERCE &
SCIENCE COLLEGE,
CIVIL LINES, AKOLA (M.S.)**



(Affiliated to Sant Gadge Baba Amravati University, Amravati.)

ONE DAY NATIONAL CONFERENCE

On

**INDIAN WOMEN :
PAST, PRESENT AND FUTURE**
(An Interdisciplinary Approach)

24 December 2016

ENGLISH - II



Dr. S. D. Damodare

International Multidisciplinary Online Research Journal

Smt. L.R.T College of Commerce, Akola 29th September 2018
National Conference Souvenir

International Multidisciplinary Online Research Journal

Approved By UGC Journal No-41129

Volume – V, September 2018

SCHOLARS IMPACT

QUARTERLY

An Internationally Indexed, Refereed, Peer Reviewed,
Quarterly Online and Open Access Journal

SPECIAL ISSUE

ON

**“NEW METHODOLOGY OF NAAC ASSESSMENT
TO NURTURE QUALITY ENHANCEMENT IN
HIGHER EDUCATIONAL INSTITUTIONS”**

EDITOR IN CHIEF

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

72

माहिती तंत्रज्ञानधारित भाषा अध्यापन काळाची गरज

डॉ. स्वाती दि. दामोदरे
सहाय्यक प्राध्यापक, (भाषा विभाग)
श्रीमती ल. रा. तो वाणिज्य महाविद्यालय, अकोला

प्रस्तावना :-

माहिती तंत्रज्ञानाच्या प्रचारांमुळे आणि माध्यमांमुळे जगात माहितीचा स्फोट झाला आहे असे म्हणण्याची आजकाल पध्दत आहे. जगाच्या कुठल्याही काना कोप-यातील माहिती एका विलकवर सहजतेने मिळवणे शक्य झाले आहे. परंतु ही माहिती म्हणजेच ज्ञान का ? तर नाही! ही माहिती आणि ज्ञान यात अंतर आहे. माहितीला अनुभवाची जोड असली, माहितीचा योग्य उपयोग कुठे, कसा, कधी, करावा याची कल्पना असली, आणि या माहितीचा उपयोग स्वतःच्या आणि समाजाच्या विकासासाठी करता येत असला, तरच ती माहिती ज्ञानवर्धक ठरते आणि माणसाच्या व्यक्तिमत्वात सुयोग्य व टिकाऊ बदल घडवून आणते. व्यक्तिमत्वात सुयोग्य आणि टिकाऊ बदल घडवणे हाच तर अध्यापन-अध्ययन यांचा उद्देश आहे. अर्थातच माहिती तंत्रज्ञानामुळे प्रचंड माहितीचे स्रोत उपलब्ध झाले आहेत. योग्य मार्गदर्शन, योग्य निवड यांच्या आधारे हे स्रोत अध्ययन अध्यापन यांसाठी वरदान ठरू शकतात. अध्ययन अध्यापनात पूर्वी अस्पष्ट राहणा-या कित्येक संकल्पना तंत्रज्ञानाच्या आधारे सहज स्पष्ट करता येऊ शकतात. असं म्हणतात, की एका वेळी एका इंद्रियाने तेच ज्ञान ग्रहण करण्यापेक्षा एका वेळी अनेक इंद्रियांनी तेच ज्ञान ग्रहण करणे शक्य झाले, तर अध्ययन कित्येक पटींनी वाढते. उदाहरणार्थ, एक एक शब्द, वाक्य वाचून एखादी संकल्पना डोळ्यांच्या माध्यमातून समजावून घेण्यापेक्षा, तीच संकल्पना त्याच वेळी कानांनी ऐकणे आणि डोळ्यांनी चित्र किंवा चित्रफित या माध्यमातून पाहणे यातून जास्त उत्तम पिकणे शक्य आहे. अध्यापनात माहिती तंत्रज्ञानाची जोड दिल्यामुळे अशाप्रकारे शिक्षण देणे शक्य आहे आणि त्यात निश्चितच अध्ययनार्थींचा फायदा आहे. उदा. विज्ञानाच्या विद्यार्थ्यांसाठी BYJU'S Learning App या प्लेस्टोर वरील ॲपमधील माहिती आणि विडीयो, बँकिंगसाठी Banking Adda, bankersadda.com याटिकाणी भरपूर माहिती उपलब्ध आहे. <https://www.swayamprabha.gov.in> यावर विद्यार्थी, शिक्षकांसाठी उपयोगाची माहिती, विलप्स विडीयो सहज उपलब्ध आहे. Moodle- Open source learning platform यावरही भरपूर माहिती आहे. यासाठी <https://moodle.org> या संकेतस्थळाला भेट देता येईल.

हे झाले एकूण शिक्षणाबाबत. भाषिक शिक्षणात या माहिती तंत्रज्ञानाचा उपयोग होतो का? तर तो सर्वात अधिक होतो. असे जागतिक सर्वेक्षणातून दिसते. भाषेच्या संकल्पना, व्याकरण, भाषेतील अभूर्त कल्पना, अदृश्य किंवा गूढ अर्थ स्पष्ट करून सांगण्यासाठी तंत्रज्ञानाधारित अध्यापन मोलाचे ठरते. अगदी साधे उदाहरण घेतले तर भूतकाळ वर्तमानकाळ, भविष्यकाळ या व्याकरणाच्या संकल्पना सांगताना कमथ, कळी, फूल, आणि फळ किंवा अंडे, पिल्लू आणि कोंबडी यांच्या चित्रांचा उपयोग केला तर चटकन समजते आणि कायम स्मरणात राहते असा अनुभव आहे. एकवचन आणि बहुवचनाच्या संकल्पना अशाच प्रकारे. चित्रांच्या माध्यमातून अधिक स्पष्ट होतात. या फार पायाभूत गोष्टी आहे. पुढे भाषेचा दर्जा जसजसा वाढत जाईल तितक्या प्रमाणात अध्यापनासाठी चित्र आणि ध्वनी यांची अधिकाधिक मदत होत जाते. पूर्वी खडू फळा वापरून चित्र काढणे शक्य होते. पण त्याला पुरक ध्वनी वापरून

Impact Factor

www.ijfa.com

p-ISSN 2454-7409

e-ISSN 2582-5305

संशोधन केंद्र व
संशोधन विभाग, इंदिरा माहाविद्यालय, कालंब, महाराष्ट्र

वर्ष २०२१, अंक १, सोमवार २०२१

Volume 1, Issue 1

Jan 2021

Regular Issue

मराठी प्राध्यापक संशोधन पत्रिका MPSP

www.researchjournal.net.in

www.indiramahavidyalaya.com

Peer Reviewed Annual National Indexed Research Journal
in Marathi

Published as per UGC (India) Guidelines

मराठी भाषा, साहित्य, संस्कृती व अर्थशास्त्रात जोपासणारे
मराठी विषयाचे प्राध्यापक, संशोधक आणि अभ्यासक यांच्या
संशोधनकार्याला घालना देणारे वार्षिक

Published By

DBMRC

INDIRA MAHAVIDYALAYA

KALAMB, DISTT. NAVATMAL, MAHARASHTRA 445 401 (India)

कोविड-१९ आणि शिक्षण व्यवस्थेसमोरील नवी आव्हाने

भा. डॉ. स्वाती दीपक दामोदरे

सहायक अधिष्ठाता, पाषा विभाग,
श्रीमती ल. व. गो. वाकिन्य महाविद्यालय,
रतनलाल फर्देश, अहोळ, महाराष्ट्र (India)

पता: ३ -११, शिवसर्ग सहनिवास, भारत गैंग फ्लोर, आगरकर मार्ग, रामदास पेठ अहोळ -०५,
E-mail: swatidamodar07@gmail.com संपर्कवनी ९४२२८३६७९७

गोपचार

शिक्षणाची पुरातन व्यवस्था-अध्यापन पध्दती ही मुख्यतः पध्दती आहे या पध्दतीनुसार बघण्या एका विशिष्ट टप्प्यावर मुलांना पुढील त्वाचा कल्पना येत आहे. मुख्यतः धरी वट्ट सर्व प्रकारची विज्ञान प्रयोग करताना विद्यार्थ्यांचे व्याख्याने ज्ञान, सामाजिक-सांस्कृतिक घडामोडी, इतिहास, पर्यावरणाचे ज्ञान आणखी प्रश्न होता असे. नंतरच्या काळात काही विशिष्ट वेळ मुख्यतः संस्कृत वट्ट विद्यार्थ्यांना ज्ञानप्रदान करता येऊ लागले. त्यासाठी बघण्या आणि आई-वडिलांचा त्याच बघण्याची पाळ उतरली नाही. दिवसासाठी विशिष्ट वेळ अध्ययन अध्यापनासाठी देऊन शिक्षण संस्कृतीची पुढील वट्टपाल त्वा. सुद्धी. या वर्तमान काळात शिक्षकांपासून दूर वट्ट ज्ञानप्रदान करण्याची वेळ विद्यार्थ्यांकर आलेली आहे. हे शिक्षकांसाठी पालकांसाठी जाणे आव्हान आहे तसेच शिक्षकांसाठी आणि आपल्या शिक्षण पध्दती समोरील एक आव्हान आहे. शिक्षकांच्यासाठी ज्ञान प्रदानाचे अकाल-पध्दती, त्यांचे अध्ययनातील रस टिकून राखणे आणि त्यांच्या कल्पना-स्पष्ट कल्पनात असलेल्या या ऑनलाईन शिक्षणाच्या पध्दतीतून काणे हे शिक्षकांसाठी खरोखर खरेल्याचे पान असणारे आहे. अर्थात या शिक्षण पध्दतीचे काही फायदे आणि सोपे ही नवीकल्या काळात आपल्याला दिसून येतील. त्याच विचार काणे हात असून लेखाचा उद्देश आहे.

ABSTRACT

The Gurukul system is the oldest teaching and learning system in India. According to this method, children are sent to Gurugulias at a certain age. Now a days there is no need to give up home and parents for students to acquire knowledge. If a certain amount of time is given for teaching and learning during the day, then the education culture will continue. But now it is time for students to learn from teachers in a remote education way. There is a challenge for the teachers as well as for the students understand the text as much as possible. The purpose of this article is to consider what you will see in the near future regarding this online education system.

प्रस्तावना

Covid-19 च्या काळात आपल्या शिक्षण व्यवस्थेने आमूल्यात परिवर्तन घेत आहे. शाळा, महाविद्यालये, कॉलेजांमध्ये, खासाची सधने, मॉडरे, वॉजासोड मोडिस पासत पातेल्या गेटेन्स बंदीमुळे सर्वकाळात जीवन, व्यापार आणि शिक्षण या संपूर्णपणे बांधी प्रभावित झालेले आहे. मार्च २०२० च्या दुसऱ्या अर्धाव्यासात साधारणपणे सगळ्यात कोविड-१९चा प्रभाव जाणवतानाच पुढेवत झाली. हा अतिशय घरेपसिन्धु आणि प्रत्यक्षातक वेग असून त्यात मृत्युदर मोठेच प्रमाणावर असल्यामुळे, भारत सरकारने अतिशयच लक्ष्य मोडना तातडीने घेतली.

सरकार महाविद्यालय बंद ठेवणे, निवृत्तित कोलेज्ज पध्दती संपवणे इ. साधनेने कोविडचा उपाय घेऊन घेतली. एक अर्धाव्यास आप होणे. उपाय पध्दतीत अतिशय विद्यार्थ्यांच्या शिक्षणावर - परिणाम होणार होता, आणि हातात - या समस्येचे जाणवते. त्यात येतानाच काही काळाचा अडथळी-बाधा झालेली आणि नंतरचचे वेळ संपून उर हात घालले होते आणि रस्त्या महाविद्यालय बंद ठेवण्याची रिती अर्धाव्यास संपवण्यासाठी लागत झालेली रिती अर्धाव्यास उपाय पध्दतीतून काणे हात असून लेखाचा उद्देश आहे तसेच शिक्षकांसाठी आणि आपल्याला दिसून येतील. त्याच विचार काणे हात असून लेखाचा उद्देश आहे.



महाराष्ट्र शासन आदर्श शिक्षण संस्था पुरस्कार प्राप्त
श्री प्रिन्स शिवाजी मराठा बोर्डिंग हाऊस, कोल्हापूर संचलित

न्यू कॉलेज, कोल्हापूर

Reaccredited By NAAC Grade 'A+'

१९९० नंतरची मराठी कादंबरी



१९९० नंतरची मराठीतील स्त्री लिखित - कादंबरी

प्रा. डॉ. स्वाती दीपक दामोदरे

श्रीमती ल रा तो वाणिज्य महाविद्यालय, अकोला

कादंबरी हा मराठी साहित्यातला बराच जुना अभिव्यक्तीचा फॉर्म किंवा प्रकार आहे. त्यात दलित कादंबरी, ग्रामीण कादंबरी, स्त्रीवादी कादंबरी असे कादंबरीचे प्रवाह आहेत. यापैकी या ठिकाणी १९९० नंतरच्या स्त्री लिखित कादंबरीचा विचार शोध निबंधाच्या निमित्ताने केला जाणार आहे.

शोध निबंधाची उद्दिष्टे -

- १) जागतिकीकरणामुळे झालेले बदल स्त्रियांच्या कादंबरी लेखनात पुरेसे प्रतिबिंबित झाले आहेत का ?
- २) घडामोडींकडे एक स्त्री म्हणून न बघता एक माणूस म्हणून बघण्यात नि कादंबरीतून मांडण्यात स्त्री यशस्वी झाली आहे का ?
- ३) कौटुंबिक सामाजिक चौकटीकडे बघण्याचा काळानुसार बदललेला दृष्टिकोन कादंबरीतून पुरेसा व्यक्त झाला आहे का ?
- ४) बदलत्या काळानुसार शैलीतील, भाषेतील बदल तिने आत्मसात केले आहेत का ?
- ५) कादंबरी लेखनात घटना व्यक्तिचित्रे काळाचा पट यांची गुंफण करताना कलात्मकतेचा तोत तिला साधता आला आहे का ?

शोध निबंधाची संशोधन पध्दती-

वर्णनात्मक संशोधन पध्दती -

प्रस्तुत संशोधन लेखाकरिता वर्णनात्मक संशोधन पध्दतीचा वापर करण्यात आला आहे. १९९० नंतरच्या विविध स्त्री लिखित कादंबऱ्यांचा अभ्यास करून त्यातील घटक; म्हणजेच कादंबरीतील कथानके, पात्रे, घटनाक्रम, घटितांची मालिका, काळाचा पट यांचा वेगवेगळा विचार करून त्यांचे वर्णन करण्याचा, त्यातून विश्लेषण करण्याचा, तसेच त्यातील तथ्ये शोधण्याचा प्रयत्न केला गेला आहे. काळानुसार संकल्पना व भाषेत होत जाणारे बदल यांचा मागोवा घेतलेला आहे, त्याबाबत निरीक्षणे नोंदविली आहेत, त्या आधारे काढलेले निष्कर्ष नोंदविले आहेत.

विषयप्रवेश

१९९० नंतरचा काळ हा साधारणपणे जागतिकीकरणानंतरचा काळ असे म्हटले जाते. जागतिकीकरणाच्या काळात बदललेली अर्थव्यवस्था, संस्कृती, राजकीय समीकरणे, वाढता हिंसाचार किंवा दहशतवाद या सर्व घटकांशी सर्वसामान्य माणसांचा जगताना येणारा संबंध; त्याविषयी त्याच्या मनात उमटणाऱ्या प्रतिक्रिया सगळ्यांची नाळ एकूणच साहित्याशी, कथा कवितांशी नि मराठी कादंबरीशी जोडली गेलेली आहे. त्यामुळे या काळानंतरची मराठी कादंबरी बरीच बदललेली दिसते. मात्र हे बदल स्त्रियांच्या कादंबऱ्यांतही तितक्याच प्रभावीपणे अधोरेखित झालेले आहेत का? याचा हा शोध .

उत्तमोत्तम कादंबरी लेखन करणाऱ्या १९९० नंतरच्या काही मोजक्या कादंबरी लेखिकांचा आढावा या इथे घेतला आहे.

Impact Factor - 6.625 | Special Issue - 229 (C) | February 2020 | ISSN - 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S
RESEARCH JOURNEY

Multidisciplinary International E-Research Journal

PEER REVIEWED, INDEXED AND REFEREED JOURNAL

SPECIAL
ISSUE
229 (C)

भारतीय युवक : आव्हाने आणि संधी



- अतिथि संपादक -
डॉ. व्ही. आर. कोडापे

- मुख्य संपादक -
डॉ. धनराज टी. धनगर

- कार्यकारी संपादक -
डॉ. एन. एम. छंगाणी
प्रा. पी. एस. शिरसाट

Printed By: **PRASHANT PUBLICATIONS, JALGAON**

For details Visit to
www.researchjourney.org

पर्यावरण संवर्धन आणि युवापिढी अकोला जिल्ह्यातील निसर्गकट्टा चळवळीचा समाग्र अभ्यास

डॉ. स्याती दिपक दामोदरे
भाषा विभाग, श्रीमती ल. रा. तो. बाणिव्य महाविद्यालय, अकोला

विषयाचे महत्त्व :-

पर्यावरण संवर्धन हा सध्या ऐरणीवरचा मुद्दा झालेला आहे. राज्य, राष्ट्र, आणि जागतिक पातळीवर सुध्दा सध्या हा न्वलंत प्रश्न आहे. पर्यावरण किंवा पाचसाचे प्रमाण एवढ्यापुरता हा प्रश्न मर्यादित नसून त्याची व्याप्ती प्रचंड आहे आणि वृक्षारोपण किंवा पाचसाचे पाणी मुक्ते वगळता इतर उतर शोषाची लागणार आहे. पर्यावरणाकडे बघण्याच्या दृष्टिकोन बदलण्याची गरज आहे त्यासाठी स्वतःची मानसिकता वेगळ्या पातळीची घडवून घेण्याची गरज आहे आणि जिथे 'बदल' किंवा 'घडवून घेण्याची' प्रक्रिया आणायची असेल तिथे युवा वर्गाचा सहभाग अपेक्षित आहे. कारण समाजाचा हाच एक घटक आहे जो स्वतःमध्ये परिवर्तन घडवण्याइतका लवचिक आहे. म्हणूनच पर्यावरण संवर्धनामध्ये युवावर्गाची भूमिका हा अत्यंत महत्त्वाचा विषय आहे.

डॉ. कुशल कौबर सर्मा या आसाम मधील युवा डॉक्टरला पर्यावरण संवर्धनासाठी प्रयत्न याकरीता नुकताच आसाम सरकारचा पत्रांश किताब जाहीर झाला आहे. पर्यावरण संवर्धनात युवावर्गाची भूमिका असण्याकडे या घटनेने संपूर्ण देशाचे लक्ष वेधून घेतले आहे.

निबंधाची केंद्रवर्ती कल्पना -

पर्यावरण संवर्धनामध्ये युवावर्गाची भूमिका यावर विचार व अभ्यास करताना संशोधनकर्त्यांनी अकोला जिल्ह्यातील पर्यावरण चळवळीपैकी निसर्गकट्टा या उपक्रमाची निवड करून, या चळवळीचा इतिहास, व्याप्ती आणि चळवळीने युवापिढीमध्ये आणलेले आत्तापर्यंतचे परिणाम या दिशेने मांडणी कल्पनाचा प्रयत्न केलेला आहे. कॅस स्टडी म्हणजेच चळवळीचे संस्थापक डॉ. जगजित सावंत यांना मेटून तसेच डॉ. स्याती दिपक दामोदरे, महाविद्यालयीन विद्यार्थी, जे निसर्गकट्टाचे सभासद आहेत यांना मेटून, प्रश्न विचारून, युवापिढीमध्ये या चळवळीने आणलेल्या परिणामांचा अभ्यास केलेला आहे.

मर्यादा - व्याप्ती -

हा अभ्यास अकोला जिल्ह्यातील एका पर्यावरण संवर्धन चळवळीचा सांगोपांग अभ्यास आहे. त्यामुळे एक चळवळ किंवा एक निसर्गकट्टा एवढीच त्यांची मर्यादा आहे.

मात्र या चळवळीने राबवलेले उपक्रम इतरही शहरांमधून, इतर जिल्ह्यांमधील 'राबवण्यासारखेच आहेत. प्रत्यक्षात वापरण्यासारख्या कृतींमध्ये सहज, सोप्या आणि रोजच्या जीवनात अंगिकारण्यासारख्या कृती आहेत. निसर्गकट्टाने शालेय, महाविद्यालयीन विद्यार्थ्यांच्या मध्ये 'पर्यावरणपूरक पध्दतींचा इतका प्रभावी प्रचार प्रसार केला आहे की त्याची दखल मागील वर्षी गाननीय प्रेरणामंडळ श्री. श्री. श्री. यांनी त्यांच्या मन की बात मध्येही घेतली होती आणि विद्यार्थ्यांच्या मध्ये आणि अकोल्याचे नाव असोले सावंत या संस्थापकामुळे प्रसार झाला आहे. अर्थातच ही चळवळ सुध्दा देशव्यापी होऊ शकते याचा सांगोपांग मुद्दा.

परिचय -

निसर्गकट्टा ही पर्यावरण संवर्धनासाठी आगोश शोषण आणि प्रचार केलेली संस्था २००४ साली या चळवळीची स्थापना झाली.

सुरुवातीला वृक्षारोपण करणे, विद्यार्थ्यांना त्याचे महत्त्व सांगणे, शालेय विद्यार्थ्यांमध्ये निसर्गप्रति कुतूहल प्रेरण निर्माण करणे असे छोटे मोठे उद्देश होते. भाषण, निबंध, वक्तृत्व स्पर्धा आयोजित करणे, बक्षीस देणे अशा उपक्रमापासून सुरुवात झाली. कुठलीही सुचाराण किंवा बदल आपल्या जीवनात येण्यासाठी त्यावर विचार करणे ही पहिली प्रायरी असते. विचारात स्पष्टता आली की त्यावर बोलले जाणें महत्त्वाचे असते आणि बोलले जाऊ लागले की मग ते कृतीत यायला सुरुवात होण्याची शक्यता असते. यानुसार विद्यार्थ्यांच्या विचारांना चालना देण्यासाठी पर्यावरण विषयावर निबंध, वक्तृत्व स्पर्धा घ्यायला सुरुवात केली. हळूहळू विद्यार्थी जोडले जाऊ लागले. मग सगळाने पर्यावरण विषयक पुस्तकांच्या वाचनास सुरुवात केली. काही गटवर्गाचे आयोजन सुरु केले. पुढे पुढे वा गटासोडा प्रक्रमयुद्धा, अतिथी व्याख्यान अशा उपक्रमांचे आयोजन करण्यास सुरुवात केली. विद्यार्थ्यांचा सहभाग, संख्या आणि उत्साह वाढतो आहे, असे बघून चर्चेचे आयोजन, नियोजन, अतिथी परिचय, संचालन आभार ही जबाबदारी विद्यार्थ्यांवर टाकायला सुरुवात केली. हळूहळू ही चळवळ विद्यार्थ्यांना आपली स्वतःचीच वाट लागली आणि बघता बघता जिल्ह्यातील अनेक शाळांचे अनेक विद्यार्थी निसर्गकट्टाचे सभासद झाले. या चळवळीने चालवलेले काही महत्त्वाचे उपक्रम याप्रमाणे आहेत.

१. शाहू मातीची मूर्तीची कार्यशाळा :

दारवर्षी भाद्रपदात श्री गणरावांचे आगमन होते. त्यांची स्थापना व विधीयत पूजन घोरोघरी केले जाते. ही परंपरा आपल्याकडे कित्येक दशकांपासून सुरु आहे.

यात प्लॅस्टर ऑफ पॅरिसच्या मूर्ति, रासायनिक रंग यांचा वापर जसा वाढत गेला, तसा पर्यावरणाला धोका निर्माण होऊ लागला. तसेच सजावटीसाठी धर्माकोल, प्लॅस्टिकचा वाढता वापर पर्यावरणाला प्रतिकूल ठरू लागला. विसर्जनानंतर मूर्तिचे 'रासायनिक रंग' पाणी प्रदूषण करू लागले. धर्म आणि श्रध्दा हे या उत्सवातील कळीचे मुद्दे असल्यामुळे इथे प्रबोधन परिवर्तन हे तर अतिशय जिकीरीचे आणि गितामूर्तीचे फाट्टे होऊन बसले.

मग निसर्गकट्टाने यावर विचारपूर्वक उपाययोजना आणली. गणपतीची मूर्ती शुद्धी शाहूमातीपासून बनवली जात असे आणि गेरसाखे



Developing A Potential For Sustainability of Medical Tourism in India

Dr. Harish B. Badwaik

Assistant Professor,

Smt. L.R.T. College of Commerce, Akola, Maharashtra

E mail :harish_badwaik@rediffmail.com

Abstract

Sound health is of paramount importance for the human being. Since centuries, people travelled across the countries for the purpose of medical treatment. As India, on one side, is the mother of traditional medical system like Ayurveda and Naturopathy etc., it is also developed in modern medical treatment including complex surgeries at affordable cost compared to developed countries. The statistical data shows that tourism industry in India is one of the foremost growth centre in the world. India's share in tourist arrival is improving and tourist coming for medical treatment is also one of the major reasons making it one of the largest net earner of foreign exchange. In terms of job creation also, this sector creates more jobs per million rupees of investment plan, than any other sector of economy. Hence, tourism sector in general and medical tourism in particular can bring win-win situation to the economy in 21st Century.

But sustainability of the environment and development of tourism are not separate challenges. All the stakeholders are forced to concern themselves with the impacts of ecological stress upon the prospects of tourism. Ecology, environment and tourism are becoming ever-more interrelated as far as causes and effects on the social and economic sustainability. In this context, some related issues concerning environment conservation, social responsibility of tourism sector, increasing global competition and sustainability of medical tourism become very crucial for development of Health-care sector on one side and protection of environment on the other. The above criteria is a prerequisite for India to become a popular Medical tourism destination in the world, which can be fulfilled with efforts of Government and Non-government organizations. The present study focus on various issues comprising development and sustainability of this emerging sector in India.

Key Words: Medical Tourism, Forex Earnings, Global Competition, Sustainability and Environmental issues, Economic Development.

Introduction:-

Medical tourism is the travel of people to another country for the purpose of getting medical treatment. Traditionally, people travel from less developed countries to major medical centers in highly developed countries for medical treatment because of unavailability in their own country. But, the recent decade has shown a different trend in which people travel from developed countries to third world countries for medical treatments because of cost consideration- though the traditional pattern is still going. The medical services may typically include elective procedures, complex specialized surgeries viz., hip replacement, cosmetic surgeries, heart surgery and dental procedure. Apart from this, many foreigners are attracted towards traditional medical system like Ayurveda and Naturopathy etc.

Tourism in India: -

Tourism is perceived as an integral part in the modern day social life. The tourism phenomenon has attracted almost the entire world. Along with industrialization and rapid advancement in technology, Tourism industry has grown rapidly throughout the world.



'RESEARCH JOURNEY' International E- Research Journal
Impact Factor - (SJIF) - 6.261, (CIF) - 3.452(2015), (GIF)-0.676 (2013)
(B)- Sustainability : Aspects, Challenges & Prospects in the Global Perspective
UGC Approved Journal

ISSN :
2348-7143
February-2019

Impact Factor – 6.261

ISSN – 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S
RESEARCH JOURNEY

International E-Research Journal

PEER REFREED & INDEXED JOURNAL
February -2019 Special Issue – 150 (B)

Sustainability : Aspects, Challenges &
Prospects in the Global Perspective

Guest Editor:
Dr. Anand Y. Lele
Offg. Principal,
MES's Garware College of Commerce
Karve Road, Pune, Dist. Pune [M.S.] INDIA

Executive Editor of the issue:
Dr. Anand Y. Lele
Dr. B.S. Vhankate
Dr. Ketaki Modak
CA. S. D. Ghongate Patil
Dr. Rohini Gote
Dr. Smita Wadaskar

Chief Editor:
Dr. Dhanraj Dhangar (Yeola)

SWATIDHAN INTERNATIONAL PUBLICATIONS

For Details Visit To : www.researchjourney.net

© All rights reserved with the authors & publisher

Price : Rs. 800/-

A STUDY ON AN APPLICATION OF INFORMATION TECHNOLOGY FOR PROMOTION OF MAHARASHTRATOURISM

Dr. Harish Bhaurao Badwaik

Assistant Professor, MBA, M. Com., Ph. D. Smt. L. R. T. College of commerce, Akola. Dr. Harish B. Badwaik, Vidyapeeth colony, Dastur nagar, M.I.D.C. road, Amravati. Pin-444606.

harish_badwaik@rediffmail.com.

Abstract

India's share in tourist arrival is improving, and it is the third largest net earner of foreign exchange. In terms of job creation, tourism sector creates more jobs per million rupees of investment plan, than any other sector of economy. So it is a sector which can bring win-win situation to the economy in 21st Century. It is catching up at lightning speed across the world. The criterion which is a prerequisite for any country to become a popular tourism destination can be fulfilled by India and its states with the promotional efforts of Government. The Governments in India with its Tourism Development Corporations have designed websites for this purpose. It is imperative to have a website nowadays in order to be successful in this internet infiltrated world. The number of people using smart phones and computers is increasing day by day. The website is the first portal or the first face that the customer across on the internet. It is the face of business. It is therefore important to make website attractive and highly informative. Hence the present study is undertaken in order to study the effectiveness of website of Maharashtra tourism developed by Government of Maharashtra.

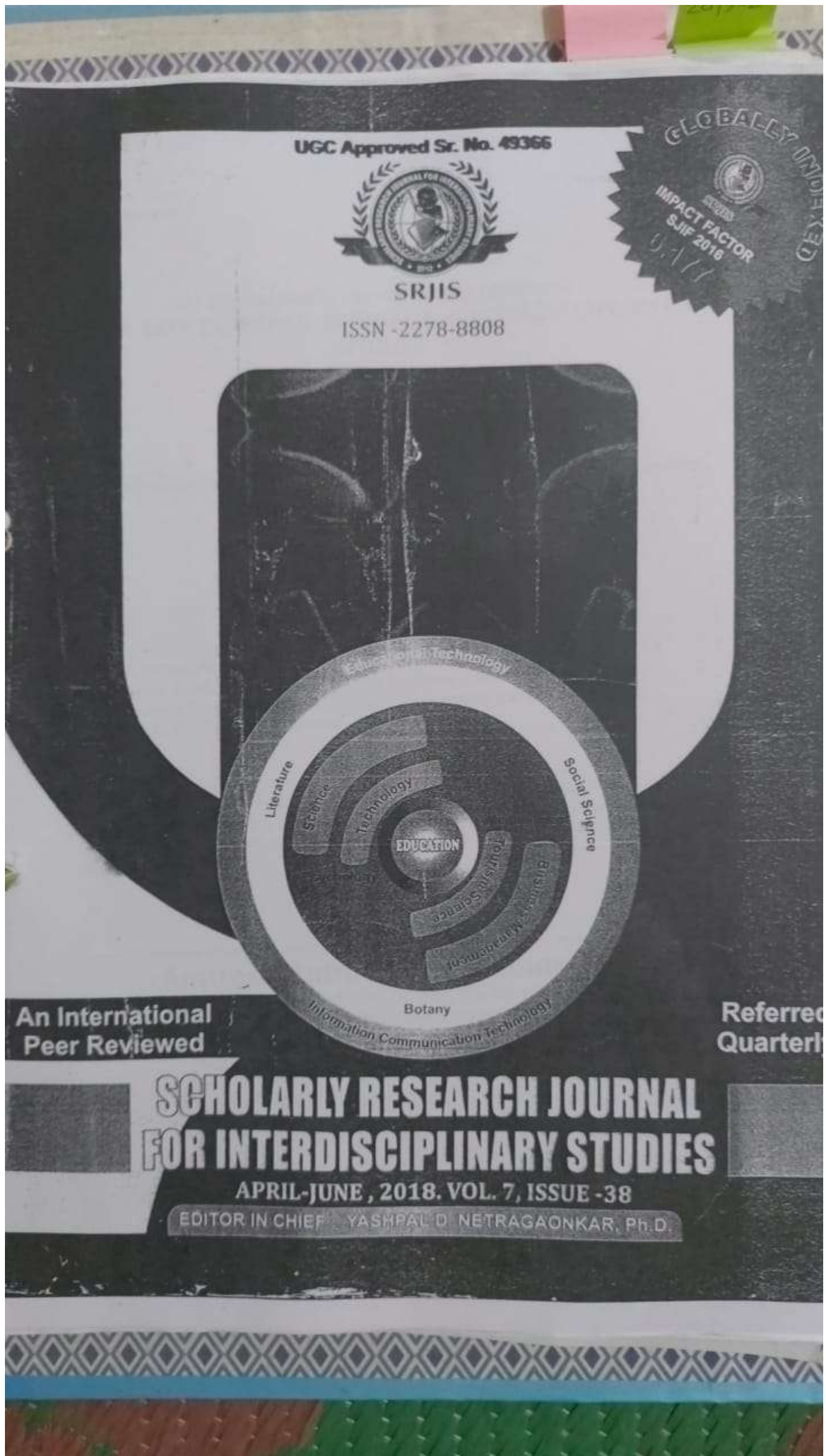
Keywords: Maharashtra Tourism, Information Technology, Promotion.

Introduction: Tourism phenomenon has attracted almost the entire world. Speedy development in means of transport and communication has made distant places on this earth practically accessible to wider segments of the population around the globe. It provides an opportunity to millions to enjoy the prospect from moving from one continent to another in a matter of hours. All modern countries have progressed towards life styles, which favor the growth and development of tourism. Along with industrialization and rapid advancement in technology, Tourism industry has also grown rapidly throughout the world.

Tourism as an Emerging Industry:- Tourism is perceived as an integral part in the modern day social life. The tourism phenomenon has attracted almost the entire world. Along with industrialization and rapid advancement in technology, Tourism industry has grown rapidly throughout the world. After examining the data available with Ministry of Tourism, Govt. of India it is noted that in year 2000 Foreign Tourist Arrival in India was 2.65 Million which increased to 8.80 Million in year 2016. The Percentage share and rank of India in World FTA sin year 2000 was 0.39 % and 50th respectively which increased to 1.18% and 25th in year 2016 respectively. Whereas Foreign Exchange Earnings from Tourism in India in year 2000 was 3460 US \$ Million which increased to 22923 US \$ Million in year 2016. Thus we can say that, the growth in Foreign Tourist Arrivals and Foreign Exchange Earnings through tourism goes hand in hand and thus the Foreign Exchange Earnings is also increasing. Many economies all over the world especially the European and South East Asian countries, rapid economic development could take place because of foreign tourist inflow which increased continuously. It is worth to note that promotion of tourism sector became possible because of the overall economic development in our country also.

Information Technology: However the issue of tourism development is linked to the issue of promotional efforts undertaken by the government. With advancement in the information technology and the power that the internet offers, the traditional marketing approach was slowly replaced by internet based tools such as websites of various tourism promotion agencies to develop tourism in India to attract more and more national and international tourists. The Internet is the most effective when used as an advertising and marketing tools. The content of a website has a significant effect on

Dr. Harish B. Badwaik



FOR RESEARCH PAPER ENTITLED :-
" A STUDY ON AN APPLICATION OF INFORMATION
TECHNOLOGY FOR PROMOTION OF MAHARASHTRA
TOURISM "



विश्वविद्यालय अनुदान आयोग
University Grants Commission
quality higher education for all

FAQs (<https://www.ugc.ac.in/>) RTI (<https://www.ugc.ac.in/subpage/RTI-Act.aspx>)
Tenders (<https://www.ugc.ac.in/Tenders.aspx>) Jobs (https://www.ugc.ac.in/ugc_jobs.aspx)
Press Release (https://www.ugc.ac.in/ugc_pressrelease.aspx)
Contact Us (<https://www.ugc.ac.in/contact.aspx>) <https://www.ugc.ac.in/hindi/>



UGC Approved List of Journals

You searched for 23494766

[Home \(journal_fst.aspx\)](#)

Total Journals : 1

Show entries Search:

View	SLNo	Journal No	Title	Publisher	ISSN	E- ISSN
View (ugc_admin_journal_report.aspx?slno=23494766)	1	49366	Scholarly Research Journal of Interdisciplinary Studies	Amlesh Publishers & Company	23494766	22788800

Showing 1 to 1 of 1 entries [Previous](#) [Next](#)

For UGC Officials

- e-Office (https://ugc.eoffice.gov.in/aci_users/credentials_cookie_auth/require_login?came_from=https%3A/ugc.eoffice.gov.in/)
- NIC mail (https://mail.gov.in/fwc_static/c11n/allDomain/layout/login_gov2.jsp?lang=en&3.0.1.2.0_15121607&svcs=abs,im,mail,smime,calendar,c11n)
- RTI online (<https://rtionline.gov.in/RTIMIS/login/index.php>)
- PG portal (<https://pgportal.gov.in>)

- Professional Councils (<https://www.ugc.ac.in/page/Professional-Councils.aspx>)
- State Higher Education Councils (<https://www.ugc.ac.in/page/State-Higher-Education-Councils.aspx>)
- MHRD (<http://mhrd.gov.in/>)
- AICTE (<https://www.aicte-india.org/>)

Quicks Links

- Scholarships and Fellowships (<https://www.ugc.ac.in/page/Scholarships-and-Fellowships.aspx>)
- Web portal for Fellowship/Scholarship Legacy Cases (<https://scholarship.canarabank.in/>)
- e-SARTS (https://www.ugc.ac.in/ugc_schemes/)
- e-Schemes (<http://www.eschemes.ugc.gov.in/home#no-back-button>)

Dr. Harish B. Badwaik

ISSN : 2320-2882



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access Journal | Approved By ISSN and UGC

Ref No : IJCRT/Vol 6 / Issue 1 / 007

To,
DR. HARISH BHRAURO BADWAIK

Subject: Publication of paper at International Journal of Creative Research Thoughts.

