

3.4.3 Details of research papers per teacher in CARE Journals notified on UGC website during the year					Department	
Name of the Author(s)	of the Author(s)	Title of the Paper	Name of the Journal	Year of publication	Month and Year	ISSN
Dr. Bal Kamble	Polotical Scie	Ethics In Mass Media	Education and Society	Sep-22		2278-6864
Prof. Dr. V.K. Sawant	Accountancy	A Study on Marketing Problems of Women Self Help Groups (SHG)	ATISHAY KALIT	Mar-22		2277-419X
Prof. Dr. V.K. Sawant	Accountancy	Understanding Content Analysis in Social Research	Education and Society	Sep-22		2278-6865
Mr.A K Ghadge	Statistics	A Study of Factors Affecting on the Agriculture Productivity of Dry	Science Technology and De	Oct-21		2377-627X
Mr.A K Ghadge	Statistics	A Study of Socio –Economy Status of Female Domestic Workers in	International Journal of Sc	Oct-21		2456-2165
Mr. A. K. Ghadge	Statistics	A Research Study on Longevity of Human Life with Special	Education and Society	Sep-22		2278-6866
Mr. Ghadge A. K	Statistics	An Experimental Study to Evaluate the Efficiency	Education and Society	Sep-22		2278-6867
Dr. T. D. Mahanwar	Commerce	'A Study on Marketing of Onion with Special Reference to Western Maharashtra'	Education and Society	Sep-22		2278-6868
Prof.Dr. G.V. Jadhav	English	Creation of Text-book of English for Business Communication and	Education and Society	Feb-22		2278-6864
Prof.Dr. G.V. Jadhav	English	Thematic Concerns and Skill Development with special reference	Education and Society	Feb-22		2278-6864
Dr. Ganesh Jadhav	English	Role of Mass Media in Business Development and Promotion	Education and Society	Sep-22		2278-6869
Dr.V.M.Kumbhar	Economics	Determinants of Agriculture Production: A Statistical Examination of MSP, AUC & Productivity of Selected Crops in India	Sambodhi	Jul-22		2249-6661
Dr. V.M.Kumbhar	Economics	An Empirical Analysis of Social Media Engagement of Youth: A Case Study of Satara Maharashtra	Education and Society	Sep-22		2278-6870
Dr.S.V. Yadav	Commerce	A Study on Working of Industrial Training in Pune region by faculty	Sambodhi	Jun-21		2249-6661
Dr.S.V. Yadav	Commerce	A Study on Administrative Aspects of Industrial Training Institute in	Modern Thaminz Research	Oct-21		
Dr.S.V. Yadav	Commerce	A study on working on Industrial Training Institutes in Pune Region	Sambodhi	Aug-21		2249-6661
Dr.S.V. Yadav	Commerce	Study on Women Entrepreneurship Empowerment through Self-H	Ajanta	Mar-22		
Dr. Sanjay Vilas Yadav	Commerce	A Study on Influence of Social Media Marketing on Consumer	Education and Society	Sep-22		2278-6873
Dr. Suvarna Ashok Kurkute	Commerce	Participation of Indian Women in Labour Force	Education and Society	Sep-22		2278-6872
Dr. S.A. Kurkute	Commerce	Customer Satisfaction of the Primary Teachers CO-operative Banl	Journal of Education	Dec-21		0972-7175
Mr. M.B. Shikalgar	Commerce	Online Shopping: Benefits and Sefty Measures	International Journal of Ad	Nov-21		2394-7780
Mr. Mansur Balisha Sh	Commerce		Education and Society	Sep-22		2278-6874
Dr. S.R. Suryawanshi	Accountancy	Job Related Stress of Employees in Banking Sector	Sambodhi	Sep-21		2249-6661
Dr. S.R. Suryawanshi	Accountancy	Comparative Study on Occupational Stress of Public, Private and C	Journal of Seybold Report	Jun-21		1533-0211
Dr. S.R. Suryawanshi	Accountancy	Risk and Return Perception Towards Stock Market and Mutual Fur	Shodhsanhita	Mar-22		2277-7067
Dr Sachin Rajendra Sur	Accountancy	Research paper on Factors Influencing Stock Selection Decision: A	Education and Society	Sep-22		2278-6877

Dr. Kamble C.N.	Law	Legal Contribution in Business Regulation	Education and Society	Sep-22	2278-6871
Dr. R. J. Jawale	Law	A Study of Women Rights And Empowerment In India: Legislative	International Journal of Ad	Jul-21	2394-7780
Lt. Dr. R. K. Nillolu	Economics	Socialist Transformation Agriculture in China:A Model for Equal D	Akshar Wangmay	Mar-22	2229-4929
Lt. Dr. Rajshekhar K. Ni	Economics	A Review of Agrarian Structure in India and Need for New Policy Initiatives	Education and Society	Sep-22	2278-6876
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Mr. Kishor V. Sankpal	Phy. Education	Scope of Research in Yoga	Excel's International Journ	Apr-22	2277-7539
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Kishor Vilas Sankpal	Physical Direct	Kabaddi Players	Education and Society	Sep-22	2278-6878
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PRINCIPAL
Dhnananjayrao Gadgil College
of Commerce, Satara

ATISHAY KALIT

ROSE / Jan-Mar, Vol. 9, Pt. A, Sr. 15, Year 2022

ISSN 2277-419X
RNI-RAJBIL01578/2011-TC

VUL

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

ABSTRACT

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

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

INTRODUCTION

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

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

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

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

INTRODUCTION:

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



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

Dr. V. K. Sawant^{*}
Ms. Archana Kurane^{**}

ABSTRACT

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

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

1. Introduction

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

2. Objective of Study

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

3. Hypothesis of Study

1. The Women SHGs of BPL are more interested in manufacturing rather than marketing.
- 2.

4. Determination of sample size

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

$$z^2 \cdot p \cdot q \cdot N$$

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

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

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

5. Data Analysis and Presentation

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

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

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A Study on Administrative Aspects of Selected Industrial Training Institutes in Sangli District

2020-2

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

Abstract

Industrial Training Institutes ITIs were recognized in 1950 under the craftsman training scheme by the Government of India to ensure a sound flow of skilled workers in different trades for the domestic industry to augment qualitatively and quantitatively in industrial production by systematic training, and to decrease unemployment among the unemployed youth by providing them employable training, to extend and to increase a technical and industrial move toward in the young generation.

Industrial Training Institute generally known as Industrial Training Institutes ITIs and their self financing matching part like that Industrial Training Centre known as ITC's to the masses are those training institutes that provide training in engineering and non-engineering technical fields and are constitute under the Ministry of Labour, Government of India. These institutes were established to correspond technical knowledge in unlike trades to the young boys and girls who have just passed their 10th standard and want to have some technical knowledge instead of going for standard higher studies.

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

Introduction

Technical education is a special field provides courses and trades in the areas of engineering, technology, management, architecture, pharmacy, applied arts and crafts, hotel management, catering technology etc. Industrial Training Institute and Industrial Training Centres (ITC's) are initiate in the field of technical education which give a better support i.e. basic skills to an individual to develop into self reliant in the trades and course they choose. The Institutes are government-run organization whereas ITC's are privately-run training organizations, both operating under the general guidance of the Directorate General of Employment and Training (DGET), Ministry of Labour & Employment, Union Government of India. ITC's are self financing and endow with same courses as that of Industrial Training Institutes ITIs.

These institutes are established to converse technical knowledge in different trades to the young boys and girls who have just passed their 10th standard and want to have some technical knowledge instead of going for standard higher studies.

Approach To The Research Problem

The study is related to "A Study on Administrative Aspects of Selected Industrial Training Institutes in Sangli District". The Industrial Training Institutes primarily provide vocational as well as scientific education of various Trades and Courses.

The Industrial Training Institutes necessary to country practiced young generation to generate income of their comfort as well as National Interest. In the present age of (L.P.G.) skills have supplementary important in every situation. In order to measured the working of ITI's hence, the researcher were selected **A Study on Administrative Aspects of Selected Industrial Training Institutes in Sangli District**. Therefore, it is necessary to study the working of institutes running Trades and Courses. The enhanced working always helps Industrial Training Institutes achievements. The number of Institutions is growing each year.

