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One Day National Multi-Disciplinary Conference on "Recent Trends and Issues in Commerce, Economics and Management in India"

Saturday, 30th March 2019

Organized by
Anjuman-I-Islam's
Akbar Peerbhoy College of Commerce & Economics
Grant Road (E), Mumbai
NAAC Accredited College

In Association with
University of Mumbai
Mumbai
Maharashtra

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Dept. of Economics

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The College was established in June 1969 by the Anjuman-I-Islam, located on Maulana Shaukatali Road, equi distance from J. J. Hospital Junction and Grant Road Railway station, Mumbai - 400008. It was originally named as Anjuman College of Commerce and Economics, but in the year 1975 it was dedicated to the memory of late Mr. Akbar Peerbhoy, Former President - Anjuman-I-Islam, a noted Barrister, Philanthropist, educationist and founder of the College. It is now well known as Anjuman-i-Islam's Akbar Peerbhoy College of Commerce and Economics. The College is permanently affiliated to the University of Mumbai to teach Degree Courses like B.Com., BMS, B.Sc.(IT), B.Sc. (Computer Science) and BMM and PG Courses like M.Com. and M.Sc.(IT). In addition, the College is also recognized as Ph.D. Reserach Centre. The College also conducts certificate courses in Computer Programming (Software) and Diploma in Business Management. The College is also a center of National Council for Promotion of Urdu Language, MHRD, Govt. of India to teach Urdu and Arabic languages. The College has also been granted Learning Support Center of Maulana Azad National Urdu University (MANUU), Hyderabad.

The College aims at training students in the field of Commerce and Economics, Management, Mass Media and Information Technology and to make them useful global citizens who will contribute to make a prosperous and strong nation and to promote national integration by giving equal opportunity to all communities.

Principal's Message

On behalf of **Anjuman-I-Islam's Akbar Peerbhoy College of Commerce and Economics**, I extend a very warm welcome to Prof. Suhas Pednekar, Hon'ble Vice-Chancellor, Dr. Zahir I. Kazi, Hon'ble President, Anjuman-I-Islam, Members of Management Anjuman-I-Islam and all the delegates and participants present today for One Day Multidisciplinary National Conference on the subject **"Recent Trends and Issues in Commerce, Economics and Management in India"**.

AI's APCCE has borne the mantle of excellence, committed to ensure the students their own space to learn, grow and broaden their horizon of knowledge by indulging into diverse spheres of learning. In our endeavor to raise the standards of discourse, we continue to remain aware in order to meet with the ever changing needs of our stakeholders.

Our Aim is to make Our Stakeholders Globally Responsible Citizen

On the occasion of the Golden Jubilee Celebration of AI's APCCE, we are organizing this One Day Multidisciplinary National Conference on the subject mentioned above.

Globalization, privatization and digitalization today have dramatically reshaped the education system of our country and have created tremendous opportunities for internationalization, especially transnational or cross-border education. Various educational institutions have partnered with foreign institutions to provide best form of education to the students.

The Conference aims to bring different disciplines under one roof and provide opportunities to exchange ideas face to face, to establish research relations and to find global partners for future collaboration. The themes and sub-themes for this conference are indicative of relevant research areas to give the prospective authors innovative prepositions about the ambit of discussion. Some of the sub-themes include: e-governance and e-commerce; recent trends, issues and challenges in management education; innovation and excellence in internationalization for the university in disciplines of Commerce and Management; national policies for the internationalization of higher education in India; and, understanding the role of Digital Consumerism and Globalisation.

There are various pillars of the Educational System in a nation. We have invited eminent dignitaries from different sectors to get a better understanding of these pillars of the Educational System and the several strategies involved.

We wish to welcome and thank our eminent keynote speakers: **Dr. Aquil Ahmed,** Dept. of Statistics and Operations Research, Aligarh Muslim University, Aligarh, **Dr. Shakeel Ahmed,** Joint Secretary, UGC and **Dr. Tapati Mukhopadhyay,** Professor Emeritus, University of Mumbai.

We would like to thank **Knowledge Publishing Printing & Distribution House, Aurangabad for publishing our Proceeding in their Journal** ***"Knowledge Scholar - An International Peer Reviewed E-Journal of Multidisciplinary Research" (KSJIMR)*** for providing us with the platform for online publication.

Last but not the least; we would also like to thank University of Mumbai, the Teachers, Members of Non-Teaching Staff, the Organizers and the students for their contribution in successfully organizing and managing this Conference. This Conference wouldn't have been possible without their guidance and continuous support.

We welcome you all to AI's APCEE and hope that this conference will act as a medium for all of us present here to ponder upon the topic of discussion, challenge us to strive towards it and inspire us at the same time. Thank you!

Prof. Mohammed Tahir
I/c. Principal
AI's APCCE, Mumbai

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Theme 01 - Economics

Theme 02 – Commerce & Management

Theme 03 – Accountancy & Taxation

Theme 04 – Humanities

Growth of Leisure Industry and Economic Market

Kiran Kalpund * **Sameer Shikalgar ****

*** Assistant Professor**
Department of Commerce,
Siddharth College of Arts,
Science & Commerce,
Fort, Mumbai,
Maharashtra, India.

**** Assistant Professor**
Department of Commerce,
Siddharth College of Arts,
Science & Commerce,
Fort, Mumbai,
Maharashtra, India.

QR Code

Abstract: - *The leisure industry encompasses a wide variety of activities within the services sector. It is a major job provider industry both directly and indirectly. The sector attracts the most FDI (Foreign Direct Investment) inflow and is the most important net foreign exchange earners for the country. It contributes significantly to goods and service tax revenue at the state and central level. With a consistently growing middle class and increasing disposable income, the tourism and hospitality sector is witnessing a healthy growth and accounts for 7.5 per cent of the country's GDP. This industry has the potential to be the main driving force behind the growth of the economy. It, however, will be possible only with the right amount of support and incentives from the government. Therefore, the government must provide full support in incentivizing the sector on the leisure industry for making India competitive against other internationally renowned hospitality chains.*

INTRODUCTION

Industry which provides goods or services for activities of entertainment and enjoyment is known as leisure industry. The leisure industry is the segment of business which is focused on recreation, entertainment, sports and tourism (REST)-related products and services. Recreation usually refers to outdoor activities like hiking, backpacking, mountain climbing, camping, bicycle riding etc. Entertainment usually refers to music, television, movies, plays, etc. Amusement usually refers to "amusement parks" or circus, with rides and games. Sport includes all forms of competitive physical activity or games which, through casual or organised participation, aim to use, maintain or improve physical ability and skills while providing enjoyment to participants, and in some cases, entertainment for spectators.

Tourism is travel for pleasure or business. The business of leisure industry is more significant than many appreciate and it's growing. Growing affluence, potential for economic growth, increases in disposable incomes and the burgeoning middle class are expected to drive both leisure and business travel in the coming years.

PROBLEM OF THE STUDY:

People are not aware about importance of leisure industry for earning purpose. Therefore, it is important to create awareness for leisure industry because it provides the backbone for economic status of country. This industry provides employment and upgrade standard of living, favorable demographics and rise in disposable incomes. The propensity to spend on leisure and entertainment is growing faster than the economy itself. There is need for a significant upgradation of the industry sector in leisure.

OBJECTIVES OF THE STUDY:

- To find out development of leisure industry.
- To study significance of leisure industry for economic market.
- To analyze different elements of leisure industry.
- To understand government policies for development of leisure industry.

SIGNIFICANCE OF THE STUDY

The research paper examines the need in the development of REST industry in India. It can help to accelerate the socio-economic condition of India. It is important because finally it brings all round development in local, national as well as multinational economy of the country. Therefore the study focuses on growth of leisure industry and its different segments for economic market.

THE RESEARCH METHODOLOGY

The study is purely based on secondary data available from sources like Reports Of The NITI Aayog, INDIA Tourism statistics, views and media news, various books, journals, newspaper articles, .

SCOPE OF THE STUDY

Study is restricted to social, culture, economic boundaries of India. Only some representative examples are taken to know the importance of topic and to correlate the topic with the subject.

RESEARCH STUDY

The leisure industry comprises of several industries that make up its network. These industries include art and attractions, exhibitions and dining, travel music and leisure activities, gambling, sports activities, lodging options and vacation destinations apart from companies that offer various forms of recreation and leisure. The travel and leisure industry is supported mainly because the general public places utmost importance upon taking annual vacations for the purposes of relaxation or education. Overall the travel and leisure industry can be summed up into four main sectors: entertainment, sports, tourism and travel and recreation.

Recreation:

Recreation is an activity of leisure, leisure being discretionary time. The need to do something for recreation is an essential element of human biology and psychology. Recreational activities are often done for enjoyment, amusement, or pleasure and are considered to be fun. The term recreation appears to have been used in English first in the late 14th century, first in the sense of "refreshment or curing of a sick person". There are also for-profit agencies, such as fitness centers and spas, designed to provide positive outcomes.

The Global Fitness And Recreational Sports Centers Market size was $83,680 million in 2016, and is expected to reach $113,116 million by 2023, registering a CAGR of 4.4% from 2017 to 2023. Fitness and recreational sports centers comprise establishments or facilities that have equipment for exercising and other active physical fitness conditioning activities such as skating, swimming, or racquet sports.

Entertainment:

Entertainment consists of any activity that provides the general public with pleasure and relaxation during leisure time. Some of these activities include watching television, drama and stage performance, opera, attending theater, attending sports event and playing variety of board games or video games.

Indian media and entertainment (M&E) industry grew at a CAGR of 10.90 per cent from FY17-18; and is expected to grow at a CAGR of 13.10 per cent to touch Rs 2,660.20 billion (US$ 39.68 billion) by FY23 from Rs 1,436.00 billion (US$ 22.28 billion) in FY18. India's media consumption has grown at a CAGR of 9 per cent between 2012-18,almost nine times that of US and two times that of China. The industry provides employment to 3.5-4 million people, including both direct and indirect employment in CY 2017.

Newspaper readership in India has increased by 40 per cent to 407 million in 2017 from 295 million in 2014.

India’s advertising revenue is projected to reach Rs 1,232.70 billion (US$ 18.39 billion) in FY23 from Rs 608.30 billion (US$ 9.44 billion) in FY18.

Sports:

The sport and leisure industry covers a wide range of areas, with jobs in sectors such as sport and recreation, health and fitness, playwork, outdoor pursuits, caravanning and gaming. Some areas in the sport and leisure industry are thriving.

Tourism:

The Indian Travel, Hospitality and Leisure sector is expected to witness a compounded annual growth rate of 20% well up to 2020, making it one of the most exciting growth stories in the world of travel. With a whopping 740 million travellers, the domestic tourism market is growing at 20% per annum, while outbound travel is growing at an estimated 26 per cent per annum.

The leisure sector remained robust, with leisure destinations such as Goa, Coorg, etc. continuing to see unprecedented growth. Growing purchasing power, improved connectivity and reduced seasonality have provided a boost to the resort segment with increased leisure and MICE business driving growth. Leisure markets continued to enjoy strong rates and improved occupancy levels across the country, with limited supply and strong potential for development in many leisure markets. Moving forward, hotels will need to continue to re-invent themselves and respond to the rapidly changing environment they operate in, in order to stay competitive. It is clear, however, that the industry is now on a steady recovery path. After strong resistance from a fluctuating demand environment and excess room inventory, the hotel industry is now well placed with the pace of room addition slowing down and domestic demand showing sure signs of stability and growth.

India is a large market for travel and tourism. It offers a diverse portfolio of niche tourism products - cruises, adventure, medical, wellness, sports, MICE, eco-tourism, film, rural and religious tourism. India has been recognized as a destination for spiritual tourism for domestic and international tourists.

Total contribution by travel and tourism sector to India's GDP is expected to increase from ₹ 15.24 trillion (US$ 234.03 billion) in 2017 to ₹ 32.05 trillion (US$ 492.21 billion) in 2028. India was ranked 7th among 184 countries in terms of travel & tourism's total contribution to GDP in 2017. Travel and tourism is the third largest foreign exchange earner for India. During 2018, FEEs from tourism increased 4.70 per cent year-on-year to US$ 28.59 billion. Foreign Tourist Arrivals (FTAs) increased 5.20 per cent year-on-year to 10.56 million in the same period. Foreign tourist arrivals for medical purpose increased from 427,014 in 2016 to 495,056 in 2017(P). During 2018, arrivals through e-tourist visa increased 39.60 per cent year-on-year to 2.37 million.

As of 2017-18, 81.1 million people are employed in the tourism sector in India which was 12.38 per cent of total employment in the country. The launch of several branding and marketing initiatives by the Government of India such as 'Incredible India!' and 'AthitiDevoBhava' has provided a focused impetus to growth. The Indian government has also released a fresh category of visa - the medical visa or M visa, to encourage medical tourism in the country. Incredible India 2.0 campaign was launched in September 2017. In September 2018, the Indian government launched the 'Incredible India Mobile App' to assist the traveller to India and showcase major experiences for travelling. In October 2018, Statue of Sardar Patel, a.k.a.'Statue of Unity', was inaugurated as a tourist attraction. It is expected to boost the tourism sector in the country and put India on the world tourism map. The Government has also been making serious efforts to boost investments in tourism sector. In the hotel and tourism sector, 100 per cent FDI is allowed through the automatic route. A five-year tax holiday has been offered for 2, 3 and 4 star category hotels located around UNESCO World Heritage sites (except Delhi and Mumbai). Total FDI received by Indian hotel & tourism sector was US$ 11.39 billion between April 2000 and June 2018. India is a large market for travel and tourism. It offers a diverse *portfolio of niche tourism products - cruises, adventure, medical, wellness, sports, MICE, eco-tourism, film, rural and religious tourism. India has been recognized as a destination for spiritual tourism for domestic and international tourists.*

According to the data released by Department of Industrial Policy and Promotion (DIPP), the hotel and tourism sector attracted around US$ 10.6 billion of FDI between April 2000 and September 2017.

The government has initiated 'Project Mausam' under which it has proposed to establish cross cultural linkages and to revive historic maritime cultural and economic ties with 39 Indian Ocean countries.

It is expected that the hotels industry is expected to fall short of meeting the long term demands of an economy growing at about 7% p.a. Regarding the supply from foreign nations, around 40 international brands are said to enter the country in the next five years (as per Cygnus estimates).Demand largely depends on business travelers but tourist traffic is also on the rise. Also, there is seen an increasing demand for medical tourism. Demand normally spurts in the peak season between November and March. Barriers to entry Economic risks, high capital costs, competition in the industry, poor infrastructure facilities and scarcity of land.

Conclusion:

India is one of the most populated country in the world. The irritation of economic reforms in country gave boost to leisure industry The rapid urbanization iscause of exploitation of nature and human life in cities . It is becoming more and more mechanical therefore to ease some of tension of this monotonous life people crave for relaxed and peaceful environment along with children and family. India has open door for leisure industry to explore opportunities to partner companies from around the globe. It is contributing to employment generation, GDP, foreign exchange. Therefore, it is a responsibility of government to give more attention to leisure industry.

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A Study on Failure of Women Entrepreneurs in Raigad District

Dr. Dhanaji Gurav * **Fatima M. Jalal ****

* Dept. of Commerce and Management,
Dr. Babasaheb Ambedkar College of arts, Science and Commerce,
Mahad-Raigad
Maharashtra, India.

** Dept. of Commerce and Management,
Dr. Babasaheb Ambedkar College of arts, Science and Commerce,
Mahad-Raigad
Maharashtra, India.

QR Code

Abstract: - *A study of failure of women entrepreneur in Raigad district. Women entrepreneur from our districts have to face problem that are of different dimensions and magnitude from male counterparts. Therefore these problems can be eliminated by a major change in the traditional attitude and mindsets of the people and even if they are coming up they are mostly failures. my study consists of 23 successful entrepreneurs and 29 unsuccessful entrepreneurs .My research finding are that the women of our district are ambitious but are failures as there is something lacking. my research has studied the characteristics of of successful and unsuccessful women entrepreneurs. Thus co relating the factors between both and examining uncommon characteristics and applying them to failed entrepreneurs. finding of my study are also they are more dependent on service industry, thus the government schemes must be brought to awareness and women entrepreneurs of our district should be benefited by it.*

Key words: Women entrepreneur, failure, Raigad district.

INTRODUCTION:

The entrepreneurial process is same for men and women, but women entrepreneurs of our district face problems that are of different dimensions and magnitude that are faced by male entrepreneurs. Women to men ratio is 48:51.So, here I want to convey through my research is that, the elimination of obstacles for women entrepreneurship requires a major change in traditional attitude and mindsets of the people in our society.No doubt people's mind are definitely more open than ever before however there is an element "SHE CAN'T DO IT" when it comes to business world.

OBJECTIVES:

- To study of women entrepreneurs in Raigad District
- To study of causes and failure of women entrepreneurs in Raigad District
- To study empowerment of women from rural environment.

- To study characteristics of successful and unsuccessful women entrepreneurs in Raigad
- district.

RESEARCH METHODOLOGY:

Primary data:

Primary data is collected through questionnaire , personal interview with women entrepreneurs.

Secondary data:

The Secondary data is collected from various books, journals, magazines, newspapers, reports by research scholars.

SAMPLE SELECTION:

The purposive sample selection has been adopted by respondents who are women entrepreneurs in Raigad district. Sampling technique used is co relation, mean, median, mode, charts, tables. The respondents of the study are 52 women entrepreneurs.

HYPOTHESIS:

- Ho- There is no failure of women entrepreneurs in Raigad district.
- H1- There is failure of women entrepreneurs in Raigad district.
- Ho-There is empowerment of women entrepreneurs in Raigad district.
- H1-There is no empowerment of women entrepreneurs in Raigad district.

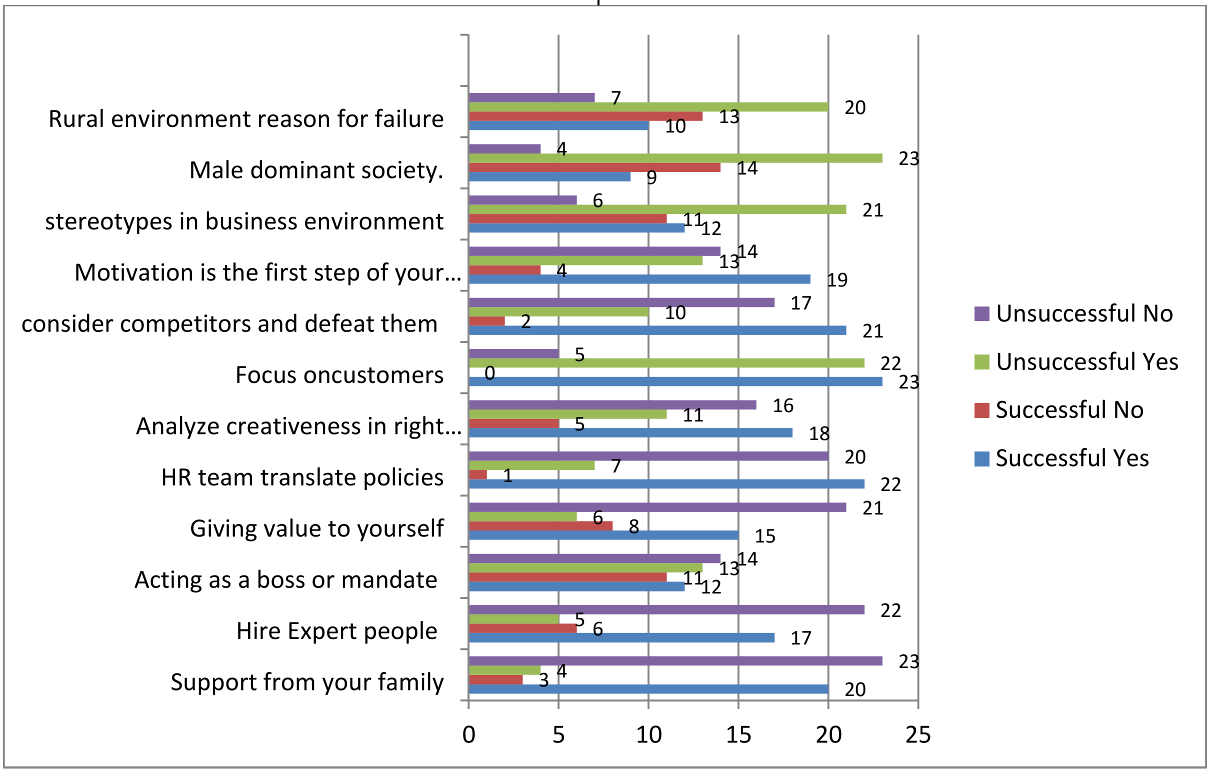
REVIEW OF LITERATURE:

Gurendra Nath Bhardwaj,Swati Parashar et;al Women Entrepreneurship in India: Propose of this empirical study is intended to find out various motivating and de-motivating internal and external factors of women entrepreneurship.

Sandeep Lokhande and Ramdas Lad PROBLEMS OF WOMEN ENTREPRENURES IN RURAL MAHARASHTRA (April 2017)The aim of this research paper is to study the problems regarding women entrepreneurship in rural Maharashtra.

Shikha Mahajan Women Entrepreneurship in India (2013) This conceptual paper indicates and emphasizes the women entrepreneurs as the potentially emerging human resource in the 21st century.

DATA ANALYSIS AND INTERPRETATION:



In this study women entrepreneurs were asked that did they get enough support from their family then 20 successful women's said yes and 3 successful women said no and 4 unsuccessful women said yes and 25 unsuccessful women said no. Then women entrepreneurs were asked that did they hire such people who give more to the company, then 17 successful women said yes and 6 said no and 5 unsuccessful women said yes and 24 said no. Women entrepreneurs were also asked that do they focus on fund raising then 12 successful women said yes and 11 said no and 13 unsuccessful women said yes and 16 said no.

Entrepreneurs were also asked that do they think acting as a boss or a mandate can run their business 15 successful women said yes and 8 said no,6 unsuccessful women said yes and 23 said no. Then they were asked that do they give first priority in giving value to themselves 22 successful women's said yes and 1 said no,7 unsuccessful women said yes and 22 said no. They were asked if HR team translate policies in workplace environment then 18 successful women said yes and 5 said no and 11 unsuccessful women's said yes and 18 said no. In this study women entrepreneurs were also asked that if HR team analyze creativeness in right environment then 23 successful women said yes and zero said no and 22 unsuccessful women said yes and 7 said no

FINDINGS:

- The co relation of successful and unsuccessful entrepreneurs in terms of characteristics in Finance, HR, marketing and social norms.
- Women in Raigad district are dependent on service industry.

- Banks are no ready to give loans to women entrepreneurs.
- The common characteristics of successful and unsuccessful entrepreneurs on the basis of finance is that they bet on themselves, determine their own future and take risk as a goal.
- Women in terms of HR has very little in common characteristics, they hire people who give more to the company and believe in their own mandate.
- In terms of marketing ,women entrepreneurs inherent a systematic approach, use marketing tactics with strategy.

SUGGESTIONS:

- Apply characteristics of successful entrepreneurs that are left uncommon to the failed women entrepreneurs in Raigad district.
- Government schemes for women such as stand up India scheme, MUDRA scheme, PMEGP, TREAD scheme empowerment of women entrepreneurs should be considered in entrepreneurship of women.
- ACTION MAN, PEOPLE MAN, PROCESS MAN, IDEA MAN.
- International, national, local trade fairs, industrial exhibition, seminars and conferences should be organized to help women to facilitate interactions with other women entrepreneurs.
- Attempts should be made to transfer women to become more active for 3 E's i.e energy , electronics, engineering.

CONCLUSION:

Most of us were raised by stay-at-home mothers or working mothers, not mothers who are also business mother. This means that in most cases, we are first generation female entrepreneurs. Even for a young girl all she thinks is to get married, get children's take care of husbands but if you culture can change there is something else you need i. e contribute to the development of your country in one way or another. So lets finds the facts and figures and turn failures to complete success

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Sovereign Wealth Funds Importance in Country: India
(In Context of Growth and Development - Wealth Economics)

Salman Sayyad F. Qadri *

* Visiting Faculty
Akbar Peerbhoy College of Commerce and Economics,
Mumbai,
Maharashtra, India.

QR Code

An investment in knowledge pays the best interest.

Benjamin Franklin.

Introduction:

Sovereign wealth funds play important role in country's funding and act as additional source of finance. With unique role played in Macroeconomic, holding analytical microeconomics SWF, now days plays a vital role in overall economic and financial roots of economy.

Basically SWF (sovereign wealth funds) have its importance with the financial needs and investment objectives of each country respectively. Broadly, SWF understood investment by country, sourcing from various revenues collected by government machineries in terms of cess and various taxes. Nations with surplus wealth to invest in SWF, it minimizes SWF host country dependence on IMF and other huge financial institutions.

After Globalization, investments played a lead role in development and growth of nations, bipolar economics powers houses changed to unipolar Economics houses, giving once a colonies new identities.

Understanding Complexity of NIIF - India:

With focus on developing economy like India, Indian created SWF in early year 2015, NIIF (National Investment and Infrastructure Fund) Government main objective is to fund, country's infrastructure needs by foreign investment which can uphold qualitative and quantitative development and growth which will be inclusive rise with exclusive investments.

Government with 49% stake holdings and rest will be external holder; rest of the holding will belong to investors and contributors. Even Cash-rich Central Public Sector Enterprises (PSUs) could contribute to the Fund, which would be over and above the Government's 49%. Similarly, domestic pension and provident funds and National Small Savings Fund may also provide funds to the NIIF. NIIF may utilize the proceeds of monetized land and other assets of PSUs for infrastructure development. The NIIF will work out these details in consultation with the Ministry of Finance, to match different investors' preferences [1].

Three funds have been established by the Government under the NIIF platform and registered with SEBI as Category II Alternative Investment Funds.

NIIF II ("Strategic Fund") is one of those three funds. The other two funds are NIIF (or Master Fund) and NIIF Fund of Funds – I.

Multi-layer NIIF is armed with three levels of funds, namely the Master Fund, Fund of Funds (FoF) and Strategic Investments Fund all under NIIF.

FoF follows investments into portfolio (or sub) - Funds dedicated to Indian Infrastructure needs and related sectors, enabling the dedicated capital to be divergent investment into the most attractive areas of those sectors.

Strategy Funds with similar follows in terms of investments in green, brown fields etc [2].

As with INR 20,000 crore inflows from Government of India, NIIF was approved in August by the Department of Economics Affairs. Later in same year, meet with SEBI, NIIF was registered and became NIIF Limited.

Different Angle – Critical Study of NIIF

SWF are formed either to raise funds or to invest in overseas to generate revenue for government expenses and also to build mammoth reserve. With such investment institution, country will have minimum NPA (Non-Performing Assets). But with above mention complexity of NIIF (three layers), there is high probability government machinery may use funds without understanding technical importance of SWF. It is not government or departments may misuse funds but to avoid NPAs and Bankruptcy, they may fall into using investment funds into financial support funds, with label of investment.

Critical Analytical Study 1

In recent of near Bankruptcy leading airliner, Jet-airways may get bailout to avoid bankruptcy, New Delhi has urged state-run banks to convert debt into equity and take a stake in Jet in a rare move in India to use taxpayer money to save a struggling private-sector company from bankruptcy [3].

Critical Analytical Study 2

Economics is a subject that does not greatly respect one's wishes. –
Nikita Khrushchev (**Former Premier of the Soviet Union)**

Wisely said by Mr Khrushchev, economics does respect to one’s wish but, playing with economics will certainly cost the macro development of country. As NIIF is develop for investments and government reserve 49% share, its investment norms has to be followed by all.

But either way it happened, NIIF is under macroeconomic policy, hence, there was tweak in NIIF norms, in February, 2016.

“We have decided to tweak the NIIF model. We will now facilitate co-investment in individual projects. Investors can now invest in specific projects as well as in mother fund,” Economic Affairs Secretary Shaktikanta Das said [4].

As Bloomberg TV India reported on February 19, the tweak in the NIIF model comes after some foreign SWFs like Singapore’s GIC, Abu Dhabi Investment Authority of UAE and Caisse de dépôt et placement du Québec (CDPQ) of Canada wanted to invest directly in the projects. Korea’s National Pension Service would prefer investing in green-field projects [5].

Not only Investors from developed countries but, financial institutions from developed countries are investing through NIIF and seek huge returns.

“Finance ministry officials assured investors of a robust 12-15 per cent return from NIIF over the long term, much higher than the 8 per cent coupon offered by government bonds”, also SWFs like the $770-billion UAE-based Abu Dhabi Investment Authority sought 16-20 per cent return from NIIF (10 per cent in dollar terms) considering the currency risks [6].

Canada Pension Plan Investment Board (CPPIB), is one of the 10th largest pension plan Investment board in world, route to India for investment is has requested New Delhi main stream to review Tax treaty with Canada, to avail favourable tax treatments and safeguard returns.

Global SWF Study 1

Qatar Investment Authority

This middle-eastern country have majority of the Fund's investments are outside Qatar. Almost, 1 lakh crore USD (2018) under its management, ranks as one of the richest countries in the world per capita. Notably, Qatar rank one of the highest GDP in world [8].

Main assets include Volkswagen, Barclays, Canary Wharf, Harrods, Credit Suisse, Heathrow, Glencore, Tiffany & Co., Total (French Oil and Gas Company).

Recently Qatar Investment Authority has invested $200 million dollars in Airtel Africa. Airtel Africa, essentially seen a turnaround of its business in recent years, completing its first full year of profitability in March, after continuously losing money in previous years [7].

Global SWF Study 2

Chinese Investment Corporation

Decade old Investment corporation has approximately over $200 Millions under its management, also follows investment overseas investment making itself largest stake holder in Deutsche Bank Aktiengesellschaft, an German multinational investment bank and financial services [9].

With Sino-World relations in turmoil, China Investment Corporation as invested over 600 high-technology assets worth USD 20 billion in the US, the White House has said, asserting that it is part of the Chinese effort to capture emerging industries that will drive future economic growth [10].

China Investment Corporation, has used a significant fraction of the USD 800 billion of assets under management for a venture fund focusing on Silicon Valley, said the report, outlining how China's policies threaten the economic and national security of the US [10].

Global SWF Study 3

Government Pension Fund Global also known as Oil Fund - Norway.

established in 1990 to invest the surplus revenues of the Norwegian petroleum sector. It has over US$1 trillion in assets, including 1.3% of global stocks and shares, making it the world's largest sovereign wealth fund. In May 2018 it was worth about $195,000 per Norwegian citizen.

Norway's sovereign wealth fund show the corporations that State can actual do better in terms of investments and markets, exceeded $1trn in value in September 2017 [11].

Apple and Amazon, two of the world's largest companies, would only surpass this threshold a year later. 1.5% of total global listed equity is held by Norway's sovereign wealth fund.

CONCLUSION:

Above data and research prove that SWF of belong to any should invest in internationally generating revenue in dollars, and also boost to foreign reserve.

If NIIF, continues to invest and continue Acquisition of PSUs and bailout process, it will be mere another financial service institution rather then SWF.

As in 2017, IDFC has started work on exiting the infrastructure and private equity funds management business, IDFC alternatives, which has assets worth Rs 17000 crore ($2.6 Billion). This could lead to the senior management of IDFC alternatives spinning it out as an independent entity backed by one if its global sponsors.

The number of Indian alternate asset managers - firms managing long term investors have shrunk dynamically in past few years due to por returns from private equity, infrastructure and real estate investments have forced them to consolidate capital with fewer funds [12].

NIIF has acquired IDFC financial Structure "The acquisition will allow NIIF to play a meaningful role in the private debt space in Indian Infrastructure, where we see a growing need given India's infrastructure ambition, an emerging gap as traditional infrastructure lenders consolidate and the potential for attractive returns," NIIF Managing Director Sujoy Bose [13].

Issues is very simple, such macroeconomics over haul, at internal level of investment, may result in high inflation. Investment in infrastructure by foreign investment solution may give rise to prices and inflation in near future, as foreign investors will be seeking returns on their long-term investments.

I would be great, if NIIF, invest in overseas companies and projects like we studied from Qatar, China and Norway. It will help India, build diplomatic and gain foreign reserve which could help Indian economy develop at faster rate. But, this has to be done at earliest, as other small countries like Pakistan, Bangladesh and Afghanistan are coming with their own SWF to uphold its economy as these above mentioned countries are potential in future due to their robust untap natural reserves.

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An Overview of Bank Mergers in India

Vinayak Tanaji Kondawle *

* **Mumbai Port Trust,**
Mumbai,
Maharashtra, India.

QR Code

Key words: Nationalization, merger, insolvency, Bank reforms

Introduction of Bank Merger:

Merger is nothing but amalgamation of two groups into single entity. It isa situation in which two banks decide to put their assets and liabilities to become one bank. BankMerger is a process of combining two business entities under the common ownership. This can have a significant impact on the financial industry and to have a sound financial position, Holding Company has more regulation and power.

For development of every country it should have a sound banking sector. To compete in Indian market where both multinational & domestic bank are there, it require good policy to adopt. Sometime to overcome the effects of tight competition and to take the benefit of strength And weaknessof each other bank decide to go for merger so that they can increase their profit instead of expending money on competitive policy. By doing merger banking sector get a good benefit like online banking E- Commerce, huge infrastructure and having a great financial position.

OBJECTIVES OF MERGER:

1. To understand the concept of bank merger.
2. To analyze the causes of bank merger
3. To mention bank mergers over the years
4. To analyze the case studies related to bank merger

SIGNIFICANCE OF THE STUDY:

This paper gives a brief review on importanceof Bank Merger and how many times it is done. The significance of merger is to strengthen the banks and enhance the cost management. The bank merger helps banks to come over financial instability and also helps to sustain in the market.

DATA AND METHODOLOGY:

This is purely secondary based paper. No part of it is an imperative study. Rather official websites and reports are the sources of data. Secondary information has also been taken from journal,articles, bulletins, theses etc.

REASON FOR BANK MERGER:

1. **Synergy**: The idea that by combining business activities, performance will increase and costs will decrease. Essentially, a Bank will attempt to merge with another Bank that has complementary strengths and weaknesses.
2. **Growth**: Mergers can give the acquiring Bank an opportunity to grow market share without having to really earn it by doing the work themselves - instead, they buy a competitor's Balance Sheet for a price.
3. **Eliminate Competition**: Many mergers allow the acquirer to eliminate future competition and gain a larger market share. The downside of this is that a large premium is usually required to convince the shareholders of the target company to accept the offer.

BANK MERGER HISTORY IN INDIA:

In 1969 the Prime Minister Indira Gandhi initiated the process of nationalization of banks. Since then a number of mergers have taken place.

Section 44A The Reserve Bank has discretionary powers to approve the voluntary amalgamation of two banking companies under the provisions of Section 44A of the Banking Regulation Act, 1949.

Mergers have been seen as a mainmeasures to solve the problem. India's largest SBI, merged with five associate banks.

Following are the merger of Bank since the nationalization of banks in 1969.

Sr.No.	Name Of Acquired Bank	Name Of Merged Bank	Merger Year
1.	State bank of India	Bank of Bihar	1969
2.	State bank of India	National Bank of Lahore Ltd	1970
3.	Union Bank of India	Miraj State Bank Ltd	1985
4.	Canara Bank	Lakshmi Commercial Bank Ltd	1985
5.	State Bank of India	Bank of Cochin Ltd	1985
6.	Punjab National Bank	Hindustan Commercial Bank Ltd	1986
7.	Bank of Baroda	Traders Bank Ltd	1988
8.	Allahabad Bank	United Industrial Bank Limited	1989
9.	Indian Overseas Bank	Bank of Tamilnadu Ltd	1990
10.	Indian Bank	Bank of	1990

		Thanjavur Ltd.	
11.	Central Bank Of India	Purbanchal Bank Ltd.	1990
12.	Bank Of India	Parur Central Bank Ltd.	1990
13.	Punjab National Bank	New Bank of India	1993
14.	Bank of India	Bank of Karad Ltd.	1994
15.	State Bank of India	Kashinath State Bank Ltd	1995
16.	Oriental Bank of Commerce	Punjab Co-operative Bank Ltd.	1996
17.	Oriental Bank of Commerce	Bari Doab Bank Ltd.	1997
18.	Union Bank of India	Sikkim Bank Ltd.	1999
19.	Bank of Baroda	Bareilly Corporation Bank Ltd.	1999
20.	HDFC Bank Ltd.	Times Bank Ltd.	2000
21.	ICICI Bank Ltd	Bank of Madura Ltd	2001
22.	Bank of Baroda	Benares State Bank Ltd.	2002
23.	ICICI Bank	ICICI Ltd.	2002
24.	Punjab National Bank	Nedungadi Bank Ltd.	2003
25.	Oriental Bank of Commerce	Global Trust Bank	2004
26.	Bank of Baroda	South Gujarat Local Area Bank	2004
27.	Bank of Punjab(POB)	Centurion Bank	2005
28.	IDBI Ltd	IDBI Bank	2005
29.	IDBI Ltd	United Western Bank	2006
30.	Nainital Bank	Bank of Baroda	2006
31.	Federal Bank	Ganesh Bank of Kurandwad	2006
32.	Centurion Bank of Punjab	Lord Krishna Bank	2006
33.	Indian Overseas Bank	Bharat Overseas Bank	2007
34.	ICICI Bank Ltd	Sangli Bank	2007
35.	HDFC Bank	Centurion Bank of Punjab	2008
36.	ICICI Bank	Bank of Rajasthan Ltd.	2010
37.	Kotak Mahindra Bank	ING Vyasa Bank	2014
38.	State Bank of India	State Bank of Patiala (SBP)	2017
39.	State Bank of India	State Bank of Mysore (SBM)	2017
40.	State Bank of India	State Bank of Hyderabad (SBH)	2017
41.	State Bank of India	State Bank of Bikaner and Jaipur (SBBJ)	2017
42.	State Bank of India	State Bank of Travancore (SBT)	2017
43.	State Bank of India	BharatiyaMahila Bank (BMB)	2017

RECENT CASE STUDY OF BANK MERGER :

On Sept. 17, our Prime Minister NarendraModiannounced plans to merge three public sector banks: Mumbai-based Dena Bank, Bengaluru’s Vijaya Bank, and Bank of Baroda (BoB) that has its head office in Vadodara, Gujarat. The merged entity, with total assets of over Rs14 lakh crore ($190 billion), will be India’s third-largest lender behind the State Bank of India and HDFC Bank.With this, the government has thrown a lifeline to Dena Bank, whose gross non-performing assets (NPA) ratio in the quarter ended June 30, 2018, stood at 22%, among the industry’s highest. It is already under the Reserve Bank of India’s (RBI) supervision; in May it was barred from lending any further or recruiting new employees.Vijaya Bank and Bank of Baroda are in better shape. In the April-June quarter of financial year 2019, Vijaya Bank posted a net profit of Rs144 crore, while Bank of Baroda's figure stood at Rs528 crore. In this period, Dena Bank posted a net loss of Rs721 crore.One of the reasons for choosing these three banks was that the two stronger ones will be able to absorb the weaker entity.

