

CONFERENCE PROCEEDINGS (IMCRD)

(Edition I)

AUGUST, 2021



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**INTERNATIONAL  
MULTIDISCIPLINARY CONFERENCE ON  
RECENT DEVELOPMENTS IN COMMERCE  
MANAGEMENT, EDUCATION, HUMANITIES &  
SOCIAL SCIENCES**

(Edition I)

Editors:

Dr. Ubaid Akram Farooqui

Anita Jeph



**INSPIRA**  
JAIPUR - INDIA



**BARKATULLAH UNIVERSITY**  
(Department of Commerce)  
Bhopal, M.P., India

*International Multidisciplinary Conference on  
Recent Developments in Commerce, Management, Education, Humanities  
& Social Sciences (IMCRD VIRTUAL-2021)  
August 27th & 28th, 2021*



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MANAGEMENT, EDUCATION, HUMANITIES &  
SOCIAL SCIENCES*

***Edited by:***

**DR. UBAID AKRAM FAROOQUI**  
Associate Professor of English  
BSR Government Arts College  
Alwar, Rajasthan

**ANITA JEPH**  
Department of Botany  
Government Girls College  
Jhunjhunu, Rajasthan

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# Message



**PROF. (DR.) PRATAPSIKH CHAUHAN**  
Vice Chancellor  
Shri Govind Guru University  
Godhra, Gujarat



**Shri Govind Guru University  
Godhra**  
(Established Vide Gujarat Act No. 24/2015)

With Immense Pleasure, I take this opportunity to extend my heartiest congratulation to Inspira Research Association, Jaipur & Department of Commerce, Barkatullah University, Bhopal, M.P. for organizing the “**International Multidisciplinary Conference on Recent Developments in Commerce, Management, Education, Humanities & Social Sciences (IMCRD – 2021)**” during August 27th & 28th, 2021 through the virtual mode. The current challenge in front of the top management of the universities and higher education stakeholders is to convert the problems into possible areas of opportunities. The academicians and practitioners need to work closely to focus on research, R&D, clinical research with focus on empirical data and clinical trials to evolve effective solutions to the current virus and its probable future versions. The economy needs revival by the concerted efforts of researchers, academicians and the policy makers of the country to contain the exponential rate of deaths due to the current pandemic and to focus on strengthening the economy in all sectors by giving a catalytic boost to various forms of foreign investment and divestment of internal eligible entities.

I wish success of the conference.

**Prof. (Dr.) Pratapsinh Chauhan**



# Message



**Professor (Dr.) R.J. Rao**  
Vice-Chancellor  
Barkatullah University  
Bhopal, M.P., India



I am glad to learn that the Barkatullah University (Department of Commerce), Bhopal, M.P. and Inspira Research Association, Jaipur is jointly organizing the "**International Multidisciplinary Conference on Recent Developments in Commerce, Management, Education, Humanities & Social Sciences (IMCRD VIRTUAL - 2021)**" on 27th-28th August, 2021.

Themes of the conference are widespread and comprehensive. Hence, extensive participation from delegates may be expected. This along with presence of eminent speakers from India and abroad would make the event a great academic venture.

The world is witnessing tremendous changes particularly during the recent past. This has led to the need to reinvent and innovate. Deliberations during the conference in this respect shall be quite pragmatic, I hope.

I wish the conference a grand success.

**Professor (Dr.) R.J. Rao**



# Message



**Dr. Chai Ching Tan**  
Rattanakosin International College of  
Creative Entrepreneurship  
Rajamangala University of  
Technology Rattanakosin, Thailand



As a result of the pandemic COVID-19 outbreak, we are experiencing rapid development in many aspects of our life, businesses and the environment around us.

The International Multidisciplinary Conference on Recent Developments in Commerce, Management, Education, Humanities & Social Sciences (IMCRD Virtual – 2021) come at the right juncture, as a platform, for the scholars and practitioners to share their research findings and insights on recent developments. Equipping with the understanding, each of us will gain a firm knowledge base and relevant views to guide us do the right things, and to contribute to develop our educational programs, research, organization, businesses, societies, industries, and nations.

To me, personally, I have come to know many new development trends, such as C2M (Customers to Manufacturers) in new business ecosystem term, e-commerce live streaming functions in which the government units and banks are on the experimentation to study how they can help the rural communities sell their products, and the home economy, definitely, and many other new developments, in the aspects of public management, organizations, and humanities and social sciences, which we look forward from this conference.

Once again, congratulations to everyone in your research efforts and also to INSPIRA – IRA, Jaipur, Rajasthan, India and the Department of Commerce at Barkatullah University, Bhopal, M.P. India. Their dedications have provided us with a world-class intellectual platform to share our research findings. My utmost gratitude to INSPIRA and Barkatullah University, and everyone who participates in this conference. Thank you for giving us the opportunity to learn from each other.

Thank you.

With warm regards.

**Dr. Chai Ching Tan**



# Message



**Prof. Dr Beatriz Lucia Salvador Bizotto.**  
Department of Social and Applied Sciences  
University Center UNIFACVEST, Lages, Brazil

It is with great honor to be here and extend my sincere congratulations for the initiative of holding this important conference. In particular The Department of Commerce, Barkatullah University, Bhopal, MP and INSPIRA Research Association (IRA), Jaipur, Rajasthan is hosting the International Online Conference scheduled for August 27th, 2021 and August 28th, 2021. The International Conference will provide a forum with an emphasis on the areas of commerce, management, humanities, economics, education and social and applied sciences.

To succeed in business in times of abrupt change, organizations need to embrace new technologies and innovation. But always keeping in mind that development needs to be economic, environmental and social. We know that the speed at which organizations will act is not enough to recover revenues as the crisis is eased. They need to fundamentally rethink their revenue profile to position for the long term.

This way you can always stay ahead of the competition. An alternative is the "start-up" mentality. Rethink your business model and find out how your employees do more.

The important thing is to identify the primary sources of revenue, and based on that, make the "now or never" moves that need to happen.

Organizations need to use and know what their own competitive priorities are. And act strongly in relation to others. Mainly on priorities that are difficult to imitate. In other words, use Skinner's sand cone criterion.

I wish the speakers, organizers and participants success.

Best wishes!

**Dr. Beatriz Lucia Salvador Bizotto**



# Message



**Prof. (Dr.) S S Modi**  
President  
Inspira Research Association &  
Formerly University of Rajasthan  
Jaipur



I take this opportunity to extend my heartfelt congratulation and best wishes to the Inspira Research Association (IRA) for organising an "**International Multidisciplinary Conference on Recent Developments in Commerce, Management, Education, Humanities & Social Sciences (IMCRD VIRTUAL - 2021)**" on 27-28, August, 2021 in association with Barkatullah University, Department of Commerce, Bhopal, M.P. to focus on the Recent Developments, Future Prospects and Challenges in Commerce, Management & Social Sciences etc.

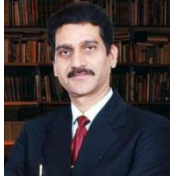
The conference is programmed and structured to provide a broad range of information across the entire academia and other platforms. I hope that the two days conference will be interesting and informative for all participants and paper presenters. Wide range of topics covered under the umbrella of discussion starting from Humanities, Social Sciences, Education, Commerce & Business Management. Research and practices in commerce, management and social science will surely stimulate for active participation to add to the richness of conference and make event a memorable one.

**Prof. (Dr.) S S Modi**





# Message



**Prof. (Dr.) Pavan Mishra**  
Professor & Head  
Department of Commerce  
Dean & Chairman, Faculty of Commerce  
Dean, Student Welfare  
Barkatullah University  
Bhopal, M.P., India



Dear Scholars

Warm greetings from Department of Commerce, Barkatullah University, Bhopal, M.P.

When good things are ordained, the whole universe conspires to make them happen. Maniben Nanavati Women's College feels extremely proud and privileged to host the Two Days "**International Multidisciplinary Conference on Recent Developments in Commerce, Management, Education, Humanities & Social Sciences (IMCRD VIRTUAL - 2021)**" on 27-28, August, 2021 in collaboration with Inspira Research Association (IRA), Jaipur a reputed research based registered leading organization for research and development from Jaipur, India.

We are extremely thankful to the members of the Executive Body of IRA, distinguished guests and resource persons, the teaching faculty, administrative staff, students and participants from across the world who made this event a grand success. Our faculty members are the backbone of our efforts. We are deeply indebted to them for their silent yet solid support to us for all times.

Wishing everyone safe and healthy times ahead.

Best regards.

**Prof. (Dr.) Pavan Mishra**



# Message



**Prof. (Dr.) Anil Mehta**  
Senior Vice President  
Inspira Research Association (IRA) &  
Professor, Faculty of Legal Studies  
Banasthali Vidyapith, Banasthali,  
Jaipur



It is indeed a great pleasure for me that Inspira Research Associations is organising a two day e Virtual International Multidisciplinary Conference On “Recent Developments In Commerce, Management, Education, Humanities & Social Sciences" (Imcrd Virtual-2021)" Jointly With Barkatullah University, Bhopal, M.P., India during AUGUST 27-28, I welcome all eminent speakers, delegates and guests from Industry and Academia to this conference for quality paper presentations and discussion on contemporary issues in various disciplines. I am quite sure that deliberations will also take place on post covid strategies for rapid recovery and steady growth of the country.

Inspira Research Association is continually organising series of academic programs in the form of guest lectures, research methodology workshop sand conference. Iam happy to note that it's every program is getting overwhelming response from every corner of the country and abroad. I am quite sure that this conferencetoo, willbe academicallyfruitful for all the participants and will touch new milestone

I wish the conference a grand success.

*Anil Mehta*  
**Prof. (Dr.) Anil Mehta**



# Message



**Prof. (Dr.) Manvinder Singh Pahwa**  
Professor  
School of Business and Commerce  
Manipal University Jaipur, India



Change is inevitable and in the present scenario, it is happening at the speed of thought. The scheme and structure of research is also following the rapidly switching framework. Various stakeholders of the society have their well-defined problems, which are complex in nature and are vesting in multiple facets. In such a landscape, it was most vital to conduct a multidisciplinary conference on recent developments happening in the society in order to address the issues associated.

I heartily congratulate the organizers of Barkatullah University in general and Department of Commerce in particular for organizing an International Conference on Recent Developments in Commerce, Management, Education, Humanities and Social Sciences in virtual mode in association with esteemed INSPIRA Research Association (IRA), Jaipur on 27<sup>th</sup> and 28<sup>th</sup> August 2021. The presence of delegates from other countries gave the conference a real flavor of being international.

Besides, I highly appreciate the teamwork of both the organizations in bringing up the expectations of the participants at the same time, the contribution of the conference towards the society, nation and the world in the form of the papers, delegations and deliberations were like a revelation.

Heartiest Regards and Warm Wishes !!

**Prof. (Dr.) Manvinder Singh Pahwa**



# *Keynote Papers*



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**BUSINESS IS ALL ABOUT MANAGING EXPERIENCE / PERCEPTIONS IS THE FOUNDATION OF  
BUSINESS VALUE DEVELOPMENT**

**Rajendra Deshpande**

Business Value Development Consultant.USA

Perception and experience are most important in the decision-making process of your customer and also managers. Because these are the source of your communications and then actions and the outcome. Whenever things are not up to the mark, you need to have a check on this. Perceptions and customer experience are the two controlling points available to you for the desired outcome. Post Pandemic - New normal this is clearly evident when you analyze the outcome of things that you undertake.

Every experience around us has changed: work, shopping, entertainment, even my health experience had changed. Schools, Universities, Hospitals, shops, retail, all have changed. And it wasn't just you or me. Those experiences had changed for hundreds of millions of people around the world, too. Even the perceptions have Changed - how you look at different things in life has changed. And it is taking time for the world to realize this. The world is now looking for value and not just a product.

In fact, the pandemic forced every organization to find new ways to operate. Over 80% of all businesses in the United States had to design a remote work experience for their employees. At the beginning of 2020, only 7% of retailers had curbside pickup — now 44% do. And digital product adoption accelerated by seven years in 2020 alone. And digital product adoption accelerated by seven years in 2020 alone.

Unfortunately, not all businesses were able to adapt to the new environment. But there were a handful of organizations that survived and, dare I say it, even thrived during the pandemic. There are brands they adopted to new normal, new perceptions, new expectations of the customer, and evolved and designed products.

**In other words, they relied on experience design - Perception Design the fundamental principle of Business Value Development.** The concept of Perception /experience design is not completely new, but it's become even more important during a crisis as organizations change the basic experiences they offer. *At its core, experience design means assessing the gap between experiences you're providing and those you should be providing — then designing new breakthrough experiences to close that gap.*

Uber, for example, saw their rideshare business drop when COVID hit and people stopped going places. But instead of wallowing, the company pivoted to Uber Eats to design new delivery experiences. Researchers tested, validated, and tuned dozens of ideas before landing on prescription, grocery, and alcohol delivery. They also designed a contactless pickup system that their customers both wanted and needed. And the success of Uber Eats offset any loss from the rideshare side.

Airbnb also found itself in a similar situation at the beginning of the pandemic. Almost overnight, people stopped traveling and canceled their trips. But Airbnb did some research and found that people still wanted to vacation, they just wanted to travel by car and to places that were deemed safer. So the company redesigned its website and app to show prospective travelers everything from cabins to lavish beach houses within 300 miles of where they lived. Researchers also discovered that would-be travelers wanted to book entire homes to quarantine together for much longer periods of time. So Airbnb launched a whole new product called Monthly Stays.

**COVID-19 highlighted that organizations that win long-term aren't just optimizing the experiences and the Perceptions but they already have, they're designing completely new ones. In conclusion, researching consistently on customer experiences and perceptions is essential for the long-term sustainability of Business.**

**How Do You Design a Great experience? How do you design a perception?**

Great experiences are built on great research. Half the magic of designing the right product experience is asking the right person. *Asking the right person also means asking them the right*



*questions, segmenting the market in the right way, and getting a hold of customers that may be more difficult to reach, among a host of other things. **Business value development for the first time developed a systematic matrix for this.***

While the pandemic offered a unique challenge over the last year to organizations across the world, the process of designing and improving experiences is timeless. Consequently finding your business Value pillars, Value drivers, developing on them, researching them is most important in the long term.