Objectives of The Study

This study focused on the following objectives.

- 1) To Study the Human Resources aspects of Government ITIs in Sangli District.
- 2) To Study the financial and Managerial aspects of ITI's in Sangli District
- 3) To furnish clarification by way of findings and make suggestions for improving working of Government ITIs in Sangli District.

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ISSN NO :- 2456-2165

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

AUTHORED BY
Ankush K. Ghadge

HAS BEEN PUBLISHED IN
Volume 6 | Issue 10 | October - 2021

ARTICLE DIGITAL NO.
IJSRT21OCT546



EDITOR IN CHIEF IJSRT

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

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

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

I. INTRODUCTION

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

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

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

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

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

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

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²Head, Department of Statistics, Rayat Shikshan Sanstha's Rajarshi Chhatrapati Shahu College Kolhapur (MS), India

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

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

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

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

Dr. Gaurish Jadhav

2021-22

UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

Special Issue February 2022
74th Anniversary of Indian Institute of Education

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

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Abstract:

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

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

Introduction:

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

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

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

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Abstract:

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

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

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

Doc. G.B. Jadhav
2020-21
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**Rejuvenating Past into Present A Study in Diaspora with Special reference
to Kavita Dasvani's *Lovetorn***

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

Dhananjayrao Gadgil College of Commerce, Satara (Autonomous College)

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

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

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

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

OUT (8) 2021.22
Dd. 5.12.21

SAMBODHI

Indological Research Journal of L.D.I.I.

VOL. XLIV

2021

OUT

EDITOR
JITENDRA B. SHAH



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JOB-RELATED STRESS OF EMPLOYEES IN BANKING SECTOR

Dr. Sachin Rajendra Suryawanshi, Assistant Professor, Dhananjayrao Gadgil college of commerce,
Satara MAH 415001

Abstract:

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

Keywords: Bank, Banking Sectors, Employees, Organisation.

Introduction:

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

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

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

"Job Stress in the Banking Sector"

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



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

Dr. Sachin Rajendra Suryawanshi

Assistant Professor, Department of Commerce,

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

ABSTRACT

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

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

INTRODUCTION

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

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

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

Dr Sachin Rajendra Suryawanshi*

ABSTRACT

ABSTRACT

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

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

INTRODUCTION-

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

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

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

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JOB-RELATED STRESS OF EMPLOYEES IN BANKING SECTOR

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Satara MAH 415001

Abstract:

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

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Introduction:

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

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

Dr Sachin Rajendra Suryawanshi

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

Keywords: Occupational Stress Level.

Article History

Received: 05/12/2020; Accepted: 19/01/2021

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Introduction

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

Volume 8, Issue 3 (XII)
July – September 2021

ISSN: 2394 – 7780



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

Indian Academicians and Researchers Association
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A STUDY OF WOMEN RIGHTS AND EMPOWERMENT IN INDIA: LEGISLATIVE AND JUDICIAL PERSPECTIVES

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ABSTRACT

Rights of Women are the most important aspect in the development and progress of women in India. 'Empowerment of women' is the process of empowering women by recognizing, guaranteeing and protecting their fundamental and human rights. It needs to be properly regulated and protected by legislature and Judiciary. Countries development is depend upon the real progress of women. So rights of women need to be protected as human rights. Laws, policy and judicial decisions must be studies in its proper spirit to protect the interest of women. The court read the right to health, right to clean environment, right to privacy and right to free and compulsory education so on into Article 21 which guarantees Right to Life for women and children also. Human Rights of Women should be protected.

Keywords: women rights, empowerment, laws and judicial decisions in India.

1. INTRODUCTION:

Women's Rights are the most crucial point to be noted for the overall development of a country.¹ "Empowerment is the process that creates power in individuals over their own lives, society, and in their communities". Laws and policies are important and role of Court is to protect, promote the rights of women and empowerment in India. "Justice is supreme and justice ought to be beneficial for the society so that the society is placed in a better-off situation. Law courts exist for the society to rise up the occasion to do the needful in the matter, and as such may fulfill the basic requirement of the society. It is a requirement of the society and the law has to respond to its need."² Women empowerment is needed in this pandemic period in India.

2. CONCEPT OF WOMEN RIGHTS AND EMPOWERMENT:

According to Roscoe Pound "Right means the right which is recognized, guaranteed and protected by Law". Empowerment can be defined in many ways, however, when talking about women's empowerment, empowerment means accepting and allowing people (women) who are on the outside of the decision-making process into it. Empowerment includes the action of raising the status of women through education, raising awareness, literacy, and training and also gives training related to defense.

"Women's empowerment is all about equipping and allowing women to make life-determining decisions through the different problems in society."³ Women empowerment has become a significant topic of discussion in development and economics. It can also point to the approaches regarding other trivialized genders in a particular political or social context."⁴

Education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process.

3. THE STATUS OF EMPOWERMENT OF WOMEN:

The empowerment of women and the improvement of their political, social, economic and health status is a highly important end in itself. In addition, it is essential for the achievement of sustainable development.

"In all parts of the world, women are facing threats to their lives, health and well-being as a result of being overburdened with work and of their lack of power and influence.

In most regions of the world, women receive less formal education than men, and at the same time, women's own knowledge, abilities and coping mechanisms often go unrecognized. The power relations that impede women's

¹https://en.wikipedia.org/wiki/Women%27s_empowerment

² Umesh C. Banerjee, J. in *Jai Kumar Vs. State of M.P.* (1999) 5 SCC 1, para 13

³ Mosedale, Sarah (2005-03-01). "Assessing women's empowerment: towards a conceptual framework". *Journal of International Development*. 17 (2): 243-257.

⁴ Bayeh, Endalcachew (January 2016). "The role of empowering women and achieving gender equality to the sustainable development of Ethiopia". *Pacific Science Review B: Humanities and Social Sciences*. 2 (1): 38.

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International Peer Reviewed Journal

UGC CARE LISTED JOURNAL

March- 2022

Special Issue-V, Volume-I

On

***Current Scenario in Languages, Social Sciences, and its
Impact on Social Development***

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

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Assistant Professor Dhananjayrao Gadgil College of Commerce, Satara

Introduction:

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

Reforms under The Chinese Communist Party (CCP)

The Chinese Communist Party (CCP) was established on 1 July 1921 in Shanghai. The CCP started the formation of peasant unions. These unions locally started abolishing the landlord classes. Sun Yat Sen⁶ the great leader of China with democratic ideology insisted for implementing the policy of land to the tiller under the land reform programme. But CCP's land policy mainly stressed the abolition of private property and nationalization of land. Sidney Klein stated in this regard as, "The Chinese Communist Party was formed in 1921, and from then until 1928 its agrarian policies were not only extreme in their objectives but were implemented with violence." From 1928 to 1934 the CCP adopted very soft land reform policies because of their weak political and military powers in comparison to Nationalists. Sidney Klein observed that, "From 1928 to 1934, for a wide variety of reasons, but principally because of the military and political weakness the Communist regime, relatively more moderated policies were pursued." As mentioned by Klein during this period the CCP's land reform policy comprised: 1) Confiscation of the property of landlords only and adoption of a conciliatory attitude towards the rich peasants; 2) nullification of all contracts bearing a high interest rate; 3) abolition of feudal taxes; and 4) equalitarian redistribution of all property confiscated. During this period CCP made a coalition with Chiang Kai Shek's⁸ Goumintang Party (i.e. Nationalist).¹⁰ But actually implementation of these policies varied in different parts of the country depending on the prominence of rightist or leftist elements. Klein mentioned in his words as, "In some areas leftist deviations occurred and the property of rich peasants as well as that of landlords was confiscated and redistributed. In other areas rightist deviations occurred and little or no property was confiscated; nor were other Communist policies implemented in the fashion desired." During the year 1934 to -1946 CCP pursued generally non violent, more rational, more conciliatory land reform policies than even before in its history. In this period after the Long March¹² the CCP restated its land policy and stated, 1) all persons were to be allowed to keep as much land as they could cultivate with their own labour, but all surplus land of landlords was to be confiscated and redistributed; 2) a low progressive tax on land was to be levied.¹³ During this period Communists molded their approach more rationally in order to meet the crisis of war with the help of landlords during the Sino-Japanese war. In this concern Yeh commented as, "During the Kiangsi period (1928-1934), land reform became a major program of the Communist movement, to which the peasants were said to have responded with warm and enthusiastic support. After the Japanese invasion in 1937, the Party formed a united front with the Kuomintang and adopted the more moderate policy of rent reduction. But the move was intended to be merely a tactical retreat." After the Sino-Japanese war the CCP however, resumed its policy of confiscation of land of large landlords.