Dear Author,

With Greetings we are informing you that your paper has been successfully published in the International Journal of Creative Research Thoughts - IJCRT (ISSN: 2320-2882). Thank you very much for your patience and cooperation during the submission of paper to final publication Process. It gives me immense pleasure to send the certificate of publication in our Journal. Following are the details regarding the published paper.

About IJCRT : UGC and ISSN Approved - International Peer Reviewed Journal, Refereed Journal, Indexed Journal, Impact Factor: 5.97, ISSN: 2320-2882
Registration ID : IJCRT_184436
Paper ID : IJCRTIEG007
Title of Paper : A STUDY ON ENVIRONMENT FOR ENTREPRENEURSHIP DEVELOPMENT OF WOMENS IN MAHARASHTRA
Impact Factor : 5.97 (Calculate by Google Scholar) | License by Creative Common 3.0
DOI :
Published in : Volume 6 | Issue 1 | March 2018
Page No : 29-33
Published URL : http://www.ijcrt.org/viewfull.php?p_id=IJCRTIEG007
Authors : DR. HARISH BHRAURO BADWAIK

Thank you very much for publishing your article in IJCRT. We would appreciate if you continue your support and keep sharing your knowledge by writing for our journal IJCRT.

Editor In Chief
International Journal of Creative Research Thoughts - IJCRT
(ISSN: 2320-2882)



Indexing Patner



An International Peer Reviewed, Open Access Journal. Approved By ISSN and UGC

Website: www.ijcrt.org | Email: editor@ijcrt.org

A Study of Potential of Tourism in India

Dr. Harish B. Badwaik
Assistant Professor,
Smt. L. R. T. College of Commerce,
AKOLA, Maharashtra

Abstract

The statistical data shows that India is one of the foremost growth centre in the world. India's share in tourist arrival is improving, and it is the third largest net earner of foreign exchange. In terms of job creation, tourism sector creates more jobs per million rupees of investment plan, than any other sector of economy. So it is a sector which can bring win-win situation to the economy in 21st Century. It is catching up at lightning speed across the world.

The criteria which is a prerequisite for any country to become a popular tourism destination, can be fulfilled by India with efforts of Government and Non government agencies. Hence the present study is undertaken in order to study prospects in a future for the development of this emerging sector by identifying the potential of India.

Key Words: Tourism, Forex Earnings, Global Competition, Economic Growth, Promotion.

Introduction :

Tourism, from the ancient times has fascinated mankind and is now perceived as an integral part in the modern day social life. The tourism phenomenon has attracted almost the entire world. Speedy development in means of transport and communication has made distant places on this earth practically accessible to wider segments of the population around the

globe. It provides an opportunity to millions to enjoy the prospect from moving from one continent to another in a matter of hours. All modern countries have progressed towards life styles, which favor the growth and development of tourism. Along with industrialization and rapid advancement in technology, Tourism industry has also grown rapidly throughout the world. Since mid 60's international tourism has become the number one item of international trade.

Tourism as an Industry :-

Tourism is perceived as an integral part in the modern day social life. The tourism phenomenon has attracted almost the entire world. Along with industrialization and rapid advancement in technology, Tourism industry has grown rapidly throughout the world.

Table : Share of India in International Tourist Arrivals & Foreign Exchange Earnings.

Sr.	Year	International Tourist Arrivals of world. (in Million)	ITAs in India (in Million)	Percentage share and rank of India in World ITAs		Foreign Exchange Earnings from Tourism in India (US\$ Million)
				% Share	Rank	
1	2000	683.3	2.65	0.38	50 th	3402
2	2003	691.0	2.73	0.39	51 st	4463
3	2006	846.0	4.45	0.53	44 th	9634
4	2009	881.0	5.17	0.58	41 st	13336
5	2013	1087.0 (P)	6.97	0.64	42 nd	18945
6	2016	1235	8.80	1.18	25 th	22923

(Source: Incredible India, Ministry of Tourism, GoI, July 2014 & July 2017)

From the above data, it can be said that growth in Foreign Tourist Arrivals and Foreign Exchange Earnings through tourism go hand in hand and that the increase in Foreign Tourist Arrivals results in increase in Foreign Exchange Earnings. In developed as well as in developing economies all over the world especially the European and South East Asian countries, rapid economic development could take place because of foreign tourist inflow which increased continuously. Promotion of tourism

MAH/MUL/03051/2012

ISSN :2319 9318



Bharatiya Vidya Mandir Amravati's
Bharatiya Mahavidyalaya, Morshi Dist. Amravati
(Affiliated To Sant Gadge Baba Amravati University, Amravati)
One Day National Conference



On

Current Trends In Commerce

24th February 2018

Principal

G. S. Meshram

Bharatiya Mahavidyalaya, Morshi Dist. Amravati

Chief Editor

Prof. Virag Gawande

Director

Aadhar Social Research & Development
Training Institute Amravati

Editors

Dr. J. L. Ramteke, Prof. V. V. Khandekar, Prof. D.N.Kale

Organized by

Department of Commerce

Bharatiya Mahavidyalaya, Morshi Dist. Amravati

&

Aadhar Social Research & Development Training Institute Amravati



Harshwardhan Publication Pvt. Ltd.

All Post Limbaganesh, Tq. Dist. Bhond
Pin-431126 (Maharashtra) Cell: 07588057090, 09850203295
harshwardhanpublic@gmail.com, vidyawarta@gmail.com

All Types Educational & Reference Book Publisher & Distributors / www.vidyawarta.com

विद्यावार्ता: Interdisciplinary Multilingual Refereed Journal Impact Factor 5.131 (IIJIF)

FOR RESEARCH PAPER ENTITLED :-
"A STUDY OF POTENTIAL OF TOURISM IN INDIA



विश्वविद्यालय अनुदान आयोग
University Grants Commission
quality higher education for all

(<https://www.ugc.ac.in/>)

RTI (<https://www.ugc.ac.in/subpage/RTI-Act.aspx>)

Tenders (<https://www.ugc.ac.in/Tenders.aspx>)

Jobs (https://www.ugc.ac.in/ugc_jobs.aspx)

Press Release (https://www.ugc.ac.in/ugc_pressrelease.aspx)

Contact Us (<https://www.ugc.ac.in/contact.aspx>)



(<https://www.ugc.ac.in/hindi/>)



UGC Approved List of Journals

You searched for 23199318

[Home \(journal_list.aspx\)](#)

Total Journals : 1

Show 25 entries Search:

View	Sl.No.	Journal No	Title	Publisher	ISSN	E-ISSN
View (ugc_admin_journal_report.aspx?eid={ID})	1	62759	Vidyawarta	Harshwarathan Publication, Maharashtra	23199318	

Showing 1 to 1 of 1 entries Previous Next

For UGC Officials

- > e-Office (https://ugc.eoffice.gov.in/act_users/credentials_cookie_auth/require_login?came_from=https%3A//ugc.eoffice.gov.in/)
- > NIC mail (https://mail.gov.in/iwc_static/c11n/allDomain/layout/login_gov2.jsp?lang=en&3.0.1.2.0_15121607&svcs=abs,im_mail,smime,calendar,c11n)
- > RTI online (<https://rtionline.gov.in/RTIMIS/login/index.php>)
- > PG portal (<https://pgportal.gov.in/>)

- > Professional Councils (<https://www.ugc.ac.in/page/Professional-Councils.aspx>)
- > State Higher Education Councils (<https://www.ugc.ac.in/page/State-Higher-Education-Councils.aspx>)
- > MHRD (<http://mhrd.gov.in/>)
- > AICTE (<https://www.aicte-india.org/>)

A STUDY OF REGIONAL DISPARITY IN AGRICULTURE SECTOR IN INDIA

Dr. Harish Bhaurao Badwaik

Assistant Professor, Smt. L. R. T. College of Commerce, Akola.

India is mainly an agricultural country. Agriculture is the most important occupation for most of the Indian families. India ranks second worldwide in farm output. Agriculture and allied sectors like forestry and fisheries accounted for 16.6% of the GDP in 2009, about 50% of the total workforce. The economic contribution of agriculture to India's GDP is steadily declining with the country's broad-based economic growth. Still, agriculture is demographically the broadest economic sector and plays a significant role in the overall socio-economic fabric of India.

Statement of Problem: Agriculture is the backbone of Indian economy. Over 60 % of India's land area is arable making it the second largest country in terms of total arable land. Though, with the growth of other sectors, the overall share of agriculture on GDP of the country has decreased. Still Agriculture continues to play a dominant part in the overall economic scenario of India, because agriculture is the basic occupation for majority of main-workers in India. A large number of rural women are also engaged in agriculture. Hence it is very needful to identify opportunities for removing backwardness or imbalances of this crucial sector. Hence, a research is a dire need for addressing this problem.

Regional Disparity in India: Indian economy has a big challenge of acute regional imbalances. The indicators of regional imbalances are reflected by the factors like per capita income, the proportion of population living below the poverty line, the percentage of urban population of total population, percentage of working population engaged in agriculture, the percentage of workers engaged in industries, etc. Economical backwardness of a region may be known through indicators like excessive dependence of population on land, too much dependence on agriculture and farmland, high incidence of rural employment and high degree of under-employment, less productivity in agriculture and cottage industry, under urbanisation, negligence in building of basic infra-structure etc. The equitable distribution of national income among the masses and specially to under-privileged section should be fuelled by applying various measures for raising their standard of living.

Objectives of Study : The following are the objectives of study :

1. To study the role of agriculture in Indian economy.
2. To study the relevance of regional disparity and agriculture.
3. To study the policies of central government and agriculture development.

Research Methodology: The present research paper adopted a descriptive research methodology which is based on the secondary data sources.

Data Collection : The data is collected through secondary data sources like books, websites, etc.

Limitations of Study:

1. The present study is based on the facts and figures available to secondary data sources.
2. As the India possess huge territory as well as agricultural land, it is the need of our economy to conduct region-specific study.
3. Limited time to conduct a study for research.

Sector-wise contribution of GDP of India: India's agricultural economy has undergone structural changes. Between 1970 and 2011, the GDP share of agriculture has fallen from 43 to 16 percent. The



The Berar General Education Society's
SITABAI ARTS, COMMERCE & SCIENCE COLLEGE, AKOLA
(NAAC Reaccredited "A" grade)

University Grants Commission, Sponsored
One Day National Conference
On 30 January 2018

Economical Study of Regional Disparity in India

Special issue of an International
**SCHOLARLY RESEARCH JOURNAL FOR INTERDISCIPLINARY
STUDIES**

IMPACT FACTOR SJIF (2016)-6.177
ISSN . 2349 – 4766 (P), ISSN . 2278-8808 (E)

Chief Editor

Dr. R. D. Sikchi

Editor

Dr. Prasannajit R. Gawai

Editorial Board

Dr. Nitin Chaudhari
Miss. Priya R. Damodar

Dr. Nilam Chhangani
Mrs. Shital Thakare

FOR RESEARCH PAPER ENTITLED :-
" A STUDY OF REGIONAL DISPARITY IN
AGRICULTURE SECTOR IN INDIA "



विश्वविद्यालय अनुदान आयोग
University Grants Commission
quality higher education for all

FAQs (<https://www.ugc.ac.in/>) RTI (<https://www.ugc.ac.in/subpage/RTI-Act.aspx>)
Tenders (<https://www.ugc.ac.in/Tenders.aspx>) Jobs (https://www.ugc.ac.in/ugc_jobs.aspx)
Press Release (https://www.ugc.ac.in/ugc_pressrelease.aspx)

Contact Us (<https://www.ugc.ac.in/contact.aspx>)



(<https://www.ugc.ac.in/hindi/>)



UGC Approved List of Journals

You searched for 23494766

[Home \(journal_list.aspx\)](#)

Total Journals : 1

Show 25 entries Search:

View	Sl.No.	Journal No	Title	Publisher	ISSN	E-ISSN
View (ugc_admin_journal_report.aspx?cid=NDR&NY=)	1	49366	Scholarly Research Journal of Interdisciplinary Studies	Amitesh Publishers & Company	23494766	22788608

Showing 1 to 1 of 1 entries Previous 1 Next

For UGC Officials

- e-Office (https://ugc.eoffice.gov.in/acd_users/credentials_cookie_auth/require_login?came_from=https%3A/ugc.eoffice.gov.in/)
- NIC mail (https://mail.gov.in/iwc_static/c11n/allDomain/layout/login_gov2.jsp?lang=en&3.0.1.2.0_15121607&svcs=abs,im,mail,smime,calendar,c11n)
- RTI online (<https://rtionline.gov.in/RTIMIS/login/index.php>)
- PG portal (<https://pgportal.gov.in>)

- Professional Councils (<https://www.ugc.ac.in/page/Professional-Councils.aspx>)
- State Higher Education Councils (<https://www.ugc.ac.in/page/State-Higher-Education-Councils.aspx>)
- MHRD (<http://mhrd.gov.in/>)
- AICTE (<https://www.aicte-india.org/>)

Quicks Links

- Scholarships and Fellowships (<https://www.ugc.ac.in/page/Scholarships-and-Fellowships.aspx>)
- Web portal for Fellowship/Scholarship Legacy Cases (<https://scholarship.canarabank.in/>)
- e-SARTS (https://www.ugc.ac.in/ugc_schemes/)
- e-Schemes (<http://www.eschemesugc.gov.in/home#no-back-button>)

21

DEVELOPMENT OF MALL CULTURE IN INDIA - TODAY and TOMMORROW

DR. HARISH BHAURAO BADWAIK

Assistant Professor

Smt. Laxmibai Radakisan Toshniwal College of Commerce, Akola.

E-mail - harish_badwaik@rediffmail.com

Abstract:

Organised retailing, refers to trading activities undertaken by licensed retailers, and includes the publicly traded supermarkets, corporate-backed retail chains and privately owned large retail business. The India is witnessing the retail revolution. Organised retailing today, is offering Congenial atmosphere, world class environment, international brands, basic amenities and exotic cuisines, is what the malls aspire to provide under single roof.

The delightful experience made the shopping malls more popular and acceptable with elite appeal. Moreover, attractive prizes, loyalty rewards and schemes are the success formulae, the shopkeepers are trying to cash in, on consumers. This has made malls a mega hit amongst the metro crowd, putting fuel to their ever increasing demand for a better living. This is a result of the expanding Indian market and increasing disposable incomes of the masses. But, the development of Mall Culture is facing challenges as well, along with enjoying Opportunities. This research paper attempts to study the development of Mall Culture in India and the factors leaving its impact on development of Mall Culture in India.

Keywords: Organised retailing, mall culture, economic development.

Introduction :

Retail industry in India has emerged as one of the most dynamic and fast-paced industries due to the entry of several new players. Retailing as an economic activity involves all the steps in which a product goods and services reaches to the final consumer after its production. It is a process of distribution channels. It finds place every where whether it's a metro or a small village. In the process of distribution it is necessary that customer gets greater satisfaction and producer gets a reasonable profit by selling the product without building a huge inventory.

International Multidisciplinary Online Research Journal

Approved By UGC Journal No-41129

SCHOLARS IMPACT
QUARTERLY

SPECIAL ISSUE

ON

**“IMPACT OF MALL CULTURE ON
INDIAN ECONOMY”**

An Internationally Indexed, Refereed, Peer Reviewed,
Quarterly Online and Open Access Journal

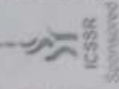
EDITOR IN CHIEF

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

ISSN 2394 - 7632
EISSN 2394 - 7640

**SCHOLARS
IMPACT**
An Interdisciplinary Multiregional
Quarterly
Peer Reviewed Research Journal



Approved By UGC Journal No- 41129

ONE DAY NATIONAL CONFERENCE ON "IMPACT OF MALL CULTURE ON INDIAN ECONOMY"

24 November, 2017



Organized by
Vidarbha Shikshan Prasarak Mandal's
G.S. Science, Arts & Commerce College
Khamgaon - 444303, Dist. Buldhana
Reaccredited by NAAC with 'B' Grade CDPA (2 A2)

Associated & Indexed at:

- Impact factor services for international journals (I.F.S.I.I.)
- International Innovative Journal Impact Factor
- Cite Factor (Academic Scientific Journals)
- Academic Resource Index (Research Bib)
- International scientific indexing (ISI)
- Scientific Indexing Services
- Global Impact Factor
- Infobase Index
- COSMOS
- DIIF



Deshmukh
Publication Pvt. Ltd.



ISSN 2394 - 7632
EISSN 2394 - 7640

Printed & Published by Dr. M. Talib Deshmukh & Edited by Dr. M. Raghib Deshmukh,
"Deshmukh Publication Pvt. Ltd." Beside Deshmukh Hospital, Millat Colony, Khamgaon
Dist. Buldhana (Maharashtra) India - 444303
Email: scholarsimpact@yahoo.com, raghibdeshmukh@gmail.com,
Website: www.scholarsimpact.com Cell No. (+91)-9422926544, (+91)-7972780976

A STUDY ON APPLICATION OF SMART TECHNOLOGY AND INNOVATIONS IN AGRICULTURAL DEVELOPMENT IN INDIA

H. B. Badwaik

Smt. L. R. T. College of Commerce, Akola.

harish_badwaik@rediffmail.com.

ABSTRACT

India is predominantly an agricultural economy. Agriculture is demographically the broadest economic sector and plays a significant role in the overall socio-economic fabric of India. Therefore, a sound development of agriculture sector is most important necessity of the economy. This should be increasingly the focus of Indian agricultural policy. Therefore Indian agricultural policy should best focus on improving rural infrastructure primarily in form of knowledge transfer to farmers to improve India's agricultural output. Moreover 'Make in India' will be successful, when agriculture sector also grows at healthy rate because manufacturing sector can drive growth in urban areas, agriculture can enhance growth of rural sector, thus leading to equitable growth in the country. The above criteria which is a prerequisite for a country to become a economy with a sound agriculture base, can be fulfilled by India with focused efforts of Government as well as the stakeholders. The dissemination of agriculture information is depending on Information and Communication Technology. This Smart Technology is leaving impact on every sector of economy. It renders information as per the need of ultimate user. Today in agriculture field also, quick information gathering, processing, transmission, preservation, sharing and action is essential for achieving good returns. Adoption of Smart Technology and Innovations in Agricultural sector can bring a huge development in India. Hence the present study is undertaken in order to plan for the development of this sector by identifying the potential of smart technology for proper development of Agriculture economy of India.

Key Words: Policies, Agricultural Development, ICT, Smart Technology.

Introduction

India is predominantly an agricultural economy. As per 2010 FAO World Agriculture Statistics, India is the world's largest producer of many fresh fruits and vegetables, milk, major spices, select fresh meats, select fibrous crops such as jute, millets and castor oil seed. India is the second largest producer of wheat and rice, the world's major food staples. India is also the world's second or third largest producer of several dry fruits, agriculture based textile raw materials, roots and tuber crops, pulses, farmed fish, eggs, coconut, sugarcane and numerous vegetables. India ranked within the world's five largest producers of over 80% of agricultural produce items, including many cash crops such as coffee and cotton, in 2010. India is also one of the world's five largest producers of livestock and poultry meat. The economic contribution of agriculture to India's GDP is steadily declining with the country's broad-based economic growth. Still, agriculture is demographically the broadest economic sector and plays a significant role in the overall socio-economic fabric of India. India exported \$39 billion worth of

agricultural products in 2013, making it the seventh largest agricultural exporter worldwide and the sixth largest net exporter. Most of its agriculture exports serve developing and least developed nations.

Indian Agriculture in Post- Independence Era

Since independence in 1947, India has made immense progress towards food security. Indian population has tripled, but food-grain production more than quadrupled there has thus been substantial increase in available food-grain per capita. Prior to the mid-1960s India relied on imports and food aid to meet domestic requirements. However, two years of severe drought in 1965 and 1966 convinced India to reform its agricultural policy, and that India could not rely on foreign aid and foreign imports for food security. India adopted significant policy reforms focused on the goal of food grain self-sufficiency. This ushered in India's Green Revolution. It began with the decision to adopt superior yielding, disease resistant wheat varieties in combination with better farming knowledge to improve productivity.

India's agricultural economy has undergone structural changes. Between 1970 and 2011, the GDP share of agriculture has fallen from 43 to 16 percent. This isn't



VIDYABHARATI
INTERNATIONAL INTERDISCIPLINARY
RESEARCH JOURNAL

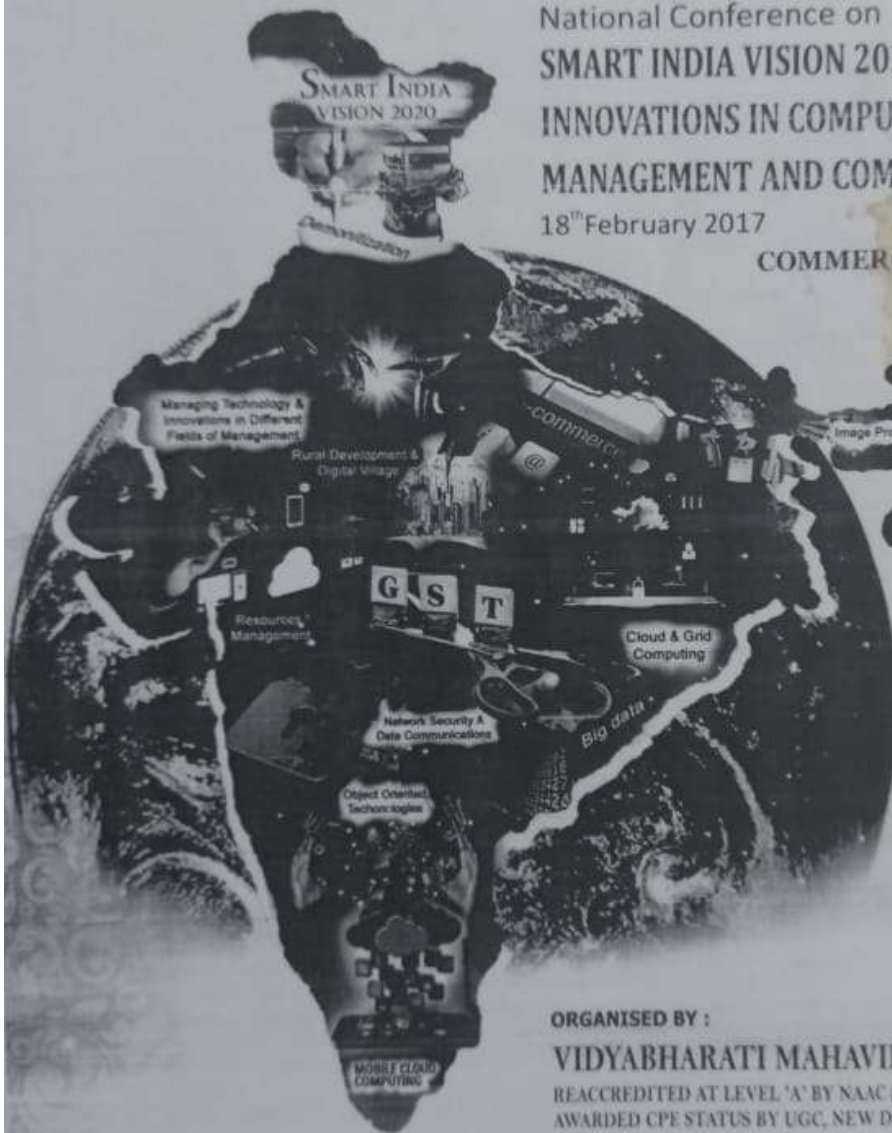
www.viirj.org
ISSN 2319-4979

PROCEEDINGS

National Conference on
SMART INDIA VISION 2020-
INNOVATIONS IN COMPUTER APPLICATIONS
MANAGEMENT AND COMMERCE

18th February 2017

COMMERCE SECTION



ORGANISED BY :

VIDYABHARATI MAHAVIDYALAYA, AMRAVATI

REACCREDITED AT LEVEL 'A' BY NAAC (CGPA 3.26) &
AWARDED CPE STATUS BY UGC, NEW DELHI

www.vbmv.ac.in

they were subjected. He said, the economic and the moral salvation of India thus rest mainly with women. Gandhiji thought unemployment to be a women's issue, and therefore symbolically as well as practically he introduced the 'Charaka' (spinning wheel) as an instrument of the freedom Movement. The propagation of Khadi was to protect the employment of the poorest women.

Thus Gandhi who was uncompromising in the matter of women's rights advocated to treat daughters and sons on a footing of equality and strove hard through writings speeches and experiment to bring about holistic development of women of India in Particular and women folk of the world in general.

Reference

- Muriel Lester: Gandhi: World Citizen Kitab Mahal Allahabad 1945.
- The Collected Works of Mahatma Gandhiji sept-Nov 15, 1932 The Publications Davison Ministry of Information and Broadcasting Govt of India Navajivan Trust Ahmadabad 1972.
- S Shridevi: Gandhi and the Emancipation of India Women. Gandhi Sahitya Prachuranalayam, Hyderabad 1969.
- Anima Bose: Mahatma Gandhi a Contemporary Perspective Corporation New Delhi 1997.
- J B Kripalani: 'Gandhi His Life and Thought (Publication Divisions Govt of India New Delhi 1970)
- I M Muthanna: Mother Besant Mahatma Gandhi: The Pulam Publishers Vellore T. N.
- Pushpa Joshi: Gandhi on woman (Navajivan Publishing House Ahmedabad 1988)
- Anand T Hingoransed: Gandhi for 21st century (Bharatiya Vidyabhavan Mumbai 1998)

Mahatma Gandhi's Economic Ideology for Promotion of Khadi

Dr. Harish Bhaurao Badwaik (Assistant Professor,)

Smt. L. R. T. College of Commerce, Akola. (M.S.)

E-mail : harish_badwaik@rediffmail.com

Abstract

Rashtrapita Mahatma Gandhi left an indelible impact on the social, economic and political forces, particularly during the 20th century. He applied his mind to a large number of problems of human concern. In the economic sphere, he fervently believed, that the economic salvation of India depended upon the economic regeneration of vast millions of Indian living in the rural areas. In the line with such a policy, he campaigned the cause of small scale, village and cottage industries which could provide fruitful employment on a continuing basis to the people living in the rural areas. Khadi was given a more important status by Gandhi, because it provides employment to poor and gives earning to small cotton farmers and it is a potent tool for real, inclusive growth. While in search of the charkha, Gandhi felt that for a nation to turn self-reliant, it had to return to indigenous manufactured goods. This research paper aims to study Mahatma Gandhi's economic ideology for promotion of khadi. This research paper, will study Mahatma Gandhi's economic ideology for promotion of khadi and employment opportunities as

they were subjected. He said, the economic and the moral salvation of India thus rest mainly with women. Gandhiji thought unemployment to be a women's issue, and therefore symbolically as well as practically he introduced the 'Charaka' (spinning wheel) as an instrument of the freedom Movement. The propagation of Khadi was to protect the employment of the poorest women.

Thus Gandhi who was uncompromising in the matter of women's rights advocated to treat daughters and sons on a footing of equality and strove hard through writings speeches and experiment to bring about holistic development of women of India in Particular and women folk of the world in general.

Reference

- Muriel Lester: Gandhi: World Citizen Kitab Mahal Allahabad 1945.
- The Collected Works of Mahatma Gandhiji sept-Nov 15, 1932 The Publications Davison Ministry of Information and Broadcasting Govt of India Navajivan Trust Ahmadabad 1972.
- S Shridevi: Gandhi and the Emancipation of India Women. Gandhi Sahitya Prachuranalayam, Hyderabad 1969.
- Anima Bose: Mahatma Gandhi a Contemporary Perspective Corporation New Delhi 1997.
- J B Kripalani: 'Gandhi His Life and Thought (Publication Divisions Govt of India New Delhi 1970)
- I M Muthanna: Mother Besant Mahatma Gandhi The Pulam Publishers Vellore T. N.
- Pushpa Joshi: Gandhi on woman (Navajivan Publishing House Ahmedabad 1988)
- Anand T Hingoransed: Gandhi for 21st century (Bharatiya Vidyabhavan Mumbai 1998)

Mahatma Gandhi's Economic Ideology for Promotion of Khadi

Dr. Harish Bhaurao Badwaik (Assistant Professor,
Smt. L. R. T. College of Commerce, Akola.(M.S.)
E-mail : harish_badwaik@rediffmail.com

Abstract

Rashtrapita Mahatma Gandhi left an indelible impact on the social, economic and political forces, particularly during the 20th century. He applied his mind to a large number of problems of human concern. In the economic sphere, he fervently believed, that the economic salvation of India depended upon the economic regeneration of vast millions of Indian living in the rural areas. In the line with such a policy, he campaigned the cause of small scale, village and cottage industries which could provide fruitful employment on a continuing basis to the people living in the rural areas. Khadi was given a more important status by Gandhi, because it provides employment to poor and gives earning to small cotton farmers and it is a potent tool for real, inclusive growth. While in search of the charkha, Gandhi felt that for a nation to turn self-reliant, it had to return to indigenous manufactured goods. This research paper aims to study Mahatma Gandhi's economic ideology for promotion of khadi. This research paper, will study Mahatma Gandhi's economic ideology for promotion of khadi and employment opportunities as

they were subjected. He said, the economic and the moral salvation of India thus rest mainly with women. Gandhiji thought unemployment to be a women's issue, and therefore symbolically as well as practically he introduced the 'Charaka' (spinning wheel) as an instrument of the freedom Movement. The propagation of Khadi was to protect the employment of the poorest women.

Thus Gandhi who was uncompromising in the matter of women's rights advocated to treat daughters and sons on a footing of equality and strove hard through writings speeches and experiment to bring about holistic development of women of India in Particular and women folk of the world in general.

Reference

- Muriel Lester: Gandhi: World Citizen Kitab Mahal Allahabad 1945.
- The Collected Works of Mahatma Gandhiji sept-Nov 15, 1932 The Publications Davison Ministry of Information and Broadcasting Govt of India Navajivan Trust Ahmadabad 1972.
- S Shridevi: Gandhi and the Emancipation of India Women. Gandhi Sahitya Prachuranalayam, Hyderabad 1969.
- Anima Bose: Mahatma Gandhi a Contemporary Perspective Corporation New Delhi 1997.
- J B Kripalani: 'Gandhi His Life and Thought (Publication Divisions Govt of India New Delhi 1970)
- I M Muthanna: Mother Besant Mahatma Gandhi The Pulam Publishers Vellore T. N.
- Pushpa Joshi: Gandhi on woman (Navajivan Publishing House Ahmedabad 1988)
- Anand T Hingoransed: Gandhi for 21st century (Bharatiya Vidyabhavan Mumbai 1998)

Mahatma Gandhi's Economic Ideology for Promotion of Khadi

Dr. Harish Bhaurao Badwaik (Assistant Professor,
Smt. L. R. T. College of Commerce, Akola.(M.S.)
E-mail : harish_badwaik@rediffmail.com

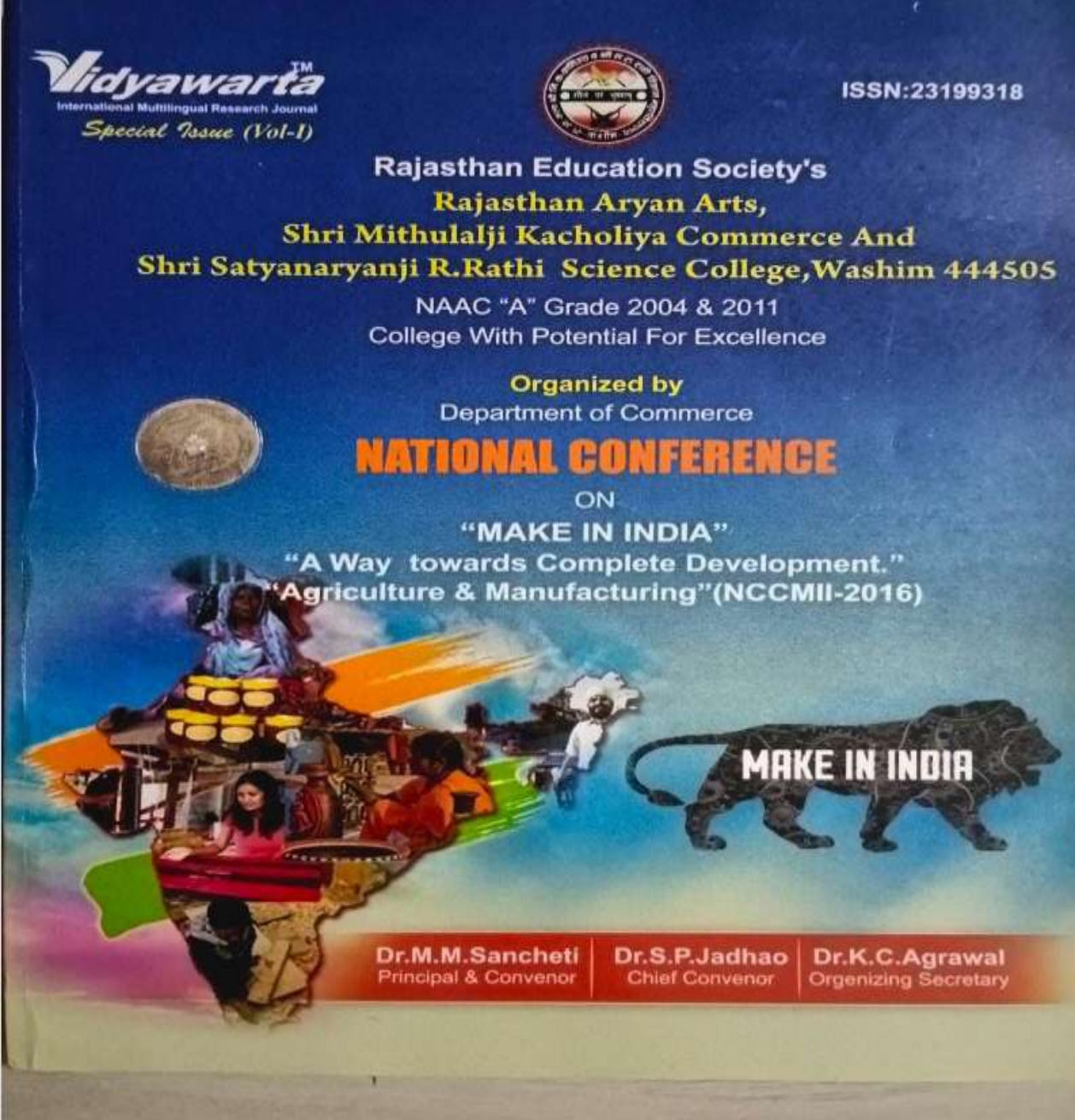
Abstract

Rashtrapita Mahatma Gandhi left an indelible impact on the social, economic and political forces, particularly during the 20th century. He applied his mind to a large number of problems of human concern. In the economic sphere, he fervently believed, that the economic salvation of India depended upon the economic regeneration of vast millions of Indian living in the rural areas. In the line with such a policy, he campaigned the cause of small scale, village and cottage industries which could provide fruitful employment on a continuing basis to the people living in the rural areas. Khadi was given a more important status by Gandhi, because it provides employment to poor and gives earning to small cotton farmers and it is a potent tool for real, inclusive growth. While in search of the charkha, Gandhi felt that for a nation to turn self-reliant, it had to return to indigenous manufactured goods. This research paper aims to study Mahatma Gandhi's economic ideology for promotion of khadi. This research paper, will study Mahatma Gandhi's economic ideology for promotion of khadi and employment opportunities as

Dr. Nilesh Chotiya

Research Publication 2016-2017 To 2020-2021

Academic Year 2016-2017



Vidyawarta™
International Multilingual Research Journal
Special Issue (Vol-1)

ISSN:23199318

**Rajasthan Education Society's
Rajasthan Aryan Arts,
Shri Mithulalji Kacholiya Commerce And
Shri Satyanaryanji R.Rathi Science College, Washim 444505**

NAAC "A" Grade 2004 & 2011
College With Potential For Excellence

Organized by
Department of Commerce

NATIONAL CONFERENCE
ON
"MAKE IN INDIA"
"A Way towards Complete Development."
"Agriculture & Manufacturing"(NCCMII-2016)

MAKE IN INDIA

Dr.M.M.Sancheti Principal & Convenor	Dr.S.P.Jadhao Chief Convenor	Dr.K.C.Agrawal Organizing Secretary
--	--	---

that at least 1.70 corer will enter the workforce every year for the next 7 years. The current annual skilling capacity is inadequate to match this demand, with many initiatives un-aligned and suffering from a lack of coordination. The situation is further complicated by different states having different demographic situations, hence different skilling needs and challenges. "Vocational Training" falls under the Concurrent list, which means State Governments have a key role and responsibility in realizing the objective of "Skill India". The Ministry of Skill Development and Entrepreneurship however, will have a crucial role in coordination between a range of stakeholders – including skill training providers, governments at all levels, and the end beneficiaries.