We are all in Education and Training Industry. NEP 2020 is already announced and being implemented. What new experiences are you designing for Teachers, students, institutions? What are students looking For especially in Engineering , Technology and MBA Curriculums? Contact us.



## **INDUSTRY 4.0-A NEW WAVE OF TECHNOLOGICAL REVOLUTION**

**Dr. Anil Mehta**

Senior Vice President, Inspira Research Association

In the Second Decade of the 21st century, we have entered into threshold of the industry 4.0 paradigm which has remarkably become a global evolution with a core of Industrial Revitalization Transformation, and Development. Industrial Revolution 4.0 or Industry 4.0 is the combination of cyber and physical worlds through the introduction of new technologies in the industrial fields that are empowering India

### **First Industrial Revolution**

Starting in the late 18th century in Britain, the first industrial revolution helped enable mass production by using water and steam power of purely human and animal power. Finished goods were built with machines rather than painstakingly produced by land.

### **Second Industrial Revolution**

A century later, the second industrial revolution introduced assembly line and the use of oil, gas and electric power. These new power sources, along with more advanced communications via telephone and telegraph, brought mass production and some degree of automation in manufacturing process,

### **Third Industrial Revolution**

The third industrial revolution, which begins in the middle of the 20<sup>th</sup> century, added computers, advance telecommunications and data analysis to manufacturing processes. The digitalization of factories began by embedding programable logic controllers (PLCs) into machinery to help automate some processes to collect and hare data.

### **Fourth industrial revolution**

We are now in the fourth industrial revolution, also referred to as industry 4.0. which is characterized by increasing automation and the employment of smart factories informed by data to produce goods more efficiently and productivity. Flexibility is improved so that manufactures can better meet customer demands using mass customization-ultimately seeking to achieve efficiency with, in many cases, a lot size of one. By collecting more data from the factory enables netter decisions to be made,

### **What technologies are driving Industry 4.0?**

- **Big Data And Analysis**

In an Industry 4.0 context, the collection and comprehensive evaluation of data from many different sources—production equipment and systems as well as enterprise- and customer-management systems—will become standard to support real-time decision making.

- **Autonomous Robots**

Robots will eventually interact with one another and work safely side by side with humans and learn from them. These robots will cost less and have a greater range of capabilities than those used in manufacturing today.

- **Simulations**

Simulations will be used more extensively in plant operations to leverage real-time data and mirror the physical world in a virtual model, which can include machines, products, and humans. This will allow operators to test and optimize the machine settings for the next product in line in the virtual world before the physical changeover, thereby driving down machine setup times and increasing quality.

- **Horizontal And Vertical Integration System**

With Industry 4.0, companies, departments, functions, and capabilities will become much more cohesive, as cross-company, universal data-integration networks evolve and enable truly automated value chains.



- **Industrial Internet of Things**

Industry 4.0 means that more devices—sometimes including unfinished products—will be enriched with embedded computing. This will allow field devices to communicate and interact both with one another and with more centralized controllers, as necessary. It will also decentralize analytics and decision making, enabling real-time responses.

- **Cybersecurity**

With the increased connectivity and use of standard communications protocols that come with Industry 4.0, the need to protect critical industrial systems and manufacturing lines from cybersecurity threats increases dramatically. As a result, secure, reliable communications as well as sophisticated identity and access management of machines and users are essential.

- **Cloud**

More production-related undertakings will require increased data sharing across sites and company boundaries. At the same time, the performance of cloud technologies will improve, achieving reaction times of just several milliseconds. As a result, machine data and functionality will increasingly be deployed to the cloud, enabling more data-driven services for production systems.

- **Additive-manufacturing**

Companies have just begun to adopt additive manufacturing, such as 3-D printing, which they use mostly to prototype and produce individual components. With Industry 4.0, these additive-manufacturing methods will be widely used to produce small batches of customized products that offer construction advantages, such as complex, lightweight designs.

- **Augmented-reality**

Augmented-reality-based systems support a variety of services, such as selecting parts in a warehouse and sending repair instructions over mobile devices. These systems are currently in their infancy, but in the future, companies will make much broader use of augmented reality to provide workers with real-time information to improve decision making and work procedures.

### **Impact**

Industry 4.0 is making it easier for companies to collaborate and share data among customers, manufacturers, suppliers and other parties in supply chain. It improves productivity and competitiveness, enables the transition to a digital economy, and provides opportunities to achieve economic growth and sustainability. With technologies like AI and automation augmenting our professional lives, we're able to make smart choices, faster than ever before.





## EVIL OF MATERIALISM IN LILLIAN HELLMAN'S PLAY, 'THE LITTLE FOXES'

Dr. Ubaid Akram Farooqui

Associate Professor of English, BSR Govt. Arts College, Alwar

Lillian Hellman is chiefly known as the writer of the Broadway plays, especially, *The Children's Hour*, *The Little Foxes* and *Watch on the Rhine*. She emerged into a largely male-dominated field in 1934 with *The Children's Hour*, a play that rocked the literary establishment with its bold treatment of theme (lesbianism) while calling attention to her literary talents. With her very first play, Hellman became the youngest successful lady playwright (while she was merely 29) in the United States and probably in the world. Written between 1934 and 1963, Hellman's dramatic canon includes eight original plays and four adaptations. She has also written quite a few filmscripts for the Hollywood film industry, including several screenplays from her dramas. In addition to her plays, she has authored a few non-dramatic works as well. For instance, she has to her credit three well-acclaimed memoirs, a novella, some shorter prose pieces, and articles for national magazines and newspapers. Besides, she has edited Chekhov's letters and Dashiell Hammett's mysteries. Thus, she has been a prolific writer; however, she won a safe and secure place for herself amongst the Twentieth-Century American Stage playwrights through her plays.

Lillian Hellman was a woman of rebellious and non-conformist temperament. And perhaps, this revolutionary temperament is responsible for the social and moral protest exhibited in her plays. This protest in her plays can be observed in the light of financial relationships because the lust for money is the inherent theme of her plays; it is also the best criterion to understand the system of human values that her plays demonstrate. Interestingly, it operates in several different ways in her plays and serves as a basic assessment of values. Hellman voices her vehement protest against those who misuse the power of their wealth. We notice that generally, wealth is used destructively by those who possess it. Therefore, the present paper endeavours to highlight the evil of materialism in Lillian Hellman's play, 'The Little Foxes'.

Lillian Hellman's derisive family drama of lust, greed and revenge, *The Little Foxes*, is generally regarded as her best and the most famous play. On the one hand, the play is a supreme example of the dysfunctional family melodrama, featuring betrayal, greed, theft, blackmailing and murder and, on the other hand, it is also a tense and gripping tale about the devastation moral corruption can inflict on society.

The actual plot concerns itself with the conflicts that grow out due to a business deal between a Chicago industrialist, William Marshall, and the three Hubbard siblings-Regina, Ben and Oscar. They lie, steal, blackmail, connive, deceive and plot against one another in their efforts to invest in one of the first cotton mills in their town. The deal that stands to win them millions of dollars brings to the surface their limitless lust for money and their evil motives and tactics to acquire it at any cost. The play voices Marxist disapproval of the Hubbard form of capitalism.

Ben and Oscar have ample money with them because they have inherited their father's wealth, and so they are ready with their \$75000/- each for the deal. Regina, however, depends on her husband, Horace Giddens, to release the remaining amount of \$ 75000 to complete the deal. According to the deal, for 49%, Mr Marshall will put up \$ 400,000. For 51%, the Hubbard siblings will put up \$ 225,000. Ben and Oscar force Regina to arrange her third share of the investment from Horace lest she should be cut out of the deal.

In *The Little Foxes*, what is more, engaging and enchanting to audiences is what the characters have done to one another rather than what they have done to society. They throw light on the Southern American culture from which they have sprung. As a result, one comes away with a deeper understanding of the human condition and a deeper understanding of American society as a moulder of individuals. Invariably, all the characters in the play, whether good or evil, are forcefully portrayed as individuals and life-like. It is a fact acknowledged by many critics that Lillian Hellman was always best with vile characters and that she never created a viler crew than the Hubbard siblings. And amongst them, the vilest is indeed, Regina Hubbard.



Regina is the most prominent character in the play. We see this handsome and self-assumed lady playing three different roles in the play- sister to Ben and Oscar, wife to Horace Giddens, and mother to Alexandra Giddens. However, these bonds do not matter to her. In the development of the play, she comes out to be a bad wife, callous mother and revengeful sister. Money and power are her only loves. As the empress of the Hubbard family, Regina Hubbard Giddens is one of the vilest characters in the history of American drama: the personification of selfishness and greed. She is a woman who knows what she wants and is out to get it at any cost. To achieve success, she keeps her emotions in check. In the process, her ruthless villainy ultimately calls to mind Shakespeare's Lady Macbeth. Both are ruthlessly ambitious, masculine, unsexed and power-hungry murderers. The most significant difference between the two is that Lady Macbeth is a loving wife, whereas Regina is not. Lady Macbeth unsexes herself for her husband; however, Regina for herself.

Regina is shocked beyond bounds to learn about Horace's new will, and now, it is her turn to doubly shock her ailing husband, Horace. In retaliation, she tells him that she has never loved him, and the sooner he dies, the better for her. This shocks Horace so intensely that he reaches for his heart medicine; however, the bottle slips from his hand and breaks. There is another bottle upstairs, so he wants Regina to ask Addie to fetch it. When Regina refuses to budge, he himself tries to call Addie. Unfortunately, his voice was too soft to reach Addie's ears. In an effort to go upstairs, he collapses on the landing. Regina does not move still, and when she is sure that he is unconscious, she calls the servants.

However, Regina appears monstrous, masculine, unscrupulous, scornful, repulsive, scheming etc., only when her character is not seen in the light of her background or the given context. Hellman wants her audience to understand what motivated the unscrupulous behaviour of Regina. She did not approve of Regina, but she did not mean her a villain either. In an interview, she remarked about the play's heroine, "I think Regina's kind of funny. If anything, I was amused with her" (Sun, *NYT* Dec. 16, 1949).

Regina is able to enthrall her audience right from the beginning of the play. It is only gradually that she turns out to be an unscrupulous lady. However, her unscrupulousness is in response to her brother's threat to cut her out of the deal. Seeing herself trapped and losing her last and only opportunity of getting what she wants from the world, she does something desperate. In her desperation to gain wealth, she precipitates her husband's death by withholding his medicine. However, it was not a calculated move; she had not planned her husband's death; she just allowed it to happen. She could have avoided it, yet she did not. Her act is an act of crime, but Hellman softens the crime by portraying Horace as tired of life and already close to death.

The scene of Horace's death is the best in the play because the playwright has beautifully worked it out. William Wright writes, "It is the ability on Hellman's part to make us follow with fascination the play's central character up to and into the murder that is the hidden strength of *The Little Foxes*. Hellman professed a repugnance for the rich, yet she would be delighted to become one of them. That same ambivalence is revealed in her portrait of Regina. It is doubtful that Hellman would ever admit to admiring her, yet something akin to admiration, perhaps unconscious, seems to have been present to energize the creation of a character who holds our attention so completely"

We condemn Regina for how she treats her husband and daughter, but her treatment toward her brothers is justifiable. She ruined her husband's life, very much like Julie of *Days to Come*, for marrying him for money and not for love; she is also responsible for his premature death. She does not even hesitate to ruin her daughter's life for her selfish motives by agreeing with her brothers to marry her to Leo. However, her brothers well-deserve the treatment they meet at her hands. Her brothers' threat to cut her out of the deal, and their act of stealing the bonds from her husband's safety deposit box, force her to blackmail them into giving her the lion's share in the cottonmill deal.

### Conclusion

We may not outrightly condemn Regina if we look at her from the feminist perspective. Her aspirations for elegance, wealth, social dignity, public respect etc., are things that every woman desires. Hellman felt amused by Regina's shrewdness, steadfastness, and uncompromising quality to hold her own with her scheming brothers, who leave no opportunity to keep her helpless, dependent, and



vanquished. Like Ibsen's Hedda Gabler, Regina sometimes feels foiled and frustrated by her lack of power and independence. She says to Ben: "Ah ! Ben, if Papa had only left his money". Regina being a daughter, has been denied the power that inherited money provides to sons. In 1968, in an interview with Fred Gardner, Hellman said, "Money has been the subject of a great deal of literature because it ... isn't money of course, it's power, it's sex, it's a great many other things". Regina is as rapacious as her brothers are because she too is one of the little foxes, and hence, she understands that grapes are to be seized, not shared. Goldstein observes, "Seldom has the evil of materialism received such detailed characterization as in Miss Hellman's protagonist".

In *The Little Foxes*, Hellman reveals that she had begun to give full expression to her moral indignation, a sublimation of her intense rage. The play focuses sharply on the cruelty and greed of the rich. Her strong characters are unfeeling. They are portrayed as unethical, selfish and callous, but are the gems of her plays. On the manifest level, Hellman's message in *Another Part of the Forest* and other plays is that good people should not abdicate their responsibilities while selfish people run the world. In the play's sequel, *The Little Foxes*, Hellman makes it evident through Addie's speech that the bystanders are as responsible as the despoilers of the vines because they pamper the foxes by their passive indifference and thus perpetuate the evil.

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## STUDY ON SOME ETHNO-MEDICINAL PLANTS USED IN ANTI-CANCER AT JHUNJHUNU DISTRICT

Anita Jeph

Department of Botany, Govt. Girls College, Jhunjhunu, Rajasthan, India

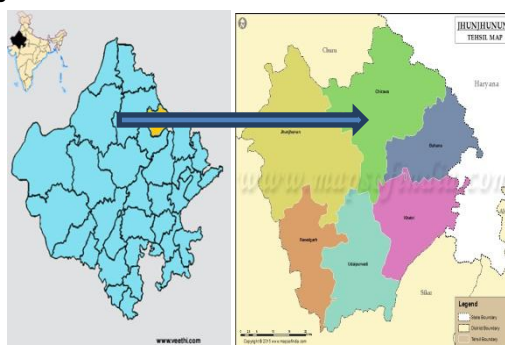
Tribal knowledge about the use of plant species depends on the surrounding plants for various purposes (Reddy *et al.*, 2010). Plants and other living organisms have a great potential to treat human diseases (Subbu and Prabha, 2009). Medicinal plants play an important role in providing cure diseases. It is clear that Indian people use herbal medicines and they use health related problems. The demand for medicinal plants is increasing and the bulk of their physical business is still from wild plants.