Land Reform Law of 1950

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

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Indological Research Journal of L.D.I.I.

VOL. XLIV

2021

JUL

EDITOR
JITENDRA B. SHAH



L. D. INSTITUTE OF INDOLOGY
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**"WOMEN ENTREPRENEURSHIP DEVELOPMENT THROUGH SELF-HELP-GROUPS
IN MAHARASHTRA"**

Prof. Shikalgar Mansur Balisha
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Commerce, Satara (Maharashtra) India.*

ABSTRACT

Employment and unemployment is the basic problems in India, and Self Help Groups (SHGs) its plays a crucial role in the development of creation of employment situation. Empowerment of women has emerged as an important issue in recent times. The economic empowerment of women is being regarded these days as a Sine-quo-non of progress for country; hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social scientists and reformers. The Self Help Groups (SHGs) have paved the way for economic independence of rural women. The members of SHGs are involved in Micro -Entrepreneurship. Through that, they are becoming economically independent and providing employment opportunities to others. This article deals with empowerment of rural women through entrepreneurship and the advantages entrepreneurship among the rural women. "Economic empowerment of women led to development of family and community".

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

1.1 Introduction:

Women play a very important role in the economic development of Maharashtra. The self-help groups (SHGs) plays a significant role in the development of woman Entrepreneurship. They are involved in business activities at all levels, making important contributions to economic growth. Now days, Indian women are increasingly active in part of economy that were previously considered male domain. But the development of women entrepreneurship is very low in India, especially in the rural areas. Entrepreneurship amongst women has been a recent concern. Women have become aware of their existence their rights and their work situation. Now days self-help groups (SHGs) is doing very important role to women motivated in entrepreneurship through micro-finance. SHGs are not only increasing in rural women entrepreneurship but also in urban women entrepreneurship.

India has adopted the Bangladesh's model in a modified form. To alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrumenting the new economy. With availability of micro-finance, self-help groups (SHGs) and credit management groups have also started in India. And thus the movement of SHG has spread out in India. The members of SHGs now become entrepreneurs. Innovative thinking and farsightedness, quick and effective decision making skill, ability to mobilize and marshal resource, strong determination and self confidence, preparedness to take risks, accepting changes in right time, access and alertness to latest scientific and technological information these are basic qualities in women therefore they are actively running them own business with help of SHGs.

They are actively running business like, food processing and preservation, catering services and fast food centers, interior decoration, DTP and Book binding, dairy, poultry, house-hold appliances, stationeries, packing and packaging, diagnostic lab and pathology clinics, communication centers with telecom, fax, browsing and Xeroxing facilities, readymade garments, embroidering and fashion designing, retail selling, art and painting works, hiring of warehouses and god owns, floral decorations, jewellery, beauty parlors. Though women entrepreneurship is a recent phenomenon in India which came into prominence in late 1970's now we see that more and more women are venturing as entrepreneurs in all kinds of business and economic activities and service sector.

Volume 8, Issue 4 (VI)
October - December 2021

ISSN: 2394 – 7780



International Journal of **Advance and Innovative Research**

Indian Academicians and Researchers Association
www.iaraedu.com

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ONLINE SHOPPING: BENEFITS AND SAFETY MEASURES

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

ABSTRACT

Electronic Commerce (e-Commerce) is the buying and selling of goods and services, or the transferring of data and funds through internet. Such transactions are business to business (B2B), business to consumer (B2C), etc. Security is an essential part of every transaction that takes place through internet. If security of transactions is compromised, customers may lose their faith on e-Business. e-Commerce security is the protection of e-transactions from unauthorised access, use, alteration or destruction of information.

Key Words Electronic Commerce (e-Commerce), Internet, Electronic Data Interchange (EDI), Mobile Banking (m-Banking), Electronic Fund Transfer (EFT), Enterprise Resource Planning (ERP).

1. INTRODUCTION

Today's age is known as 'The Age of Technology'. Internet has changed the way by which the business is conducted. Electronic commerce is the concept covering all types of business transactions using technology. It is associated with the buying and selling of products, services and information through computer network. Online shopping is convenient, in that you can shop around, find the best prices, and have your packages delivered right to your doorstep without ever having to leave the comfort of your own home.

Because of the numerous advantages and benefits, more and more people say they prefer online shopping over conventional shopping these days. The buyer's decision-making process has changed dramatically in recent years. Buyers are conducting extensive research online before ever speaking to a sales person. Buyers are also making more direct purchases online and via their smartphone, never stepping foot into traditional brick-and-mortar locations. The internet makes doing business much easier and faster. It's led to changes in the way people do business with a rapidly growing world wide trend towards online shopping or e-commerce.

2. OBJECTIVES

This paper has been written with the following objectives :

- To know the process of e-Shopping.
- To search the various risks involved in e-Shopping.
- To make people aware of the precautions to be taken, while shopping through internet.

3. SCOPE

Scope of e-Shopping is limited to the products marketed through internet only.

4. LIMITATIONS

e-Shopping has the following limitations :

- Geographical limitations – The facility of e-Shopping cannot be availed at every corner of the world.
- Human limitations – Only computer-literate people purchase the products or services through internet.
- Product limitations – Every product cannot be sold through internet.

5. CONCEPTUAL FRAMEWORK

5.1 Definition of 'e-Commerce' :

"e-Commerce is a concept covering any form of business transactions or information exchange executed using information and communication technology between companies and public administration."

5.2 Process of e-Commerce :

The term 'e-Commerce' refers to more than just buying and selling products online. It also includes the entire online process of developing, marketing, delivering, servicing and paying for products and services. The use of commerce is conducted in this way, spurring and drawing on innovations in Electronic Fund Transfer (EFT), supply chain management, internet marketing, online transaction processing, Electronic Data Interchange (EDI), inventory management system and automated data collection system. Modern e-Commerce uses the World Wide Web (WWW) at least at one point in the life cycle of a transaction. Online retailers are also known as 'e-Tailers' and online retail trade is known as 'e-Tail'.

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - XI

Issue - I

January - March - 2022

English / Marathi / Hindi

Peer Reviewed Refereed
and UGC Listed Journal

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2019 - 6.399
www.sjifactor.com

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M.Sc (Maths), M.B.A. (Mktg.), M.B.A. (H.R.),
M.Drama (Acting), M.Drama (Prod. & Dir.), M.Ed.

❖ PUBLISHED BY ❖



Ajanta Prakashan
Aurangabad. (M.S.)

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

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Abstract

The economic empowerment of women is being regarded these days as a Sine-quo-non of progress for country; hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social scientists and reformers. The Self Help Groups (SHGs) have paved the way for economic independence of rural women. The members of SHGs are involved in Micro-Entrepreneurship. Through that, they are becoming economically independent and providing employment opportunities to others. This article deals with empowerment of rural women through entrepreneurship and the advantages entrepreneurship among the rural women. "Economic empowerment of women led to development of family and community". Employment and unemployment is the basic problems in India, and Self Help Groups (SHGs) it plays a crucial role in the development of creation of employment situation. Empowerment of women has emerged as an important issue in recent times. Hence this study is focusing towards the women entrepreneurship empowerment in Maharashtra.