Here's what the merged entity could look like:

Parameters	Bank of Baroda	Vijaya Bank	Dena Bank	Amalgamated bank
Total business (Rs lakh cr)	10.29	2.79	1.72	14.82
Gross advances (Rs lakh cr)	4.48	1.22	0.69	6.4
Total deposits (Rs lakh cr)	5.81	1.57	1.03	8.41
Branch presence	5,502	2,129	1,858	9,489
Return on assets (%)	0.29	0.32	-2.43	-0.02
Common equity Tier-1 capital (CET) (%)	9.27	10.35	8.15	9.32
Capital to risk weighted assets ratio (CRAR) (%)	12.13	13.91	10.6	12.25
Net NPA	5.4	4.1	11.04	5.71
Employees	56,361	15,874	13,440	85,675

After all, by the end of March 2018, the sector's gross NPAs had risen to 11.6% of total assets from 10.2% in September 2017. NPAs are loans against which repayments have not been made and there are chances of default. The situation is unlikely to ease any time soon—in fact, it may worsen, the RBI has warned.

So mergers have been seen as a tool to tackle the problem. In 2017, India's largest lender, SBI, merged with five associate banks.

Amalgamation of Sangli Bank .

Sangli Bank Ltd. was an unlisted private sector bank headquartered at Sangli in the state of Maharashtra, India. As on March 31, 2006, Sangli Bank had deposits of Rs. 20.04 billion, advances of Rs. 8.88 billion, net NPA ratio of 2.3% and capital adequacy of 1.6%. In the year ended March 31, 2006, it incurred a loss of Rs. 29 crore. Sangli Bank had 198 branches and extension counters, including 158 branches in Maharashtra and 31 branches in Karnataka. Approximately 50% of the total branches were located in rural and semi-urban areas and 50% in metropolitan and urban centres. The bank had approximately 1,850 employees. The Board of Directors of ICICI Bank Ltd. and the Board of Directors of The Sangli Bank Ltd. at their respective meetings approved an all-stock amalgamation of Sangli Bank with ICICI Bank on December 09, 2006. The amalgamation was subject to the approval of the shareholders of ICICI Bank and Sangli Bank, Reserve Bank of India and such other approvals required. The deal was in the ratio of one share of ICICI Bank for 9.25 shares of the privately-owned, non-listed Sangli Bank. The Bhatefamily of Sangli almost hold 30% of Sangli Bank. The proposed amalgamation was expected to be beneficial to the shareholders of both entities. ICICI Bank would seek to leverage Sangli Bank's network of over 190 branches and existing customer and employee base across urban and rural centres in the rollout of its rural and small enterprise banking operations, which were key focus areas for the Bank. The amalgamation would also supplement ICICI Bank's urban distribution network. The amalgamation would enable shareholders of Sangli Bank to participate in the growth of ICICI Bank's strong domestic and international franchise. The amalgamation also provided new opportunities to Sangli Bank's employees, and gives its customers access to ICICI Bank's multi-channel network and wide range of products and services. The provisions of Section 44(A) of the Banking Regulation Act, 1949, governed the proposed amalgamation. The proposed amalgamation had the approval of the respective Boards of ICICI Bank and Sangli Bank and to become effective, required the consent of a majority in number representing two-thirds in value of the shareholders of ICICI Bank and Sangli Bank, present in person or by proxy, at their respective meetings called for this purpose, the sanction of Reserve Bank of India by an order in writing and sanction or approval, if required, under any law or regulation, of the Government of India, or any other authority, agency, department or persons concerned

CONCLUSION:

Bank merger is a very important policy of banking. The study shows a many bank in past used the policy in such a way to take the maximum advantage of each other bank. Because of this so many bank adopted this policy in past.

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Recent Trends in Marketing (E-Commerce)

Almas Shaikh *

* **Saket College of Arts, Science & Commerce,** Kalyan East, Maharashtra, India.

QR Code

Abstract *- E-commerce is trading of products and service through the medium of internet.E-commerce is a boom in the modern business. E-commerce means electronic commerce (Electronic commerce) involves buying and selling of goods and services, or the transmitting of funds or data, over an electronic network, predominantly the Internet. E-commerce one of the highest growing business, with India having great market potential for investments.Moreover, E-Commerce has significant influences on the environment. The current research has been undertaken to describe the scenario of E-Commerce, analyse the trends of E-Commerce. The study further examines the key variables imperative for the success of E-commerce business models. The rapid growth in use of mobile and internet users has facilitated ecommerce business in both urban and rural cities. Objective: The objectives of present study are: 1. To understand the present status and trends of E-Commerce; and 2. To reveal the key variables influencing the increased usage of E-Commerce***.**

Key words: E-Commerce, Boom, Transmitting, Predominantly, Imperative.

INTRODUCTION

E-commerce is the activity of buying or selling of products on online services or over the Internet. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. Modern electronic commerce typically uses the World Wide Web for at least one part of the transaction's life cycle although it may also use other technologies such as e-mail. Typical e-commerce transactions include the purchase of online books (such as Amazon) and music purchases (music download in the form of digital distribution such as iTunes Store), and to a less extent, customized/personalized online liquor store inventory services.[1] There are three areas of e-commerce: online retailing, electric markets, and online auctions. E-commerce is supported by electronic business.[2]

E-commerce businesses may also employ some or all of the followings:

- Online shopping for retail sales direct to consumers via Web sites and mobile apps, and conversational commerce via live chat, chatbots, and voice assistants[3]

- Providing or participating in online marketplaces, which process third-party business-to-consumer or consumer-to-consumer sales
- Business-to-business buying and selling;
- Gathering and using demographic data through web contacts and social media
- Business-to-business (B2B) electronic data interchange
- Marketing to prospective and established customers by e-mail or fax (for example, with newsletters)

OBJECTIVE OF E-COMMERCE

- To connect people
- To identify the impact of e commerce
- To explore the e commerce trends in current scenario, buy & sell through online
- To study the Internet marketing, Electronic cash, Advertising on the Internet, Paperless office, Electronic banking in e-commerce.
- To study the problems and prospects of Distributors, sellers and customers in the process of E-commerce.
- To study the identify the changes in management process of e-commerce in planning, organizing, direction, communication, co-ordinations and controlling.

RESEARCH METHODOLOGY

The purpose of the study is primarily descriptive in nature it is based on the secondary data and information which is collected from the sources relevant for the research which includes Articles, Journals, Newspaper, and websites

RIVIEW OF LITERATURE

- Jackie Gilbert Bette Ann Stead (2001) reviewed the incredible growth of electronic commerce (e-commerce) and presented ethical issues that have emerged. Security concerns, spamming, websites that do not carry an “advertising” label, cyber squatters, online marketing to children, conflicts of interest, manufacturers competing with intermediaries online and “dinosaurs” were discussed.
- Patric Barwise (2001) reported that probability 99 % of e-commerce today is done using PCs either desktops or Laptops. For B2B e-commerce this is unlikely to change for B2C e-commerce however, things will be more complex, there will be wider range of relevant media including interactive digital TV and a range of mobile and wireless service there will be huge difference between different consumers ownership of equipment and access technology. Some will have broadband access and others have no digital communication at all.

- Mr. RAJIV RASTOGI Reported that a developing country can be- come industrialized and modernized if it can extensively apply IT to enhance productivity and international competitiveness, develop e-commerce and e-governance applications. An information-based society or knowledge based society is composed of IT products, IT applications in society and economy as a whole. Many countries in Asia are taking advantage of e-commerce through opening of economies, which is essential for promoting competition and diffusion of Internet technologies.

SCOPE OF E COMMERCE

Electronic Commerce is more than just buying and selling products online. It also includes the entire online process of developing, marketing, selling, delivering, servicing and paying for products and services. E-commerce includes marketing, discovery, transaction processing, product & customer service process, intranet & extranet access & customer collaboration. E-commerce technologies involves most information & internet technologies. In the current Information Technology scenario various organizations and companies all over the world are relying heavily on access to information in the electronic medium.

E-commerce is highly advanced on web and digital television, telecommunication, phones, fax, copiers pcs & printers, further it ordering the transaction through mail and integrated, machines'-commerce major segments are inter-firm and intra organization, in the recent time high usage in the retail marketing.

- Buying and selling of goods and services
- Shipping (one country to another country) of products
- Bringing out financial statements

  On behalf of human activities, its providing service on sales, corporate development with new product research and development, further connecting more number f customers through online.

RECENT TRENDS IN E-COMMERCE

- ***Mobile Friendly' Website and App's***

At a first glance, apps offer a wide range of pros, starting with their quick and easy access, once installed on a device. People will see your app's icon when searching for other apps.

Some apps make it possible to view the content offline: even though we have signal nearly everywhere, it's nice not have to download the same content over and over again.

When using an app, your user might have a login option. If your app is an e-commerce app, you can use a loyalty program to keep customers buying from you. There are many different kinds of loyalty programs: you can have app-only loyalty programs that will get your customers special offers or discounts when buying something through the app; or the customers can collect points when buying something with the app or in a shop using their member card/virtual member card, leading to discounts or gifts.

- ***Faster service***

E-commerce trends drive to constantly improve the customer experience. Now E-commerce companies are trying to reduce the processing time of search, selection order, customer service and delivery of products and service. E-commerce companies focus on improving the overall customer experience and reducing friction wherever possible, to drive and support sales.

- ***Same-Day or Next-Day Delivery***

Last year, Amazon opened a ton of new shipping centers near major cities so they could promise same-day delivery to Amazon Prime customers. Tech Crunch reported that Google will launch a competitor same-day delivery service, "Google Shopping Express." Google Shopping Express will offer same-day delivery from stores like Walmart and Target.As these big-name ecommerce sites offer same-day delivery, they'll win out with the majority of consumers who want their needs met, fast. As it becomes the norm, people will become comfortable paying extra for same-day delivery.

- ***Automation and Chatbots for Online Ordering***

With 1.3 billion people on Facebook Messenger, it makes sense to take advantage of chatbots for marketing, customer service, and sales. With ecommerce, you can take it a step further. Domino's uses its Messenger bot, Dom, for full-menu ordering. The implications of this are huge: when fast and simple are priorities for consumers, Domino's will beat out all the competition. Plus, chatbot ordering is an opportunity for Domino's to cater to its audience in a new way, proving itself to be a helpful and forward-thinking company.

- ***<u>High-quality photos and videos</u>***

Stock photos can make it difficult to differentiate your brand. Use branded photography and videography on your website, email, and social media to create a memorable experience for shoppers. 360-degree product videos are another popular ecommerce trend in 2019.

CONCLUSIONS

Life style of human beings are subject to modify depending upon the scientific development. These developments mastered all sectors in commerce, transportation, educations, management, communications etc and every part of the human being. The world around has significantly changed- mobile phones, social networking, blogs, style of shopping, and also style of business. E-commerce is changing the shape and the concepts of business. New technologies that could significantly bring paradigm shift in the e-commerce. In the recent years innovative technologies emerge the E-commerce market is gradually changing and getting more and more attractive for consumers by offering them new advantages and unmatched conveniences.

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An Empirical study of Prospects and Effectiveness of Co- Branding A Recent trend in Marketing Strategy for Retail Sector

Dr. Mohammad Anzar *

* **Asst. Professor**
Dept. of Commerce,
AI's Akbar Peerbhoy College of Commerce & Economics,
Mumbai, Maharashtra, India.

QR Code

Introduction

Retail market is perhaps the most volatile of all existing domain. Customers seldom stick to a particular brand for long time. Over and above this , the over exposure to media makes the consumer confused and eventually shy away from the product .

So joining hands to penetrate the market seems to be the best policy.

"CO-BRANDING" is one of the many such innovative ideas that the neo marketer needs to learn and adopt.

CO-BRANDING

Today's market is suffering from syndrome of sameness where all the products offered to the customers look very similar. This similarity is not only from the sameness in the physical brand element but also in the symboloic value proposition offered to the market.

In this situation . marketers are searching for alternatives method of branding for creating sustainable competitive advantage.

Co- branding as an alternative branding proposition is the fast making grounds due to various factors.

This research paper looks in to psyhologiocal principles of Co- Branding strategy and highlights the potential benefits and hindrance of CO- Branding strategy as a brand building alternative in Indain Market.

Co-branding is an increasingly popular technique marketers use in attempting to transfer the positive associations of the partner (constituent) brands to a newly formed co-brand (composite brand). This research examines the effects of co-branding on the brand equity of both the co-branded product and the constituent brands that comprise it, both before and after product trial. It appears that co-branding is a win/win strategy for both co-branding partners regardless of whether the original brands are perceived by consumers as having high or low brand equity. Although low equity brands may benefit most from co-branding, high equity brands are not denigrated even when paired with a low equity partner. Further, positive product trial seems to enhance consumers' evaluations of co-branded products, particularly those with a low equity constituent brand. Co-branding strategies may be effective in exploiting a product performance advantage or in introducing a new product with an unfamiliar brand name.

Companies form co-branding alliance to fulfill following goals:

► Expanding customer base
► To make financial benefits
► Respond to the expressed and latent needs of customers
► To strengthen its competitive position
► Introduce a new product with a strong image
► Creating a new customer perceived value
► To gain operational benefit

Benefits of co- branding

► Increased sales revenue.
► Exploring new markets with minimum expenditure.
► Appropriate approach when company seeks quicker response.
► Access to new source of financing.
► Technological collaboration between two companies give better results than what could be achieved by single company's efforts.
► Royalty income.
► Sharing of risk.
► Companies can fetch higher price for value added by additional brands associated with it.
► Improved product image and credibility with another brand association.
► Increased customer confidence on product.
► Increased coverage and exposure from joint advertising.
► Prospects to develop working relationships leading to future joint undertakings

Problems with Co-branding

► Proper understanding between co-brand partners is must. Greed to fetch too much in short time may spoil the relations and even result in failure.
► Once a co-brand take position in market, it becomes difficult to dismantle co-brand and even more difficult to reestablish the brand alone

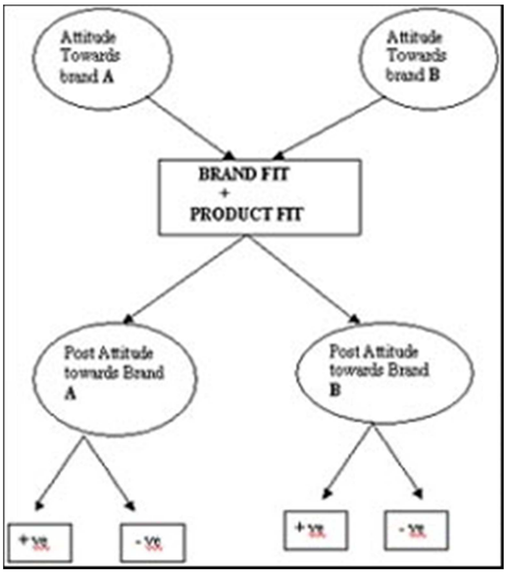
THEORETICAL FOUNDATION

A primary purpose of this paper is to consider the processes by which consumers evaluate brands used in various branding strategies. For example, in co-branding, we are interested in how consumers reconcile their attitudes toward two brand name products that are packaged and sold as a single unit. In the case of dual branding and product bundling, consumers may partake of one brand name product and avoid consumption of the other branded product. For co-branding, however, the branded products are virtually inseparable. In spite of differences with respect to separability and consumption of the two brand name products, we contend that all three strategies share common elements in that each relies on a brand's image to attract consumers and each features the introduction of additional information (and attitude objects) for the consumer to process and evaluate.

Our interest lies in whether consumers tend to contrast or assimilate attitudes toward two separate brands when they are combined in a marketing strategy. A contrast effect occurs when the evaluation of an object is moving away from a point of reference, while a judgment of an object that tends to move toward a contextual anchoring point is known as assimilation (Meyers-Levy and Sternthal 1993; Sherif and Hovland 1961). In this case, a contrast effect would occur if an unknown brand enhances consumers' reactions to a known brand or if a known brand diminishes evaluations of an unknown brand when they are part of the same marketing strategy. Conversely, assimilation would occur if a well known brand enhances evaluations of an unknown brand or if an unknown brand diminishes evaluations of a known brand. Research on brand extensions (Loken and Roedder John 1993) and product bundling (Gaeth et. al 1990) suggests that when consumers evaluate such marketing strategies, they often assimilate information. That is, a consumer's affect toward one element may be transferred to the other element. It is possible that consumer evaluations of co-brands and dual brands will parallel these findings.

A number of theories attempt to explain whether people will tend to contrast or assimilate pieces of information or attitudes (Martin and Tesser 1992). One theory that predicts assimilation between attitudes is known as balance theory (Heider 1945). We suggest that balance theory provides a reasonable explanation of the phenomena of interest, and predicts how consumers' separate attitudes toward brand names are reconciled in evaluating the combined brand package.

Need for a strategic fit



Whenever brands go in for co branding, they must ensure that there is a strategic fit, especially in the consumer's mind. The above model shows the options a particular co branding exercise can result in. Needless to say the best option is when there is a positive change in attitude for both the products. Successful co-branding occurs when both brands add value to a partnership. The value-added potential should be assessed by examining both the complementarily between the two brands and the potential customer base for the co-brand. A great deal of attention has been given to the potential for inter brand effects in co-branding, that is, the potential for enhancement or

diminishment of the brand equity of either partner. Much of this attention has been directed to effects on brand attitudes. In general, research suggests that consumers tend to respond favorably to co-brands in which each partner appears to have a legitimate fit with the product category, and the attitudes towards the parent brands will be reinforced, or at least maintained, as a result of the partnership.

E.g. consider an alliance between brand Amitabh and Dabur. After they get together, it is important for the manufacturer to realise whether the perceived brand value of either of the two brands has increased. In case there is a genuine fit between the two, it will be accepted by the consumers.

Retail Co-Branding : The future Ahead

In India, retail is poised to be the next big thing. Apart from the growth prospects, it gives retailers a lot of opportunities to create alliances to strengthen their marketing offers. With a lot of companies entering the retail scenario, it becomes imperative they resort to cobranding and/or strategic alliances in order to strengthen their consumer base. E.g. when a giant like Walmart enters India, for the Indian retailers to fight back, they will have to go the cobranding way to increase or maintain their customers.

Need for co-branding in retail sector in coming future: Modern consumer's will be discerning and will demand their needs be met all of the time and at the right price. Information about consumer shopping habits has never before been better and technology is improving all of the time to increase marketer's knowledge. The traditional retailers will find consolidation in buying habits and will find it tough. For example consumers will find it easier to buy fresh vegetables from a food retailer on Sunday rather than going to traditional vegetable seller in a mandi. The market shares of traditional retailers will be gobbled up once the majors like Wal-Mart enter into Indian retail space. The superstores of the supermarket chains provide a perfect host environment for a plethora of co-branding opportunities. But the question that arises here is

Will a consumer buy a car from them ?

The key issue in place would not be whether or not they have the skills to serve these markets profitably and for a long term. The question here is can they do it on their or do they need to bring some expertise or provide some more value propositions.

The possible answer to the problem in the form of cobranding where in leveraging on the strengths of the co – partner. For example : If the supermarket store owner co brands with a car manufacturer and a finance provider there is a very high possibility of him to get into these domain where it will be a win – win situation for all the three that is : the supermarket , the car manufacturer and the financial institution.

Some of the possible workable structures in retail co-branding would be ***the "joint development agreement" or the "franchise agreement".***

Swot Analysis for Co- Branding in Retail

Strengths	**Weaknesses**
* Ability to adapt to the change * markets * Provide one service in exchange of * The other * Benefit by association * Building of two in house brands	* Long term association with poor performer or weaker brand * Dropping of standard because of the inability of the poor franchisees.

Opportunities	**Threats**
* Outsource to experts * Introduce a new culture change through a new organization * Learn a new trade * Improve consumer trust * Increase market penetration	* Changing Consumer * New entrants from overseas or different market sectors * Consumer confusion * Safety scares and product recalls

Economic viability for Co -Branding

The economic viability of a co branded venture is the most important task as for any company to know the economic aspect and impact of the co branding is very important and if a correct valuation of the economic specifications are made then it would be possible to answer these questions:

Whether or not to enter the co- branded venture?
How to select the most appropriate partner brand? How to allocate profits between the co branded brands?
How to split the initial marketing investments?

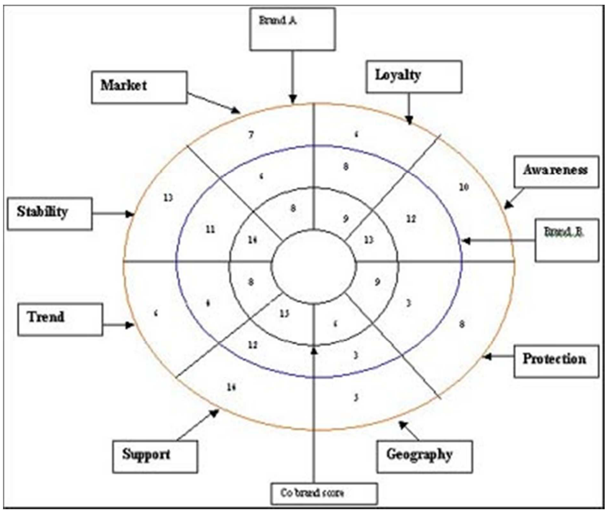
According to Interbrand the value of the brand is reflected not only in the amount of earnings it is capable of generating in the future but also in the likelihood of those earnings actually being realised. The brand evaluation therefore comprises of three elements

1) Preparation of a forecast of the expected net sales and economic earnings of the co – branded business.

2) Identification of the importance of the role that each brand plays in driving demand for the co branded business in order to determine brand earnings for the co branded offer as well as for each of the co brands.

3) Assessment of the risk profile of expected brand earnings to determine the appropriate discount rate for the calculating the net present value of the brand earnings of the co – branded business.

An *economic model* example to gauge the economic viability of co branding



This model depicts various attributes that could affect the brand can be numerically mapped and then each factor contributing to the extent can be measured and also the strength of the same factor for co branded product can also be numerically measured and thus the total brand strength score can be calculated . For ex : let us suppose there are two brands Brand A and Brand B and the co branded Brand as Brand C . If the total brand strength score for Brand A is 69 and Brand B is 59 and that of co branded brand C is 82 then this suggests that the co branding is economically viable and is mutually beneficial also because brand strength score of the co branded product is greater than both the brand strength score of brand A as well as Brand B.

For each parameter the brands are given a numerical score and similarly the co branded product is also given a numerical score.

The outermost circle represents Brand A which has a total score of **69 (7+6+10+8+5+14+6+13)**

The second circle represents Brand B which has a total score of **59(6+8+12+3+3+12+4+11)**

The innermost circle is the co branded offer which has a score of **82(8+9+13+9+6+15+8+14)**

* B.S.S = Brand Strength Score

So, the equation for economic viability comes out to be :

B.S.S (A) <= B.S.S (C)

B.S.S (B) <= B.S.S (C)

Similarly if let us suppose there are 4 choices or alternatives with Brand A to co brand with let us suppose say in this case Brand B, D , E , F then it is possible to calculate the B.S.S of

A+ B

A+ D

A+E

A+F

And then the resultant B.S.S which ever is the highest and is well over the B.S.S of both the individual brands will suggest the right partner to co brand with.

The Future of Cobranding in India

In future companies planning to engage in co – branding activities will increasingly adopt more systematic processes for identifying 'brand' partners and strategies for mutual brand enhancement. In any situation where two brands are made alongside each other the values embodied by each brand can be expected to cross fertilised the other. if this cross fertilization is successful then the brands will benefit . This, exchange however needs to be managed and objectives need to be established at the outset of any initiative in order to ensure that the exchange is meaningful and beneficial. In case of the retail sector which will be on a boom in the coming years we may see large retail chains becoming increasingly assertive in requiring special co – branded packs of leading brand name products rather than pursuing the supermarkets tactic of developing look-alikes own label products which mimic the get up of the brand leader.

SUMMARY AND IMPLICATIONS

This paper describes a common framework for addressing consumer reactions to several different branding strategies. The strategies of co-branding, dual branding, product bundling and brand extensions all involve positioning an established brand name in a new context. We suggest that simple, straightforward experimental designs can simultaneously address two important issues common to each branding strategy: how the brand name contributes to the evaluation of the new marketing strategy and how the brand's image is ultimately affected. A general scheme for dealing with the first issue is to manipulate whether the well-known brand name or a fictitious name is identified in the new marketing strategy. The second issue can be addressed by comparing evaluations of the brand name between those consumers who were exposed to the new marketing strategy and those who were not.

Results from the demonstration project on co-branding lead us to predict that consumer responses to each branding strategy will reveal both an effect of brand equity on the acceptance of the branding strategy and an effect on the brand's subsequent image. There is also ample theoretical justification for such predictions. According to balance theory (and more generally, theories that predict assimilation between attitudes), judgments of a new marketing strategy will be based on balancing the impressions of each element in the mix (see also N. H. Anderson's 1982 averaging theory) and the impression of each individual element (e.g., brand name) will be adjusted to fit the evaluation of the entire mix. It is a question for future research to compare the magnitude of these effects across the various branding strategies.

For consumer researchers it is important to discover the extent to which common processes are involved in reactions to different marketing strategies. For marketers it is important to develop tools for measuring consumer reactions to various strategies and the potential impact on the image of their brand by including it in a new marketing strategy. In this paper we attempt to provide some simple but effective tools.

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Impacts of Print Media on India Society

Dr. Ashfaq Ahmed Khan* Prof. Kamran Arbi **

*** Vice Principal**
Rizvi College of Arts, Science & Commerce,
Mumbai,
Maharashtra, India.

** Rizvi College of Arts, Science & Commerce,
Mumbai,
Maharashtra, India.

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1: Introduction:

Print media is one of the oldest and basic forms of communication. It includes newspapers, weeklies, magazines, monthlies, banners & graphics, posters and other forms of printed material the contribution of print media in providing information and transfer of knowledge is remarkable. Even after the advent of electronic media, the print media has not lost its charm or relevance.

Print media has the advantage of making a longer impact on the minds of the reader, with more in-depth reporting and analysis. Magazines and newspapers are the dominant traditional print media used in advertising. Brochures, flyers and other collateral pieces also are sometimes referred to as print collateral. While digital media expansion has affected use of print, it remains a viable way to advertise. Primary strengths of print relative to digital include tangibility, an enduring message and high credibility. Some people prefer to read media in print as opposed to digital formats.

Print media as both advantage and disadvantage at the same time print media also plays vital role and most important role in spreading knowledge and information amongst the peoples and a college students also and in the society but print media consist drawbacks such as and India there are a large number of persons who does not read print media and just go through images and beautifully captured photos and miss understand the meaning and interpretation of the news at the same time print media also provides good information about the societies and political backgrounds and keep youth and old age peoples connected with the recent realistic scenario

2: Review of literature:

A study of relevant literature shows one the various studies which pertain to the extent of value degeneration boosted by Printed Advertisements. There are statistics-based evidence to prove this situation and are very prominent in the current world. Some of the major studies carried out across different countries, during different periods, on the same have been reviewed. The following are the founding of a few books that have enlightened the minds of many.

Most of the reviewed literature showed that are generally criticized for targeting children (Kunkel, 1988; Haefner, 1991; Kunkel, 1992; Browne, 1998; Graves, 1999; Pechmann and Shih, 1999; Childs and Maher, 2003; Saffer and Dave, 2003; Sinha, 2005), excessive use of sex appeals (Pollay, 1986; Henthrone and LaTour, 1994; Ford *et al.,* 1997), stereotypical presentations of women (Chatterji, 2005; Schaffter, 2006), negative psychological effects on the viewers (Richins, 1991; Fay and Price, 1994; Nuta, 2009) and promoting materialism (Richins, 1995; Roy, 2006; Chan and Cia, 2009; Nuta, 2009). While investigating the influence of advertisements directed at children, it was found that they do havean adverse influence on child behavior. Due to lack of positive vibes, the aids fail to give any positive effects. Effective balance in the children is lost and it has been seen that they have emotions pouring out in their most unexpected ways. Kunkel (1988) conducted a study in which the values of the advertisers who target children were questioned. It was suggested that advertisements which target children are unethical because children are not in a position to evaluate commercial persuasion. Arguments have been initiated by critics stating that advertisements directed at children are harmful because they serve to glorify the use of alcohol and tobacco, (Pechmann and Shih 1999; Saffer and Dave, 2003; Sinha, 2005) create awareness among children of their sexuality at a tender age (Kunkel, 1992) and inculcate stereotypes of gender among them (Browne, 1998; Graves, 1999; Childs and Maher, 2003).

3.OBJECTIVE OF STUDY:

- To know the impacts of print media on Indian population.
- To eradicate the adverse impacts of print media from society.
- To understand the problems faces by Indian population.
- To spread the positive side of print media.
- To make understand the adverse effects of print media.

4: HYPOTHESIS:

1:H1 print media does not have adverse impacts on society

H0 print media have adverse impacts on society

2: H1 Print media plays an important role in societal development

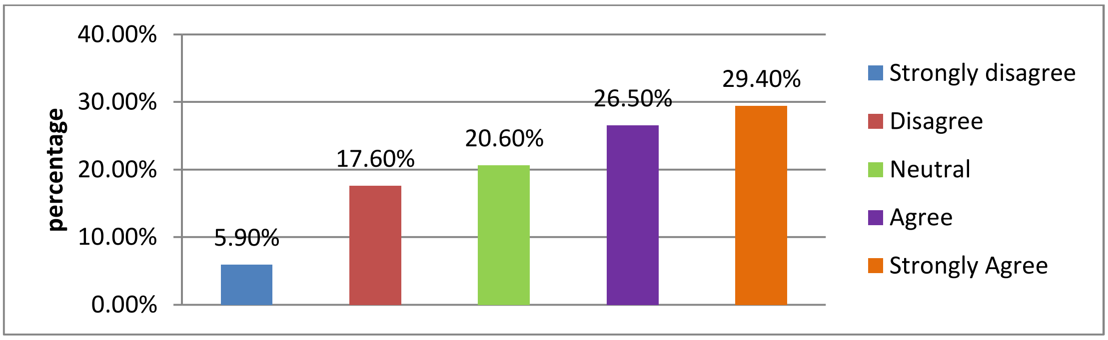
H0 Print media does not play important role in societal development

5: Research Methodology and Data Interpretation

The study of print advertisement is based on both primary and secondary data obtained. Primary data is totally derived from feedback bydifferent stakeholders from the society and secondary data is obtained from books and materials as and when available.

Q No. 1: Print media have negative impacts on society.

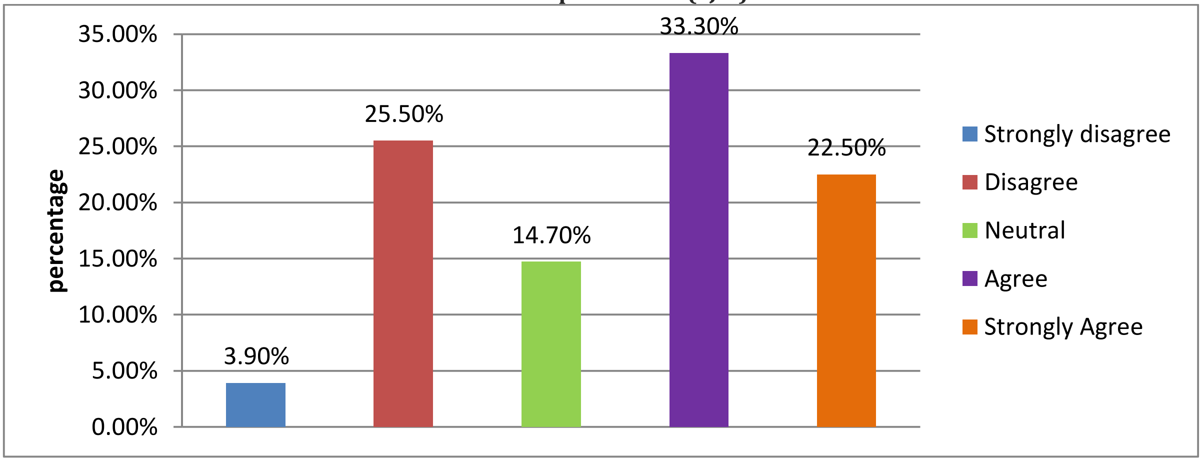
Strongly disagree		Disagree		Neutral		Agree		Strongly Agree	
Count	**%**	**Count**	**%**	**Count**	**%**	**Count**	**%**	**Count**	**%**
6	5.9%	18	17.6%	21	20.6%	27	26.5%	30	29.4%



Interpretation: Since p-value for the chi-square test is less than that of 0.05 indicates that the proportion of respondents who agree hence we conclude that print media has negative impacts on society. Most peoples responded that print media does have negative impacts on Indian society.

Q No. 2: Print media is not suitable for under educated peoples.

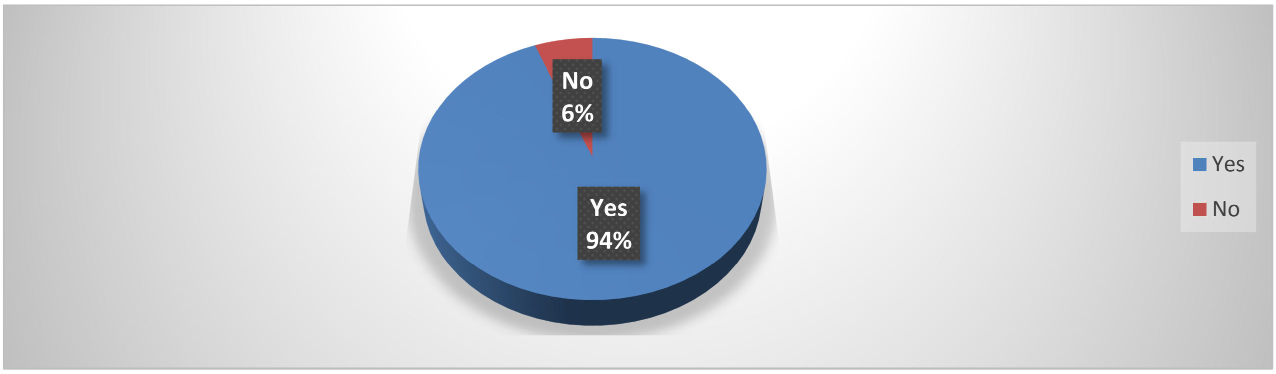
Strongly disagree		Disagree		Neutral		Agree		Strongly Agree	
Count	**%**	**Count**	**%**	**Count**	**%**	**Count**	**%**	**Count**	**%**
4	3.9%	26	25.5%	15	14.7%	34	33.3%	23	22.5%



Interpretation: Most peoples responded that print media is not suitable for under educated peoples. Since p-value for the chi-square test is less than that of 0.05 indicates that the proportion of respondents who agree that is more than that those who don't agree, hence we conclude that it is not suitable for under educated peoples**.**

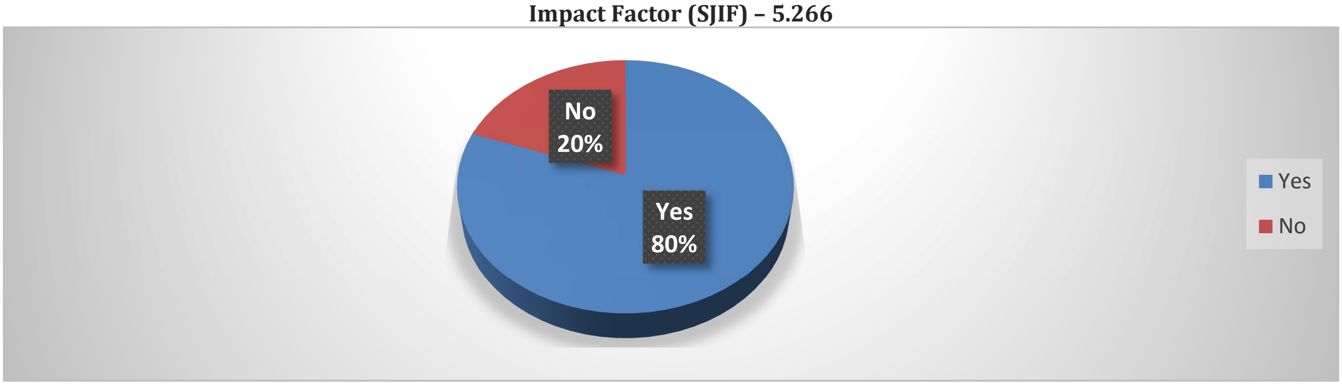
Q No.3: Do you accept that print media should not be given to minor children's?