Cancer is an abnormal development of cells in any tissue or body part, which can cause death. Cancer cells usually attack and destroy normal cells. These cells are born due to imbalance in the body and correcting this imbalance. A cancerous growth is called fatal tumor. (Kaur *et al.*, 2011). There is cancer with human diseases treated with medicinal plants, which is probably the most important genetic disease. Every year, millions of people are diagnosed with cancer, which leads to death in most cases. (Srinivas and Afolayan 2011). Every year the death caused by cancer is 2-3% of the annual death reported worldwide. Thus, cancer kills around 3500 million people worldwide. Many chemo preventive agents are used for the treatment of cancer, but they cause poisoning which prevents their use. (Kathyrset al., 2006).

The procedure of cancer metastasis is found in a series of sequential interpersonal stages, each of which is limited. Some of them are going through a clinical trial with chemicals loaded with chemically protective activities. The species of these plant species has the potential to be used in medicines and pharmaceutical industries. The purpose of the present study is to create awareness about the use of ethno-medicinal value of plants and their use to attract the attention of pharmacologists, phytochemicals and pharmaceuticals (Kapoor and Kishore, 2013).

Selected and carefully used plants can definitely be in the management of anti-cancer therapy and cancer cans. There are many conventional systems of medicine in the world, each with different collaborative cultural origins. Some of these, such traditional medicine, traditional medicines are increasingly used in many different areas of the world. This paper will focus on the treatment of herbal medicines related to traditional medicines. Ayurveda is the most widely practiced of Indian traditional medicine systems. Herbal medicines are used throughout the world as a traditional system of medicine, and herbs have been the basic source for most medicines. There are many types of chemical compounds in medicinal plants which are the main source of anti-cancer agents to cure cancer. Now the day's discovery and progress is going on in herbal medicine, which increases the health care of mankind. Various medicinal plants such as *Aloe Barbadensis* (Mill), *Terminalia Arjun* (Roxan) Wight and Arn, *EliipaSepa* (L.), *Osimum Sanctum* (L.) *Zingiberofficinalis* (R) etc. are traditionally used for the treatment of cancer.

### Material and Method: Study Area



Map of study area in fig.1 location Jhunjhunu District, Rajasthan Jhunjhunu



District is located in the north-eastern part of the state of Rajasthan and is located between 27° 38' and 28° 31' latitude and 75° 02' and 76° 06' east longitude and covers 5928 kms of geographical area. It was mainly derived from the Katali Rivers, the Singha River, the Buddha Nala and the river. (Anonymous, 2008).

### Methodology

For valuable information, collect and document, field trips have been done in the villages of Jhunjhunu district. I conducted meeting with the experienced people of different communities, vendors, tribals, ayurvedic experts and original doctors like Ohja, Bhagat, Kalbelia and Vaidya, because they have a good knowledge of Ethno medicinal value plants. Collected samples will be taxonomically identified with the help of Indian Vegetable (Sharma and Balakrishnan, 1996; Sharma and Tigagi, 1979) and monograph (Bhandari, 1997) and standard key. The Ayurvedic Department of Rajasthan was formed to ascertain the authenticity of the group discussion information on the use of necessary inquiries and the use of some plants.

**Table 1: Some Anti-Cancer Plants used in Jhunjhunu District**

S. No	Botanical Name	Common Name	Family	Part Used	Disease
1.	<i>Achyranthesaspera</i> Linn.	Apamarga	Amaranthaceae	whole plant	Anticancer
2.	<i>Berberis vulgaris</i> (L.)	Barberry	Berberidaceae	Fruit, bark, root	Anticancer
3.	<i>Eugenia aromaticum</i> (L.)Baill	Clove	Myrtaceae	Dried flower bud	Anticancer
4.	<i>Digitalis purpuria</i> (L.)	Foxglove	Plantaginaceae	Leaves	Anticancer
5.	<i>Zingiber Officinalis</i> (R.)	Ginger	Zingibaracae	Rhizome	Anticancer
6.	<i>Vitisvinifera</i> (L.)	Grape seed	Vitaceae	Seed	Anticancer
7.	<i>Annonamuricata</i> (L.)	Graviola	Annonaceae	Fruit	Anticancer
8.	<i>Aloe Barbadosis</i> (Mill.)	Gwarpatha	Liliaceae	Leaves	Anticancer
9.	<i>Xanthium strumarium</i> Linn.	Jhadugar	Asteraceae	Root	Anticancer
10.	<i>Bauhinia variegata</i> (L.)Benth	Kachnar	Fabaceae	Root	Anticancer
11.	<i>Crocus sativus</i> (L.)	Kesar	Iridaceae	Stigma and Style	Anticancer
12.	<i>Citrus medica</i> (L.)	Lemon	Rutaceae	Root	Anticancer
13.	<i>Viscum album</i> (L.)	Mistletoe	Santalaceae	Leaves and berries	Anticancer
14.	<i>Nicotianatabacum</i> (L.)	Tobacco	Solanaceae	Leaves	Anticancer
15.	<i>Ocimum sanctum</i> (L.)	Tulsi	Lamiaceae	Whole Plant	Anticancer
16.	<i>Catharanthus Roseus</i> (L.)	Sadabahar	Apocynaceae	Whole plant	Anticancer

### Discussion

In organized manner, the Ethno-Botany work was started in 1969 by the Botanical Survey of India. Since then, the use of plants by the tribal is being registered for various purposes (Jain, 1981). Significant work has been done on many aspects of plants. To wit. Ethno medicine, colour, Tan, narcotics, fibre, wood etc., Bhandari (1974), Singh and Pandey (1980), Ketewa and Guria (1997), Nargas and Trivedi (1999)



## **Result**

Medicinal plants play an important role against cancerous diseases. The conclusions of various herbal plants and plants play an important role in anti-cancer activity in humans. The results of my study show that 16 medicinal plants are used in treatment as anti-cancer and the above mentioned medicinal plants prevent cancer from dose-dependent theory. Reported to have anti-oxidant activity on top of plant variety. These medicinal plants are also used in food, fodders, gums, resins, colours, spices and spices etc. These medicinal plants have great tolerance for use in medicines and pharmaceutical industries.

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## **ACCOUNTING EDUCATION IN RAJASTHAN: A STUDY OF GAP**

**Dr. Bhawna Hinger**

Assistant Professor, Government Meera Girls College, Udaipur, Rajasthan, India

An increasing gap between accounting theory and practice in the curriculum of the universities has been found and experienced by the corporate and the universities over the past few decades. The working conditions of the corporate have changed, the way the companies used to deal with clients and operate its functionaries have also changed over the time, but there is no change found in the provision of imparting accounting education (Burchell, Clubb, Hopwood, Hughes & Nahapiet, 1980). The gap between the accounting theory and practice persists due to the unchanged and un-adoptive behavior of universities in providing all round and quality learning to the budding account learners. This has led to the narrowing down the scope of the accounting education and making it outdated and unfit from the existing modern-day accounting and business environment. This has led to the increase in the accounting graduates who are unable to find themselves appropriate jobs due to lack of skills required for the modern accounting job purposes.

As per collected information, it was found that the provision of accounting education further lacks a number of abilities that are necessary to be provided to the learners so that they could enhance their skills and get ready for the today's modern corporate accounting world. The multiple heads that the universities are lacking in imparting quality education to the learners are current and innovative course content, curriculum, pedagogy, skill development, technology, etc. The gap between the current practices and the expected practices can be clearly seen with the status of graduates who are finding it difficult to get jobs. Even if some graduates who have been successful in acquiring a job are finding it tough to adjust to the working environment of the corporate companies.

This has led to major consequences in the growth of the universities. The number of the students opting for an account as a subject of interest has significantly decreased. The studies reveal that the current accounting education procedures adopted by the universities have failed to meet the requirements of the corporate accounting and functional requirements. The universities were not found to be capable enough to provide quality training, knowledge and understanding of the attributes and features that are demanded by the corporate business entities. This has led to the creation of the gap between the education imparted by the universities and the practices that are followed in the corporate companies. The fact that many improvements have been made in the field of accounting in the consecutive years but that not laid a significant impact on the quality of graduates who are taking accounting as their main subject (Agndal & Nilsson, 2010). The quality of accounting graduates still needs more improvement to comply with the needs and requirements of the corporate companies.

The study has been carried out by the researcher to get a better knowledge and understanding about the different aspect of the accounting skills that are required to be gained or acquired by the accounting students to sustain themselves in the real world. The researcher also laid stress on exploring the facts that are responsible for the non –performance of the accounting students into the corporate world's working conditions. The study will also help the researcher to get knowledge about the different accounting practices that are used in Universities in Rajasthan and the accounting practices that are prevailing in the rest of the world. It will help to get a better understanding of accounting skills required and expected of the accounting graduates to be working in the accounting corporate companies. It will fill the gap that has emerged due to lack of efficient accounting requirement practices of accounting theories and accounting practice adopted by the accounting curriculum of selected Universities of Rajasthan (Husain & Nazim, 2015).

### **Review of Literature**

**Ahmed (2019)** explored the existence or not of a gap between governmental accounting education and practice with the practitioners. **Tanius et al. (2018)** analysed and determined the significance between the performance of employability skills among new business graduates in Malaysia based on employer, academician and new graduate. The study concluded that there is a correlation between the performance of new graduate high and their interpersonal skills. **Tan and Fawzi (2017)**



investigated the current skills anticipate from accountants as per job advertisements and differences in the skills acquired. Study showed that both New Zealand and Australian advertisements seek for people who are experienced with excellent interpersonal skills than intellectual skills. Altarawneh (2016) studied the gap between the employer skills that they consider essential to make accounting graduates eminent for the job they desire. The study suggested that employers are more inclined to take students who have a level of technical skills over those with generic skills.

**Apostolou at al. (2015)** reviewed papers, articles published in the journal in 2015 about accounting education literature and suggest ways for betterment in the course. It emphasise the role of association to bring about changes in the curriculum thereby benefiting the student in acquired and required skills as per the market and commerce sector. Klibi and Oussii (2013) studied the cognisance and expectations of two major groups: students and employers of the importance of skills and attributes for securing entry-level employment in accounting. It showed that employers do seek graduates who possess some diverse range of non-technical skills. Wells et al. (2009) established capabilities which are deemed imperative for successful professional practice in accountancy over the initial years after graduation in New Zealand. Study highlight the importance of interpersonal and communication skill development in accounting courses.

**Jackling and Lange (2009)** modulated and perceived the link between the technical and generic skills which are expected and incorporated in undergraduate accounting courses. Result showed that there is significant emphasis on verbal communication, leadership skills, team skills and presence of interpersonal skills from current graduates is expected by the employers. Stainbank and Tewari (2019) analysed the accounting education programmes in South Africa and India. The study provided a reference of education model adoption from South Africa in Indian accounting education programming. Das and Singh (2018) stated the present position and conducted a comparative analysis of accounting education in India and America. It stated that there is a gap and need to meet the challenges of the present scenario in providing accounting education by different universities and professional institutions. Ahmed (2003) analyse the IT skills and knowledge that are currently present and need to be integrated into the accounting programmes in the near future. There should be increase in knowledge with respect to IT/IS skills, algorithm validation concepts, and algorithm technology and database management. Previous studies, showed that universities must develop the generic skills that are transferable and imperative for an accounting graduates in order to excel in their careers and become a valuable asset in the economic market.

#### **Method**

From the above review, it is clear that a gap exists between accounting education and accounting practice. In this paper, we aim to characterize this gap between the accounting education and job markets. Specifically, we investigate the following hypothesis:

**H1:** *A gap exists between accounting education and accounting practice.*

To verify this hypothesis, we need to investigate it from the perspectives of the various stakeholders. Specifically, employers, fresh graduates and academicians. Initial sample size of 400 was selected, but due to data inconsistency 300 responses was selected for analysis. To identify the gap between accounting curriculum being taught in select universities of Rajasthan and Accounting Skills required in the real world of accounting, an interview schedule was prepared. The data has been collected through a well-structured questionnaire distributed to a randomly chosen sample of some practitioners of accounting and auditing profession. . In our study, we consider the International Accounting Education Standards set by the IAESB as a framework. The IAESB has set eight standards, three of which (IES2, IES3, IES4) describe the competencies that should be acquired during the initial professional development of an accountant. Competencies are classified into three categories namely Technical Competencies (TC), Professional Competencies (PC) and Ethical Competencies (EC). A competence area is a category for which a set of related learning outcomes can be specified. Competence areas within technical competence include financial accounting and reporting, taxation, and economics; competence areas within professional skills include intellectual and organizational; and





competence areas within professional values, ethics, and attitudes include ethical principles as well as professional skepticism and professional judgment.

## Result

### Sample Demographics

The study of respondent's demographics is essential for the development of strategies to fill the gap between. Individuals significantly vary in terms of occupations, education, ages, gender and so forth.

**Table1: Sample Demographics**

Academician Profile			Industry Professional Profile		
Dimension	Category	Percentage	Dimension	Category	Percentage
Age	25-35 yrs	28%	Age	25-35 yrs	19%
	36-45 yrs	54%		36-45 yrs	65%
	> 45 yrs	18%		> 45 yrs	16%
Gender	Male	56%	Gender	Male	84%
	Female	44%		Female	16%
Designation	Assistant Prof.	62%	Designation	Senior Accountant	51%
	Associate Prof.	25%		Finance Manager	49%
	Professor	13%	Experience	0-10 years	21%
Experience	0-10 years	23%		11-20 years	63%
	11-20 years	56%		21-30 years	10%
	21-30 years	14%		> 30 years	6%
	> 30 years	7%	Qualification	CA	44%
Professional Qualification	Post Graduate	18%		PG	27%
	Doctorate	82%		ICWA	16%
				CS	13%
<b>Students Profile</b>					
Dimension	Category	Percentage	Dimension	Category	Percentage
Age	18-20 yrs	55%	Graduation	Govt. College	72%
	20-25 yrs	31%		Private College	28%
	> 25 yrs	14%	Present Education	MBA	42%
Gender	Male	55%		M.Com	58%
	Female	45%			

Majority of academicians (54 percent) are from 36-45 years of age. 56 percent are male while 44 percent are female. Majority of respondent are doctorate (82 percent of respondents), as it has increasingly become the minimum qualification in the field of academics. About 62 percent of respondents are at the early stage of their teaching career and working as Assistant Professor and are having experience between 11-20 years. Majority of students (55 percent) are from 18-20 years of age. 31 percent of students are between 20-25 years of age as this is the age group belongs to a good number of young students in universities and colleges. Majority of students are presently pursuing M. Com (58 percent of respondents). 72 percent of students have done graduation from Government College. Majority respondents from industry professionals are CA (44 percent of respondents), as it has increasingly become the minimum qualification in the field of Accountancy and financial management. Remaining proportion of respondents is post graduates (27 percent), 16 percent of professionals are ICWA and 13 percent of respondents are Company Secretary. Out of the total respondents, about 51 percent of respondents are Senior Accountant and 49% of respondents are Finance Manager. Majority of respondents (63 percent) are having experience between 11-20 years.