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

1.1 Introduction

India has adopted the Bangladesh's model in a modified form. To alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrumenting the new economy. With availability of micro-finance, self-help groups (SHGs) and credit management groups have also started in India. And thus the movement of SHG has spread out in India. The members of SHGs now become entrepreneurs. Innovative thinking and farsightedness, quick and effective decision making skill, ability to mobilize and marshal resource, strong determination and self-confidence, preparedness to take risks, accepting changes in right time, access and



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

IMPORTANCE OF SPORTS, GAMES AND PHYSICAL ACTIVITIES IN STUDENT'S LIFE

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Abstract

In students life extracurricular activities empower them to make their own active decisions and also help them to gain an accurate experience, skills, and confidence to lead them on the path of their future. It is truly considered that through participation in sports and different games, students learn co-operation, teamwork, leadership methods and time management. Games also help students by discovering their hidden talents, help them interact with different people and make them learn about many things outside their own environment. Well, they are also an easy and interesting way to learn appreciation for new different activities. There are some types of games like billiards, board games and golf etc which are considered recreational activities and they increase our mental, physical skills while enjoying the excitement of our shots. In real sense, games affect a person's psychological state of mind which leads to excitement and brings out the feeling of one being proud for an accomplishment. It also increases our capabilities and guides us in developing a better understanding of our own-selves.

Key word: Discipline, unity, strength, energy, Team work.

Introduction

Games are creative and mindful expression of the human spirit which comes out through the creation of activity that has an entertaining, flexible, instructive and competing element. It explores and test people's skills, efforts and invites them to develop new ways in managing the obstacles which stops them for attaining the game's goal. Games are the positive experience which helps in the strengthening of our body and mind. Some games are also considered as structured activities like cycling, cricket, swimming and football etc which helps us to take active decisions and sharpens our thinking process also.

Advantages of Games and sports

Competition factor: It generates healthy, fair and strong spirit of competition. It also conducts that positive competition is the best and active way of competition in students life.

Discipline factor: It makes the child more active, patient and disciplined.

Unity factor: It teaches us about teamwork, sense of belonging and unselfish play. And also it encourages us to play for team rather than for our personal accomplishment.

Strength factor: It keeps our body in good shape and always give strength to out physical fitness. It also tones up muscles and strengthens the bones of our body.

Confidence factor: It boosts our morale when we perform and also when we excels towards particular skills. On other hand it improves our self esteem and body postures as well, which makes us feel more confident and determined.

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Understanding Content Analysis in Social Research

Dr. Sawant Vitthal Kundalika

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Satara (An Autonomous College)

ABSTRACT

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

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

1.1 Introduction:

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

Legal Contribution in Business Regulation

Dr. Kamble C.N.

Associate Professor, DGC College, Satara

Abstract

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

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

Objectives

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

Methodology

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

Introduction

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

Investment Preferences of Rural Investors of Satara District Towards Selected Investment Products of Banks

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Abstract :

Bank is a financial entity that lends money while taking deposits from the general public and generating demand deposits. The bank may engage in lending activities directly or indirectly through the capital markets. The different types of banks offer different investment products for the individual investors. This study has been conducted to study the preferences of rural investors of Satara district towards the selected investment products offered by the banks. The data required for the study has been collected with the help of a structured questionnaire from 110 individuals. The collected data is analysed with the help of statistical tools like frequency and percentage.

Keywords : Investment Preferences, Investment Objectives, Investment Schemes, Banks, Demographic Variables.

I. Introduction:

Any modern economy depends on the banking industry to function. It is one of the crucial financial foundations of the financial sector, which is essential for economies smooth operations. It is crucial for a nation's economic growth because the financial needs of trade, industry, and agriculture are addressed with a higher level of dedication and accountability. As a result, the growth of banking is closely related to the development of a nation. In a contemporary economy, banks should be viewed as the drivers of growth rather than as money merchants. They are crucial in the mobilization of deposits and the distribution of loans to different economic sectors.

A sound and solvent banking system is a prerequisite for a strong financial system, which in turn accelerates the growing economy. Savings are effectively mobilized in the productive sectors by a sound banking system and a solvent banking system assures that the bank can fulfil its responsibility to the depositors. Following independence, banks in India have been instrumental in the socioeconomic development of the nation.

The rural branches of banks provide limited investment products as compared to the investment products offered by the urban branches of the bank. Generally, the banks in rural areas provide different investment products such as Saving Deposits, Fixed Deposit, Recurring Deposit,

An Empirical Analysis of Social Media Engagement of Youth: A Case Study of Satara Maharashtra

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Abstract

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

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

Introduction

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

Problems of Sugar Cane Cutters with special reference to Ajinkytara Cooperative Sugar Factory Ltd. Satara

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Abstract:

Agriculture is the backbone of India. In India almost all farmers facing problems of labor shortage. Day by day labor wages are increasing and in the same way demand of agriculture product. Sugarcane cutter in Maharashtra are the seasonal Migrants who migrate from the drought prone area to sugar belt of Maharashtra. The drought conditions and Consequences of it at the native places are the push factors and work availability at the sugar belt is the pull factor for seasonal migration for sugarcane cutters.

The Suffering of these workers in terms of livelihoods, health, and education are sharply visible and could be understood by considering the socio-ecological circumstances under which their livelihoods are laid. Therefore, labor issues of sugarcane cutters are needed to be solved by taking concerted endeavors at the policy level.

Keywords-Sugar Cane cutters, Sugar Cane Mukadam.

Introduction:

India is an agricultural country. Near about seventy per cent people are involved in farming sector. So Indian agriculture is backbone of Indian economy and animal husbandry is backbone of Indian agriculture. Farming is dependent upon nature. Natural environment is flexible and rain is not regular. There are many difficulties in getting reasonable price for agricultural produce.

Sugarcane is the main source of sugar in India and holds prominent position as a cash crop, India has the largest area under sugarcane cultivation in the world and she is the world's second largest producer of sugarcane next only to Brazil. The cane production registered a dramatic increase of 93% in the decade 1951-61 as a result of diversification of agriculture but this sprat slackened to 14.9% growth between 1960-61 and 1970-71 mainly as a result of the farmer withdrawal market fluctuations. In the year 2003-04 production of sugarcane in India stood at 236.4 million tones.

In the 1920, the machine was developed. It is similar in function and features to the combine harvester. Harvesting is an important part of

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

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Abstract

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

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

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

Introduction:

Life longevity is the reflection of health standard and Socio-Economic living standard of the human of that country. One mathematical demographer suggested that "Over sufficiently long time periods, it is not at all unusual for death rates to decline by half or more," and therefore "There is simply no convincing evidence of a lower bound on death rates other than zero". We have 35 air polluted cities out of world's 50 most air polluted cities. In future we may define health and disease in our way which suits our ecology, technology and demography rather than defining in a stereotype way. Chronic obstructive pulmonary disease, respiratory infections and lung cancers are new emerging and top rated diseases occurring in India for last 5 years. These are the outcomes of air pollution. As per Global Nutrition report, India has not progressed in Maternal, Infant and Young Child Nutrition (MIYCN). Every second child of 10 children born in India will be stunted and will be short in height as predefined by WHO. Scientists are studying people in their nineties (called nonagenarians) and hundreds (called centenarians, including semi-super centenarians of ages 105-109 years and super centenarians, ages 110+)

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

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Abstract

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

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

Introduction

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

A Study of Sources of Finance for Women Entrepreneurs in Maharashtra State

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Abstract :

Maharashtra remains one of the most developed and prosperous states in the country. The Maharashtra State has 35 districts, which are divided into 6 revenue divisions like Konkan, Pune, Nashik, Aurangabad, Amravati and Nagpur for administrative purpose. Due to the Globalization, Liberalization and Privatization (LPG), there has been an unlimited progress in the field of economy. The world would not have been so beautiful without the contribution of women's. Women entrepreneurs are playing important role in economic development because it leads to capital formation and support to business, trade and industrial development. Women should be motivated to leave their traditional occupations and take up more demanding and rewarding activities. Women's entrepreneurship is about the status of women in society and their role as entrepreneurs in the same society. In all sectors to formal finance is a key barrier to the growth of women-owned business. This paper attempt to study the various sources of finance for women entrepreneurs in State of the Maharashtra and to find out the division wise progress of Women Entrepreneurs in Maharashtra State.

Key words : Women Entrepreneurs, Sources of Finance, LPG, Economic development.