	Count	Column N %
Yes	96	94.1%
No	6	5.9%



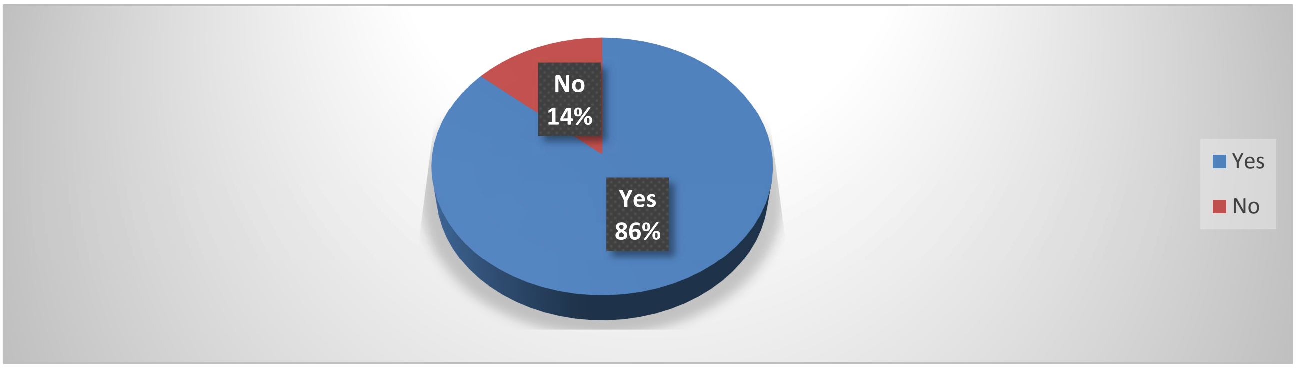
Q No. 4: print media is spreading rumors or irrelevant information

	Count	Column N %
Yes	82	80.4%
No	20	19.6%



Q No. 5: does print media effects on person psychology?

	Count	Column N %
Yes	88	86.3%
No	14	13.7%



From the above discussion with students, small shop keepers, house wives, working peoples and individuals we can see that there is no understanding of print mediaamong Indian masses and even they are adversely affected due to wrong information and nudity in print media they don't want to share some magazine and newspaper with their children's. print media have both positive and negative impacts on Indian population irrespective of gender, age, income ,marital status etc.

6: Conclusion:

Print media have both positive and negative impacts on Indian population irrespective of gender, age, income, marital status etc. print media also provides good information about the societies and political backgrounds and keep youth and old age peoples connected with the recent realistic scenario. Print media is as necessary for information and it is our responsibility to use it as good source of information and we should not spread wrong information and should not misuse the power of print media

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Dark Tourism – Curiosity or Exploitation

Prof. Karishma Kundlani *

* **Vedanta College of Management and Information Technology, Ulhasnagar**,
Maharashtra, India.

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Abstract *- Dark tourism is a phenomenon which involves around people been drawn to attractions that have a somber historical past. It is a bunch of attractions that are memories of different kinds where tragedy, death and suffering have occurred. The paper provides useful reference information for planning dark tourism that has been under searched since ages. The study aims to discuss the experience of visitors participating in dark tourism. It finds out the casual relationship among the visitors of dark tourism, motivation environmental attitudes and benefits of experience in dark tourism. It also highlights the various categories of dark tourism, its advantages and disadvantages. It is observed that high dark tourism motivation can enhance the tourists environmental attitudes towards dark relics. Dark tourism can directly influence the psychological benefits of experience such as emotional pressure relief. There is a space for this type of tourism in India, but it requires specific solutions.*

Key words: Strategies, Dark Spots, Tourism, Suicide, Threat, Ammunition, Paranormal, Recreational

OBJECTIVE

The aim of this paper is to highlight and identify the significant motivations of tourists to involve in Dark Tourism. The study helps to assess the challenges in the path of promoting Dark Tourism.

TYPES OF DARK TOURISM:

1. ***Grief Tourism:*** Grief tourism is a kind of sightseeing that many of us have been doing naturally for years. You can define grief tourism as being when you travel somewhere to visit a scene of some tragic event.

2. ***Disaster Tourism***: Disaster tourism refers to an onslaught of visitors following some kind of natural disaster. It is the practice of traveling to areas that have recently experienced natural or man-made disasters. Information about disasters and their effects draws human attention and also play an important informative and educational role. Individuals who participate in this type of tours are typically curious to see the results of the disaster and often travel as part of an organized group.

Example -

- People visiting south-east Asia following the 2004 tsunami crisis and
- People travelling to New Orleans to see the aftermath of Hurricane Katrina.

3. ***Poverty Tourism***: Poverty Tourism refers to visits to slum areas and poverty stricken towns.

4. ***Suicide Tourism***: Suicide Tourism can be divided into two forms.

- The first involves people travelling to a particular destination with the intention of committing suicide, often by jumping from a famous landmark.
- A second form of suicide tourism takes into account the various laws related to euthanasia in different countries.

For example, terminally-ill people sometimes travel there to end their life legally.

5. ***Doomsday Tourism***: Doomsday tourism refers to the thinking that you should hurry up and visit particular places which are under threat, usually as a result of environmental problems and globing warming.

6. ***War Tourism***: War Tourism is a type of tourism that is associated with battle and suffering. There are a number of reasons why tourists visit these conflicts sites because they challenge us to recall basic realities of historical experiences, especially those of death, suffering and sacrifice.

7. ***Prison Tourism***: Prison Tourism is the visit to prisons that have a dark history attached and it combines education and entertainment. Deactivated prisons all over the world have found a second life by operating as tourist attractions, museums and even hostels, offering everything from spooky evening tours by candlelight to the chance to stay overnight in a cell. The visitors to these sites are curious people, history buffs and more and more, ghost hunters.

BEST DESTINATIONS FOR DARK TOURISM IN INDIA

Almost every type of tourism exists in India because of this diversity of cultures, festivals, religions etc. The existence of Dark Tourism in India is not much known, but there are many spots in India that fit under the category of "Dark Tourism". Some of them are:

1. "Bhangarh Fort" in the state of Rajasthan, built by Man Singh, is the most haunted and spooky place in the India as it is considered to be cursed by a magician. Going to this place after sunset is strictly prohibited.

2. "Kuldhara" is a place, again in Rajasthan where it is said that 83 villages lost their existence in just one night. This place is considered to be cursed by the villagers and there's no one living there right now.

3. On 13^{th} April, 1919 many people gathered at "The Jallianwala Bagh" in Amritsar as it was the day of "Baisakhi", the main Sikh festival. On getting the information that crowd is supposed to gather in the garden, the British Dyer ordered to shoot the people till the ammunition supply ended. The shooting continued for about ten minutes and the whole ground was covered with the blood of people. Today, it is seen as a memorial of those who sacrificed their lives.

4. “Dumas Beach, Surat (Gujarat), is the beach covered with black sand and various paranormal activities have been observed here. It is believed that the persons walking around the beach at night have been disappeared. This is also considered as a dark Spot in India.

5. “Three Kings Church” in Goa, India is also famous for its paranormal activities. It is believed that three kings killed each other so as to rule over the property of this church and people believe that the spirits of these kings roam about in the premises.

6. “Mussoorie” being a famous recreational destination for Tourists, is also a place where Dark Tourism exists. “The Lambi Dehar Mines” in Mussoorie is one of the spookiest places in India. Millions of workers died in the mine while working. Unusual deaths and activities have also been observed at this place.

7. “Savoy Hotel” at Mussoorie is yet again a haunted place in India. Various unusual activities have been observed in this hotel. This beautiful Hill station has various hotels but this hotel makes the visitors to be scary of this place.

8. At the “Shaniwarwada Fort” in Pune, there is believed that a prince was unkindly murdered and there have been various supernatural activities experienced by people nearby. So, because of these situations, this place is considered as a part existence of dark tourism in India.

9. Hyderabad’s notorious “Ramoji film City” is one of the biggest and famous film cities of India where there are various hotels and in these hotels, supernatural activities have been observed. Strange marks are left on the mirror, the leftover food scatters around the room, and invisible forces tear one’s clothes and so on. These kinds of activities make this place haunted.

CHALLENGES

1. LACK OF PROMOTION: The main problem faced by Dark Tourism in India is low publicity level. Potential tourists are not aware about the places of Dark Tourism existing in India.

2. LACK OF TOURIST SERVICES AT DESTINATIONS: Because, only a few people know about this genre of tourism, many travelling agencies are not able to provide proper services to the visitors. This makes the tourist to not visit the place again.

3. IMPROPER MAINTENANCE OF DARK TOURISM SITES: All the dark spots require proper maintenance in terms of appearance, cleanliness, etc. But due to unawareness, dark spots are not properly maintained.

4. LOW ACCESSIBILITY STATUS: As the dark tourism spots are not widely known, there is no proper network created.

5. ABSENCE OF PROPER CYCLE FOR MAINTENANCE OF SPOTS: There are insufficient number of people selected for the maintenance of dark spots. There is no upgradation of resources from time to time. No efficient plans are framed for maintaining these spots.

6. NON EFFECTIVE PROMOTION OF DARK TOURISM: Due to lack of awareness

and resources in India, marketing concept is not applied to Dark Tourism. Proper marketing and advertisements can bring a boost to the revenues associated with Dark Tourism.

7. BRANDING IMAGE OF INDIA: The image of India all over the world is of a Cultural destination that is it is famous for its cultural, regional and religious spots. The image of India as Dark Tourism destination should also be promoted as there are many avenues where such tourism exist.

CONCLUSION

It is thus proved that Dark Tourism has not earned the limelight and utmost popularity in India but, we cannot deny its existence and its potential to take Tourism Industry to greater heights. Lack of awareness and transparency are still prevalent. No proper implementation of strategies relating to Dark Tourism are framed by the government. Appropriate awareness is required to promote the concept of Dark Tourism amongst masses in India.

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Changing Dimensions of Company's Enactments

Prof. Vaishali Bankar*

*** Assistant Professor,**
Dept. of Law,
Anjuman-I-Islam's
Akbar Peerbhoy College of
Commerce & Economics,
Mumbai,
Maharashtra, India.

QR Code

Abstract *- In view of changes in national and international economic environment and expansion and growth of economy of our country, the Central Government after due deliberations decided to repeal the Companies Act, 1956 and enact a new legislation to provide for new provisions to meet the changed national and international, economic environment and further accelerate the expansion and growth of our economy.*

Introduction:

Companies Act, 1956 had been enacted with a view to consolidate and amend the law relating to the companies and certain other associations. The said Act has been in force for about sixty-eight years and had been amended several times. Central Government received several suggestions for its amendments. Parliamentary Standing Committee on Finance also made numerous recommendations in its Report. Central Government has accepted in general the recommendations of the Standing Committee and also considered the suggestions received by it from various stakeholders.

Amendment Bill, 2009:

Companies Bill, 2009 was introduced on 3rd August, 2009 in Lok Sabha. The said Bill was referred to Parliamentary Standing Committee on Finance for examination and Committee gave its Report on 31st August, 2010.

Silent features:

♦ The composition and powers of the National Company Law Tribunal are similar to those introduced by 2002 amendments to the Companies Act. The constitutional validity of that amendment is being examined by the Supreme Court.

♦ The Bill permits certain financial relationships between independent directors and company, which can lead to conflicts of interest.

♦ Some provisions in the Bill, such as those covering independent directors and the delisting of companies, conflict with provisions under the SEBI Act and its regulations.

♦ The Bill provides for a number of issues currently specified in the Act, should be specified by the Government in rules.

♦ Fines have been increased and range of offences which are punishable by imprisonment has been widened. The Bill does not require proof of intent to commit an offence as a condition for criminal prosecution.

Amendment Bill, 2011:

In view of large amendments to Companies Bill, 2009 arising out of there commendations of the Parliamentary Standing Committee on Finance and suggestions of the stakeholders, Central Government decided to withdraw the pending Companies Bill, 2009 and introduce a fresh draft. Objectives of Company Bill, 2011 are—

(*i*) **E-Governance:** Maintenance and allowing inspection of documents by companies in electronic form being allowed for the first time.

(*ii*) Concept of Corporate **Social Responsibility** is being introduced.

(*iii*) **Enhanced Accountability of Companies:**

(*a*) In addition to concept of Independent Directors (IDs) introduced, the provisions in respect of their tenure and liability, etc., have been provided. Code for IDs provided in a new Schedule to the Bill. Databank for IDs proposed to be maintained by a body/institute notified by Central Government to facilitate appointment of IDs.

(*b*) Corporate Social Responsibility (CSR) Committee of the Board proposed in addition to other Committees of the Board *viz* Audit Committee, Nomination and Remuneration and Stakeholders Relationship Committee. These Committees shall have IDs/non-executive directors to bring more independence in Board functioning and for protection of interests of minority shareholders.

(*c*) Definition of ‘‘promoter’’ also included along with his liability in certain cases.

(*d*) Provisions in respect of vigil mechanism (whistle blowing) proposed to enable a company to evolve a process to encourage ethical corporate behaviour, while rewarding employees for their integrity and for providing valuable information to the management on deviant practices.

(*e*) Central Government has been empowered to prescribe restrictions in respect of layers of subsidiaries for any class or classes of companies.

(*f*) New provisions suggested for allowing re-opening of accounts in certain cases with due safeguards.

(*iv*) **Additional Disclosure Norms:**

(*a*) New disclosures like development and implementation of risk management policy, Corporate Social Responsibility Policy, manner of formal evaluation of performance of Board of directors and individual directors included in the Board report in addition to disclosures proposed in such report in the Companies Bill, 2009.

(*b*) Accounts of Foreign subsidiaries to be attached for filing them with the Registrar. Subsidiary to include ''associate'' and ''joint venture'' for the purpose of consolidation.

(*c*) Every listed company required to file a return with the Registrar regarding change in the shareholding position of promoters and top ten shareholders of such company.

(*v*) **Facilitating raising of capital by companies:**

(*a*) Provisions for offer or invitation for subscription of securities on private placement basis revised to ensure more transparency and accountability.

(*b*) Companies being allowed to issue equity shares with differential voting rights.

(*c*) Central Government empowered to prescribe, through rules, the requirements in connection with provision for money made by a company for allowing purchase of company's shares by its employees under a scheme for their benefit. Disclosure to be made in the Board's report in respect of voting rights not exercised directly by the employees in respect of shares to which the scheme relates.

(*vi*) **Audit Accountability:**

(*a*) Rotation of auditors and audit firms being provided for.

(*b*) Stricter and more accountable role for auditor being retained. Provisions relating to prohibiting auditor from performing non-audit services revised to ensure independence and accountability of auditor. Subject to the maximum prescribed number of companies, the members of a company may resolve that the auditor or audit firm of such company shall not become auditor in companies beyond the number as may be specified in such resolution.

(*c*) National Advisory Committee on Accounting and Auditing Standards(NACAAS) proposed to be renamed as National Financial Reporting Authority(NFRA) with a mandate to ensure monitoring and compliance of accounting and auditing standards and to oversee quality of service of professionals associated with compliance. The Authority shall consider the International Financial Reporting Standards and other internationally accepted accounting and auditing policies and standards while making recommendations on such matters to the Central Government which will improve the competitiveness of our companies with other companies. The Authority is also proposed to be empowered with quasi-judicial powers to ensure independent oversight over professionals.

(*d*) Cost records to be mandated for companies engaged in production of such goods or rendering of such services as may be prescribed. The concept of ''cost auditing standards'' being mandated.

(*e*) Prescribed class of companies would need to attach with the Board's Report, a Secretarial Audit Report given by a company secretary in practice.

(*vii*) **Managerial Remuneration:**

(*a*) Provisions relating to limits on remuneration provided in the existing Act (11% of net profits) included.

(*b*) For companies with no profits or inadequate profits remuneration shall be payable in accordance with new Schedule of Remuneration annexed to the Bill and in case a company is not able to comply with such Schedule, approval of Central Government would be necessary. Individual limits for remuneration enhanced in the Bill *vis-à-vis* the existing limits. Concept of payment of periodic fees which shall include sitting fees to directors being included in the Bill.

(*c*) Independent Directors (IDs) not to get stock option: IDs not to get stock option but may get payment of fees and profit linked commission subject to limits specified in the Bill/rules. Central Government may prescribe amount of fees under the rules.

(*viii*) **Facilitating Mergers/ Acquisitions:** Simplified procedure laid down for compromise or arrangement including for merger or amalgamation of holding companies and wholly owned subsidiaries, between two or more small companies and for such other class or classes of companies as may be prescribed. This would result into faster decisions on approvals for mergers and amalgamations resulting effective restructuring in companies and growth in the economy. For other companies, such matters would be approved by Tribunal.

(*ix*) **Protection for Minority Shareholders:**

(*a*) Exit option to shareholders in case of dissent to change in object for which public issue was made.

(*b*) Specific disclosure regarding effect of merger on creditors, key managerial personnel, promoters and non-promoter shareholders is being provided. The Tribunal is being empowered to provide for exit offer to dissenting shareholders in case of compromise or arrangement.

(*c*) Board may have a director representing small shareholders who may be elected in such manner as may be prescribed by rules.

(*x*) **Investor Protection:**

(*a*) Acceptance of deposits from public subject to a more stringent regime.

(*b*) Central Government to have power to prescribe class or classes of companies which shall not be permitted to allow use of proxies. The Bill also to have provisions to provide that a person shall have proxies for such number of members /such shares as may be prescribed.

(*c*) Provisions for Class Action Suits revised to provide minimum number of persons who may apply for such suits. Safeguards against misuse of these provisions also being included.

(*xi*) **Serious Fraud Investigation Office (SFIO)**: Statutory status to SFIO proposed. Investigation report of SFIO filed with the Court for framing of charges shall be treated as a report filed by a Police Officer. SFIO shall have power to arrest in respect of certain offences of the Bill which attract the punishment for fraud. Those offences shall be cognizable and the person accused of any such offence shall be released on bail subject to certain conditions provided in the relevant clause of the Bill. Definition of 'Fraud' provided. Stringent penalty provided for fraud related offences.

(*xii*) **Woman Director:** At least one woman director being made mandatory in the prescribed class or classes of companies.

(*xiii*) **National Company Law Tribunal (Tribunal):** Keeping in view the Supreme Court's judgment, on the 11th May, 2010 on the composition and constitution of the Tribunal, modifications relating to qualification and experience, etc., of the members of the Tribunal have been made. Appeals from Tribunal shall lie to National Company
Law Appellate Tribunal.

(*xiv*) **Mediation and Conciliation Panel:** It is proposed to create and maintain as ''Mediation and Conciliation Panel'' for facilitating mediation and conciliation between parties during any proceeding under the proposed Legislation before the Central Government or Tribunal.

(*xv*) Central Government to have power to exempt/modify provisions of the Act for a class or classes of companies in public interest. Relevant notification shall be required to be laid in draft form in Parliament for a period of thirty days.

Amendment Bill, 2013:

- The Bill amends the Companies Act, 2013 in relation to structuring, disclosure and compliance requirements for companies.
- The Act limits the number of intermediary companies through which investments can be made in a company. Similarly, the Act limits the number of layers of subsidiaries a company can have. The Bill removes these limits.

- The Act requires an individual who has a beneficial interest in the shares of a company to disclose the same. The Bill also requires a group of persons who exercise beneficial control (above 25%) in a company to disclose such interest.
- Under the Act, a separate offer letter should be issued to individuals to whom a private offer of shares has been made. The Bill removes the requirement of such offer letter, but retains the provision related to notifying the Registrar of the return of allotment.
- The Act permits the appointment of members at the level of Joint Secretary to the quasi- judicial tribunal. Under the Bill, a technical member must be at least of the level of an Additional Secretary.

- **Re-categorisation of certain Offences:**

  The 2013 Act contains 81 compoundable offences punishable with fine or fine or imprisonment, or both. These offences are heard by courts. The Ordinance re-categorizes 16 of these offences as civil defaults, where adjudicating officers (appointed by the central government) may now levy penalties instead. These offences include: (i) issuance of shares at a discount, and, (ii) failure to file annual return.

- **Issue of shares at a discount:**

  The Act prohibits a company from issuing shares at a discount, except in certain cases. On failure to comply, the company is liable to pay a fine between one lakh rupees and five lakh rupees every officer in default may be punished with imprisonment up to six months or fine between one lakh rupees and five lakh rupees. Further, the company and every officer in default will be liable to pay a penalty equal to the amount raised by the issue of shares at a discount or five lakh rupees, whichever is lower.

- **Commencement of business:**

  The Ordinance states that a company may not commence business, unless it (i) files a declaration within 180 days of incorporation, confirming that every subscriber to the Memorandum of the company has paid the value of shares agreed to be taken by him, and (ii) files a verification of its registered office address with the Registrar of Companies within 30 days of incorporation.

- **Registration of charges:**

  The Act requires companies to register charges (such as mortgages) on their property within thirty days of creation of charge. The Registrar may permit of the registration within three hundred days of its creation.

- **Changes this to permit registration of charges:**
  (i) within 300 days if the charge is created before the Ordinance, or (ii) within 60 days if the charge is created after the Ordinance. If the charge under the first category is not registered within 300 days, it must be completed within six months from the date of the Ordinance.
- **Change in approving authority:**
  Under the Act, change in period of financial year for a company associated with a foreign company, has to be approved by the National Company Law Tribunal. Similarly, any alteration in the incorporation document of a public company which has the effect of converting it to a private company, has to be approved by the Tribunal. Under the Ordinance, these powers have been transferred to central government.

Amendment Bill, 2016:

It was introduced in Lok Sabha on March 16, 2016.

- Bill removes the limit on layers of subsidiaries and intermediaries. This is inline with the Companies Law Committee's (CLC) recommendations which noted that imposing such limits would affect the company's structuring and ability to raise funds.
- Bill permits an Independent Director to have a pecuniary relationship, up to 10% of his total income, with the company. This is in line with the reasoning of the CLC which had stated that minor transactions may not compromise the independence of such Directors.
- Certain recommendations of the CLC have not been included in the Bill. These include issues related to: (i) residence requirements for directors; and (ii) compliance requirements for dormant companies.
- Bill amends provisions related to (i) the qualifications of technical members, and (ii) the composition of the Selection Committee of the National Companies Law Tribunal and the National Companies Law Appellate Tribunal. The amendments bring these provisions in line with a 2015 Supreme Court judgment. It was referred to the Standing Committee on Finance on April 12, 2016.

Second Amendment Ordinance, 2019:

It was promulgated on February 21, 2019. It amends several provisions in the Companies Act, 2013 relating to penalties, among others. Note that two similar Ordinances had been promulgated in November 2018 and January 2019. This Ordinance is effective from the date of the first Ordinance, i.e. November 2, 2018.

Conclusion:

The enactment shifts the onus of regulation and oversight over management away from the Government and towards shareholders. It provides for stricter standards of approval by shareholders over some types of management decisions. It allows for certain types of companies to be subject to a less stringent regulatory framework. It seeks to strengthen corporate governance by including new provisions related to independent directors and auditors. It gives greater powers to creditors to supervise a rescue plan and restrict the powers of management in the rehabilitation of a sick company. The enactment establishes a National Company Law Tribunal to administer provisions with respect to Company Law. It increases penalties and provides for special courts to try offences under the Act. Shareholders and creditors can file class action suits against company for breaching provisions of any Act. The composition and powers of the National Company Law Tribunal are similar to those introduced by a 2002 amendment. The constitutional validity of that amendment is being examined by the Supreme Court. The enactment permits certain financial relationships between independent directors and company, which can lead to conflicts of interest. Some provisions in the enactment, such as those covering independent directors and delisting of companies, conflict with provisions under SEBI Act and its regulations. The enactment provides for a number of issues currently specified in the Act, to be specified by the Government in the rules. Government should be framed the rules in this behalf, as the impact of any possible change could not be estimated. Fines have been increased and the range of offences which are punishable by imprisonment has been widened. The enactment does not require proof of intent to commit an offence as a condition for criminal prosecution. This differs from the recommendation of the Irani Committee.

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The Challenges in Bancassurance: A Perspective Study

Balkrishna A. Dalvi * **Dr. Dilip Bhanagade ****

*** Asst. Professor,**
Dept. of Commerce,
Abhinav Degree College,
Bhayander,
Maharashtra, India.

**** Head of Department & Associate Professor**
Satish Pradhan Dnyanasadhana College
Thane,
Maharashtra, India.

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Introduction

Businesses of all over the world are becoming more and more customer oriented. Every company whether it's a private or public entity, they have to face stiff competition while running their day to day operation. No organization will successfully survive and sustain for longer period unless they keep producing or providing better and better services to customer. Organizations should continuously and periodically upgrade their four major marketing mix elements like product, price, place, promotion with several other.

Insurance is an advance arrangement of financial requirement for uncertain and unwanted events made by concerned person or organization by paying advance premium amount. Indian insurance companies both life and non-life are doing their best to reach to potential customers. As a developing country, our insurance penetration and insurance density is comparatively less than some of the countries. One of the main reasons for such is unawareness of insurance requirements. Poverty can also be a one of the causes of large numbers of uninsured Indians.

By keeping in mind the obstacles in insurance selling, companies are coming with suitable product, in best price, making promotions with all efforts and bringing new distribution channels to reach to target customers. Apart from conventional channels of individual agent and corporate broker's, IRDA allowed insurance companies to sell policies through banks, which is also known 'bancassurance'. RBI has also give a dispensation to all banks to sell policies through certain specified models.

While doing business and providing services to customers, bancassurance too face some problems and challenges. Due to multiple channels of each company and their hundreds of products, making profit is becoming more and more tough. In this current customer oriented market scenario, only those channels will survive which will provide 'the best' to customers in all aspects.

Objectives

1. To understand Challenges before Bancassurance
2. To study the penetration of insurance in India

The present research paper is based on primary and secondary data. Interviews of the insurance agents have been taken by asking certain relevant questions to know the challenges facing by them in bancassurance

Following are the challenges before bancassurance in India.

1. Selling insurance through existing employees of banks is questionable. They must be having responsibilities of selling mutual funds, opening of bank accounts, lending loans, opening of demat account and several other tasks of the branch. Some banks or insurance companies don't provide inadequate or required training to sales force.
2. Under open architecture model of bancassurance, banks are allowed to sell policies of three life and three non- life insurance companies. It has been observed that sales staffs are easily selling life insurance product but due to the complex nature they are finding difficulties to sell non-life insurance products.
3. Competition is uneven between old as well as financially strong companies of public sector and newly entered private insurance companies.
4. Up gradation in technological infrastructure is not yet made for bancassurance operations. Business is running on resources already available with banks, which are specially designed for banks operations.
5. Failure of bancassurance will negatively affects the image of banks.
6. Customers will get confused due to the same nature of investment products selling by banks and insurance companies, like Fixed Deposit and Recurring deposits etc.
7. Banks have to pay performance based commission and incentives to

bancassurance staff for selling insurance policies and which is apart from their regular salary.

8. Several branches of nationalized banks are under staff. Providing better and satisfactory services at a same time to customers of mutual funds, demate account holder, bank account holder and insurance holders is becoming herculean task.
9. There is an absence of proactive marketing in bancassurance.
10. Bank employees are still not ready to accept bancassurance as their core activity to be performed with utmost efforts.
11. Lack of promotion about bancassurance product in the banks and market.
12. Lack of Interest to sell insurance policies through banks by their staff.
13. Due to higher pressure of selling targets from seniors, subordinates are using unfair and unethical practices to sell insurance and which leads to mis- selling in insurance.
14. Greediness of the sales force misleads customers while selling insurance policies.
15. Online selling of insurance is an also a biggest competition amongst distribution channels to sell insurance.
16. High degree of competition amongst companies and their products.
17. Norms and rules framed by regulatory bodies are stringent and which sometimes creates hurdles during sell of insurance. Like lock in period increased to five years than three years earlier, update the customer data online etc.
18. Difficulty in providing services to customer living out of concentrated circle. Customers who are residing in branch vicinity can be provided with best services.
19. Progressive selling targets year after year and which can also sometimes leads to mis-selling
20. Due to unprofessionalism of bank employees, need based selling remain absent from insurance deal.

Insurance penetration and Density in India since 2001 (life and Non Life insurance)

INSURANCE PENETRATION AND DENSITY IN INDIA

Year	Life		Non-Life		Industry	
	Density (USD)	Penetration (percentage)	Density (USD)	Penetration (percentage)	Density (USD)	Penetration (percentage)
2001	9.1	2.15	2.4	0.56	11.5	2.71
2002	11.7	2.59	3	0.67	14.7	3.26
2003	12.9	2.26	3.5	0.62	16.4	2.88
2004	15.7	2.53	4	0.64	19.7	3.17
2005	18.3	2.53	4.4	0.61	22.7	3.14
2006	33.2	4.1	5.2	0.6	38.4	4.8
2007	40.4	4	6.2	0.6	46.6	4.7
2008	41.2	4	6.2	0.6	47.4	4.6
2009	47.7	4.6	6.7	0.6	54.3	5.2
2010	55.7	4.4	8.7	0.71	64.4	5.1
2011	49	3.4	10	0.7	59	4.1
2012	42.7	3.17	10.5	0.78	53.2	3.96
2013	41	3.1	11	0.8	52	3.9
2014	44	2.6	11	0.7	55	3.3
2015	43.2	2.72	11.5	0.72	54.7	3.44
2016	46.5	2.72	13.2	0.77	59.7	3.49
2017	55	2.76	18	0.93	73	3.69

Note: 1. Insurance density is measured as ratio of premium to total population.
2. Insurance penetration is measured as ratio of premium to GDP.
Source. IRDA annual report

Government of India taking every possible step to increase insurance penetration and insurance density. IRDA and RBI, these two regulatory bodies taking required initiatives to create healthy competition by closely monitoring activities of insurance companies and Banks. Insurance companies are developing affordable and appropriate products which will suits the needs of every customer. By improving all 'P' of Marketing, i.e. Product, Price, Place and promotion, insurers are attracting the customers and intermediaries to increase sell. Due to such incessant endeavours, the penetration and density of insurance is increasing in India.

As far as insurance density growth is concerned, it is positively improving in life as well as in non-life sectors. In the year 2010 and 2011 it has grown drastically. Percentage of insurance penetration is accelerated positively in some of the years like 2006 to 2010. Since the year 2000, when insurance industry opens for private players, all insurance companies using all avenues to reach to the customers and expands their business.

Conclusion

As an intangible product, insurance selling is not as easy as other sectors. Salesman must understand the need of the customer and premium paying capacity of particular customer. In service industry, intermediaries plays crucial role. Due to multiple distribution channels in insurance, it is creating stiff competition among themselves. Purpose of creating these various channels is to promote insurance and increase penetration. But we have seen in above table that India still struggling to achieve what has been globally achieved. Despite of the challenges in the industry, bancassurance has to make optimum use of their resources to reach to potential and prospective customers. Bancassurance is still in nascent stage compared to European market which is pioneered in bancassurance. To survive in the market the banks and insurance companies must overcoming the challenges. Functioning as per the norms laid down by regulatory bodies means without involving in any unethical act, bancassurance could replace all other channels. Banks and insurance companies have to jointly set their targets and frames policies so that in coming period bancassurance will become most preferred channel in the market.

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An In-Depth Study of the Impact of Online Advertisement on Customers' Buying Behaviour

Dr. Hanif M. Ladkawala *

* **Assistant Director,**
Professional Courses,
AI's Akbar Peerbhoy College of Commerce & Economics, Mumbai, Maharashtra, India.

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Abstract *- A cursory scan of the existing literature reveals that the use of the internet as a promotional advertising today is very crucial as Internet users are very rapidly and significantly increasing year after year persuading the corporate world to extensively invest in planning for using the internet as a medium to promote their products.*

Understanding the various influencing factors, that affect online advertisement effectiveness, is crucial. Many studies have addressed this issue. Very few researchers have considered the case of Indian consumers. The basic objective of the researcher is to inquire about the factors that are critical for the success of online advertisements and influence consumer purchasing intention from the perspective of Indian consumers.

This study aims to analyze and test how consumer preference while buying are affected by the online advertising .The method used was a quantitative analysis using the technique of purposive sampling method with a sample of 128 people. The results showed that online advertising has an influence on consumer buying behavior online

Key words: Advertisement, Online Purchasing, content, ad design

Methods: Relevant literature was obtained using INTERNET search of key terms and institutions having expertise in online promotion and advertising. Thirteen available online promotion studies are presented in Literature review section.

Research Objectives:

- To undertake literature review on the awareness and effectiveness of the online advertising
- To study the impact of online advertisement on customers attitude.
- To find out the relationship between various factors of online advertising and its influence on the customers' choices while purchasing on line.

Need for the study

A very limited data is available on the impact of online advertising on the consumer choices while buying online from the perspective of Indian consumers. Thus it becomes imperative to study the relationship between various factors of online advertising and its influence on the customers' choices while purchasing on line.

Methodology:

All 128 respondents are regular purchasers on the Internet, across age group 21 to 45. Respondents were exposed to the structured questionnaire to give their opinion on the 5 point Likert scale asking various question on the subject, whether their choice is affected by online advertisement, while purchasing online.

Research Design

This study is based on qualitative and quantitative method of research. The different sources from which secondary data was collected are research publications, Journals, reports etc. For primary data surveys and interviews technique was used.

Data Analysis

For the data analysis and interpretation Correlation and Regression analysis has been applied using SPSS software.

Hypothesis: H1: "There is significant relationship between Consumer purchase intention and online advertisement characteristics" is accepted.

Table 1 Summary of the methodological characteristics of the surveys

Method of data collection	Survey
Geographical area of the primary research	Mumbai
Time of the research	November – 2015-January 2016
Sample Size	128
Types of Respondents	Those who are regular purchasers on the Internet across age group 21 to 45
Questionnaire	Close ended with 10 questions
Scale	5 points Likert Scale
Method of sampling	Convenience Sampling
Method of data analysis	Face to face Interview

Literature review

According to Cooke, M. and Buckley, N. (2008), the potential of online advertising is vast as the audience of it is genuinely global. Online advertising is a very fast moving area. Advertisers are continuously struggling to adapt to online medium with the help of the new techniques and formats.

Chabrow (2006) stated that online rich media include a range of interactive methods that display motion and exploit sensory traits, such as video, audio, and animation. Online advertising includes content that moves when a user clicks on the page that features the content displaying multimedia elements, such as sound and video. Online media technology implementations include including Flash, Java, Ajax, Flex, and XAML.

Total worldwide ad spending reached $569.65 billion (emarketer.com). Spending on paid media worldwide climbed 5.7% in 2015, propelled by increased investment in digital advertising. As Digital media is changing the way people access and consume media, it is also driving advertising budget growth and advertiser optimism. Global digital ad expenditures jumped 18.0% in 2015 to reached $170.17 billion, or 29.9% of the total advertising market.

Digital platform is providing companies new channels of communication and interaction, according to J Suresh Reddy (2003). Digital space is creating closer yet more cost effective relationships with customers in sales, marketing and customer support. Advertisers can use web to provide ongoing information, service and support. Digital advertising creates positive engagement with customers that can serve as the foundation for long term relationships and encourage repeat purchases.

Peter J. Danaher and Guy W. Mullarkey (2003) examined factors that might impact on online advertising recall and recognition. These factors include web page context factors, the viewing mode, duration of page viewing, and, including page background complexity, text and the style of the banner advertisement. Via a study conducted on a student sample, the study manipulates these factors over several attributes. The Study finding reveals that the longer an individual is exposed to a web content containing a banner advertisement, the more likely they are to recall that banner advertisement. Study confirms that recognition scores are much higher than both aided and unaided recall scores.

Online advertisements differ in their characteristics such as size, format, content, design and type (Manchanda et al. 2002). According to Palanisamy (2004), Visibility factors can substantially influence advertisement effectiveness which marketers considered very important for ensuring that their advertisements have affected their target audience.

Rodgers & Thorson (2000) found that the advertisement appeals and the type of advertisement have an important role in bringing attention and prompting purchase. Niedermeier & Pierson, (2010) classified an online environment as Pop-Up Ads, Interstitial Ads, Text Ads, Display Ads, and Video Ads .

Quality is another important characteristic of advertisement. According to, P, A. Mantrala et al. (1998), overlooking the quality of advertisement leads to the developing of the so-called "Wear-out", referring to the decline in advertisement quality or effectiveness due to the passage of time. Another factor is the location of the advertisement on the website and WebPages. Similarly, advertisement should be placed in a suitable portion of the webpage (Rodford, M, et al., 2007).

Hwang & McMillan (2002) highlighted, that the attitude towards the website represents a useful effectiveness measure of internet advertisement. The study pointed out the positive attitude towards websites can significantly affect web advertisement effectiveness.

According to Nantel & Glaser (2008) website language is an important aspect for the effectiveness of online ads. The study points out that Website reputation have also great impact on how consumers receive the advertisement. Casalo et al. (2007) pointed out that there are positive and significant effects of perceived reputation satisfaction for a website on consumer trust.

Primary Research:

Table 2: Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the**
1	.668a	.324	.378	.414

The R shows that there are 0.668 positive relations and this is said to be as 66 %. Adjusted R-Square confirms that how much dependent variable can be affected by independent variable. In our study dependent variable gets affected 37% by independent variable; Consumer purchase intention is dependent and rise in various attributes of online advertisement is independent variable.

Table 3: Anova						
ANOVAb						
Model		**Sum. of Squares**	**Df**	**Mean Square**	F	**Sig.**
1	Regression	8.654	5	1.435	9.225	.000a
	Residual	16.346	98	.167		
	Total	25.000	93			

Table. 3 show that overall model is statistically significant or in other words we can say that independent variable has positive affect on dependent variable. The table shows the study of variance (ANOVA). Significance values are 0.00 and the values of F are 9.225.As it is clear from table that significance value is less than 0.05, which means the model is statistically significant.