### Comparison Across Competencies

The students were asked to evaluate their respective competencies and while the groups consisting of accounting professors and financial professional were asked to evaluate the graduate employees.

**Table 2: Comparison across competencies**

1. Technical Competencies					
Group	Mean	Std. Dev	Min	Max	F-Statistics
Student	3.34	0.39	2.50	4.25	76.95*
Academician	3.37	0.36	2.67	4.58	
Industry	2.74	0.46	1.58	3.63	
Total	3.15	0.50	1.58	4.58	
2. Professional Competencies					
Group	Mean	Std. Dev	Min	Max	F-Statistics
Student	3.26	0.45	2.07	4.57	58.39*
Academician	3.22	0.49	1.93	4.43	
Industry	2.65	0.40	1.36	3.50	
Total	3.04	0.53	1.36	4.57	
3. Ethical Competencies					
Group	Mean	Std. Dev	Min	Max	F-Statistics
Student	3.03	0.58	1.75	4.25	1.65
Academician	3.03	0.52	1.63	4.13	
Industry	2.90	0.68	0.88	4.13	
Total	2.98	0.60	0.88	4.25	

\* Significant at p=0.05

### Inter Group Comparison

It can be concluded that there are difference in frequencies, mean value distributions towards technical and professional competencies across the students, academicians and industry financial professionals. It can be inferred from the result above that the evaluation seems to be similar for students and academicians but professional evaluate the accounting graduates quite lower in different technical skills. There are no difference in frequencies, mean value distributions towards Ethical Competencies across the students, academicians and industry financial professionals. It can be inferred from the result above that the evaluation seems to be similar for students and academicians and professional for accounting graduates regarding professional skills. From the analysis, the alternate hypothesis is accepted that there is a gap exists between accounting education and accounting practice.

**Table 3: Inter Group Comparison**

Group	Technical Competencies			Professional Competencies			Ethical Competencies		
	Mean	Std. Dev	P-Value	Mean	Std. Dev	P-Value	Mean	Std. Dev	P-Value
Student	3.34	0.39	0.56	3.26	0.45	0.00	3.03	0.58	0.00
Academician	3.37	0.36		3.22	0.49		3.03	0.52	
Academician	3.37	0.36	0.54	3.22	0.49	0.00	3.03	0.52	0.00
Industry	2.74	0.46		2.65	0.40		2.90	0.68	
Student	3.34	0.39	0.97	3.26	0.45	0.11	3.03	0.58	0.14
Industry	2.74	0.46		2.65	0.40		2.90	0.68	



**Table 4: Inter Group Comparison across competencies**

	<b>Student and Academicians</b>	<b>Academicians and Industry</b>	<b>Student and Industry</b>
<b>Technical Competencies</b>	<ul style="list-style-type: none"> <li>• There is no difference in evaluation of students and Academicians towards evaluation for technical competencies.</li> <li>• Both students and Academic shown equal and higher score regarding each technical competency. In addition, it demonstrates that the students might be overestimating their technical competencies.</li> </ul>	<ul style="list-style-type: none"> <li>• There is a difference in evaluation of Academician and Industry professionals towards evaluation for technical competencies.</li> <li>• Financial professional evaluate less regarding majority technical competency. Academician might be overestimating student's technical competencies in comparison to industry experts.</li> </ul>	<ul style="list-style-type: none"> <li>• There is a difference in evaluation of students and Industry professionals towards evaluation for technical competencies.</li> <li>• Financial professional evaluate less regarding majority of technical competency. In addition, it demonstrates that the students might be overestimating their technical competencies in comparison to industry experts.</li> </ul>
<b>Professional competencies</b>	<ul style="list-style-type: none"> <li>• There is no difference in evaluation of students and Academicians towards evaluation for professional competencies.</li> <li>• Both students and Academic shown equal and higher score regarding each professional competency. In addition, it demonstrates that the students might be overestimating their professional competencies..</li> </ul>	<ul style="list-style-type: none"> <li>• There is a difference in evaluation of Academician and Industry professionals towards evaluation for professional competencies.</li> <li>• Financial professional evaluate less regarding majority professional competency. In addition, it demonstrates that the Academician might be overestimating student's professional competencies in comparison to industry experts.</li> </ul>	<ul style="list-style-type: none"> <li>• There is a difference in evaluation of students and Industry professionals towards evaluation for professional competencies.</li> <li>• Financial professional evaluate less regarding majority of professional competency. In addition, it demonstrates that the students might be overestimating their professional competencies in comparison to industry experts.</li> </ul>
<b>Ethical competencies</b>	<ul style="list-style-type: none"> <li>• There is no difference in evaluation of students and</li> </ul>	<ul style="list-style-type: none"> <li>• There is no difference in evaluation of Academician and</li> </ul>	<ul style="list-style-type: none"> <li>• There is no difference in evaluation of</li> </ul>



	<p>Academicians towards evaluation for Ethical Competencies.</p> <ul style="list-style-type: none"> <li>Both students and Academic shown equal and higher score regarding each professional competency. Students might be overestimating their Ethical Competencies.</li> </ul>	<p>Industry professionals towards evaluation for Ethical Competencies.</p> <ul style="list-style-type: none"> <li>Academicians and financial professional evaluate same regarding majority professional competency</li> </ul>	<p>student and Industry professionals towards evaluation for Ethical Competencies.</p> <ul style="list-style-type: none"> <li>It can be seen from mean value analysis, that students and financial professional evaluate same regarding majority professional competency</li> </ul>
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### Conclusion

In general, all the professionals acknowledged the presence of the gap and that most students are more exposed to theory than to practice. Accounting professionals evaluate the technical competencies (accounting and generic) of fresh accounting graduates below average; this means that the proficiency of the graduates in these competencies is not at the level that is required by industry. Moreover, Academic stakeholders (both educators and students) over-estimate the level of technical and professional competencies of accounting students in comparison to industry professionals. This indicates that the university system is unaware of the extent of the gap in technical competencies.

Industrial training is one of the most predominant industry-academia-interface required to fill this gap. This approach has two major benefits. First, students will have more confidence when searching for a job. Second, companies will save time and money on induction training for new recruitments. Academia-Industry Interaction should be considered as part of the education. Universities should cooperate with the ICWAI, CA and CS foundations along with renowned firms in the market (i.e. companies operating in local region) in preparation of the curriculum and course contents.

According to industry professionals accounting is one such factor which needs to be considered and implemented by the organisation in a meaningful and relevant manner. To make it happen the company is willing to hire professional and highly skilled candidates who have outstanding knowledge in accounting & taxation concepts and have the ability to perform various accounting functions such as Management accounting, Working capital, Cashflow analysis, Budgeting, Business forecasting, Cost records, Marginal Costing, Standard Costing, ABC Costing, Business data analytics, Reasoning, Critical Analysis, Balance Sheet Reading, Goods and Service taxes, Income tax, Cost Audit, Management Audit, Tax audit, Company Audit, IFRS, Company Accounts, Public accounting, Statistic.

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### **IMPACT OF SOCIAL MEDIA ON FASHION TRENDS**

**Namith B G**

IV Sem Bcom, Dept of commerce, PES University, Bangalore

**Shruti Kumar**

IV Sem Bcom, Dept of commerce, PES University, Bangalore

**Prof. Rupasi M Krishnamurthy**

HOD Dept of Commerce, PES University Bangalore

**Dr. Kartikey Koti**

Faculty , Dept of Commerce, PES University Bangalore

#### **Social Media**

Social media originated as a way to interact with friends and family but was later adopted by businesses that wanted to take advantage of a popular new communication method to reach out to customers. . It's given us the ability to discover what's happening in the world in real-time, to connect with each other and stay in touch with long-distance friends, and in order to have access to endless amounts of information at your fingertips. Companies use the platform to find and engage with customers, drive sales through advertising and promotion, gauge consumer trends, and offering customer service or support.

#### **Fashion Trends**

It is a conception of what is currently appropriate, is the adoption is a process of social acceptance by which a new style or product is adopted by the consumer after commercial introduction by the designer or the manufacturer. It is what which is most appropriate and suitable It is a prevailing costume or style of etiquettes, procedures etc. It is the conventional usage in dress manner. The term fashion and style are often confused by many people to say that's the style, when they really mean fashion. A style is a type of product that has one or more specific features or characteristics that distinguishes it and makes different from other products of the same type.

#### **Indian Fashion Trends and Culture**

Fashion is dynamic, it comes and goes. Fashion itself is a part of culture. India is a country with an ancient clothing design tradition, yet an emerging fashion industry. The history of clothing in India dates back to ancient times, yet fashion is a new industry, as it was the traditional Indian clothing with regional variations, be it the sari, ghagra choli or dhoti, that remained popular until the early decades of post-independence India. The Indian fashion industry as such remains academically understudied, even though there is research available on textiles, craft traditions and history of Indian dress. The only anthropological study of the Indian fashion industry, based on ethnographic research in Northern India,

#### **Influence of Foreign Fashion on India**

Lifestyle and trends are strongly influenced by social-cultural changes, such as modernization, technological innovation and also by artistic movements. International fashion house have embraced India again in recent season. India has been influenced by western Culture just as much, if not more, than western culture has been influenced by India.

#### **Brands which Influence People on a Large Scale**

The Louis Vuitton label was founded by Vuitton in Paris, France in 1854. The label's LV monogram appears on most of its products, ranging from luxury trunks and leather goods to ready-to-wear, shoes, watches, jewelry, accessories, sunglasses and books.

Nike, was founded by University of Oregon track athlete Philip Knight and his coach Bill Bowerman in January 1964. Nike is an American corporation that designs and manufactures sports shoes, clothing and accessories. the brand- Nike became popular for its shoes brands\_quality and wide range of varieties. But, with time it expanded itself by adding different product lines in their Portfolio like Clothes, Leather Goods etc. Today, Nike is the most lovable clothing brand around the World.



Hailing from a small town in Bavaria, Germany, Adi Dassler registered the “Gebrüder Dassler Schuhfabrik” in 1924. Adidas is a German multinational corporation that designs and manufactures sports shoes, clothing and accessories. Besides sports footwear, Adidas also produces other products such as bags, shirts, watches, eyewear and other sports and clothing-related goods.

It all began in a 900 square ft. shop on Figueroa Street in Los Angeles called Fashion 21. By the end of the first year, sales had risen from \$35,000 to \$700,000. Forever 21 is an American chain of fashion retailers for the latest trends, and must-have styles.

Amancio Ortega opened the first Zara store in 1975 in central A Coruña, Galicia, Spain .Every year Zara launches its new designs, that can be counted around 12,000, and they all get Stock-out from the market soon after their initial launch. Zara follows the Policy of “Zero Advertising” rather prefers to Spend money on opening their more new stores every year.

#### **Literature Review**

**Chew and Eysenbach (2009):** He studied the presence of selected keywords in Twitter related to public health issues, particularly during the 2009 H1N1 pandemic, identifying the potential for health authorities to use social media to respond to the concerns and needs of society. Crooks et al. investigated Twitter activity in the context of a 5.8 magnitude earthquake in 2011 on the East Coast of the United States, concluding that social media content can be useful for event monitoring and can complement other sources of data to improve the understanding of people’s responses to such events. Conversations among young Canadians posted on Facebook and analysed by Martinello and Donelle revealed housing and transportation as main environmental concerns, and the project FoodRisc examined the role of social media to illustrate consumers’ quick responses during food crisis situations. These types of contributions illustrate that social media research implies the understanding of citizens’ concerns in different fields, including in relation to science.

Research on the synergies between science and citizens has increased over the years, according to Fresco, and there is a growing interest among researchers and funding agencies in how to facilitate communication channels to spread scientific results. For instance, in 1998, Lubchenco advocated for a social contract that “represents a commitment on the part of all scientists to devote their energies and talents to the most pressing problems of the day, in proportion to their importance, in exchange for public funding”.

In this framework, the recent debates on how to increase the impact of research have acquired relevance in all fields of knowledge, and major developments address the methods for measuring it. As highlighted by Feng Xia et al social media constitute an emerging approach to evaluating the impact of scholarly publications, and it is relevant to consider the influence of the journal, discipline, publication year and user type. The authors revealed that people’s concerns differ by discipline and observed more interest in papers related to everyday life, biology, and earth and environmental sciences. In the field of biomedical sciences, Haustein et al analysed the dissemination of journal articles on Twitter to explore the correlations between tweets and citations and proposed a framework to evaluate social media-based metrics. In fact, different studies address the relationship between the presence of articles on social networks and citations. Bornmann conducted a case study using a sample of 1,082 PLOS journal articles recommended in F1000 to explore the usefulness of altmetrics for measuring the broader impact of research. The author presents evidence about Facebook and Twitter as social networks that may indicate which papers in the biomedical sciences can be of interest to broader audiences, not just to specialists in the area. One aspect of particular interest resulting from this contribution is the potential to use altmetrics to measure the broader impacts of research, including the societal impact. However, most of the studies investigating social or societal impact lack a conceptualization underlying its measurement.

To the best of our knowledge, the assessment of social impact in social media (SISM) has developed according to this gap. At the core of this study, we present and discuss the results obtained through the application of the SICOR (social impact coverage ratio) with examples of evidence of social impact shared in social media, particularly on Twitter and Facebook, and the implications for further research.