Conclusion

Above maintain policies & scheme have been studied in the which Above paper if we accept these polices the critical problem of skill. Development & employment can be solved. As we learn about k.v.k yeoman which helps to skill development & employment in Gujarat in the same. Same way if. Every state Follow this type of policy or yeoman. It will definitely helpful to incise the employment with the help of skill development. We can use youngest population for the proper employment by using skill development policy.



Skill Development & Entrepreneurship Programme: Objectives & Expected Outcomes

Dr. Nilesh N. Chotiya
Assistant Professor,
Smt. L.R.T. College of Commerce,
Akola. (M.S.)

Introduction :

The Skill India campaign was launched by the Government of India on the occasion of "World Youth Skills Day", on 15th July, 2015 with a vision to train over 40 crore people in India in different skills by 2022.

"Through a policy driven approach we have waged a war against poverty and we have to win this war. India's youth is not happy simply asking for things. He or she wants to live with pride and dignity. I believe Indian youth has immense talent, they just want opportunities."¹

-Hon'ble Prime Minister Shri. Narendra Modi.

The Skill Development and Entrepreneurship programme can be viewed as an opportunity to enhance effectiveness of labor force and their contribution to the overall production. The programme, with its long term and comprehensive objectives, is an important initiative of the government towards economic development of the nation. The programme could be seen as an instrument to empower the individual with skills which could improve their social as well as economic value and acceptance.

978-93-85162-31-2
ISBN NO. -

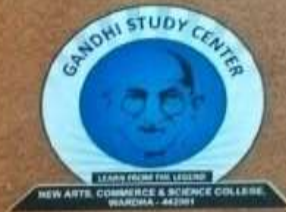
Third UGC Sponsored

TWO DAYS INTERDISCIPLINARY / INTERNATIONAL CONFERENCE

On

**“GANDHISM : Past,
Present and Future”**

On
03rd & 04th February 2017



Organized by

GANDHI STUDY CENTRE

New Arts, Commerce & Science College,
Wardha, Maharashtra (India) – 442001

"Bhoodan: A Movement For Socio-Economicreconstruction"

Dr. Niles N. Chotiya
Assistant Professor
Department of Commerce
(MCM, M.Com., M.Phil., Ph.D.)

Smt. L.R.T. College of Commerce, Akola.
*Everyone should have a right upon the land in a just social system
based upon equality."*

Acharya VinobaBhave
(Founder of Bhoodan Movement)

Introduction:

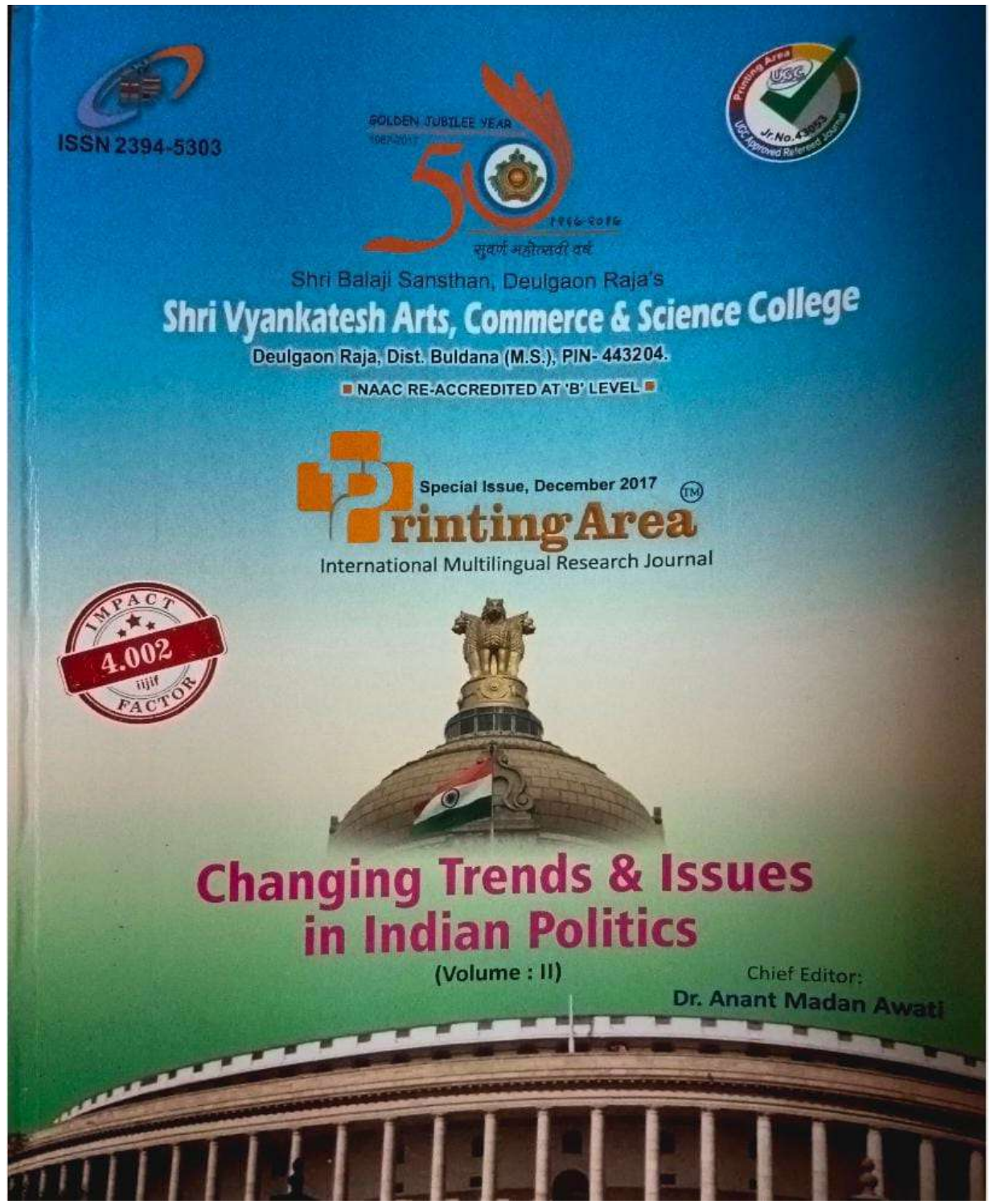
'Bhoodan' a word comprises two words 'bhoo' means 'bhumi' and 'dan' can be translated as donation or gift of land. Thus, bhoodan means donation of land by landowners to those who are landless. Acharya VinobaBhave is considered as an ideologue of Gandhian thoughts who developed the Gandhian doctrine of trusteeship and gave it a concrete form. He is the father of 'Bhoodan Movement' through which he appealed the mass to come forward for bhoodan. This was the voluntary land reform movement of India in order to bring about institutional changes in agriculture, like land distribution through a movement and not simply through the general legislation.

Brief History of Bhoodan Movement:

On April 18th 1951, the historic day of the very genesis of the Bhoodan movement, Vinoba entered Nalgonda district, the centre of Communist activity. The organizers had arranged Vinoba's stay at Pochampalli, a large village with about 700 families, of whom two-thirds were landless. Pochampalli gave Vinoba a warm welcome. Vinoba went to visit the Harijan (the Untouchables) colony. By early afternoon villagers began to gather around Vinoba at Vinoba's cottage. The Harijans asked for eighty acres of land, forty wet, forty dry for forty families that would be enough. Then Vinobaasked, "If it is not possible to get land from the government, is there not something villagers themselves could do?" To everyone's surprise, Ram Chandra Reddy, the local landlord, got up & said in a rather excited voice: "I will give you 100 acres for these people." At his evening prayer meeting, Ram Chandra Reddy got up & repeated his promise to offer 100 acres of land to the Harijans. This incident neither planned nor imagined was the very genesis of the Bhoodan movement and it made Acharya VinobaBhave think that therein lay the potentiality of solving the land problem of India.

This movement later on developed into a village gift or Gramdan movement. This movement was a part of a comprehensive movement for the establishment of a Sarvodaya Society (The Rise of All socio-economic-political order), both in India & outside India. The movement passed through several stages in regard to both momentum & allied programmes. In October 1951, Vinoba was led to demand fifty million acres of land for the landless from the whole of India by 1957. Thus a personal initiative assumed the form of a mass movement, reminding the people of Gandhi's mass movements. This was indeed a very remarkable achievement for a constructive work movement. The enthusiasm for the movement lasted till 1957 & thereafter it began to wane.¹

Academic Year 2017-2018



Impact of Liberalization, Privatization and Globalization on Indian Economy

Dr. Nilesh N. Chotiya,
Assistant Professor, Smt. L.R.T. College of
Commerce, Akola.

Introduction :

Globalisation refers to a process by which regional economies, societies and cultures have become integrated through a global network of communication, transportation and trade. Generally, the term 'Globalisation' used specifically to refer economic scenario; the integration of national economy into international economy through trade, FDI and spread of technology. The Indian economy was in major crisis before 1991 when foreign currency reserves went down to great extent. Globalisation had its impact on various sectors including Agriculture, Industrial, Financial, and Health and may other sectors. It was only after the LPG policy i.e. Liberalization, Privatization and Globalization launched by the then Finance Minister of India Dr. Manmohan Singh that India saw its development in various sectors.¹

The New Industrial Policy (NIP) of 1991: The New Industrial Policy comes at the center of economic reforms during the early 1990s. All the recent reforms witnessed in present economic scenario have the base of New Industrial Policy launched in 1991. The NIP has brought dramatic changes in economic reform and regulation in the country. The NIP redefined the role of public sector through disinvestment programme. The gates were opened for Private sector in major industries that

were previously reserved only for the public sector. Similarly, foreign investment has given welcome under the policy. But the most important reform measure of the new industrial policy was that it ended the practice of industrial licensing in India.² Through this policy driven approach and introduction of liberalization, the NIP constructed the concrete steps for growth of nation by welcoming the foreign investments and at the same time integrating the national economy into world economy i.e. globalisation. Perhaps, the most welcome change under the new industrial policy was the abolition of the practice of industrial licensing. The 1991 policy has limited the industrial licensing to less than fifteen sectors. This has ended the era of license raj or red tapism in the country. The 1991 industrial policy has the root of liberalization, privatization and globalization drive made in the country in the later period. The NIP has brought following major changes in industrial regulation:

1. Industrial delicensing
2. Deregulation of the industrial sector
3. Public sector policy (dereservation and reform of PSEs)
4. Abolition of MRTP Act
5. Foreign investment policy and foreign technology policy.

Objectives of the Study:

1. To focus on the cause of Liberalization, Privatization and Globalization Policy in India.
2. To discuss the major features of New Economic Policy of 1991.
3. To highlight the impact of Globalisation on India..

Research Methodology:

For preparing this research paper Descriptive method of research is adopted. Secondary data is collected from different websites, e-journals and reports of Government of India relating to the policy of Liberalization, Privatization and Globalization Policy in India. .

Impact of Globalisation on India :

The Globalisation has many quantitative as well as qualitative effects on the various sectors of Indian economy. Before highlighting

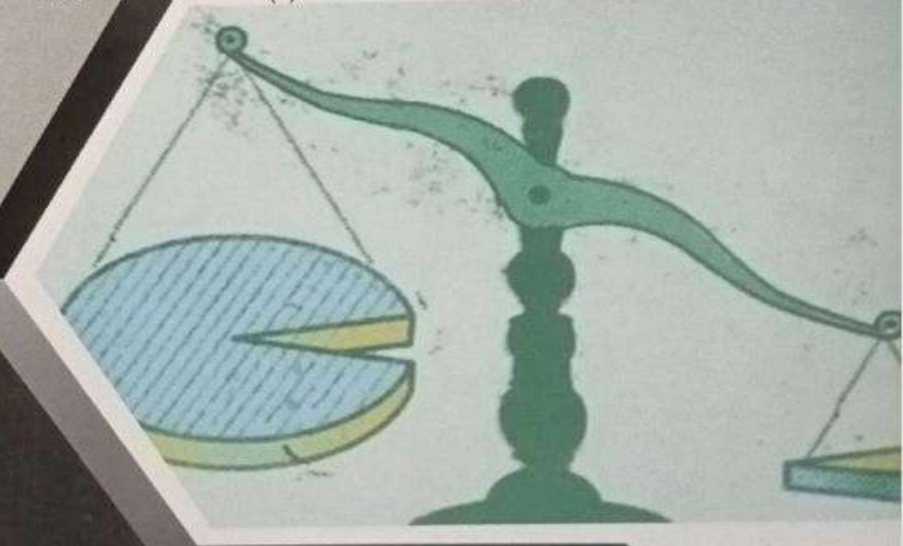


The Berar General Education Society's
SITABAI ARTS, COMMERCE & SCIENCE COLLEGE, AKOLA
(NAAC Reaccredited "A" grade)

University Grants Commission, Sponsored
One Day National Conference
On 30 January 2018

Economical Study of Regional Disparity in India

Special issue of an International
SCHOLARLY RESEARCH JOURNAL FOR INTERDISCIPLINARY STUDIES
IMPACT FACTOR SJIF (2016)-6.177
ISSN - 2349-4766 (P), ISSN - 2278-8808 (E)



Editor
Dr. Prasannajit R. Gawai

VOL-1

REGIONAL DISPARITY IN INDIA AND THE ROLE OF GOVERNMENT

Dr. Nilesh N. Chotiya

Department of Commerce, (MCM, M.Com., M.Phil., Ph.D.)

Assistant Professor, Smt. L.R.T. College of Commerce, Akola.

"India occupies two worlds simultaneously. In the first, economic reform and Social changes have begun to take hold and growth has had an impact on people's lives. On the other, citizens appear almost completely left behind by public services, employment opportunities and brighter prospects. Bridging the gap between these two India is perhaps the greatest challenge facing the country today."

-Michael Carter, Country Director for India World Bank

Introduction: The above statement given by Michael Carter reflects the clear and broader picture of economic disparity prevailing in our country since long period of time. In Indian economy, actually the people can be broadly categorized into two groups on the basis of sharing economic resources. The poor group which comprises majority of people and the prosperous group comprise limited numbers. The Gap, Differences, Inequality or Disparity between these groups is a great challenge in the path of economic development.¹

In general, regional disparities or imbalances are the differences in terms of per capita income, literacy rates, health and education services, infrastructural facilities etc. between different regions, may be either states or regions within a state. In simple words, basically, it is the problem of rich versus poor region.

This paper attempts to focus the problem of regional disparities in our country, its causes and instruments being implemented by the Government to redress it. It is found in reviewing the concerned literature that there is plethora of statistical information available related to the problem and the Government is playing crucial equity promoting role through allocation of funds as well as liberal industrial policy and other policies also for the development purposes.

The present study specifically focuses the causes of the problem and the role of Government to achieve the objective of more balanced economic growth in our country.

Causes of Regional Disparity: It is said that well begin is half done. Firstly, it is always necessary to identify the causes of the problem. After reviewing the available literature related to the problem, following basic causes are identified.

- In India different regions are endowed with different natural resources. Some states such as Odisha, Jharkhand, West Bengal, Chhattisgarh etc. are endowed with better mineral resources while others such as Punjab and Haryana have better irrigation facilities. These differences are known as natural constraints.²
- On the other hand, people have differentiated themselves on the basis of social, cultural, economical, religion etc. and these men made differentiations termed as inequalities or disparities. We are concerned here with economic disparities among different states in India. Economic disparity refers an inequality in terms of per capita real income, literacy rate, employment opportunities, infrastructural facilities, health and other services.

Objectives of the Study:

1. To study about the various aspects of this severe national issue 'Regional Disparity'.
2. To focus on its identified causes.
3. To study the role of Government to redress it.

Academic Year 2018-2019

SCHOLARS IMPACT

Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640

Special Issue

Approved By UGC
Journal No- 41129

NAAC Sponsored
One Day National level Conference on

New Methodology of NAAC Assessment to Nurture Quality Enhancement in Higher Educational Institutions

In Collaboration with IQAC Cluster, India.

Saturday, 29th September, 2018

Volume-V, September 2018 (Special Issue)



-: Editor In Chief :-

Dr. M. Raghiv Deshmukh

www.scholarsimpact.com

GIF 0.654

INFOBASE INDEX 2.4

Quality Factor 0.90

: Organised by :

The B.G.E. Society's

Smt. L.R.T. College of Commerce

Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

15

PERSPECTIVES ON NEW METHODOLOGY FOR QUALITY ASSESSMENT (SWOT)

DR NILESH N. CHOTIYA

Assistant Professor, Smt. L. R. T. College of Commerce, Akola

Abstract:

In view of the prime objectives with which NAAC has been set up, this paper highlights some of the thrust areas that are being taken up for discussion with academia, administrators and policy-makers at different levels. Follow-up on quality assessment as of now, the responsibility for follow-up in NAAC's process rests almost fully with higher education institutions. Depending on the nature of the recommendations, the government may react on the assessment outcomes, but it is the institutions themselves that are responsible for planning and implementing follow-up measures. However, as more and more systematic decision-making procedures are based on the assessment outcome, it is also sequential to have the whole process be analyzed to bring in clear understanding, to help development in efficacy of the process. In this backdrop of understanding quality and government policy making need, since the government allocates considerable funds for the implementation of these procedures, the strength, weakness analysis is done for the meaningful follow-up that could be initiated and has been attained which must help and encourage the process.

Introduction

Today, the differences of opinion on Assessment & Accreditation are no longer on why there should be assessment of quality, but on how it could be done better. Having overcome the initial resistance in implementing the process, the A&A process by NAAC has received greater acceptance and appreciation from academia. The major stakeholders have taken note of the assessment outcome and given a clear signal that some of their decisions would be linked to the assessment outcome. The stakeholder decisions have already worked as a catalyst to promote assessment and accreditation, and with this positive trend NAAC is entering into a new phase of assessment. In this new phase, it will face many challenges, which need to be addressed through new strategies. These new strategies have to be formulated in the light of global trends as well as the prime objectives with which NAAC has been set up. Herein, for this research, attempts have been made to analyze strength, weakness, opportunity and threats with regards to future course of action by highlighting some of the thrust areas that are being taken up for discussion with academia, administrators and policy-makers at different levels. This small scale SWOT analysis of the new methodology of quality assessment initiated by the NAAC will help to bring about awareness towards need of development level of quality education.

Strength:

As of now, the responsibility for follow-up in A&A's process rests almost fully with higher education institutions. Depending on the nature of the recommendations, the government may react on the assessment outcomes, but it is the institutions themselves that are responsible for planning and

SCHOLARS IMPACT

Quarterly

An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632

EISSN 2394 - 7640

Special Issue

Approved By UGC
Journal No- 41129

IMPACT FACTOR - 5.98

UGC Sponsored
One Day National level Conference on

IMPACT OF DEMONETIZATION AND GST ON VARIOUS SECTORS OF INDIAN ECONOMY

In Collaboration with Bank of Maharashtra.

Saturday, 12th January, 2019

Volume-VI, January 2019 (Special Issue)



★ CHIEF EDITOR ★

DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :
The B.G.E. Society's

Smt. L.R.T. College of Commerce
Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC
(Affiliated to S.G.B. Amravati University, Amravati)

28

IMPACT OF DEMONETISATION AND GST ON REAL ESTATE SECTOR IN INDIA

DR. NILESH N. CHOTIYA

(MCM, M.Com., M.Phil., Ph.D.)

Assistant Professor

Smt. L.R.T. College of Commerce, Akola.

ABSTRACT

On November 8, 2016, it was decided by the Government of India to demonetise high value currency notes of denomination of 1000 and 500 (called specified bank notes - SBNs). These currencies approximately valued at 15.4 trillion which constituted about 86.9 per cent of the value of total currency in circulation. The real estate sector is one of the most recognized sectors at national and international level. The sector comprises - housing, retail, hospitality, and commercial sectors. The growth of this sector is associated with the growth of the corporate business environment and the demand for office space, urban and semi-urban accommodations etc.

The demonetization and implementation of RERA for unregulated properties were took place in the same year. As people were forced to deposit demonetised notes in their bank accounts, major portion of cash was flushed out of the system. This restricted the number of transactions they could perform in cash, hence purchase of property slowed down. Purchase of new property fell by up to 40% in major cities, while new project announcements fell by 11% immediately after demonetization.

Key Words

Specified Bank Notes (SBNs), Gross Domestic Product (GDP), Real Estate (Regulation and Development) Act (RERA), Securities and Exchange Board of India (SEBI), Real Estate Investment Trust (REIT).

Introduction:

On November 8, 2016, it was decided by the Government of India to demonetise high value currency notes of denomination of 1000 and 500 (called specified bank notes - SBNs). These currencies approximately valued at 15.4 trillion which constituted about 86.9 per cent of the value of total currency in circulation. The decision was in continuation of a series of measures taken by the Government of India specifically aimed at eliminating corruption, black money, counterfeit currency and terror funding. The decision was guided by the aim of reaping its enormous potential medium-term and long-term benefits in the form of reduced corruption, encourage digitisation of the economy, increased flow of financial savings in an economy. All of these would lead to higher GDP growth and tax revenues that could be used by the Government for overall development in the country.

Academic Year 2019-2020

SCHOLARS
IMPACT
Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640
Special Issue


Approved By UGC
Journal No-41129
Up to June 2019

IMPACT FACTOR - 5.98

**PARADIGM SHIFT OF INDIAN ECONOMY AND
ITS IMPACT ON VARIOUS SECTORS**

October to December, 2019 Volume-VI, Issue-IV

Saturday, 28th December, 2019



CHIEF EDITOR
DR. M. RAGHIB DESHMUKH

www.scholarsimpact.com

: Organised by :
The B.G.E. Society's
Smt. L.R.T. College of Commerce
Akola- 444001 (M.S.)
Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC
(Affiliated to S.G.B. Amravati University, Amravati)

11.

IMPACT OF DIGITALIZATION ON BANKING SECTOR OF INDIA

DR. NILESH N. CHOTIYA

Assistant Professor,
Smt. L.R.T. College of Commerce, Akola.

Introduction :

'Banking' is the most vital sector of economy whether developing or developed. This sector plays a significant role in planning and implementing financial policy of the nation. It stabilizes the financial system, facilitates the flow of funds and efficient allocation of financial resources to promote economic development and growth. Modern technology has transformed the banking sector with its diverse services approachable to customers 24x7 and at more convenience than ever. Internet and plastic money with their different products and services leads the growth of banking sector in India.

This paper attempts to analyse the recent trends, benefits and threats of digital banking. The study is based on secondary data and will be useful to all who deal with the digital banking directly or indirectly.

Objectives of the Study:

1. To highlight the digital banking system in India.
2. To study the recent trends in digital banking.
3. To analyse the challenges in digital banking.
4. To highlight the impact of digital banking.

Research Methodology:

For preparing this research paper Descriptive method of research is adopted. Secondary data is collected from different websites, e-journals and bank reports relating to digital banking in India.

Digital Banking in India:

Digital banking is the paradigm shift of banking system from traditional paper based working to digitalization. The new economic policy and competitive environment compel the banking industry to provide most advanced products and services to its customers.

In this, banking products and services are provided to customers through internet which involve high automation process with modern advanced electronic gadgets. Digital banking is the new paradigm that offers considerable benefits to banks in terms of increasing productivity and profitability and to customers in terms of ease and convenience. The present scenario of banking sector reflects the benefits of state of the art technology infrastructure which facilitate to change the internal processes and external interface of the banking system. Digital banking actually is a virtual process that facilitate banking activities through online/internet banking, electronic fund transfer (ETF), branch networking, bank cards, ATMs, mobile applications etc.¹ Digital banking system includes the structural arrangement as customer at front end, applications and software at middleware and bankers at back end. Middleware plays a vital role in connecting both the nodes – front end and back end.

Current Trends in Digital Banking :-

The recent trends in digital banking that offers wide range of services to satisfy customers' need are Automated Teller Machines (ATMs), Electronic Payment Services – E Cheques, Real Time Gross Settlement (RTGS), Electronic Fund Transfer (EFT), Point of Sale Terminal, Tele banking, Mobile Banking, M-Wallets, Prepaid Payment Instruments, Unified Payment Interface (UPI), Bharat Interface for Money (BHIM), Bharat Bill Payment System (BBPS), Aadhar Enabled Payment System (AEPS), Bharat Quick Response Code Solutions etc.² All these advanced IT based banking services has enhanced the banking system. Increasing trends of these services have transformed Indian banking sector to survive in competitive global environment.

Digital Banking Transaction Metrics in India:-

The following chart shows digital transaction volumes on yearly basis over last five years.³

Impact Factor – 6.625 | Special Issue – 229 (A) | February 2020 | ISSN – 2348-7143

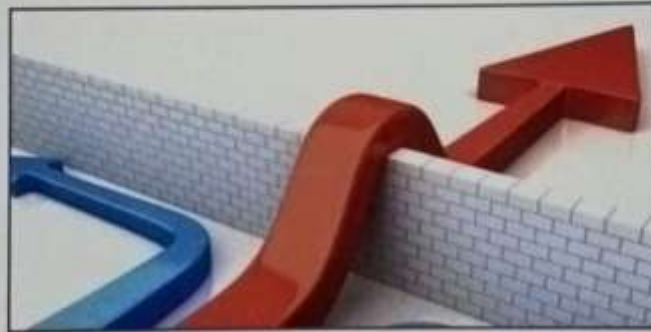
INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S
RESEARCH JOURNEY

Multidisciplinary International E-Research Journal

PEER REVIEWED, INDEXED AND REFEREED JOURNAL

SPECIAL
ISSUE
229 (A)

INDIAN YOUTH : CHALLENGES AND OPPORTUNITIES



- GUEST EDITOR -
Dr. V. R. Kodape

- CHIEF EDITOR -
Dr. Dhanraj T. Dhangar

- EXECUTIVE EDITORS -
Dr. N. M. Chhangani
Prof. P. S. Shirsat

For Details Visit To :
www.researchjourney.net

Printed By : PRASHANT PUBLICATIONS, JALGAON

Unemployment in India : Skill Development Initiative

Dr. Nilesh N. Chotiya

Assistant Professor,

Smt. L.R.T. College of Commerce, Akola.

Introduction:

In India, unemployment is a complex problem with several identified causes. Most important among them is mismatch of economic growth rate in proportion of the increase in population. Other than this, slow industrial growth, agriculture and allied occupations (dependency on season), performance of small and cottage industry, savings and investment rates, attraction towards white-collar jobs, labour immobility etc. are the major theme at the background of unemployment in India.

This paper intended to highlight the solution to the problem of unemployment rather than highlighting the causes of the problem. The paper is based on descriptive research. The Government with its different schemes is taking efforts to reduce the rate of unemployment. This paper attempts to highlight particularly the Skill Development and Entrepreneurship programme with its objectives. The Skill India campaign was launched by the Government of India on the occasion of "World Youth Skills Day", on 15th July, 2015 with a vision to train over 40 crore people in India in different skills by 2022. The campaign based on creating self employment opportunities for the youth with different skills.

Changing Demographic Profile of India - An Opportunity :

The 'Skill India' programme, with its long term and comprehensive objectives, is an important initiative of the government towards creating self reliant youth which will contribute in the economic development of the nation. The programme could be seen as an instrument to empower the individuals with skills which could improve their social as well as economic value and acceptance. The Skill Development and Entrepreneurship programme can be viewed as an opportunity to enhance effectiveness of labor force and their contribution to the overall production. The changing demographic profiles of India indicate that India has a unique 20 to 25 years' window of opportunity called "demographic dividend". This demographic dividend is essentially due to two factors (a) declining birth rates and (b) improvement in life expectancy.² The vision based on following facts.

- India continues to face a skilling challenge of vast proportions.
- Based on the Census 2011 and NSSO (National Sample Survey Office), (68th Round) data, it is estimated that 104 million fresh entrants to the workforce will require skill training by 2022, and
- About 298 million of the existing workforce will require additional skill training over the same period of time.³

The "demographic dividend" accounts for India in the form of world's youngest work force with a median age way below that of China and OECD Countries. The global economy is also expected to witness a skilled man power shortage to the extent of around 56 million by 2020.⁴ Thus, the "demographic dividend" in India needs to be exploited not only to expand the production possibility frontier but also to meet the skilled manpower requirements in India and abroad.

Assumed Significance of the Programme :

The launch of the programme assumes significance as⁵ :

- India currently faces a severe shortage of well-trained and skilled workers.
- It is estimated that only 2.3% of the workforce in India has undergone formal skill training as compared to 68% in the UK, 75% in Germany, 52% in USA, 80% in Japan and 96% in South Korea.
- Large sections of the educated workforce have little or no job skills, making them largely unemployable.
- Therefore, India must focus on scaling up skill training efforts to meet the demands of employers and drive economic growth.

Objectives of the Programme :

The objectives of the national policy on skill development are to:⁶

- a) Create opportunities for all to acquire skills throughout life, and especially for youth, women and disadvantaged groups.
- b) Promote commitment by all stakeholders to own skill development initiatives.

Academic Year 2020-2021

(SJIF) Impact Factor-7.675

ISSN-2278-9308

B.Aadhar

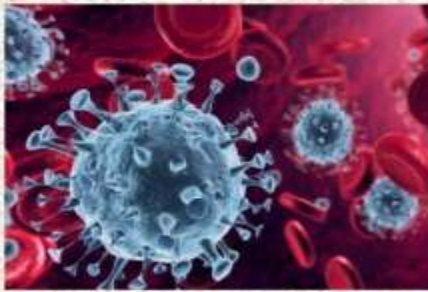
Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

March -2021

ISSUE No- CCLXXVIII (278)

Impact of Post COVID Central Government Packages on Various Sectors of Indian Economy



Chief Editor

Prof. Virag S. Gawande
Director
A. S.R.& D. T. Institute Amravati

Executive Editor

Dr.S.G. Chapke
Principal
Smt. L.R.T. College of
Commerce, Akola

Editor

Dr. Y.K. Agrawal
IQAC Co-ordinator
Smt. L.R.T. College of
Commerce, Akola

The Journal is indexed in:

Scientific Journal Impact Factor (SJIF)

Cosmos Impact Factor (CIF)

International Impact Factor Services (IIFS)

Aadhar International Publication

For Details Visit To : www.aadharsocial.com

**A Review Of Post Covid Economic Relief By The Government And Its
Impact On Indian Real Estate Sector**

Dr. Nilesh N. Chotiya

Assistant Professor (Department of Commerce),
Smt. L.R.T. College of Commerce, Akola.

Every crisis with its extreme worst effects gives an opportunity to arise with new perceptions, solutions and directions.

Introduction –

The Covid-19 pandemic has disturbed the functioning of all economies of the world. In India the GDP growth at (-) 8.6 per cent in Q2:2020-21, implying that India is likely to have entered a technical recession in the first half of 2020-21 for the first time in its history with two successive quarters of GDP contraction. The report of RBI defining the current state of the economy as “At a time when global economic activity is besieged by the outbreak of the second wave of COVID-19, incoming data for the month of October 2020 have brightened the near-term outlook for the Indian economy and stirred up consumer and business confidence. There are, however, formidable downside risks that confront the path of recovery.”¹

The pandemic situation and lockdowns affected the demand supply chain, financial markets and almost every sector of the economy and the society in different terms. The analysis of the impact of Covid-19 on various sectors of Indian economy will reveals the facts after the country completely overcome from this health crisis. This paper specifically focused on the impact of Covid-19 on Indian real estate sector and the economic relief provided by the Government of India (GOI). The paper attempts to analyse the current scenario of Indian real estate sector, the perceptions of concern stakeholders and the remedial measures applied by the GOI and Reserve Bank of India (RBI) to lift the sector. It is a descriptive research, based on the secondary data sources specifically the discussions, articles, analytical reports, statistics and current updates available on the internet.

The Real Estate Sector of India:

The real estate sector is among the most recognized sectors of Indian economy. It has four sub sectors retail, housing, commercial and hospitality. The corporate environment, demand for commercial spaces and urban and semi-urban accommodations are the major factors of growth. The sector has becoming investment destination in terms of attracting Non-Resident Indian (NRI) investments in property especially in smart cities.

Market Size:

The market size of the sector in monetary terms is Rs. 12,000 crore (US\$ 1.72 billion) in 2019. During 2019, the office leasing space reached 60.6 msf (million square feet) across eight major cities, registering a growth of 27% year over year. In 2019, office sector demand with commercial leasing activity reached 69.4 msf. Co-working space across top seven cities increased to reach 12 sq ft by end of 2019. Housing sales

(SJIF) Impact Factor-7.675

ISSN-2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

March -2021

ISSUE No- CCLXXIX (279)

**Impact of Recent Indian Agricultural Policy
on Agricultural Sector and Other Allied Sectors**



Chief Editor

Prof. Virag S. Gawande
Director
A. S.R.& D. T. Institute Amravati

Executive Editor

Dr.S.G. Chapke
Principal
Smt. L.R.T. College of
Commerce, Akola

Editor

Dr. Y.K. Agrawal
IQAC Co-ordinator
Smt. L.R.T. College of
Commerce, Akola

The Journal is indexed in:

Scientific Journal Impact Factor (SJIF)

Cosmos Impact Factor (CIF)

International Impact Factor Services (IIFS)

Aadhar International Publication

For Details Visit To : www.aadharsocial.com



Changing Scenario Of Agriculture Sector In India And Its Implications

Dr. Nilesh N. Chotiya

Assistant Professor (Department of Commerce),

Smt. L.R.T. College of Commerce, Akola.

*“If agriculture goes wrong,
nothing else will have a chance to go right in the country”*

Mankombu Sambasivan Swaminathan

Introduction –

Indian economy basically being an agrarian economy, contributes a significant figure to the Gross Domestic Product (GDP) of the country. The agriculture with its allied sectors plays a vital role in an economy. It is a primary source of livelihood for about 58 percent of India's population. Nearly 2/3rd of the work force is engaged in agriculture and its allied sectors. The review of literature related to the agriculture sector and its development in India reveals extensive information about its recent historic colorful milestones of revolutions included white, green, red, silver, evergreen, pink, grey, golden, brown, blue, yellow revolutions etc. which helped Indian agriculture to grow exponentially over a period of time. All these collectively support agriculture sector to move ahead with their positive and negative effects.

The Government and its policies plays significant role in framing vision, budgeting, applying resources and implementing plans accordingly for the sustainable growth of the sector. This paper will specifically highlight the changing scenario of agriculture sector of India, recent initiatives of the Government and its impact on Indian economy.

Changing Scenario of Agriculture Sector of India -

The agriculture sector has witnessed significant changes since last several years. The traditional farming system is transforming with applying modern crop yield techniques to fulfill national as well as global agricultural produce requirement. These developments transformed Indian agriculture from a food deficient stage to a surplus food and also an exporter at global market. The changing scenario of the sector is highlighted as;

Value Addition in Agriculture : This is one of the recent improvement in the field of agriculture. It is important to mention here this conceptual application because it has set the agricultural production processes to move ahead in the new direction. Value addition simply means adding the value to the primary agricultural produce. It increases the economic value of the produce through applying different production processes.¹

It is just like differentially attributed products of local and regional level which appeal consumers to pay premium for these products. Example includes processing of wheat into flour, tomatoes into ketch-up, strawberry into jelly etc. The production of cereals, vegetables, fruits, poultry, milk, fish, meat etc. have provided broader scope to the agriculture sector.