Table 4: Coefficients						
Coefficients						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**T**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	10.432	.834		10.213	.000
	Content	-0.398	.089	-0.354	-3.167	.000
	Ad Design	-0.360	.198	-0.298	-3.398	.006
	Form	-0.298	.187	-0.178	-2.876	.037
	Size of Ad	-0.387	.167	-0.267	-2.254	.034

	Placement of advertisement on the page	-0.245	.165	-0.132	-2.661	.047
	Quality of Ad	-0.311	.128	-0.287	-3.373	.031

Table. 4 shows the significance level of individual independent variable as various ailments like Content, Ad Design, Form, Size of the Ad, Placement of Advertisement on the page, Quality of the Ad, are, 0.00, 0.006, 0.037, 0.034, 0.047, 0.031 respectively, these are less than 0.05. On the basis of calculated Multiple Regressions Analysis (MRA) results we can infer that independent variables have significant relation with dependent variable. Therefore hypothesis is H1: "There is significant relationship between Consumer purchase intention and online advertisement characteristics" is accepted.

Conclusions and recommendations:

For every company in the world of marketing Internet, is becoming an essential medium and a standard advertisement platform. The online world is offering companies across the world with more rich and wide-ranging media tools, interactive services, and global reach. The results of this study show two notable findings: first maybe most importantly was the key significant role of content of the online advertising and secondly the impact of Ad Design. Moreover the analysis revealed that Form, Size of the Ad, Placement of Advertisement on the page, and Quality of the Ad are significant factors that make online advertisement effective. These findings can help corporate world, advertisers and advertising agencies to understand what matters more for a consumer. Thus, advertisers and agencies can develop more effective online advertisement campaigns. The study reveals that many online advertisement need to focus to improve upon their Content and Ad Design.

FUTURE STUDY:

Since the study has been conducted only in Mumbai city a similar study could be replicated for other geographical regions of the country. The study does not take into account the comparison of online promotion tools and the other traditional media used for promotions. The study can be further extended to determine the best form of online promotion

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Recent Trends in Marketing in the F&B Industry

Rohan Mehra *

* **College Road,
Harrow, London**.

QR Code

Abstract - *My area of Research is to highlight the Recent Trends in the F&B Industry in India. India is an emerging economy and growing at a very rapid pace. As the country is growing, so the Standard of Living too is improving. Higher the standard of Living, higher the disposable income; and higher the disposable income, more is the spending on F&B industry. Indian F&B market has always had a huge potential with the sheer number of consumers but today the market is not just having potential but is highly lucrative due to the ever-increasing disposable income with salaries rising, dual income households, large youth population and the reasons are endless. This has led to tremendous growth in the F&B industry. Higher the growth, more the competition and surely more the competition more innovative the marketing strategies. Today the restaurant has come to your home rather than you going to the restaurant. The digital revolution in India has had a major impact on this and so has the governments push to move to digital payments. Though I won't disagree that with this trend growing by the day, the physical entities too are trying various innovative strategies to woo their customer base back. And too add to the fun digitization is playing a role in that too. This is what make this battle interesting and is being fought on a digital platform. That for me is the latest trend to catch on and the core thought behind my research.*

INTRODUCTION

India is a vast country with a huge amalgamation of Cultures. Food has played a major role in the development of culture in India over the years. So many different cuisines addressing to so many different palates. Indian cuisine is one of the most liked cuisines in various parts of the world too today. This is one of the major reasons for the growth of F&B industry in India. Along with that the entry of International restaurant chains has given this growth much more impetus. Not to forget the entry of so many different international cuisines in India. The unique factor about this has been the way the Indian palate has adapted to this taste and the way these cuisines have been modified to adapt to India palates. Indian Chinese to Vegetarian sushi can surely be given a big mention here. I feel the growth in Tourism into the country and the number of Indians visiting other parts of the world has also had a major role to play for the success of this amalgamation. Today India is the second largest mobile phone market in the world and the advent of Smartphones has been increasing by the day.

With the entry of Reliance in the Telecom Industry with JIO, it has really brought about a disruption and the price of data has fallen tremendously. India by far is one of the cheapest when it comes to data. This has led to a revolution with more and more Indians using applications and watching digital content on their smart phones. India is one of the youngest countries in the world with a huge youth population. This also has led to more money in the system, more earning members and indirectly more spending. The technological know how of this lot is also very high and they always have paucity of time. This generation wants to work hard and party harder. The last factor which I want to highlight, that one of the most booming sectors in India is I.T. and many first-generation entrepreneurs have entered this sector and made it their own coupled with access to good amount of Angel funding.

Trends in Marketing in F&B Sector

What started as an occasional family dinner has changed tremendously today. Today every occasion good bad ugly call for an event. Birthday party, Anniversary, Funeral, Cricket Match. Gone are the days when mom used to prepare sandwiches and get wafers and cake and birthday parties were over. Today they have become themed. Dual income families and the paucity of time has led more and more people to rely on the F&B Industry. Today's generation wants to celebrate weekends like there is no tomorrow. We are slowly but steadily adopting the culture of the west where food is hardly prepared at home. This has been brilliantly tapped by the stalwarts of the industry. Earlier we only knew our neighbourhood restaurant or the one we frequent or the one referred by a friend or family. Today thanks to apps like Zomato I know the best restaurant in London and their best dishes sitting here in Mumbai and that too by just checking my phone. I know what is good and what is bad; I know the feedback and I have the glimpses too. All this while I am at home, travelling, etc.

I can even compare restaurants, hunt for new ones and get to know the ones that have shut down, all by the click of a button. I can check which options I have for my choice of cuisines, experiment and try new cuisines and restaurants, find out their prices and offers; all this and more through one single application. Once upon a time, restaurants used to make people stand outside promoting their restaurants, they used to send pamphlets of menus, offers to our homes. Those days are gone. At a point of time, we used to call up restaurants and then wait for hours for the food to arrive with no surety of the quality. Today with Applications like Zomato, Swiggy, Dine out,Food Panda, Uber Eats have made life very easy. Organized Food delivery, a concept that was introduced in India by Dominos many years back has today grown into a great marketing and business model. Today everybody delivers; from your local food stall to a 5-star Hotel. Most entities have stopped their individual delivery system and tied up with these companies.It is cheaper to order food to home or office than going to the venue and dining. This has also led lead to the mushrooming of many only delivery or take away joints in the country.

One can enjoy the latest sports or binge on the latest series on Netflix; without having to worry about food and how to order it.Loyalty Benefits freebies, combo deals, etc, the list of benefits is never ending. But low margins, increased competition has also had its share of problems. Zomato shut down operations in many cities. Food Panda faced a retaliation by employees due to non-payment of salaries. Restaurants too have had a mixed bag success with these applications. While it of course led to increase deliveries and an addition of a new customer base, it also led to fewer people at the restaurant which did not justify the real estate cost and poor public infrastructure like roads, traffic and weather conditions did more bad than good. Zomato was almost on the verge of shutting down its food delivery arm and it was also going to lead to a lot of mergers and acquisitions.

What was snatched is brought back by the same tool

It was technology that took customers away from restaurant tables and took the restaurants to their homes and offices and it is exactly that same technology that has brought them back to the restaurants. Owners spend a huge amount of money for the upkeep of their property and staff and they need to justify the same. This is where the technology came to their help again. The first area where technology helped was to bring uniqueness to the table. People started visiting restaurants not just for the food but for the complete experience. Restaurants converted themselves to sports bars during IPL and EPL pulling crowds to their property and setting their cash registers ringing. Some restaurants also started using technology innovatively. Mc Donalds started kiosks where you could place your order which brought about ease of ordering. Many fine dining restaurants started using Tablets for the customers to order through which their order directly reached the kitchen. Using display boards to signal the readiness of your order to delivery of food through a train or robots, the list is endless. Perhaps one of the most significant innovations have been by a restaurant chain called The Bar Stock Exchange. They merged the concept of Beverage pricing with the equity markets. Their beverages do not have a fixed price and the prices keep fluctuating through the day depending on the number of times it is ordered. Higher the number of orders, higher the price. All this can be done through an application. Just the sheer uniqueness of this concept has brought many customers to their chain.

The second use of technology has been again with the help of these third-party applications. Zomato introduced the concept of Zomato Gold. Initially it gave out these memberships free of cost only through reference just like how One Plus started its sales or through tie ups with companies. If one had a Zomato

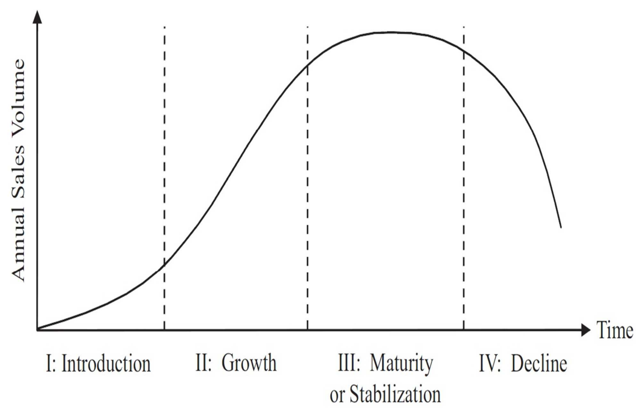
Gold membership, one could get lot of benefits like 2 on 2 beverage, buy one get one free on all 3 courses of meals and so on and so forth. This was a Vanilla scheme for the Indian market. Never had someone come out with a similar concept in India. Similar ideas have been present in various parts of the world like Taste card in UK, Meerkat in UK. More and More restaurants started tying up with the app in order to attract customers. Decisions on choice of restaurants started being made on whether they are Gold partners or not. Restaurants started earning on bulk adding more to their kitty. Zomato sure had the first mover advantage but like any other marketing strategy, many look alikes started floating in the market. Dine out came up with a similar concept. Bookmyshow recently tied up with Burrp. As this product goes ahead in the life cycle, it keeps getting more and more enhanced and varied. The end winner is surely the customer who is gaining tremendous benefits from these strategies and counter strategies by competitors. The way these apps are playing around with the 7P's of Service Marketing is phenomenal. As competition is increasing, we have to play the wait and watch game to see the end result of this ping pong battle.

Conclusion

Technology is a two-edged sword. It clearly depends how you use it. What can prove to be beneficial for one party can prove to be a disaster for the other. Today's customers are very knowledgeable and have access to a lot of information. They are also very smart and demanding. The current generation can also get bored very easily. So, companies in the F&B Industry need to understand that. What strategy may work today, may be a failure tomorrow. What may work for a certain target group, may not work for another. Technology is surely the way forward but as mentioned earlier, it is a two-edged sword which can work either way. Companies in the fickle F& B Industry in India should use technology in devising their strategies to attract customer but must tread this path successfully.

Annexure

Figure 1.1.: Product Life Cycle



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Recent Trends in Human Rights and Business Management

Rajashree J. Jawale *

* ***Assistant Professor ,** Ismail saheb Mulla Law College
Satara, Maharashtra**,** India

QR Code

1. Introduction:

Human Rights violations remain significant in many parts of the world and their effectiveness is uneven. Recent trends in human rights, its study and its proper implementation is important because it is the need of the hour.

“The UN Guiding Principles are based on a ‘Protect, Respect and Remedy’ framework which says that:

1. States have a duty to protect against human rights abuses by third parties, such as business, through their policies, regulation and adjudication
2. Companies have a responsibility to respect human rights, that is, to avoid infringing on the rights of others and to address any infringements with which they are involved, and
3. States and companies must take steps to ensure that there are effective judicial and nonjudicial remedies available to people whose human rights are abused”[1].

These things are essential in critical study of human rights and business management.

2. Human Rights: Emerging Issues And Challenges:

Human Rights arises in terms of challenges :

1. *On the one hand, the need to integrate new issues emerging from the economic, social*

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[1] https://www.equalityhumanrights.com/sites/default/files/business_and_human_rights_web.pdf

and technological developments related to economic globalization and post-industrial revolution;

2. *On the other hand, the ability of the HR transnational institutional framework to make the rights enshrined in the various treaties more effective in an increasingly complex and fragmented world. The main challenge now is not so much about the principles and norms of HR international law but more about the way in which the latter are implemented both nationally and internationally*[2].

The global geopolitical upheavals in the late 1980s and early 1990s confirmed the strategic victory of liberalism. The political, economic and demographic changes as well as the emergence of new powers have revealed a fracture in Human rights universality and raised new questions about Human Rights nature, rationale and effectiveness[3].

Economic globalization, conflicts and their impact on the renewed understanding of the issue of population mobility, the fight against terrorism, corporate responsibility in the field of HR, the relationship between democracy and HR, and finally the right to intervene[4]:

"The effects of the financial and economic crisis and the decline of the welfare state have more severe repercussions on the poorest and the most vulnerable. The Optional Protocol to the International Covenant on Economic, Social and Cultural Rights (10 December 2008), which symbolizes the equal importance of all human rights by creating an international complaint mechanism of human rights violations, has been ratified only by fifteen States. In addition after its adoption in 1986, the Declaration on the Right to Development is largely forgotten or diverted from its original meaning"[5].

3. Trends in human rights and corporate responsibility:

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[2] Ibid
https://www.weforum.org/agenda/2012/12/trends-in-human-rights-and-corporate-responsibility/
file:///C:/Users/caplaw2/Downloads/SPEECH-03-401_EN.pdf

Most states are now voluntarily bound by UN and/or regional conventions in favor of human rights (HR). Does this mean that these rights have become a "*legitimate concern of the international community*", as formulated in the Vienna Declaration of the World Conference on Human Rights?

After the proclamation of Human Rights as universal values, the results are mixed due to the very heterogeneous composition of international society and the interplay of power relations.

[4] The evolution of business models, techniques or behavioral changes has given rise to new phenomena requiring the design and implementation of a transnational legal framework commensurate with these new challenges.

[5] Based on international HR norms and standards, the *Guiding Principles on Extreme Poverty and Human Rights (*Human Rights Council, 2012) provide, for the first time, guidelines focused on the importance of human rights for development and poverty reduction, as well as the emergence of economic, social and cultural rights on the agenda of international cooperation.

In a world where, as a result of recent globalization and privatization processes, business power has increased exponentially, allegations of corporate abuses of human rights are becoming more frequent. But, the situation may change. The following are three events that will mark 2013 in the business and human rights agenda[6]:

1. *The United States Supreme Court will decide whether the Alien Tort Claims Act (a statute granting jurisdiction to US federal courts over civil actions by foreigners for torts committed in violation of international law) can be used by victims of the worst corporate abuses even outside US territory. Access to effective remedy is one of the most pressing issues in business and human rights.*
2. *The European Commission has called on all Member States to develop national action plans for implementing the Guiding Principles on Business and Human Rights (a document adopted by the UN Human Rights Council in 2011 and now unanimously considered the authoritative focal point at the international level). The business and human rights movement is in desperate search of committed leaders among countries and international organizations.*
3. *The banking sector is in the process of adopting new principles for project finance (called the Equator Principles) and developing a tool on how to apply the Guiding Principles to financial markets (a number of banks under the name of Thun Grouphave taken the initiative in this regard). The importance of the banking sector cannot be underestimated: Without (often unintended) support from financial institutions, many corporate abuses would not occur[78].*

From legal jurisprudence to international monitoring to UN investigations, today we have dozens of vehicles to bring human rights abuses into the light and define, precisely, why they breach international norms. All of this comes not only because the foundation stone of the international human rights system was laid down on December 10, 1948, with the Universal Declaration of Human Rights, but also because it's been steadily expanded ever since. But in June 2011, This was the UN Human Rights Council's unanimous adoption of the UN Guiding Principles on Business and Human Rights—the first time the human rights

[6] Damiano de Felice is a PhD student in International Relations at the London School of Economics. He is also a researcher at the LSE Sustainable Finance Project and an external consultant to the Italian Ministry of Economic Development on the adoption of the Italian Action Plan to implement the Guiding Principles on Business and Human Rights.

[7] Infra

[8] Ibid

regime, originally designed for states, was authoritatively applied to businesses.

"For states and citizens, it gave them a framework for holding companies to account, using the same principles that civil society was already conversant with in applying to states. For businesses, too, the human rights regime gave them clarity, a defined set of obligations at a level above legal regulation and activist demands. The human rights regime defined, finally, the 'S' in CSR and the 'people' in the triple bottom line of people, planet, and profit. The clarity of the UN Guiding Principles, along with their unanimous backing by actors from the Nigerian government to Amnesty International to Coca-Cola, finally offered a framework that was as international and powerful as the private-sector actors applying it"[9].

4. Why Businesses Say Human Rights Is Their Most Urgent Sustainability Priority

So why are business leaders focusing on human rights[10]?

1. Human rights touch every aspect of a company's operations:

Human rights can't be cordoned off in the corporate social responsibility (CSR) department. All company functions, from human resources to procurement to legal compliance, interact with human rights every day, whether they realize it or not.

"Purchasing land? The resettlement of local populations has profound human rights implications. Hiring security guards? Their physical safety, as well as that of the populations they engage, are human rights issues. Collecting user data? Factor in consumers' right to privacy. Opening a new factory? Competition with the local community for water and other basic resources implicates human rights. Defining work contracts? Wages, working hours, rest breaks, and a multitude of other issues are human rights. Negotiating with suppliers? Their working conditions and environment impacts may expose you to human rights reputational and legal liability.

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[9] Human Rights: Current Trends and Future Challenges for Business https://www.bsr.org/en/events/view/human-rights-current-trends-and-future-challenges-for-business-copenhagen

[10] BSR and GlobeScan asked 300 business leaders from 152 companies to tell us about the corporate sustainability issues that were most important to them. they told us that human rights was their number-one priority.This is not an isolated finding: Surveys conducted by many other organizations, such as the United Nations(in collaboration with the International Chamber of Commerce and International Organization of Employers), The Economist Intelligence Unit, and the UN Global Compact, have also found increasing attention on and interest in human rights by the business community.

True sustainability requires every department and function of the company to understand and manage their human rights impacts"[11].

2. Human rights is the language of the people:

"Whether you're a mining company or a software firm or a retail store, human rights allows you to hear the concerns of your employees, customers, and communities—and, more importantly, answer them"[12].

3. Human rights is the essence of sustainability:

"Human rights protect every dimension of a person: from basic security (e.g. freedom from torture and slavery), to bodily needs (e.g. access to food and housing), to society and government (e.g. freedom of expression, privacy, and education). Human rights is the cornerstone of sustainability, and companies serious about pursuing sustainability recognize that it's impossible without starting from these fundamental principles"[13].

4. Human rights are universal:

"Multinational companies have a particular organizational challenge: They operate across borders, employ different nationalities, and interact with a huge range of cultures. From country to country, they have to contend with different legal systems, cultures, and ways of operating. This broad consensus means that companies do not have to argue for human rights. They are already accepted and understood. As opposed to other frameworks for social performance, CSR, sustainability, or corporate citizenship, human rights are comprehensive and non-negotiable everywhere they are applied"[14].

5. Human rights have both legal clarity and ethical imperative:

"The human rights field was designed to be broad—a universal recognition of the inherent dignity of every human life on our planet. Then the lawyers got ahold of it. The broad values of the 1948 Universal Declaration of Human Rights have been boiled down to specifics, defined in more than 80 different international instruments and conventions, subjected to monitoring of special rapporteurs and UN treaty bodies, and made into reporting and

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[11] Ibid
[12] Infra
[13] https://www.bsr.org/en/our-insights/blog-view/transparency-business-and-human-rights-government-law-enforcement Monday February 25, 2019

[14] Supra

periodic review systems. The gray zones have been adjudicated in hundreds of court rulings. We now have clear international jurisprudence and practice covering almost every area of human rights. The field, in a little less than 70 years, has gone from an inspiring art to the legal science of compliance".

5. A New Transparency Challenge for Business and Human Rights:

What's the harm in sharing company data with the government? Three recent news stories demonstrate the significant human rights risks that arise when companies share data with law enforcement agencies[15]:

"Motel 6 was fined over US$7 million for sharing guest lists with U.S. immigration authorities. Bloomberg News reported that 7-Eleven Inc. had shared information with U.S. immigration that led to raids in over 100 of the company's franchises. And in China, the Associated Press revealed that more than 200 automotive manufacturers, including Tesla, Volkswagen, BMW, Daimler, Ford, General Motors, Nissan, and Mitsubishi, are sharing location information and other important data to government-backed monitoring centers"[16].

However, these scenarios come with two common challenges:

1. *The first is providing appropriate assistance to law enforcement efforts that have the protection of human rights as a core purpose, while at the same time protecting the privacy rights of customers and users.*
2. *Second, companies must work out how to constrain assistance to law enforcement efforts that may not have the protection of human rights as a core purpose, as can be the case in governments that don't respect the rule of law, or that regularly violate the human rights of their citizens.*

The public currently lacks sufficient insight into how companies are navigating these two

[15] https://www.bsr.org/en/our-insights/blog-view/transparency-business-and-human-rights-government-law-enforcement Monday February 25, 2019

[16] There are many good reasons why companies share data with law enforcement agencies.

This can include transport and logistics companies addressing human trafficking and smuggling, travel and tourism companies seeking to prevent child sexual abuse, and financial services companies tackling money laundering and the illegal funding of terrorist organizations. There are also many ways in which companies are called upon to assist with criminal investigations or with matters of public safety and national security.

challenges, the strategies companies and governments can deploy to enhance human rights protections, and the transparency necessary to scrutinize whether these human rights protections are being implemented.

> *The public currently lacks sufficient insight into ... the strategies companies and governments can deploy to enhance human rights protections and the transparency necessary to scrutinize whether these human rights protections are being implemented.*

While much remains to be done to ensure that data are managed appropriately, this transparency has brought three essential benefits:

1. ***Awareness**: The reports have substantially raised awareness about the complex data sharing relationships between governments and companies, resulting in higher quality public policy proposals on key human rights issues.*
2. ***Advocacy**: The reports have enabled civil society organizations and human rights defenders to advocate for improved privacy protections. More strikingly, companies have used the reports to expose privacy violations committed by governments and advocate for greater human rights protections on behalf of their users.*
3. ***Accountability**: The reports have provided a place for companies to explain the processes and procedures in place to respect and protect the human rights of their users, allowing them to be held accountable for their approach by civil society organizations and users. The reports have also enabled civil society organizations around the world to better understand the nature and volume of data requests made by their home governments, advocate for improved rule of law and data protections, and hold governments to account[17].*

'Ensuring the company has a public commitment to respect human rights is the foundation for a culture that makes human rights a consistent part of how it does business, works with partners, manages risks and reports on activities'[18].

In a world of increasingly ubiquitous data, it is essential that all companies incorporate data sharing considerations into their human rights due diligence and strategies[19].

[17] Supra

[18] https://www.equalityhumanrights.com/sites/default/files/business_and_human_rights_web.pdf

[19] However, as the three cases of Motel 6, 7-Eleven Inc., and automakers in China illustrate, technology companies are not the only ones receiving requests for data and assistance from law enforcement agencies.

Ultimately, human rights standards are always behind societal ethics. Child labor, for example, first got attention in the industrial revolution, but it took decades to be codified into domestic laws, then a decade or two more before it was enshrined at the international level. We're seeing this same trajectory with living wage policies and data privacy right now: Information about their social impacts is clear, but it will take years of mobilization before they are effectively settled as law. Companies, on the bright side, can move faster. While it's important to use human rights as the basis of action, they can also extend their vision closer to the horizon, to issues where the impacts are clear, but the law is still evolving[20]. State should take appropriate action in protecting the interest and security of vulnerable and helpless people in society.

6. Conclusion:

There is an urgent need to enhance disclosure practices across all industries that receive requests for data and assistance from law enforcement agencies. By establishing the norm that all companies, regardless of sector, issue thorough, transparent, and informative law enforcement relationship reports, we increase the likelihood that personal data will be better managed by the private sector and that civil society, business, and governments are more able to hold each other accountable[21]. Companies need to think about their roles in larger economic systems, whether it's how they promote an inclusive economy or how they contribute to climate change. In this sense, human rights is sometimes too narrow for business. We've got to look at the wider ecosystem of laws, society, and structures around the company to fully address its human rights impacts[22]. Law in book and law in action need to be reformulated and implemented in proper spirit and letter of law

"These requests extend to companies in the transport and logistics, travel and tourism, retail, healthcare, financial services, and other sectors as well.Indeed, with the emergence of the internet of things, facial recognition, and artificial intelligence, the amount of data collected, processed, and shared by non-technology companies is exploding. And there is no doubt that law enforcement agencies will increasingly demand access to this information".

[20] https://www.bsr.org/en/our-insights/blog-view/why-multilateral-human-rights-bodies-and-frameworks-are-vital-for-business

[21] Dunstan Allison-Hope, *Managing Director, BSR* Dunstan oversees BSR's human rights, women's empowerment, and inclusive economy practices. Previously, Dunstan led BSR's information and communications technology and heavy manufacturing practices. He brings significant experience working in North America, EMEA, and Asia on a diverse range of issues such as technology and human rights, privacy and freedom of expression, sustainability reporting, sustainability strategy, and stakeholder engagement. Dunstan facilitated the multistakeholder process of developing global principles on…

[22] https://www.bsr.org/en/our-insights/blog-view/why-businesses-say-human-rights-most-urgent-sustainability-priority

Recent Trends Towards the Accounting Over the Internet with Cloud Based Accounting Software

Dr. CA. CMA. Sanjay Sonawane*

* **HOD & Associate Professor**
Dept. of Accountancy,
Sathaye College,
Mumbai, Maharashtra, India

QR Code

Abstract *- There is substantial change in the way accounting records are maintained. In old days, it was written manually. Later days, the accounting was done with the use of computers called as "Computerised Accounting". Computerised accounting gives benefits of accuracy, speed and provided measures to avoid human errors. When accounting is done with the use of computer, we use accounting software and data is stored in a computer media. This gave a flexibility to move data and use the same data simultaneously by multi-users. In recent days, the trend is moving towards the use of computers with internet and maintaining records in cloud (external server) with the use of cloud based accounting software. This cloud-based accounting software gives global access to accounting data. At present, it may not be reaching to business entity due to non-acceptance of theory of storing of data at external server away from local computer and relying on working of cloud based service provider. Cloud based accounting has to go milestone to reach to the satisfaction of business entity. This study understands the benefits, limitations and use of cloud based accounting.*

Keywords: Cloud Accounting, Cloud Software, Service Provider, Accounting Software

INTRODUCTION

In early period, the accounting was done manually. In manual accounting, there is existence of physical record and updates to these records were done as and when further transactions take place. With a development in technology, the use of computer and accounting software, the accounting records were maintained on computers. The physical existence of records disappeared except when it is printed for some references. This computer accounting gave many advantages like accuracy, security, compliance, time saving, low manpower cost, indefinite transaction recording, quick processing of accounting data and so on. However, Computerised accounting requires the investment in infrastructure like computers, accounting software and hardware for storing data. With recent change in the process of maintaining accounting records, the cloud accounting is implemented. This cloud accounting requires internet connection and cloud software to record financial transactions on an external server. In cloud based accounting, there is no need to have own accounting software. It is provided by agencies rending services of cloud based accounting. The data is stored at external server, so there is no need to have in-house data storing capacity. The business entity is required to install software connecting the server through internet to use cloud accounting software. Sometimes, even software is not required to be installed and whole cloud accounting done by just login process in the server of service provider.

There are few Cloud Accounting Softwares which exist as under:-

AlignBooks

This is cloud based accounting software, which has integrated multi-locations, multi-languages and multi-currency features and dashboards.

Giddh

This is an innovative tool for recording the accounting transactions including creations of invoices.

Handdy Accounts

This is an online accounting software. It is mainly suitable for small business. This accounting software is more simple to work on site.

Quickbooks

This software which functions as Anywhere, Anytime and quick access for online accounting.

ProfitBooks

This is very simple and fasted business online accounting software useful for small business. This creates invoices, manages inventory and keeps track of expenses. This is user friendly and person can work without accounting background.

Realbooks

This software is not only just accounting software, but also works as ERP accounting software.

Reach

This online software is useful for small and large business entities. The software modules for accounting, Point of Sale (POS), Customer relationship manager (CRM), Inventory management, Billing & invoicing.

Wave Accounting

This cloud based accounting software is simple and user friendly.

Xero

This a simple cloud based accounting software useful for small business owners. This is well designed for recording online bookkeeping transactions.

Zipbooks

This is very simple and easy to use accounting software on cloud. This is most suitable for small business organization. This consists of accounting and inventory records.

Zoho

This is very easy-to-use, online accounting software for small business entities. It even enables for invoicing.

LITERATURE REVIEW

M. Thirmal Rao, T.G.Jyotsna, M.A. Sivani (2017), studied on "Impact of Cloud Accounting" and observed that business entities are now approaching towards cloud accounting due to their wide expectation to

know about working of business and information. Very soon these business entities will shift towards cloud accounting. The need is arising due to expectation of business entities for access to data on demand and efficient management of financial data. The drawback of cloud accounting will be taken in a positive manner and resolved with solutions.
Tahmina Khanom (2017), the study was focused on understanding the advantages of technological advancement and it's effective use. It was concluded that day by day cloud accounting is becoming popular. It is helping to grow and make business practice more efficient. It was also observed that with a increase in internet based technology, the business unit will welcome the recording of financial transactions with the use of internet. Nowadays, internet is most easily available at economical cost.

Shaban Mohammadi Ali Mohammadi (2014), the study was conducted on Cloud Computing and it's comparison with traditional accounting system. It was observed that, there are many benefits of cloud accounting on external server. The trend is now moving towards storing a data in such a way that, it can access anytime. The information on accounting should be handy. It is expected that technology will be used to get benefits of reducing storing cost, easy access to data and reduce operation cost.

RESEARCH METHODOLOGY

The nature of the study is descriptive analysis. It is based on secondary data collected from various articles, research journals, books, websites and other publications. Based on the study and analysis of secondary data collection sources, the objectives of the study are defined and research design is drafted.

OBJECTIVE OF THE STUDY

The objectives of this study are:-

1. To understand the use of cloud accounting.
2. To study the advantages and limitation of cloud based accounting.
3. To understand the impact of cloud based accounting in a present scenario.

SCOPE OF THE STUDY

This study will provide information relevant for understanding the opportunities and challenges involved in cloud based accounting as compared to computerised accounting. This study will focus on understanding advantages involved in cloud accounting and at the same time understand the limitations of cloud accounting.

SCENARIO OF CLOUD BASED ACCOUNTING

There are certain advantages of cloud base accounting. Business entities are adopting Cloud based accounting due to certain reasons as stated under:-

1. **Less Costing**

   The capital cost involved is less as compared to Computerised account.

2. **Availability of Data**
   The accounting data stored on cloud is available to all concern users on external server from any place and at any time.
3. **Less Operating Cost**
   Many times the cost of annual subscription for cloud software is less than cost of purchasing software and it's annual license fees for Computerised accounting.
4. **Easy maintenance Services**
   The error and debug in accounting software is solved by service provider. As it is prime responsibility of service provider to make cloud software available at all time, the business entity is fully assured of all maintenance services relating to use of cloud software.
5. **Gives Real time Information**
   The accounting data is available on site. The data modified by various users from various locations is updated on real time basis.
6. **Easy back-up and restoration**
   Storing data and its safety is a responsibility of service provider. They take backup, store data and then retrieval of data for restoration as and when required.
7. **Security of data**
   Only registered and authorized user can have access to data. So it is more secure. No one can access data without authorization. The service provider takes all care of safety and security of data from unauthorized alteration and hacking of data.
8. **No limit of Scale of transactions**
   There is no limit on number of transactions can be stored.
9. **Prompt Maintenance service**
   The cloud software runs on service provider's site. This is regularly monitored and updated by service provider for its prompt functioning.
10. **Professional services at low cost**
    The service provider is highly professional person as regards cloud software and information technology is concern. They can provide all there services on demand at a cost already included in annual subscription.

The Cloud based accounting is also subject to certain limitations, which can enumerated as:-

1. **Choosing Service provider**
   The services of cloud based accounting are offered by many service providers. Choosing a single service provider is a difficult task. We need to consider the reliability and performance of service provider.
2. **Internet connection is must**
   For using services, the live internet connection is must. Without internet connection, we cannot work on site.
3. **Require specific systems**
   Specific Systems Requirement is a prime condition for using cloud based

accounting. This includes installation of specific hardware of computer and internet connection.

4. **Security of data**

   As the services are provided on external server, the security of data is a prime concern. The data is available with external entity with their own measures for protecting security of data. Most of the time, this accounting data is considered as most confidential data.

5. **Secured internet is must**

   It is true that data can be accessed at any place and anywhere. But it is more risky to access data on unsecured Wi-Fi such as public/free Wi-Fi. It may compromise security by giving scope for data interception by third party.

Cloud Based Accounting for Small Business Entity

With reference to the use of cloud accounting for small business entities, the following observations are relevant.

- Cloud software and services are available at annual subscription. This subscription amount may be very less as compared with accounting software used on a Computerised accounting. The cloud server is shared by many users and this is the reason why service provider can afford to give services at low cost. Small business entity may find it as most reasonable cost.
- In case of Computerised accounting at local computer, the data is on a hard of local computer. This data is accessible to everyone who is having access to local computer either directly or over networking. This data is less secured and subject of risk of loss of data, damages.
- Small business entities are not technology upgraded or qualified enough to store, manage data including back-up / restoring data.
- For small business activities, data is limited and for information, it is more convenient to refer accounting data remotely and users may prefer to access data at any place and at any time.
- Small business entities cannot afford services of information technology experts, so through cloud accounting they can utilize the services of service provider at the cost of annual subscription.

CONCLUSION

Cloud based accounting has made it easy to access accounting transactions at any place and at any time. The financial information is generated by employee and due to cloud accounting, it has become accessible to owner also with an internet connection. Business activities are growing and it is becoming more and more complex. To many persons are involved in recording financial transactions. The Cloud based accounting has given facility to all such persons to access data, record transactions at the place they operate and many times as per their convenient time. In the recent period, every business is turning towards use of information technology for recording accounting transactions. The use of computer for maintaining accounting record has become normal. The present status of using computer for accounting i.e. Computerised accounting is becoming outdated due to restriction of location of accounting data. The business entity is now preferring to store and access data on external server (cloud) rather than storing on hard drive of a local computer.

It is further observed that use of business entities are having reservations for adopting Cloud based accounting due to the fear of leakage of confidential data and doubt of assurance of uninterrupted service of service provider.

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Recent Trends Towards the Accounting Over the Internet with Cloud Based Accounting Software

Prof. Kashish Malik *

* **Asst. Professor**
Dept. of Accountancy,
AI's Akbar Peerbhoy
College of Commerce &
Economics,
Mumbai, Maharashtra, India

QR Code

Abstract *- Global warming is a burning issue in the present scenario that is a great concern for the world. Because of exploitation of natural resources, earth is heating due to which many problems are being developed across the globe.*
To prevent from global warming, it is accountability of whole world to come forwards to preserve the natural resources for future sustainability. In 21st century, all stakes holders are taking initiatives for measuring steps for eco-friendly environments. The banking industry is also started eco-friendly banking i.e. called as a Green Banking
Green Banking is taking many steps towards to tackle the climate change threat with new methods and technology, green credit is one of them. Green credit policy provides to bank to manage the adverse effect on environment in their loan portfolio.

Keywords: Green Credit, Environment, loan portfolio, management measures .

Introduction:

A concept of green credit originated from China as a part of country's sustainable financial growth through new loan policies and management measures.

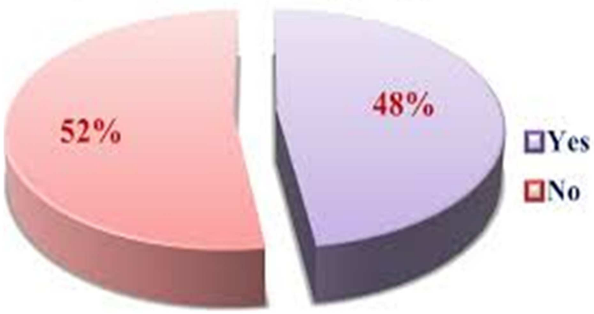
"Green Credit concept is under which the environmental performance of loan applicant to be taken into account by the bank. Loan applicant with poor compliance records are required to pay higher interest rates and serious violators are denied credit"

Green credit is a eco-friendly loan, this loan is provided to those projects which are eco-friendly and charge the minimum rate of interest in comparison to the project. To discourage harmful project, they charge higher rate of interest.

Executive Vice President, EXIM Bank, Dhaka. Shaikh Moinuddin is related green credit policy with the Islamic banking policy. As Islamic law are prevent all types of exploitations and establish justice in all steps of business operations and work all together for sustainable growth and to eliminate all types of disparity from the society.

Green credit is working in the same manner to encourage eco-friendly project and preventing the exploitation of natural resources by their interest policy.

Respondents awareness about green credit of banks.



Objectives:

- To create awareness about eco-friendly loan.
- To highlight green banking initiatives by Indian Banks.
- To highlights the hindrance for implementing the green credit policies.
- To achieve the goal of a low-carbon economy.
- To promotes green industry.
- Environmental pollution prevention projects.
- Renewable energy development projects.

Research Methodology : This study is based on descriptive and exploratory and based on the secondary sources of data which derived from various journals, published articles and from Govt. websites.

Categories of Green Projects.

- 100% Green : Clean Energy
- 17% Green : Real Estate
- 13% Green : Food & beverages, paper & forest products.
- 10% Green: Infrastructure & Transport.
- 0% Green :Old & Gas , Coal Power

Green Credit is the solution to the three present threats to the global economy:

- Climate Change.
- Energy Constraint.
- Financial crisis in sustainable growth.

Banks across the globe have taken many initiatives which helps in benefiting the environment, using environmental-friendly practices and reducing carbon footprint in banking activities.

Green credit is providing its Product & Service to promote environmentally responsible investments and stimulate low-carbon technologies, projects, industries and businesses by financial activities like: Investments, Lending decision, Risk management processes etc.

Categories of Green Credits.

- **Green Mortgages**: offer better rates for energy-efficient houses. It offers home buyers an additional price of 15% of their house loan for upgrading energy efficient windows, solar panels or water heaters.
- **Green Loans**: Banks offer incentives to projects like bio-fertilizer, biogas, solar panel, etc. are being offered loans at low interest rates from the banks.
- **Green Credit Cards:** it offers great incentive for customers to use their green

card for buying expensive eco-friendly products and hence promoting green technologies.