**Daniel A González-Padilla, Leonardo Tortolero-Blanco 2018:** Never before in human history has it been possible to communicate so quickly during a pandemic, social media platforms have been a key piece for the dissemination of information; however, there are multiple advantages and disadvantages that must be considered. Responsible use of these tools can help quickly disseminate important new information, relevant new scientific findings, share diagnostic, treatment, and follow-up protocols, as well as compare different approaches globally, removing geographic boundaries for the first time in history. In order to use these tools in a responsible and useful way, it is recommended to follow some basic guidelines when sharing information on social networks in the COVID-19 era. In this paper, we summarize the most relevant information on the influence, and advantages, and disadvantages of the use of social networks during the COVID-19 pandemic.

**Jacob Amedie (September 2, 2015):** In the next section, I will cover several supporting ideas showing how social media, specifically, Facebook can lead to psychological problems. It's clear that social media has negative personal impacts, enabling young people to over analyze and criticize themselves as well as their problems. To summarize, despite the positive benefit of rapid information sharing, social media enables people to create false identities and superficial connections, causes depression and is a primary recruiting tool of criminals and terrorists. Finally, since social media is a relatively new phenomenon and the impact studies done are also reasonably new, I feel as though the advantages of social media are emphasized quite often, as opposed to its negative aspects which are very rarely discussed. This trend must change and I hope my presentation can help galvanize it by better informing users on both sides of the argument. Although change is good, necessary, and inevitable, it always comes at a price. Discounting positive impacts does not hurt in the long run, nearly as much as negative ones do. In this presentation, I have explored the harms posed by this uncensored and unmonitored new medium of communication which exposes us all to a gradual breakdown of social cohesion and the destruction of our traditional value systems, unless we take responsibility to ensure that our understanding of social media and its impacts are constantly evaluated with what's happening in the world.

Over the past two decades, new media have established an increasingly central presence in the lives of youth, presenting both new challenges and new opportunities. An emerging body of research has begun to identify social media experiences that may contribute to adolescents' mental health. However, more research is needed as the digital media landscape continues to rapidly evolve. Much of the existing research has relied on self-report measures of adolescent media use, and has been conducted at a single time point, preventing any definitive conclusions regarding whether media use precedes and predicts mental health outcomes or vice versa. Future experimental and longitudinal studies are needed, including those that incorporate objective measures, such as direct observation of adolescents' social media pages. In addition, future investigations must continue to move beyond previous notions of "screen time" as a primary contributor to mental health, and instead consider the specific social media experiences and individual characteristics that may make certain adolescents particularly vulnerable to social media's positive or negative effects. Finally, the translation of basic social media research findings into clinical and policy application remains an area of critical need in the field. As the presence of new media only continues to grow, it will be essential to develop evidence-based approaches for encouraging healthy social media use in youth, and to effectively utilize these tools for mental health screening and intervention.

**Jacqueline Nesi (March 2020):** The technology landscape has rapidly evolved in recent years, with social media now playing a central role in the lives of youth. Social media has created both significant new challenges and exciting opportunities. Research is beginning to uncover how specific social media experiences may influence youth mental health.

Digital technologies have become a universal feature of young people's lives. Exposure to screens begins early in life for many youth, with US children under age two spending an average of 42 minutes per day with screen media [1]. By the time youth reach adolescence, most are fully immersed in a world of smartphones, computers, and social media. Recent nationally representative statistics suggest that 95% of adolescents aged 13-18 have access to a smartphone and 88% have access to a desktop or laptop at home [2]. In 2018, 45% of US adolescents reported that they were online "almost constantly," up from 24% only three years prior [2]. The pervasiveness of new media has created an increasingly





complex environment for youth, parents, health care providers, and policymakers to navigate. Indeed, while this media environment has introduced numerous new challenges and risks for youth mental health, so too has it presented considerable benefits and opportunities. Over the past two decades, new media have established an increasingly central presence in the lives of youth, presenting both new challenges and new opportunities. An emerging body of research has begun to identify social media experiences that may contribute to adolescents' mental health. However, more research is needed as the digital media landscape continues to rapidly evolve. Much of the existing research has relied on self-report measures of adolescent media use, and has been conducted at a single time point, preventing any definitive conclusions regarding whether media use precedes and predicts mental health outcomes or vice versa. Future experimental and longitudinal studies are needed, including those that incorporate objective measures, such as direct observation of adolescents' social media pages. In addition, future investigations must continue to move beyond previous notions of "screen time" as a primary contributor to mental health, and instead consider the specific social media experiences and individual characteristics that may make certain adolescents particularly vulnerable to social media's positive or negative effects. Finally, the translation of basic social media research findings into clinical and policy application remains an area of critical need in the field. As the presence of new media only continues to grow, it will be essential to develop evidence-based approaches for encouraging healthy social media use in youth, and to effectively utilize these tools for mental health screening and intervention.

**Katie Hurley, LCSW (November 16 , 2020):** The verdict is still out on whether social media is damaging to the mental health of teens. This is in part due to the lack of research. Some studies show that online connections with small groups of people can be beneficial to teens, while other research points to a rise in symptoms of anxiety, depression, and eating disorders.

The other reason it's difficult to get a good read on the issue is that social media is constantly changing and evolving. Plus, no long-term studies have been completed. So, we're left making educated guesses based on current research. There's just not enough data to back up the potential long-term pros and cons of living on "likes". There's a happy medium in here somewhere. The key to helping teens learn to balance social media with real life friendships is to keep the lines of communication open and keep talking. Honest communication shows your teen that you are there to support, not to judge or lecture. It's also important to walk the walk. Disconnect on weekends and show your teen that there is a whole world out there that doesn't require a handheld screen. She may miss her phone a lot less than she thinks she will and this is a very good lesson to learn.

**Adam Arvidsson (july 1 , 2005):** This article proposes a critical perspective on brands based on recent developments within Marxist thought. It argues that brands build on the immaterial labour of consumers: their ability to create an ethical surplus (a social bond, a shared experience, a common identity) through productive communication. This labour is generally free in the sense that it is both un-paid and more or less autonomous. Contemporary brand management consists in a series of techniques by means of which such free labor is managed so that it comes to produce desirable and valuable outcomes. By thus making productive communication unfold on the plateau of brands, the enhanced ability of the contemporary multitude to produce a common social world is exploited as a source of surplus value.

#### **Objectives of the Study**

- To study the impact of social media on selecting brands.
- To know the perception and preference of customer towards small fashion brands.

#### **Research Methodology**

The Data for the study is collected through the primary source. The sampling was done based on the convenience of the respondent. During the study we choose the respondent from South Bangalore with 100 respondents. We choose the respondent from all the age group to know their fashion taste and the opinion on it.

#### **Need to Study**

The need to study this topic is to know to what extent people use social media, how they interact small fashion brands using social media. This study is to know various factors like trends, brand



awareness, social media impact on people about the fashion brands, business marketing through digital platforms, reliability on brands by people. The motive of this study is to know how different brands impact different people of different age groups and cultures. It also helps to know how they increase their customer base and thereby, achieve exponential growth for their business. Social media channels have the power to help the business to reach the global markets.

#### **Scope for the Study**

The scope of social media in India is immensely increasing rapidly. It is the 10<sup>th</sup> biggest economy and also has the second largest population in the world. The study covers the usage of the social media by people and interacting with small fashion brands through their social media accounts. Samples were collected from various malls and public gatherings. It focuses on creating awareness of different brands and how it impacts people on various social platforms. It also helps in staying in touch with customers and builds loyalty. Social media converts fans and followers to paying customers. Social media outlets acting as feeders to drive traffic back to site.

#### **Limitations of the Study**

The radius we covered for taking samples was in and around Bangalore. The survey was conducted in various malls and public aggregate. Lack of support from the malls management, low response from the public, questionnaires was not completely filled by respondents, lack of interest, people are unaware of small fashion brands, lack of knowledge on how to interact with the small fashion brands, less contact of customers through their social media accounts, some people prefer more traditional shopping.

#### **Discussion and Recommendation**

- During the study we observed that all respondents have a social media account.
- 72% of our respondents are male and 28% are female respondents.
- 52% of the respondents are between the age group of 18 to 24, age group between 25-34 is 24%, 10% are between 35 to 44 and 45 to 54.
- We further learned that 34% of the respondents have one social media account and 26% have two, 16% of them have three accounts.
- The respondent's majority have accounts are in Facebook 24%, 28% in Instagram, 10% in LinkedIn and 12% in Snapchat.
- Interact of respondents with small fashion brands on social media were Commenting on posts/publications are 10%, Liking posts/publications are 36%, Sharing posts/publications are 14%, follow the brands for updates are 20% and interact with small fashion brands on social media are 20%
- Social media accounts in usage for interact with small fashion brands
  - Facebook 24%
  - Twitter 2%
  - Instagram 36%
  - LinkedIn 4%
  - Pinterest 2%
  - Snapchat 2%
  - Youtube 14%
  - I do not interact with fashion brands through social media 16%
- Weekly time spent on social media accounts
  - 0-3hrs 46%
  - 3-6hrs 32%
  - 6-9hrs 10%
  - 9+ hrs 12%



- Perception of respondents for small fashion brands

Opinion	EI	VI	MI	SI	NI
Small fashion brands to regularly use social media	22%	24%	28%	12%	14%
Small fashion brands to interact with their customers via social media	22%	26%	24%	14%	14%

- 62% of the respondents do not use social media to contact small fashion brands and 32%
- Respondents opinion and usage of the brands on social media platform like Facebook, Instagram, You tube, Twitter.
  - Zara 8%
  - Van Heusen 6%
  - Levis 6%
  - Marks and spencer 2%
  - Allen solly 8%
  - United colors of Benetton 4%
  - louis philippe 6%
  - Raymond 6%
  - Tommy Hilfiger 4%
  - Us polo 6%
  - H & M 4%
  - BIBA 6%
  - W 2%
  - MADAME 0%
  - FOREVER 21 2%
  - GLOBAL DESI 1%
  - FAB INDIA 8%
  - PANTALOONS 2%
  - MAX 10%
  - AND 0%
  - WEST SIDE 4%
  - AURELIA 1%
  - None of the above 4%

#### Finding and Recommendation for the Study

- It was found during the study only 28% of the respondents are currently using Instagram as their social media account.
- From the study we can state that, most of the applicants interact by liking posts of small fashion brands on social media.
- In this study, 36% of the respondents use Instagram to interact with small fashion brands.
- 52% of the applicants do not follow any small fashion on their social media handles.
- On an average, people spend more than 4 hours of their time on various social media handles per week.
- 46% of the people think that it is important for small fashion brands to regularly use social media.
- During the study, we can conclude that 48% of the respondents think it is important for small fashion brands to interact with their customers via social media.
- 68% of the people have used social media to contact small fashion brands.
- On the basis of the research, 56% of the applicants have not purchased any items from small fashion brands.



- Many of them are not aware and do not interact small fashion brands on social media. Hence, a strong promotion strategy and brand awareness is the need of the hour.
- People should encourage and support small fashion brands on their social media by follow, like, share and interact with those brands.
- Small fashion brands must provide qualitative and creative products so that people purchase more and brand recognition takes place.

### Conclusion

In the fashion industry, Social media platforms can be used to interact with the consumers, as a means of networking with others in the industry, and as away of building an online presence. But social media can also influence designers in unique ways that are changing the way many designers create their fashions. Designers and major players in the fashion industry find inspiration for their designs and creations through social media platforms.

As per the research, Indian fashion is known for its beauty for decades. For the youth, following fashion has become the way of life. They keep the eye on recent fashion trends through internet. The evolving fashion and style and the changing face of Indian retail. The media plays an important role in the fashion boom. Foreign trends and culture have got major difference which gave birth to Indo western Fashion trend within the country. The term fashion and style are often confused by many people to say that's the style, when they really mean fashion. social media can also influence designers in unique ways that are changing the way many designers create their fashions. *Indian fashion* designers have gained utmost dexterity and *global wear* several types of *dresses* which are usually *influenced* by western styles.

So the point is, with social media sights only growing from here and buying trends also shifting to show major influences from social media sights, it's a brave new word for the fashion industry and retailers.

### References

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2. Daniel A González-Padilla <sup>1</sup> , Leonardo Tortolero-Blanco <sup>2</sup> Social media influence in the COVID-19 Pandemi, Int Braz J Urol . 2020 Jul;46(supl.1):120-124.
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## **A STUDY ON PUBLIC PERCEPTION ON INDIAN STOCK MARKET**

**Raghavendra .R**

M. Com Student, PES University, Bengaluru

A rising securities trade is commonly agreed with a creating economy which prompts more critical monetary supporter conviction and Stock Market is generally called '**Pulse of an Economy**'. The majority of people go to the display of a country's monetary trade as the best pointer of how well that economy is getting along. Monetary trades cover all endeavours across all spaces of the economy. This suggests they fill in as check of what cycle the economy is in and the assumptions and fears of the general population who produce improvement and wealth. Monetary patron trust in stocks prompts truly buying development which can moreover help with pushing costs higher. Investors keep an eye on stocks & when stocks raises they make a gain. Securities trades engage associations to be traded transparently and raise capital. The trading of capital and ownership is traded in a coordinated, secure environment. Securities trade propels investment, the raising of capital licenses associations and make occupations in the economy. This investment is a basic driver for monetary trade, advancement and prospering. Monetary trades give a way to deal with investing money to perhaps acquire a part of the association's advantages understanding that the risk of incidents exists also. Dynamic monetary patrons and merchants can without a doubt buy and sell their securities in light of the ample liquidity in most critical protections trades. Securities exchanges have existed for quite a long time and will most likely continue being the primary public, directed commercial centres where individuals can purchase and sell portions of various organizations. Obviously, the present business sectors are totally different from share exchanging in the Dutch East India Company back in 1602, yet stocks actually stay the most famous speculation decision on account of their potential for returns and their chance to invest straightforwardly in singular organizations. On the off chance that securities exchanges didn't exist, organizations would need to fall back on getting from the bank to fund-raise for development. This would be a weight on the organization as they would need to reimburse the advances with interest. Fortunately, with monetary trades, associations can make a first offer of stock and collect a ton of cash without worrying about repayment. Besides, traded on an open market organizations have no commitment to deliver profits when they bring about misfortunes. Capital raised this way can help associations with developing exercises and make occupations in the economy. From a more noteworthy monetary point of view, purchaser spending builds, governments can profit by charge incomes and there will be lower levels of joblessness. The examination targets understanding the changing part of securities exchange from changing elements of privatization where there is an expanding need for broadening assets of the normal financial backers as against conventional financial backers mode. The study emphasises on the lack of reliance on stock market by public & their perception. Relative advantages enjoyed by an individual who deposits his money in banks and an individual who invests in stock market. Ability of retail & institutional investors to drive the market to the different phase.