Introduction :

Entrepreneurship is one of the most important input in the economic development of the country. The decades after independence have seen tremendous changes in the status and the position of the women in Indian Society. The constitution has laid down as fundamental rights. Women are successful is not only education, science, medical, law, police and military services but they are showing her knowledge in business and industry sector. Women entrepreneurs inspire other women to start businesses. This leads to more job creation for women which ultimately helps in reducing the gender gap in the workforce. Indian women are considered as a source of power (Shakti) since mythological times. The Hindus worship goddesses as mothers. They have proved that they are no less than men in the efficiency, hard-work and intelligence. Now-a-days educated women do not want to limit their lives in the four walls of the house. They demand equal respect. They managed to survive and succeed in this cut throat competition with their hard work, diligence and

A Review of Agrarian Structure in India and Need for New Policy Initiatives

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Introduction:

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

Objectives of Study:

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

Methodology:

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

Current Scenario of Agrarian Structure:

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

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

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Abstract:

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

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



Introduction:

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

Research Paper On Relationship Among Selected Psychological Variables Of Inter-collegiate Kabaddi Players

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Abstract:

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

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

Key Words:

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

Research on Revenue analysis of Quarry industry.

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(M.A.SET,B.Ed,PhD (Perusing))

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Research scholar From Shivaji University Kolhapur.

Abstract

India economy runs on three sectorial economy like primary and secondary and tertiary sector. India is Seventh Largest Country in the world. Indian Economy divided in various sectors like agriculture, industry, and service sector. Amongst this our research focused on Quarrying Industry and known for natural stone in particular Granite Marbles, Sandstone Limestone and Slate. In satara 11 taluka where According to statistics of collector office of Satara district near about 150 units present in Satara district. Which having great share in revenue receipt in Collector office. Research focused on two year data for revenue which came to the conclusion that in Satara Collector Office receipt, Quarry business plays significant role.

Key words-Quarry, Receipt, Mines

• Introduction-

In India the stone quarries are mainly located in states of Rajasthan, Gujarat, Maharashtra, Orissa, Karnataka Stone quarry unit is an important industrial sector in the country. It is engaged in producing crushed stone of the various sizes depending upon the requirement of the stone as raw material for various purposes in of construction like road, highway, bridge, housing, building and canals. etc . The stone is obtained from underground by the process of digging, blasting or cutting. The Quarry is divided in two broad categories vertical and horizontal Quarry. Primary sector not only consist of agriculture only but it include mining ,quarrying, fishery and allied activity. Mining's is protection activity where include diamond mine, mineral mines. but most neglected area in this particular area is Stone mine which know as quarry .the western region of Maharashtra is well know for bauxite quarry. This bauxite is useful for infrastructural development. Like construction of road ,bridges ,building. Western region which is rich in the bauxite is under control of government.(Collector office).revenue receipt of satara collector though quarry business will be focused by this research article.

• Quarrying for Satara district

Satara district is well known for ancient capital of Maratha emperor. It is situated between Sahayadri mountain lines. So it is rich in bauxite mineral. In Satara there is a great dominance of Quarry business.

A Research Study on Farm Accounting Practices of Ginger Growers in Satara City

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Abstract:

In the present research study the researcher examine the farm accounting practices followed by the ginger growers of Satara City. In this research paper the researcher focuses on the book keeping system and procedure adopted by the ginger growers in Satara City, as well as the problems relating to maintenance of books of accounts by ginger growers in Satara City. The researcher found that the ginger growers are maintaining books of accounts on single entry system or they prepare required books to record the financial data. It is noticed that there is no proper book keeping and financial management as well as they are keeping this records on cash and credit basis. If they follow the proper accounting system they can easily find the exact amount of profit or loss from the cultivation of ginger. The researcher also found that there is lack of proper accounting system and procedures has been adopted by the ginger growers. The ginger growers also not using proper input and output measurement methods and does not maintaining proper input records. Hence in the present research paper the researcher concluded and identified the research problem as, "A Research Study of Farm Accounting Practices of Ginger Growers in Satara City."

Keywords : Farm Accounting, Ginger, Ginger Growers, Agribusiness and Agricultural Activities.

Introduction:

Generally, the term 'farm' can be defined as the area of land which is used for the primary purpose of production of food and other crops. It is also used for animal husbandry. According to the Cambridge Dictionary, "Farms are areas of land, including houses and other buildings, used for growing crops or raising animals." Farming, on the other hand, means working in a farm or growing crops or keeping animals by people for food and raw materials. "Agriculture (a term that includes agriculture) is the process of producing food, feed, fiber and other commodities through the systematic growth of plants and animals. At one end of the spectrum, a subsistence farmer cultivates a small area with limited resources makes just enough food. At the other end of the spectrum is commercial intensive farming with industrial farming. Such farming involves big farms and / or livestock numbers, large resource inputs (pesticides and fertilizers, etc.) and a high level of mechanization. These operations generally seek to

A Descriptive Research on NeedofCloud Computing in Education

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Abstract:

Education is the engine of the recent, developed, and industrialized world. As technology becomes increasingly ubiquitous in learning and teaching, learners have become more technologically savvy. Technologies and Cloud Computing have significantly changed the way education and learning takes place in recent years. Cloud Computing has become increasingly popular in the era of pandemics. The most recent insights predict that cloud computing revenue will increase from 25.36 US Billion Dollars (which is in 2021) to 53,487.89 Million US Dollars by 2027. This growth will occur because of the benefits offered by cloud computing in the field of education. Cloud Computing has enabled educational institutions to offer their students a flexible learning environment in which real-time security measures are invoked, as well as support different types of learning styles in a scalable way. We can share quality education using cloud-based technology and cloud computing plays a significant role in that area. Cloud-based education applications come from a variety of service providers and are used by various educational institutions. Several institutions and companies have taken advantage of cloud computing to make their applications available online. This paper present the need of Cloud technology in education and describes how it benefits students and teachers to enhance the teaching and learning process.

Keywords : Cloud Computing, Education, Applications, Technology

Introduction:

The cloud enables organizations to utilize resources much more efficiently than they could otherwise afford. In addition, it makes it easier for students and teachers to operate remotely. In the field of education, companies like Microsoft and Google are now offering many services free of charge to students and teacher in some educational institutions. Such as Google App Education allows Google users to use the same workspace from which teaching is more comprehensive and complete. Teachers used to predict which careers students have in the future, and they would could prepare them accordingly. Educators are no longer able to afford such luxuries. Students and teachers will be more engaged and able to achieve better learning outcomes as a result of the integration of meaningful technology. Learning with cloud computing is a safe and cost-effective way of introducing innovation into the classroom. Computing

Population Profile of Beed District : An Analytical Study (1961 to 2011)

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(An Autonomous)

Abstract:

Population is one of the resources of importance for the development of a region. Population has a direct influence on the market center's activities of a region. Various aspects of population such as growth rate, decadal growth rate, density, urban-rural population, economic population, literacy rate, religion-wise population, marital status, migration, etc. give an idea of the features, composition and availability of manpower in the region. The paper is focuses on Population profile of Beed District. The paper shows that, Growth of Population, General Population by Residence, Sex and Residence wise population, Decadal changes in Residence-wise population etc. Population profile of Beed district and demographic features are studied in this article. It includes basic statistical information regarding population in Beed district on which the further analysis is done.

Key Words-General Population, General Population by Residence and Sex, Decadal Population.

Introduction:

Though economics and population studies are independent disciplines their final aim and objectives are some which leads to 'Human Welfare'. Therefore, there is a close relationship between economics and population studies. There are different ideologies among the scholars. In the opinion of some scholars, population is important barriers to economic development. On this behalf, Robert Mackenmera's view on population growth is considerable. According to him, the population explosion is as serious as nuclear war. On the other hand; some scholars give a much important angle to population in its process of development. For this, we can take the name of suiz j. juliansiman. We can consider the name of Dr. Vasant Pethe in recent times. In the new model for the new era, Dr. Vasant Pethe says that he impressed with the quality of people, which is very important than number of population. Moreover, in the opinion of Amartya Sen, the growth rate of population in the whole world is getting down. Some scholars give more importance to the problem of population explosion than required.