- **Green Remit Cards:** It is used for deposit of cash to designated beneficiary.
- **Environment Management Strategy**: for recycling waste materials, reducing wastage of materials and developing strategies for reducing energy usage, etc.
- **Green Finance:** BASIC bank finance projects like waste water treatment plant, recycling material projects, solid and hazardous waste disposal plants, clean water supply projects,.
- **Creating Climate Risk Fund**: For assessing environmental risk of various projects and dividing it into high, medium and low sections. Funds allocated for green banking will also be used for carrying out banks CSR activities at the time of emergency.
- **Green Marketing:** To build awareness among people for promoting products which are eco-friendly.
- **Green Branches:** provision of using renewable energy, using natural light, recycling water and paper to the maximum possible extent. Branch will also promote Green banking and Environmental issues to the common man.

Benefits:

- Competitive knowledge of Economy
- Sustainable Environment and Valued Natural Resources.
- Social Development and Quality of Life.
- Sustainable Use of Resources.
- Clean Energy and Climate Action Advantages
- Increase in Reputation
- Long term sustainability
- Attract Potential investors
- Long term benefits
- Environmental friendly

Initiatives taken by Govt. of India &Institutions:

- **SEBI** of its guidelines relating to **green bonds.**
- **BSE** has recently taken initiative of launching **BSE Greenex**.
- **The Ministry of Corporate Affairs, in 2011** introduced 'National Voluntary Guidelines on Social, Environmental and Economic Responsibilities of Business
- **Under the Companies** Act, 2013, **undertaking CSR activities** through environmental initiatives may be given **priority in credit allocation by financial institutions** .and **there is no penalty** for violation of the CSR spending requirement under the Act.
- **New eco-friendly financial** instruments such as **blue bonds**are also emerging in relation to green project on priority basis by being obtaining assurance for its funding **This reduce their due diligence costs.**

Challenges for Green credit implementation in India

- **Difficult to operate**. : 80% of Indian are stay in the rural area and having lack of ICT infra facilities as well as lack of expertise / skill people in villages which restrict online transactions.

- **Lack of customer care centers**: Because of insufficient of ICT Infrastructure & guidance, are not much inclined in online transactions.

- **Security concerns** : It is hard to rule out hackers who may access your online transactions and breach privacy.

- **Technical Breakdown**: when website down, when you close local bank & credit card. You will go penniless.

- **Lack of clarity on Government's policy :**There have been no mandatory regulations or even rules for mandatory reporting by financial institutions. This may create implementation & adherence issues.

Recommendations:

- **The Central Government** should introduce a clear policy on green credit financing. This would guide and incentivize financial institutions to assess the greenness of a project, etc.

- **Unlike China, in India there is no provision** for providing for inter-agency cooperation, i.e., cooperation between environmental boards, bodies and authorities & Inter-agency cooperation authorities to provide information to track-record of the company. This reduces the environmental due-diligence costs with respect to companies and their projects for financial institutions.

- **comply or disclose**' or '**comply or explain**' **model**

- For regulations introduced for financial institutions relating to green finance. **Financing Institutions are not made mandatory** for practical reasons, they should be required disclose or justify their lack of contribution or initiative in this regard to public or concerned authorities. This will increase the element of accountability

- **NGOs** should come forward united to pressurize financial institutions to undertake green financing & should take active interest in this direction.

Conclusion:

Although Strategy and Initiates have been taken by foreign & Indian banks considering environmental & climate issues but Indian Banks have a long way to go in the field of green credit banking to bring effective changes in reality and that will not come until and unless common man becomes aware of environmental issues and concept of green banking.

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Women Empowerment in India

Prof. Hycintha Malcolm Andrades *

* **Assistant Professor**
St. Gonsalo Garcia College,
Vasai, Maharashtra,
India

QR Code

Abstract *- 'Empowerment' in the literal sense means an act of conferring legality. Women empowerment has been a matter of indispensable speculations with every country on this globe fighting a different yet significant battle for the same. Outcome which is empowering women for economic, political and social betterment.*

Our country has witnessed a revolution in this aspect from abolishing practices as crude as "Sati" to today helping women find their long-suppressed voices in this patriarchal society. However we are still far from our ultimatum as we face the challenges of increasing crimes against women in the form of rape, workplace harassment or domestic violence.

The last decade has been an awakening in the minds of the masses which has made the legal system take notice and enforce laws and schemes that uphold women and family upliftment at the crux of our developmental goal.

This paper primarily is a descriptive study that will review previous studies and literature. It will focus on the need to empower women , the factors hampering women empowerment and areas that need significant working on the government policies and will discuss the millennium development goals in details and the present day challenges like pay inequality or lesser work opportunities and suggestion to change these situation.

The study concludes on the note of importance of education and better enforced laws as the driving forces of women empowerment.

Keywords: Women Empowerment, Developmental Goals.

INTRODUCTION

Women in India constitute about 50% of the country's Human Resource. However according to the 2011 census the literacy rate of women in our country is 65.46% as against men which is 82.14%. Also the employment-unemployment survey conducted annually reveals a female worker population as shockingly low as 25.8%. It is as well calculated fact that a country's progress depends on its Human Resource and if a significant proportion of its population is going to remain unutilized, it will hamper the country's progress. So women empowerment is the need of the hour in not only merely uplifting women but also raising our standard of living and strengthening the economy by putting all its resources to the right use. Women empowerment is based on many factors that include their health, educational and employment opportunities, gender inequality, crimes and violence and political initiatives and schemes have been enforced but there is still a huge discrepancy on its utilization of the community level.

As cliché as it says, "When you educate a woman, you educate an entire household". It is still holds the same amount of weightage as this is what sets the nation to progress. Eradicating the biggest hurdle which is gender inequality seen in the forms of declining sex ratio and unequal literacy rates and raising gender based crimes poses a big challenge.

Emphasizing the need for education for all and channelizing the existing schemes in a direction that will reach the beneficiaries is the solution and will be highlighted in the study.

OBJECTIVES OF THE STUDY

1. To assess the need to empower women in India.
2. To analyze the factor that influence it.
3. To assess the scheme and utilities by the government for the same.
4. To identify the various obstacles at the community levels in reaching the goals and targets set.
5. To draw inference and suggestions for problems faced in women empowerment.

RESEARCH METHODOLOGY

Method of study: descriptive sources of study. Secondary sources through various published articles and papers.

NEED FOR WOMEN EMPOWERMENT

Women empowerment refers to a creation of an atmosphere where women have equal rights to participate in social, religious and political activities. They could be able to make their own decisions. Also have a safe and comfortable environment and lead a life with respect and dignity. Considering the recent decades, there is no denial that India has made tremendous progress with women upliftment with women crossing milestone in all fields.

However there is still a huge gender gap that prevails in our society. We see this in the form of modern age issues like lesser job opportunities for women, less pay, workplace harassment, increasing crimes against women. All this coupled with a blend of age old problems like female feticide, declining sex ratio and unequal literacy and employment rate. We have seen that women when provided with the right opportunities are doing wonders. A well-known example is in the field of engineering which was dominated by males is at the present stage seeing equal or higher female takers.

Women have time and again proved they are multifaceted. Though nature has bestowed upon them the responsibility of bearing the human progeny, they can create and balance economic wonders as well.

A country can progress only when all of its Human Resources are out to right use and by empowering women we are raising fifty percent of our resource and speeding our country on its path to progress.

FACTORS THAT INFKUENCE WOMEN EMPOWERMENT

There are undoubtedly man factors that influence women empowerment through their childhood and adulthood.

CHILDHOOD FACTORS:

1. Providing them education.
2. Making them aware of their rights and responsibilities since the young age.
3. Providing basic amenities like nutritious food, shelter, sanitation and clothing.
4. Providing a nurturing and safe society to dwell in.
5. Encouragement to choose the right field.

ADULTHOOD FACTORS:

1. Providing job opportunities.
2. Having a safe working environment.
3. No discrimination in pay scale.
4. Creating a comprehensive legal and work system that helps women balance their work and family life.
5. Changing women's control over decision making and shifting the power of women-centric decisions in their hands.

All of these factors on the backbone of accepting respecting ever girl child that is born into this world.

Schemes and Utilities by the Indian Government For Women Empowerment

The ministry of women and child development have started various schemes, social welfare programs to ensure good participation of women. This includes nutrition and education of the girl child, policies and facilities for progeny and locating women, old aged support and care, rehabilitation of women who have faced violence, financial aid to women belonging to backward classes and many more. Following are the few highlighted schemes:

1. **BetiBachaoBetiPadaho**

Objective: To prevent gender based selectivity and ensure education of the girl child.

2. **JSSK Janani ShishuSurakshaYojana)**

Objective : Help and support to Pregnant women and promoting institutional delivery.

3. **Indira Gandhi Mahtritva Sahyog Yojana**

Objective: Appropriate practice care during pregnancy

4. One Stop Centre Scheme

Objective: To aid women who have faced violence.

5. **Integrated Child Development Scheme**

Objective: Nutritional support and immunization

6. **Rajiv Gandhi National Crèche Scheme for child health.**
7. **Ujwala**
8. **Working women Forum**

In spite of these and various schemes along with persistent efforts by the non-governmental organizations there are certain loopholes in their reach to the beneficiaries which pose difficulties in women empowerment.

1. **Education:** The primary solution of every problem faced today however a prominent gender bias is seen in

educational sector especially higher education. While the literacy rate for men according to 2011 census is 82%. Its only 65.4% for women. Further discrepancy in literacy is seen with around 79.1% urban females and 57.9% rural females.

2. **Poverty:** The poverty in our country has paved way to long seen women centric issues especially exploiting women as domestic help. According to studies, around 1/3rd population in the country spends less than 1.25 USD per day. Eradicating poverty is thus the need of the hour.
3. **Crimes and Safety of Women:** According to the study by Thomas Reuter's foundation India is named as the most unsafe place for women in 2018. While an increase of 83% of rape cases from 2007 to 2016, the end of this important factors seems like a long battle.
4. **Maternal Mortality and Health of Women:** studies reveal that around 1/3rd of adolescent girls and adult women are undernourished in the country. The maternal mortality rate due reduced still portrays a harsh picture of around 130/1 lakh live birth, according to 2018. There is still a huge gap between the target set which is 25 maternal death /1 lakh live birth in the millennium development goals.
5. **Workplace and Professional Inequality:** as low as 25.8% female worker population is a part of this quotient and around women earn around 60 to 75% of men's wages.
6. **Inequality in the household and society:** Many cultures still treat women as subordinate to males where they have to bear the most burnt of child bearing and taking care of the house and family.

Inferences From the Study

1. Though there has been tremendous progress in the recent decades in empowering women, certain areas need constant working on and surveillance.
2. Gender biases in terms of education and poverty and the underlying causes of many atrocities against women.
3. Women need to made aware of their own rights through various village level workshops and men need to be told the importance of educating and respecting women.
4. New age women centric issues have accelerate like workplace inequality and increasing crime rates against women.
5. Though various schemes have been started by the government, their implementation still poses a serious issue at community level.
6. For a nation to progress, empowering and putting all its Human Resource to full use is crucial.

Conclusion and Suggestions

1. Emphasizing education and education for all is the primary solution.
2. Women have to be made aware of their rights through various workshops and street plays at the community level.
3. Strict focus on implementing the schemes and stricter Laws if violated.
4. To create a friendly environment, the country must adopt stricter laws and faster justice in case of heinous crimes.
5. To allow women to balance their work and family life legislation for women workers and safer work environment with good forum should be established.

Lastly the biggest loophole is the male patriarchal society and every man today should be taught the importance of the otheMr gender. Eradication of gender bias can be started at household levels by educating and teaching the household chores to both the genders. This will hence create a sense of mutual respect. Lastly, this battle of empowering women is definitely a long one but not an impossible one.

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Recent Trends in Computer Science

Shraddha Prasad Kokate * **Dr. Pradhnya M. Wankhade ****

* **Department of Information Technology,**
J.E.S College of Commerce, Science & Information Technology, Jogeshwari East, Mumbai, Maharashtra, India

QR Code

Abstract *- Computer science is a discipline that spans theory and practice. It requires thinking both in abstract terms and in concrete terms. The practical side of computing can be seen everywhere. Nowadays, practically everyone is a computer user, and many people are even computer programmers. Getting computers to do what you want them to do requires intensive hands-on experience. But computer science can be seen on a higher level, as a science of problem solving. Computer scientists must be adept at modelling and analysing problems. They must also be able to design solutions and verify that they are correct. Problem solving requires precision, creativity, and careful reasoning. Computer science also has strong connections to other disciplines. Many problems in science, engineering, health care, business, and other areas can be solved effectively with computers, but finding a solution requires both computer science expertise and knowledge of the particular application domain. Thus, computer scientists often become proficient in other subjects.*

Computer science has a wide range of specialties. These include computer architecture, software systems, graphics, artificial intelligence, computational science, and software engineering. Drawing from a common core of computer science knowledge, each specialty area focuses on particular challenges.

Keywords: Introduction, Latest Trends, Artificial Intelligence , Big Data Analytics, Cyber Security ,Cloud Computing , Internet Of Things.

Introduction:

Computer science is the study of computers and computing concepts. It includes both hardware and software, as well as networking and the Internet. The hardware aspect of computer science overlaps with electrical engineering. It covers the basic design of computers and the way they work. Computer science is about programming, chips, networks, and other technologies, all of which are human inventions. The most important aspect of computer science is problem solving, an essential skill for life. Students study the design, development and analysis of software and hardware used to solve problems in a variety of business, scientific and social contexts. Computer Science is the study of computers and computational systems. Unlike electrical and computer engineers, computer scientists deal mostly with software and software systems; this includes their theory, design, development, and application. A computer scientist is a person who has acquired the knowledge of computer science, the study of the theoretical foundations of information and computation and their application. Computer Science is the study of computers and computational systems. Although knowing how to program is essential to the study of computer science, it is only one element of the field. Computer scientists design and analyse algorithms to solve programs and study the performance of computer hardware and software. Some students appear to find programming easy and unnecessarily intimidate others into believing they are not suited to computer science. However, most of people learn skills step-by-step over time. Computer Science is a hard discipline to learn because learning to program is hard. Computer Science is concerned with information in much the same sense that physics is concerned with energy; it is devoted to the representation, storage, manipulation and presentation of information. Computer Science is concerned with "the study of symbol-manipulating machines, with communication between man and machine and with the application of these machines".

Major areas of Computer Science include:

1. Operating Systems--concerned with the development and structure of complex programs which facilitate man-machine communications.

2. Computational Science--the analysis of numerical methods for solving mathematical problems with a computer.

3. Programming Languages--the study of the design and properties of languages by which humans communicate with computers.

4. Architecture--the study and use of mathematical logic to design electronic circuits.

5. Intelligent Systems--concerned with means by which computers may perform tasks which might be characterized as "intelligent" if performed by humans.

6. Automata Theory--an abstract study of computers and their capabilities.

7. Information Storage and Retrieval--the study of methods for storing a vast amount of data in a computer and methods for searching and retrieving this data.

8. Software Engineering--the study of tools and techniques for software design, development, testing and maintenance.

Latest Trends:

Computer Science is an ever-emerging field with new developments every other day. People especially students from computer science and IT streams are curious about these latest discoveries and they want to know more about that. Ph.D. and research students from computer science need to be aware of these things as their study is based on the latest trends going on in the world. They should leave behind all the obsolete topics and concentrate on the new ones to write their thesis or research paper.There is a huge demand to learn the latest trends in the vast world of computer science as the topics are considered as unpredictable and uncertain. There has been a complete turn over in the topics that people chose 10 years back as when we compare it to the present situation. The real essence of computer science shown by the following quote made by Ullman ***"Computer Science is a science of abstraction -creating the right model for a problem and devising the appropriate merchandisable techniques to solve it."*** There's never been a brighter outlook for young computer science students than today. Technology has been growing so exponentially over recent years, there has been a steadily increasing demand for bright graduates to come in and help to transform areas ranging from data infrastructure to cyber security. If you are interested in pursuing a career in computer science, it's important to stay up to date with the latest trends in computer science research, to make an informed choice about where to head next.

Following are the latest emerging trends in the field of computer science:

1] Artificial intelligence:

Artificial intelligence (AI) is an area of computer science that emphasizes the creation of **intelligent** machines that work and react like humans. Some of the activities computers with **artificial intelligence** are designed for include: Speech recognition, Learning.**It** is the ability of a computer program or a machine to think and learn. It is also a field of study which tries to make computers "smart". ... As machines become increasingly capable, mental facilities once thought to require **intelligence** are removed from the **definition.**
Types of Artificial Intelligence (AI):

AI can be classified in any number of ways there are two types of main classification.

Type1:

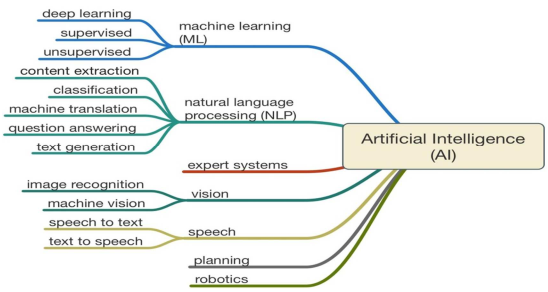
1. **Weak AI** or **Narrow AI:** It is focused on ***one narrow task***, the phenomenon that machines which are not too intelligent to do their own work can be built in such a way that they seem smart. An example would be a ***poker game*** where a machine beats human where in which ***all rules and moves*** are fed into the machine.
2. **Strong AI:** The machines that can actually think and perform tasks on its own just ***like a human being***.

Type2 :(Based on Functionalities)

1. **Reactive Machines**: This is one of the basic forms of AI. It doesn't have past memory and cannot use past information to information for the future actions. Example:- IBM chess program that beat Garry Kasparov in the 1990s.
2. **Limited Memory**: AI systems can use past experiences to inform future decisions. Some of the decision-making functions in ***self-driving cars*** have been designed this way

3. **Theory of Mind**: This type of AI should be able to understand people's ***emotion, belief, thoughts, expectations*** and be able to ***interact socially***
4. **Self-awareness:** An AI that has it's own conscious, super intelligent, self-awareness and sentient

There are many ways AI can be achieved some of them are as follows:



Artificial intelligence

impact on business. By deploying the right **AI** technology, your business may gain an ability to: save time and money by automating routine processes and tasks. increase productivity and operational efficiencies. Leading researchers involved in the discipline of artificial intelligence are conducting cutting-edge research — from fundamental theories to real-world applications — in related fields.AI will provide some **Advantages**: AI would have a **low** error rate compared to humans, if coded properly. They would have incredible precision, **accuracy**, and **speed**. They won't be affected by hostile environments, thus able to complete dangerous tasks, explore in **space**, and endure problems that would injure or kill us. Our life is changed by AI because this technology is used in a wide area of day to day services.

2] Big data analytics:

Big Data or Data Science is one of the emerging technologies these days. This technology that deals with the study, processing, storage, and analysis of the huge amount of data produced from different sources all over the world. This field has huge scope mainly for research. There are also a lot of career opportunities in this field.**It** is the often complex process of examining large and varied **data**sets -- or **big data** -- to uncover information including hidden patterns, unknown correlations, market trends and customer preferences that can help organizations make informed business decisions. **Data analytics** is generally more focused than **big data** because instead of gathering **huge** piles of unstructured **data**, **data** analysts have a specific goal in mind and sort through relevant **data** to look for ways to gain support. In most big data circles, these are called the four V's: volume, variety, velocity, and veracity. Some Big Data Analytics Tools that are used

- Tableau Public
- OpenRefine
- KNIME
- RapidMiner
- Google Fusion Tables
- NodeXL
- Wolfram Alpha
- Google Search Operators

- Solver
- Dataiku DSS

The importance of big data does not revolve around how much data a company has but how a company utilises the collected data. Every company uses data in its own way; the more efficiently a company uses its data, the more potential it has to grow. The company can take data from any source and analyse it to find answers which will enable:

1. **Cost Savings :** Some tools of Big Data like Hadoop and Cloud-Based Analytics can bring cost advantages to business when large amounts of data are to be stored and these tools also help in identifying more efficient ways of doing business.
2. **Time Reductions :**The high speed of tools like Hadoop and in-memory analytics can easily identify new sources of data which helps businesses analyzing data immediately and make quick decisions based on the learnings.
3. **New Product Development :** By knowing the trends of customer needs and satisfaction through analytics you can create products according to the wants of customers.
4. **Understand the market conditions :** By analyzing big data you can get a better understanding of current market conditions. For example, by analyzing customers' purchasing behaviors, a company can find out the products that are sold the most and produce products according to this trend. By this, it can get ahead of its competitors.
5. **Control online reputation:** Big data tools can do sentiment analysis. Therefore, you can get feedback about who is saying what about your company. If you want to monitor and improve the online presence of your business, then, big data tools can help in all this.

Big Data is the broad term used for **data** sets very complex or large that conventional **data** processing applications are insufficient. ... Accuracy in huge **data**might result to more confident decision-making. Better decisions could mean better operational efficiency, reduced risk and cost reductions.

Some of the most common of those big data challenges include the following:

1. Dealing with data growth. ...
2. Generating insights in a timely manner. ...
3. Recruiting and retaining big data talent. ...
4. Integrating disparate data sources. ...
5. Validating data. ...
6. Securing big data. ...
7. Organizational resistance.

3] Cyber Security:

Cyber security or information technology security are the techniques of protecting computers, networks, programs and data from unauthorized access or attacks that are aimed for exploitation .

Cyber security encompasses the technologies, processes and practices that are put in place to provide protection from cyber-attacks that are designed to inflict harm against a network system or access data without authorization.

The increasing number of cyber-attacks stresses the need of promising, practical and economical cyber security systems everywhere. Cyber security is the protection of internet-connected systems, including hardware, software and data, from cyber attacks. In a computing context, security comprises cyber security and physical security -- both are used by enterprises to protect against unauthorized access to data centers and other computerized systems. Be it home, businesses, public and private sector organizations, government offices, aviation, transportation, medicine, and entertainment to name a few. This point towards an ever increasing market for cyber security networks and systems. These systems at its very core must be able to control all the malware activities and viruses (virus and malware are two different terms) efficiently and effectively. It goes beyond this most important activity and must provide reliable and efficient systems that warn about threats, provide prevention and secure any kind of credentials from malicious attacks. Cyber Security is important because companies and institutions are constantly working to protect themselves with increasing security measures, you can play a role in this fight as well. When you are aware of the risks, it may be much easier to protect yourself from hackers, viruses and malware. Cyber security plays a critical role in an organization. Information security controls protect the business function of an organization and must be considered throughout the business life cycle. ... This can help the organization plan, develop and implement effective measures to secure organization resources. Cyber security analysts help prevent attacks through their expertise and knowledge of databases, networks, hardware, firewalls and encryption. ... Cyber security analysts may also regulate access to computer files, develop firewalls, perform risk assessments and test data processing systems to verify security measures.

Following are the five cyber security challenges-

1. Ransomware Evolution
2. AI Expansion
3. IoT Threats
4. Blockchain Revolution
5. Serverless Apps Vulnerability

4] Cloud Computing:

Cloud – The technology of distributed data processing in which some scalable information resources and capacities are provided as a service to multiple external customers through Internet technology.

Cloud Computing is a technology uses the internet and central remote servers to maintain data and applications. Cloud computing allows consumers and businesses to use applications without installation and access their personal files at any computer with internet access. Uses of the cloud include data storage, offering remote access to any work related data. The role of cloud computing on a corporate level can be either for the in house operations, or as a deployment tool for software or services the company develops for the public. Developing in the cloud enables users to get their applications to market quickly. Hardware failures do not result in data loss because of networked backups. Cloud computing uses remote resources, saving organizations the cost of servers and other equipment. Cloud computing is a type of computing that relies on shared computing resources rather than having local servers or personal devices to handle applications. In its most simple description, cloud computing is taking services ("cloud services") and moving them outside an organization's firewall.

Based on a service the cloud model is offering

- IaaS (Infrastructure-as-a-Service)
- PaaS (Platform-as-a-Service)
- SaaS (Software-as-a-Service)
- or, Storage, Database, Information, Process, Application, Integration, Security, Management, Testing-as-a-service.

For developers, **cloud computing** provides increased amounts of storage and processing power to run the applications they develop. With **cloud computing**, IT departments don't have to engineer for peak-load capacity, because the peak load can be spread out among the external assets in the **cloud** .Cloud computing is important because of Accessibility; **Cloud computing** facilitates the access of applications and data from any location worldwide and from any device with **an** internet connection. Cost savings; **Cloud computing** offers businesses with scalable **computing** resources hence saving them on the cost of acquiring and maintaining them.

Cloud Computing security issues(with SaaS)

1. Lack of visibility into what data is within cloud applications
2. Theft of data from a cloud application by malicious actor
3. Incomplete control over who can access sensitive data
4. Inability to monitor data in transit to and from cloud applications
5. Cloud applications being provisioned outside of IT visibility (e.g., shadow IT)
6. Lack of staff with the skills to manage security for cloud applications
7. Inability to prevent malicious insider theft or misuse of data
8. Advanced threats and attacks against the cloud application provider
9. Inability to assess the security of the cloud application provider's operations
10. Inability to maintain regulatory compliance

Cloud Computing security issues(with IaaS)

1. Cloud workloads and accounts being created outside of IT visibility (e.g., shadow IT)
2. Incomplete control over who can access sensitive data
3. Theft of data hosted in cloud infrastructure by malicious actor
4. Lack of staff with the skills to secure cloud infrastructure
5. Lack of visibility into what data is in the cloud
6. Inability to prevent malicious insider theft or misuse of data
7. Lack of consistent security controls over multi-cloud and on-premises environments
8. Advanced threats and attacks against cloud infrastructure
9. Inability to monitor cloud workload systems and applications for vulnerabilities
10. Lateral spread of an attack from one cloud workload to another

5] Internet Of Things:

The **Internet of things** (**IoT**) is the network of devices such as vehicles, and home appliances that contain electonics, software, sensors, actuator s, and connectivity which allows these things to connect, interact and exchange data. The **internet of things**, or IoT, is a system of interrelated computing devices, mechanical and digital machines, objects, animals or people that are provided with unique identifiers (UIDs) and the ability to transfer data over a network without requiring human-to-human or human-to-computer interaction. The definition of the Internet of things has evolved due to convergence of multiple technologies, real-time analytics, machine learning, commodity sensors, and embedded systems. Traditional fields of embedded systems, wireless sensor networks, control systems, automation (including home and buil ding automation), and others all contribute to enabling the Internet of things. A challenge for producers of IoT applications is to clean , process and interpret the vast amount of data es which is gathered by the sensors. There is a solution proposed for the analytics of the information referred to as Wireless Sensor Networks. Another challenge is the storage of this bulk data. Depending on the application, there could be high data acquisition requirements, which in turn lead to high storage requirements. Security is the biggest concern in adopting Internet of things technology. In particular, as the Internet of things spreads widely, cyber attacks are likely to become an increasingly physical (rather than simply virtual) threat. The current IoT space comes with numerous security vulnerabilities. These vulnerabilities include weak authentication (IoT devices are being used with default credentials), unencrypted messages sent between devices, SQL injections and lack of verification or encryption of software updates. This allows attackers to easily intercept data to collect PII (Personally Identifiable Information), user credentials can be stolen at login or malware can be injected into newly updated firmware.

Major advantages of IOT are:

- Communication: IoT system increases and encourages machine to machine communication (also known as M2M). Because of this ingenious innovation, physical devices stay in touch with one another leading to greater efficiency and higher quality. It also allows full transparency.

- **Automated**: Due to the overall wireless infrastructure of these smart devices, it requires little to no human intervention, being able to pretty much operate on their own. This allows for greater control and automation leading to more operating efficiency.

- **Information**: IoT systems have allowed a greater flow of information which in turn allows people to make better decisions. It can be as simple as Siri informing you that you are out of groceries to more complicated decisions at work. As people say knowledge is power! The systematic use of information also allows you to save time and work in an effective manner.

- **Money**: IoT systems thrive on efficiency thus, when machines communicate with each other, not only does it save time but also money and resources. For instance your oven or kitchen electronic gadgets now have the ability to turn off themselves once the work is done. This makes the IoT system more environmental friendly as the system operates on minimum resources. Another way which this system saves money as it immediately informs its owner of any breakdowns or other technical problems with the system or anything else in the work or home environment. Hence, this immediate correspondence helps save time and money.

- **Comfort**: We live in a century where people have such hectic schedules that they just don’t have the time to worry about small things. Hence this is where the IoT system comes in; greater convenience, comfort, time management and overall a better standard of living.

- **Use of IoT in different systems**: Using IoT in systems such as healthcare or security can generate excellent results. For instance, by implementing chips in patients, doctors can monitor their patient’s vital signs and respond immediately in case of an emergency. Moreover, it can increase monitoring patients at homes, allowing for more free space in hospitals for serious cases. In case of security, police can use the IoT system to monitor the street cameras and improve the law and order system.

- **IoT systems in businesses**: IoT systems would prove to be extremely advantageous for businesses; it would allow them to monitor consumer trends and respond to the demand changes in a timely manner. This could lead to greater sales which lead to greater profits and revenues.

Real World Applications of Internet of Things (IoT)

1. Smart Home
2. Wearables
3. Connected Cars
4. Industrial Internet
5. Smart Cities
6. IoT in agriculture
7. Smart Retail
8. Energy Engagement
9. IOT in Healthcare
10. IoT in Poultry and Farming

Conclusion:

The recent trends will influence more and more our daily lives in the years to come.

They will provide more facilities to human. **Trends** helps businesses automate most tasks and this process results in increased production and efficiency.

It also change in economy growth of society.

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Recent Trends in Agriculture and Challenges in the Adoption of Artificial Intelligence in Indian Agriculture

Prof. Pranali Karnik *

* **Asst. Prof.:** Ramniranjan Jhunjhunwala College, Mumbai, Maharashtra, India

QR Code

Abstract *- According to UN Food and Agriculture Organization, the population will increase by 2 billion by 2050. However, only 4% additional land will come under cultivation by then. In this context, use of latest technological solutions to make farming more efficient, remains one of the greatest imperatives. While Artificial Intelligence (AI) sees a lot of direct application across sectors, it can also bring a paradigm shift in how we see farming today. AI-powered solutions will not only enable farmers to do more with less, it will also improve quality and ensure faster go-to-market for crops. This research paper highlights recent technology in agriculture and will also discuss how AI can change the agriculture landscape and the challenges in the adoption of AI in Indian agriculture ahead.*

Introduction

Agriculture is seeing rapid adoption of Artificial Intelligence (AI) and Machine Learning (ML) both in terms of agricultural products and in-field farming techniques. Cognitive computing in particular is all set to become the most disruptive technology in agriculture services as it can understand, learn, and respond to different situations (based on learning) to increase efficiency. Providing some of these solutions as a service like chatbot or other conversational platform to all the farmers will help them keep pace with technological advancements as well as apply the same in their daily farming to reap the benefits of this service. This research paper highlights recent technology in agriculture and will also discuss how AI can change the agriculture landscape and the challenges in the adoption of AI in Indian agriculture ahead.

Methodology

The chief source of information for this write up is secondary method of data collection. In writing this paper the researcher principally used existing literatures and record relevant to the subject matter of this paper.

Technology Advancement in Agriculture

1. Growth driven by IOT

Huge volumes of data get generated every day related to data on historical weather pattern, soil reports, new research, rainfall, pest infestation, images from Drones and cameras and so on. Cognitive IOT solutions can sense all this data and provide strong insights to improve yield. Proximity Sensing and Remote Sensing are two technologies which are primarily used for intelligent data fusion. One use case of this high-resolution data is Soil Testing. While remote sensing requires sensors to be built into airborne or satellite systems, proximity sensing requires sensors in contact with soil or at a very close range. This helps in soil characterization based on the soil below the surface in a particular place.

2. Identification of optimal mix for agronomic products

Based on multiple parameters like soil condition, weather forecast, type of seeds, infestation in a certain area and so on, cognitive solutions make recommendations to farmers on the best choice of crops and hybrid seeds.

3. Health monitoring of crops

Remote sensing techniques along with hyper spectral imaging and 3d laser scanning are essential to build crop metrics across thousands of acres. It has the potential to bring in a revolutionary change in terms of how farmlands are monitored by farmers both from time and effort perspective. This technology will also be used to monitor crops along their entire lifecycle including report generation in case of anomalies.

4. Automation techniques in irrigation and enabling farmers

In terms of human intensive processes in farming, irrigation is one such process. Machines trained on historical weather pattern, soil quality and kind of crops to be grown, can automate irrigation and increase overall yield. With close to 70% of the world's fresh water being used in irrigation, automation can help farmers better manage their water problems.

5. Importance of Drone

Before the crop cycle, drone can be used to produce a 3-D field map of detailed terrain, drainage, soil viability and irrigation. Nitrogen-level management can also be done by drone solutions. Aerial spraying of pods with seeds and plant nutrients into the soil provides necessary supplements for plants. Apart from that, Drones can be programmed to spray liquids by modulating distance from the ground depending on the terrain. Crop Monitoring and Health assessment remains one of the most significant areas in agriculture to provide drone-based solutions in collaboration with Artificial Intelligence and computer vision technology. High-resolution cameras in drones collect precision field images which can be passed through convolution neural network to identify areas with weeds, which crops need water, plant stress level in midgrowth stage

6. Precision Farming

This is a more accurate and controlled technique that replaces the repetitive and labor-intensive part of farming. It also provides guidance about crop rotation. Key technologies that enable precision farming are- High precision positioning system, Automated steering system, Geo mapping, Sensor and remote sensing, Integrated electronic communication, Variable rate technology. Optimum planting and harvesting time, water management, nutrient management, pest attacks and so on. By investing in precision algorithm, better, faster and cheaper farming opportunities can be utilized. This enables overall accuracy and efficient use of resource.

7. Yield Management using AI

The emergence of new age technologies like Artificial Intelligence (AI), Cloud Machine Learning, Satellite Imagery and advanced analytics are creating an ecosystem for smart farming. AI sowing app can be used to recommend sowing date, land preparation, soil test-based fertilization, farm yard manure application, seed treatment, optimum sowing depth. Technology can also be used to identify optimal sowing period, historic climate data, real time Moisture Adequacy Data (MAI) from daily rainfall and soil moisture to build predictability and provide inputs to farmers on ideal sowing time.

Indian Agriculture and Artificial Intelligence (AI) Technology

To achieve and maintain an annual growth rate of 8 –10% for the Indian economy, agriculture sector must grow 4% or higher rate. The Government of India has recently prioritized Doubling Farmers' Income as a National Agenda; putting considerable focus on supply chain perspectives in agriculture and market development in addition to productivity augmentation. Despite making impressive progress and receiving government attention, the sector continues to be dependent on unpredictable variables, has weak supply chain and low productivity. India has not been able to completely remove its exploitative dependence on resource intensive agricultural practices. Degradation of land, reduction in soil fertility, increased dependence on inorganic fertilizers for higher production, rapidly dropping water tables and emerging pest resistance are some of the several manifestations of India's unsustainable agricultural practices. As global climate becomes more vulnerable and unpredictable, dependence on unsustainable and resource intensive agriculture will only heighten the risks of food scarcity and agricultural distress. The sector suffers from poor resource utilisation, with the production quantum and productivity still being quite low.

Similarly, use of water in agriculture continues to be high and sub-optimal. The practice of growing water intensive crops, and inefficient water management, makes India a net exporter of water and puts India's long run agronomic sustainability in question. Despite having just one-third of the gross cropped area under irrigation, agriculture consumes 89% of our extracted groundwater. Comparison of yield and water footprint Agrarian distress in India has increased over time due to a multiplicity of factors. Fluctuating agricultural growth rate, globalised value chains leading to variability in commodity prices, unpredictable changes in monsoon rainfall over years and structurally inefficient domestic agricultural markets are just some of the reasons for income variability of farmers. Various National Sample Survey rounds have shown the reduction in proportion of value share of crops to overall agricultural value from 78% to 69% since the Green Revolution. Thus income disparity between a farmer and non-agricultural worker has increased over the years.

Major Challenges in the adoption of AI:

Though Artificial Intelligence offers vast opportunities for application in agriculture, there still exists a lack of familiarity with high tech machine learning solutions in farms across most parts of the world. Exposure of farming to external factors like weather conditions, soil conditions and presence of pests is quite a lot. So what might look like a good solution while planning during the start of harvesting may not be an optimal one because of changes in external parameters.

1. AI systems also need a lot of data to train machines and to make precise predictions.
2. In case of vast agricultural land, though spatial data can be gathered easily, temporal data is hard to get. For example, most of the crop-specific data can be obtained only once in a year when the crops are growing.
3. Since the data infrastructure takes time to mature, it requires a significant amount of time to build a robust machine learning model. This is one reason why AI sees a lot of use in agronomic products such as seeds, fertilizer, pesticides and so on rather than in-field precision solutions.
4. Although AI presents immense opportunities in agriculture application, there still prevails a deficiency in familiarity with advanced high tech machine learning solutions in farms around the world.
5. A crop raising plan scheduled at the start of the season might not seem to be good at the start of harvesting as it gets influenced by external parameters. As the database takes time to mature, it involves a substantial amount of time to construct a robust AI machine learning model.
6. The future of farming in the times to come is largely reliant on adapting cognitive solutions. Though a vast research is still on and many applications are already available, the farming industry is still not having sufficient service, remains to be underserved. While it comes down in dealing with realistic challenges and demands faced by the farmers, using AI decision making systems and predictive

solutions in solving them, farming with AI is only in a nascent stage.

7. The other limitations are Among difficulty in access to data (more specifically, structured and intelligent data), high cost and low availability of computing infrastructure, lack of collaborative approach to solving for AI combined with low awareness.