The objective of the present study is to aim for the below:

- To study and analyse the public perception related to the stock market.
- To analyse the difference between Bank returns and Stock returns.
- To examine the difference between by Retail investors and Institutional investors in stock market.

### **Research Methodology**

The present study focuses on casual study to know the associated variables influencing the stock market and also other avenues of investment such as bank investment. The information is gathered from essential and auxiliary sources. Primary data is collected by distributing questionnaire to public, stock dealers and monetary patrons. Structured questionnaire was prepared and distributed to prospective respondents. The secondary data is collected from the Magazines, Reports, Newspapers etc. Primary data was collected from 52 respondents. The study is relevant to the topic with percentage analysis and comparative analysis. To bring more appeal to the study pie charts and bar graph is used. The information was collected and tabulated to make computation needed for the study. The primary



data aimed examine the public perception related to the stock market and other investment avenues. The study focused to examine the difference between bank returns & stock returns and also different financial and institutional investors.

#### **Reason /Factors for Absence of Dependence on Stock Market**

- **Lack of Awareness**

A large portion of the Indians don't know about the two experts and cons remembered for financial exchange. Lion's share of them feels financial exchange is tied in with betting and there is no assurance on stock returns. Indeed, there will be no assurance on stock returns except for with legitimate information, procedures, wanted objectives and appropriate vision, one can make most extreme returns which can be more prominent than bank returns. The dismal part is lion's share of individuals even in the wake of realizing what is Nifty 50, Sensex 30, Stock Exchanges, SEBI, Technical and Fundamental Analysis, Terminologies utilized and Financial items accessible in the securities exchange they make a stride back and wonder whether or not to contribute. In the event that any individual exchanging with every one of these information, there are exceptionally less odds of default or hazard of misfortune.

- **Age**

Individuals will in general get fixed normal pay as opposed to intensifying pay. There is a need of fixed standard pay for resigned or matured individuals to meet their costs consequently mature age individuals have a dread of putting resources into securities exchange and they depend significantly on bank reserve funds (for example Fixed or Recurring Deposits).

Again it doesn't imply that putting resources into securities exchange won't bring customary returns, an individual can procure standard variable returns relying upon his insight and hazard appetite.

- **Occupation**

A person who is working for day by day wages can not exchange fates or choices as it requires great measure of capital and edge. That being said they can exchange values with less capital contrasted with F&O portion.

An individual who gets standard month to month pay as an alternative to put part of his reserve funds in Exchange Traded Funds (ETF) or Mutual Funds (for example Taste).

- **Commitment**

Because of methodical responsibilities like normal general costs, EMI's and others an individual neglects to anticipate putting resources into financial exchange. So it relies upon that specific individual how he designs his pay in like manner.

- **Risk Apatite**

The danger taking capacity varies from one individual to another this is the significant explanation financial backers with immense capital and edge (for example FII's and DII's) never looses acceptable lump of cash, regardless of whether little misfortunes happens they ensure that misfortune is recaptured by different venture methodologies.

#### **Contrast between Bank Returns and Stock Returns**

Indians have an off-base idea that bank returns or saving sum in banks are absolutely hazard free yet the fact of the matter isn't something very similar.

Deposit Insurance and Credit Guarantee Corporation [DICGC] safeguards standard and interest upto a greatest measure of five lakhs.

According to DICGC rules, every contributor in a bank is protected up to Rs 5 lakh for both the head and premium sum on deposits held by him in that specific bank. This incorporates all deposits held by an individual in current account, savings bank account, fixed deposits, etc.

Banks ought to keep up certain rate as reserves like Cash Reserve Ratio (CRR) at 3%, Statutory Liquidity Ratio (SLR) at 18%, Repo Rate at 4%, Reverse Repo Rate at 3.35% and Marginal Standing Facility Rate at 4.25%, so the rate of return is steadily lesser at banks.



However, with regards to financial exchange, returns are higher contrasted with bank returns. The explanation being instability and furthermore the danger implied in financial exchange. The major reason is that of inflation hitting the economy, inflation means to say reduction in purchasing power by public or increase in the value of commodity. In an year approximately inflation rate could be around 2%, so bank rates cannot beat the inflation as they pay very less interest rate but when it comes to stock market it can be said that stock returns can beat the inflation.

As it says "**Higher the risk higher the reward**".

Best FD Rates for 1 year ( Less than 5 crores)		Best Stock Returns for 1 year	
Bank	Interest Rate	Bank	Rate of Return
SBI	<b>5.40%</b>	SBI	<b>117.04%</b>
ICICI	<b>5.50%</b>	ICICI	<b>81.60%</b>
AXIS BANK	<b>5.75%</b>	AXIS BANK	<b>87.21%</b>
CANARA	<b>5.20%</b>	CANARA	<b>84.28%</b>
HDFC BANK	<b>5.50%</b>	HDFC BANK	<b>52.83%</b>
INDUSIND BANK	<b>6.50%</b>	INDUSIND BANK	<b>114.69%</b>

**Figure 3.17.1 Secondary Data**

Sources: the hindu business line as of May 14, 2021 & Moneycontrol

### Difference between Retail & Institutional Investors

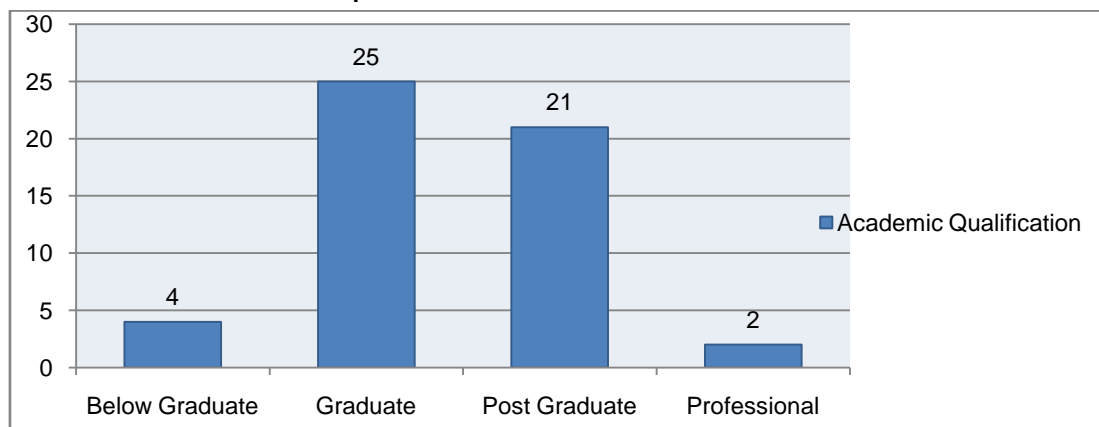
#### Retail Investor

A retail financial backer, otherwise called an individual financial backer, is a non-proficient financial backer who purchases and sells securities or assets that contain a bin of securities, for example, common assets and Exchange Traded Funds (ETFs). Retail financial backers execute their exchanges through conventional or online business firms or different sorts of speculation accounts. Retail financial backers buy protections for their very own records and frequently exchange drastically more modest sums when contrasted with institutional financial backers. Retail financial backers normally purchase and sell exchanges the value and security markets and will in general contribute a lot more modest sums than huge institutional financial backers. Nonetheless, more affluent retail financial backers would now be able to get to elective speculation classes like private value and flexible investments. On account of their little buying power, most retail financial backers may need to pay higher charges or commissions for their exchanges, albeit numerous dealers have dispensed with expenses for online exchanges.

#### To Study and Analyse the Public Perception Related to the Stock Market

Data Analysis helps to determine the factors that affects investor perception on stock market. Further analysis were made to interpret through graphical & tabular representation.

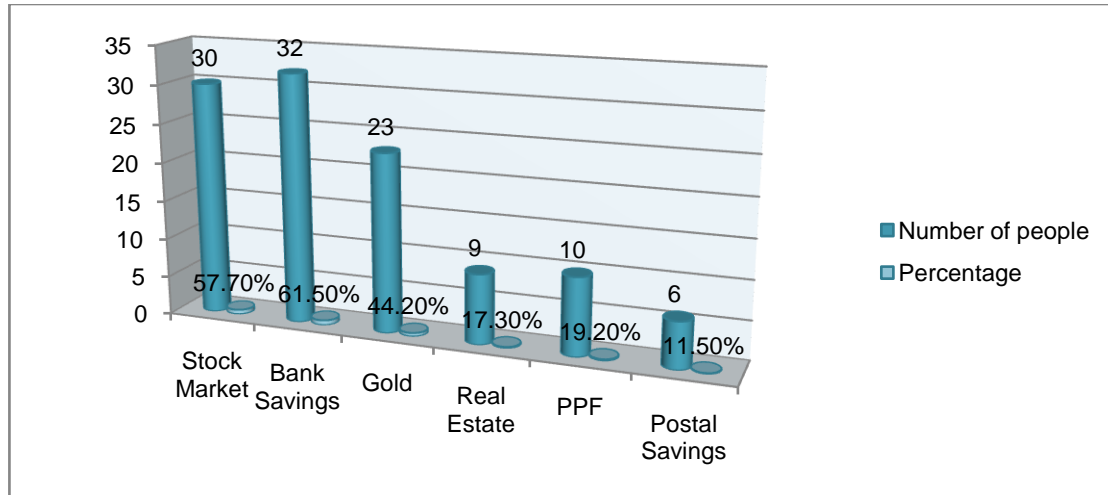
#### Academic Qualification of Respondents





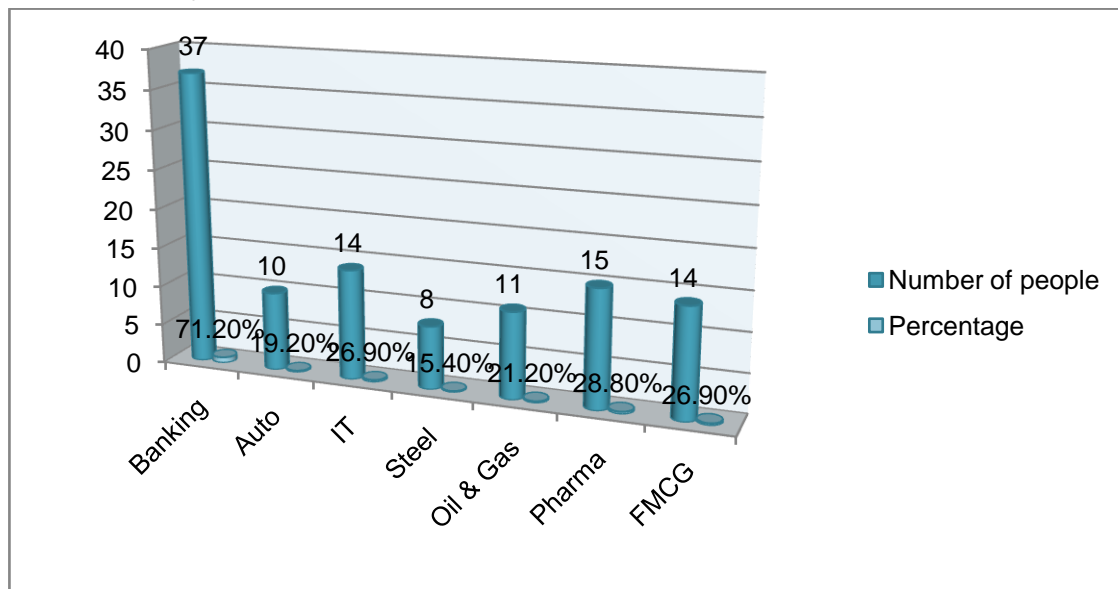
The sample size of research is 52, The academic qualification for entering the stock market The study shows that out of 52 ,4of them are Below Graduate, 25 are Graduate, 21 are Post Graduate and 2 are Professional.

#### Investment Options of Respondents



The investment avenues as per individual preferences 57.7% of them opted for Stock Market, 61.5% opted for Bank Savings, 44.2% opted to invest in gold, 17.3% wish to invest on Real Estate, 19.2% are in favour of PPF and remaining 11.5% want to keep their money in Postal Savings.

#### Sectors Opted by Respondents

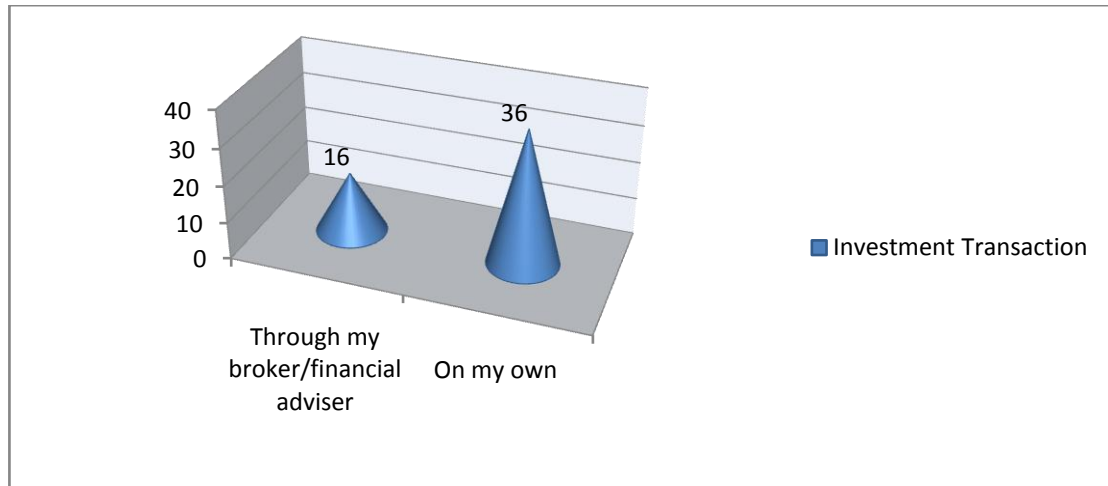


Persons / Investors who are interested and who are already trading in stock market, they are willing to diversify their portfolio by investing in different sectors where in Banking stands first with 37%, Auto with 10%, IT with 14%, Steel with 8%, Oil & Gas with 11%, Pharma with 15% and FMCG with 14%.