The benefits of value addition concept include-

- It gives new and assured customer base for a product,
- Proper utilization of agricultural surplus and produce wastage,
- It creates new revenue sources for the producer,

Vidyawarta®



MAH/MUL/03051/2012
ISSN-2319 9318

Peer Reviewed International Referred Research Journal



Bharatiya Seva Sadan's
Smt. Radhadevi Goenka College for Women, Akola

NAAC Reaccredited Grade- B+ with CGPA 2.71

Affiliated to Sant Gadge Baba Amravati University Amravati

(Certified Minority Institution)

INTERNATIONAL VIRTUAL INTERDISCIPLINARY CONFERENCE

ON

**'Global Socio-Economic Trends in Current
Scenario-Opportunities & Challenges'**

Organized By

**Department of Commerce &
Indian Accounting Association,**

5th March, 2021

Akola Chapter

Editors

Dr. Devendra Vyas

Dr. Ambadas Pande

Dr. Rupa Gupta

12

Banking in the Wake of Human Bionomics

Dr. Nilesh N. Chotiya

Assistant Professor, Department of Commerce,
Smt. L. R.T. College of Commerce, Akola (MS)

Abstract: *This paper aims at establishing a link between human financial action and need and awareness of maintaining a equilibrium in bionomics so that human in addition to all the species in surrounding have a health and peace to become prosperous. Many human action are needed to be eco-friendly, including his financial behaviour. Banking is one of the major factors which functions through wide spread networking of human chain and many physical infrastructural facilities influencing the environment.*

Introduction:

It is observed that the Industrial Revolution over the world in the name of progress created or resulted into various types of pollution creating a danger to human existence. Prominent are air pollution, water pollution, sound pollution, land pollution etc. Number of Industries, Vehicles rapidly increased in which coal, diesel, petrol are used as fuel in large quantity. As a consequence carbon dioxide increased in environment. Along with population of Humans, domestic animals also increased. Process of rumination and excavation leads to emission of Methane gas, increasing level of carbon-di-oxide and methane gas resulted in Global warming. These gases prevent sun rays from reflecting which causes temperature rise. Today this is a serious problem. Ice in Antarctica region is melting as a result oceanic water level increased, Rivers are flooded. Global warming also harms Flora and Fauna. Aquatic plants and animals are in danger. Land on the shore of ocean is getting eroded. Global warming also results in climate change thereby causing heavy rains, famine, heat waves. All these contributed to decrease in agricultural productivity, increase in unemployment and diseases etc. making life on earth miserable. Intergovernmental Panel on Climate Change (IPCC) also warns us on this issue time and again. On International level conferences are being held to find solution to this problem. Agreements are being made to curb carbon emission. Through this came forward the concept of Green Banking.

Explication of research rationale:

Contribution of Indian Banking System is negligent but massive in maintaining Ecological balance.

a) Concept of Green Banking and its Importance:

After taking into consideration the consequences of various pollution, world accepted the concept of Sustainable Development to maintain Ecological balance. Various factors are involved in the process of economic development. Banks and Financial Institution provide finance to them. Businesses thriving on this finance are observed as making pollution of various types. Banks and Financial Institution are not directly creating pollution. But consequences of various pollutions are indirectly affecting the working of these institutions. Government made various laws to protect environment. All industries and business have to work within the framework of these laws. Government officials keep a vigilant eye on implementation of these laws. Business not observing these laws is closed by them. Banks had already provided loans to these businesses. Thus, adding to Non Productive Assets of Bank. They are not able to recover

A Study of Scope and Limitations in E-Commerce
Dr. N. M. Gutte

Assistant Professor in Commerce
San. L. R. T. College of Commerce, Akola.

Abstract:

E-commerce is a vital link in the support of logistic and transportation services for both general and essential consumers. E-commerce will help companies deliver better services to their consumers, accelerate the growth of the e-commerce initiatives that are critical to their business, and lower their operating costs. Using the Internet for a consumer will allow consumers to access rate information, place delivery orders, track shipments and pay freight bills. e-commerce makes it easier for consumers to do business with companies. Anything that simplifies the process of arranging transportation services will help build companies' business and enhance shareholder value. By making more information available about the commercial side of companies, businesses will make their web site a place where customers will not only get detailed information about the services the company offers, but also where they can actually conduct business with the company.

Ultimately, web sites can provide a convenient, self-service system for customers. Shoppers can order any service and access the information they need to conduct business with transportation companies exclusively online. E-commerce functions are taking companies a substantial step forward by providing customers with a faster and easier way to do business with them. One glorious innovation which allows people to buy things from the comfort of their homes. No more standing in multiple lines to find the right product, no more having to deal with over-enthusiastic sales persons, no more standing in long lines at the checkout counter. The e-commerce boom has certainly changed the way we shop for the better. But, like anything else, the world of online shopping is not all roses. Despite all the efforts of e-commerce companies to address them, there are a few problems that consumers still have to face while shopping online.

Keywords: - Internet, Online Shopping, E-Commerce

Introduction:

E-commerce began with the invention of the telephone at the end of last century. EDI (Electronic Data Interchange) is widely viewed as the beginning of e-commerce if we consider e-commerce as the networking of business communities and digitalization of business information. Large organizations have been investing in development of EDI since 1970s. It has not gained reasonable acceptance until 1980s. The meaning of electronic commerce has changed over the last 30 years.

Originally, electronic commerce meant the facilitation of commercial transactions electronically, using technology such as Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT). These were both introduced in the late 1970s, allowing businesses to send commercial documents like purchase orders or invoices electronically. The growth and acceptance of credit cards, automated teller machines (ATM) and telephone banking in the 1980s were also forms of electronic commerce. Another form of E-commerce was the airline and railway reservation system.

Objective of the study:

1. To study Scope and Limitations in E-Commerce.
2. To study the current trends of E-Commerce.

Research methodology:

This research paper is based on secondary data.

Scope in E-Commerce:

1. Convenience - Customers can order products or services 24 hours a day wherever they are.
2. Information - Customers can find more of comparative information about companies, products, competitors and prices without leaving their office or home.
3. Power Benefits - Customers don't have to face sales people or open themselves up to persuasive and emotional factors, they also don't have to wait in line.

Impact Factor-7.675 (SJIF)

ISSN-2278-9308

B.Aadhar

Peer-Reviewed Indexed

Multidisciplinary International Research Journal

SPECIAL ISSUE-CCXXI(221)

March -2020

ONE DAY NATIONAL CONFERENCE ON
Opportunities and Challenges
in Commerce Education



Chief Editor
Prof. Virag S. Gawande
Director
Aadhar Social
Research & Development
Training Institute Amravati

Editor:
Dr. Dinesh V. Achyut
Principal
Sant Gadge Maharaj
Art's Comm, Sci Collage,
Walgaon, Dist. Amravati.

Executive Editor:
Dr. Uday Navalekar
Principal
Abasaheb Parvekar
Mahavidyalaya, Yavatmal
Dist. Yavatmal.

Organizer:
Prof. Dr. Rupesh M. Kurhekar
Department of Commerce
Abasaheb Parvekar
Mahavidyalaya, Yavatmal
Dist. Yavatmal.



This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
- Cosmos Impact Factor (CIF)
- International Impact Factor Services (IIFS)

For Details Visit To :

Aadhar PUBLICATIONS

भारतीय युवकांमधील बेरोजगारीचे कारणे आणि उपाय

डॉ. एन. एम. गुट्टे

महा प्राध्यापक

श्रीमती. ल.रा.ना. वाणिज्य महाविद्यालय, अकोला

सारांश :-

बेकारी निवारण व रोजगारवृद्धी हे प्रथम क्रमांकाचे उद्दिष्ट ठेवून आर्थिक नियोजन केले जाते आणि देशातील साधनसामग्रीचे देशातील जनसामान्यांची हिताच्या दृष्टीकोनातून वापर केला जावा असे कटाक्षाने धोरण आखले तरच भारतातील बेकारीची आणि त्यामाध्यमातून दारिद्र्याची समस्या सोडविण्याची शक्यता निर्माण होईल.

प्रस्तावना :-

बेरोजगारी ही एक मोठी सामाजिक समस्या आहे. ही समस्या फक्त भारतासमोरच आहे असे नव्हे तर संपूर्ण जगातील अर्थव्यवस्थांना भेडसावणारी समस्या आहे. आर्थिकदृष्ट्या मागासलेल्या तसेच विकसनशील देशांमधील ही गंभीर व मुलभूत समस्या आहे. ही समस्या दिवसेंदिवस अधिकाधिक गंभीर होत आहे. जसजशी लोकसंख्या वाढते तसतशी बेरोजगारांच्या संख्येत वाढ होत आहे.

संशोधनाचा हेतु :-

- १) भारतातील बेरोजगारीचा अभ्यास करणे.
- २) भारतातील बेरोजगारीचे कारणे व उपाय अभ्यासणे.

संशोधन पध्दती :-

- १) हा अभ्यास करण्यासाठी द्वितीय स्रोतांचा उपयोग केलेला आहे.
- २) सदरील अभ्यासासाठी विविध पुस्तके, अहवाल व ऑनलाईन माहितीचा उपयोग केला आहे.

बेरोजगारीची कारणे :-

भारतातील बेरोजगारी हा सुध्दा एक सामाजिक प्रश्न आहे. बेरोजगारी निर्माण होण्याची अनेक कारणे आहेत. ही कारणे ग्रामीण व शहरी क्षेत्रानुसार विभिन्न आहेत. म्हणून ग्रामीण बेकारी व शहरी बेकारीची कारणे अभ्यासणे आवश्यक आहे.

अ) ग्रामीण बेरोजगारी निर्माण होण्याची कारणे :-

१. वाढती लोकसंख्या : ग्रामीण भागातील लोकसंख्या शहरांच्या तुलनेत वेगाने वाढते. निरक्षर व अंधश्रद्धे अज्ञानी लोकांना वाढत्या लोकसंख्येचा धोका निटपणे कळत नाही. जीतकी जास्त मुले होतील तीतकी शेतीकामासाठी उपयोग होतो अशी लोकांची समजूत असते. परिणामतः लोकसंख्या वाढून रोजगार मागणाऱ्यांची संख्या वाढत जाते. त्या प्रमाणात देशात शहरी व ग्रामीण भागात रोजगाराच्या संधी निर्माण होत नाही. बेरोजगारांची संख्या वाढत जाते.
२. शेतीचे हंगामी स्वरूप : भारतातील एकूण लागवडी खालील शेतीपैकी ७० टक्के शेती पावसाच्या लहरीपणावर अवलंबून असते. अनेक शेतकऱ्यांकडे जमिनीचे प्रमाण अल्प असते. लोकसंख्या वाढ व वारसाहक्क यामुळे शेतजमिनीचे तुकडे पडतात, त्याचप्रमाणे शेतीवर सर्व कुटुंब अवलंबून असते. शेतीची अल्पउत्पादकता तसेच ४ ते ५ महिनेच काम उपलब्ध

असणे इ. कारणामुळे शेती परवडेनाशी झालेली असल्यामुळे शेतकरी शेतीपासून दूर जात आहेत. शेतीपडीक राहते. उत्पन्न व उत्पादन होत नाही. त्यामुळे बेकारी वाढते.

३. शिक्षणाचा प्रचार : ग्रामीण भागात सुध्दा माध्यमिक, उच्च माध्यमिक, महाविद्यालयीन शिक्षणाच्या सोयीसुविधा पुरविणाऱ्या संस्थांची वाढ झालेली आहे. त्यामुळे ग्रामीण भागात शिक्षण घेणाऱ्या तरुण-तरुणींची संख्या वाढलेली आहे. हे शिक्षण कुचकामी आहे. ही तरुण मंडळी शेतातले व हलके काम करण्यास तयार होत नाही. त्यांनाही शहरातील चांगल्या प्रकारची नोकरी किंवा काम हवे असते. शहराचे आकर्षण असते. त्यामुळे काम न मिळाल्याने बेकारी वाढते.
 ४. दरिद्री अवस्था : शेतकरी गरीब असल्याने तसेच कमी जमिन असल्यामुळे शेतीत योग्य त्या प्रमाणात भांडवल गुंतवणूक करू शकत नाही. त्याचप्रमाणे फावल्या वेळेत शेतीला पुरक व्यवसाय करू शकत नाही. कर्जपुरवठ्याच्या सोयी कमी आहेत. कर्जपुरवठ्यासाठी जास्तदराने कर्जपुरवठा करणाऱ्या सावकारांकडून कर्ज घ्यावे लागते. त्यामुळे अनेक शेतकरी कर्जबाजारी होतात. त्यामध्ये त्यांची शेती तारण असल्याने कर्जफेड करू न शकल्याने जमिनही हातची जाते व बेकार होण्याची पाळी येते.
 ५. अपूर्ण आर्थिक विकास : भारतात सुरु झालेल्या आर्थिक विकास हा शहरांपुरता मर्यादित असतो. आर्थिक विकासाचे फायदे ग्रामीण भागापर्यंत पाहोचत नाहीत. तसेच शासनाच्या रोजगार नियोजनाच्या अभावामुळे चुकीच्या धोरणामुळे बेरोजगारीत वाढ होत जाते. देशात भांडवलनिर्मितीचा दर कमी आहे. ग्रामीण भागात अद्यापही बँकींग सुविधांचा, रस्ते व दळणवळण सुविधांचा पाहिजे तेवढा विकास झालेला नाही.
- ब) शहरी बेकारी निर्माण होण्याची कारणे :-
१. अयोग्य शिक्षण पध्दती : भारतात मेकॅलेच्या काळात सुरु झालेली शिक्षण पध्दती आजही सुरु आहे. अशी शिक्षण पध्दती फक्त कारकुन निर्माण करते. महाविद्यालयीन शिक्षण व्यवहार्य नाही. असे शिक्षण वित्त व्यापार व उद्योग क्षेत्रात रोजगारासाठी कामाला येत नाही. दरवर्षी काही लाख विद्यार्थी महाविद्यालयांमधून शिक्षण घेवून बाहेर पडतात. यातील सर्वांनाच रोजगाराच्या संधी उपलब्ध होत नाही. त्यामुळे शहरी


Dr. N.M. Gutte

Impact Factor – 6.625 | Special Issue – 229 (C) | February 2020 | ISSN – 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S
RESEARCH JOURNEY
Multidisciplinary International E-Research Journal

PEER REVIEWED, OPEN ACCESS, SCIENTIFIC, RESEARCH BASED JOURNAL

SPECIAL ISSUE
229 (C)



- अतिथि संपादक -
डॉ. व्ही. आर. कोडापे

- मुख्य संपादक -
डॉ. धनराज टी. धनगर

- कार्यकारी संपादक -
डॉ. एन. एम. छंगाणी
प्रा. पी. एस. शिरसाट

For Details Visit To :
www.researchjourney.net

Printed By: **PRASHANT PUBLICATIONS, JALGAON**

ROLE OF INDIAN RAILWAY SECTOR IN INDIAN ECONOMY

DR. N.M.GUTTE

Assistant Professor in Commerce
Smt.L.R.T. College of Commerce, Akola.

Abstract:-

Indian Railways (IR) is the third largest railway network in the world with 7,083 railway lines, 1,31,205 railway bridges, 9000 locomotives, 51,030 passenger coaches, 2,19,931 freight cars and 63,574 kilometers. Today IR operates 19,000 trains each day, comprising 12,000 passenger trains and 7,000 freight trains. It transports 2.65 million tones of freight traffic and 23 million passengers every day and 12 billion passengers per year. It currently has 1.36 million employees and an annual revenue base of Rs.1,06,000 crore projected on March 31,2012. Indian Railways is also home to great talent and excellent organization for operation, efficiency and safety.

The country presently suffers from a severe and chronic under-investment in railway infrastructure, resultant disproportionate diversion of freight and passenger traffic to roads while causing substantial revenue to the Indian Railways also imposes a heavy burden on the country which is measurable in much larger freight cost to GDP ratio and higher environmental cost per route Km of Freight and passenger than in other countries.

Key Words: Indian, Railway, Sector, Indian, Economy

Introduction:- Railways were the most important infrastructure development in India from 1850 to 1947. They were inter-connected with all aspects of Indian society. In terms of the economy, railways played a major role in integrating markets and increasing trade. Domestic and international economic trends shaped the pace of railway construction and the demand for the important traffic flows to the ports. In terms of politics, railways shaped the finances of the colonial government and the Princely States. At the same time, Indian political institutions influenced railway ownership and policy, which in turn influenced railway performance. As the twentieth century progressed, railways became a force for independence and democracy.

Objectives of the study:-

1. To study of the recent Indian railways sector.
2. To study role of Indian railways in Indian economy.

Research Methodology:-

1. Research paper depends on secondary data.
2. Research paper has been prepared by studying various recent reports.

Strategy:- To recommend ways and means to modernize Indian Railways the Group focused on two fundamental drivers SAFETY and GROWTH and a five-pronged strategy:

a) Modernize Core Assets:-

There is an urgent need to modernize the key revenue generating assets of the railways such as bridges, signaling, rolling stock and stations and terminals.

b) Explore New Revenue Models:-

To meet the funding needs for modernization and growth it is important to look at opportunities such as PPPs, land and airspace utilization, dedicated freight corridors, and high speed trains.

c) Review Projects:-

To ensure financial viability, social benefits and timely implementation it is imperative to review capital projects sanctioned and work-in-process and suggest necessary priorities and appropriate actions.

d) Focus on Enablers:-

For a holistic and long term approach to modernization and execution there is a need to focus on enablers such as ICT, indigenous development and safety.

e) Mobilize resources:-

For railways to capitalize on this timely opportunity it is important to mobilize substantial additional funding, strengthen human resources and revamp organizational structures.

Dr. N.M. Gutte

SCHOLARS
IMPACT
Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN - 2394 - 7632
EISSN - 2394 - 7640
Special Issue


Approved By UGC
Journal No-41129
Up to June 2019

IMPACT FACTOR - 5.98

**PARADIGM SHIFT OF INDIAN ECONOMY AND
ITS IMPACT ON VARIOUS SECTORS**

October to December, 2019 Volume-VI, Issue-IV

Saturday, 28th December, 2019



CHIEF EDITOR
DR. M. RAGHIB DESHMUKH
www.scholarsimpact.com

: Organised by :
The B.G.E. Society's
Smt. L.R.T. College of Commerce
Akola- 444001 (M.S.)
Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC
(Affiliated to S.G.B. Amravati University, Amravati)

11

IMPACT OF DEMONETIZATION ON INDIAN BANKING SECTOR

DR. N. M. GUTTE

Assistant Professor

Smt. L. R. T. College of Commerce, Akola.

Abstract:-

In 2016, the Indian government decided to demonetize the 500- and 1000- rupee notes, the two biggest denominations in its currency system; these notes accounted for 86% of the country's circulating cash. With little warning, India's Prime Minister Narendra Modi announced to the citizenry on Nov. 8 that those notes were worthless, effective immediately – and they had until the end of the year to deposit or exchange them for newly introduced 2000 rupee and 500 rupee bills. The government's goal (and rationale for the abrupt announcement) was to combat India's thriving underground economy on several fronts: eradicate counterfeit currency , fight tax evasion (only 1% of the population pays taxes)'eliminate black money gotten from money laundering and terrorist – financing activities' and to promote a cashless economy. Individuals and entities with huge sums of black money gotten from parallel cash systems were forced to take their large-denomination notes to a bank. If the owner could not provide proof of making any tax payments on the cash, a penalty of 200% of the owed amount was imposed.

Keywords: Demonetization, Currency, banks, a/c holders.

Introduction:-

Demonetization is the act of removing the current currency from the economy and replacing it with the new one. It is the step taken up by the Government generally with the motive of removal of corruption. Moreover it is the act of depriving of value of currency for official payment. It does not only include the currency but also include the precious metals. Originally Demonetization is the French word "demonetizer" dating back to 1850-55. The reasons for the Demonetization are. To fight with inflation, to beat the corruption, to remove counterfeit currency and to discourage the cash system. Developing country like India has to find the solution of problems like this for betterment of country. In 1982, Ghana took the decision to demonetize their 50 cedi currency. Which created chaos and the decision was not well comed. Afterwards Nigeria (in 1984), Myanmar (in 1987), Soviet Union(1991), North korea and Zimbabwe had also took this type of decision in past.

History of Demonetization In India:

It is not the first time in history, that government has taken this kind of step. It has been happen twice in the past. The first currency ban was announced as on 12th January, 1946(Saturday) by RBI headquarter. At that time currency notes of 1000 and 10,000 were totally removed from economy.

Dr. N.M. Gutte

 Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632
EISSN 2394 - 7640
Special Issue

Approved By UGC
Journal No- 41129

IMPACT FACTOR - 5.98


UGC Sponsored
One Day National level Conference on

**IMPACT OF DEMONETIZATION AND GST ON
VARIOUS SECTORS OF INDIAN ECONOMY**

In Collaboration with Bank of Maharashtra.

Saturday, 12th January, 2019

Volume-VI, January 2019 (Special Issue)

✱ CHIEF EDITOR ✱
DR. M. RAGHIB DESHMUKH
www.scholarsimpact.com

: Organised by :
The B.G.E. Society's
Smt. L.R.T. College of Commerce
Akola- 444001 (M.S.)
Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC
(Affiliated to S.G.B. Amravati University, Amravati)

Dr. N.M. Gutte

IMPACT OF REGIONAL DISPARITY ON INDIAN ECONOMY

Assistant Professor Dr. N. M. Gutte
Smt. L.R.T. College of Commerce, Akola.

Introduction:- India is a large federal nation and it is well known that there are widespread disparities in the levels of economic and of social development between the different regions of the Indian nation. It is generally recognised that interregional economic disparities increase, at least in the initial stages of national economic development. India has also witnessed a sea change in its economic policy in recent years. While there are some who feel that these changes were initiated in the early eighties, all agree that there have been very major changes in this regard particularly since the early nineties. From a closed economic set-up having considerable faith in centralised planning and with commanding heights reserved for the public sector, India has now become a highly liberalised and globalised economy with great faith in the efficacy of the market mechanism. It is hence a matter of considerable research interest to know the manner in which inter-regional disparities in the levels of economic and social development have changed in India over time in the past two decades.

Objectives of the Study:-

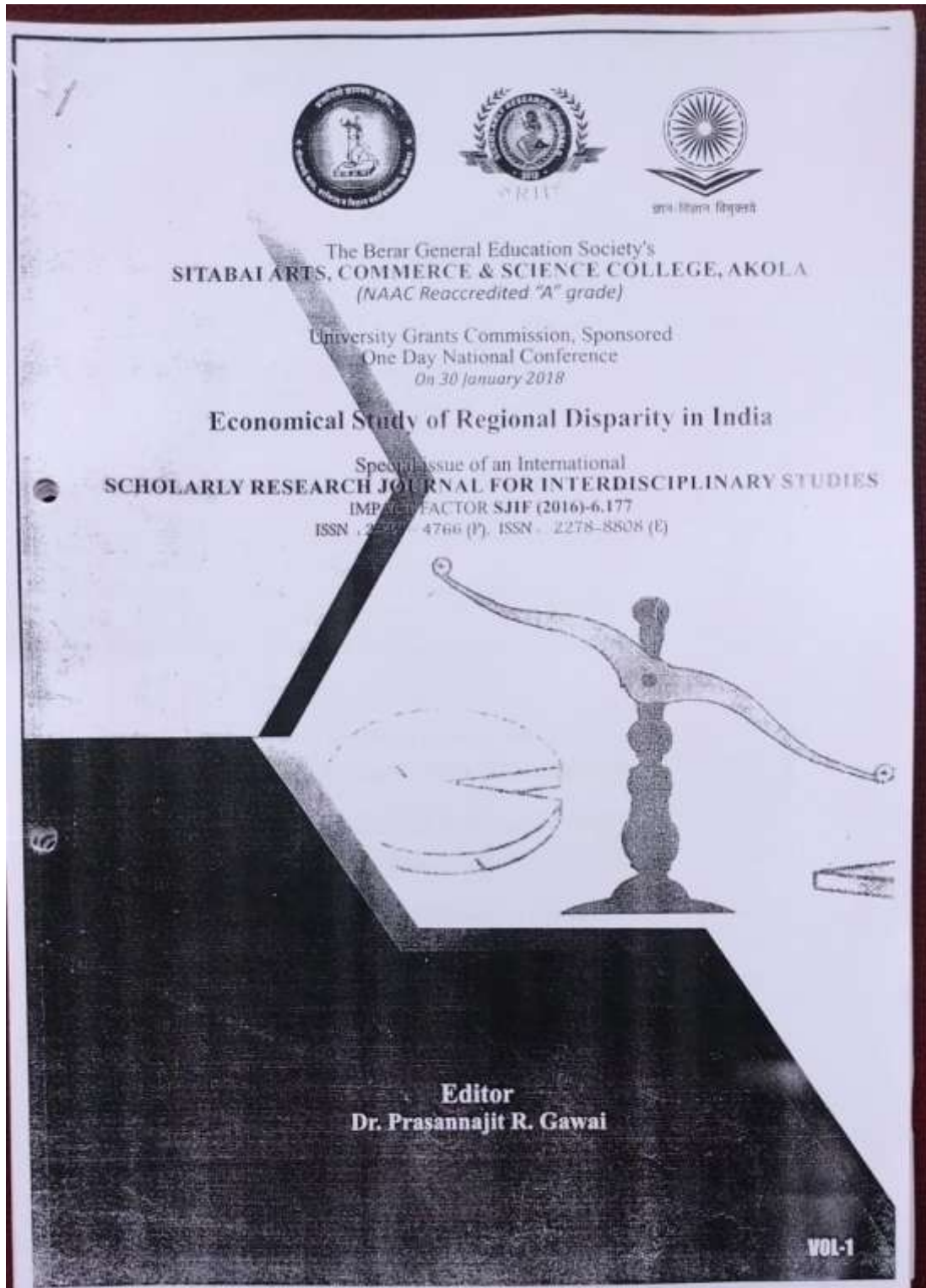
1. To study the impact of regional disparities in Indian economy.
2. To study the current trends of Indian economy.

Consequences of Disparity:

- (a) **Political Domination:** The rich dominate the political machinery, and they use it to promote their own exclusive interests. This results in corruption, graft and social injustice.
- (b) **Exploitation:** The rich exploit the poor. The consciousness of this exploitation leads to political awakening and then agitation and even political revolution. Thus inequality of incomes is an important cause of social and political instability.
- (c) **Creation of Monopolies:** Unequal incomes promote monopolies. These powerful monopolies and industrial combines charge unfair prices from the consumer? And crush the small producers. The bigger fish swallow the small fry.
- (d) **Suppression of Talent:** It is said that 'slow rises merit by poverty depressed'. It is not easy for a poor man to make his way in life, however brilliant he may be. It is a great social loss that brainy people without money are unable to make their due contribution to social welfare.
- (e) **Undemocratic:** Democracy is a farce when there is a wide gulf between the rich and the poor. Political equality is a myth without economic equality.
- (f) **Moral Degradation:** The rich are corrupted by vice and the poor demoralized by lack of economic strength. Thus inequalities spoil the rich and degrade the poor. Vice and corruption rule such a world. The poor man finds it almost impossible to regain the virtues of honesty and integrity. Human dignity is lost altogether.
- (g) **Promotes Capital Formation:** However, there is one good which comes out of these inequalities of incomes and that is that it facilitates savings. If the national income of the country is evenly distributed among all its citizens, it is clear that it will be only thinly spread over the whole population. Everyone will have nothing left for saving. It is only when income is unequally distributed that there are people who are so rich that in their case saving is automatic.

Problems Facing Indian Economy due to Regional and Social Disparity: Since 1991, the Indian economy has pursued free market liberalization, greater openness in trade and increase investment in

Dr. N.M. Gutte



33

MANAGEMENT OF FINANCE AND RESOURCE MOBILIZATION IN HIGHER EDUCATION INSTITUTIONS

DR. N. M. GUTTE

Assistant Professor, Smt. L.R.T. College of Commerce, Akola.

DR. J. M. KALE

Associate Professor & HOD of Commerce, Smt. L.R.T. College of Commerce, Akola.

Abstract:

Management of Finance and Resource Mobilization are the inputs that are used in the execution of a program. Broadly speaking, the term encompasses natural, physical, financial, human, and social resources, but the vast majority of the resources that make up the inputs to GRPPs are financial resources. In-kind resources such as the provision of office space, seconded staff, or participant participation at board meetings are a second level of resources. Resource mobilization is the process by which resources are solicited by the program and provided by donors and partners. This is particularly important for GRPPs, since GRPPs are typically externally financed programs with little or no capacity to earn income from their own resources. Most are public sector programs, which typically provide goods and services (including financial resources) to beneficiaries on a grant or in-kind basis. The process of mobilizing resources begins with the formulation of a resource mobilization strategy, which may include separate strategies for mobilizing financial and in-kind resources. Carrying out a financial resource mobilization strategy includes the following steps: identifying potential sources of funds, actively soliciting pledges, following up on pledges to obtain funds, depositing these funds, and recording the transactions and any restrictions on their use.

Introduction:

The process is generally governed by legal agreements at various stages. Resource mobilization strategies and processes may be constrained by parameters or rules established by the partners at the inception of the program and recorded in the charter or initiating legal documents. For example, these may require donors to contribute a minimum amount per year in order to have a seat on the governing body. Financial management refers to all the processes that govern the recording and use of funds, including allocation processes, crediting and debiting of accounts, controls that restrict and accounting and periodic financial reporting systems. From a static perspective, the financial resources at any point in time are the major input that determines results, and analyzing their use and uses is an essential part of tracking progress and attributing results to the program. From a dynamic perspective, the processes of formulating the resource mobilization strategy, managing the peculiarities of responding to diverse donor funding cycles, and committing and allocating funds need to be examined in their own right, because these affect the ability of the program to achieve its

SCHOLARS IMPACT

Quarterly
An International Multidisciplinary Multilingual
Peer Reviewed Research Journal

ISSN 2394 - 7632

EISSN 2394 - 7640

Special Issue

Approved By UGC
Journal No- 41129

NAAC Sponsored
One Day National level Conference on

New Methodology of NAAC Assessment to Nurture Quality Enhancement in Higher Educational Institutions

In Collaboration with IQAC Cluster, India.

Saturday, 29th September, 2018

Volume-V, September 2018 (Special Issue)



-: Editor In Chief :-

Dr. M. Raghiv Deshmukh

www.scholarsimpact.com

GIF 0.654

INFOBASE INDEX 2.4

Quality Factor 0.90

: Organised by :

The B.G.E. Society's

Smt. L.R.T. College of Commerce

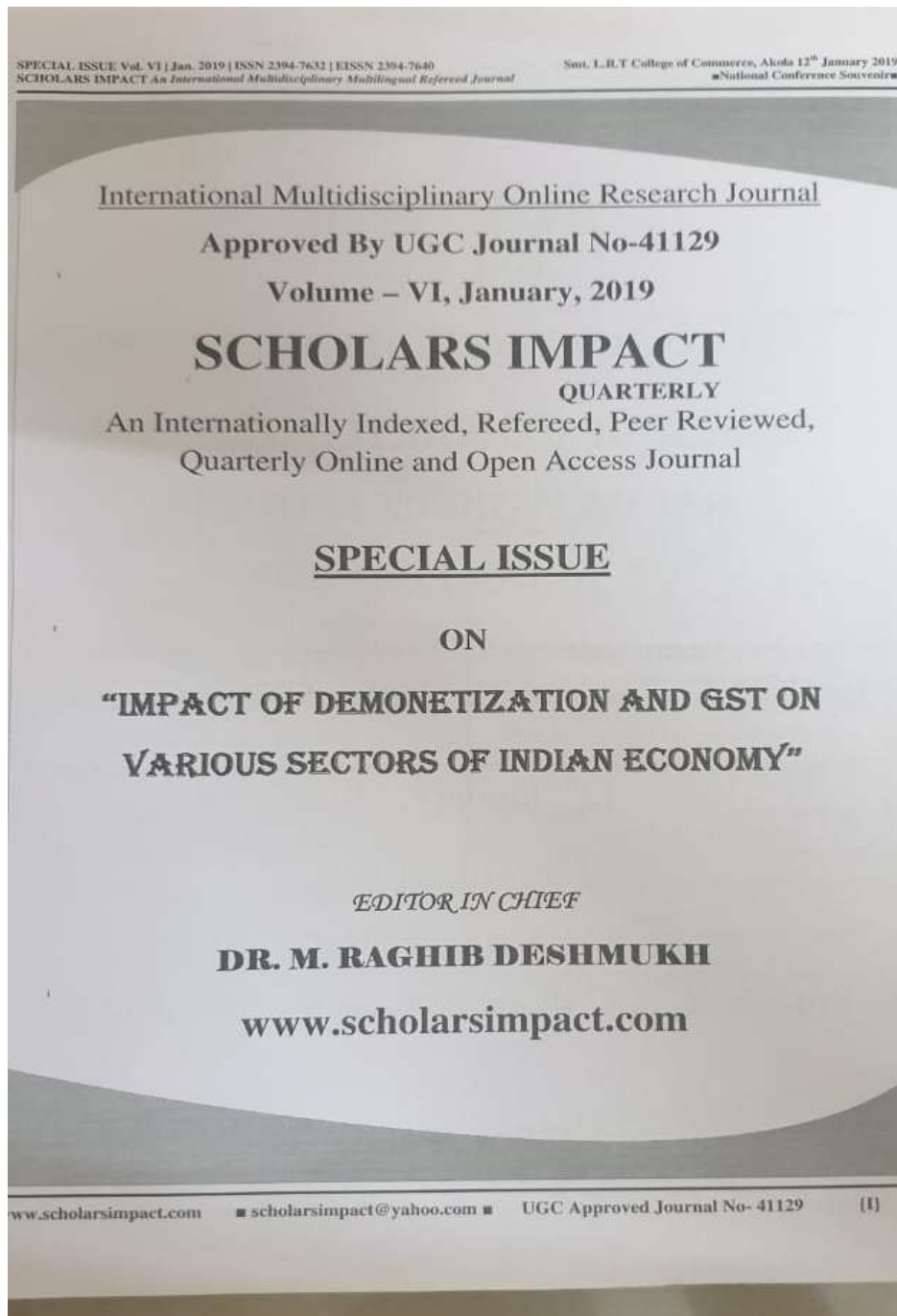
Akola- 444001 (M.S.)

Reaccredited by NAAC with 'A' grade &
recipient of CPE Status by UGC

(Affiliated to S.G.B. Amravati University, Amravati)

Dr. Monika J. Saboo

2019 -2020



(6-4)

विमुद्रीकरण - भारतीय अर्थव्यवस्था प्रतिकूल, अनुकूल परिणाम

डॉ. मोनिका जे. साबू
एम.बी.ए., एम.फिल., पीएच.डी.
श्रीमती स.रा.सी. शांतिनंद महाविद्यालय, अकोला.