Recommendations

India's unique challenges and aspirations, combined with the advancement in AI, and a desire to assume leadership in this nascent technology means India's approach towards AI strategy has to be balanced for both local needs and greater good. The way forward for India in AI has to factor in our current strengths in AI, or a lack there of, and thus requires large scale transformational interventions, primarily led by the government, with private sector providing able support.

1. Concert collaborative efforts by relevant stakeholders, with government playing a catalytic role, could lead to fundamental building blocks that can form the core to India's march towards achieving its goal.

2. Private sector's contribution to AI research has remained low. Despite some encouraging recent developments, a lot of ground needs to be covered.

3. The first set of recommendations focus on turbocharging both core and applied research. In addition, two frameworks for solving some of AI's biggest research challenges through collaborative, market oriented approach have been proposed.

4. The new age of AI and related frontier technologies would disrupt the nature of jobs of tomorrow and the skills required to realise the true potential of these transformative technologies. The changes and challenges anticipated for the workforce will come from both the demand and supply side: demand for capabilities for jobs that don't even exist today and diminished demand for some of the jobs that could be automated, supply of newl graduates, a large portion of whom may struggle to be gainfully employed.

5. Given our strength in advanced IT sector and the strength of favorable demographics, India may seem more equipped for workforce disruption that AI will bring, however our large numbers may soon turn from potential assets to liabilities if right structures are not put in place.

6. The focus on reskilling of existing workforce and preparing students for developing applied set of skills for the changing world of technology can help in a large way. Early adoption of AI – be it the research community building technology infrastructure, the startup community developing applications and corporations deploying solutions for their business needs, would be one of the key determinants in ensuring leadership in AI.

7. Developing large foundational annotated data sets to democratise data and multistakeholder marketplaces across the AI value chain (data, annotated data and AI models) is required. Ensuring adequate privacy, security and IP related concerns and balancing ethical considerations with need for innovation is equally important.

Conclusion:

Providing framework for developing National Strategy for Artificial Intelligence can bring a significant change in Indian agriculture. To exploit the tremendous scope of AI in agriculture, applications should be more robust. Then alone it will be in a position to handle frequent shifts and changes in external conditions. This would facilitate real time decision making and sequentially utilize appropriate model/program for gathering contextual data efficiently. The AI solutions have to become more viable to assure that this technology reaches the farming community. If the AI cognitive solutions are offered in an open source platform that would make the solutions more affordable, which eventually will result in faster adoption and greater insight among the farmers.

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Impact of Multimedia on Education and NPTEL

Kirtikumar R. Pimpliskar*

* **Assistant Professor,**
Department of English,
Anjuman –I- Islam's
Akbar Peerbhoy College
of Commerce.&
Economics,
Mumbai, Maharashtra,
India

QR Code

'The time has return to form a second wave of establishment building and of excellence within the fields of education, analysis and capability building'.

Introduction

Dr. Manmohan Singh, Former Prime Minister of India India incorporates a massive higher education section capable of manufacturing the most important share of well-read work force .We live in a very multimedia world, encircled by advanced images, movements, and sounds. It should not be surprising that a part of our human evolution has targeted on creating our technology mirror the colour and clamor of our surroundings. In academic technology, Multimedia has been a steady growing presence for a few time.

Learning with the assistance of transmission packages isn't any longer a unidirectional method, however rather a dialog among the participants. Most often, students use transmission singly or in pairs, within the room, and additionally reception. operating with such packages, students systemise lessons, revise through games, and logically connect learning materials with reality things.

The term 'Hypermedia' was first utilized in a writing "*As we have a tendency to might imagine*." by Vannevar Bush in 1986.' 'Hypermedia' associate degree extension of the term machine-readable text, could be a nonlinear medium of knowledge that features graphics, audio, video, plain text and hyperlinks. This designation contrasts with the broader term transmission, which can embody non-interactive linear displays yet as hypermedia system. in keeping with our we want an academic system that's fashionable, liberal and might adapt to the ever-changing desires of a ever-changing society, a ever-changing economy and a ever-changing world.

This paper is a sincere plan to focus impact of transmission and hypermedia system on ever-changing state of affairs in education system and its use by NPTEL for online education .This is an endeavor to focus however use of transmission helps develop artistic and demanding thinking, rising writing skills and motivates to be proactive learner.

Internet and net give new sorts of communication and so bring several potentialities, however additionally create their demands for permanent education, usage in room, cultural spreading, scientific education and economic development. The new technology should be seen as an opening of a replacement quite communication and as a facilitate to a lecturer whose role stays irreplaceable.

The ability of transmission to inspire students yet because the serving to tool for the classical teaching method, and also the selection and adaptability that they provide ought to be accustomed bring out the most effective that students will offer.

The suitableness of education through transmission and hypermedia system may be seen with special respect to National Programme on Technology increased Learning (NPTEL) that provides a platform for on-line courses everywhere the planet. NPTEL is associate degree descriptor for National Programme on Technology increased Learning that is associate degree initiative by seven Indian Institutes of Technology (IIT metropolis, Delhi, Guwahati,Kanpur, Kharagpur, Madras and Roorkee) and Indian Institute of Science (IISc) for creat ing course contents in engineering and science. NPTEL as a project originated from several deliberations between IITs, Indian Institutes of Management (IIMs) and Carnegie Mellon University (CMU) throughout the years 1999-2003. A proposal was conjointly hints by 5 IITs (Bombay, Delhi, Kanpur, Kharagpur and Madras) and IISc for making contents for one hundred courses as net based mostly supplements and one hundred complete video courses, for forty hours of period per course. net supplements were expected to hide materials that might be delivered in roughly forty hours. 5 engineering branches (Civil, computing, Electrical, physical science and Communication and Mechanical) and core science programmes that each one engineering students square measure needed to require in their undergrad engineering programme in Asian nation were chosen at first. Contents for the on top of courses were supported the model syllabus advised by All India Council for Technical Education (AICTE) and also the syllabi of major affiliating Universities in India. The workshop projected four major initiatives on digital library, core curricula or core courses development on the online, joint Ph. D. programmes victimization distance education and a virtual University.

More than 140,000 students/teachers /working professionals from across one hundred forty countries registered with the positioning World Wide Web.nptel.ac.in. NPTEL has 226 on-line Courses on the market within the subjects like Agriculture and design ,Biological Sciences , Civil Engineering, computing and Engineering, Electrical, physical science and Communications Engineering, Humanities, Business and Social Sciences, Management Studies' arithmetic and Basic Sciences' Mechanical, Chemical, Ocean and science Engineering and different Multidisciplinary courses.

NPTEL is one of the most viewed Educatinal Channel with more than 19428 Videos with more than 500000 subscribers on You Tube. In its long history, the world of higher education – and more especially the university community – feels the need to engage in a process of Change, adaptation and modernization. Thus the need of an hour to encourage and expand our online education system through NPTEL.

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Study on Perception of Students towards being Job Creators rather than Job Seekers in Present Time

Mitali Sawant *

* **Assistant Professor,**
Bunts Sangha Anna
Leela College,
Kurla, Mumbai,
Maharashtra, India

QR Code

Abstract - *Entrepreneurship is certainly one of the key factors in economic growth of the country. Job opportunities are being created by entrepreneurs, thus reducing the gap between rich and poor. The young generation is not willing to take up entrepreneurship as a career option instead of being job seekers. Many people have to support their family whereas some have the opinion to become self-reliant since the early age. All these things lead to taking up job at an early stage by students. This study mainly focuses on the perception of the students towards becoming entrepreneurs or a job seeker. The factors affecting their decision towards entrepreneur or job seeker were taken into consideration with the help of primary data which was collected through structured questionnaire.*

Keywords: Job creators, job seekers, entrepreneurial culture

Introduction:

With the expansion popular for work the interest for more abilities have additionally been created and with the network enthusiasm for this zone of enterprise training have raised a ton. Indeed, even with this intrigue numerous universities and organizations are lacking behind. With expanding number of alumni in the city the open doors are inadequate with regards to much behind which thusly has created scope for independent work or business enterprise. In spite of the developing number of new and extending instructive projects here, numerous schools have been moderate to react to the expanding understudy and network intrigue. The developing number of understudies evading customary work openings to progress toward becoming business people has found some business college personnel and heads napping. Many are as yet addressing regardless of whether business merits the venture, whether enterprise preparing improves their understudies' capacities to contend in the present employment market, and whether their enterprise understudies make more grounded and progressively fruitful business pioneers. The study uncovers the effect and impression of understudies towards being job creators rather than job seekers with reference to colleges in Kurla area.

Review of Literature:

Goel: The study argues that entrepreneurial activities can get enabled with the social support to the entrepreneur. Societal attitude plays a crucial role for the better future of the entrepreneurs. Such kind of attitudes can be influenced by the development of entrepreneurial culture as well as family background of the individual from where one belongs. All regions are equally in need of entrepreneurial activity so policy making can be done on the basis of uniformity for entrepreneurship development is one such assumption of this study.

Shapero (1981): In his study stated that entrepreneurial intentions of the entrepreneurs are important to minimize the impact of economic slowdown. It is important for the society to contribute towards influencing young minds especially students in order to bring in more economic growth in the economy and to induce more start-ups with potential to succeed.

Objectives:

1. To analyse whether college students prefer to become entrepreneurs rather than a job seeker.
2. To identify factors influencing entrepreneurship as a career
3. To suggest the measures in order to encourage Entrepreneurial culture among students.
4.

Research Methodology:

The research paper is based on the study of primary as well as secondary data. The primary data is collected from college going under graduate and post graduate students through structured questionnaire from the Kurla area. The respondents are basically selected as per Convenience sampling method for the purpose of exploratory research. The respondents were provided with questions of various scales and same has been taken into consideration for further analysis.

Sampling:

Target population was College students where the sample is collected from 126 respondents as per Convenience sampling method.

Data Analysis & interpretation:

1. What would you like to become in your career?

Responses	**Job Creator**	**Job Seeker**
Number of Respondents	78	48
Percentage of Respondents (%)	61.9	38.1

Overall 61.9% of respondents would like to become entrepreneur or job creators in their career whereas 38.1% of the respondents choose to go for job or service rather than becoming entrepreneurs.

2. Family Occupational Background?

Responses	**Business**	**Service**
Number of Respondents	42	84
Percentage of Respondents (%)	33.3	66.7

Out of 126 respondents, 33.3% of respondents have family background of entrepreneurs. 66.7 % of the respondents' family background is of service. This can be one of the crucial factors among students for choosing career option as job creator or job seeker depending on their family background.

3. Factors influencing to become an entrepreneur or job creator?

Responses	Family Business	Self Employed	Availability of funds	Responsiveness to opportunity	Innovation & Creativity	Leadership Quality
Number of Respondents	15	22	7	22	20	40
Percentage of Respondents (%)	11.9	17.4	5.5	17.4	15.8	31.7

According to the data collected, mainly Leadership quality play a dominant role to promote young minds towards entrepreneurship with 31.7 %. To become self-employed and respond promptly to the market opportunity are ranked second by the students with 17.4% each. Quest for innovation and creativity is ranked as third factor with 15.8% followed by family business and availability of funds with 11.9% and 5.5% respectively.

4. Factors influencing to do job rather than becoming an entrepreneur or job creator?

Responses	Low risk	Fixed income	Lack of funds for business	Fixed working hours	Limited responsibility	Time for social life
Number of Respondents	36	14	12	32	12	20
Percentage of Respondents (%)	28.57	11.11	9.52	25.39	9.52	15.87

According to the data collected, mainly low risk play a key role to promote entrepreneurship among youths with 28.57%. To havefixed working hours with 25.39% respondents andtime for social life with 15.87% are ranked as second most influencing factors by the students. Fixed income is ranked third with 11.11% followed by limited responsibility and lack of funds for business with 9.52% each.

5. Motivation to become entrepreneurs over job seekers?

Factors	Number of Respondents	Percentage of Respondents (%)
Benefits provided by government	22	17.46
Family Business	20	15.87
Easy availability of funds	14	11.11
Entrepreneurial Development Programme	16	12.69
Greater opportunity for profit making	54	42.85

Majority of the respondents i.e. 42.85% considers profit as the major motivation to go for entrepreneurship rather than job seeker. Benefits provided by the government like MSME, etc and to join family business have respondents with 17.46% and 15.87% respectively followed by EDP and availability of funds with 12.69% and 11.11% respectively.

6. Initiatives taken at college level to encourage entrepreneurial culture among students?

Initiatives	Number of Respondents	Percentage of Respondents (%)
Through syllabus	10	7.93
Extension activities like DLLE, NSS & NCC	50	39.68
Industrial Visits	28	22.22
Internships	24	19.04
Summer Training Projects	14	11.11

Around 39.68% of the respondents agree that the extension activities in their college encourage entrepreneurial culture among them. Industrial visits and internships have respondents 22.22% and 19.04% respectively. Summer training projects also encourages being an entrepreneurs with 11.11% respondents, followed by curriculum with 7.93%

7. Are you aware about any of the following government initiatives or schemes towards promoting entrepreneurship?

Government initiatives or schemes	Number of Respondents	Percentage of Respondents (%)
MUDRA	21	16.67
MSME Act	12	9.52
Startup India	24	19.04
Make in India	45	35.71
Atal Innovation Mission	8	6.34
Standup India	10	7.93
None of the above	6	4.76

35.71% respondents are aware about the Make in India initiative of Government of India followed by 19.04% respondents are aware about Startup India.

Findings of the study:

1. The respondents are mainly of age group 18 to 21 years with 61.9% with 57.1% of female respondents.
2. Respondent students are majorly from category of Final year graduate or Post graduate students with 28.6% and 33.3% respectively.
3. Respondents consider Leadership and profit making as the core factors to opt for entrepreneurship whereas risk is key obstacle in that path.
4. Internships, summer training projects and extension activities helped them to increase the interest towards entrepreneurship.

Suggestion & Recommendation:

Students are less aware about the assistance and benefits available for the entrepreneurs. They should be made more aware about such assistance to reduce the fear of heavy risk factor in entrepreneurship among them. Internships and extension activities can be induced to influence entrepreneurial culture among them. Through such activities during academics, students will get hands on experience about practical knowledge.

Limitation of the study:

The respondents are very small which limits the generalization of this research paper. The number of respondents i.e. sample size is smallwhich leads to the scope of further study with more number of respondents so that to have a more detailed empirical study. The number of factors influencing entrepreneurial growth can be increased to collect the data from diversified group of people. Moreover the correlation can be applied and tested on the variables relating to the study.

Conclusion:

The study concurred that business enterprise instruction is gainful to students in very balances. Through trainings, an individual can without much of a stretch make for their survival and have an uplifting frame of mind towards what they are realizing through this kind of instruction as there are loads of chances for them to make them independent and contend in this period of world. There is a need for the society to encourage entrepreneurship as a career opportunity for the very growth of the economy.

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Impact of Job on Academic Performance of Students with Special Reference to Student Pursuing Jobs in Mumbai

Krishna Kumar Shukla*

* **Assistant Professor,**
Bunts Sangha Anna Leela College,
Kurla, Mumbai,
Maharashtra, India

QR Code

Abstract - *As a result of more expenditure of family and to cope with it, the trend of working along with their studies has been increasing at a faster rate in India. Employment during their undergraduate and post graduate studies may provide essential funds but takes time away from studies. There are many causes of students working while pursuing studies, from the need to support family financially to the desire to become self sufficient. This paper investigates how various study and work combinations affect the academic performance of students in their undergraduate and postgraduate academic performance in colleges of Mumbai district. This paper is majorly going to focus on Job impact on studies, factors stimulate students to pursue jobs while learning and last but not the least students performance pre and post jobs.*

Keywords: Academic performance, Employment, Undergraduate and Post Graduate.

Introduction:

In modern times the concept of work life balance is very common to keep a healthy distribution of times spent on your professional time. For college students who work full time and part time, it is more accurate to talk about work study life balance. Doing job while pursuing studies is like travelling one person simultaneously on two boats. The main objectives of this paper are to coax out the questionable impacts of working while at the same time doing studies. We research whether full time employment detrimentally impact on educational attainment and remunerated by compensation picks up emerging from transferable aptitudes and work understanding who want to work while studying. Jobs for students have become a kind of trend among students worldwide who want to work while studying. On this basis, this could be assumed that it is necessary to take care of the basic consumption needs of students while the university is in session(hereafter referred to as term jobs). However, while going to study, there is another reward for working. Term employment is also a way for students to gain additional transferable skills provided the' massification of higher education, it is also a way for students to benefitted with additional transferable skills and distinguish themselves from the mass.

Literature Review

1) SafrulMuluk (2017) came up with the findings that working part time has no impact on academic performance of students instead it has an effect on the time of study completion and the students stress as well. In addition, the common reasons given by respondents as to why they need to take part- time work are due to income needs to fulfill their educational needs, such as tuitions fees or school stuffs, and to to seek experience to advance their skills in the future.
2) Ralph Stinebrickner& Todd R. Stinebrickner, (2003) found that working has a harmful impact during first semester of academic year. Real Evidence in this article that work would be more harmful than previous studies suggest must not necessarily suggest that youth hours should be restricted. Rather, it simply suggests that there may also be an academic cost to work while young, along with the positive effects.
3) Jeffrey S. Desimone in his research paper titled 'The Impact of Employment during school on college student academic performance' came up with the findings that the main result is that every additional weekly hour reduces GPA by 0.011points for the academic year. Thus, a week of 30 hours lowers the average grade by one mark, i.e. from A- to B+ compared to not participating at all in the labour market.
4) Hipolito Simon, Jose Manuel Casadodiaz and Juan Luis Castejon in their research titled 'Analysis of university student employment and its impact on academic performance' came up with the findings that the full time employment has negative impact on the academic performance of the students and also added in his studies that the probability of working is higher among older students, non nationals and those with greater motivation

Objectives of the study

- To Examine the impact of job on students academic performance
- To Understand the factors stimulate students to pursue jobs while learning
- To Compare students performance pre and post jobs

Research Methodology

The Study is conducted to know the impact of job on academic performance of students with special reference to students with special reference to students pursuing jobs in Mumbai which is based on primary Data. The study is confined to Mumbai region. A sample size of 204 was collected with the help of questionnaire which is divided into two parts i.e. Demographic profile of customer and Questions directly on topic which is distributed through the google forms by using the convenience sampling method, out of which 131 copies were retrieved in usable form. This represents a response rate of 65%. The sample includes respondents since they are the ones who give their views on the impact of job on academic performance of students. The responses from the respondents were collected and analyzed using the Chi-Square method, Anova and Correlation methods.

Hypothesis

HO_1: There is no association between job and academic performance

$H1_1$: There is an association between Job and academic performance

$H0_2$: There is no association between financial crunch and Jobs

$H1_2$: There is association between financial crunch and Jobs

Data analysis and Interpretation

Frequency Table

1. Age of the respondent:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17	3	1.5	1.5	1.5
	18	22	10.7	10.7	12.1
	19	38	18.4	18.4	30.6
	20	48	23.3	23.3	53.9
	21	47	22.8	22.8	76.7
	22	24	11.7	11.7	88.3
	23	11	5.3	5.3	93.7
	24	6	2.9	2.9	96.6
	25	4	1.9	1.9	98.5
	26	2	1.0	1.0	99.5
	29	1	0.5	0.5	100.0
	Total	206	100.0	100.0	

2. Gender:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	81	39.3	39.3	39.3
	Male	124	60.2	60.2	99.5
	Transgender	1	0.5	0.5	100.0
	Total	206	100.0	100.0	

5. Family monthly income:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 20,000	84	40.8	40.8	40.8
	Rs 20,000 to Rs 40000	67	32.5	32.5	73.3
	Rs 40,000 to 50,000	27	13.1	13.1	86.4
	Above 50,000	28	13.6	13.6	100.0
	Total	206	100.0	100.0	

6. Are you a student?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	198	96.1	96.1	96.1
	No	8	3.9	3.9	100.0
	Total	206	100.0	100.0	

7. Educational Qualification:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	First Year Students	65	31.6	31.6	31.6
	Second Year Students	26	12.6	12.6	44.2
	Third Year Students	80	38.8	38.8	83.0
	Post Graduate Student	35	17.0	17.0	100.0
	Total	206	100.0	100.0	

8. Are you working along with studies?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	131	63.6	63.6	63.6
	No	75	36.4	36.4	100.0
	Total	206	100.0	100.0	

9. If 1, than where?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BPO/KPO	21	10.2	10.2	10.2
	Back office	29	14.1	14.1	24.3
	Front office	8	3.9	3.9	28.2
	Under Professionals	24	11.7	11.7	39.8
	Other	124	60.2	60.2	100.0
	Total	206	100.0	100.0	

Hypothesis 1: Chi Square Test:

Association between job and academic performance

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.837[a]	2	0.033
Likelihood Ratio	6.823	2	0.033
Linear-by-Linear Association	6.499	1	0.011
N of Valid Cases	206		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 15.66.

Since P value is less than 0.05, there is likely an association between Jobs and Academic performance of the students specifically in relation to their under graduates and post graduates studies. As per the test report it is clearly stated that there is an impact of Jobs on Academic performance of the students who have opted to pursue jobs while studying mostly because of Social and Economical factors

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.544[a]	2	0.038
Likelihood Ratio	6.706	2	0.035
Linear-by-Linear Association	5.953	1	0.015
N of Valid Cases	206		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 22.57.

1) Since P value is less than 0.05, there is likely an association between Jobs and Financial crunch of the family which has forced students to go for Jobs while pursuing their studies. Apart from Financial crunch even there are many other reason which has pursued students to go for a jobs like Need for Money, Pocket Money, To support family, Passion, Independency, Work Exposure.

Findings

1) Out of the 100% data collected, 96.1% of the respondents are students

2) Looking at the educational qualification, 31.6% of the respondents are in first year of the graduation, 12.6% in the second year,

38.8% in the third year and remaining 17% are doing post graduation

3) Out of 198 college going students which is 96.1% of the respondents of over all data collected, 63.3% of the students are doing jobs while studying
4) Most of the respondents as a students are either working in BPO, KPO, front & back office, or either with professionals
5) Respondents reasons for working while pursuing their studies are supported with 54.4% (Need for Money), 36.4% (Pocket Money), 71.4% (To support family), 45.6% (Passion), 63.6% (Independency), 56.3% (Work Exposure).
6) Nearly 43% of the respondents are working for less than 20 hours, 18% in between 20 to 36 hours,23% in between 36 to 48 hours and remaining 16% are working more than 48 hours in a week.
7) Coming to the working hours on a daily basis, approximately 19% of the sample size are working less than 4 hours, 32% are working in between 4 hours to 6 hours, 29% are working in between 6 hours to 8 hours and remaining 20% are working more than 8 hours in a daily.
8) 42% of the respondents are sacrificing lectures daily, 22% once in a week, 21% Twice a week and 15% once a fortnight.
9) Students before their working life along with the studies used to visit college regularly, Attending Lectures, prepare time table for studies, work-life balance, More participation in college activities and peer group studies.
10) Post jobs 40% of the respondents grade performance has reduced by 10%, 30% in between 10 to 20%, 12% in between 20 to 30% and 18% more than 30%.
11) 56% of the students find it difficult to cope with practical subjects and remaining 44% in theory.
12) The strategies which the student uses to overcome the difficulties in subjects are Group studies (34%), Crash course (6%), one month leave before exams (29%) and doubt solving lectures in college (31%).

Suggestions and Recommendations:

1) Extra lectures should be engaged to the students who are financial weak and working to support their families.
2) Some concession should be given to the working students with respect to the attendance criteria
3) Special Scholarship and other benefits should be provided to this category of people
4) Crash batches should be given due importance in the form of remedial lessons.
5) Online materials should be availed to students for eleventh hour study

6) Time management viz work life balance sessions must be arranged for students
7) College should help students in developing cope up strategies for examination.

Limitations of the study:

1) The Area is restricted to Mumbai Region
2) More in-depth studies can be conducted on different Socio-Economic factors affecting academic of the students
3) The study is based on primary data which is collected through Convenience sampling. It suffers from multiple limitations.

Conclusion

It is indeed a great challenge in the students life to work and earn. Employability skills gets imparted to students at early age but they have to compromise with their grades. With the revolution in ICT based learning , it is possible to have online courses but the college attending students find it difficult to balance job and study. Students shall be proactive in implementing strategies for time management and giving equal contribution to work and job. In the process, college place and job place both must be conducive for helping out the students community.

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A Study on Imperativeness of Digital Detoxification to Reduce Stress

Shermeen Syed * **Dr. Irfan I. Lakhani ****

* **Principal**
Elementary School,
Anjuman – I – Islam's
BSK Girls English
School,
Mumbai, Maharashtra,
India

** **Associate Professor,**
Anjuman – I – Islam's
Allana Institute of
Management Studies,
Mumbai, Maharashtra,
India

QR Code

Abstract - *If we recollect the time when the first screen was introduced in India in the form of home television, black and white type followed by colour. Those days the watchers of television were having practice to maintain distance of five to seven feet in case of black and white television and around ten feet in case of colour television. Even at the time of using computers antiglare glasses were used.*

Nowadays, social media has deeply integrated into human life. Internet, smart phone have become an inseparable part of everyday life. Today we cannot imagine, even if one day the Internet is shut down, the smart phone no longer used and no social media exists any more. We were born in a technology-driven society. Using digital technologies and social media is as normal as breathing. Digital detox means refraining from digital equipment, in order to improve one's physical and mental well-being. This concept is gaining importance especially in developed countries like America and the United Kingdom. The present paper tries to shed light on the imperativeness of digitisation to reduce stress. It tries to find out a relationship between the level of stress and the frequency in the use of digital equipments in our daily life. It also tries to know how many people are willing to undergo digital detoxification and how often would that be. This study also tries to find out the relationship between demographic profile and behaviour pattern of an individual and the level of stress the individual experiences.

INTRODUCTION

Digital detox has become imperative today as technologies such as smartphones, tablets, and PDAs, have grown and developed at an extraordinary rate to become an essential part of everyday life. Through digital detoxification an individual tries to suspend the use of digital equipment and devices to utilize that time for social interactions and activities. It is a means of reducing the stress and anxiety of individuals caused by excessive high utilization of digital devices.

A digital detox is primarily done to avoid being addicted or obsessed with digital devices and to relax mentally by taking some time to enjoy the physical world. This enables maintaining a healthy balance between normal life and the time a person spends using such electronic devices.In other words, digital technologies and social media have simplified human lives to some extent.

However, benefits usually come along with disadvantages.This study tries to compare the level of stress experienced by individuals and the amount of time they spend using gadgets on a daily basis.

KEYWORDS
Digital Detoxification, Digital, Stress, Gadgets

STATEMENT OF PROBLEMS AND NEED FOR STUDY:

Recently on eve of International Happiness' Day, UN sustainable Development Solutions Network has came out with happiness report of 156 nations of the world and India was ranked at number 140. Indians are facing high level of stress in life, especially at workplace. Dependencies on electronic gadgets are resulting into increase in ones stress level. Already we have many reasons for stress and this can be one of them which are difficult to overcome due to our deep involvement. An even psychologist has declared cell phone as a source of addiction. Digital Detoxification is a process where we can detached from all gadgets for some days. This will help us in giving a break to our mind and body technically as well as mentally. It is an imperative need of our society to create awareness about this technique and also finding out its relationship with ones stress level and frequency of such breaks.

PURPOSE/ OBJECTIVE:

- To study the relationship between demographic profile (gender, age, occupation& Income) of respondents with their needfor practicing digital detoxification
- To find out the relationship between stress level of respondents and their need for practicing digital detoxification
- To study the relationship between behavioral pattern (introverts and extroverts) of respondents with their need for practicing digital detoxification
- To study the relationship between respondents screen watching time of electronic gadgets (in 24 hours) with their need for practicing digital detoxification
- To find out the relationship between respondents stress level with their frequency for practicing digital detoxification
- To find out the awareness level of the concept of digital detoxification.

HYPOTHESIS:

Ho1 There is no significant relationship between respondent's age and their need for practicing digital detoxification

Ho2 There is no significant relationship between respondent's gender and their need for practicing digital detoxification

Ho3 There is no significant relationship between respondent's occupation and their need for practicing digital detoxification

Ho4 There is no significant relationship between respondent's income and their need for practicing digital detoxification

Ho5 There is no significant relationship between stress level of respondents and their need for practicing digital detoxification

Ho6 There is no significant relationship between behavioral pattern (introverts and extroverts) of respondents with their need for practicing digital detoxification

Ho7 There is no significant relationship between respondents screen watching time of electronic gadgets (in 24 hours) with their need for practicing digital detoxification

Ho8 There is no significant relationship between respondents stress level with their frequency for practicing digital detoxification

RESEARCH METHODOLOGY:

Source of data collection would be primary data. The study is carried out in southern part of Mumbai City randomly through a survey involving 120 respondents. The elements of necessity for digital detoxification and stress level is be measured in terms of high and low on five point likert scale along with demographic profile like respondents' age, occupation, income, behavioural pattern (introverts and extroverts) and screen watching time of electronic gadgets in 24 hours. Also the frequency for digital detoxification is inquired in terms of time period. Analysis would be done by using appropriate statistical tools on SPSS software like Pearson's Chi-Square and One-Way ANOVA to prove the statistical significance amongst the variables as per hypothesis.

<u>TYPE OF RESEARCH</u>

Descriptive type primary research with Simple Random Sampling method involving 120 respondents as sample size

REVIEW OF LITERATURE

1. Theodora Sutton in his paper disconnect to connect: the food / technology metaphor in detoxing, explores concerns about our relationship with digital technology through a short ethnography of Camp Grounded: a Californian digital detox retreat and summer camp for adults. At Camp Grounded, digital detoxers conceptualise consumption of technology using a food parallel. While the brief connection or "snack" of a text message might temporarily satisfy, detoxers feel that waiting for a more nutritious face-to-face encounter will ultimately be more emotionally nourishing. This paper interrogates the food/technology metaphor to unpack its analytical limitations and the questions it prompts about the future of our relationship with digital technology. Digital detoxers choose to disconnect from being overworked and over-connected, to reconnect to nature, play, and to each other. This exemplifies a current social fact, whereby many users feel that digital technology use reduces their satisfaction in daily experiences and in relationships with others. Camp Grounded encourages attendees to feel as if they are finally connecting freely without limitation by spending time together face-to-face, using playful names, and not knowing the time: all allowing for what they feel is authentic communication and authentic dwelling. Whereas online interaction is felt to be low risk, there is a deliberate vulnerability inherent in the playfulness and emotional openness of Camp Grounded. At camp, this behaviour is rewarded with acceptance and friendship, and detoxers find this intensely validating.

It is more important to excavate the motivations and conceptual framework at the heart of digital detoxing, in order to paint a qualitative picture of disconnectionist behaviour. Standing on the shoulders of previous studies of digital non-use (Birnholtz, 2010; Gomez, et al., 2015; Stieger, et al., 2013; Baumer, et al., 2013; Portwood-Stacer, 2013; Brubaker, et al., 2016) it has begun to illustrate these very things. Michael Pollan (2011) helps us understand this conceptual framework as resulting from a recent proliferation of digital technology, which is now being thoroughly questioned in terms of how well it meets our social and emotional needs. The food/technology metaphor and the disconnectionists' deserve continued study, especially their individual post-detox strategies of digital use, as they offer a fantastic potential to tangibly aid in re-aligning the design and goals of our technology with the social needs of users.

2. The modern era of the university classroom began with two instructional items: the chalkboard and the overhead projector. Since those early days, classrooms are equipped with new technology products. Today's university classroom may contain computer projection, large screens and/or whiteboards, and all of the devices necessary to enhance education. All of the technology in the classroom had one thing in common: it was controlled or utilized by the instructor. Perhaps the most interesting, challenging, and controversial technology to be introduced does not come from the instructor, but rather the student that being the electronic devices students are bringing into the classroom (Bayless, Clipson&Wison, 2013).

When cell phones first began to appear in the classroom, an annoying ringing phone would announce its presence and students would look around wondering who it belonged to. This distractor made it difficult for the instructor to keep the attention of the class. Later the rings changed to notes of a song, then to vibrations, which could bounce a phone across a metal desk, and finally to text messages. Every call or message is a distraction to someone. Now smartphones have access to the internet allowing students to browse on Facebook or any other website, as well as check email and send text messages.

Many recent studies have been conducted to clarify the usage of mobile phones in class, but the literature is insufficient about the new expression, phubbing. No study to date has surveyed students' mobile phone using habits under the frame of phubbing. As phubbing means snubbing someone by looking at your phone instead of paying attention, we consider that, being busy with mobile phones during courses is an act of phubbing. Tindell and Bohlander (2012) surveyed 269 university students and argued that the use of the cell phone is a distraction and that "if students are spending time texting, they are not paying attention in class". McCoy (2013) asked 777 university students from six U.S. universities to describe their behavior and perceptions regarding classroom use of digital devices for non-class purposes. He stated that the average respondent used a digital device for non-class purposes 10.93 times during a typical school day for activities including texting, social networking, and emailing. Most respondents did so to fight boredom, entertain themselves, and stay connected to the outside world. More than 80% of the respondents indicated such behavior caused them to pay less attention in the classroom and miss instruction.

3 . A pilot study conducted by Burns and Lohenry (2010) surveyed faculty and students in the health sciences to determine the perception of cell phone use during class. About 40% of the students indicated that they used their phones during class, and this activity caused a distraction for about 85% of the students. It seems clear that students are using their phones during class, and that this behavior is potentially disruptive. They also found the majority of students and faculty believed that cell phones were distracting during class. These personal behaviors in the context of teaching and learning often annoy professors (Jenkins, 2011). This is not the case for all professors of course. Campbell (2006) conducted a study to explore some of the challenges associated with mobile phones in university classrooms. Participants including students and teachers reported that ringing is a serious source of irritation and distraction for both students and faculty members and supported for formal policies restricting the technology during class time. Rosen et al. (2011) investigated the effect of texting during instruction. Results indicated that academic performance decreased when students texted during class. Similarly, educators worry about the influence of textese, the abbreviations and slang associated with texting, on written language skills. Clayson and Haley (2012) found students received and sent texts during class time. Students believed they could listen to lectures and text at the same time. This was not so and they earned lower grades.

Massimini and Peterson (2009) found students' use of smartphones resulted in tardiness. Tardiness results in negative consequences on the learning experience for the late students and the students interrupted bythisbehavior. Dzubak (2012) found interruptions during the learning process inhibit knowledge acquisition. Another study found students who experienced a ringing smartphone during a video presentation performed poorly compared to students in a control group who did not experience ringing phones (End, Worthman, Mathews, & Wetterau, 2010). Synnott (2013) surveyed 129 students at a midsized public university in New England. The study's focus was on students' use of smartphones during class time and their perceptions with regard to their classmates' use of smartphones concerning: texting, surfing the Web, visiting social sites, and leaving the classroom to take calls. He found all students do engage in these activities during class time to some degree. He also found that students misperceive that their peers use their phones more than they do themselves. These misperceptions may result in students increasing their use of smartphones during class time to be like their peers.

4. Studies (Pickett & Thomas, 2006; St. Gerard, 2006; Tindell & Bohlander, 2012; O'Bannon & Thomas, 2014; O'Bannon & Thomas, 2015) confirm that students use their mobile phones to cheat. For example, at Prairie View A&M University, 11 nursing students admitted to cheating on a comprehensive exam by texting students who had already completed the test (Tolson 2008). The technology available through cell phones allows an individual to send answers to multiple-choice questions to other test takers or send pictures of test questions to friends (outside the test), who send back the response. With web-browsing phones, it is even possible to look up answers to questions directly (Tindell & Bohlander, 2012). There have always been issues with students' passing of notes in class and cheating on exams. As pointed out by Orbinger & Coffey (2007), "Many students are extremely rapid and proficient at text messaging and could share answers on both multiple choice and essay type items". Another important issue is noted by Kiedrowski et al. (2009) who discussed the issues of privacy violations. They wrote that "Using the video features of a cell phone, students can record other students to denigrate peers or teachers by posting these rogue videos in public forums such as YouTube to simply try to 'provoke a teacher into losing their temper" (Shrivastava & Shrivastava, 2014). Coe and Oakhill (2011) examined the effect of student texting/textese and literacy and reported a positive relationship, whereas Drouin and Driver (2012) identified that texting negatively affects students' literacy. In classroom settings, Wei, Wang and Klausner (2012) found texting during class partially affected a students' ability to self-regulate their attention to classroom learning. Wei and Wang (2010) noted university students' ability to text and perform other tasks simultaneously during class might become a habit over time. Such habits may be defined as automatic behaviors triggered by minimum consciousness. Findings such as these may not be surprising given other research involving human behavior and the use of digital technology. Ophir et al. (2009)noted society's increasingly

saturated media environment means more people are consuming more than one content stream at the same time. It is also stated tha the human mind is not really built for processing multiple streams of information. Also, Foerde et al. (2006) found people had a harder time learning new things when their brains were distracted by another activity. Yet, research on this issue is still mixed.

Based on the available literature, it is concluded that students are heavily using mobile phones, distracting the teaching and learning. Students are also misusing their mobile phones for creating disturbances. On the other hand phubbing is a brand new perspective and the research on phubbing is limited. Therefore, the focus of this paper is to conduct a survey among college students in Turkey to verify their views about mobile phone usages, research in this area needs frequent updating because the proliferation of new technology is growing at an exponential rate. Also the survey addresses the frequency and intensity of non-class related digital distractions in the classroom and aims to reveal students' phubbing habits. Within the study, students were asked to report on their own use of cell phones in class, as well as their observations of others. Specifically, students were asked to report about the use of phones before and during class, as well as during exams. They were also asked questions regarding how distracting they felt that text messaging were to themselves and other students, and whether there were characteristics of the classroom or instructor that made it easier to text in class. Additionally, students were asked what they believed an effective policy for cell phones would be. This study was conducted in order to gain a better understanding of the use and abuse of cell phones in a college classroom setting, and to potentially aid in policy-making decisions.