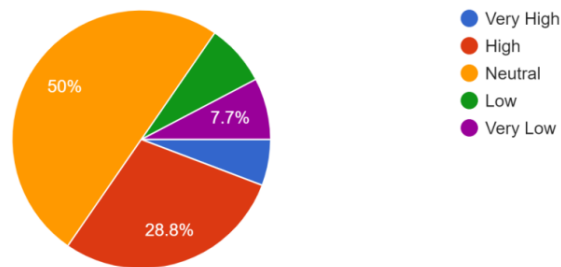
**Investments Transactions done by Respondents**



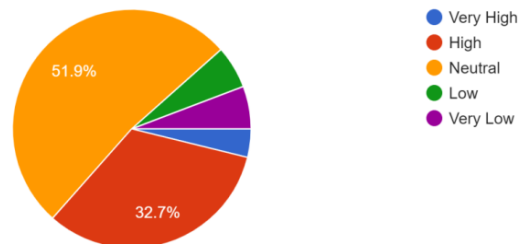
From the sample size of 52, 36 of them wish to trade in stock market on their own as per their preferences and remaining 16 of them approach their financial adviser, broker or fund managers to trade in stock market on behalf of them as they do not have enough knowledge about the financial products & services available & for their capital they expect good rate of return which would be comparatively better than any other investment avenues.

**Factors Influence Respondents the Most to Decide the Investment**

Business News Channels (CNBC, NDTV)  
52 responses

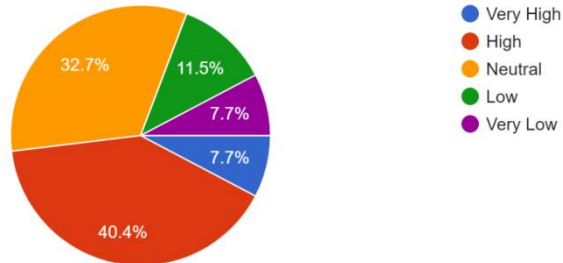


Investment Websites  
52 responses

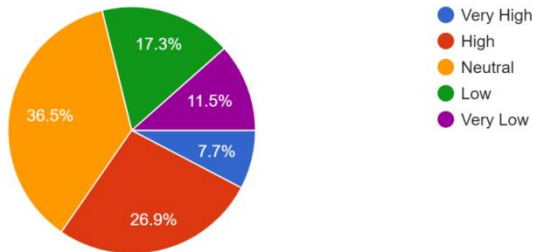




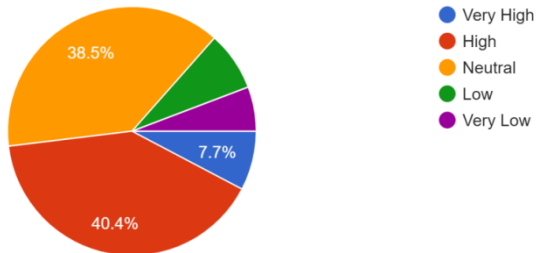
Professional Advisers  
52 responses



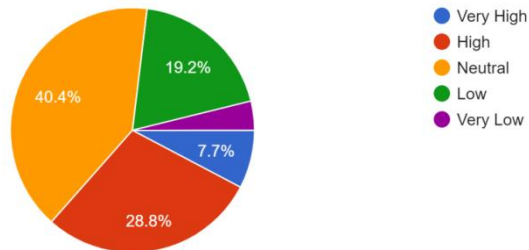
Family & Friends  
52 responses



Magazine or Newspapers  
52 responses



Books  
52 responses

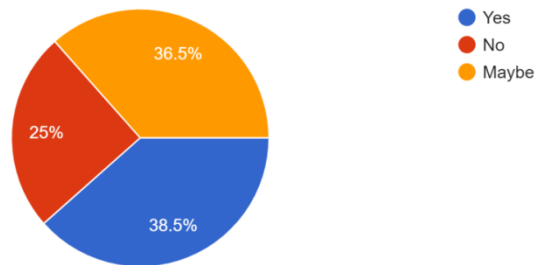




As per the analysis, to decide the investments the majority influences are made by Professional advisers & Magazines or Newspapers. The other factors like Business News Channels, Investment websites & Books make a slight impact on the investment decisions and at last Family & Friends make the least impact on investment decisions.

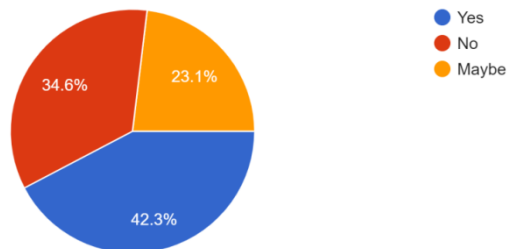
**Level Of Investors/ Respondents Awareness**

I know Technical & Fundamental Analysis  
52 responses



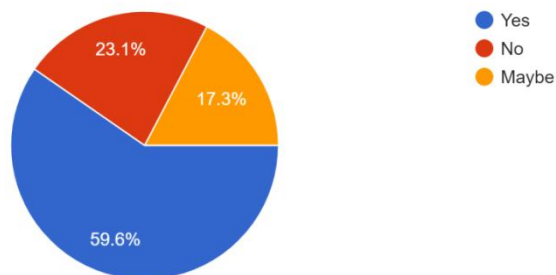
Out of sample size of 52, hardly few i.e. 38.5% can understand & trade with the help of technical & fundamental analysis. Majority i.e. 61.5% are not completely sure about these analysis.

Bank deposits are totally risk free  
52 responses



Majority of the respondents i.e. 42.3% thinks bank deposits are totally risk free which is not true, only upto 5 lakhs amount is safe including interest. 23.1% of them are in a dilemma whether bank deposits are risk free are not & 34.6% says bank deposits are not totally risk free only upto certain limit it is safe.

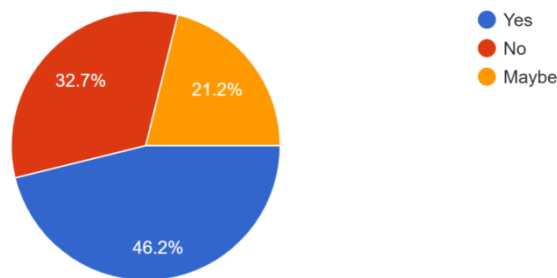
Capital amount & returns are not guaranteed in Stock Market  
52 responses





Stock markets will not guarantee any returns on investment & capital can be completely blown up if any loses his attention towards his trade for a single minute. Majority 59.6% says stock market do not give guarantee on returns / capital. 17.3 are not sure about the returns and 23.1% are straight to the point saying returns & capital are not at all safe in stock markets.

An investor can have more than one Demat account  
52 responses



In the real world an individual can have more than one demat account. In the research as well majority 46.2% says the same. 21.2% are in quandary and 32.7% says an individual can not have more than one demat account.

#### Conclusion

To conclude with, investments will give better returns for the future which will be affordable and easily accessible by any of the individual. Rather than keeping his excess amount as savings it would be a wise decision if he invests it in stock market & compounding interest can be expected from his investments [as Albert Einstein said, “**Compounding Interest is the 8<sup>th</sup> Wonder of the world**”] and these returns have the potential to beat the inflation rate as well. As discussed earlier stock market is the pulse of an economy and India is a developing economy which has a huge market place open for any of the businessmen to start his new venture & on the other hand indirectly it creates opportunity for investors to start investing once the company is listed. The right time to invest in stock markets would be even now because hardly 2-3% of the entire Indian population is trading in stock market & still majority of the market is still open to explore, so it's better to take risk and explore the unexplored one. It can be said that stock market is one of the hotspots where investor can make money work for him rather than he working hard to make money. The confidence to invest is that regulatory authority will not give simple / casual entries for all companies to get listed in stock exchange, there are certain pre-requisites & eligibility criteria to be fulfilled by the companies, even after getting listed if they are not upto the standards then regulatory have all powers to give exit to those companies.

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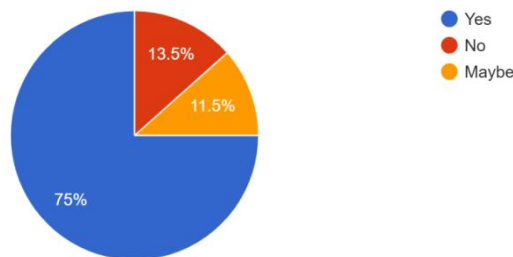
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**Websites**

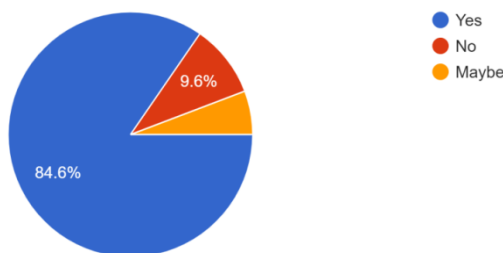
1. <https://www.yourarticlelibrary.com/investment/what-is-the-role-of-stock-markets-in-the-economic-growth-of-india/1281>.
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7. <https://www.wikipedia.com/>.

**Appendix**

I know what is Sensex30, Nifty50  
52 responses



I know SEBI, NSE, BSE  
52 responses

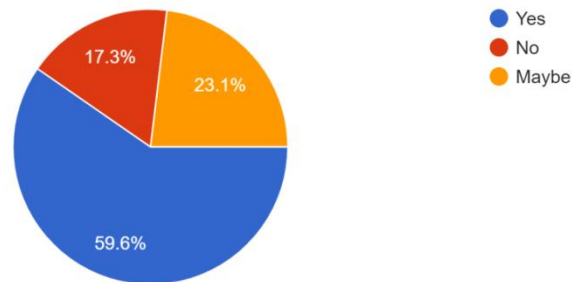




Few basic information which are mandatory to remember should be understood by individuals or investors. Satisfactory thing is majority of the respondents are aware about Sensex30, Nifty50, SEBI, NSE & BSE. Hardly few of them are not aware about these index, regulatory authority & exchanges.

I understand the reports submitted by the company

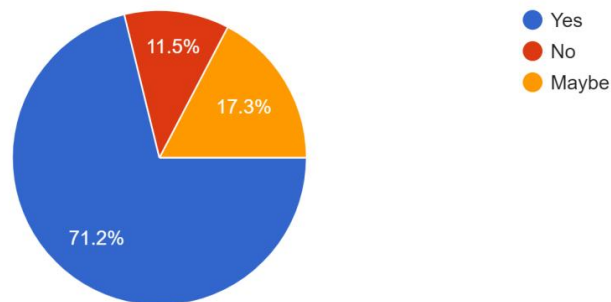
52 responses



The reports consists of Balance Sheet, P&L a/c, Cash Flow statement etc... As per sample size of 52, 59.6% have the caliber to understand those reports. Wherein 23.1% can understand partially & 17.3% can not analyse any of them.

Maintain a systematic record of my investments & monitor it periodically

52 responses



Punching orders & taking trades is easy but to monitor & maintaining it in a systematic manner periodically is a difficult task. Majority 71.2% of the respondents says they are maintaining records of their investments & monitoring it periodically, where the leftover respondents are not in a situation to do so.



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**ONLINE TEACHING APPLICATIONS TO ENRICH VIRTUAL CLASSROOM**

**Supreetha V**

IV Sem Bcom, Department of commerce, PES University, Bangalore

**Surya M R**

IV Sem Bcom, Department of commerce, PES University, Bangalore

**Dr. Kartikey Koti**

Faculty, Department of Commerce, PES University Bangalore

**Prof. Rupasi M Krishnamurthy**

HOD, Department of Commerce, PES University Bangalore

**Introduction**

Traditional teaching has been seen globally for many decades that class room teaching play a predominant role, which has been stretched for a long time from primary schooling, college and masters. Traditional teacher-centered methods focused on rote learning and memorization must be abandoned in favor of student-centered and task-based approaches to learning. Traditional education is associated with much stronger elements of coercion than seems acceptable now in most cultures. In online learning, students attend classes on the Internet and involve in real interactions with teachers and students at the other end. Online Learning is a reality and gradually becoming part of formal education. It provides an accessible exchange of information between professors and students. Students can view learning material at their leisure or even attend scheduled conferences or lectures.

The advent of online education has made it possible for students with busy lives and limited flexibility to obtain a quality education. There was an investigation held in year 2009, the investigation tells us about the difference between the online and traditional teaching globally. Web-based instruction has made it possible to offer classes worldwide through a single Internet connection. Face-to-face instruction doesn't rely upon networked systems. In online learning, the student is dependent upon access to an unimpeded Internet connection. Students can rely upon administrators to aid in course selection and provide professorial recommendations. Traditional education is also called customary education or conventional education. The main motive of traditional education is to pass on the values, manners, skills and the social practice to the next generation which is necessary for their survival. In traditional education the student learns about the customs and tradition of the society in which he lives. This type of education is mostly imparted to the students by the means of oral recitation.

There is very less written work or practical work. The students simply sit down together and listen to the teacher or another who will recite the lesson. The traditional does not include written tests but it includes some oral tests which are not very formal. Traditional education is very far from the use of science and technology. Neither the education about sciences we study today in a great detail is imparted in the traditional education system. Traditional education system basically included the knowledge about customs, traditions, and religions. That is why it is called traditional education.

**Online Education System in India**

There is a global recognition of the need for inclusive education policies during the pandemic. To make online education more effective, accessible and safer, various online resources, training programs and schemes have been developed by the Government of India for students, teachers and educational institutions. The teaching community has come together to form a nationwide informal and voluntary network of teachers, called the Discussion Forum of Online Teaching (DFOT), to discuss different aspects of online teaching, and create repositories of essential resources. Cutting-edge technologies like artificial intelligence (AI) has opened new possibilities for innovative and personalized approaches catering to different learning abilities.

**Covid Impact in Terms of Teaching Aspect**

The covid 19 has impacted across the world leading to shut down of schools and colleges. Over 1.2 billion students are out of the class room. In response to a dramatic change across the world, some learning apps are providing free access to their service.



As a result, education has changed dramatically, with the distinctive rise of e-learning, whereby teaching is undertaken remotely and on digital platforms. This sudden shift away from the classroom in many parts of the globe, some are wondering whether the adoption of online learning will continue to persist post-pandemic, and how such a shift would impact the worldwide education market. The effectiveness of online learning varies amongst age groups, Some students without reliable internet access and/or technology struggle to participate in digital learning; has been used extensively since mid-February after the Chinese government instructed a quarter of a billion full-time students to resume their studies through online platforms.