In ancient Indian history, some references to collect information about population were found. During Chandragupta Mourya's period,

Participation of Indian Women in Labour Force

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Abstract:

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

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

Introduction:

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

Review of Literature

1. Sukhmit Kaur, Jakleidi Jaze in their paper titled "Female labour force participation in India" has studied the recent decrease in the Female Labour Force Participation in India. The study is referred to the period from 1990 to 2017. It uses a regression model to explore the impact of

An Analytical Study of Sustainability Indices on Indian Stock Exchanges and International Stock Exchanges

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And Research Scholar

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Abstract:

Sustainability indices are tools to measure the accountability of a certain companies in social and environmental themes. The more they take these facets into account as they develop their business, the superior the score they will gain.

“Sustainability indexes are planned and built with the aim of delivering information to institutional and retail investors that merit the importance of the companies’ environmental and social responsibility and corporate governance in their day-to-day management, supplementary to economic results, in their choices to purchase shares,” notes Beatriz Fernández, environmentalist and professor at the Instituto Superior de Medioambiente (Higher Institute of the Environment).

Key Words : Sustainable development, Index, Stock Exchanges, NSE, BSE, Sustainability Indices.

Introduction:

These days the term sustainability seems to enfold everything, and financial institutions are adjusting to this new way of understanding the economy. In a measured but unrelenting fashion, companies are incorporating sustainability norms in their management. As a result, private and institutional investors are commencing to call for global sustainable investment indexes that are reasonable, solid and reliable to allow them to oversee the evolving profitability of their sustainable investments.

Why are they vital for investors?

“The more you know about a company, the safer your decision could be”. If you only see the outside, and not the roots – which could be problems with communities, their salary policy, etc. – this could lead to financial turmoil. It is important to find out whether there is environment, social or ethical controversies. It’s an scrutiny of policies and facts, notes Viñuales, who emphasizes that nevertheless, “not everyone will have access to this extra-financial analysis, but it’s important to use it”. Meanwhile Beatriz Fernández argues that socially responsible companies

A Case Study on Export Management with Reference to Cooper Corporation Pvt.Ltd Satara

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Abstract

Cooper group of industries ISO 9000 company engaged in CI & SGI (cast iron sulphuric graphic iron) machining business with latest state of art technology. Cooper is multiproduct company in the manufacturing of cylinder liner, Crankshafts, cylinder heads and other engine components having global customers Sir D.B.Cooper raised to prominence from humble beginnings for these activities in fields. He started the Cooper engineering at Satara in 1922 which had the distinction of making India's Diesel Engine & Iron plow other achievements in industry made with the able assistance from his son Mr.Nariman Dhanjisha Cooper. Many countries have achieved rapid economic development through export led growth strategy involves development of industries with export potential to augment exports there by increasing foreign exchange earning to pay for imports of various goods and services required for achieving the goals of economic development India has also ushered, since June 1991, in an era of economic reforms focusing on liberalization, globalization & privatization

Keywords - Cooper Corporation, Export Management Procedure, Main Product.

Introduction

The 1990s has witnessed the emergence of the new world economic order, with Globalization being widely accepted as the basic paradigm for economic development of the countries. The market economy and Liberalization of trade and investments regimes facilitate the process of Globalization of international business. This process has been further strengthened by the introduction of the rule based multilateral trading system by the Uruguay Round i.e. the latest round of international trade negotiations. Export is very important from the point of view of INDIA. Nowadays INDIA has become a larger exporter country among in Asian countries. Our former finance minister Shri.Manmohan Singh has developed LPG model in 1991 i.e. Liberalization, Privatization and Globalization.

This LPG model helps to increase export. Export helps to increase the foreign exchange. Government also introduced fiscal policy and cash incentives to boost exports. So now a day's export is greater than import in INDIA major export items are agricultural-based like sugar, vegetable, meat etc. Cooper Corporation exported products mainly like Cylinder

Research on Low-Code No-Code (LCNC) Oracle APEX Platform : A transformation of upcoming wave on Mobile Applications Development

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Abstract:

Technology advances every second. One of most important inventions of the 21st century are the smartphones. Current situation is that the Smartphones are fundamental part of our lives life without smartphones is impossible. All people trust upon the whole thing on our smartphones. Because of this their way has become changed in the respect of work, play and communicate. Mobile apps are an integral part of mobile phones. Applications bring smartphone to life. Because of this our life so much easier. Mobile apps are so efficient in people's lives that the number of people making money solely from mobile apps is growing rapidly. This research paper primarily focuses on understanding the concepts of the Oracle APEX platform, how the Oracle APEX platform benefits inbound mobile applications, and use cases which offers Oracle APEX.

Keywords:Low-Code No-Code (LCNC), APEX,Workspace, Opportunistic Apps

Introduction:

One of the greatest technological advances today is the invention of mobile applications. No professional training is required to use the application. It automatically learns how to use the application as soon as the user starts using it. Young people in the 21st century are very attached to social networking sites. It is kind of a thrill for them. People can't go a day without their social media platform. Social media platforms are a means of sharing images and videos. This is a great platform for exchanging ideas and conversations, and People can even make video calls. Message apps were popular just for sending messages and sharing videos and photos. But now it's also developing video calling technology. So People can benefit from a 3-in-1 installation. Also, the main reason for the huge increase in mobile device handling is that small smartphones have full-fledged applications that not only help people keep track of everything but also come loaded with a variety of great features that rely heavily on apps. The renovation in the simple mobile phone device which was used for a communication purpose but it moulded into a smartphone which not only helps us to communicate but also in doing all other basic activities which peoples always used to do by being physically present

A Study of Problems of the Rural Weekly Markets : A Special reference to Koregaon Taluka in Satara District

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Abstract :

Weekly markets in India play important role in the survival and occupation of rural Indian which account for more than two third of Indian population. Weekly markets are the only source of income for many villages. These markets provide the platform for earning for many of farmers as well as source for available all basic things for living population of villages of Koregaon taluka. The rural weekly market is the main economic organization through which village economy. But it is observed that rural weekly markets in Koregaon taluka have been facing many problems due to the number of factors that affect the smooth transactions in the market and its growth. The purpose of this paper to identify some of the problems in the weekly market that seller and buyers are facing through the personal visit and interviews with the sellers and buyers, it was found that the weekly markets in many places lack even basic facilities to run the market e.g., compound wall, market shed, toilet, hospital, dustbins, security control system etc. During the interview it was found that the local authority of the markets needs to develop the basic facilities of the market for smooth transactions and growth of village economy.

Keywords: Farmers occupation, weekly markets, village economy, commodities

Introduction:

About 70% of India's peoples live in rural areas. Almost one third of the national income created from rural India. Rural markets are an important part of the total market of India. It gives various opportunities, whether for marketing durables, garments, daily used product or financial services. The rural marketer is faced with an entirely different set of conditions and problems when marketing in rural areas as compared to urban areas. For the successful way of rural markets, a basic requirement is infrastructure. The lack of such infrastructure is aggravating the distribution challenges in rural India.

Weekly market is a public gathering place for buying and selling agricultural product and nonagricultural goods. It is an open area or shed where goods offered to sell multiple buyers and buyer to buy the goods from multiple sellers. A weekly market run on a specific day of every week. Weekly markets provide a fulfil daily requirements public consumption. It is a place to sell and buy various types of goods for example vegetables,

Role of Mass Media in Business Development and Promotion

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Introduction:

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

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

A Research study on Customer Relationship Management (CRM) Practices of 5 leading Companies in the Telecom Sector with special reference to Students of Satara City

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Assistant Professor

Dhananjayrao Gadgil College of Commerce, Satara.