DATA ANALYSIS

Ho1 There is no significant relationship between respondent's age and their need for practicing digital detoxification

Table 1.1

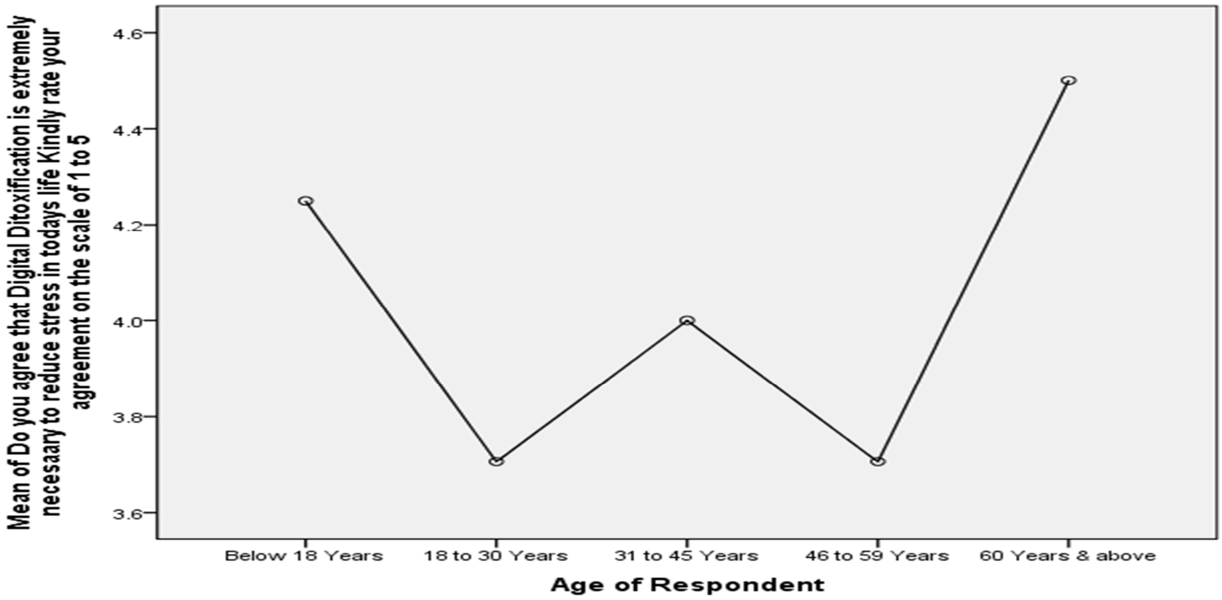
ANOVA

Do you agree that Digital Detoxification is extremely necessary to reduce stress in today's life

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.910	4	.977	.691	.600
Within Groups	161.368	114	1.416		
Total	165.277	118			

Interpretations: As per the One Way ANOVA the F statistics significance p value is 0.600 as shown in table 1.1, If Sig. p value is greater than 0.05 → it implies that respondent's age and their need for practicing digital detoxification are not significantly related . Null hypotheses is Accepted.

Graph 1.1



As per the above graph 1.1 Means Plot of ANOVA shows that respondents below age of 18 years and respondents above 60 years highly needs digital detoxification as compared to other age groups.

Ho2 There is no significant relationship between respondent's gender and their need for practicing digital detoxification

Table 2.1

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.798[a]	4	.099
Likelihood Ratio	7.885	4	.096
Linear-by-Linear Association	.741	1	.389
N of Valid Cases	120		

a. 3 cells (30.0%) have expected count less than 5. The minimum expected count is 1.85.

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the *p* value is greater than 0.05 i.e. 0.099 as shown in table 2.1, it implies that respondent'sgender and their need for practicing digital detoxification are not significantly related. Null hypotheses is Rejected.

Ho3 There is no significant relationship between respondent's occupation and their need for practicing digital detoxification

Table 3.1

ANOVA

Do you agree that Digital Detoxification is extremely necessary to reduce stress in today's life

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	20.179	4	5.045	3.963	.005
Within Groups	145.099	114	1.273		
Total	165.277	118			

Interpretations: As per the One Way ANOVA the F statistics significance p value is 0.005 as shown in table 3.1, If Sig. p value is less than 0.05 → it implies that respondent's occupation and their need for practicing digital detoxification are significantly related. Null hypotheses is Rejected.

Ho4 There is no significant relationship between respondent's income and their need for practicing digital detoxification

Table 4.1

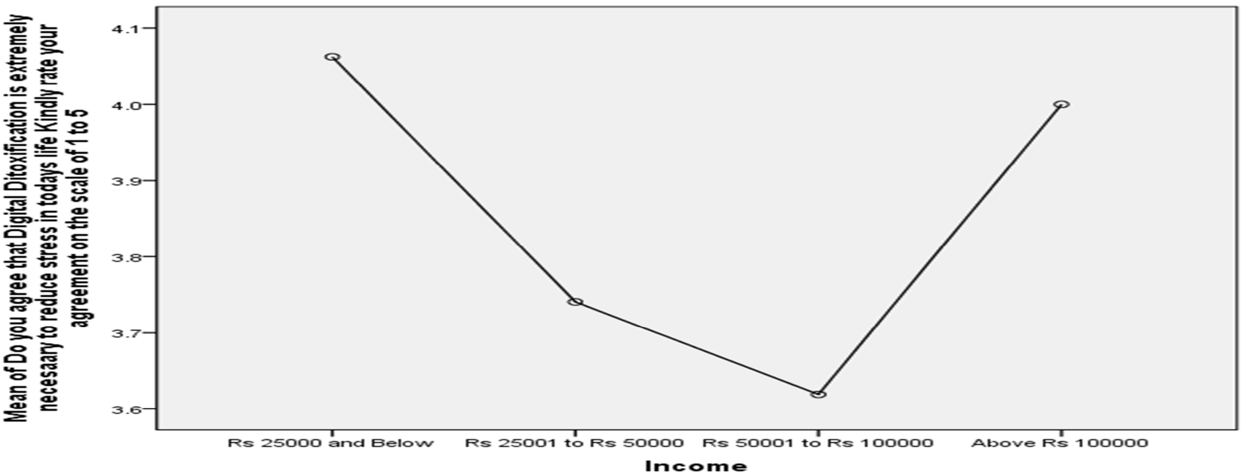
ANOVA

Do you agree that Digital Detoxification is extremely necessary to reduce stress in today's life

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.441	3	1.147	.818	.486
Within Groups	161.198	115	1.402		
Total	164.639	118			

Interpretations: As per the One Way ANOVA the F statistics significance p value is 0.600 as shown in table 4.1, If Sig. p value is greater than 0.05 → it implies that respondent's income and their need for practicing digital detoxification are not significantly related . Null hypotheses is Accepted.

Graph 4.1



As per the above graph 4.1 Means Plot of ANOVA shows that respondents having income between Rs 50000/- to Rs 1,00,000/- needs less digital detoxification as compared to other income group.

Ho5 There is no significant relationship between stress level of respondents and their need for practicing digital detoxification

Table 5.1

ANOVA

Rate your stress level felt by you on the scale of 1 to 5

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	11.263	4	2.816	2.512	.046
Within Groups	126.678	113	1.121		
Total	137.941	117			

Interpretations: As per the One Way ANOVA the F statistics significance p value is 0.046 as shown in table 5.1, If Sig. p value is less than 0.05 → it implies that stress level of respondents and their need for practicing digital detoxification are significantly related. Null hypotheses is Rejected.

Ho6 There is no significant relationship between behavioral pattern (introverts and extroverts) of respondents with their need for practicing digital detoxification

Table 6.1

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.994[a]	4	.288
Likelihood Ratio	5.296	4	.258
Linear-by-Linear Association	.080	1	.777
N of Valid Cases	118		

a. 3 cells (30.0%) have expected count less than 5. The minimum expected count is 2.64.

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the *p* value is greater than 0.05 i.e. 0.288 as shown in table 6.1, it implies that respondent'sbehavioural pattern (introverts and extroverts) and their need for practicing digital detoxification are not significantly related. Null hypotheses is Accepted.

Ho7 There is no significant relationship between respondents screen watching time of electronic gadgets (in 24 hours) with their need for practicing digital detoxification

Table 7.1

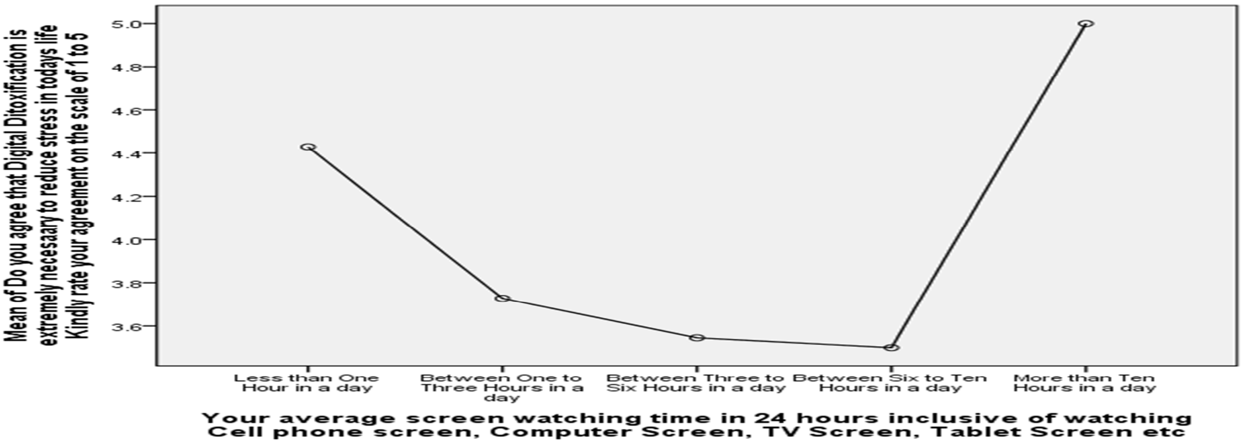
ANOVA

Do you agree that Digital Detoxification is extremely necessary to reduce stress in today's life

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	15.271	4	3.818	2.913	.024
Within Groups	150.721	115	1.311		
Total	165.992	119			

Interpretations: As per the One Way ANOVA the F statistics significance p value is 0.024 as shown in table 7.1, If Sig. p value is less than 0.05 → it implies that respondents' screen watching time of electronic gadgets (in 24 hours) and their need for practicing digital detoxification are significantly related. Null hypotheses is Rejected.

Graph 7.1



As per the above graph 7.1 Means Plot of ANOVA shows that respondents having screen watching hours more than ten hours in a day and less than one hour a day highly needs digital detoxification as compared to other screen watchers .

Ho8 There is no significant relationship between respondents need for practicing digital detoxification with its frequency of practice.

Table 8.1

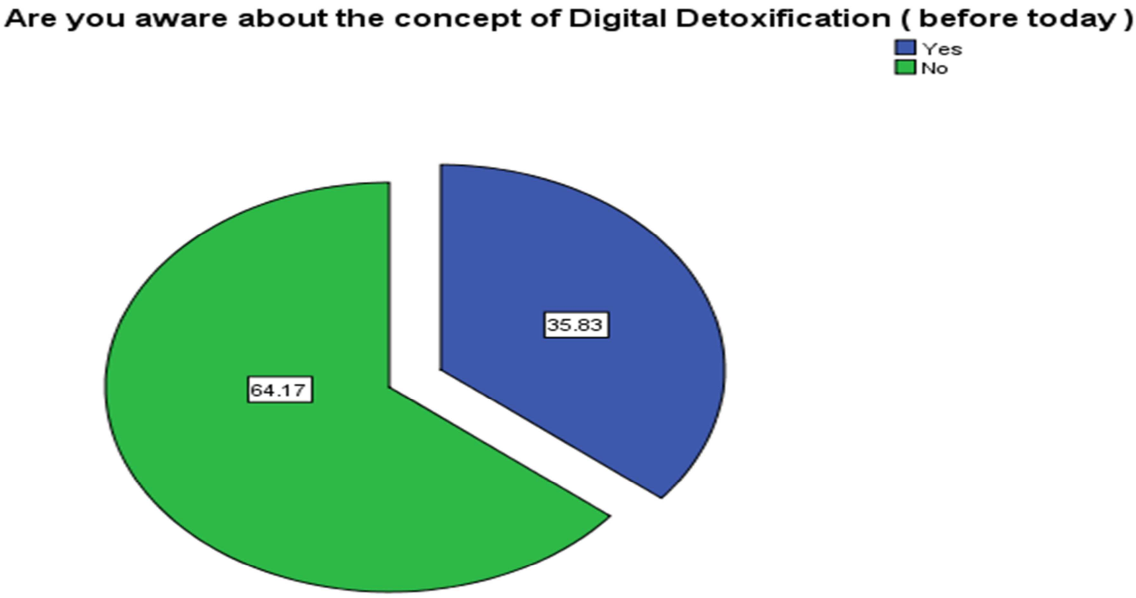
Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	47.841[a]	12	.001
Likelihood Ratio	39.700	12	.000
Linear-by-Linear Association	24.728	1	.000
N of Valid Cases	120		

a. 14 cells (70.0%) have expected count less than 5. The minimum expected count is .60.

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the *p* value is less than 0.05 i.e. 0.01 as shown in table 8.1, it implies that respondents need for practicing digital detoxification and its frequency of practiceare significantly related. Null hypotheses is Rejected.

OTHER OBSERVATIONS



From the total respondents 64.17 % are not aware about the concept of digital detoxification and rest 35.83 % are aware.

DISCUSSIONS

In the above study, researcher has tested the hypothesis to find out statistically significant relationship between respondents' demographic profile, personality type, screen watching time of gadgets, stress level with their need for digital detoxification. It was observed that respondent's age, income, gender, behavioural patter (introverts and extroverts) are not significantly related with their need for digital detoxificationwhereas respondents occupation is showing significant relationship. Respondents with more and less screen watching hours are also need digital dextification and hence show statistically significant relation.

Respondents with high stress level show their intense desire towards the process of digital detoxification and hence they are significantly related. Moreover all these respondents with high desire for need for digital detoxification demands the detoxification breaks in high frequency of time period. We have also found that more numbers of respondents are unaware about this concept of digital detoxification and its consequences in high stress in life.

CONCLUSIONS

As a human perception towards feel good approach, this study concludes that there is a strong causal effect of high use of electronic gadgets in the form of stress. People have shown their interest in the process of digital detoxification as a stress buster. They have also shown their concern to have more and more such kind of breaks. We can also say that the need for digital detoxification is diverse as per the occupation of the respondents. As stress is a common cause so is its remedy; age, gender, personality types and incomes doesn't any influence on respondents' desire for digital detoxification. We look forwards for its increase in awareness and implementation of this practice till the time we are unable to permanently detachour selves from these gadgets or till the time evolution gives us some other substitute.

LIMITATIONS

The study is carried out in the southern part of Mumbai city specially considering the work and nature of respondent in general. The results may vary if we take specific type of work profile, nature and mentality of person feeling stressful with working profile where electronic gadgets are highly used. The need for digital detoxification can also be compared with respondents other stress busters measures and their own mechanism of feeling stress. Some people may gain pleasure by using the gadget in somewhat ways. There is a scope for further detailed study in this area of research by taking more variables and increase in number of samples.

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A Brief Study of Data Science in Today's World

Prof. Abdul Sadique *

* **Co-ordinator, B. Sc.** (Computer Science / M. Sc. I. T.)
Anjuman-I-Islam's, Akbar Peervhoy College of Commerce and Economics,
Mumbai, Maharashtra, India

QR Code

"A brief study of Data science in today's world"

What is Data

In digital world, data is a collection information that has been converted into a form that is to be used for computational purpose. Today's computers and transmission media, data is information converted into binary digital form. Raw data is a term used to describe data in its most basic digital format.

Within a computer's storage, data is a collection of numbers represented as bytes that are in turn composed of bits (binary digits) that can have the value one or zero. Data is processed by the CPU, which uses logical operations to produce new data (output) from source data (input).

Example of Computer Data:

Ravi, Manoj, Salim, 4321, average, data

101001011101010101101010101010111

45.3 3222.3 222 5656 34345 0444

Data is defined as "Data is reinterpretable representation of information in a formalized manner suitable for communication, interpretation, or processing".

Examples of data include a sequence of bits, a table of numbers, the characters on a page, the recording of sounds made by a person speaking, or a moon rock specimen."

DATA TYPES

In statistics data types are a very important concept which needs to be clarify in the measurement of statistical problems to take certain conclusion. Here we are going to study the different data types for analyzing the exploratory data.

- Having a good understanding of the different data types, also called measurement scales, is a crucial prerequisite for doing Exploratory Data Analysis (EDA), since you can use certain statistical measurements only for specific data types.
- You also need to know which data type you are dealing with to choose the right visualization method. Think of data types as a way to categorize different types of variables. We will discuss the main types of variables and look at an example for each. We will sometimes refer to them as measurement scales.

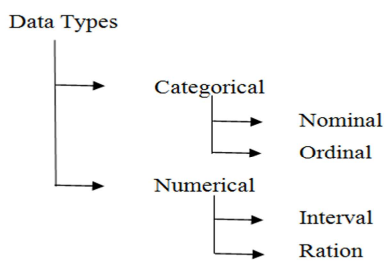


Figure: Data Types

Categorical Data

- Categorical data represents characteristics. Therefore it can represent things like a person's gender, language etc. Categorical data can also take on numerical values (Example: 1 for female and 0 for male).
- Note that those numbers don't have mathematical meaning.

Nominal Data

Nominal values represent discrete units and are used to label variables, that have no quantitative value. Just think of them as „labels". Note that nominal data that has no order.

Therefore if you would change the order of its values, the meaning would not change. You can see two examples of nominal features below:

Example:

What is your Gender?

What are your hobbies?

○ Female ☐ Reading Book
○ Male ☐ Playing games on mobile
☐ Drawing
☐ Playing outdoor games

The left feature that describes a person's gender would be called „dichotomous",which is a type of nominal scales that contains only two categories.

Ordinal Data

Here data are arranged in a particular order and we have to floow the same at the time of reading and writing data. Ordinal values represent discrete and ordered units. It is therefore nearly the same as nominal data, except that it's ordering matters. You can see an example below:

What is last education?

- ○ 1- XIIth Pass
- ○ 2- Graduate
- ○ 3- Post-Graduate
- ○ 4- Doctorate

- Note that the difference between XIIth and Graduate is different than the difference between Graduate and Post-Graduate level. This is the main limitation of ordinal data, the differences between the values is not really known.
- Because of that, ordinal scales are usually used to measure non-numeric features like happiness, customer satisfaction and so on.

Numerical Data

1. Discrete Data

- We speak of discrete data if its values are distinct and separate. In other words: We speak of discrete data if the data can only take on certain values. This type of data can't be measured but it can be counted. It basically represents information that can be categorized into a classification. An example is the number of heads in 100 coin flips.
- You can check by asking the following two questions whether you are dealing with discrete data or not: Can you count it and can it be divided up into smaller and smaller parts?

2. Continuous Data

- Continuous Data represents measurements and therefore their values can't be counted but they can be measured. An example would be the height of a person, which you can describe by using intervals on the real number line.

Interval Data

- Interval values represent ordered units that have the same difference. Therefore we speak of interval data when we have a variable that contains numeric values that are ordered and where we know the exact differences between the values. An example would be a feature that contains temperature of a given place like you can see below:

Temperature?

- ○ - 10
- ○ -5
- ○ 0
- ○ + 5
- ○ + 10
- ○ + 15

- The problem with interval values data is that they don't have a „true zero". That means in regards to our example, that there is no such thing as no temperature. With interval data, we can add and subtract, but we cannot multiply, divide or calculate ratios. Because there is no true zero, a lot of descriptive and inferential statistics can’t be applied.

3. Ratio Data

Ratio values are also ordered units that have the same difference. Ratio values are the same as interval values, with the difference that they do have an absolute zero. Good examples are height, weight, length etc.

The above article just try to give you brief introduction overview of the different types of data available.

<u>Conclusion:</u>

1. It is very import to work on data as it is much needed for business application
2. Different types of data can be used in different condition.
3. A huge amount of data is generated and we need to store this and access it quickly.

An Analytical study of Selling and Buying behavior of Consumers in E-Waste trade in India with reference to Mumbai Region

Prof. Ahtesham Shaikh *

*** HOD**
(Information Technology),
Anjuman-I-Islam's,
Akbar Peervhoy College of Commerce and Economics,
Mumbai, Maharashtra, India

QR Code

1) Introduction and literature review:

India is a country of huge technological potential. Technology is the key driving force in banking, production, marketing, service sector, IT / ITES, business and house hold. Consumer electronics and computers, laptops, mobile sets, electronic gadgets and other house hold electronics becomes obsolete soon as electronics product life cycle is short, also switching to newer and latest gadgets and devices is a trend. This out of life product contains hazardous waste like lead, mercury, cadmium, arsenic etc which has an very bad impact on human health in particular also on the environment in general. Therefore a global concern is raised over systematic e-waste management.

Keyword: E-Waste Trade, Mumbai, MPCB, CPCB, Sustainability, Environment.

Definition: Waste generated from end of life electronic products like Microprocessor, Microcontroller, Motherboards, Printed Circuit Boards, batteries, CD, DVD, TV, LCD display units etc.

As per the authorized producers list of electronics waste as on 10/01/2018 with the central pollution control board(CPCB) only 64 producers are registered.

Figure 1: Authorized Producers of Electronic Waste registered as on 10/01/2018 with CPCB

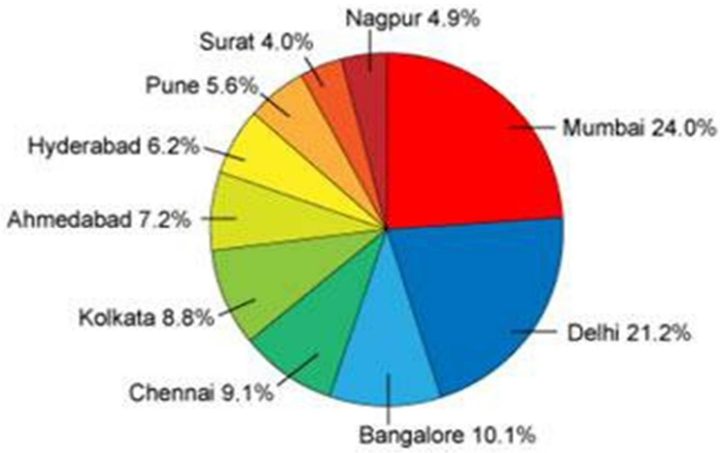
Sr. No	City	No
1	Delhi	36
2	Gurgoan	17
3	Noida	4
4	Mumbai	3
5	Chennai	1
6	Hyderabad	1
7	Goa	1
8	Gautam Buddh Nagar(UP)	1
	Total	**64**

Source: survey conducted

Electronic devices and largely imported from China. According to industry source 20% to 25% of the total import in India is from china during 2010 – 2015. This import percentage increased to 30% in next five year. The import from china will grow up to 40% in 2020.

Mumbai is the financial capital of India. Mumbai along with Pune is not only the largest manufacturing and import hub but also a large base of electronic consumers. This has not only given a base for IT & ITES but also gave a new business of collection, dismantle, transport and export of E-Waste. Mumbai is the largest generator or E-Waste in India.

Figure 2: City wise e-waste generation in India.



Source: Department of IT

The total e-waste generated in Mumbai shares 24% to the total e-waste generated in the country as shown in fig. 2. As per country level e-waste assessment study, Mumbai generates largest wastes among all the cities in India. Total electrical and electronic waste generation in Maharashtra is 20270.6 tonnes, out of which Navi Mumbai contributes 646.48 tonnes, Greater Mumbai 11017.06 tonnes, Pune 2584.21 tonnes and Pimpri-Chinchwad 1032.37 tonnes [3].

The increasing consumption rate of electronics and higher obsolescence rate is the major reason in generation of junk electronics and has also made solid waste management system complex in Mumbai.

2) Statement of the problem:

I. To identify impact of unorganized E-Waste Collector/Dismantler on Environment.

II. To identify the means of regularization for unorganized E-Waste Collector/Dismantler.

3) **Objective of study:**

The aim is to study the impact of unorganized E-Waste Collector/Dismantler on environment & analysis for strategic and tactical planning in E-Waste management.

4) **Scope of the study:**

The scope of study is restricted to unorganized sector in India; also the study

5) **Sample size and Methodology**

The study has been conducted as a case study of the unorganized scrap collectors and suppliers. A sample of 210 unorganized scrap dealers/suppliers selected from *Do Taki, LBS & CST Road Kurla, Tilak Nagar Sakinaka, Sion Dharavi & Govandi* in Mumbai. The study focuses only on unorganized collector/assembler/dismantler in order to establish their impact trends. Also sample of 30 SME was studies to understand the generation and supply of e-waste from SME sector. The cumulative average of each parameter was also computed and correlated with different activities like safety measures during collection and dismantle hazards, Government policies, regularization rules, Environmental concern. The study used a structured questionnaire to collect the required data. Microsoft excel sheet was used to analyze the collected data with the aid of Statistical formulas.

The data was also collected from secondary sources through the reports, research work, charts, index, journals, and annual reports from various government, non government, and private agencies.

6) **Data analysis and findings of the study:**

6.1 Scenario of E-Waste in Mumbai.

Waste collection and export market exists in a major way in Mumbai. This market is spread over different areas. These traders are spread in many parts of Mumbai like *Do Taki, Kurla, Saki Naka, Sion Dharavi, Govandi, Jogeshwari and some part of Malad.* This informal section in Mumbai of e-waste business collects, dismantles and transports e-waste which is ungoverned by stringent health and environmental regulations. This free trade often uses unskilled workers on daily wages without protection mask and gloves. Majority of these business areas are densely populated lower middle class localities, hence this ungoverned business sector is exposing these families and environment to dangerous toxins. Maharashtra has only 46 collectors or dismantlers authorized by the Central Pollution control Board (CPCB) and the Maharashtra Pollution Control

Board (MPCB) as shown in table 1, but more than 300 at Do Taki, more than 500 at Kurla and more than 1000 scrap dealers at Sion Dharavi, Govandi, Jogeshvari and Malad are collecting, dismantling and transporting e-waste in Mumbai only.

Table 1: Number of registered E-Waste Collector/dismantlers in India

Authorized Collectors / dismantler of Electronic Waste Registered as on 27-11-2017 with CPCB		
Sr. No	**State**	**No**
1	Karnataka	52
2	Delhi	26
3	Maharashtra	22
4	Tamil Nadu	14
5	Haryana	13
6	UP	11
7	Rajasthan	9
8	Gujarat	7
9	Uttrakhand	4
10	MP	2
11	Andhra Pradesh	2
12	West Bengal	1
13	Chhattisgarh	1
Total		**164**

Authorized Collectors / dismantler of Electronic Waste Registered As on 30th Nov 2017 with MPCB		
Sr. No	**City**	**No**
1	Mumbai	13
2	Thane	11
3	Pune	10
4	Nagpur	5
5	Aurangabad	4
6	Buldhana	1
7	Ratnagiri	1
Total		**45**

Source: Survey conducted

Many times these unorganized sectors employ child-labour to manually break electronic components causing severe danger due to release of phosphorus, lead etc. This unorganized sector applies informal process to handle e-waste e.g. manual breaking of components, heating, applying acid ect. This costs them ₹ 200 - ₹ 300 per piece compared to formal process which is highly organized heating chamber at 1200^{O} C, shredder machines followed by electro-refining, Workers are highly skilled with proper protective environment. The investment of organized e-waste recycler or dismantler is minimum about ₹ 50 Lacks to ₹ 20 Billion (approx.).

6.2 E-Waste handling by unorganized sector in Mumbai.

To have a better understanding of all the responses received; raw data was converted into numerical results and presented them in tables and charts as illustrated below. A total of 210 shops were surveyed to collect data from shop owners, workers and transporters of e-waste in Mumbai.

As per the study conducted, it was found that the unorganized sector workers are highly unskilled and unaware about the adverse effect on their own health and environment. Out of 210 respondents 150 amounting to 71% were unaware of the legal procedures while

60 were aware but were casual due to lack of action and detection system from the authorities.

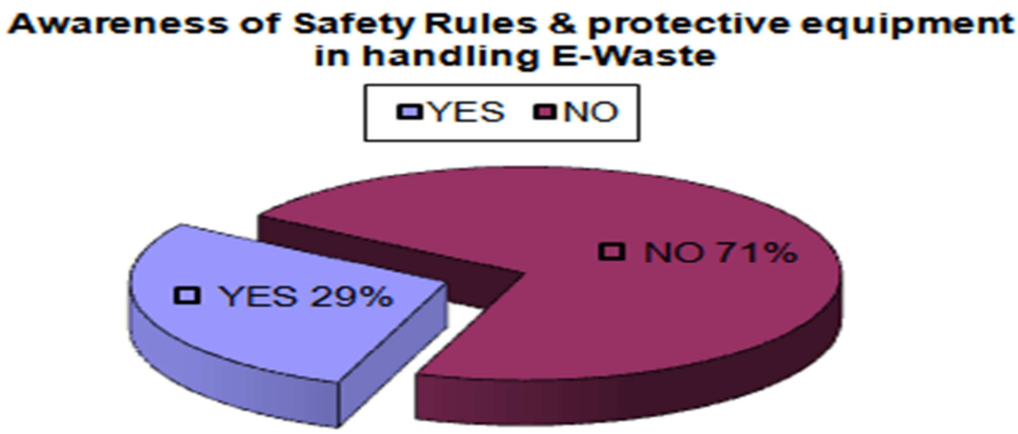
Table 2: Respondents Profile

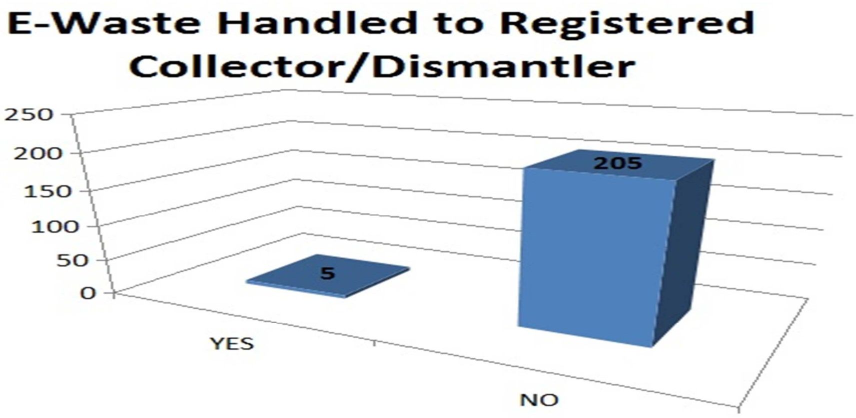
Sr. No	Respondents Type	Total Sample	240	Educational Background
1	SME	30	12.50%	Graduate - 20
				Post Graduate - 10
2	Labour	127	52.92%	Below 5th : 87
				5th – 7th : 23
				8th – 10th:10
3	Owner / Transporter	83	34.58%	Below SSC: 47, HSC : 24 & Graduate :12

Source: Survey Conducted

Worker is such informal sector has very low literacy rate as per the survey data 87 attended village school maximum up to 5th standard, while 57 respondents could make up to SSC (10th Standard), while 24 were HSC (12th standard) and only 12 could have attend or complete their graduation.

Figure 3: Safety measures and legalization awareness.





Source: survey conducted

As per chapter II of Environment (Protection) Act 1986, (29 of 1986) called as e-waste (Management and Handling) rules 2011 w. e. f. 1st May 2012, every collection center should obtain authorization, should sort e-waste in secure manner and ensure that no damage is caused to environment during storage and transport till it is sent to registered recycler or dismantler. Also maintain records of collection and file annual return in form – 3 to state pollution control board on or before 30th day of June following every financial year. But the study found that only 5 out of 210 workers / shop owners and surprisingly none of the SME owners are aware of the registered collector/dismantler in the state. The rule also says not to process any e-waste for recovery or refining of material without prior permission in the prescribed format from the Board.

FIGURE 4: IMPACT OF E-WASTE ON ENVIRONMENT AND HEALTH.

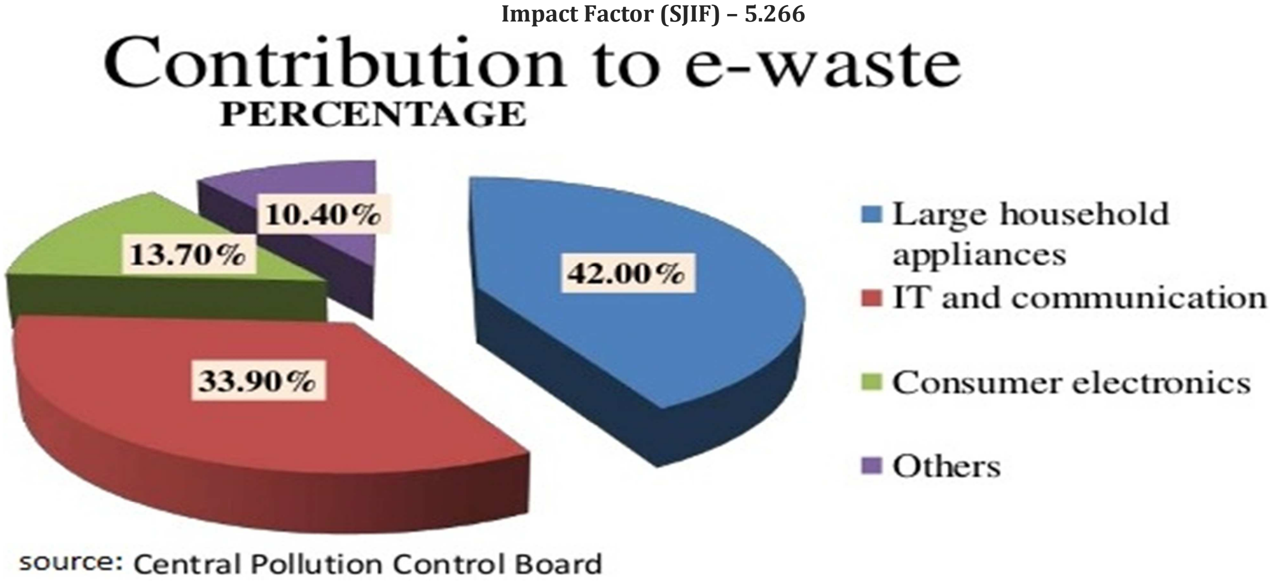
EFFECT OF E-WASTE ON ENVIRONMENT

Element	Effect on environment
Lead	Damage to central and peripheral nervous systems, blood systems and kidney damage. Affects brain development of children
Chromium	Asthmatic bronchitis. DNA damage
Cadmium	Toxic irreversible effects on human health. Accumulates in kidney and liver. Causes neural damage. Teratogenic
Mercury	Chronic damage to the brain. Respiratory and
Plastics including PVC	Burning produces dioxin. It causes Reproductive and developmental problems; Immune system damage; Interfere with regulatory hormones

Source: **e-waste effect on environment and its management**

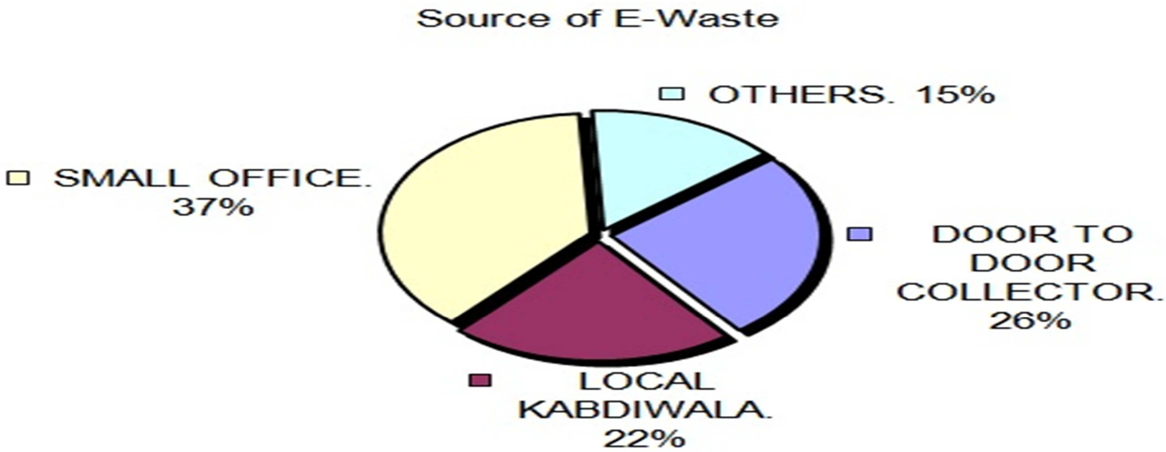
6.3 Sources of e-waste in Mumbai

According to Central Pollution Control Board the large household appliances make the major portion of e-waste in India it is up to 42%, IT and Communication devices 33.90%, followed by consumer electronics and other devices as shown in figure below.



The survey reviles that household electronic appliances, consumer electronics and other devices are collected door to door by small collectors some are sold to local kabadiwalas. Also small offices where Computers, LED TV, printers and other devices are in the range between 30 to 50 units' contact these scrap dealers for complete office interior dismantling in 2 to 3 years.