प्रस्तावना :

जब अर्थव्यवस्था में कालाधन एवं जालीमुद्रा का प्रवाह बढ जाता है। तब महगाई बढने में नही आती हो तब देश की सरकार किसी विशेष वर्ग के नोटों को अवैध घोषित कर प्रचलन से बाहर कर देती है, जबतक उसका मुल्य शून्य हो जाता है, ओर इसी अवैध सुधार की प्रक्रिया को विमुद्रीकरण कहते हैं।

भारतीय अर्थव्यवस्था में कालेधन एवं जालीमुद्रा के संदर्भ में 8 नवम्बर 2016 को यह कदम उठाकर 500 एवं 1000 के नोट जो कुल नगद मुद्रा का 86% थे उनको प्रचलन से बाहर कर दिया गया। भारत में इससे पहले भी 1946 एवं 1978 में इस प्रक्रिया को अपनाया गया था।

1946 में	1978 में
500	1000
1000	5000
10000	10000

अर्थ

“जब सरकार चलन में जो मुद्रा है उसे बंद करके नई मुद्रा चलन में लाती है तब उसे विमुद्रीकरण कहते हैं।”

“देश में काला धन, आतंकवाद एवं भ्रष्टाचार है। विमुद्रीकरण इन सबमें एक प्रहार है।”

भारतीय अर्थव्यवस्था:

जैसा की हम जानते हैं 8 नवम्बर 2016 को भारत में पंतप्रधान नरेंद्र मोदी ने विमुद्रीकरण की घोषणा की थी 500 और 1000 के नोट आधी रात को अचानक अवैध ठहरा दिये और अपने इस फैसले को मोदीजी ने काले धन और भ्रष्टाचार के खिलाफ युद्ध की तरह बताया। उन्होने जनता को आश्वास्य किया की कुछ दिनों तक जनता को परेशानी होगी लेकिन यह निर्णय देश में काले धन की कमर जरूर तोड़ देगा।

अगले दिनसेही इस निर्णय का असर दिखने लगा। लोग अपना पैसा बैंक में जमा करवाने के लिये लंबी लंबी कतारे लगाने लगे। कही दिन में बैंको में हजार पाचसों के नोट बडी मात्रा में जमा होने लगे, और यही पर काले धन जमाकर रखनेवालों के पसीने छुटने लगे। और यही फायदा है, विमुद्रीकरण, का ये काला पैसा बडी मात्रा में अगर बैंक में जमा करवाना चाहे तो बैंक उसका टैक्स और भारी जुर्माना लगाती है। और नही जमा करवाया तो



डिजिटल बैंकिंग के फायदे – जोखीम एवं नुकसान : एक अध्ययन

डॉ. मोंनिका साबू (एम)

सहा. प्राध्यापक

बीमती सरकारी कॉलेज महाविद्यालय, अकोला

सारांश :

डिजिटल बैंकिंग का मतलब है तकनीक की मदद से बैंक को छात्रों तक पहुंचाना। खाता खुलवाने से लेकर तक की आवश्यक करने में तकनीक का इस्तेमाल डिजिटल बैंकिंग कहलाता है। इस में इंटरनेट बैंकिंग, मोबाइल बैंकिंग, एटीएम आदि शामिल हैं। सरल शब्दों में कहे तो डिजिटल बैंकिंग का अर्थ है तकनीक की मदद से आप का बैंक तपेसा आप के साथ रहता है और आप कभी भी घर की सेवाओं का फायदा उठा सकते हैं।

और स्पेकिंग कांड और मोबाइल फोनेट से ट्रांजेक्शन करना सुविधाजनक तो है, लेकिन यह लोगों को अधिक खर्च करने की लत लगा देगा। डिजिटल फाइनेंस थ्योरिस्ट के मुताबिक कौन खर्च करने में लौग रिचकते हैं नही कांड से खर्च ज्यादा कर देते है यह बात लोगों की नुरीबत बढा सकता है श्रो की लोग कांड की वजह से खर्च पर कंट्रोल नही कर पाते। यह एक बडा कारण हो सकता है की लोगों का खर्च बढ जायेगा और उनका बजट बेकार शक्ति हो जायेगा। डिजिटल पेमेंट की तरफ शिफ्ट में एक बडी बधा यह मानी जा रही है कि सिस्टम में दोबारा उत्तनी नकदी आ रही है जितनी पहले थी। अगर ऐसा होता है तो बहुत से लोग नकदी से इस्तेमाल को ही प्राथमिकता देगे क्योंकि उन्हें अपनी आवत तोड़ने में मुश्किल आयेगी।

प्रस्तावना

इंटरनेट बैंकिंग दो शब्दों से बना है, इंटरनेट और बैंकिंग। इंटरनेट और बैंकिंग का मतलब आप नवी-वाति जाण्ड है। इंटरनेट बैंकिंग का मतलब, आपका बैंक आपको एक ऐसी पावर देता है जिससे आप बैंक खाते को इंटरनेट की मदद से कभी भी कहीं भी बैंक कर सकते हैं,लेन देन कर सकते हैं। इसके अलावा आप बहुत सारा काम बिना बैंक जाए घर पर भी कर सकते हैं। न की आपको बैंक में जाकर लंबी लंबी लाइनों में लगने की जरूरत नहीं है और ना ही आपको अपना समय व्यर्थ गवाने की जरूरत है। आपको जितने भी बैंक के काम है, जैसे कि किसी को पैसा भेजना है या किसी से पैसा मंगवाना है, अपना अकाउंट बैलेंस चेक करना इसके अलावा बहुत सारे काम जैसे मोबाइल रिचार्ज करना, श्रुटीएच रिचार्ज। ऑनलाइन बैंकिंग के जरिए कर सकते हैं। आपको बैंक की ब्रांच में जाने की जरूरत नहीं है। ऐसे काम जिनके लिए बैंक में आपको कई घंटे लगते हैं, वे सभी काम ऑनलाइन बैंकिंग से घर बैठे कुछ मिनटों में किए जा सकते हैं।

संदर्भ

आज के बैंकिंग ट्रेंडिंशन में बदलते तकनीक के कारण हो रहे लाभ और हानी का अध्ययन करना।

इंटरनेट बैंकिंग के लाभ :


1. **बिल का भुगतान** – लगभग सभी तरह के यूटिलिटी बिल और क्रेडिट कार्ड बिल का भुगतान ऑनलाइन बैंकिंग के जरिए किया जा सकता है।
2. **डिजिटल चेक** – आपके बैंक एकाउंट में कितना पैसा है, जमा किया गया पैसा खाते में आया है या नहीं, ये पता किया जा सकता है।
3. **पैसे भेजना** – एक एकाउंट से दूसरे एकाउंट में पैसे भेजना। इंटरनेट बैंकिंग के जरिए दूसरे बैंक के खातों में भी एनईएफटी या आरटीजीएस से पैसे ट्रांसफर किए जा सकते हैं।
4. **रिचार्ज हिस्ट्री** – अपने कब कितने भुगतान किया या खाते की पूरी गतिविधियां देखी जा सकती हैं।
5. **पेंपरलेस बैंकिंग** – ऑनलाइन बैंकिंग से कामज का कोई इस्तेमाल नहीं होता, जो पर्यावरण के अनुकूल है।
6. **वित्तीय दृल का इस्तेमाल** – ऑनलाइन बैंकिंग में कई अन्य दृल का इस्तेमाल कर सकते हैं – जैसे एफडी या आरटी कराना, बैंक की दूसरी सेवाओं का परिचालन करना।
7. **इंटरनेट बैंकिंग का उपयोग इलेक्ट्रॉनिक रूप में होता है** जिसके कारण आपको किसी तरह की कोई फिजिकल रिसेप्ट रमात कर नहीं रखनी पडती बल्कि आपके पास उसकी Electronic Transaction Receipt होती है।
8. **इंटरनेट बैंकिंग की Transaction Cost बहुत ही कम या नही के बराबर होती है।**
9. **Internet Banking, Bank Account को Access करने का बहुत ही सुरक्षित तरीकों में से एक है।**
10. **समय की बचत होती है।**

इंटरनेट बैंकिंग से बैंकों को हो रही जोखीम एवं हानी :

1. **Credit Risk** – बैंकों के लिये financial impact ठीक न हो जाने कि अगर बैंक ने किसी व्यक्ति या संस्था को Advance / Loan दिया और वे उस Advance / Loan को वापिस करने में बैंक को असमर्थता जताते हैं तो इस प्रकार की परिस्थितियों से बैंक को financially नुकसान होगा और अगर Advance / Loan Amount बडा है तो बैंक के लिये यह बहुत ही बडा जोखिम होगा।

2020-2021

Vidyawarta® MAH/MUL/03051/2012
ISSN-2319 9318
Peer Reviewed International Referred Research Journal



Bharatiya Seva Sadan's
Smt. Radhadevi Goenka College for Women, Akola
NAAC Reaccredited Grade- B+ with CGPA 2.71
Affiliated to Sant Gadge Baba Amravati University Amravati
(Certified Minority Institution)

**INTERNATIONAL VIRTUAL
INTERDISCIPLINARY CONFERENCE**
ON
'Global Socio-Economic Trends in Current
Scenario-Opportunities & Challenges'

Organized By
**Department of Commerce &
Indian Accounting Association,**
5th March, 2021 Akola Chapter

Editors
Dr. Devendra Vyas Dr. Ambadas Pande
Dr. Rupa Gupta

Impact of Covid-19 on Indian Economy: A Study

Dr. Monika Saboo
Assistant Professor,
Smt. L.R.T. College of Commerce, Akola

Abstract

India faced a huge decline in government revenues and growth of the income during the coronavirus pandemic which hit economic activity of the country as a whole. A fall in investor sentiment impacted privatization plans, government and industry.

The economic impact of COVID-19 has been very disturbing. No one has been spared of its ill effects. Economies of about 100 plus countries have been destroyed out of which some of them have asked for monetary help from IMF. Businesses across the world namely hospitality, entertainment, aviation, etc. have seen a major negative impact. Various sports events such as IPL and Olympics have been postponed. Schools and colleges have been closed. The virus has also disrupted the functioning of various online platforms such as Amazon. Countries such as USA, Italy and Spain were suffering the most since their death toll was very high.

Introduction

There has been a big shift in the world economic market and the share market has witnessed crashes daily. Factories, Restaurants, Pubs, Markets, Flights, Super Markets, Schools, Universities, Colleges, etc. were shut down. Fear of corona virus has limited the movement of the individuals. People avoided even going to buy the daily essentials and hence all had somewhere impacted the economy of the world as a whole. The Organization for Economic Co-operation and Development (OECD) has revealed that they have cut their expectation for global growth and warned that it could fall as low as 5%.

India too has faced a huge decline in government revenues and growth of the income. A fall in investor sentiment impacted privatization plans, government and industry. The lockdown in India has a sizeable impact on the economy mainly on consumption which is the biggest component of GDP. Before COVID-19 pandemic, India's total electronic imports used to be equal to 45% that of China. Around one-third machinery and almost two-fifths of organic chemicals that India purchases come from China. For automotive parts and fertilisers China's share in India's import used to be more than 25%. Around 65 to 70% of active pharmaceutical ingredients and around 90% certain mobile phones used to come from China to India.

Disruption of supply chain and global trade

Covid-19 has disrupted global supply chains and this has generated spill over effects throughout different levels of supplier networks. Global trade in 2021 will fall in every region of the world, and will affect all sectors of the economy. This will impact countries that are strong exporters (no output for their local companies), but also those that are importers (lack of raw materials). The World Trade Organization (WTO) expects huge global trade fall this year due to the coronavirus pandemic.

Dr. Monika J. Saboo



Impact Factor - 7.675

ISSN - 2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

March -2021

ISSUE No- 278 (CCLXXVIII)

**Impact of Post Covid Central Government Packages on Various
Sectors of Indian Economy**

Prof. Virag S.Gawande

Chief Editor

Director

Aadhar Social Research & Development Training Institute, Amravati.

Dr.S.G. Chapke

Executive Editors

Principal

Smt. L.R.T. College of Commerce, Akola

Dr. Y.K. Agrawal

Editor

IQAC Coordinator

Smt. L.R.T. College of Commerce, Akola

Aadhar International Publication

For Details Visit To : www.aadharsocial.com

© All rights reserved with the authors & publisher

नवीन कृषि सुधारणा कायदे शाप की वरदान : एक अध्ययन

डॉ मोनिका साबू

श्रीमती ल.रा.तो. वाणिज्य महाविद्यालय, अकोला

सारांश :

नवीन कृषि सुधारणा कायदे 'एक राष्ट्र एक बाजारपेठ' या शासनानुसार दूरदृष्टीच्या धोरणांशी सुसंगत आहेत. जीएमटी मुळे आता आपण 'एक राष्ट्र - एक कर' स्वीकारला आहे, राष्ट्रीय परीक्षा संस्था उभारून आपण 'एक राष्ट्र एक परीक्षा' याचा स्वीकार केला. तसेच 'एक राष्ट्र एक शिक्षणविका' योजनाही दृष्टिपथ्यात आहे. त्यानुसार कृषि कायदे हे मुद्दा 'एक राष्ट्र एक बाजारपेठ' या धोरणानुसार आहेत. बरीच वर्षे बंचित राहिलेला शेतकरी आता आपल्या कृषीमालाचे मूल्य ठरवण्यास सक्षम होईल. स्वतःच्या शेतातील उत्पादन कृषि उत्पन्न बाजार समिती (एपीएमसी) मध्ये विकायचा की खुल्या बाजारात हा पर्याय त्याला खुला राहिल. शेतीमाल कोणत्या दराने विकायचा याचेही अधिकार शेतकऱ्याला मिळालेले आहेत. कृषि क्षेत्रासंबंधित महत्वाच्या विधेयकांना लोकसभेत मंजुरी देण्यात आली. विरोधकांच्या जोरदार विरोधानंतरही कृषि उत्पादन व्यापार आणि वाणिज्य विधेयक, जीवनावश्यक वस्तू (संशोधन) विधेयक, हमीभाव आणि कृषीसेवा विधेयक लोकसभेत मंजूर झाले.

या नवीन सुधारणा कायद्यानुसार कंत्राटी शेतीतही मालकी शेतकऱ्याकडेच राहिल याची खात्री आहे. कंत्राट हे फक्त पिकांच्या बाबतीत असेल. कंत्राटी शेतीमुळे नवीन तंत्रज्ञान, नवीन बियाणे, आणि गुंतवणूक कृषि क्षेत्रात येईल. कित्येक वर्षे कमी उत्पादकता ह्या एकाच गंभीर समस्येने शेतकऱ्यांना भेडसावले होते. कृषि क्षेत्रातील गुंतवणूक वाढली की तंत्रज्ञानाचा वापर वाढेल तसेच नवीन बियाणांमुळे उत्पादकता ही वाढेल.

प्रस्तावना :

शेतकऱ्यांना सक्षम करणे तसेच नवीन तंत्रज्ञान, नवीन बियाणे आणि नवीन गुंतवणूक यांच्याद्वारे शेती क्षेत्रातील उत्पादकता वाढवणे हे कृषि सुधारणांचे उद्दिष्ट आहे.

(SJIF) Impact Factor-7.675

ISSN-2278-9308

B.Aadhar

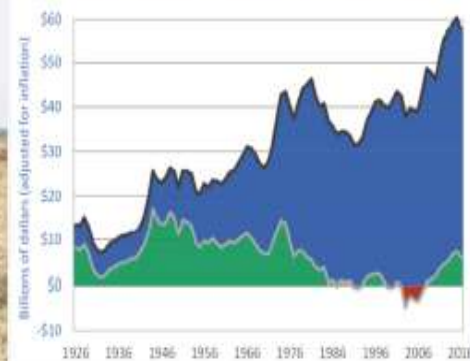
Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

March -2021

ISSUE No- CCLXXIX (279)

**Impact of Recent Indian Agricultural Policy
on Agricultural Sector and Other Allied Sectors**



Chief Editor

Prof. Virag S. Gawande
Director
A. S.R.& D. T. Institute Amravati

Executive Editor

Dr.S.G. Chapke
Principal
Smt. L.R.T. College of
Commerce, Akola

Editor

Dr. Y.K. Agrawal
IQAC Co-ordinator
Smt. L.R.T. College of
Commerce, Akola

The Journal is indexed in:

Scientific Journal Impact Factor (SJIF)

Cosmos Impact Factor (CIF)

International Impact Factor Services (IIFS)

Aadhar International Publication

For Details Visit To : www.aadharsocial.com

A review of New Indian Agricultural Policy 2020

Dr. S.G.Chapke

Principal

Smt. L.R.T. College of Commerce, Akola

Abstract:

The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill, 2020 and The Farmers (Empowerment and Protection) Agreement of Price Assurance and Farm Services Bill, 2020 which were passed by Lok Sabha on 17th September 2020, were passed by the Rajya Sabha also on Sunday, 20th Sep.,2020. The Bills were introduced in Lok Sabha on 14th September 2020 by Union Minister of Agriculture & Farmers' Welfare, Rural Development & Panchayati Raj, Narendra Singh Tomar, to replace ordinances promulgated on 5th June 2020.

Prime Minister Narendra Modi has described the passage of two farm sector bills as a watershed moment in the history of Indian agriculture, asserting that they will ensure a complete transformation of the farm sector and empower crores of farmers. In a series of tweets after Rajya Sabha passed the bills, PM Modi said these proposed laws will liberate farmers from numerous adversities as he noted that peasants were for decades bound by various constraints and bullied by middlemen. He again assured farmers that the existing government support system for them will continue. Modi asserted, "I said it earlier and I say it once again: System of MSP will remain. Government procurement will continue. "We are here to serve our farmers. We will do everything possible to support them and ensure a better life for their coming generations." These bills will add impetus to the efforts to double income of farmers and ensure greater prosperity for them, he said. "Our agriculture sector is in desperate need of latest technology that assists the industrious farmers. Now, with the passage of the bills, our farmers will have easier access to futuristic technology that will boost production and yield better results. This is a welcome step," the prime minister said.

Key Words: Agriculture, New Policy, Reforms, Rural, India, Trade , Commerce

Introduction

Agricultural sector is the mainstay of the rural Indian economy around which socio-economic privileges and deprivations revolve, and any change in its structure is likely to have a corresponding impact on the existing pattern of social equality. No strategy of economic reform can succeed without sustained and broad based agricultural development, which is critical for raising living standards, alleviating poverty, assuring food security, generating buoyant market for expansion of industry and services, and making substantial contribution to the national economic growth.

Studies also show that the economic liberalization and reforms process have impacted on agricultural and rural sectors very much.

According to [Bhalla97], of the three sectors of economy in India, the tertiary sector has diversified the fastest, the secondary sector the second fastest, while the primary sector, taken as whole, has scarcely diversified at all. Since agriculture continues to be a tradable sector, this economic liberalization and reform policy has far reaching effects on (I)

**Impact of Recent Indian Agricultural Policy on Agricultural Sector of
India**

Dr. Yogesh K. Agrawal

Assistant Professor,

Smt. L.R.T. College of Commerce, Akola

Abstract:

In September 2020, three agri reform bills were introduced by the government as a step to raise farmers' incomes in the coming years namely: 1) The Farmers' Produce Trade and Commerce (Promotion and Facilitation), Bill 2020, (2) The Farmers' (Empowerment and Protection) Price Assurance and Farm Services Agreement and, (3) The Essential Commodities (Amendment) Act. It Permits the sale of produce outside the Agricultural Produce Market Committee (APMC) mandis. No cess or levy outside the mandis will be charged to farmers. Permits inter-state trade of agricultural produce. This policy encourages 'contract farming' wherein farmers enter into direct contracts with buyers who want to purchase farm produce by removing intermediaries appointed by the state APMC. It deregulates manufacturing, storing, and selling of a range of food products, including cereals, pulses, edible oils, and onions, except in rare situations. It can bring in new investments from FDI and large companies in infrastructure provisions, e.g., cold storage.

Key Words: Indian, Agricultural, Policy, Rural, Economy, Socio-economic, Agri Refoms

Introduction

Agricultural Sector is the mainstay of the rural Indian economy around which socio-economic privileges and deprivations revolve and any change in its structure is likely to have a corresponding impact on the existing pattern of Social equity. Sustainable Agricultural production depends on the judicious use of natural resources (soil, water, livestock, plant genetic, fisheries, forest, climate, rainfall, and topography) in an acceptable technology management under the prevailing socio-economic infrastructure. Various research studies and policy papers highlight that the Indian Agricultural sector faces resource constraints, infrastructure constraints, institutional constraints, technology constraints, and policy induced limitations. To achieve sustainable agricultural development, it is essential to combine natural resources, capital resources, institutional resources, and human resources (i.e. to optimally utilize the agricultural resources). As an enabling technology, Information Technology (IT) plays an important role in the rapid economic growth and social transformation in developing countries. Information Technology and Bio-Technology, which are "the drivers" of globalisation with their complementarities of liberalisation, privatisation and tighter Intellectual Property Rights (IPR), are bound to create new risks of marginalisation and vulnerability in the Indian Agricultural sector. Keeping all these things in point of view it has become the need of the day to introduce new agricultural policies by the central government.

Research Methodology: The present research paper is a descriptive research paper based on secondary data collected from various reports, articles and other published sources.

Objectives of Research Paper: To study the pros and cons of new proposed Agricultural Bill by Central Government of India 2020.



**New Agricultural Reform: A Study of Potential Impact
on Agriculture and Allied Sectors**

Dr. D. V. Ingle

Professor

Smt. L. R. T. College of Commerce, Akola. 444001.

Abstract

The Indian agriculture sector is on the verge of a historic change. The government through the new agricultural policy allows farmers to sell their produce to whomever and wherever they want. The ambitious farm liberalization agenda of the government in the form of three acts, which were currently enacted in the legislation, could be a new way of engaging food producers and their buyers. This new policy would provide a necessary forum for buyers to avail the acceptable payment to sell their goods. The new reforms are likely to provide farmers with an situation where they can sell their agricultural produce in any part of the country. So far, farmers have relied on their respective state to sell their produce; however, the new legislation establishes infrastructure that will reduce the dependence of farmers on selective mandis. The contract farming legislation would allow farmers to enter a pre-agreed price deal with agribusiness companies or large retailers. Farmers can get better prices through cost-cutting on transportation; however, introduction of these bills may mean that states would lose their commissions and 'mandi fees'. Farmers would have to connect new innovations to match the changing dynamics and stay updated with market knowledge.

Key word: Agricultural Produce, Farm Legislation, Electronic Trading, Farming Agreement And Minimum Support Price

1. Introduction

Agriculture is the primary source of livelihood for 58% of India's population. Growth in GVA in agriculture and allied sectors stood at 4%. The agriculture, forestry and fishing gross value added (GVA) growth is likely to be 3% in the second quarter of FY21. Essential agricultural commodities export for the April-September period of 2020 increased by 43% to Rs. 53,626 crore (US\$ 7.3 billion) over Rs. 37,397 crore (US\$ 5.1 billion) in the same period last year. According to the NITI Aayog, the agriculture sector is estimated to grow at a rate of 3 per cent for the year 2020-21. During this year Government of India is targeting food grain production of 298 MT. Production of horticulture crops in India was estimated at a record 320.48 million metric tonnes (MMT) in FY20 as per second advance estimates. India has the largest livestock population of around 535.78 million, which translates to around 31% of the world population. Milk production in the country is expected to increase to 208 MT in FY21 from 198 MT in FY20, registering a growth of 10% y-o-y. Sugar production in India reached 26.46 MT between October 2019 and May 2020 sugar season according to Indian Sugar Mills Association (ISMA). India is among the 15 leading exporters of agricultural products in the world. Agricultural export from India reached US\$ 38.54 billion in FY19 and US\$ 35.09 billion in FY20. The total agricultural export was US\$ 10.40 billion between April and October 2020. The organic food segment in India is expected to grow at a CAGR of 10% during 2015-25 and is estimated to reach Rs. 75,000 crore (US\$ 10.73 billion) by 2025 from



**A Study of New Indian Agricultural Policy for Development of
Economy**

Dr. Harish B. Badwaik

Asst. Professor (Commerce)

Smt. L. R. T. College of Commerce, Akola

Abstract:-

Agriculture is the most crucial sector of the Indian economy. With 26.8 percent contribution to the Gross Domestic Product (GDP) at current prices and providing employment to nearly 2/3rd of the work force, agriculture is so much at the center stage in the Indian economy that any impact to this sector, positive or negative, has a multiplier effect on the entire economy because the largest industries of the country like sugar, jute, textiles, food processing, milk, etc. as well as allied industries are dependent on agriculture for raw materials. Recently, Government of India introduced three ordinances on 5 June 2020 for agricultural reforms: the Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Ordinance, 2020; the Farmers' Produce Trade and Commerce (Promotion and Facilitation) Ordinance, 2020; and the Essential Commodities (Amendment) Ordinance, 2020. The main objectives is to remove the problems of agricultural sector related to improper and inefficient uses of natural resources, predominance of low-value agriculture, poor cost-benefit ratio of the sectoral activities and insignificant progress of cooperative farming. This research paper studies the significance of New Indian Agricultural Policy for Development of Economy.

KEY WORDS: Agriculture Policy, Indian Economy, Government

INTRODUCTION:

Agricultural policies and practices are critical for building the resilience of agricultural landscapes and agriculture-based livelihoods to social-ecological shocks and stresses, especially in developing economies such as in India. Agricultural policies in India are designed and implemented by a complex system of institutions. States have constitutional responsibility for many aspects of agriculture, but the central government plays an important role by developing national approaches to policy and providing the necessary funds for implementation at the state level.

Objectives of Study:

- 1) To study objectives of the new agricultural policy.
- 2) To study the bottlenecks in development of agriculture sector of India.
- 3) To provide suggestions on Government's schemes and policies for balanced development.

Research Methodology: -

Widespread secondary data sources had been used for this research. The Secondary sources, explain the theoretical and conceptual concepts related to new agricultural policy. The secondary data collection through various study material have been done on the recent Indian agricultural policy.

Impact of Recent Indian Agricultural Policy on other Allied Sector's

Prof. Dr. J. M. Kale

Professor in Commerce

Smt. L.R.T. College of Commerce, Akola

Abstract:-

The Indian Agricultural sector provides employment to about 65% of the labour force, accounts for 27% of GDP, contributes 21% of total exports, and raw materials to several industries. The Livestock sector contributes an estimated 8.4 % to the country GDP and 35.85 % of the agricultural output. India is the seventh largest producer of fish in the world and ranks second in the production of inland fish. Fish production has increased from 0.75 million tons in 1950-51 to 5.14 million tons in 1996-97, a cumulative growth rate of 4.2% per annum, which has been the fastest of any item in the food sector, except potatoes, eggs and poultry meat. The Central Ministry of Agriculture (MOA) is responsible for implementation and formulation of national policies and programs to achieve agricultural growth through optimum utilization of the land resources, water, soil, plant, fisheries, & livestock resources. Government of India implements the following agricultural related Schemes (whether Watershed based or Agro-climatic region based) in the country.

Introduction

Agriculture Credit is a crucial input for increasing agricultural production and productivity. Institutional finance for Agricultural credit is disbursed mainly by Commercial banks, Regional Rural Banks, Land Development Banks, and Cooperative banks. Share of commercial banks in total institutional credit to agriculture is about 48%, that of Cooperative banks is about 46%, and Regional Rural Banks account for 6% only. Short-term Credit accounts for 2/3rd of the total institutional lending to the Agriculture. Drought has multiplier effect on agricultural production during the subsequent year also, due to (i) non-availability of quality seeds for sowing of crops, (ii) inadequate draught power for carrying out agricultural operations as a result of either distress sale of cattle or loss of life, (iii) reduced use of fertilizers as the investment capacity of the farmers decline, (iv) non-availability of raw materials in agro-based industries, and (v) deforestation to meet the energy needs in domestic sector as agricultural waste may not be available in required quantity.

The Central Ministry of Agriculture (MOA) is responsible for implementation and formulation of national policies and programs to achieve agricultural growth through optimum utilization of the land resources, water, soil, plant, fisheries, & livestock resources. Government of India implements the following agricultural related Schemes (whether Watershed based or Agro-climatic region based) in the country, "Sustainable development is the management and conservation of the natural resource base and the orientation of technological and institutional change in such a manner as to ensure the attainment and continued satisfaction of human needs for the present and future generations. Such sustainable development (in the agriculture, forestry and fisheries sectors) conserves land, water, plant and animal genetic resources, is environmentally non-degrading, technically appropriate, economically viable and socially acceptable".

Research papers of all teachers (2020-21)



Impact of Recent Indian Agricultural Policy on Other Allied Sectors**Dr. J. R. Maheshwari**

(Assistant Professor)

Smt.L.R.T.College of Commerce, Akola

India's traditional strength in agriculture has increased manifold on account of the efforts of our farmers and improvements in technology. We need to continue to improve, and move from pure food security to a focus on a mix of agricultural production as well as the actual returns that farmers get from their produce. Villages need to be fully integrated institutionally into the development process so that we draw on their vitality and energy. India has more than 50 million small businesses, which are a major source of employment creation. These businesses are particularly important in creating opportunities for the backward and disadvantaged sections of the society. Policymaking must focus on providing necessary support to this sector in terms of skill and knowledge upgrades and access to financial capital and relevant technology. (Cabinet Resolution by the NITI Aayog, Government of India set up on January 1, 2015. by.)

Agriculture continues to be the most crucial sector of the Indian economy. With 26.8 percent contribution to the Gross Domestic Product (GDP) at current prices and providing employment to nearly 2/3rd of the work force, agriculture is so much at the centre stage in the Indian economy that any situational change in this sector, positive or negative, has a multiplier effect on the entire economy. The largest industries of the country like sugar, jute, textiles, food processing, milk, etc. are dependent on agriculture for their raw materials. Besides, the agriculture sector & rural areas are the biggest markets for low priced & middle priced consumer goods, including durable use items.

The ongoing health crisis around COVID19 has affected all walks of life. Protecting lives of people suffering from the disease as well as frontline health responders have been the priority of nations. Governments have swung into actions since the Corona virus attack created an unprecedented situation. India declared a three-week nation-wide lockdown till mid-April in the initial phase, which was subsequently extended for achieving satisfactory containment of the virus spread. During these challenging times, how does Indian Agriculture respond to the crisis and how do government measures affect 140 million farm households across the country and thereafter impact the economy of a very important country in the developing world? We assess the immediate challenges that COVID19 has posed to the farm sector and suggest mitigation measures to ensure a sustainable food system in the post-crisis period. Immediately after the nation-wide lockdown was announced, the Indian Finance Minister declared an INR 1.7 trillion package, mostly to protect the vulnerable sections (including farmers) from any adverse impacts of the Corona pandemic. The announcement, among a slew of benefits, contained advance release of INR 2000 to bank accounts of farmers as income support under PM-KISAN scheme. The Government also raised the wage rate for workers engaged under the NREGS, world's largest wage guarantee scheme. Under the special scheme to take care of the vulnerable population, *Pradhan Mantri Garib Kalyan Yojana* (Prime Minister's scheme for welfare of the poor), has been announced. Additional

Impact of recent indian agricultural policy on Agricultural sector

Prof. Jyoti H.Lahoti

Smt.L.R.T.College of commerce Akola.

ABSTRACT:

Agriculture continues to be the most crucial sector of the Indian economy. With 26.8 percent contribution to the Gross Domestic Product (GDP) at current prices and providing employment to nearly 2/3rd of the work force, agriculture is so much at the center stage in the Indian economy that any situational change in this sector, positive or negative, has a multiplier effect on the entire economy. The largest industries of the country like sugar, jute, textiles, food processing, milk, etc. are dependent on agriculture for their raw materials. Besides, the agriculture sector and rural areas are the biggest markets for low priced and middle priced consumer goods, including durable use items.

In India, the main objectives of agricultural policy are to remove the major problems of agricultural sector related to improper and inefficient uses of natural resources, predominance of low-value agriculture, poor cost-benefit ratio of the sectoral activities and insignificant progress of cooperative farming. The main features of the National Agricultural Policy are: Privatization of agriculture and price protection of farmers in the post QR (Quantitative Restrictions) regime would be part of the government's strategy to synergies agricultural growth. The goal of this article is to study about the impact of recent Indian agricultural policy on agricultural sectors.

KEY WORDS: Agriculture, Policy, Privatization, employment, Government.

INTRODUCTION:

India is one of the fastest growing G20 economies, largely reflecting an ambitious reform agenda under implementation since 2014. Against this background, agriculture is a key sector in terms of its contribution to both employment and GDP. The sector has also been diversifying from grains towards pulses, fruit, vegetables and livestock products, largely driven by evolving demographics, urbanization and changing demand patterns. Despite these notable achievements, challenges remain; among them, the prevalence of very large numbers of smallholders, low productivity, climate change, pressure on natural resources such as water, persistent food insecurity, and an under-developed food processing and retail sector. Generating savings by continuing to scale back variable input subsidies can be used to train farmers in an efficient and sustainable use of such inputs, by ensuring extension systems focus more on climate change, sustainability, and digital skills. Continued investments in the agricultural knowledge system and knowledge transfer through FPOs are important to ensure sustained and sustainable productivity growth.

Agricultural policies and practices are critical for building the resilience of agricultural landscapes and agriculture-based livelihoods to social-ecological shocks and stresses, especially in developing economies such as in India. Agricultural policies in India are designed and implemented by a complex system of institutions. States have

**Impact of Recent Agricultural Policy on Small Scale Farmers****Prof. Mahesh C. Dabre**

Smt. L. R. T. College of Commerce, Akola

Abstract:

In the course of the corona virus lockdown across the country that brought economic activity to a near halt, the Modi government is expecting that agriculture sector could be a silver lining for the Indian economy as it is estimated to grow at a rate of 3 per cent for the year 2020-21, according to NITI Aayog. The three bills that were passed are the Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill, Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Bill and Essential Commodities (Amendment) Bill. For the study the researcher used the survey method of research. Primary and secondary data collected from the small farmers having less than five acres land. The data collected from 50 farmer's of Akola and Barshitakli taluka's villages' i. e. Shivapur, Kanaheri(Sarap) and Erenda- Paranda by using schedule.

Key Words:

Agricultural Policy, Farmers, Price, Agriculture Sector

Introduction:

India's agriculture is similar to a huge aeroplane waiting to take off a long-distance non-stop flight but without adequate fuel. Can it fly? The answer can be yes if agri-policy is reoriented to enable this. The contribution of agriculture to the country's Gross Value Added (GVA) at basic prices (2011-12 prices) is only 14% while nearly 47% of its population is engaged in the agriculture sector. Contrast this with non-agriculture which contributes 86% to GVA with 53% workforce. Implicit in this is agri- labour productivity is just 19% compared to that of non- agriculture which gets reflected in low levels of farm income compared to non-farm incomes. Though the country has moved from import-dependence to self-sufficiency and to a food exporting country, there has been no associated and equally proportionate impact on farmer's incomes. There is, therefore, a need to reorient agri-policy to transform farmers' lives. In September 2020, three agri reform bills—The Farmers' Produce Trade and Commerce (Promotion and Facilitation), the Farmers' (Empowerment and Protection) Price Assurance and Farm Services Agreement and the Essential Commodities (Amendment) Act—were introduced by the government as a step to raise farmers' incomes in the coming years.

The Union Government and the state governments together should adopt a seven-pronged strategy to enable farmers to 'board the aeroplane'. The government said that the bills would transform the agriculture sector. It would also raise the farmers' income, the Centre said. Further, the government had also promised to double farmers' income by 2022 and the Centre said that the Bills will make the farmer independent of government-controlled markets and fetch them a better price for their produce.

The Bills propose to create a system in which the farmers and traders can sell their purchase outside the Mandis. Further, it also encourages intra-state trade and this proposes to reduce the cost of transportation.



Impact of Recent Indian Agricultural Policy on other Allied Sector's

Dr. N. M. Gutte

Assistant Professor

Smt. L.R.T. College of Commerce, Akola.

Abstract:

Agricultural Sector is the mainstay of the rural Indian economy around which socio-economic privileges and deprivations revolve and any change in its structure is likely to have a corresponding impact on the existing pattern of Social equity. Sustainable Agricultural production depends on the judicious use of natural resources (soil, water, livestock, plant genetic, fisheries, forest, climate, rainfall, and topography) in an acceptable technology management under the prevailing socio-economic infrastructure. Various research studies and policy papers highlight that the Indian Agricultural sector faces resource constraints, infrastructure constraints, institutional constraints, technology constraints, and policy induced limitations. To achieve sustainable agricultural development, it is essential to combine natural resources, capital resources, institutional resources, and human resources (i.e. to optimally utilize the agricultural resources). As an enabling technology, Information Technology (IT) plays an important role in the rapid economic growth and social transformation in developing countries. Information Technology and Bio-Technology, which are "the drivers" of globalization with their complementarities of liberalization, privatization and tighter Intellectual Property Rights (IPR), are bound to create new risks of marginalization and vulnerability in the Indian Agricultural sector. To reduce the risks of marginalization and vulnerability, this paper suggests development of a comprehensive Agricultural Resources Information Systems using Geomatic Technology in districts with public funding, facilitating sustainable agricultural development, and also suggests the need for development of metadata and application of OpenGIS model for optimal utilization of agricultural resources in India.

Introduction:-

The existence or absence of favorable natural resources can facilitate or retard the process of economic development. Professor W.A.Lewis writes: "Natural resources determine the course of development and constitute the challenge which may not be accepted by the human mind". Developing countries, embarking on programmes of economic development, "usually have to begin with and concentrate on the development of locally available natural resources as an initial condition for lifting local levels of living and purchasing power, for obtaining foreign exchange with which to purchase capital equipment, and for setting in motion the development process". With the basic thrust on higher growth in food grain production and other agricultural commodities, increase in productivity and efficient use of resources in agriculture has received special emphasize all through the process of the development, since independence. Sustainable agricultural production depends on the judicious use of natural resources (soil, water, livestock, plant genetic, fisheries, forest, climate, rainfall, and topography) in an acceptable technology management under the prevailing socio-economic infrastructure. Food and Agriculture Organization (FAO) has

Changing Scenario Of Agriculture Sector In India And Its Implications

Dr. Nilesh N. Chotiya

Assistant Professor (Department of Commerce),
Smt. L.R.T. College of Commerce, Akola.