Research Student- Shivaji University, Kolhapur

I. Introduction:

As the world becomes more and more reliant on transfer of information, one of the industry which seems to have major forces behind the speedy growth in developing nations like our country India is the telecommunications sector. This quick growth of telecommunications sector in recent decades is a result of liberalization policies and the consequent de-monopolization. Thus currently this is one of India's fastest-growing industries. In addition to this, the industry is important job and benefit providing sector to society. However, this has attracted more players to the industry, resulting in intensified competition among players for market share. All these companies offer a wide range of services to attract customers and gain importance in market share. With normal services, other added services, such as high-speed internet facilities, free roaming, and other value added services, are also provided by these companies. However, most of the service providers are unaware of the fact that the quality of these services is deteriorating year after year. Nowadays when we think about any company or business thereon the activities to be conducted by the companies or business are required to be C2C. What does it actually means is that while developing any product, product idea should start at Customer Need and should always end at Customer Satisfaction. In this 21st Century, when we think about Customer, Customer is termed as the king of market. This means that the companies should be focusing on customer itself to be successful. In today's flourishing market, a long-term relationship with customers is necessary to maintain stability everywhere. The Customers' expect not only receiving the greatest variety of products and services, but also obtain exactly what they need and that to in a timely manner.

Customers that receive poor service, become dissatisfied and switch to alternative service providers. This rise and fall has a significant impact on the profitability of the provider. As the communications industry eagerly awaits the fifth generation of mobile technology, a comprehensive business

A Study on Problems and Prospects of Turmeric farmers in Wai Block, Satara

Shri. Shubham Ramchandra Babar

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Abstract -

There are many agricultural peoples who live in India. Agricultural marketing is a concept still involved in Indian society. Indian turmeric is considered the best in the world. Many states are top in production of turmeric cultivation in India. The major turmeric cultivating states in India are Andhra Pradesh, Tamilnadu, Orissa, west Bengal, Maharashtra, Karnataka, Kerala etc. Maharashtra is one of those turmeric cultivation from top turmeric production list. The study was conducted to find the problems and prospects perceived by the small farmers in Wai Block of Satara district. From a large number of farmers Select this study with a sample size of 40 farmers. In order to understand Demographics, Problems and Prospects of Turmeric Farmers from Wai Block of satara District. The Researcher has specially collected Primary data and after making relevant Processes. The data has been analysed by means of Tables and interpreted. Study was conducted for the year 2021. It is important to encourage the small farmers and help them to achieve greater success.

Keywords - Problems, Prospects, Small Farmers, Turmeric.

Introduction -

There are many agricultural peoples who live in India. Mostly peoples are depends on agricultural products. Trading of agricultural products began for exchange of money. From trading to marketing of agricultural products began though mostly it was a way to traditional selling. The commodities that are mostly handled are food grains, cotton, sugar, milk & jute. First of all, the agricultural market is very competitive, because the producers are all very small & large in number. Therefore, they don't have a great influence on the price of their products. Turmeric is a tropical perennial plant. It's known as 'Golden Spice of life' and is one of the most essential species used as an important ingredient in culinary all over the world. It is a commercial spice grown in India.

Statement of Problem -

The study was conducted to find the problems & prospects for turmeric products perceived by the farmers in wai block. No-one studies have tried to discuss the problems faced by farmers & prospects for their turmeric products for which the study was conducted in wai block. The study will help the small farmers to achieve profitable returns for their

A Study Of Consumer Protection Act And Their Impact On The Marketing Strategies Of The Marketing Organizations

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Abstract

This research paper attempts to study about the Consumer Protection Act and their impact on marketing strategies of the marketing organizations. The researcher has taken marketing organizations it includes shopkeeper , Retailers, Wholeseller, Dealer and Manufacturers belongs to the Satara district. The researcher has taken 150 marketing organizations for the research work .Researcher has analyzed such data by using descriptive statistics such as Mean and Standard Deviations. and findings and concluded some points. Such study is useful to the researcher to find out the impact of Consumer Protection Act on the marketing strategies of the marketing organizations. This research is also useful for the District Consumer Forum and various related parties into the marketing strategies. It is clearly found that Consumer Protection Act effects on the advertisement and product related strategies of the marketing organizations .The researcher focus on Product related strategies of the marketing organizations.

Key words : Marketing Strategies, Consumer Protection Act, Marketing Organizations, Retailers, Shopkeepers, Manufacturers and Wholesaler.

Introduction :

In the era of 21st century each and every company trying to capture the market. For that purpose companies are decided their marketing strategies. The number of marketing organizations are also decided their strategies as per the market conditions. Now a days it is a routine practice of the marketing organizations. A shopkeeper also decided their strategies to attract the customers. But in this situation customer's interest is sideways. Therefore Consumer Protection Act also helpful the protect the interest of the consumers. Consumer Protection Act also impact on the marketing strategies of the marketing organizations .It means that marketing organizations are keep in mind the rules and regulations at the time of deciding the marketing strategies .

Objectives

The objectives of the study are as follows.

- 1) To study the Consumer Protection Act.
- 2) To understand the marketing strategies of the marketing organizations.
- 3) To Study the impact of Consumer Protection Act on the marketing

Research Paper in Artificial Intelligence Smart Water Bottle under Information Technology

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Abstract

Water purification is one of the methods that can be used for removing germs, chemicals, viruses and contaminated water. It is easy to carry and at a lower cost, portable. It involves the research that a lot of minerals are naturally found in water but clean, pure and safe drinking water is not available easily. There are a number of water purification techniques we can use. One of the methods of water purification was to add chlorine in water. Chlorine releases hydrochloric acid, which reacts with the microorganisms and kills them. The water quality standards and the requirements of a portable purifier are discussed. The purifiers are classified according to the different purification techniques involved. Subsequently the descriptions of different water purifiers are given. The purifiers are then compared with respect to various attributes. Finally the optimum purifier characteristics for a rural household especially in times of a calamity are brought out.

Introduction

Minor areas of the rural Satara district did not have access to safe drinking water.

In the past studies for the year 2020-2022, these caused approximately 2.5% of the yearly health burden with waterborne diseases. Even these will surely disturb physical, environmental and social sustainability. Due to limitations in earning resources in rural areas of Satara, not everyone can afford water purification units or access to uncontaminated water. Surely the government of India running some centralised projects like "Ghar Ghar Jal" so that a majority of the people will get sufficient and safe water; but the problem arises when we travel somewhere, we stay out of our homes or we go for some safaris or in some natural calamities.

In that case we cannot overlook the purity of drinking water as it contains micro-bacterial contamination or is partially added with chemical pollutants causing some water diseases like diarrhoea, cholera, hepatitis and other diseases because 75% of the death happens due to contamination of water. So, the study motivated us to fetch out a concept of a unique AI Model.

Significance of Study:

For the study data was collected from the District Health Hospitals

A Research on People Attitude Towards Generic and Branded Medicines

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Assistant Professor

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Department of Statistics

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D. G. College of Commerce Satara.

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Abstract:

The government has decided to make healthcare affordable as stated in the National Health Policy 2017. An initiative by the Government of India and the Medical Council to make it mandatory for doctors to prescribe generic drugs has raised concerns related to the availability and quality of generic drugs. Experiences from the US and Canada support the argument in favor of generic medicine. In India, the cost of medicines varies, the main reason being the brand name price quoted by the pharmaceutical industry. A survey was conducted to review and analyze various facts about generic and brand name drugs. The analytical objective of this study is to verify people's awareness of generic medicine and related factors. Using statistical tools and techniques, we found out in this study how many people are aware of generic drugs and their effectiveness. Different sets of questionnaires were prepared to collect data from people and pharmacists..

Keywords : Generic medicine, Branded medicine, Effectiveness, Price, Awareness, Safety.

Introduction:

There are two concept to be understand here one is generic and another is branded medicine. A branded medicine is the original product that has been developed by a pharmaceutical company. And a generic medicine is a copy of the original branded product whose patent expires ten years after it is released to client.

A generic drug is a chemically equivalent, lower-cost version of a brand name drug, costing 30-80% less. A brand-name drug and its generic version must have the same active ingredient, dosage, safety, strength, usage directions, quality, performance and intended use. In 2008, the average price of a branded drug was \$137.90. while the average prescription costs \$35.22.