Figure 5: Source of E-Waste in Mumbai

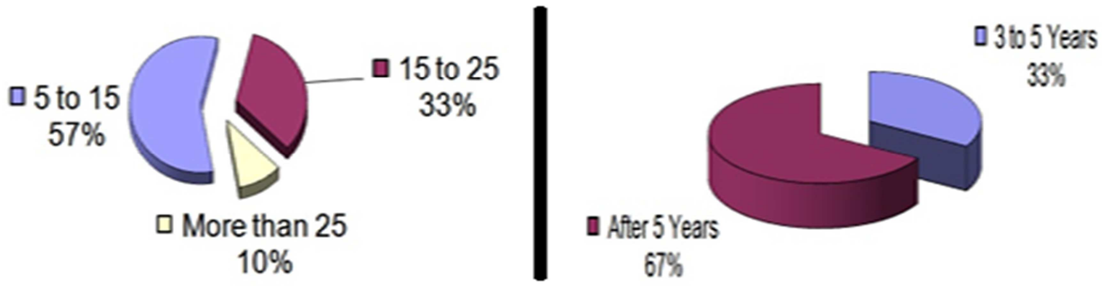


Source: Survey Conducted

The journey of e-waste from consumer/end user to recycler is long and complex. It moves zigzag between formal and informal sector. Because of the increasing demand of automation in business processes and computerization offices makes heavy use of electronics. As reported by SME firms, a business process is focused on its business product or service, many of the SME doesn't bother about the proper disposal of e-waste. They usually try to find the easiest possible way. This leads the local collector/dealer to enter the formal way of e-waste into informal zigzag. The number of electronic devices and the replacement policy by SME is shown below in figure 6.

Figure 6: Contribution of SME in E-Waste

No of electronic devices used in SME Replacement Policy by SME



Source: Survey Conducted.

7) **recommendations based of study:**

Chapter II, Rule 17 of the E-waste (Management and Handling) Rules, 2010, the Central Pollution Control Board (CPCB), New Delhi is termed as an authority. In addition to co-ordination with state local boards like the Maharashtra Pollution Control Board for registration and renewal of license, preparing guideline, yearly assessment of e-waste the CPCB and MPCB is also assigned the duty to conduct training and awareness programs. Therefore such informal and unorganized sector needs urgent attention. These highly sensitive areas has to take care by the Pollution Control Board regularly till every of these collectors/dismantlers and transporters understands the importance of managed and organized e-waste treatment. Also encouraging and motivating the workers involved to use safety measures and train them with new technologies.

The state pollution control board should strictly stop the unauthorized transportation of waste electronic goods in and out with the help of local administration at Navi Mumbai, Thane, and Mumbai.

8) Conclusion:

"Prevention is better than cure", should be the policy. Electronic waste is covered under the broad regulatory frame work of hazardous waste in India. The government is also moving to enact legislation and additional incentives for industries to comply with environmental provision and bring out market forces into environmental friendly business. Therefore the authorities have to track the material flow, the import and export quality of electronics goods, reuse policy and the most important, track the flow of e-waste from formal to informal zigzag to put a complete control on effective e-waste management in Mumbai.

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The Content Analysis of the Mathematics Curricula and Impedimenta in Understanding the Problem-Solving Skills at Middle School Level

Dr. Shakeel Ahmad *

* **Assistant Professor**
Anjuman-I-Islam's,
Akbar Peervhoy College of Commerce and Economics,
Mumbai, Maharashtra, India

QR Code

Abstract *-Generally, to solve the mathematical problem is one of the challenging task specially in primary level. Primary level curriculum is based on the average level students mind power. This study mainly focuses on difficulties faced by the student at the middle school level. Lack of knowledge in Number theory, problem solving in mathematics is most critical. Effective guide lines in preparing is to develop mathematical problem-solving ability. Apart from the curriculum, it has been depended on the primary syllabus, the hierarchy of learning methods are carried out. Most of the time students they aware the content but the skill does not develop the next level since the pattern of the syllabus varying from the basic concepts. The problem solve attitude is poor compare than curriculum development. Correct the problem to the depth area in the field at middle school level. We should discuss and evaluate the middle school student problems to face in mathematics particularly the basics. The purpose of this study is to understand middle school student's difficulties in mathematics."*

Keywords: Mathematics difficulties, problem solving ability, middle school content

Introduction

Teaching method of mathematics throughout the world cannot challenged, there is an activity-oriented teaching. Particularly the middle school students in India study NCERT syllabus. The role the visualization plays an important role in mathematical learning. In this paper, a group of students with mathematics difficulties was divided in two on the basis of their abilities. There was no difference between mathematical performances of the two groups when assed on standard mathematical tests, but one group had higher visuo-spatial skills than the other. The individuals were then interviewed, during which, they were given arithmetic word problems to be solved in three different presentations: orally; with a picture; and with a diagram. The results show that the group with the higher visuo-spatial skills performed significantly better on these problems, and some possible reasons are discussed with implications of this finding for mathematics learning. The content of the Middle School Syllabus.

Methodology

A sample of 100 students from standard sixth, seventh and eighth of five different schools (English, Urdu and Marathi Medium) has been taken. Each student provided 20 Questions containing their current syllabus for two hours to solve. After assessment of their answer books 15 students of each class selected who get less than 50 marks. Comprehensive question and answer session were carried out from the selected students.

‘’The underlying philosophy of the course is to develop the child as being confident and competent in doing mathematics, having the foundations to learn more and developing an interest in doing mathematics. The focus is not on giving complicated arithmetic and numerical calculations, but to develop a sense of estimation and an understanding of mathematical ideas’’.

Sixth standard	**Seventh standard**	**Eighth standard**
Number system knowing numbers Playing with Numbers Whole numbers (W=0,1, 2, 3..) Negative Numbers and Integers (Z=-3,-2,-1, 1, 2,3...) Representation of fractions	**Number system** knowing numbers integers Fractions and rational Numbers (pq) Exponent only natural numbers.	**Number system** Rational numbers Powers (xn), Squares ($a2$), Square roots ($\sqrt{x}$), Cubes ($a3$), Cube roots $\sqrt[3]{}$ Playing with numbers
Introduction To Algebra Introduction to variable through patterns and through appropriate word problems and generalizations Ex: i).5 added to y ii).7 subtracted from	**Algebraic Expressions** Generate algebraic expressions (simple) involving one or two Variables Ex: (7a + 3b, 51 – 9k)	**Algebraic Expressions** Multiplication and division of algebraic exp. (Coefficient should be integers) Ex: ($5x \times 4x2$, $5x2+3x+1$ $7x2+2$)
Ratio and Proportion Proportion as equality of two Ratios Ex: 75 25 = 31 = 3: 1	**Ratio and Proportion** Converting fractions and decimals into percentage and Vice-versa. Ex: 58 = 0.625	**Ratio and Proportion** Difference between simple and compound interest (compounded yearly up to 3 Year’s or half-yearly up to 3 steps only), Arriving at the formula for compound interest through patterns and using it for simple problems. Difference = $3 \times P(R)2$ $(100)2 + P$ (R 100)3
Geometry Basic		**Geometry** Understandi

geometrical ideas Line, line segment, ray. Open and closed figures $\longleftrightarrow$ $\longrightarrow$ Understanding Elementary Shapes (2-D and 3-D) Classification of triangles Symmetry: (reflection) Observation and identification of 2-D symmetrical objects for reflection symmetry Constructions (using Straight edge Scale, protractor, compasses)		ng shapes Properties of quadrilaterals – Sum of angles of a quadrilateral is equal to 360° Representing 3-D in 2-D Identify and Match pictures with objects [more complicated e.g. nested, joint 2-D and 3-D Shapes (not more than2)]. Construction of Quadrilaterals
Mensuration Perimeter of a rectangle – and It's special case – a square. Deducing the formula of the perimeter for a rectangle and then a square through pattern and generalization.	**Mensuration** Concept of measurement using a basic unit area of a square, rectangle, triangle, parallelogram and circle, area between two rectangles	**Mensuration** Volume and capacity (measurement of capacity) Surface area of a cube, cuboids, cylinder.

	and two concentric circles	
Data handling Collection and organisation of data - examples of organizing it in tally bars and a table	**Data handling** Mean, median and mode of ungrouped data – understanding what they represent	**Data handling** Consolidating and generalizing the notion of chance in events Like tossing coins, dice etc. Relating it to chance in life events. Visual representation of frequency outcomes of Repeated throws of the same kind of coins or dice.
		Introduction to graphs Plotting points for different kind of situations (perimeter vs length for squares, area as a function of side of a square, plotting of multiples of different numbers,

		simple interest vs number of years

Identification of students' problems and difficulties

We need to know exactly what kind of problems they are dealing with before they can defeat to tackle it. When did the problem begin? Is it a personal or more of understanding difficulties problem? Let us say for example a person has a problem of a "slow learner" then s/he is getting more difficulties in learning environment, but the problem was mainly focused on the understanding difficulty level and what is the fundamental problem the student's faced in middle school mathematics.

For example

what is the perimeter of square if its area is $16x2 + 56x + 49$ where $x > 0$?. In this question, area of the square is given which is Trinomial square i.e. Area is $(4x + 7)2$ therefore side = 4x+7 and perimeter of square is 4s what they represent A solution of the above problem is 4(4x+7) = 16x+28 The difficulty for above problem for slow learner faced the basic formula, Trinomial Square some time they don't know the factorization and three dimensional views in that particular middle school stage, so this are all the one of the skills caused difficulties in solving problems.

Methods of teaching Mathematics

The effective teaching gives more benefits to get the learner which was held at the learning environment, there are a variety of ways to stimulate discussion. For example, some faculty begins a lesson with a whole group discussion to refresh student's memories about the assigned problem solving. Other faculty find it helpful to have students list critical points or emerging issues, or generate a set of questions stemming from the assigned readings. These strategies can also be used to help focus large and small group discussions.

Case Method

1. Fit the teach to the audience
2. Focus your topic - remember you cannot cover everything in one class hour
3. Prepare an outline that includes 5-9 major points you want to cover in one class hour
4. Organize your points for clarity
5. Select appropriate examples or illustrations
6. Present more than one side of an issue and be sensitive to other perspectives
7. Repeat points when necessary
8. Be aware of your audience - notice their feedback
9. Be enthusiastic - you don't have to be an entertainer but you should be excited by your topic.

Obviously, a successful class discussion involves planning on the part of the instructor and preparation on the part of the students. Instructors should communicate this commitment to the students on the first day of class by clearly articulating course

expectations. Just as the instructor carefully plans the learning experience, the students must comprehend the assigned reading and show up for class on time, ready to
learn.

The purpose of this guide is to help and assist those admirable and brave individuals who try to teach mathematics to young people with limited experience or who are just beginning their math teaching career. It might even be a useful reminder for the more experienced math teacher too! This guide aims to set out my own approach to how to teach mathematics in middle school and how to put together a programme of study for your classroom.

Support for Ambitious teaching in developing middle school Students ability .

The following Criteria to determine the principle Actions:

• Implement tasks that promote reasoning and problem solving

• Use and connect mathematical representations

• Facilitates meaningful mathematical discourse pose purposeful questions

• Build procedural fluency from conceptual understanding

• Support productive struggle in learning mathematics

• Elicit and use evidence of student thinking

The necessary steps to take initiatively the teacher have some responsibilities and any other content discipline, mathematics education relies very heavily on the preparation that the teacher has, in her own understanding of mathematics, of the nature of mathematics, and in her bag of pedagogic techniques. Textbook-centered pedagogy dulls the teacher's own mathematics activity. At two ends of the spectrum, mathematics teaching poses special problems. At the primary level, most teachers assume that they know all the mathematics. Needed, and in the absence of any specific
pedagogic training, simply try and uncritically reproduce the techniques they experienced in their school days. Often this ends up perpetuating problems across time and space. If learning approaches and teaching strategies applied did not fulfill the intellectual needs of the students, these could lead to students' difficulties in learning mathematics. Teachers need to understand students' potential, problems and learning difficulties in order to implement effective teaching strategy and to produce meaningful learning among students.

Finding & Discussions

The problem of mathematics in schools is it has been presented, for decades, as a subject of numbers and symbols, ignoring the potential of visual mathematics for transforming students' mathematical experiences and developing important brain pathways. Mathematics can't be learnt directly from the everyday environment, but only indirectly from other mathematicians, in conjunction with one's own reflective intelligence.

essential components of cooperation allow teachers to:

1. Take existing lessons, curricula, and courses and structure them cooperatively.
2. Tailor cooperative learning lessons to meet the unique instructional circumstances and needs of the curricula, subject areas, and students.
3. Diagnose the problems some students may have in working together and intervene to increase the effectiveness of the student learning groups.

Therefore, find out the problems would not be the hindrance any more. They could not understand and make effective connection of the information in the problems. Diagnosis

Conclusion

Conclusion of the study is that the students facing more problems in middle school level in mathematical problem due to incompetency in obtaining many mathematical skills and lacking in mental abilities of learning. The content of the syllabus which is hard, but intelligent choice based on best use of available information is a mathematical skill that can be taught. Encourage to students' visual approaches and replace the idea that strong mathematics learners are those who memorize and do the solution well. Calculation is not what is needed in high-level mathematics work. mathematics learners are those who think deeply, make connections and visualize. Mathematical study tells that, problems to solve mathematics might occur at any phases. Mathematical teaching and learning needs to become more visual - there is not a single idea or concept that cannot be shown or thought about visually. The recognition of mathematics skills needed is essential to respond with the problems in solving mathematics. These efforts could help students to be motivated managing and trying to improve their skills in mathematics problem solving. The understanding of the difficulties, knowledge, skills and commitment of teachers are keys to help the group of students to success presently as well as in future also.

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Environmental Cost of Urbanisation and Development- Special Emphasis on Mumbai City

Dr. Smita Salunke *

* **Assistant Professor**
Department of Environmental Studies
Anjuman-I-Islam's,
Akbar Peervhoy College of Commerce and Economics,
Mumbai, Maharashtra, India

QR Code

Introduction

Environmental costs are those human and financial **costs** connected with the actual or potential deterioration of natural assets due to economic activities. Environmental cost, in other words is the price that individuals have to pay irrespective of the level of development that any country may be experiencing, due to unsustainable modification of the natural landscape, mismanagement of resources, contaminating the air, water and land; unplanned development, etc. Uncovering and recognizing environmental costs associated with a product, process, system, or facility is important for good management decisions. Attaining such goals as reducing environmental expenses, increasing revenue, and improving environmental performance requires paying attention to current, future, and potential environmental costs.

Sustainable management and sustainable development are the key words in protecting the environment. Human beings have used, overused and misused environmental resources in every possible manner in order to make life comfortable, financially as well as materialistically.

We are way into the 21st century, achieving milestone after milestone in the field of science and technology. These achievements have further contributed in achieving a medical revolution, agricultural revolution, digitalization, industrial development, space technology, advancement in the field of warfare; and an array of other related fields.

Post-independence our country has seen a lot of development in terms of urbanization and infrastructure apart from the other areas. Several cities of India have witnessed industrial growth, rapid urbanization, infrastructural growth, expansion of transport network, etc. All this is, no doubt a prerequisite, to achieving economic growth and prosperity. But all this has its own flip side too.

Aim of the study

This paper emphasizes on how urbanization and development can lead to a big environmental cost due to its effect on environmental components mainly climate, land and water resources. A case study of unplanned urbanization in India and metropolitan cities have been carried out leading to conclude on the existing causes of damage to the environment due to urbanization and preventive measures to keep a check on them. Although it is impossible to restrict urbanization it has to be ensured that urbanization proceeds in the right path causing minimum possible impact on environment.

Impact of urbanization

Urbanization refers to a general increase in population and the amount of industrialization of a given region. It also implies to an increase in the number and extent of cities. It symbolizes the movement of people from rural to urban areas. Due to uncontrolled urbanization in India, environmental degradation has been occurring very rapidly and causing many problems like space crunch, over-crowding, worsening water quality, excessive air pollution, noise and the problems of solid waste disposal. These environmental problems get further translated into environmental costs which have to be borne by the residents in the form of illnesses, lost workdays, spending on purification of the tap water, purification of air, etc.

Industries

Mumbai is a glaring example of an unplanned kind of evolution that is still underway.

Human activities release a wide range of emissions into the environment including carbon dioxide, carbon monoxide, ozone, sulfur oxides, nitrogen oxides, lead and many other pollutants which contaminate the ambient air.

Industrial growth, if not right in the city, is definitely a part of the Greater Mumbai region with several industries including chemical fertilizers, petrochemicals, plastic, pharmaceuticals, etc being an important aspect of Mumbai's economic growth sector. These industries have a major role to play in the level of pollutants found in the city, especially SO_2, CO_2, CO and other toxic gases such as ammonia, benzene etc. Several complaints received by the Maharashtra Pollution Control Board from citizen groups living in the vicinity are a proof of the problems faced by the locals.

Urban Heat Island

Materials like concrete, asphalt, bricks, asbestos sheets, etc absorb more heat than the barren soil as well as soil covered with vegetation. Therefor cities remain warmer in the nights than the surrounding countryside. The prevalence of **urban heat island** indirectly leads to over-consumption of energy resources and the consequent emission of CFCs which again leads to ozone depletion. Thus we can see that we end up in a vicious cycle of unplanned growth of cities and unsustainable practices adopted by the citizens while aggravating the conditions that lead to global warming and climate change.

Transport Network

The transport network is quite extensive across the geographical stretch of Mumbai with local trains being considered the lifeline of Mumbai. The public transport network is particularly meant to ease the movement of people as well as goods.But with the crumbling infrastructure that we are seeing in the city, in the form of collapsing bridges, foot over bridges, etc.; it is a wakeup call for the local administration to intervene and strengthen the existing infrastructure as well as to reinforce the efficiency of the public transport whether it is BEST buses, local trains, monorail, etc. The existing rail transport of the city has not just Nitric Oxides contaminating the city air but an even more harmful pollutant, viz the Respirable Suspended Particulate Matter (RSPM). The present digging of ground surface for laying the ambitious Underground Metro Project as well as the Coastal Road Project is another major source of air quality decline in the city. Undoubtedly the expansion and diversification of the transport network is necessary but definitely not at the cost of losing the asthetic beauty of the place or for that matter loss of livelihood of the local fishing communities or also at the cost of the health of the local residents. Cases of allergic flare ups, and respiratory ailments are becoming a common occurrence for Mumbaikars.

According to urban planners and architects across Mumbai, building the 29.2-km Coastal Road will involve reclaiming and concretising large swathes of the sea bed near the coastline, in a city that is already losing its mangroves, wetlands and other flood-preventing buffer zones to encroachments and construction. New reclamations are likely to further endanger the coastline.

Das a veteran architect in Mumbai says that "Infrastructure has to respond to the ecology, environment and geography of a place. On all these counts, the Mumbai coastal road feels like a disappointment."

Number of private vehicles is increasing very rapidly which is again a major concern for the city's ambient air quality. From 3.2 lakh registered vehicles in Mumbai in 1980-81, it took two decades for the vehicular population to cross the 10 lakh mark –spanning the 1980s and 1990s. While it took just a single decade to cross the 20 lakh mark in 2011-12. The city had nearly 32 lakh vehicles as of November 2018.

Infrastructure

The constant renovation, construction and demolishing work of buildings and other infrastructure work in the city has messed up with the city's air quality to a great extent. The RSPM as well as SPM is increasing rapidly. This will not only lead to respiratory problems for the young as well as the old but it will also be instrumental in increasing the rate of global warming.

Solid and Effluent Waste

The reckless dumping of garbage in the creeks along the mangroves is playing havoc with the aquatic ecosystem. The fish catch along the Mumbai coast is already declining. Furthermore, the untreated effluent wastewater released from the industries has multiplied the problem of water pollution gravely. The marine ecosystem is at stake.

Flooding

A very striking feature of Mumbai during the monsoons is the flooding or water logging that happens in different parts of the city. The widespread concretization of the city has led to levelling down of the city. Therefore, there is dearth of a natural slope over which surface run off could easily flow. This causes problems of water logging in different low lying parts of the city, thus causing a serious consequences for residents of the ground floor in such areas. Those living in shanties or slums in the low lying areas are worst affected.

Conclusion

The above discussion about the various aspects of unplanned urbanization reveals that there are several factors at play that create financial losses and also degrade the natural ecosystems. Increasing and uncontrolled population is causing severe space crunch, , industrial air pollution, effluent waste water is entering the existing water bodies and causing serious contamination of the fresh water sources of the city. The rampant construction activity, be it the buildings or the digging of ground for Metro or the process of reclamation for the construction of the Coastal Road are all causing noise as well as dust. The chief component here is pm 2.5 and pm 5.0 which are serious health hazards apart from being contributors to global warming. The sharp increase in the number of private and commercial vehicles has led to problems of noise and air pollution but also over-utilization of fuel resources, traffic jams, and long hours of commuting for the locals which is also an extremely frustrating aspect for the commuters. The loss of livelihood for the fishing communities is also an outcome of the government decisions of having the Coastal Road work completed. Locals have voiced concerns about the damage to existing infrastructure due to the work going on for the completion of the Underground Metro. But government authorities claim that the best technologies are being used which will not let any damage happen. The urban heat island issue is predominantly experienced during summers as well as winters, when the city area remains warmer than the surrounding suburbs. The solid waste generated in the city is about 550 gms per person. The population is almost touching 20 million. This has caused a severe strain on managing the logistics by the local administration in the process of solid waste management. The rainy season comes with its own relief as well as problems. The problems faced are mostly the water logged low lying areas as well as the railway tracks. The entire network of local trains gets badly affected. People get stranded. Sometime there is loss of life and property during heavy rainy spells. Schools and colleges are forced to shut down. Office goers are also affected. Apart from all this, the air pollution in the city causes a lot of respiratory problems for the locals. Allergies have become a common issue for a lot of people. This was opined by some of the doctors at Bombay Hospital. Several of hours spent in commuting daily has its own toll on the locals.

Thus, it appears that most of the major environmental problems for the next century will result from the continuation of the serious issues that currently do not receive enough political attention and a revamped policy making for the sake of protection of environment. This is necessary also so that environmental costs can be reduced by the state as well as the individuals. It is necessary to understand that protection of the environment is important for a healthy survival of the human species.

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A Masculine Proclivity to Violate Woman's Rights in Baburao Bagul's 'Retaliation' (SUD)

Praful Pandit Bhosale *

* **Assistant Professor**
Dept. of English
VPM'S K. G. Joshi &
N. G. Bedekar College,
Thane, Maharashtra,
India

QR Code

Abstract *- The cardinal feature of the writing of Baburao Bagul is the plight of women. He was successfully endeavoured to depict an immaculate character of women who is being subjugated and coerced to face aghast iniquities, persecution and yoke of masculine society by violating their human rights. The lives of women pulverised by male dominated society, in the writing of Baburao Bagul, proclaiming that it is prerogative of them. This patriarchal society has been pillaged the spirituality, morality of the women lives and led them towards perdition. A morbidity and hypocrisy of male dominated society, in Retaliation, a story by Baburao Bagul, inundated with a complaints of morally hollowness and decay. The acerbic travail of the protagonist character Janaki, in whom, brutal, barbaric and diabolic decorum of male characters generated a tsunami of retaliation, created tremor in her, resulted in her readiness to browbeat and retort male society by discarding pang of being woman and embracing masculinity.*

Keywords: Immaculate, Masculine, Morbidity, Retaliation

Introduction

A diegesis of Baburao Bagul's 'Retaliation' is a distinctive. Janaki, a protagonist character of the story, is a daughter of female devotee of the god khandoba (Murali). She has heavenly beauty which started to diminish after her marriage with Khandoba. Being a daughter of murali, Janaki's social status is deprived. The society is having prurient interest in her. The society has robbed Janaki by her chastity ,dignity,morality which formed the nucleus of the story. She contemplates and decides to liberate herself from the sexual promiscuity by declaring herself as a male. The most portent thing for the society is when women started to abandon their femininity. Janaki embarks and started to live a life of yogipurush by hiding her original identity of womanhood. The masculine society prodded her to do that. The society is devoid of guilt and imponderable. The society upbraided Janaki as a daughter of murali and shown temerity to render acrimonious persecution. Still they found themselves an impeccable and faultless. Society's simulated morality, purity is an act of hypocrisy and Machiavellian. They circumvent the subjugation of women befitting law of the society and display inexplicable proclivity. They thought they are doing yeoman service to society by physically and sexually exploiting Janaki. It is ludicrous to think women are born to be subordinate and epitomising debility which is needed to be guarded by prominence of superiority and strength of men. A society thinks a daughter of murali is not having any values and she is not blue blooded and has not any modesty and chastity. They doubt her virginity which resulted in the sexual assault and ogling by the vagrant of the village like Dagadu, Isanu, Tanu, Rastulya, Pandya, Kulkarni, Deshmukh, Krushna Patil etc.. She is facing exploitation since she attended puberty. It created indelible impression on her mind and she felt disdain, aversion and abhorrence being woman. The atrocities made by men on Janaki in her teenage destroyed her mind and emotions. She has been in a brothel. Though she is out of the brothel as an ascetic, still her femininity is being violated and pillaged by a brutes. In this mental situation she feels nausea, repugnance, annoyance, detestation and indignation. She faced a trauma in suac a way that she feels even the glace of man rapes her. In this grotesque and embarrassed situation, she meets one innocent yogi. Janaki reinforced her courage after meeting Swami (Yogi) and she made her pilgrimage with him. She covers her womanhood and behave like a man. She contemplates to destroy her femininity. She experiences radical changes in her while going to Himalaya. She understood paramountcy of human being.

Basically 'Retaliation' a story is related with a plight and mental duality of Janaki. A story of Retaliation is a story of Janaki. A desecration of the body of Janaki triggering for therenunciation of womanhood and embrace virility and readiness for penance. Janaki ,who has inordinately faced iniquities by men, rejected her womanhood and hate men. Without respecting her emotions, her feelings and hysteria, they were being kicked by masculinity. People, exclusively men of the village, thought they have endowed with a right to tease and exploit a woman like Janaki. It regales them while performing atrocities on Janaki. Mother of Janaki does prostitution and thinks Janaki should also do prostitution and live a happy life with the money earn from the same. In her teenage, being a daughter of prostitute some village boys raped her. After sharing her first bizarre experienced of raped with her mother, Janaki astonished by her mother's impetus to enter in the prostitution. The cardinal feature of the masculine society is to preserve the patriarchy under the hypocrisy of culture and to pollute the femininity under the great hunger of ethics and morality. It saps the spirit and propulsion to lead a happy life of womanhood. This proclivity of man resulted in the revolt by Janaki. She became insurgent by deciding to not capitulate placidly. The root cause for Janaki's rebelliousness is the rape in her teenage. Janaki has, nevertheless, proprietorship of heavenly beauty. She hates her beautiful body. Being a daughter of murali, Janaki, in defiance of tradition and culture, rebuff and spurn everything.

'Retaliation' is an embodiment of a crusade. The nature of the crusade is Janaki against society and masculinity against femaleness. The nature of the conflict is patriarchal culture and injustices on women. Though Janaki rejects femininity and projects herself as a male, she doesn't emancipate herself from the femininity. After an alliance with Swamiji, her external conflict turns into internal. Her vacillate feeling about the men pulls her into the domain of commotion. At one side an impeccable character like Swamiji who commiserates Janaki and other side men who represents a stench of cynicism and wanton.

A life of womanhood turns insipid for the lynchpin character named Janaki. She culled her evidences from her mother's and own experiences. The society gnaws her beautiful body, which creates an imponderable impacts on the mind of Janaki. It symbolizes a crucible time in her life. A plethora of sexual assault on Janaki by masculine society creates haze and also unrelenting determination to abdicate womanhood, which resulted in not immune from it. Her scorn and resent for the dominant society of men, ultimately wend her toward the path of yogi purush. A masculine proclivity overtly indulged an appal and unapologetic sins. The vitriolic and draconian reality of a society is it approbates it like doing some congenial work. Looking at her prodigious and an epic wane, Baburao Bagul's Retaliation is being considered as an indictment on the hypocrisy and proclivity of the masculine society. He accustoms us with the ruse and a gigantic conspiracy of the society against women. The cupidity of the masculine society for immorality, which morass ways of women getting out of it, is irreparable. Unmatched persecution and incomparable iniquities brought Janaki on the verge of detachment. The vile treatment of a society to women makes their lives a lacklustre and vegetative. The society radiates a fetid of paramountcy of the interest of masculinity that soon spread like a contagion.

A cumulative impact of the story, in which we could experience the hypocrisy and morbidity in culture. With the representation of a vagrant boys who endeavours to rape and sexually abuse Janaki, writer focuses on a morbidity of the society and the character of Vidyacharan represents a hypocrisy of the great culture.

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Recent Trends in Indian Economy

Dr. Rama Dayashankar Varma *

* **Assistant Professor**
Dept. of English
VPM'S K. G. Joshi &
N. G. Bedekar College,
Thane, Maharashtra,
India

QR Code

Abstract *- Economy is a mechanism under which various economic activities, institutional actions and its functional relationships are studied. These economic activities involve production, consumption, exchange, distribution, savings, investment. India's economy is the world's third largest economy. Seventh place in the world in terms of area, it is second place in the population and with only 2.4% of the area, India provides shelter to 17% of the world's population. Since 1991, India has made rapid economic progress since the policy of liberalization and economic reform has been implemented and India has emerged as an economic powerhouse of the world. After all the ups and downs, the Indian economy has been the world's fastest growing economy in the year 2018. India has left behind China too. However, during the year, the economy grew upward several times during the rise in crude oil prices and the fear of trade war at global level. In this paper we will discuss the progress of Indian economy. We will analyze the impact of globalization on the Indian economy. Service sector contribution is highest in India's GDP. In this paper, we will also study, what other sectors are contributing to India's economy .We will talk about many challenges faced by the Indian economy along with the suggestions for the development of the economy.*

Keywords: Indian Economy, Globalization, Challenges, Gross Domestic Product, Public- Private Partnership.

INTRODUCTION :

The economy of any country determines whether it is developed, undeveloped or developing .Indian economy, basically service area contributions and depends on agriculture. Steadily-steadily time having well-by the way in the economy of agricultural holding getting low and service area share growing. Present in the Indian economy to the world's a developing the economy is called. Indian economy today has been recognized as a major economic power in the world. There are four main reasons for this: Increasing growth, per capita income, continuous decline in poverty percentage and change in the living standards of the common man.

Another reason for the empowerment of Indian economy is the continuous rising industrial activities. Industrial activities have been the main reason for continuous growth, continuous infrastructure development work on the PPP (**Public-private partnership**)model. Continuous electricity availability for industries, new construction of Golden Quadrilateral road project, connecting it to major ports, expansion of airports and many getting international status, modernization of railway facilities and speeding of freight traffic And the revolution in telecommunications etc. are its main components. Due to increasing industrial activities, the stock market has also expanded considerably. Given the entry of private investors in every sector of the economy, the era of government monopoly has come to an end. It is being communicated well in the beginning of the new age in the economy.

Objectives:

- To study the recent trends in Indian economy
- To study the impact of globalization on the Indian economy
- To analyze what other sectors are contributing to India's economy
- To know the challenges faced by the Indian economy

Methodology:

The whole paper is based on descriptive arguments, statistical data, various research paper and reports, online data bases. The study is based on secondary data; the secondary data have been collected from the website of Department of industrial policy and promotion, ministry of Commerce and Industry, Government of India, Reserve Bank of India data and reports of various ministries.

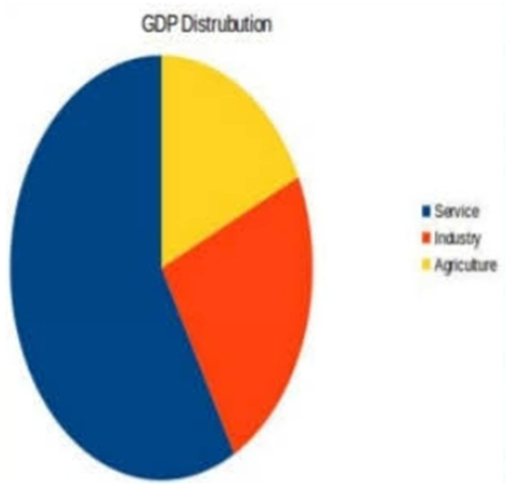
Figure 1.(INDIA'S GDP GROWTH RATE)

Source of data: RBI Annual Report 2017-18

The pace of Indian economy seems to be based on the growth rate of GDP. In the first quarter ended June 30, 2018-19, the GDP growth rate was 8.2 percent. It was 7.7 percent during January-March of the first three months of the year. Policy Commission's Deputy President Rajiv Kumar says that the government will speed up reforms to speed up growth in 2019. Kumar said that the investment is catching up and the growth rate of Indian economy in the calendar year 2019 will be 7.8 percent. When the Modi government introduced temporary reformist policies like emprimation and GST, many analysts and economists were upset with the way they reformed. Due to the uncertainty in the Indian market, many global rating agencies have given the following ranking to

India's GDP projection. However, the Indian economy started to recover slowly and regularly.

Service sector contribution is highest in India's GDP. In the year 2017, service sector contributed 53.66% of the Indian economy. In the second place, industrial sector contributes about 31% of GDP. Third place is the number of agriculture considered to be the backbone of the Indian economy, which provides about 17% of the GDP of India, but about 53% of the total population of India is engaged in agriculture.



Sources of data : Economic Survey 2017-18

Of any country After studying the trends of the development of economies, it shows that the economies of those countries who advance on the path of development go beyond the agricultural sector to the service sector, which means the contribution of service sector increases in the economies of those countries. And agriculture decreases, the same thing has been observed in India too. Given the contribution of the services sector in the gross product, the Indian economy has started to look like the economies of developed countries, but one of the adverse impacts that India has had is that the speed at which the services sector is contributing to the gross product, The opportunity of not being able to provide the means is that even today, the dependence of two-thirds of the people remains on agriculture.

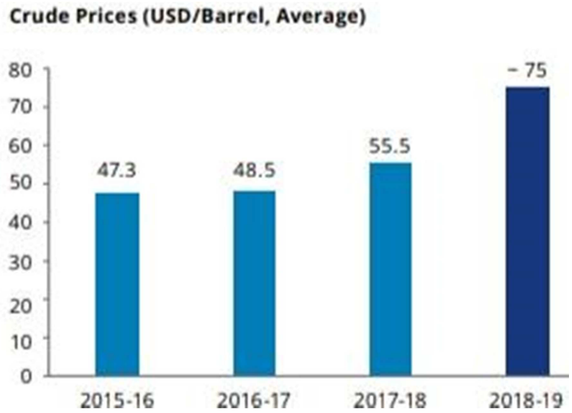
Globalization brings the latest technology and machines coming from other countries. For example, India's information technology industry uses computers and telecommunication equipment used in developed countries. In many countries, governments have ownership of natural resources and they use them in public interest with full efficiency. And provide different services to the people. Globalization encourages governments to privatize resources, which in turn exploits the resources in order to earn profit and money is collected in the hands of some people. Privatization also denies those who do not have the ability to spend to consume these resources. Due to globalization, industrial production has increased manifold since 1991, while power generation has more than doubled. The spread of infrastructure has also been impimpressiv.There has been a significant expansion in the quality of communication and air, rail and road traffic.

Big challenges before the Indian economy:

Due to the change of monetary policy, new structure of monetary policy, inflation planning, financial unionism and external areas, along with the implementation of GST, the Indian economy has had to face challenges in the past some time. The various challenges are as follows

- The first challenge for our economy is that the budget deficit has increased significantly in the country as a percentage of gross domestic income at this time. In the fiscal year 2017-18, the country's total fiscal deficit was 6.6 per cent, in which the center had 3.5 per cent and the states had 3.1 per cent. According to economists, it is difficult to grow without falling short of foreign investment and growth rate.
- The second challenge is the problem of increasing business credit in the center and the states.
- The third challenge is slow development of the industries. Central and state governments are calling big industrialists from the country and abroad and expecting them to invest. Under the 'Make in India', every state is inviting large industries with many features and temptations.
- The fourth challenge which is most serious is the postponement in agricultural production. In the last three years, there is not even two-three percent increase in agriculture. It is directly affecting farmers, because their income is not able to increase.
- The fifth challenge is comparatively related to low per capita income.
- Another challenge is economic inequality in the country is worrying. Uneven economic development of the States for a long time is also making a major challenge for the country's economy.
- One major challenge is the number of rich in the country is increasing rapidly. But the income of the common man is not increasing rapidly.
- India imports about 80 percent of its crude oil by spending huge foreign currency and thus controlling its domestic prices is a major challenge.

Figure 2.



Source of data : India Economic Outlook, March 2018.

Due to rising prices of crude oil, the common man from the country faces the difficulties facing the entire economy. India has shown a steady rise in crude oil prices.

Solution:

- The government should curb unnecessary, populist declarations and make concerted effort to balance the budget.
- The loss of small farmers and the suicide of a large number of farmers makes it

clear that our policies are not being successful in this area. We will be able to overcome the global recession and sustainable economic development when the weaknesses of the agricultural sector Will be able to do it.

- Employment in very low proof is being created which can cause a crisis in a country like India, where an increasing number of young people are in search of employment. Clearly, unless small and medium enterprises are given as much encouragement as large industries are getting, this weakness of India's economy can not be overcome.
- Inclusive economy must be developed in Indian economy so that every sector of the economy can develop equally, every section of the society can have a proper distribution of benefits.
- The primary sector of Indian economy is agriculture. Agriculture is based on industries, then industry is based on agriculture, service sector (transportation, communication freight, water-to-air transport, backing etc.) gives speed to all these. If the area is not strong then the economy will be difficult to catch up. It is therefore necessary to give priority to development of the agricultural sector.

- The first condition of economic development is the continuation of peace and order in the country. If the country is not peaceful then its flaw will be frozen economics and common man too. The government should keep peace for the mobility in the economy.

Conclusion:

Despite the fastest growth rate, India's economy is also facing challenges on many fronts, just like many other countries in the world. Agricultural, worrisome situation of the rural economy, the challenges of employment generation and poor economic performance in many economic sectors are India's main problems. But still the Indian economy is emerging as a source of inspiration for the other developing countries at the present time. The Indian economy has become a global role model for many developing countries. In the last five years, the current NDA government has achieved a good return from the reforms made to bring the Indian economy back on track. Current trends in the Indian economy point to a bright future for the Indian economy, since the country is willing to make neighboring China rival, so that it can become the world's largest economy.

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