*"If agriculture goes wrong,
nothing else will have a chance to go right in the country"*

Mankombu Sambasivan Swaminathan

Introduction –

Indian economy basically being an agrarian economy, contributes a significant figure to the Gross Domestic Product (GDP) of the country. The agriculture with its allied sectors plays a vital role in an economy. It is a primary source of livelihood for about 58 percent of India's population. Nearly 2/3rd of the work force is engaged in agriculture and its allied sectors. The review of literature related to the agriculture sector and its development in India reveals extensive information about its recent historic colorful milestones of revolutions included white, green, red, silver, evergreen, pink, grey, golden, brown, blue, yellow revolutions etc. which helped Indian agriculture to grow exponentially over a period of time. All these collectively support agriculture sector to move ahead with their positive and negative effects.

The Government and its policies plays significant role in framing vision, budgeting, applying resources and implementing plans accordingly for the sustainable growth of the sector. This paper will specifically highlight the changing scenario of agriculture sector of India, recent initiatives of the Government and its impact on Indian economy.

Changing Scenario of Agriculture Sector of India -

The agriculture sector has witnessed significant changes since last several years. The traditional farming system is transforming with applying modern crop yield techniques to fulfill national as well as global agricultural produce requirement. These developments transformed Indian agriculture from a food deficient stage to a surplus food and also an exporter at global market. The changing scenario of the sector is highlighted as;

Value Addition in Agriculture : This is one of the recent improvement in the field of agriculture. It is important to mention here this conceptual application because it has set the agricultural production processes to move ahead in the new direction. Value addition simply means adding the value to the primary agricultural produce. It increases the economic value of the produce through applying different production processes.¹

It is just like differentially attributed products of local and regional level which appeal consumers to pay premium for these products. Example includes processing of wheat into flour, tomatoes into ketch-up, strawberry into jelly etc. The production of cereals, vegetables, fruits, poultry, milk, fish, meat etc. have provided broader scope to the agriculture sector.

The benefits of value addition concept include-

- It gives new and assured customer base for a product,
- Proper utilization of agricultural surplus and produce wastage,
- It creates new revenue sources for the producer,

Impact Of Recent Indian Agricultural Policy On Agricultural Sector

Dr. Vandana K. Mishra

Professor

Smt. L. R. T. College of Commerce, Akola

ABSTRACT

The Indian agriculture witnessed a major technological breakthrough with the Green Revolution during 1970s. The food grain production grew substantially and the country led its way to self-sufficiency. It was a watershed moment for the Indian agricultural sector. However, since then the demand has increased many fold, which has not been met proportionately with the increase in productivity. One of the major roadblocks to the growth of the agriculture in India is the lack of investments on research & development, infrastructure creation and implementation of technology.

The aim of the present government to double the farmers' income by 2022 is an ambitious target. If implemented properly, this strategy would address the root causes of agricultural distress in India. Recent Agricultural policy of a country is mostly designed by the Government for raising agricultural production and productivity and also for raising the level of income and standard of living of farmers within a definite time frame. This policy is formulated for all round and comprehensive development of the agricultural sector.

KEYWORDS – Agricultural Policy, Agricultural Produce Market Committee (APMC),
Agricultural Sector

INTRODUCTION

Agriculture is the mainstay of the Indian economy. Indian agriculture has made rapid strides from food shortages and imports to self-sufficiency and exports. It has moved from subsistence farming to intensive and technology led cultivation. Agriculture is generally described as the backbone of Indian economy and is at the core of socio economic development of the country. Growth of other sectors and overall economy depends on performance of agriculture to a considerable extent. Not only it is a source of livelihood and food security for a large population of India but also has a special significance for low income, poor and vulnerable sections.

The green revolution marked the second phase of agriculture policy directed to attain food security though agrarian reforms during late 1960s and early 1970s took back seat. In this period, more focus was on research, extension, input supply, credit, marketing, price support and technology growth. Another highlight of this period was the establishment of Food Corporation of India (FCI) and Agricultural Prices Commission. 1980s witnessed increase in agricultural gross domestic product (GDP) because of market driven growth and due to speedy growth of fishery, poultry, vegetables and fruits. After 1991, the agriculture sector witnessed the effect of liberalization, including new international trade accord and the World Trade Organization (WTO). The economic reform brought about opening up of the domestic markets, deregulation, and lesser government participation, which posed a threat to the agriculture sector. This gave a call to more competitiveness in this sector as it raised a lot of new challenges and opportunities.

भारतीय कृषी धोरण - एक अभ्यास

डॉ. अनिल महादेवराव तिरकर

(सहाय्यक प्राध्यापक)

श्रीमती. एल. आर. टी. कॉलेज ऑफ कॉमर्स, अकोला.

प्रस्तावना :

भारताच्या एकूण लोकसंख्येपैकी ७०% लोकसंख्या ही ग्रामीण भागात उपजीविकेचे साधन म्हणून शेतीवर अवलंबून आहे. भारतीय शेतीचे परंपरागत स्वरूप आणि उदरनिर्वाहाचे साधन या दोन कारणांमुळे शेती व्यवसाय हा व्यवसाय न मानता उपजीविकेचे साधन मानले जाते. ग्रामीण भागातील जनता शेतीवर अवलंबून असल्याने शेती व्यवसाय हा भारतीय अर्थव्यवस्थेचा आत्मा समजला जातो. देशाची वाढती लोकसंख्या, अन्नधान्याचा प्रश्न, जमीन सुधारणा, ग्रामीण बेरोजगारी, शेतमाल विपणन, ग्रामीण कर्जपुरवठ्याचा प्रश्न, पशुसंवर्धन, साठवणूक सोयी, उद्योगासाठी लागणारा कच्चा माल इ. च्या संदर्भात शेती व्यवसायासमोर अद्याप काही अनुत्तरित प्रश्न आहे. शेती व्यवसायाच्या प्रगतीशिवाय देशाची प्रगती होणार नाही आणि देशाची प्रगती करण्यासाठी शेती व्यवसायाची प्रगती करणे आवश्यक आहे. म्हणून हरितक्रांतीचा प्रयोग यशस्वी करण्यात आला. भारतास स्वातंत्र्य प्राप्त झाल्यानंतर भांडवलशाही आणि साम्यवादी अर्थव्यवस्थांचा स्वीकार न करता मिश्र अर्थव्यवस्थेचा स्वीकार केला. मिश्र अर्थव्यवस्थेत सरकारी मालकीचे उद्योग, खाजगी उद्योग आणि संयुक्त क्षेत्र असे तीन क्षेत्रांचे अस्तित्व आढळून येते. आर्थिक नियोजनाच्या माध्यमातून देशाच्या सर्वांगीण विकासाचे धोरण निश्चित करण्यात आले. भारतीय शेती उद्योग हा देशातील पायाभूत उद्योग मानला गेला तरी स्वातंत्र्यपूर्व काळात ब्रिटिशांचे भारतीय शेतीच्या संदर्भातील धोरण अनुकूल नसल्याचे दिसते. भारतीय शेतीला स्वातंत्र्य पूर्वकाळात ब्रिटिशांकडून भांडवल पुरवठा न झाल्याने सावकारांच्या पिळवणुकीला चालना मिळाली. स्वातंत्र्य प्राप्तीनंतर शेतीक्षेत्रात सुधारणा घडवून आणण्यासाठी पंचवार्षिक योजनांमधून विशेष लक्ष केंद्रित करण्यात आले. कोणत्याही देशाच्या आर्थिक विकासाच्या दृष्टीने नियोजन किंवा धोरण ही अत्यंत आवश्यक बाब आहे. नियोजनाच्या माध्यमातून देशाचा विकास घडवून आणण्यासाठी धोरणात्मक निर्णय घेण्याची आवश्यकता असते.

नमुना शब्द :

कृषीविषयक धोरण, स्वातंत्र्य पूर्वकाळ, स्वातंत्र्योत्तर काळ, धोरणातील चुटी, योजना

महत्त्व :

जगातील २/३ लोकांचा मुख्य व्यवसाय शेती असून शेतीव्यवसायाचे स्वतंत्र अर्थशास्त्र निर्माण झाले आणि विकसित झाले आहे. देशाच्या राष्ट्रीय उत्पन्नामध्ये भारतीय शेतीचा वाटा सुरुवातीला ५०% होता

कोव्हीड-19 चा कृषी क्षेत्रावरील होणारा आर्थिक परिणाम : एक अध्ययन
डॉ मोनिका साबू
सहाय्यक प्राध्यापक
श्रीमती ल.रा.तो. वाणिज्य महाविद्यालय, अकोला

सारांश

२५ मार्च २०२० पासून देशात लागू झालेल्या टाळेबंदीचा ग्रामीण भारतातील अर्थव्यवस्थेवर विपरित परिणाम झाला आहे. अनेकांच्या रोजगारावर त्यामुळे गदा आली आहे. ग्रामीण भागात ज्यांचे पोट हातावर आहे, अशा लोकांच्या हालअपेष्टांना तर पारावार उरलेला नाही. देशात सर्वाधिक रोजगार शेतीक्षेत्राशी निगडित आहेत. म्हणजे देशात जेवढी केवढी धमशक्ती अस्तित्वात आहे त्याच्या निम्मी धमशक्ती एकट्या शेती व शेतीशी निगडित क्षेत्रात कार्यरत आहे. जागतिक स्तरावर, अन्न व कृषी संघटनेला (एफएओ) मागणी व अन्नपुरवठा ह्यात बदलांची अपेक्षा आहे. जगातील सर्व देशांनी आपापल्या देशातील नागरिकांचे उपासमार आणि कुपोषण यांपासून संरक्षण, याचबरोबर अन्न पुरवठा साखळीतील चुटी दूर न केल्यास 'जागतिक अन्नसंकट' उद्भवू शकण्याचा इशाराही संघटनेने दिला आहे. तसेच, कोविड -१९ हे संकट जगभरात "अन्नटंचाई" निर्माण करू शकते असा इशारा संयुक्त राष्ट्रांनी दिला आहे. वर्ल्ड फूड प्रोग्रॅमच्या निरिक्षणानुसार कोविड-१९ मुळे आधीच अन्नाबाबतची अमुरक्षितता आणि कुपोषण ह्यांनी ग्रस्त असलेल्या जनतेचे आणखी हाल होण्याची शक्यता आहे. सिएरा लिओनमध्ये इबोलाचा (२०१४-१५) प्रादुर्भाव झाल्यानंतर उपासमार आणि कुपोषणात मोठी वाढ झाली होती. लहान आणि सीमांत शेतकऱ्यांना त्यांच्या शेतात काम करणे, रास्त व किफायतशीर दर मिळवणे आणि बाजारपेठेत खरेदी किंवा विक्रीसाठी प्रवेश मिळविणे अशक्य झाल्यास त्याचे अत्यंत वाईट परिणाम होतील. कोरोना व्हायरसमुळे भारतीय अर्थव्यवस्थेत आलेला संकटाचा काळ आता संपला आहे एप्रिलमध्ये आलेल्या कोरोना संकटानंतर आता अर्थव्यवस्था गती पकडत आहे

प्रस्तावना

देशातील ८५ टक्के शेतकऱ्यांकडे अडीच हेक्टरपेक्षाही कमी जमीन आहे. हीच जमीन ते कसतात, त्यावर पीक घेतात आणि त्यावर कुटुंबाची गुजराण करतात. ९० लाखांहून अधिक मच्छिमारांचा उदरनिर्वाह थेट मासेमारीवर अवलंबून आहे. त्यातील ८० टक्के मच्छिमारांचे उत्पन्न जेमतेम आहे. मच्छिमारी क्षेत्र करोडो लोकांना रोजगार पुरवते.

(SJIF) Impact Factor-7.675

ISSN-2278-9308

B.Aadhar

Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

March -2021

ISSUE No- CCLXXVIII (278)

Impact of Post COVID Central Government Packages on Various Sectors of Indian Economy



Chief Editor

Prof. Virag S. Gawande
Director
A. S.R.& D. T. Institute Amravati

Executive Editor

Dr.S.G. Chapke
Principal
Smt. L.R.T. College of
Commerce, Akola

Editor

Dr. Y.K. Agrawal
IQAC Co-ordinator
Smt. L.R.T. College of
Commerce, Akola

The Journal is indexed in:

Scientific Journal Impact Factor (SJIF)

Cosmos Impact Factor (CIF)

International Impact Factor Services (IIFS)

Aadhar International Publication

For Details Visit To : www.aadharsocial.com



A Study of MSME Post Covid-19 Stimulus Package

Dr. S.G.Chapke

Principal

Smt. L.R.T. College of Commerce, Akola

Abstract:

The empowering of the MSME sector will surely propel India's aim towards a self-reliant country since the sector is a prominent contributor to the country's GDP. Exclusion of the foreign entities will further strengthen the representation of MSME units in the domestic landscape. However, the first task is to ensure that these units survive the ongoing economic chaos. The Revised Criteria for Classification of MSMEs are 1)Credit Guarantee Scheme for Subordinate Debt (CGSSD), 2) Three Lakh Crore Loans to MSMEs, 3) Equity Infusion For MSMEs Through Fund of Funds, 4) No Global Tenders For Procurement Up To Rs.200 Crore

The government changed the criteria to decide micro, small and medium enterprises. The new definition is as applicable from 1 July 2020. The new definition of MSME redefines the upper limits, thus, covering more enterprises under its ambit. The old definition had different limits for the manufacturing and services sectors. The new definition provides the same limits for both the manufacturing and services sectors. Thus, more enterprises can avail the loans and schemes provided for MSMEs now.

Key Words: MSME, GDP, Stimulus, Package, Atmanirbhar Bharat, Economy

Introduction:

In India, **Micro, Small, and Medium Enterprises** (MSMEs) contribute nearly 8% of the country's GDP, around 45% of the manufacturing output, and approximately 40% of the country's exports. It won't be wrong to refer them as the 'Backbone of the country.'The Government of India has introduced MSME in agreement with Micro, Small and Medium Enterprises Development (MSMED) Act of 2006. These enterprises primarily engaged in the production, manufacturing, processing, or preservation of goods and commodities.

MSMEs are an important sector for the Indian economy and have contributed immensely to the country's socio-economic development. It not only generates employment opportunities but also works hand-in-hand towards the development of the nation's backward and rural areas. According to the annual report by the Government (2018-19), there are around 6,08,41,245 MSMEs in India.

In May 2020, Union Minister for MSME (micro, small, and medium enterprises) Nitin Gadkari warned that India's MSME sector — which contributes a significant 37.54 percent to the country's overall GDP — was on the verge of collapse Shutting of factories, disruption of supply chains and decrease in sales of non-essential items due to the extended nationwide lockdown brought business activity to a halt and exacerbated the liquidity crunch in the MSME sector. With MSMEs desperate for financial aid after 20 to 30 percent decline in their revenues, Finance Minister Nirmala Sitharaman rolled out a slew of initiatives in May under the Rs 20 lakh crore Aatmanirbhar Bharat stimulus package. The schemes were announced to make India self-reliant at a time when production processes and supply chains were



**A Review of Farmers' Share in 20 Lakh Crore Package announced by
Central Government of India**

Dr. Yogesh K. Agrawal

Assistant Professor

Smt. L.R.T. College of Commerce, Akola

Abstract:

Corona virus pandemic has affected the Indian economy to a large extent. Every sector and industry is under distress, affecting the life of many migrant laborers. The agriculture sector is also suffering. The supply chain management for agricultural goods has been a challenge for the Indian government these days. To streamline all the sectors and to save the failing economy, the government has announced an Rs. 20 lakh crore economic package. A significant amount of Rs. 1.63 lakh crore has been allocated to the agriculture and allied sector, as announced in the third installment of this package by Finance minister Nirmala to strengthen logistics, capacity building, and infrastructure (cold chains, storage centres, production and packaging yards). Keeping in point of view the importance of livestock wealth of India (approximately 53 crore animals), animal husbandry/ dairy infrastructure development fund of worth Rs. 15,000 crores have been allotted to encourage private organizations to invest in the sector and to enhance the export of livestock products and cattle feed. The value addition chain will also be benefited from this initiative. A support package of Rs. 4000 crores have been allocated for herbal cultivation in India. The herbal cultivation will be under the supervision of the National Medicinal Plant Board (NMPB). A sum of Rs. 20,000 crores are also announced for fishermen through Pradhan Mantri Matsya Sampada Yojna for marine and inland fisheries and aquaculture in continuation of the announcement made during budget session-2020-21. This will facilitate employment for approximately 55 lakh people, doubling India's export to 1 lakh crore value.

Key Words: Package, Farmers, Pandemic, Corona Virus, Livestock, Medicinal Plant

Introduction:

Due to corona virus pandemic the Indian economy has gone down, every sector and industry is under distress, affecting the life of many migrant laborers. The agriculture sector is also suffering. The supply chain management for agricultural goods has been a challenge for the Indian government these days. To streamline the industry manufacturing, marketing, and to save the failing economy, the government has announced an Rs. 20 lakh crore economic package.

Beside this Essential Commodities Act has also been amended to enable better price realization for farmers. With this amendment food items such as cereals, edible oil, oilseeds, pulses, onion, and potato have been deregulated under the act. This will wave off the stock limit imposed on any produce. The limit will only be imposed under certain exceptional circumstances i.e. national calamities, famine, etc. Essential agriculture marketing reforms have been adopted to provide marketing choices to farmers. The legal framework to help farmers to fix their own price for products is in process. In the past two months, the

**A Review Of Post Covid Economic Relief By The Government And Its
Impact On Indian Real Estate Sector
Dr. Nilesh N. Chotiya**

Assistant Professor (Department of Commerce),
Smt. L.R.T. College of Commerce, Akola.

Every crisis with its extreme worst effects gives an opportunity to arise with new perceptions, solutions and directions.

Introduction –

The Covid-19 pandemic has disturbed the functioning of all economies of the world. In India the GDP growth at (-) 8.6 per cent in Q2:2020-21, implying that India is likely to have entered a technical recession in the first half of 2020-21 for the first time in its history with two successive quarters of GDP contraction. The report of RBI defining the current state of the economy as “At a time when global economic activity is besieged by the outbreak of the second wave of COVID-19, incoming data for the month of October 2020 have brightened the near-term outlook for the Indian economy and stirred up consumer and business confidence. There are, however, formidable downside risks that confront the path of recovery.”¹

The pandemic situation and lockdowns affected the demand supply chain, financial markets and almost every sector of the economy and the society in different terms. The analysis of the impact of Covid-19 on various sectors of Indian economy will reveals the facts after the country completely overcome from this health crisis. This paper specifically focused on the impact of Covid-19 on Indian real estate sector and the economic relief provided by the Government of India (GOI). The paper attempts to analyse the current scenario of Indian real estate sector, the perceptions of concern stakeholders and the remedial measures applied by the GOI and Reserve Bank of India (RBI) to lift the sector. It is a descriptive research, based on the secondary data sources specifically the discussions, articles, analytical reports, statistics and current updates available on the internet.

The Real Estate Sector of India:

The real estate sector is among the most recognized sectors of Indian economy. It has four sub sectors retail, housing, commercial and hospitality. The corporate environment, demand for commercial spaces and urban and semi-urban accommodations are the major factors of growth. The sector has becoming investment destination in terms of attracting Non-Resident Indian (NRI) investments in property especially in smart cities.

Market Size:

The market size of the sector in monetary terms is Rs. 12,000 crore (US\$ 1.72 billion) in 2019. During 2019, the office leasing space reached 60.6 msf (million square feet) across eight major cities, registering a growth of 27% year over year. In 2019, office sector demand with commercial leasing activity reached 69.4 msf. Co-working space across top seven cities increased to reach 12 sq ft by end of 2019. Housing sales



Impact of Post Covid Central Government Packages on Service Sector

Dr. Anil M. Tirkar

(Assistant Professor)

Smt. L.R.T. College of Commerce, Akola.

Abstract:

The outbreak of the Covid-19 pandemic is an unprecedented shock to the Indian economy. Apart from the devastating effects of the pandemic, the death toll and struggling healthcare systems, the virus has left the economies and financially world-wide staggering and even drowning in many parts of the world. While some of the effects of Post Covid packages on various Service Sector and economy are short term but many can have lasting impacts. The service sector provides services, rather than producing material commodities. Activities in the service sector include retail, banks, hotels, real estate, education, health, social work, computer services, recreation, media, communications, electricity, gas and water supply. The lockdowns have hugely impacted on Central Government packages which invaded service sector and supply-chain management. Although the majorly affected packages of service sectors include travel and tourism, logistics, auto, metals, drugs and pharmaceuticals and retail, among others, education as we know it, has completely changed and is impacted too. That's why they do not get prominent fix packages of respectively.

Keywords : Covid-19, Economy, Service Sector, Post Covid, Government Packages etc;

Introduction :

The impact of corona virus pandemic on India has been largely disruptive in terms of economic activity as well as a loss of human lives. We are in the middle of a global Covid-19 pandemic, which is inflicting two kinds of shocks on countries: a health shock and an economic shock. Ever since the first outbreak of corona virus (covid19) in Wuhan, China, the world has changed in more ways than one.

Almost all the sectors have been adversely affected as domestic demand and exports sharply plummeted with some notable exceptions where high growth was observed. Some of the strongest economies around the globe are struggling to cope with the situation in the wake of an unprecedented demand shock and a shutdown of all key economic activities that drive growth. Many Indian sectors are now in critical need of a relief package Covid-19 pandemic has impacted economies around the world like no other event that experts can recollect since the Great Depression. Some of the strongest economies around the globe are struggling to cope with the situation in the wake of an unprecedented demand shock and a shutdown of all key economic activities that drive growth. In the United States, the world's most powerful economy, a massive number of jobs losses have been reported due to the Covid-19 pandemic. The situation is so bad that US President Donald Trump on Thursday said the "US has been attacked and Covid-19 is not just any flu". India, too, has been hit hard. Global rating agency today slashed India's GDP projection for FY21 to 0.8 per cent. The Covid-19 pandemic has been a huge blow to India, especially since many sectors were already facing a crisis when the virus storm hit.



A Study on post Covid Central Government Packages for Revival of Indian Economy

Dr. Harish B. Badwaik,

Asst. Professor (Commerce)

Smt. L. R. T. College of Commerce, Akola

Abstract:-

The COVID-19 brought social and economic life to a standstill. The impact of the coronavirus pandemic on India has been mostly turbulent in terms of economic activity furthermore as a loss of human lives. In India the GDP growth at (-) 8.6 per cent in Q2:2020-21, implying that India is likely to have entered a technical recession in the first half of 2020-21 for the first time in its history with two successive quarters of GDP contraction. Most of the sectors are adversely affected as domestic demand and exports sharply plummeted with some notable exceptions wherever high growth was determined. The pandemic situation and lockdowns affected the demand supply chain, financial markets and almost every sector of the economy and the society in different terms.

The main target is on assessing the impact on affected sectors, like aviation, retail, capital markets, MSMEs, and oil. This situation has conjointly provided some distinctive opportunities to India. A trial is formed to investigate the impact and attainable solutions for a few key sectors. This paper specifically focused on the impact of Covid-19 and economic relief provided by the Government of India. The paper attempts to analyse the current scenario of remedial measures applied by the GOI.

Keywords:- COVID, economic impact, Indias remedial measures .

Introduction:-

The COVID-19 has infinitely impacted nations and world that is forever buzzed with activities has fallen silent and every one of the resources is diverted to meeting the never-experienced-before crisis. there's a multi-sectoral impact of the virus because the economic activities of states have stalled. A 2019 joint report from the WHO and therefore the UN agency estimated the impact of such a virulent disease at 2.2 percent to 4.8 percent of world GDP. In India to cope up with the situation the first package of Rs 20.97 lakh crore was announced by the central government in May 2020. After this, a package of 73 thousand crores was announced on October 2020 and then on November 2020, a package of 2.65 lakh crores was announced. The self-sufficient India package was initially Rs 11.02 lakh crore. It also included 1.92 lakh crore rupees given before May 12 and 8.01 lakh crore rupees received from RBI. Then this package made 20.97 lakh crore rupees. Various relief packages have been announced by the government to control downturn of the economy in the Corona period.

Objectives of the Study:-

The objectives of this paper is to discuss the Economic Impact of the COVID-19 pandemic in India and a role of government .

- 1) To study the impact of Covid pandemic on the Indian economy.



**Impact of Post COVID Central Government Packages on
Various Service Sectors of Indian Economy**

Dr. N.M.GUTTE

Assistant Professor in Commerce Smt.L.R.T. College of Commerce, Akola.

Abstract:-

The service sector has been a key driver of both the global and Indian economy over the last three decades. The economic reforms since the early Nineties unleashed the potential of the services sector by utilizing available skilled manpower due to state-supported higher education. India is probably the only big economy that didn't follow linear growth theories by jumping from a predominantly agricultural economy to a services-led growth economy without much improvement in manufacturing. The share of manufacturing in India's GDP has remained stagnant around 16 per cent for nearly three decades and we are nowhere near the 2022 target of 25 per cent. As a result, India's growth story has been driven by services, which has a 55 per cent share in the economy. Services exports have outperformed goods exports in the recent years, due to which India's share in the world's commercial services exports has risen steadily over the past decade to reach 3.5 per cent in 2018 — twice the sector's share in the world's merchandise exports, 1.7 per cent.

Introduction:

India is fast becoming a major quality service provider. Even before the COVID set in and just before the nationwide lockdown was announced at the end of March, the sector was booming. The widely-tracked Nikkei India PMI Index stood at 57.5 in February, up from 55.5 in January. However, IHS Markit India Services Index reports that the services sector has been contracting for five consecutive months since March, with an index of 34.2. In PMI jargon, the 50-mark level separates expansion from contraction. Given the uncertainty in the world market and the projected slowdown of developed economies by 8 per cent this year, India's services-led growth has to depend mostly on the domestic economy. Have we done enough to revive the services sector? The Centre rolled out a whopping Rs 20.9 lakh crore stimulus package to pull the economy out from the ravages of the pandemic. The package had a strong focus on the MSME sector, employee provident fund, power distribution companies and taxation, among other affected areas. Most of the stimulus package is in the form of funding and loan opportunities and, injecting liquidity to the market.

Objectives of the study:-

1. To study of the recent Indian Service sector.
2. To study role of Indian service sector in Indian economy.

Research Methodology:-

1. Research paper depends on secondary data.
2. Research paper studied on various recent reports.

Impact of COVID various sectors on Indian Economy.

Energy

Night lights and economic activity are connected. In Delhi, night light fell 37.2% compared to 1–31 March 2019. This was the biggest fall for any metro in India. Bangalore

Research papers of all teachers (2020-21)



Impact of Post Covid Central Government Packages on Agriculture Sector of Indian Economy

Prof. Dr. Jyoti R. Maheshwari

Assistant Professor Smt. L.R.T. College of Commerce, Akola

We are discussing about post covid situation, and the central government packages on various sectors of Indian economy. But while writing this paper I personally feel that this is not the post covid situation, covid is not gone yet, COVID is still alive and daily number of patients is increasing. According to a report of the Ministry of Human Resource Development, Government of India conducted a survey on higher education and observed that there are 993 universities, 39931 Colleges and 10725 Stand Alone Institutions listed on their portal, which contribute to education. These institutions further reflect the student density of India as the total enrolments in higher education every year are nearly 37.4 million, reflecting the expanding horizons of the education industry. The sector was seen catching pace by the passing day until Corona virus impacted the country intensely. The impact of pandemic COVID-19 is observed in every sector around the world. The education sectors of India as well as world are badly affected by this. It has enforced the world wide lock down creating very bad effect on the student's life. Crores of learners stop to move schools/colleges and all educational activities halted in India. The outbreak of COVID 19 has taught us that change is inevitable. It has worked as a catalyst for the educational institutions to grow and opt for platforms with technologies, which have not been used before. The education sector has been fighting to survive the crises with a different approach and digitizing the challenges to wash away the threat of the pandemic. This paper highlights some measures taken by government of India to provide seamless education in the country. Both the positive and negative impacts of COVID 19 on education are discussed and some fruitful suggestions are also pointed to carry out educational activities during the pandemic situation.

In 2020, on 20 March, Maharashtra government cancelled examinations for classes 1 to 8 and promoted the students to the next classes, whereas examinations for classes 9 and 11 were postponed till 15 April. Board exams of SSC and HSC were postponed in Kerala. Assam government cancelled all exams till 31 March 2020. UPSC has also postponed the interview for the Civil Services Examination 2019 to be held from 23 March to 3 April. The SSC exams in Tamil Nadu and Pondicherry were postponed to April 15. School closures in response to the COVID-19 pandemic have shed a light on numerous issues affecting access to education, as well as broader socio-economic issues. As of 20 March, 2020 over 70% of the world's learners have been impacted by closures. Even when school closures are temporary, it carries high social and economic costs. Again as on today the situation is not very satisfactory. Still the school & colleges are working in online mode.

It is well known that with the development process, the share of the agricultural sector in income and employment declines with economic growth. During colonial rule, there was neither growth nor equity in the agricultural sector. Indian farmers worked under unfavorable circumstances and were exploited by the landlords and moneylenders. At the



**An Empirical Study On The Post Covid Central Government Packages On
Tourism Service Sector**

Dr. Jyoti H.Lahoti

Smt. L. R. T. College of commerce Akola.

ABSTRACT:

As the post-pandemic world is taking shape, the service sector is struggling hard to keep its head above water. The service sector has been a key driver of both the global and Indian economy over the last three decades. India's growth story has been driven by services, which has a 55 per cent share in the economy. Services exports have outperformed goods exports in the recent years, due to which India's share in the world's commercial services exports has risen steadily over the past decade to reach 3.5 per cent in 2018 — twice the sector's share in the world's merchandise exports, 1.7 per cent.

The goal of this article is to study about the impact of covid on tourism services and post covid central government packages on tourism service sector. The tourism economy has been heavily hit by the corona virus (COVID-19) pandemic, and measures introduced to contain its spread. Depending on the duration of the crisis, revised scenarios indicate that the potential shock could range between 60-80% declines in the international tourism economy in 2020. Beyond immediate measures to support the tourism sector, countries are also shifting to develop recovery measures. These include considerations on lifting travel restrictions, restoring traveler confidence and rethinking the tourism sector for the future.

KEY-WORDS: Covid, Pandemic, Tourism services, Central Government Packages, Economic

INTRODUCTION:

The Tourism industry has been one of the largest contributors to India's GDP in recent years increasing from a share of 6.70% in 2017 to 9.20% in 2018. The Government of India ("GOI") over the past few years has taken various supportive measures and has focused on making India a global tourism destination by promoting schemes like 'Incredible India', 'Atithi Devo Bhava', 'Swadesh Darshan' and 'Pilgrimage Rejuvenation and Spiritual Augmentation Drive' (PRASAD). The World Travel and Tourism Council ("WTTC") 2020 has reported that in the year 2019, tourism generated 39,821 million jobs in India, which is 8.0% of total employment in the year 2019.

The Covid-19 pandemic has severely impacted the tourism industry across the globe covering sectors like hospitality, tour operators, travel agents, air, land and sea transportation industry and others. As per WTCC, the Covid-19 pandemic is expected to cost the tourism industry at least USD 22 billion resulting in a loss of 50 million jobs globally. India is no exception; tourism has witnessed a significant decline during 2020.

RESEARCH OBJECTIVES:

- ✚ To study the post covid Scenario of Hospitality and Tourism Industry in India
- ✚ To study about the need to provide interim relief to Tourism Industry
- ✚ To revision of the central packages for service sector

**Relief Measures to Make Micro, Small and Medium Enterprises
'Atmanirbhar'**

Prof. Mahesh C. Dabre

Smt. L. R. T. College of Commerce, Akola

Abstract:

“The proposed definitional change for MSME sector based on turnover is progressive and is perfectly corresponding with the GSTN framework. It is time that we now implement this legislation,” said Rajnish Kumar, Chairman, SBI in a statement. Under the new definition, manufacturing and service MSMEs will be defined under a common metric that will be a mix of investment in plants and machinery or equipment and turnover. The descriptive method of research is used for analysis and interpretation of data. Secondary data collected through internet. Out of the 15 relief measures announced by the Finance Minister under the mega Rs. 20 lakh corer stimulus package, six aimed at bringing lockdown-hit India’s vast MSME sector back to life.

Key Words: MSMEs, Investment, Service, Package, Atmanirbhar

Introduction:

To address MSMEs fear of outgrowing in size to receive benefits given by the government to businesses categorized as per the current MSME definition, Finance Minister revised the definition. “Almost 50 per cent of Indian exports come via MSME units. The growth in MSME numbers will likewise increase their contribution to India’s export basket. This will make export-oriented fiscal and policy offerings all the more important in the future,” Pushkar Mukewar, Co-CEO, Drip Capital told Financial Express Online.

Manufacturing enterprises investing less than Rs. 25 lakh, less than Rs. 5 corer, and less than Rs. 10 corer in plant and machinery or equipment were till now defined as micro, small and medium enterprises respectively. For services businesses, the investment threshold limit stood at less than Rs. 10 lakh, less than Rs. 2 corer and less than Rs. 5 corer as micro, small and medium enterprises respectively.

Now, with the revised definition, combining manufacturing and service MSMEs to enjoy same benefits, investment less than Rs. 1 corer and turnover under Rs. 5 corer will be defined as micro-units while small businesses will be categorized based on investment less than Rs. 10 corer and turnover under Rs. 50 corer. Medium enterprises will be defined on the basis of investment under Rs. 20 corer and turnover less than Rs. 100 corer.

Addressing MSMEs’ issue of unfair competition from foreign companies in government procurement tenders due to the size and strength differ, the government said it will not allow global tenders in such schemes up to Rs. 200 corer. “Necessary amendments of General Financial Rules will be effected,” according to the government document detailing the 15 relief schemes. “Through the recently revised measures, the government has instilled a lot of faith in India’s backbone – the MSME ecosystem. Particularly the collateral-free loans, and the push towards the government procurement tendering will help businesses like us,



Impact Of Post Covid Central Government Packages On Service Sector

Dr. Vandana K. Mishra

Professor, Smt. L. R. T. College of Commerce, Akola

ABSTRACT

The services sector is not only the dominant sector in India's GDP, but has also attracted significant foreign investment, has contributed significantly to export and has provided large-scale employment. India's services sector covers a wide variety of activities such as trade, hotel and restaurants, transport, storage and communication, financing, insurance, real estate, business services, community, social and personal services, and services associated with construction.

This paper highlights while the package is a beam of hope for some, it has overlooked the plight of the services sector. The sector finds little mention or attention in the government's Atmanirbhar Reform Package. The sector's significance in the economy continues to grow with its share amounting to two-thirds of total FDI inflows into India and about 38% of total exports. As the post-pandemic world is taking shape, the sector is struggling hard to keep its head above water.

KEYWORDS – Central Government Packages, Atmanirbhar Reform Package, Service Sector

INTRODUCTION

The service sector has been a key driver of both the global and Indian economy over the last three decades. The economic reforms since the early Nineties unleashed the potential of the services sector by utilizing available skilled manpower due to state-supported higher education. India is probably the only big economy that didn't follow linear growth theories by jumping from a predominantly agricultural economy to a services-led growth economy without much improvement in manufacturing. The share of manufacturing in India's GDP has remained stagnant around 16% for nearly three decades and we are nowhere near the 2022 target of 25 %. As a result, India's growth story has been driven by services, which has a 55% share in the economy. Services exports have outperformed goods exports in the recent years, due to which India's share in the world's commercial services exports has risen steadily over the past decade to reach 3.5% in 2018 — twice the sector's share in the world's merchandise exports, 1.7%.

India is fast becoming a major quality service provider. Even before the COVID pandemic set in and just before the nationwide lockdown was announced at the end of March, the sector was booming. The widely-tracked Nikkei India PMI Index stood at 57.5 in February, up from 55.5 in January. However, IHS Markit India Services Index reports that the services sector has been contracting for five consecutive months since March, with an index of 34.2. In PMI jargon, the 50-mark level separates expansion from contraction. India's services-led growth has to depend mostly on the domestic economy.