When a company develops a new drug and submits it for FDA approval, a 20-year patent is issued, preventing other companies from selling the drug during the life of the patent. As a drug patent nears expiration, any drug manufacturer can apply to the FDA to sell its generic version. Because these manufactures did not have the same development costs, they can sell the drug at a discount. Once generics are allowed, the

A Research On Problems In Revenue Collection Of Grampanchayat, Dhumalwadi

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Dhananjayrao Gadgil College of Commerce, Satara

Abstract:

Grampanchayat is local self- government which is responsible mainly for administration of the village and which also look after the welfare of the people in the village. The various sources of income of the Grampanchayat that is government grants and collection of revenues which includes following taxes collection. Professional Tax, Grant received from the district councils of India Zilha Parishad. The own revenue of the panchayat mainly comprise three components House Tax, Water Tax and Electric Tax. Analysing these revenues, a cross time. This research shows that the Grampanchayat has been facing different problems while collecting revenue. Grampanchayat Dhumalwadi does not collect sufficient revenue for development of village. This clearly shows that Grampanchayat have not taken steps to mobilize resources. The present paper intends to diagnose the financial aspects and issues in revenue collection of Grampanchayat Dhumalwadi.

Key Words :

Grampanchayat, Revenue Sources, Problems in Revenue collection

Introduction

A Grampanchayat is the only grass root level of Panchayat raj. The word "Raj" means "Rule" and "Panchayat" means "Assembly" (ayat) of five (panch). It was formalized in 1992 by the 73rd amendment of the Indian Constitution Panchayatraj is the three-tier structure of the rural government at the village level (Grampanchayat), Taluka level (Panchayat Samiti) & District level (Zilha Parishad). It is based on democratization & devolution of community development programme with the active spontaneous, spiritual participation of the rural people. Since, the beginning of recorded history, Gandhiji the father of the Nation in 1964 had apply remarked that India's Independence must being from the bottom & every village ought to be a republic or panchayat having powers. Gandhiji's dream has been translated into reality with the introduction of three tier Panchayatraj system to enlist people's participation in rural construction. A Grampanchayat is the cornerstone of a local self-government organization in India of Panchayatraj system at the village or small-town level and has sarpanch as its elected head. As per 2019 there were about 253163 Grampanchayat's in India. But according today's report that are being gigabit – broadband enabled under the "Bharat Net & Digital India".

Education and Society

Special Issue
UGC CARE LISTED PERIODICAL
ISSN 2278-6864

शिक्षण आणि समाज Education and Society

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**Multidisciplinary Special Issue
September 2022
Part - II**

The Quarterly dedicated to the policy of "Education for Social
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An Experimental Study to Evaluate the Efficiency Responsiveness of "Fraud Awareness Booklet" On Online Banking Frauds among Students

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Abstract:

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

Keywords : Online banking frauds, banking fraud awareness booklet.

Introduction :

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

Overall, more than half of global internet users have ever experienced a cybercrime. Based on survey results from November to December 2019, Indian online users were most likely to having fallen victim to cybercrime as 80 percent of Indian respondents claimed to having experienced cybercrime. U.S. online users were in second place, as 61

Agriculture Finance in Sangli District: Impact and Evaluation

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1 Abstract

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

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

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

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

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

2 Introductions

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

Research of Adoption of Digital Marketing Solutions Over Traditional Advertising Approach With Reference To Satara City

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Abstract:

This research paper analyzes some results of surveys conducted on local advertising agencies that are located in Satara city. District: Satara. To get to know the role and advantages of digital marketing adoption by traditional businesses. Digital marketing is now becoming the need of the hour. People are starting to give priority to technology, leaving the traditional method aside. Many people use the internet today. Digital marketing is called online marketing. Digital marketing is done through the internet and electronic devices. It is used for brand promotion and advertising. Digital marketing is an extremely versatile and dynamic field. The aim is to bring only traditional businesses and branding them globally. As more businesses look for ways to personalize their offers and make them more interactive, these marketers are using multichannel to communicate their targets.

Keywords : Digital Marketing, Online Marketing, Communication, branding, Advertisement.

Introduction:

Marketing is all about approaching their customers continuously at the right place at the right time. Today most of us spend most of our time on the internet. So, today almost every company makes a website with its business name. And many companies also advertise their products door-to-door. But now the type of marketing has changed.

Now the internet has become the biggest marketplace. Every small and large organization uses the internet for marketing and branding its business globally. It is called digital marketing.

Earlier, the companies used media like newspaper, TV, radio, paper, magazine, poster and banner to carry out their marketing campaign. . But now the way of marketing has changed. Nowadays companies tend to promote their business online considering the huge usage of the internet by people or target audience. They use online platforms like websites, YouTube channels, facebook channels, etc. websites are mainly used to present their business on the internet. Also it is used to perform SEO (Search Engine Optimization) operations on their site to check how many people visit or reach the website per day. Some of the businesses uses

Ethics in Mass Media

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(Maharashtra State, India.)

ABSTRACT

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

Key Words : Communication, Ethics, Mass Media.

Introduction :

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

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

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Abstract

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

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

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

1.1. Introduction

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

Correlation between AUM, Risk Rank and Mutual Funds Returns

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Introduction :

In the new era of financial market expansion, investments opportunities are created by financial markets are growing day-by-day. Financial market and changing environment in this market created more opportunities and various vehicles of investments for the retail and small investors. It is contributing and becoming a way of financial inclusion for the masses. The traditional investment ways like bank deposits, gold investment, are becoming unpopular as new forms of investments are providing more dimensions for investment. Financial market investment is dynamic, volatile and contains risky elements as the rule of investment high returns, high risk inherently. To hedge this risk mutual fund has evolved as a secure and simplified way of investment which protects and help to hedge from high risk to investor and professional touch to their investment with minimum cost. Data shows that Mutual funds are becoming popular among retail and small investor who has insufficiency of knowledge and complexities of dynamic changes. Present paper is an attempt to compare mutual fund returns from Large Cap and Multi Cap equity mutual funds with Net Asset value

Key words : Mutual fund returns, Asset under Management, Risk rank, schemes

Literature review:

1) Dr. R. Narayanasamy, V. Rathnamani, (April. 2013) in there research paper titled as "Performance Evaluation of Equity Mutual Funds (On Selected Equity Large Cap Funds)" concluded that all the funds have performed well in the high volatile market movement. this paper suggest investor should consider statistical parameters like alpha, beta, standard deviation while investing in mutual funds apart from considering NAV and Total Return in order to ensure consistent performance of mutual funds.

2) Mr. Sunil M. Adhav, Dr. Pratap M. Chauhan (February 2015) in their research paper titled as "Comparative study of mutual funds of selected Indian companies" concluded that The equity Mutual fund scheme of selected Indian companies has outperformed the benchmark BSE indices by large margins.

Health IT

Research in General Management of Health Services Through Information Technology

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Abstract:

The term "Health Information Technology" (Health IT) refers to automation of systems in health care experts and patients to modify, gather, share and inspect health information include automated health histories, Personal Health records, Electronic Prescribing, Privacy and security, Dissemination of patient information, Fitness and health apps. Our health care system is helping to cure diseases, prolong our lives, and improve the well-being of our communities. Through the use of protected health information technology, it will benefited from advancements that are making sure fitness information is confidential, available when and where it is needed, contributing to safer, advanced quality, more coordinated, and more effectual and less expensive care for everyone.

Introduction:

The word "Health Information Technology" (Health IT) denotes to the automated structures health care experts – and increasingly, patients – use to store, share, and analyse health information. Health IT includes the following

Electronic Health Histories (EHHs). EHHs allow doctors to better keep track of your health information and may enable them to see it when you have a problem even if their place of work is closed. EHHs also make it easier for your doctor to share information with experts, so that experts who need your information have it available as and when it's needed.

Personal Fitness Records (PFRs). A PFR is a lot like an EHH, except that you control what kind of information goes into it. You can use a PFR to keep track of information from your doctor visits, but the PFR can also reflect your life outside the doctor's workplace and your health priorities, such as tracking what you consume, how much you work out, and your blood pressure. Sometimes, your PFR can link with your doctor's EHH.

Electronic Prescription (E-prescribing). A paper instruction can get lost or misjudged. E-prescribing allows your doctor to connect directly with your pharmacy. This means you can go to the pharmacy to collect medication without having to bring the paper instruction.