From tourism, aviation, shipping, space to call centres and delivery services, the standstill in activities is bound to have a knock-out effect on employment, production and the

नवीन कृषि सुधारणा कायदे शाप की वरदान : एक अध्ययन

डॉ मोनिका साबू

श्रीमती ल.रा.तो. वाणिज्य महाविद्यालय, अकोला

सारांश :

नवीन कृषि सुधारणा कायदे 'एक राष्ट्र एक बाजारपेठ' या शासनाच्या दूरदृष्टीच्या धोरणांशी सुसंगत आहेत. जीएसटी मुळे आता आपण 'एक राष्ट्र - एक कर' स्वीकारला आहे, राष्ट्रीय परीक्षा संस्था उभारून आपण 'एक राष्ट्र एक परीक्षा' याचा स्वीकार केला. तसेच 'एक राष्ट्र एक शिधापत्रिका' योजनाही दृष्टिपथात आहे. त्यानुसार कृषी कायदे हे सुद्धा 'एक राष्ट्र एक बाजारपेठ' या धोरणानुसार आहेत. बरीच वर्षे वंचित राहिलेला शेतकरी आता आपल्या कृषीमालाचे मूल्य ठरवण्यास सक्षम होईल. स्वतःच्या शेतातील उत्पादन कृषी उत्पन्न बाजार समिती (एपीएमसी) मध्ये विकायचा की खुल्या बाजारात हा पर्याय त्याला खुला राहिल. शेतीमाल कोणत्या दराने विकायचा याचेही अधिकार शेतकऱ्याला मिळालेले आहेत. कृषी क्षेत्रासंबंधित महत्वाच्या विधेयकांना लोकसभेत मंजूरी देण्यात आली. विरोधकांच्या जोरदार विरोधानंतरही कृषी उत्पादन व्यापार आणि वाणिज्य विधेयक, जीवनावश्यक वस्तू (संशोधन) विधेयक, हमीभाव आणि कृषीसेवा विधेयक लोकसभेत मंजूर झाले.

या नवीन सुधारणा कायद्यानुसार कंत्राटी शेतीतही मालकी शेतकऱ्याकडेच राहिल याची खात्री आहे. कंत्राट हे फक्त पिकांच्या बाबतीत असेल. कंत्राटी शेतीमुळे नवीन तंत्रज्ञान, नवीन बियाणे, आणि गुंतवणूक कृषी क्षेत्रात येईल. कित्येक वर्षे कमी उत्पादकता ह्या एकाच गंभीर समस्येने शेतकऱ्यांना भेडसावले होते. कृषी क्षेत्रातील गुंतवणूक वाढली की तंत्रज्ञानाचा बापर वाढेल तसेच नवीन बियाणांमुळे उत्पादकता ही वाढेल.

प्रस्तावना :

शेतकऱ्यांना सक्षम करणे तसेच नवीन तंत्रज्ञान, नवीन बियाणे आणि नवीन गुंतवणूक यांच्याद्वारे शेती क्षेत्रातील उत्पादकता वाढवणे हे कृषी सुधारणांचे उद्दिष्ट आहे.

Research papers of all teachers (2020-21)

24 A Study of Effects of Corporate Governance

Dr. Mahesh C. Dabre

Associate Professor, Smt. L. R. T. College of Commerce, Akola.

Abstract

A lot has been written on what constitutes corporate governance and the debate is an ongoing one. The failure of corporate governance in several countries has opened up questions about the values of business leaders themselves and their accountability to the society. The basic objectives of corporate governance are 'enhancement of the long-term shareholder value, at the same time protecting the interests of the other stakeholders.' Descriptive method of research used for the study. Primary and secondary data used for the study. The board of directors are responsible for the governance of the company.

Key Words: Corporate Governance, Stakeholders, Company, Management, Board of Directors

Introduction

What is common in Enron, World Com, Xerox-Modicorp, Maxwell, Polypeck, Satyam – Absence of good corporate governance.

The bad behavior of companies globally has brought the phrase 'corporate governance' back into the limelight. The Enron case and the fall of the famous audit firm Arthur Anderson is too well known. WorldCom, the second largest long distance communication provider in US, created panic in the corporate world in mid 2002, when it falsely classified revenue expense as capital expense to the extent of \$ 3.8 billion thus increasing its profits by that figure. The case of Xerox-Modicorp in India revealed payment of unauthorized amount to the tune of around \$ 7,00,000 related to the sales to government department in India during the period 2000 onwards. The most important case in UK is that of Robert Maxwell and his alleged use of pension money to fund the business. Polly Peck Plc. is another company where senior directors were convicted for false accounting. These corporate scandals have put a question mark on the corporate governance standards of the companies in the world. The meteoric fall in the fortunes of several giant corporate in US and UK and also a series of scams in the financial sector of other developed and underdeveloped countries including India brought in its wake need for a renewed thrust on good corporate governance. The failure of corporate governance in several countries has opened up questions about the values of business leaders themselves and their accountability to the society.



ORIGINAL RESEARCH PAPER

Education

“पश्चिम विदर्भाच्या आर्थिक विकासात सोयाबीन उत्पादक शेतकऱ्यांच्या योगदानाचे विश्लेषणात्मक अध्ययन”

KEY WORDS:

बबन काशीनाथ कदम	डॉ. ताम्हणे हॉस्पिटलजवळ, गोरक्षण रोड, अकोला
डॉ. श्रीप्रभू जी. चापके	प्राचार्य, श्रीमती ल.रा.तो. वाणिज्य महाविद्यालय, अकोला
डॉ. महेश चं. डाबर	सहयोगी प्राध्यापक, श्रीमती ल.रा.तो. वाणिज्य महाविद्यालय, अकोला

सारांश

भारताची ओळख ही कृषीप्रधान देश म्हणून आहे. भूईमूग, तीळ, जवस या तेलबियांसोबतच सोयाबीनचे सुध्दा उत्पादन भारतात घेतले जाते. मध्यप्रदेश, महाराष्ट्र, आंध्रप्रदेश, कर्नाटक या आणि इतर राज्यांमध्ये शेतकरी सोयाबीन तेलबियांचे उत्पादन घेतात. म्हणूनच संशोधकाने सोयाबीन उत्पादक शेतकऱ्यांच्या पश्चिम विदर्भाच्या आर्थिक विकासाचा अभ्यास करतांना संशोधनाच्या सर्वेक्षण पध्दतीचा अवलंब केला. सोयाबीन तेल उद्योगास लागणारा कच्चा माल याठिकाणी पुरेशा प्रमाणात उत्पादित होतो काय? याचे अध्ययन याठिकाणी केले गेले. पश्चिम विदर्भातील जवळपास पाचशे शेतकऱ्यांकडून प्रश्नावली, प्रत्यक्ष मुलाखत आणि निरीक्षणांती प्राथमिक सामग्री गोळा केली गेली. वित्तीय सामग्री वर्तमानपत्रे, म्हुवात, पुस्तके आणि इंटरनेटच्या माध्यमातून गोळा केली गेली. उपलब्ध माहितीचे विश्लेषण आणि अर्थनिर्वचन केल्यानंतर असे लक्षात आले की, अनेक शेतकरी व शेतमजूर सोयाबीनचे उत्पादन घेतात.

मुख्य शब्द : सोयाबीन, शेतकरी, कृषी, कच्चा माल, शेतमालावर प्रक्रिया इ.

प्रस्तावना :- भारत हा कृषीप्रधान देश आहे. भारतामध्ये कृषी उत्पादनांवरील प्रक्रिया उद्योगाला प्राधान्य दिल्या गेले. सोयाबीन तेल निर्मिती उद्योग हा त्यातील एक. सोयाबीनला "निसर्गाने मानवाला दिलेली देणगी" म्हणून संबोधिल्या जाते. सोयाबीनला पाश्चात्य देशांमध्ये 'कामधेनू' आणि चीनमध्ये 'मातीतील सोने' संबोधिले जाते.

सोयाबीनचे मूलस्थान चीन आहे. 'शू' किंवा 'सोऊ' या चिनी शब्दावरून 'सोयाबीन' हे त्याचे नाव पडले. प्राचीन काळापासून चीन, मांचुरिया आणि कोरिया या देशातील लोकांचे सोयाबीन हे महत्वाचे अन्नधान्य आहे. चीनचा सम्राट 'शेभुंग' याने सोयाबीनचा प्रथम उल्लेख ख्रिस्तपूर्व 2838 साली चिनी पुस्तकात केला आहे. चीनच्या संस्कृतीत पाच पवित्र धान्यांपैकी सोयाबीन हे एक धान्य मानण्यात येत असे. सातव्या शतकात सोयाबीनने जपानमध्ये प्रवेश केला. त्यानंतर इंडोनेशिया, युगांडा, नायजेरिया, इटली, रशिया, आस्ट्रेलिया, फिलीपाईन्स, व्हिएतनाम, थायलंड, मलेशिया, ब्रह्मदेश, नेपाळ, अमेरिका आणि उत्तर भारतात सोयाबीनचा प्रसार झाला.

इ.स. 2000 पर्यंत जागतिक कृषी क्षेत्राच्या 1.5 प्रतिशत क्षेत्र सोयाबीनच्या लागवडीखाली होते आणि इ.स. 2012 पर्यंत त्यात वाढ होऊन ते 2.2 प्रतिशत झाले. या काळामध्ये जागतिक उत्पादन 253.1 मिलियन मेट्रिक टनापर्यंत पोहोचले. या काळातील निर्यात ही 53.2 बिलियन अमेरिकन डॉलर पर्यंत पोहोचली. जागतिक स्तरावर उत्पादित होणा-या एकूण सोयाबीनच्या जवळ जवळ 87 प्रतिशत सोयाबीनचा उपयोग सोयाचे खाद्यपदार्थ आणि सोयातेल यासाठी केला जातो. उरलेल्या 13 प्रतिशत सोयाबीनचा उपयोग लोकरंदारे सरळ उपभोगासाठी केला जातो.

जागतिक क्षेत्रामध्ये तेलबियांच्या उत्पादनात भारताची महत्त्वपूर्ण भूमिका आहे. भारतामध्ये मध्यप्रदेश, गुजरात, राजस्थान, महाराष्ट्र, उत्तरप्रदेश, छत्तीसगढ, आंध्रप्रदेश, कर्नाटक, हरियाणा आणि प. बंगाल या राज्यांमध्ये सोयाबीनचे उत्पादन घेतले जाते. 2015 च्या आकडेवारीनुसार जागतिक स्तरावर सोयाबीनच्या उत्पादनात भारताचा पाचवा क्रमांक लागतो. भारतातील एकूण सोयाबीन उत्पादनाच्या 89 प्रतिशत उत्पादन हे मध्यप्रदेश आणि महाराष्ट्रातून घेतले जाते. मध्यप्रदेश प्रथमस्थानी तर महाराष्ट्र हा द्वितीय स्थानी आहे.

विषयाचे महत्त्व :- ख्रिस्तपूर्व अकराव्या शतकात उत्तर चीनमध्ये सोयाबीनची लागवड करीत असत. मानवाला माहित असलेले हे पहिले पिक आहे. चीनच्या संस्कृतीत पाच पवित्र धान्यांपैकी सोयाबीन हे एक धान्य मानण्यात येत असे. सोयाबीनचा उपयोग अन्न व औषधीसाठी होत असे. त्यानंतर अनेक शतके चिनी शेतकऱ्यांनी रानटी सोयाबीनचे उत्तम सोयाबीनमध्ये परिवर्तन केले. त्यानंतर जगभर लोकांना सोयाबीनच्या बहुमोल गुणधर्माची ओळख पटली. ख्रिस्तानंतर पहिल्या शतकात सोयाबीनचा प्रसार मध्य व दक्षिण चीनमध्ये आणि कोरियात झाला. सातव्या शतकात सोयाबीनने जपानमध्ये प्रवेश केला. त्यानंतर इंडोनेशिया, फिलीपाईन्स, व्हिएतनाम, थायलंड, मलेशिया, ब्रह्मदेश, नेपाळ व उत्तर भारतात सोयाबीनचा प्रसार झाला. प्राचीन काळापासून आशियात सोयाबीनपासून बनविलेले खाद्यपदार्थ मीसो, टेम्पेह व टोकू अतिशय लोकप्रिय आहेत. इ.स. सन 1000 मध्ये मध्य चीनमधून सोयाबीन तिबेटचे पठार ओलांडून व्यापाऱ्यांनी भारतात आणले. दुस-या मार्गाने सोयाबीन, ब्रह्मदेशातून आसाम, मणिपूर, नागा टेकड्या व बांगलादेशात आणले. त्याचा उत्तर भारतात प्रसार झाला. हे सोयाबीन काळ्या रंगाचे होते. त्यामुळे त्याला 'काला तूर' किंवा 'भाट', बंगाली भाषेत 'गारी-कुले' आणि सिंहलीज भाषेत 'भाटवाण' म्हणत असत. मध्य भारतात सोयाबीन जपान, दक्षिण चीन व दक्षिणपूर्व आशियातून आणले. बहुसंख्य भारतीय लोक शाकाहारी असल्याने त्यांचे आहारात प्रथिनाची कमतरता असते. ही तूट सोयाबीनच्या प्रथिनाने भरून निघते. त्यामुळे भारतातील पहाडी



पश्चिम विदर्भाच्या आर्थिक विकासात सोयाबीन उत्पादक शेतक-यांच्या योगदानाचे
विश्लेषणात्मक अध्ययन

1. नाव - बबन काशीनाथ कदम
पत्ता - रा. कितीनगर, डॉ. ताम्हणे हॉस्पिटलजवळ, गोरक्षण रोड, अकोला
2. नाव - डॉ. महेश चं. डाबरे, सहयोगी प्राध्यापक, श्रीमती ल.रा.तो. वाणिज्य महाविद्यालय, अकोला
पत्ता - 'पार्वती' प्लॉट नं. २, चतुर्भुज कॉलनी, सुधीर कॉलनीजवळ, अकोला
3. नाव - डॉ. श्रीप्रभू जी. चापके, प्राचार्य, श्रीमती ल.रा.तो. वाणिज्य महाविद्यालय, अकोला
पत्ता - 'शिव स्नेह' श्रद्धा अपार्टमेंट, ३, अग्रसेन नगर, गोरक्षण रोड, अकोला

सारांश

भारतामध्ये कृषी मालावर प्रक्रिया करणारे अनेक उद्योग आहेत. भूईमूग, तीळ, जवस या तेलबियांप्रमाणेच सोयाबीनवर सुद्धा प्रक्रिया करून येथे तेल निर्मिती करणारे अनेक उद्योग आहेत. या उद्योगामधून अनेक लोकांना रोजगाराच्या संधी सुद्धा उपलब्ध झाल्या आहेत. म्हणूनच संशोधकाने पश्चिम विदर्भाच्या आर्थिक विकासात सोयाबीन तेल निर्मिती उद्योगाचे योगदान कितपत असू शकते या दृष्टीने या विषयावर संशोधन केले आहे. याकरिता संशोधकाने संशोधनाच्या सर्वेक्षण पध्दतीचा वापर केला आहे. प्रश्नावली, प्रत्यक्ष मुलाखत आणि निरीक्षण तंत्राचा वापर करून तीस उद्योजकांकडून प्राथमिक माहिती गोळा केली आहे. विविध वर्तमानपत्रे, अहवाल, पुस्तके आणि इंटरनेटच्या माध्यमातून द्वितीयक माहिती गोळा केली. गोळा केलेल्या माहितीचे विश्लेषण आणि अर्थनिर्वचन केल्यानंतर असे लक्षात आले की, शासनाकडून सोयाबीन तेल निर्मिती उद्योगाच्या विकासाला चालना दिली जाते व या उद्योगाचे पश्चिम विदर्भाच्या आर्थिक विकासात मोलाचे योगदान आहे.

मुख्य शब्द : उत्पादन, सोयाबीन, उद्योग, सोयाबीन तेल, उद्योजक इ.

प्रस्तावना :- आपल्या देशात सोयाबीन उत्पादनापैकी 48 प्रतिशत सोयाबीन सोया तेल प्रक्रियेसाठी वापरले जाते. सोयाबीन प्रक्रिया उद्योगाची निर्मिती झाल्यामुळे आपल्या देशातील बेरोजगारांना रोजगाराच्या संधी तर उद्योजकांना नविन उद्योगक्षेत्राच्या संधी प्राप्त झाल्या आहेत. देशातील पहिल्या सोयाबीन प्रक्रिया केंद्राची सुरुवात इ.स. 1972 मध्ये इंदोरला झाली. संघस्थितीत सोयाबीन प्रक्रिया उद्योगांच्या संख्येत मोठ्या प्रमाणात वाढ झाली आहे आणि सोयाबीन तेल भरपूर प्रमाणात वापरले जाते.

पश्चिम विदर्भात लवू व मध्यम असे मिळून अंदाजे 2,200 उद्योग आहेत. त्यांची वार्षिक उलाढाल रूपये 14,000/- कोटी फक्त आहे. यापैकी 1,200 उद्योग हे तेल निर्मिती क्षेत्राशी संबंधित आहेत. त्यांची वार्षिक उलाढाल रूपये 4,000/- कोटी फक्त आहे. यापैकी 15 उद्योग हे सोयाबीन तेल निर्मितीशी संबंधित आहेत. त्यांची वार्षिक उलाढाल रूपये 1,000/- कोटी फक्त आहे. सोयाबीन तेल निर्मिती उद्योगांमुळे पश्चिम विदर्भाच्या आर्थिक विकासाला चालना मिळाली. तसेच त्याच्याशी संबंधित पूरक उद्योगांची संख्या वाढली आहे. परिणामी पश्चिम विदर्भाच्या विकासाला दिशा मिळाली आहे.

सोयाबीन तेल निर्मिती उद्योग हा पश्चिम विदर्भाच्या आर्थिक विकासातील मैलाचा दगड ठरला आहे. या उद्योगामुळे सोयाबीनच्या लागवड क्षेत्रात वाढ झाली आहे. शेतक-यांच्या उत्पन्नातही वाढ झाली आहे. या सर्वांचा परिणाम होऊन पश्चिम विदर्भामधील लोकांच्या आर्थिक स्थितीत, रोजगाराच्या प्रमाणात, गुंतवणुकीत वाढ होऊन नवनविन कारखाने स्थापन झालेत.

विषयाचे महत्त्व :- भारतात सोयाबीनचा उपयोग मुख्यतः तेल काढण्यासाठी होतो. तेल काढण्याच्या दोन पध्दती आहेत. मोठ्या कारखान्यात 'सॉल्व्हेंट एक्स्ट्रॅक्शन' पध्दतीने बियातील तेल काढण्यात येते किंवा लहान प्रमाणात

23. Importance of Teachers in Students' Lives

Dr. Mahesh C. Dabre

Associate Professor, Smt. L.R.T. College of Commerce, Akola.

Abstract

Teachers play an important role in the classroom. Teachers are become a role model to students and parents. A motivated teacher is very important to the classroom as they have a different approach to teaching than others. The primary data collected through 40 students from Akola city. Descriptive method of research used for the study. The main conclusion is that generally students believe what they are learning is not important and has no purpose. A good teacher should cite examples and demonstrate how the subject relates to everyday life and how it can be used in the future.

Key Words: Teacher, Student, Classroom, Curriculum, Environment

Introduction

Teachers play vital roles in the lives of the students in their classrooms. Teachers are best known for the role of educating the students that are placed in their care. Beyond that, teachers serve many other roles in the classroom. Teachers set the tone of their classrooms, build a warm environment, mentor and nurture students, become role models, and listen and look for signs of trouble. While a deep and broad knowledge of the subject is essential for being a good teacher, a lot also depends on how the knowledge is passed on to the students. The focus should not be on learning notes and securing marks but on a lucid understanding of the subject and holistic development of the child. A teacher is a nurturer and his/ her role goes beyond academics, he/she is responsible for creating a love for life-long learning and advancement. A motivated teacher is very important to the classroom as they have a different approach to teaching than others. They also motivate their students to learn in a fun and engaging manner. Motivation is one of the strongest tools that keeps children positive through a long period of time. A teacher helps to become a great leader. Great leaders build a nation. Leaders play a huge role in the personal development of student. Great leaders learned and followed the path provided to them by a teacher in schools and college times.

40

A STUDY OF NEW METHODOLOGY OF NAAC ASSESSMENT AND ACCREDITATION

DR. MAHESH C. DABRE,

Associate Professor, Smt. L.R.T. College of Commerce, Akola

Summary

The NAAC has recently revised many of its guidelines and framework of accreditation. Reacting upon the rising need of quality assurance and institutional environment, the NAAC has re-framed their accreditation and assessment process to be more qualitative, and outcome based. These new revisions may have been triggered by the urge to stay relevant and internationally acceptable. NAAC has conducted several rounds of stakeholder interactions, a national workshop and meetings of several working groups for the preparation of the manuals for universities, autonomous colleges and affiliated colleges. The survey method of research is used for descriptive research. The primary data collected through questionnaire from the 40 teachers of 04 senior colleges of Akola city. The secondary data collected from books, reports and internet.

Maximum respondents know about NAAC's data base quantitative indicators of evaluation. NAAC assessment should be students centric. Advance digital infrastructure should be developed by institutions.

Keywords: NAAC, accreditation, assessment, quality, qualitative.

Introduction:

The NAAC has recently revised many of its guidelines and framework of accreditation. Reacting upon the rising need of quality assurance and institutional environment, the NAAC has re-framed their accreditation and assessment process to be more qualitative, and outcome based. These new revisions may have been triggered by the urge to stay relevant and internationally acceptable. NAAC has conducted several rounds of stakeholder interactions, a national workshop and meetings of several working groups for the preparation of the manuals for universities, autonomous colleges and affiliated colleges.

A National Consultation on the Revised Accreditation Framework was held on 25th April, 2017 at New Delhi. Shri Prakash Javadekar, Minister for Human Resource Development, Government of India, inaugurated the programme in which eminent academicians and educationists actively participated.

The Revised Accreditation Framework which became operational in July 2017, is ICT enabled, objective, transparent, scalable and robust. The new framework is a subtle combination of System Generated Scores (SGS) with a combination of online evaluation (70%) and peer evaluation (30%) which would usher in high level of transparency.

47

IMPACT OF DEMONETIZATION ON AGRICULTURE SECTOR

DR. MAHESH C. DABRE

Associate Prof

Smt. L.R.T. College of Commerce, Akola.

Abstract:

Agriculture is the backbone of Indian economy. Cash is the primary mode of transaction in agriculture sector. Formal financing for agriculture sector in many parts of India especially Punjab, Uttar Pradesh, Maharashtra, Kerala and Gujarat is provided through cooperative banks, which are barred from exchange- deposit of demonetized currency. Agriculture is impacted through the input-output channels as well as price and output feedback effects. Descriptive method of research is used to collect data from farmers of Akola district. Ten farmers each selected from seven talukas of Akola district.

Key Words: Demonetization, Agriculture, Farmers, Currency.

Introduction:

Due to lack of cash, most farmers have insufficient cash to purchase seeds, fertilizers and pesticides. These all are primary needs to sow the seeds. Due to lack of cash money the farmers has limited ability to purchase seeds and fertilizers.

Farmers purchase seeds and fertilizers from private traders on credit. The lack of cash money has limited the ability of farmers to purchase seeds and other inputs on time and at reasonable price. The farmers have borrowed money from moneylenders at high interest rate. The demonetization has affected the agricultural supply chains and also hit the income of agricultural households.

In the month of November the kharif harvests arrive in the mandis. And the cash crunch has prevented the smooth sale of harvest by farmers. So farmers are forced to sell their crop at a lower price than market price. At many places farmers could not sell their crop due to cash crunch. And in some regions traders have not picked up farmers crop from fields. And in some regions farmers sell their crop in exchange of the demonetized currency.

Cash is the primary mode of transactions in agriculture sector. In many states Punjab, Uttar Pradesh, Odisha, Maharashtra, Gujarat and Kerala have cooperative banks. These cooperative banks have been barred from exchange and deposit of demonetized currency. Sale, transport, marketing and distribution of produce to wholesale centers or mandis, is totally depending on cash. Most of the labourers have not yet bank accounts. They didn't exchange and deposit the old currency of Rs.500 and Rs.1000 notes.

Yields could fall from late sowing and subsequent exposure to rough spring weather, the lack of sufficient or timely application of fertilizers, pesticides, etc. Farm labour, vital for this period, is

Importance of Incentives Which Encourage Companies to Implement CSR Practices

(A Study of IT Companies at Pune City)

Authors

Prashant S. Khande

B.E., M.B.A., L.L.B., P.G.D.C.R.M., D.P.M.I.R., Ph.D. Research Scholar

&

Dr. Mahesh C. Dabre

M.Com., M.A.(Eco.), M.Ed., M.B.A., M.Phil., SET(Comm.), Ph.D.

Associate Professor

Smt. L.R.T. College of Commerce, Akola, Maharashtra, India

Abstract: - This research paper will give you guidelines for the importance of incentives which encourage companies to implement CSR practices in their organization. There are many factors including motivation of senior management for the implementation of CSR in their organization. This research paper is focused on the study of IT companies in Pune city with less than 500 employees and thinking of executive's for implementation of CSR. If some incentives will be given, then the picture may get change. Conclusions and suggestions will guide us which incentives will encourage the team for better implementation of CSR in the organization.

Keyword:- Corporate Social Responsibility, Pune IT companies, Role of Top Management, HR heads

1.1 Introduction:-

Corporate Social Responsibility (CSR) means putting something back into the society or giving back to the society. According to the World Bank, "CSR is the commitment of business to contribute to sustainable economic development working with employees, their families, the local community and society at large to improve their quality of life, in ways that are good for business and good for development."

The people living in a particular society hold many core beliefs and values that tend to persist. Most American still believe in work, in getting married, in giving to charity and in being honest. Over the last decade there has been an apparent shift from adopting more responsible business practices as a result of regulatory citations, consumer complaints, and special interest group pressures, to proactive research exploring corporate solutions to social problems and incorporating new business practices that will support these issues.

Researcher has joined with IT Company in January, 2008, as a Manager Business Development for professional services. Researcher got the opportunity to visit No. of SME IT companies in last 8-9 years and meet HR managers of the Organizations. Researcher have been observing that the HR professionals who are working in the IT Organizations are not concentrating more on the Corporate Social Responsibility (CSR) activities which is not good for the society in long term. Researcher would like to find out exactly what the role they are playing and can be played in future for the betterment of society, alongwith objectives of the company. Companies increasingly need to co-ordinate their corporate social responsibility activities and demonstrate their commitment to corporate social responsibility. Effective corporate social responsibility depends on being seen as important throughout an organization. Delivery is the key to stakeholders developing trust in an organization.

Researcher feels that lots can be done from the HR Managers in this area, but they are not getting support from the management. Need to understand, where these companies are lagging.

1.2. Importance of Study:

There is no evidence of CSR activities in the informal sector of the Indian economy, which is responsible for slightly less than half of GDP and employs some 93 percent of India's workforce. Indeed, workers in this sector are afforded no rights or protections whatsoever, and all indications are that no efforts are being made to fight poverty, promote education or health, protect the environment or encourage employee participation in business development. Researcher deeply concerned with the well-being of these Small and Medium Enterprise organizations and would therefore, like to scientifically analyze the reasons and suggest remedial measures to the Management/Government/National Association of Software and Services Companies/Maratha Chamber of Commerce Industries and Agriculture. This study will help organizations as well as government to implement CSR in SME companies.

Impact of Problems to the Development of Future Initiatives in the Field of CSR in IT Companies In Pune City

Prashant S. Khande

B.E., M.B.A, L.L.B., P.G.D.C.R.M., D.P.M.I.R., Ph.D. Research Scholar

Dr. Mahesh C. Dabre

M.Com., M.A.(Eco.), M.Ed., M.B.A., M.Phil., SET(Comm.), Ph.D.

Associate Professor

Smt. L.R.T. College of Commerce, Akola, Maharashtra, India

Abstract: - This research paper will give you guidelines for importance of impact of problems to the development of future initiatives to companies to implement CSR practices in their organization. There are many factors lack of knowledge and corporate skills, lack of government support, lack of human resources, lack of time, lack of CSR graduates in the industry, lack of fund to cover high implementation cost and little impact on social and environmental business for implementation of CSR in their organization. This research paper is focused on study of IT companies at Pune city with less than 500 employees and thinking of executive's for implementation of CSR. If some government support and training on CSR will be given, then picture may get change. Conclusion and recommendations will guide us which steps will encourage the team for better implementation of CSR in the organization.

Keyword:- Corporate Social Responsibility, Pune IT companies, Role of Top Management, HR heads, HR Managers

1.1 Introduction:

Human Resource Managers are well positioned to play an instrumental role in helping their organization achieve its goals of becoming a socially and environmentally responsible firm – one which reduces its negative and enhances its positive impacts on society and the environment. Further, human resource (HR) professionals in organizations that perceive successful corporate social responsibility (CSR) as a key driver of their financial performance can be influential in realizing on that objective.

While there is considerable guidance to firms who wish to be the best place to work and for firms who seek to manage their employee relationships in a socially responsible way, there is a dearth

A Study on the Consumer Buying Behaviour of D-Mart Shopping Center with Special Reference to Amravati City.

Ms. Harsha S. Parecha
M.Com, M.Phil., M.A. (Eco), Ph.D. Scholar,
Smt. L. R. T. College of Commerce Akola,
Maharashtra, India.
harshaparecha@gmail.com
Akola.

Dr. Mahesh C. Dabre
M.Com, M.A. (Eco), M. Ed., MBA,
M.Phil., G.D.C. & A., SET, Ph.D.
Associate Professor
Smt. L. R. T. College of Commerce

Maharashtra, India.
maheshdabre@gmail.com

ABSTRACT

D-Mart has become the center of attraction of Amravati city. This research study is carried out by keeping in mind D-Mart shopping center which was set up in the year 2006 in Amravati city. As D-Mart was gaining popularity as well as good business in the city another branch of the same shopping center was established in the year 2014. As it is gaining popularity, the things related to it got caught my attention. Basically D-Mart achieved a huge success all over India and so as in our city. Thus, the authorities decided to open another branch in the same city. Descriptive research method is used in the present study. The primary focus of the study was on the perception of people towards this mall. It is observed throughout the study, people have developed a trust over D-Mart. They have build trust with this supermarket rather than any other shopping place in Amravati. It seems where other marts are running their business with losses or even shutting down their mart. On the other hand, D-Mart is growing and flourishing in quantity as well as quality. Buyers have shown positive attitude towards D-Mart shopping center. That is why, they visit it number of times. It was also discovered during the study that people from various small areas around Amravati come to buy from D-Mart. The reason is very clear as they get all sorts of products under one roof. There are other numerous factors which attract the buyers like discounts, quality products, offers like buy one get one free, products of various brands, etc. D-Mart also provide various new products which no other retailer or mall provides to the customers. So, this research paper deals with the buying behaviour of consumers of D-Mart shopping center.

KEYWORDS- perception, behaviour, attitude, discount, supermarket.

1. INTRODUCTION

D-Mart is a chain of Hypermarket and Supermarket in India. It is owned and operated by Avenue Supermarkets Ltd. (ASL) and founded by Mr. Radhakishan Damani in the year 2002. 15th May.

D-Mart has become one of the major malls in Amravati city. The consumers hardly go on any other retail store to buy things rather than D-Mart at present. Malls and shopping center have become the places consumers frequently visit. According to Kavita Kanabar (2012) the mall culture has gained acceptance and consumers are repeating their visits for successive purchases marked by the increase of regular users at malls. Unlike the traditional retail store, D-Mart is a mall where almost sort of products are available. Consumers are free to view and examine all the products before buying which they don't get to do in any retail store. Thus, they have developed feeling of dissatisfaction against retailers. Anil Barbole and Varsha Borade (2012) mentioned in their study about customer's dissatisfaction towards the retailers. They also conducted that supermarkets are trying to know their customers and thus give a tough competition to the retailers.



Role of RBI in Modern Administration and Management

Dr. Mahesh C. Dabre
Associate Professor,
Smt. L.R.T. College of Commerce, Akola

Abstract

RBI is the regulatory institution of financial institutions of India. Researcher used descriptive method of research for the study. Primary and Secondary data collected for the research paper. For Primary data collection thirty banking and credit co-operatives societies selected as a sample. As per conclusions R.B.I. is the apex body in India and controls all types of policies of banking and non banking institutions. Few co-operative societies little bit neglect the orders of R.B.I. but all banking and non-banking institutions want the administration and management by Reserve Bank of India. This paper shares the key aspects related to RBI role, changes in the Bank Rate, CRR, Repo Rate, SLR and other key functions performed by the RBI.

Keywords: Regulations, Bank, Monetary, Policy

Introduction

Reserve Bank of India (RBI) as Central Bank of the country is the monetary authority and the major Role of RBI is of a controller of credit. Since the role of RBI is expanding day by day. As a central bank, the Reserve Bank has significant powers and duties to perform for smooth and speedy progress of the Indian Financial System, it has to perform some important tasks. Among others it includes maintaining monetary and financial stability, to develop and maintain stable payment system, to promote and develop financial infrastructure and to regulate or control the financial institutions.

Role of RBI differs from other banks since it does not get engaged in day to day retail banking; does not do micro or macro regular financing. On the contrary, it is the Bankers' Bank and formulates monetary guidelines and policies which are to be followed by all the banks operating in the country.

The origins of the Reserve Bank of India can be traced to 1926, when the Royal Commission on Indian Currency and Finance – also known as the Hilton-Young Commission – recommended the creation of a central bank for India to separate the control of currency and credit from the Government and to augment banking facilities throughout the country. The Reserve Bank of India Act of 1934 established the Reserve Bank and set in motion a series of actions culminating in the start of operations in 1935. Since then, the Reserve Bank's role and functions have undergone numerous changes, as the nature of the Indian economy and financial sector changed. Till 1949 RBI was privately owned and was nationalized in 1949. Since then RBI is fully owned by the Government of India. Reserve Bank of India is India's Central bank. It plays multi-facet role by executing multiple functions such as overseeing monetary policy, issuing currency, managing foreign exchange, working as a bank of government and as banker of scheduled commercial banks, among others. It also works for overall economic growth of the country. This paper shares the key aspects related to RBI role, changes in the Bank Rate, CRR, Repo Rate, SLR and other key functions performed by the RBI.

Recent changes in RBI monetary policy announced for 2019, change in RBI leadership and changes in the rates of its various credit control tools, have again brought RBI in the lime light of discussion at various economic and business forums especially at the top B-schools where a slight change in RBI Monetary policy becomes a point of analysis as it impacts the economy of the country.

The Reserve Bank of India on Thursday June 6, 2019, cut its benchmark repo rate by 25 basis points to 5.75%. This is the third rate cut in 2019. The change in repo rate is likely to lower interest rates on new bank loans.

As discussed earlier, RBI executes Monetary Policy for Indian Economy. The RBI formulates, implements and monitors the monetary policy. The Monetary Policy Committee (MPC) is entrusted with the task of fixing the benchmark policy interest rate (repo rate) for inflation targeting.

Research Methodology

The researcher used descriptive method of research for the study. The sample of 30 branch managers and heads are selected from nationalized and credit co-operative societies. The primary and secondary data collected

BANKS MERGER POLICY IN INDIA BENEFICIAL FOR INDIAN ECONOMY

DR. MAHESH C. DABRE,

Associate Prof., Smt. L.R.T. College of Commerce, Akola

Abstract: Mergers of banks began in India in the 1960s in order to bail out the weaker banks and protect the customer interests. In August 2019 Finance Minister of India announced the plan of Banks' merger. Researcher used the descriptive method of research for the study. Primary and secondary data used for the study. The sample of 40 employees of nationalized banks selected for collecting the data. Few employees are in favor of merger plan and few are opposed it.

Key Words: Bank, Merger, Public sector, Nationalize Bank, Finance

Introduction: Announcing the mega plan of Banks' merger on Friday August 30, 2019 with an aim to have financially strong Public sector banks in India, the Finance Minister of India Nirmala Sitharaman has outlined the government's plan to merge 10 public sector banks into four large banks. After the mergers, there will be 12 public sector banks in India, including State Bank of India and Bank of Baroda. The merger is expected to create fewer and stronger global-sized Banks to boost economic growth. As per studies conducted until now most of the mergers done in the past, have proved to be an overall success for the weaker banks although there are no concrete parameters to verify this observation. Hence going by the track record merger and acquisition in Indian banking have been fruitful for the Indian Economy.

It is but the desire for growth that acts as the fuel not only for an entrepreneur but also for every professional or corporation. This deep desire for growth in terms of customer base, balance sheet and profit has led the organizations engaging in mergers and acquisitions to move ahead and onwards in synergy. The Indian Banks too did not stay aloof from this wave of mergers and acquisitions. Initially banks were merged to save non-performing banks or non efficient banks but as time evolved the system too evolved. In the recent times mergers and acquisitions have also been made on grounds of business growth, profitability and organizational restructure.

Research Methodology: Researcher used the descriptive method of research for the study. Primary and secondary data collected for the study. The sample of 40 employees of nationalized banks selected for collecting the data from Akola city. Questionnaire prepared and collected from branch managers and assistant branch managers from different nationalized banks of Akola city.

History of Mergers in Indian Banking:

Mergers of banks began in India in the 1960s in order to bail out the weaker banks and protect the customer interests. After that in post liberalization period the quest to create an Indian bank that would be in the league of global giants had been continuing since 1990. Moving on the path of creating one of the largest global banks, the government had approved the merger of five associate banks with SBI in February 2017. Later in March, the Cabinet approved merger of BMB also.

Merger & Nationalization during the period from 1961-1969: The period is called pre-nationalization period because in 1969 the government nationalized 14 private banks. As many as 46 mergers took place mostly of private sector banks in order to revive the poorly performing banks which proved to be quite a successful move for the underperforming banks.

The period from 1969-1991: The period was called post-nationalization period. It saw six private banks being nationalized in 1980. In this period 13 mergers took place mostly between public and private sector banks.

The post liberalization period, which stretches from 1991-2015, saw major economic reforms initiated by Government of India. Many new policies were framed. Greater FDI and foreign investment was allowed which saw resurgence in Indian Banking. As many as 22 mergers took place - some to save weaker banks and some for the sake of synergic business growth.

Bank Mergers (1993-2004): The merger of Oriental Bank of Commerce with Global Trust bank in 2004 saved the latter after its net worth had wiped off and also handed OBC a million depositors and a decent market in South India. Mergers of Punjab National Bank (PNB) with the then eroded New Bank of India (NBI) in 1993-94 and that of Banaras State bank Ltd with Bank of Baroda in 2002 also proved to be life saving for the weaker bank.

Youth and Confidence Level

Dr. Mahesh C. Dubre

Associate Professor,

Smt. L.R.T. College of Commerce, Akola

Abstract:

Confidence helps us feel ready for life's experiences. When we're confident, we're more likely to move forward with people and opportunities - not back away from them. And if things don't work out at first, confidence helps us try again.

It's the opposite when confidence is low. People who are low on confidence might be less likely to try new things or reach out to new people. If they fail at something the first time, they might be less likely to try again. A lack of confidence can hold people back from reaching their full potential. Therefore, SWOT Analysis is important for the youths to develop confidence.

Keywords : Confidence, Opportunities, Youth.

Introduction :

Confidence means feeling sure of yourself and your abilities — not in an arrogant way, but in a realistic, secure way. Confidence isn't about feeling superior to others. It's a quiet inner knowledge that you're capable. Confident people, feel secure rather than insecure, know they can rely on their skills and strengths to handle whatever comes up, feel ready for everyday challenges like tests, performances, and competitions think "I can" instead of "I can't". Some of the qualities and behaviors of a confident person include belief in their own ability to do things, doing what they believe to be right, even if it's unpopular, having a sense of their own worth, taking responsibility for their actions, and feeling optimistic about life, admitting to mistakes and learning from them.

Has someone told you that you're smart? Funny? Kind? Artistic? A good student? A good writer? A good athlete?

When people praise us or recognize our skills and capabilities, it can boost our confidence — as long as we believe these good things, too. If you've ever doubted the good things people say about you, that's the opposite of self-confidence.

To feel truly confident, you need to really believe you are capable. The best way to get that belief is through using your skills and talents - by learning and practicing.

Confidence helps us move forward to discover and develop our capabilities. When we see what we're capable of and take pride in our achievements, confidence gets even stronger.

How to Be More Confident :

Everyone can work to gain more confidence. Here are a few tips to try :

1. Build a confident mindset. When your inner voice says "I can't," retrain it to say "I can." Or you could also say, "I know I can learn (or do) this if I put my mind to it."
2. Compare yourself kindly. It's natural to compare ourselves with other people. It's a way to understand ourselves and develop the qualities we admire. But if comparisons often leave you feeling bad about yourself, it's a sign to work on your confidence and self-esteem.
3. Shake off self-doubt. When we doubt our abilities, we feel inferior, unworthy, or unprepared. That can make us avoid people and situations we might enjoy and grow from.
4. Take a safe risk. Sign up for a school committee, volunteer to help with a project or bake sale, or try out for a team or talent show. Raise your hand in class more often. Talk to that cute kid in your science class.
5. Challenge yourself to do something that's just beyond your normal comfort zone. Pick something you'd like to do if only you had more confidence. Give yourself a little push and do it. Now that you've done that, pick something else to try - and keep repeating this same process. Confidence grows with every step forward.
6. Know your talents and help them shine. We're taught to work hard to improve our weaknesses. Sometimes that's important, like bringing up a bad grade. But don't let working on a weakness prevent you from getting even better at the things you're good at.

A Study of Effect of GST on Service Sector

Dr. Mahesh C. Dabre,
Associate Professor,
Smt. L. R. T. College of Commerce, Akola

Abstract:

As a service provider who is subject to the GST taxation system, it is very important that every business complies with the provisions of GST. It is necessary to follow the regulations of GST. We all know that all businesses need to file their returns. There is no exemption to this. When there has not been much activity with the business, the businessman can file nil returns. Failure to do comply will attract a penalty. India's services sector covers a wide variety of activities such as trade, hotel and restaurants, transport, storage and communication, financing, insurance, real estate, business services, community, social and personal services, and services associated with construction. It is no news that the implementation of the GST (Goods and service tax) will pose some major advantages and a few disadvantages to the services industry. The primary and secondary data collected for the study. The descriptive method of research used for the study. Interview of 30 businessmen conducted to collect the information.

Key Words: GST, Service Sector, Business, Taxation

Introduction:

Many service businesses will face a lot of changes over the years as they try to conform to the introduction of this new taxation system and we can be sure that many of them are happy because of the changes. You can trust that this

new taxation system will also affect the people in general and not only business owners.

Even so, the joy is that it is not all bad. We can gladly look forward to the positive and especially the people in the service business sector is keen on how things will turn out.

Indirect taxes have always been contributing more than direct taxes to the Government's Revenue. Services solely contribute a major part of the whole Gross Domestic Product (GDP), subsequently; it shows the major contribution of Services in taxes also. Service sector does not only dominate the GDP contribution but attracts the foreign investment towards the Indian Economy. Service Sector contributes significantly in export as well as provides a large scale employment. India's services sector covers a wide variety of activities such as trade, hotel and restaurants, transport, storage and communication, financing, insurance, real estate, business services, community, social and personal services, and services associated with construction.

The GST council has decided in its 22nd meeting that Presently, anyone making inter-state taxable supplies, except inter-State job worker, is compulsorily required to register, irrespective of turnover. It has now been decided to exempt those service providers whose annual aggregate turnover is less than Rs. 20 lacs from obtaining registration even if they are making inter-State taxable supplies of services. This measure is expected to significantly reduce the compliance cost of small service providers.

Positive Effects Of GST On Service Sector:

No double taxation: This is one thing that was affecting many service providers. In the previous system of taxation, the works contract was complex, and this took a toll on many people. Here, the transfer of goods is a part of the service contract. This means that every invoice has the value of the goods used as well as the services supplied. These two attract a tax rate of 70% each bringing the total

Sekaran (2003), Corbin & Strauss (2008) and Myers (2009). Through the use of ICT-based research tools, research cycle or duration can be shortened. With the use of ICT and the increase speed of research, more research articles, theses, dissertations et al. can be produced in which this will increase the knowledge contribution within the research community. Moreover, research quality can be improved as the use of certain ICT-based tools can improve accuracy and completeness of a research as evidenced in some ICT application areas e.g. qualitative data collection and analysis as well as in the references and bibliography compilation. Using ICT-based tools also can reduce research complexity as exhibited in the handling of complicated conceptual frameworks or complex big datasets which inherit characteristics like larger volume, greater variety, higher velocity and lower veracity. Last but not least, the reduction of research cost is possible with the use of ICT-based tools because less man hours are required as productivity of researchers had increased.

References

NCET 1998 History using ICT: Searching for Patterns in the Past us. Sandhu Kulbir Singh 2007.

Methodology of Research in Education Delhi: Sterling Publishers Private Limited.

UNESCO ICT for Higher Education: Case Studies from Asia and the Pacific. Bangkok, Thailand: UNESCO, 2011. Available at <http://unesdoc.unesco.org/images/0021/002141/214143e.pdf> (accessed October 2012).

United Nations ICT Task Force Tools for Development: Using Information and Communications Technology to Achieve the Millennium Development Goals. Working Paper December 2003. Available at <http://www.itu.int/wsis/stocktaking/docs/activities/1103056110/ICTMDGFinal.pdf> (accessed February 2013).

Chandrasekhar C. P., Ghosh J. "Information and Communication Technologies and Health in Low Income Countries: The Potential and the Constraints." [PMC free article] [PubMed]

17

A Study on

The Awareness Level of Intellectual Property Rights Among Post Graduate Students in Amravati City

Ms. Harsha S. Parecha
M.Com, M.Phil., M.A. (Eco)

Dr. Mahesh C. Dabre
M.Com, M.A. (Eco), M. Ed., MBA,
M.Phil., G.D.C. & A., SET, Ph.D.
Associate Professor,
Smt. L. R. T. College of Commerce, Akola

Abstract

The present study focuses on the level of Awareness among Post Graduate students with regard to Intellectual Property Rights (IPR). It includes copy rights, patents, industrial designs, trade mark, trade secrets etc. It is of utmost importance to pay due attention to the intellectual Property as it deals with innovations and inventions. This study was done with the intention to spread awareness among young minds and to showcase them this path as one of the career option. Students must know how to protect their invention and effort behind their creative thinking as these are the future for any nation. Therefore, it is necessary to check out the mindset of Indian intellectuals, whether they are fully aware about IPR. Students can proceed for IPRs in future for their findings and inventions only if they are aware about it. This knowledge must not be restricted to literate population only because there are various other sectors that need it too. PG students were asked to fill the questionnaire, with the help of this primary data was collected. Thus, current study is an insight of PG students to find out whether they are aware or not about IPR. To find out the

पेनटाकळी जलसिंचन प्रकल्प
पेनटाकळी, ता. मेहकर जि.
बुलडाणांतर्गत दुधा या गांवातील
लाभक्षेत्रात झालेल्या आर्थिक
विकासाचे विश्लेषणात्मक अध्ययन

प्रा. संदिप प्रभाकर ठाकरे

(क.म.वि.सहा. शिक्षक)

टागोर विद्या मंदिर कनिष्ठ महाविद्यालय,
बोरो (अरब) ता. दारुवा जि. यवतमाळ

डॉ. महेश चंद्रभान डाबरे

(सहयोगी प्राध्यापक)

श्रीमती. ल.रा.तो. वाणिज्य महाविद्यालय, अकोला

सारांश:

पेनटाकळी जलसिंचनांतर्गत दुधा या गावाच्या
लाभक्षेत्रातील लाभ—

धारकांच्या आर्थिक परिस्थितीचे विश्लेषण
प्रश्नावलीद्वारे काही घटकांच्या आधारे केलेले आहे.
यादृच्छिक न्यादर्श पध्दतीनुसार २१ लाभधारक व ९
गैरलाभधारक निवडलेले आहेत. त्यांचे वर्गीकरण १ ते
५ एकग्रपर्यंतचे शेतकरी व ५ ते १० पर्यंतचे शेतकरी
असे केलेले आहे. तसेच गैरलाभधारकांच्या आर्थिक
परिस्थितीची तुलना केलेली आहे. संकलित केलेल्या
आकडेवारीचे विश्लेषण सारणीद्वारा वर्गीकृत केलेले
असून शेतकऱ्यांच्या झालेल्या आर्थिक प्रगतीचे आलेखाद्वारे
चित्र स्पष्ट करण्याचा प्रयत्न संशोधकाने या अहवालात
केलेला आहे.

मुख्यशब्द: जलसिंचन, पेनटाकळी, सिंचन
क्षमता, आर्थिक विकास, कृषी

प्रस्तावना:

भारत हा गुजळाम गुण्ळाम देश मानला जातो.
आमची संस्कृती कृषीप्रधान आहे. कृषीप्रधान म्हणजे
बहुतांश जीवन हे कृषीशी निगडित असते. कृषी
आणि पाणी यांचे अतूट नाते आहे. पाणी हा तर कृषी
जीवनाचा आत्मा आहे. कृषी उत्पादकता व उत्पादन
वाढीसाठी जलसिंचनाची सुविधा आवश्यक आहे.
कृषीशाखेमध्ये जलसिंचन हा अतिशय गतिमान घटक
आहे. भारतातील लोकसंख्या जगात दुसऱ्या क्रमांकावर
असून अधिक लोक ग्रामीण, गरीब व बेरोजगार आहेत.
६२.५ टक्के लोकसंख्या प्रत्यक्ष व अप्रत्यक्षपणे शेतीवर
अवलंबून आहे. वाढत्या लोकसंख्याची अन्नधान्याची
गरज व पिण्याचे पाणी या दृष्टीने पाण्याचा संचय,
नियोजन आणि संवर्धन या बाबी महत्त्वपूर्ण झाल्या
आहेत. कारण पाणी ही प्रमुख मौल्यवान नैसर्गिक
साधन संपत्ती असल्याने पाणी म्हणजेच जीवन असे
म्हटले जाते. जल व्यवस्थापनाद्वारे बेरोजगारीवर व
कृषी अल्प उत्पादकतेच्या समस्यांवर उपाय करता
येतील. जलसिंचन ही श्रमप्रधान प्रक्रिया आहे. याच्या
विस्ताराने कृषी क्षेत्रात रोजगाराच्या संधी निर्माण होणार
आहेत.

पंडीत नेहरू एक जलसिंचन प्रकल्प देशाला
I ei Zk d jr lak v l s EgVy s g l s s "Indain Dams is
our temples"

महाराष्ट्र

भारताप्रमाणे महाराष्ट्रातही ग्रामीण जीवनाचा
त्याचप्रमाणे राज्याच्या अर्थव्यवस्थेचा मुख्य आधार शेती
आहे. शेतीचा विकास करणे व शेतमालाच्या उत्पन्नात
वाढ करणे आवश्यक आहे. शेती उत्पन्न निश्चितपणे
वाढविण्यासाठी पावसावर अवलंबून राहण्याऐवजी पाणी
पुरवठा झाल्यावर त्याचा दृष्य परिणाम पाहावयास
मिळतो. शेती मुबलक प्रमाणात बी—बियाणे,
कीटकनाशके इत्यादि उपयोजना करूनही शेती उत्पादन
वाढू शकत नाही. महाराष्ट्रातील शेती व्यवसाय मुख्यत्वे
करून मानसून वाऱ्यांच्या आगमनावर व पावसाच्या
प्रमाणावर अवलंबून असतो.

महाराष्ट्रात सर्वात जास्त पाटबंधारे प्रकल्प कृष्णा
खोऱ्यात आहेत. विदर्भ पाटबंधारे विभागातील जलसिंचन

STRESS RELEASE MANAGEMENT IN COVID CRISES OF DIFFERENT AGE GROUP CITIZENS OF AKOLA DISTRICT

Dr. Mahesh C. Dabre

Associate Professor,

Smt. L. R. T. College of Commerce,

Akola

Abstract: Person to person the acuity of stress differ. There are different reasons and sources of stress for every person. Covid-19 crises create stress on the mind of different age group of people. Due to stress few people are suffering a lot. They are taking treatment of doctor. Some people are physically and mentally fit in the period of Covid-19 crisis. For this study researcher used the descriptive method of research. The objective behind study is to know the physical and mental well being of people. This study is limited up to Akola district of Maharashtra. The paper is based on primary and secondary data.

Key Words: COVID-19, Stress, Meditation, Yoga, Diet

Introduction: Stress is a physiological term. It arises due to imbalance in demands and other reasons. Stress disrupts the physical or mental well-being of a person. In the early stage stress may be a bad mood. In an extreme stage it may be an act of aggression. Stress may be positive or negative. The effects of positive stress are temporary. The effects of negative stress are serious on the body. The effects of Covid-19 crisis are negative. The performance of a person is better in a good stress. Up to some extent stress act as a motivator. There are internal and external sources of stress. The stress is divided into two types, personal stress and work-related stress. There are physical and psychological effects of stress on an individual (Sunil Kumar 2003). The environment of Covid-19 is harmful to some people. If he or she follows a good balanced diet, daily exercises, meditation, yoga, pranayama, deep breathing, sound sleep, laughing, maintained work-life balance, reading, writing, singing, listening music, playing musical instruments, playing games, cooking, gardening, cleaning,



Impact of Recent Agricultural Policy on Small Scale Farmers

Prof. Mahesh C. Dabre

Smt. L. R. T. College of Commerce, Akola

Abstract:

In the course of the corona virus lockdown across the country that brought economic activity to a near halt, the Modi government is expecting that agriculture sector could be a silver lining for the Indian economy as it is estimated to grow at a rate of 3 per cent for the year 2020-21, according to NITI Aayog. The three bills that were passed are the Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill, Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Bill and Essential Commodities (Amendment) Bill. For the study the researcher used the survey method of research. Primary and secondary data collected from the small farmers having less than five acres land. The data collected from 50 farmer's of Akola and Barshitakli taluka's villages' i. e. Shivapur, Kanaheri(Sarap) and Erenda- Paranda by using schedule.

Key Words:

Agricultural Policy, Farmers, Price, Agriculture Sector

Introduction:

India's agriculture is similar to a huge aeroplane waiting to take off a long-distance non-stop flight but without adequate fuel. Can it fly? The answer can be yes if agri-policy is reoriented to enable this. The contribution of agriculture to the country's Gross Value Added (GVA) at basic prices (2011-12 prices) is only 14% while nearly 47% of its population is engaged in the agriculture sector. Contrast this with non-agriculture which contributes 86% to GVA with 53% workforce. Implicit in this is agri- labour productivity is just 19% compared to that of non- agriculture which gets reflected in low levels of farm income compared to non-farm incomes. Though the country has moved from import-dependence to self-sufficiency and to a food exporting country, there has been no associated and equally proportionate impact on farmer's incomes. There is, therefore, a need to reorient agri-policy to transform farmers' lives. In September 2020, three agri reform bills—The Farmers' Produce Trade and Commerce (Promotion and Facilitation), the Farmers' (Empowerment and Protection) Price Assurance and Farm Services Agreement and the Essential Commodities (Amendment) Act—were introduced by the government as a step to raise farmers' incomes in the coming years.

The Union Government and the state governments together should adopt a seven-pronged strategy to enable farmers to 'board the aeroplane'. The government said that the bills would transform the agriculture sector. It would also raise the farmers' income, the Centre said. Further, the government had also promised to double farmers' income by 2022 and the Centre said that the Bills will make the farmer independent of government-controlled markets and fetch them a better price for their produce.

The Bills propose to create a system in which the farmers and traders can sell their purchase outside the Mandis. Further, it also encourages intra-state trade and this proposes to reduce the cost of transportation.

**Relief Measures to Make Micro, Small and Medium Enterprises
'Atmanirbhar'**

Prof. Mahesh C. Dabre

Smt. L. R. T. College of Commerce, Akola

Abstract:

"The proposed definitional change for MSME sector based on turnover is progressive and is perfectly corresponding with the GSTN framework. It is time that we now implement this legislation," said Rajnish Kumar, Chairman, SBI in a statement. Under the new definition, manufacturing and service MSMEs will be defined under a common metric that will be a mix of investment in plants and machinery or equipment and turnover. The descriptive method of research is used for analysis and interpretation of data. Secondary data collected through internet. Out of the 15 relief measures announced by the Finance Minister under the mega Rs. 20 lakh corer stimulus package, six aimed at bringing lockdown-hit India's vast MSME sector back to life.

Key Words: MSMEs, Investment, Service, Package, Atmanirbhar

Introduction:

To address MSMEs fear of outgrowing in size to receive benefits given by the government to businesses categorized as per the current MSME definition, Finance Minister revised the definition. "Almost 50 per cent of Indian exports come via MSME units. The growth in MSME numbers will likewise increase their contribution to India's export basket. This will make export-oriented fiscal and policy offerings all the more important in the future," Pushkar Mukewar, Co-CEO, Drip Capital told Financial Express Online.

Manufacturing enterprises investing less than Rs. 25 lakh, less than Rs. 5 corer, and less than Rs. 10 corer in plant and machinery or equipment were till now defined as micro, small and medium enterprises respectively. For services businesses, the investment threshold limit stood at less than Rs. 10 lakh, less than Rs. 2 corer and less than Rs. 5 corer as micro, small and medium enterprises respectively.

Now, with the revised definition, combining manufacturing and service MSMEs to enjoy same benefits, investment less than Rs. 1 corer and turnover under Rs. 5 corer will be defined as micro-units while small businesses will be categorized based on investment less than Rs. 10 corer and turnover under Rs. 50 corer. Medium enterprises will be defined on the basis of investment under Rs. 20 corer and turnover less than Rs. 100 corer.

Addressing MSMEs' issue of unfair competition from foreign companies in government procurement tenders due to the size and strength differ, the government said it will not allow global tenders in such schemes up to Rs. 200 corer. "Necessary amendments of General Financial Rules will be effected," according to the government document detailing the 15 relief schemes. "Through the recently revised measures, the government has instilled a lot of faith in India's backbone – the MSME ecosystem. Particularly the collateral-free loans, and the push towards the government procurement tendering will help businesses like us,

Vidyawarta®



MAH/MUI/03051/2012
ISSN-2319 9318

Peer Reviewed International Refereed Research Journal



Bharatiya Seva Sadan's

Smt. Radhadevi Goenka College for Women, Akola

NAAC Reaccredited Grade- B+ with CGPA 2.71

Affiliated to Sant Gadge Baba Amravati University Amravati

(Certified Minority Institution)

INTERNATIONAL VIRTUAL INTERDISCIPLINARY CONFERENCE

ON

**'Global Socio-Economic Trends in Current
Scenario-Opportunities & Challenges'**

Organized By

**Department of Commerce &
Indian Accounting Association,**

5th March, 2021

Akola Chapter

Editors

Dr. Devendra Vyas

Dr. Ambadas Pande

Dr. Rupa Gupta

12

Banking in the Wake of Human Bionomics

Dr. Nilesh N. Chotiya
Assistant Professor, Department of Commerce,
Smt. L. R.T. College of Commerce, Akola (MS)

Abstract: *This paper aims at establishing a link between human financial action and need and awareness of maintaining a equilibrium in bionomics so that human in addition to all the species in surrounding have a health and peace to become prosperous. Many human action are needed to be eco-friendly, including his financial behaviour. Banking is one of the major factors which functions through wide spread networking of human chain and many physical infrastructural facilities influencing the environment.*

Introduction:

It is observed that the Industrial Revolution over the world in the name of progress created or resulted into various types of pollution creating a danger to human existence. Prominent are air pollution, water pollution, sound pollution, land pollution etc. Number of Industries, Vehicles rapidly increased in which coal, diesel, petrol are used as fuel in large quantity. As a consequence carbon dioxide increased in environment. Along with population of Humans, domestic animals also increased. Process of rumination and excavation leads to emission of Methane gas, increasing level of carbon-di-oxide and methane gas resulted in Global warming. These gases prevent sun rays from reflecting which causes temperature rise. Today this is a serious problem. Ice in Antarctica region is melting as a result oceanic water level increased, Rivers are flooded. Global warming also harms Flora and Fauna. Aquatic plants and animals are in danger. Land on the shore of ocean is getting eroded. Global warming also results in climate change thereby causing heavy rains, famine, heat waves. All these contributed to decrease in agricultural productivity, increase in unemployment and diseases etc. making life on earth miserable. Intergovernmental Panel on Climate Change (IPCC) also warns us on this issue time and again. On International level conferences are being held to find solution to this problem. Agreements are being made to curb carbon emission. Through this came forward the concept of Green Banking.

Explication of research rationale:

Contribution of Indian Banking System is negligent but massive in maintaining Ecological balance.

a) Concept of Green Banking and its Importance:

After taking into consideration the consequences of various pollution, world accepted the concept of Sustainable Development to maintain Ecological balance. Various factors are involved in the process of economic development. Banks and Financial Institution provide finance to them. Businesses thriving on this finance are observed as making pollution of various types. Banks and Financial Institution are not directly creating pollution. But consequences of various pollutions are indirectly affecting the working of these institutions. Government made various laws to protect environment. All industries and business have to work within the framework of these laws. Government officials keep a vigilant eye on implementation of these laws. Business not observing these laws is closed by them. Banks had already provided loans to these businesses. Thus, adding to Non Productive Assets of Bank. They are not able to recover

17

Global Socio Economics Trends In Current Scenario, Opportunities & Challenges for Indian Economy**Dr. Jyoti H. Lahoti**
Professor

Smt. L.R.T. College of Commerce, Akola.

ABSTRACT:

In 2020, because of the pandemic the world has definitely changed in all dimensions. While technology and communications have leapfrogged, the globe today is increasingly being engulfed in a binary polity, an enfeebled economy, and an uncertain trade environment, which perhaps has not been witnessed in recent times.

Socio economic factors are the social and economic experiences and realities that help mold one's personality, attitudes, and lifestyle. The factors can also define regions and neighborhoods. Law-enforcement agencies throughout the country, for example, often cite the socioeconomic factor of poverty as being related to areas with high crime rates. The socio economic problem in India is over population, economic issue poverty, sanitation, corruption, Education and violence. India's population has grown 20% per decade, leading to problems that include food deficits, sanitation deterioration, and pollution. Although economic growth numbers look promising, the living standards of most citizens are not changing.

The goal of this article is to study about the global socio economics trends in current scenario and the opportunities and challenges to India in this scenario.

KEY WORDS: Pandemic, Socio economic trends, sustainable development, Indian Economy.

INTRODUCTION:

There are a number of economic, social, technological, demographic and environmental megatrends underlying these challenges a deeper globalization, persistent inequalities, demographic diversity and environmental degradation to which sustainable development agenda will have to respond. Socio Economics Problems focuses on the relationship between social behavior and economics. Social economics examines how social norms, ethics and other social philosophies that influence consumer behavior shape an economy, and uses history, politics and other social sciences to examine potential results from changes to society or the economy.

RESEARCH OBJECTIVES:

- ✓ To study Post Covid Indian Economic Problems.
- ✓ To study Post Covid Indian Socio Problems.
- ✓ To study The Indian Economy Solutions.
- ✓ To give Suggestions For Development Of Indian Economy.

RESEARCH METHODOLOGY:

Primary and secondary data collection tools are used for the study. In the primary data collection direct observation has been used. Various web sites have been observed and studied and in the secondary data collection various study material and research works which have been done on the Global Socio Economics Trends In Current Scenario

33

POST COVID-19 IMPACT ON MSME

Dr. Vandana K. Mishra

Professor,

Smt. L. R. T. College of Commerce, Akola

ABSTRACT

MSMEs have played a vital role in our economy and with low investment; it is giving the maximum employment in the country providing wide area of products and services. During the lockdown, the MSMEs are suffering because of the sudden break in operations, thereby creating a situation of panic.

The study aims to make an assessment of COVID-19 on Indian economy by analyzing its impact on growth, micro, small and medium enterprises (MSME) sector, and highlights key policy measures to control the possible fallout in the economy. The impact of the pandemic across sectors and in different scenarios of complete, extended and partial lockdown, and at different levels of capacity utilization is massive on the Indian economy.

KEYWORDS - COVID-19, MSME, KEY-POLICY,

INTRODUCTION

The MSME sector is an important pillar of Indian economy and has emerged as one of the most vibrant part of Indian manufacturing sector. MSMEs are backbone of Indian economy and act as ancillary units to large industries. They play a pivotal role in socioeconomic development of the country through their significant contributions to employment generation being labor intensive and economic empowerment of backward areas. They are spread all over economy and promote inclusive industrialization in the country. There are about 6.33 crore MSMEs in the country, employing about 11.10 crore workers in non-agricultural activities across the country. Every job created in MSME sector or Manufacturing sector in fact has multiplier effect of producing additional 2-3 jobs. Despite challenges, MSMEs have made significant contributions to exports and economic development of the country and emerged as one of the key drivers of Indian economy over past five decades.

A sector that is reeling under the impact of the COVID-19 outbreak is the Micro, Small and Medium Enterprises (MSME), which contributes to

39

Impact of Covid-19 on Indian Economy: A Study

Dr. Monika Saboo

Assistant Professor,

Smt. L.R.T. College of Commerce, Akola

Abstract

India faced a huge decline in government revenues and growth of the income during the coronavirus pandemic which hit economic activity of the country as a whole. A fall in investor sentiment impacted privatization plans, government and industry.

The economic impact of [COVID-19](#) has been very disturbing. No one has been spared of its ill effects. Economies of about 100 plus countries have been destroyed out of which some of them have asked for monetary help from IMF. Businesses across the world namely hospitality, entertainment, aviation, etc. have seen a major negative impact. Various sports events such as IPL and Olympics have been postponed. Schools and colleges have been closed. The virus has also disrupted the functioning of various online giants such as Amazon. Countries such as USA, Italy and Spain were suffering the most since their death toll was very high.

Introduction

There has been a big shift in the world economic market and the share market has witnessed crashes daily. Factories, Restaurants, Pubs, Markets, Flights, Super Markets, Malls, Universities, Colleges, etc. were shut down. Fear of corona virus has limited the movement of the individuals. People avoided even going to buy the daily essentials and these all had somewhere impacted the economy of the world as a whole. The Organization for Economic Co-operation and Development (OECD) has revealed that they have cut their expectation for global growth and warned that it could fall as low as 1.5%.

India too has faced a huge decline in government revenues and growth of the income. A fall in investor sentiment impacted privatization plans, government and industry. The lockdown in India has a sizeable impact on the economy mainly on consumption which is the biggest component of GDP. Before COVID-19 pandemic, India's total electronic imports used to be equal to 45% that of China. Around one-third of machinery and almost two-fifths of organic chemicals that India purchases come from China. For automotive parts and fertilisers China's share in India's import used to be more than 25%. Around 65 to 70% of active pharmaceutical ingredients and around 90% of certain mobile phones used to come from China to India.

Disruption of supply chain and global trade

Covid-19 has disrupted global supply chains and this has generated spill over effects throughout different levels of supplier networks. Global trade in 2021 will fall in every region of the world, and will affect all sectors of the economy. This will impact countries that are strong exporters (no output for their local companies), but also those that are importers (lack of raw materials). The World Trade Organization (WTO) expects huge global trade fall this year due to the coronavirus pandemic.

44

ENTREPRENEURSHIP DEVELOPMENT: A BRIDGE TO EMPLOYMENT

Ratanlal L. Yeul,
Assistant Professor

Smt. Laxmibai Radhakishan Toshniwal College of Commerce, Akola.

Abstract: *This paper aims illustration of the institutional initiatives towards entrepreneurship development in India. The Government of India through its establishment has encouraged and sponsored several initiatives and created policy measures to foster a culture of innovation and entrepreneurship in the country. The main purpose is opening new avenues of job creation. Unemployment is a foremost challenge facing India. However, with its significant and unique demographic advantage, India, has immense potential. By undertaking innovative moves through raising a pool of entrepreneurs a lot of jobs opportunities available to the new generation can benefit the nation.*

Introduction

It is found that in the recent years, many new programmes towards nurture of innovation have been started by the Indian Government encompassing a number of sectors. This includes engaging academia with industry, investors, small and big entrepreneurs, non-governmental organizations to the most underserved sections of society. The inclusion of women entrepreneurship in economic participation has enabled the country's growth and prosperity. The government has tried to ensure that all policy initiatives are geared towards enabling equal opportunity for diverse section of the society. It tried to them to the forefront of India's entrepreneurial practices by providing access to loans, networks, markets and trainings, varied financial institutions. Some of the major moves are as under.

Promotion of Entrepreneurship.

To promote of Entrepreneurship, many schemes are being developed. These scheme are being designed by including various elements like entrepreneurship education curriculum, web and mobile based networking platform, entrepreneurship hubs

network, international linkages, national entrepreneurship day, promotion of entrepreneurship among women and minority sections, social entrepreneurship etc. To enumerate a few following initiatives are worth to mention.

Make in India

This scheme is designed to create a global design and manufacturing hub. The Make in India initiative was started in September 2014. It became as a powerful call to India's citizens and business leaders, and an invitation to potential partners and investors around the world to overhaul out-dated processes and policies, and centralize information about opportunities in India's manufacturing sector. This has led to renewed confidence in India's capabilities among potential partners abroad, business community within the country and citizens at large. The plan behind Make in India was one of the largest undertaken

53

COVID – 19 & Its Impact on Micro, Small and Medium Enterprises In India

Dr. Nagnath Maroti Gutte
Assistant Professor

Smt. L.R.T College Of Commerce , Akola.

Abstract:-

The corona virus crisis has spelt crisis across the world as several countries now focusing on curbing the rapid spread of the virus while dealing with the economic ramifications. With governments around the world imposing lockdown and social distancing becoming the new norm, the post-pandemic world will wake up to a new trading culture. On the home grounds, the COVID-19 pandemic has battered all sectors of the economy, with the micro, small and medium enterprises (MSMEs) among the worst-hit. Considered as the growth engine of the nation, employing about 120 million and generating 45% of India's export. However, the pandemic outbreak and the consequent stoppage of economic activities have triggered panic across the nation, with businesses facing extinction risks. Although some business activities within the 'non-essential category' were resumed as the lockdown extended, economic activity, except for agriculture and essential activities, remains halted.

Introduction:-On December 31, 2019, China informed the World Health Organization of a cluster of cases of pneumonia of an unknown cause in Wuhan City in Hubei province. On January 9, 2020, the WHO issued a statement saying Chinese researchers have made "preliminary determination" of the virus as a novel corona virus. Since then, more than 6,000 deaths have been reported due to COVID-19 across the world till March 20, 2020. Cases have been reported from more than 180 countries, including India. Lockdowns, curfews, massive airport screenings, quarantines, and social distancing have become the norm across the globe. And impact of coronavirus in all sectors in the world. Transport. Trade, labour, Micro, small and medium Enterprises.

Formally, MSMEs are defined in terms of investment in plant and machinery. But this criterion for the definition was long criticized because credible and precise details of investments were not easily available by authorities.

That is why in February 2018, the Union Cabinet decided to change the criterion to "annual turnover", which was more in line with the imposition of GST. According to the proposed definition, which is yet to be formally accepted, a micro enterprise will be one with an annual turnover less than Rs 5 crore; a small enterprise with turnover between Rs 5 crore and Rs 75 crore; and a medium enterprise with turnover less than Rs 250 crore.

Although these announcements are expected to assist the MSMEs in tackling economic stress, they may not prove to be remunerative immediately as the demand is likely to remain low due to the prevailing lockdown restrictions and low business. The Medium, Small and Micro Enterprises (MSMEs) of India. All anecdotal evidence available, such as the hundreds of thousands of stranded migrant workers across the country, suggests

54

Post Covid-19 Impact on Education Sector with context to HEIs

Prof. Dr. Jyoti R. Maheshwari
Assistant Professor

Smt. L.R.T. College of Commerce, Akola.

Abstract

The spread of pandemic Covid-19 has drastically disrupted every aspects of human life including education. It has created an unprecedented test on education. In many educational institutions around the world, campuses are closed and teaching-learning has moved online. Internationalization has slowed down considerably. In India, about 32 crore learners stopped to move schools/colleges and all educational activities brought to an end. Despite of all these challenges, the Higher education Institutions (HEIs) have reacted positively and managed to ensure the continuity of teaching-learning, research and service to the society with some tools and techniques during the pandemic. This article highlights on major impacts of Covid-19 on HEIs in India. Some measures taken by HEIs and educational authorities of India to provide seamless educational services during the crisis are discussed. Due to Covid-19 pandemic, many new modes of learning, new perspectives, new trends are emerged and the same may continue as we go ahead to a new tomorrow. So, some of the post Covid-19 trends which may allow imagining new ways of teaching learning of higher education in India are outlined. Some fruitful suggestions are also pointed to carry out educational activities during the pandemic situation.

Introduction

On March 11, 2020 World Health Organisation (WHO) declared Covid-19 as a pandemic. Covid-19 has affected more than 4.5 million peoples worldwide (WHO). In India, the first affected case of Covid-19 was detected on 30 January 2020 in the state of Kerala and the affected had a travel history from Wuhan, China. In India, the first death was reported on March 12, 2020 and the nation observed Janta Curfew for a day on March 22, 2020. India again observed 14 hours Janta Curfew on March 24 to combat the Corona virus pandemic and assess the country's ability to fight the virus. Then, the First phase of lockdown was announced by the Prime Minister on March 25, 2020 for 21 days. Monitoring the effects of the virus, Indian Government has been extending the lockdown period in different phases and the lockdown 5.0 was declared on April 30 which is effective from 1 June to 30 June 2020. In all the phases of lockdown starting from lockdown 1.0 to lockdown 5.0, the educational institutions throughout the