#### **Literature Review**

**Shivangi Dhawan 2020** Informative establishments (universities) in India are as of now subject to traditional procedures for understanding, that is, they follow the standard set up of very close talks in an examination corridor. Though various academic units have also started blended learning, still a lot of them are left with old methods. The unexpected scene of a deadly ailment called Covid-19 achieved by a Corona Virus (SARS-CoV-2) shook the entire world. The World Health Organization articulated it as a pandemic. The current situation tried the preparation system across the world and compelled teachers to move to an online strategy for instructing until further notice. Various academic associations that were earlier reluctant to change their standard enlightening approach had no option aside from to move totally to web instructing learning. The article fuses the meaning of online learning and Strengths, Weaknesses, Opportunities, and Challenges (SWOC) assessment of e-learning modes in the hour of crisis. This article also put some light on the improvement of EdTech Start-ups during the hour of pandemic and disastrous occasions and joins thoughts for academic associations of how to oversee troubles related with online learning. As per the World Economic Forum, the Covid-19 pandemic moreover has changed the way how a couple of gathering get and give preparing. To find new solutions for our issues, we may secure some truly important progressions and change. Educators have gotten continuous to regular methods for instructing as versus addresses, and as such, they delay in enduring any change. Be that as it may, amidst this crisis, we have no other elective left other than acclimating to the incredible condition and enduring the change. It will be beneficial for the preparation zone and could bring a huge load of astonishing progressions. We can't neglect and neglect to recall the understudies who don't move toward all online advancement. These understudies are less prosperous and have a spot with less actually educated families with money related resources constraints; thus, they may pass up a great opportunity when classes occur on the web. They may pass up record of the significant costs related with automated devices and web data plans. This high level partition may increase the openings of lop-sidedness.

**Curtis Bonk 2006** Foundations of advanced education have progressively accepted online instruction, and the quantity of understudies selected distance programs is quickly ascending in schools and colleges all through the United States. In light of these adjustments in enlistment requests, numerous states, establishments, and associations have been chipping away at vital designs to carry out online schooling. Simultaneously, misinterpretations and legends identified with the trouble of educating and learning on the web, advances accessible to help online guidance, the help and pay required for great educators, and the necessities of online understudies make difficulties for such vision articulations and arranging documents. This study didn't investigate genuine web-based instructing and learning rehearses. All things considered; a few reactions were identified with late crazes that might possibly be manageable. What's more, we didn't study understudies for their view of internet learning patterns and potential outcomes. An investigation of understudies may show that they consider various innovations to be significant and on the cusp of critical development. In a student focused world, who can more readily anticipate innovation drifts today—teachers or understudies? This examination additionally showed that mixed learning will maybe be a more critical development territory than completely internet learning. Follow-up investigations may zero in on parts of mixed discovering that foundations need to address, like sorts of mixed learning, exercises that lead to mixed learning achievement, and educator preparing for mixed learning circumstances.

**Elsie Sophia Janse van Rensburg 2018** Internet encouraging interest has expanded to guarantee openness and moderateness of advanced education. Understudy need backing to help with acclimation to the online setting. Instructors in the web-based training setting are confronting expanded





understudy numbers, bringing about a higher responsibility. Successful internet encouraging practices can improve understudy and instructor exhibitions in wellbeing sciences. The point of this incorporated audit was to recognize compelling internet instructing and learning rehearses for undergrad wellbeing sciences understudies and educators. It is prescribed that exploration is done to explain the distinctions in online talks (content) and online modules that support dynamic cooperation. Explaining these online intercessions can help with the materialness thereof in determined undergrad wellbeing science setting. Future exploration, as recommended by Tsang and Law (2018), is expected to research explicit online plans that can explicitly improve learning results for undergrad wellbeing sciences understudies. Backing for understudies and instructors is required in the web based educating and learning setting to address difficulties and guarantee positive internet instructing and learning rehearses. These positive practices make a protected, online stage where teachers can encourage communitarian learning through dynamic interest to improve information and abilities advancement of undergrad wellbeing sciences understudies.

**Lokanath Mishra, Tushar Gupta, Abha Shree 2020** The entire instructive framework from rudimentary to tertiary level has been imploded during the lockdown time of the novel Covid illness 2019 (COVID-19) in India as well as across the globe. This investigation is a depiction of web-based educating learning modes embraced by the Mizoram University for the instructing learning measure and resulting semester assessments. It anticipates a mentally advanced chance for additional future scholastic dynamic during any affliction. The planned motivation behind this paper tries to address the necessary essentialities of internet instructing learning in training in the midst of the COVID-19 pandemic and how could existing assets of instructive establishments viably change formal schooling into online instruction with the assistance of virtual classes and other urgent online apparatuses in this ceaselessly moving instructive scene. The paper utilizes both quantitative and subjective way to deal with study the impression of instructors and understudies on web based instructing learning modes and furthermore featured the execution cycle of internet instructing learning modes Liberalization, Privatization and Globalization of training has been weakened astoundingly because of restricted versatility and limitedly kept trade projects of scholastic exercises among the nations during the COVID-19 lockdown. The underdeveloped nations are confronting strategy loss of motion in taking care of the abrupt moving situation of instructive arranging, the executives and association during this pandemic with their broke specialized framework, scholarly inadequacy and absence of assets; particularly among them, low and centre pay nations would endure the difficulties most as they were at that point running out of money (Thomas, 2020). Yet, recognizably everybody should figure out how to live and make due with the current emergency as it is the starting just; over the long haul, no can manage the cost of the carelessness towards advanced change in HEIs. To create multimodal ways to deal with accomplish course content targets for better learning result can be a superior plan to manage the intricacy of online training.

**Anna Qian Sun, Xiufang Chen 2016** Using an abstract substance assessment approach, this examination assessed 47 disseminated examinations and investigation on online training and learning since 2008, essentially focusing in on how hypotheses, practices and evaluations apply to the electronic learning environment. The inspiration driving this paper is to offer rational plans to the people who are meaning to make online courses so they can make instructed decisions in the execution connection. Considering the disclosures, the makers battled that convincing on the web direction is penniless upon 1) particularly arranged course content, propelled association between the instructor and understudies, strong and consistent and totally maintained teachers; 2) creation of a sensation of web learning neighbourhood; 3) quick movement of advancement. In doing this, it is believed that this will animate an on-going discussion of suitable strategies that can update universities and faculty achievement in changing to teach on the web. Under current conversations on the cost and nature of high-level training, this examination could help for the improvement of high level training and understudy enrolment and retention. Online preparing is here and is practically sure to remain and create. The overview of its arrangement of encounters indisputably shows online guidance has developed immediately, filled by Internet accessibility, pattern setting advancement and immense market. It has progressed from nineteenth century correspondence tasks to the 21st century's dynamic and all around arranged institutional online commitments. We can well expect that internet preparing will continue growing its quality and effect high level training through an alternate connection of reshaping, refining, and remaking. It is implausible, regardless, to supersede regular high-level training yet essentially to be another choice.



However, owing to its flexibility, receptiveness, and moderateness, web-based tutoring is procuring in reputation, especially for people who are by and large unfit to get preparing considering real distance, plan conflicts, and unreasonably costly costs.

**Chrysi Rapanta, Luca Botturi, Peter Goodyear, Lourdes Guardia 2020** The Covid-19 pandemic has raised huge difficulties for the advanced education local area around the world. A specific test has been the dire and unforeseen solicitation for already vis-à-vis college courses to be instructed on the web. Web based educating and learning suggest a specific instructive substance information (PCK), fundamentally identified with planning and putting together for better learning encounters and establishing unmistakable learning conditions, with the assistance of computerized innovations. With this article, we give some master experiences into this web based learning-related PCK, with the objective of aiding non-master college educators (for example the individuals who have little involvement in internet figuring out how) to explore in these difficult occasions. Our discoveries point at the plan of learning exercises with specific attributes, the blend of three sorts of essence (social, psychological and facilitatory) and the requirement for adjusting appraisal to the new learning necessities. We end with a reflection on how reacting to an emergency (admirably well) may accelerate improved instructing and learning rehearses in the post digital era. On the one hand, the plan of successful learning conditions and inserting on the web advances can fill in as impetuses for educators to test new things, investigate imaginative other options and ponder their own practices On the other hand, the command for quality educating at advanced education organizations, trailed by sufficient showing assessment strategies, is these days more pressing than previously, as the post-pandemic quantities of unfamiliar and abroad understudies' memberships in most of colleges have significantly dropped For advanced education establishments all throughout the planet to be serious proof of workforce readiness as far as demonstrable skill is essential. Internet instructing is a fundamental piece of such expert readiness however not alone. Colleges, presently like never before, ought to put resources into educator proficient improvement of their staff, for them to be refreshed on successful instructive strategies with or without the utilization of online innovations.

**Ronny Scherer, Sarah K. Howard, Jo Tondeur, Fazilat Siddiq 2020** The COVID-19 pandemic has constrained a move to web-based educating and learning (OTL) in schools and colleges across the globe, expecting educators to adjust their instructing in an exceptionally brief timeframe—autonomous of whether they were readied. Drawing from a worldwide example of  $N = 739$  advanced education educators in 58 nations, the current investigation reveals insight into instructors' preparation for OTL at the hour of the pandemic by (a) distinguishing instructor profiles dependent on a bunch of key components of availability; (b) clarifying profile participation by singular educator qualities, context-oriented parts of the move to OTL, and nation level markers addressing instructive development and social direction. We led inactive profile examination and distinguished three educator profiles with reliably high or low preparation or a conflicting availability profile—henceforth, instructors in advanced education are not a homogeneous gathering. Significantly, key individual and context-oriented factors, like instructors' gender and earlier OTL experience, the setting of the OTL move, the advancement potential in training, and social direction, clarified profile enrolment. We talk about these discoveries concerning the idea of the profiles, how they can be perceived regarding key determinants, and their suggestions for OTL in higher education. Overall, the aftereffects of our investigation recommend that instructors in advanced education are not a homogeneous gathering as for their announced preparation for OTL—yet, various subgroups of educators exist which may require various methodologies for help. Distinguishing such profiles is critical to making obvious the heterogeneity among instructors and, at last, encourage customized support for executing OTL. The profiles we recognized in our investigation didn't just display reliably high or low degrees of availability, yet in addition showed that individual and context-oriented status may not really go together. Thusly, we contend that the preparation develop is without a doubt multi-layered and requires taking an individual and context-oriented viewpoint. Also, the determinants clarifying profile participation may not influence all educators similarly—the diverse significant connections influencing one gathering of talks might be totally unique for another, given various foundations and involvement in OTL. In addition, as one of the profiles in our examination appeared, saw backing and self-visibility may not really go inseparably—explicitly, great institutional help may not make up for little trust in educating on the web. This perception focuses to the need that the two angles may must be tended to in



procedures to help instructors in the midst of OTL. To comprehend these profiles, an expansive degree on the potential determinants should be taken, going past singular educator attributes and including factors that depict the setting of OTL, culture, and advancement. In particular, we contend that the authoritative level is vital to encourage the limit working at establishments to help OTL. Unmistakably, a superior knowledge into the profile of educators' preparation is a significant advance towards seeing how to best help them in the progress to web-based learning. In entirety, educators' status for OTL goes past their self-viability and showing presence and relies upon the institutional, social, and development setting.

#### **Objective of the Study**

- To study the behaviour of the faculties (Course facilitator) using online classroom application
- To examine the perception of the faculties (Course facilitator) using online classroom application

#### **Research Methodology**

The researches have collected primary data for the study conducted in Bangalore city. The sample was collected based on the convenience of the researchers. The data were collected from various universities of Bangalore city especially from the private Universities and institutes. For analysing data the researchers have used fundamentals statistical tools like frequency, percentages. And SPSS for find mean scores and other analytical part of the study.

#### **Need for the Study**

The need to study this topic is to know how faculties felt while teaching online during the pandemic and what are the opinions of faculties of various colleges about online teaching through OSAs. Communication of information which has been compiled as a result of research and analysis of data and of issues. Some of the needs to read this article is to resolve definitional ambiguities and outline the scope of the topic, provide an integrated, synthesized overview of the current state of knowledge, evaluate existing methodological approaches and unique insights, develop conceptual frameworks to reconcile and extend past research insights, existing gaps, and future.

#### **Scope for the Study**

The study covers on the comfortless of faculties in teaching online classes during covid-19. Samples were collected from various Universities. It is focusing on how much problems did faculties faced and it also tells about the online classroom apps which they have used so far. The location covered for taking the sample is only Bangalore. The main purpose of education is to achieve upward mobility. Online courses certification programs have been able to provide inexpensive education to the masses and also save time, energy and money. Electronic-learning through certified online courses provides a wide range of courses that caters to the core interests of the student, thus creating a fertile arena for future advancement. There is a misplaced notion, that employers prefer students with traditional brick and mortar college degrees. On the contrary, corporate organizations in India are recognizing the high skill levels of students who have undergone online courses certification programs from highly acclaimed educational institutions.

#### **Limitation of the Study**

The restriction as pertaining to location was we could not exceed the place beyond Bangalore. Where we chose some of the top colleges in Bangalore. Lack of co-operation while collecting the sample. Limited responses were given by the faculties. Respondents did not feel encouraging providing accurate answers. Lack of understanding by the respondents. Lack of patience to fill the questionnaire. Time consumption is more as faculties show lack of interest. Colleges did not provide permission to carry out the research. Lecturers were unavailable during the research. There were too many incomplete entries found after reviewing the samples. Difficulties in collecting the sample from the lecturers.

#### **Result and Discussion**

- It was observed that 80% of the faculties conduct online course and only 20% of the responded didn't conduct courses online before COVID 19
- The applications used to conduct online classes were Zoom session which were 45%, G-Meet were 25%, Whatsapp were 20% and MS Team were 4% and Jio meet were 6%.
- Majority of the educational institute subscribed Zoom, G Meet which was 45% and 25% respectively.



## **Part A**

### **Usage of Online Classroom Apps**

- During the study it was observed that 54% of respondents agreed for the fact that they think teaching via OCAs during COVID-19 pandemic is secure from COVID.
- On the basis of research, we can conclude that 76% of respondents think teaching via OCAs during COVID-19 pandemic is reliable.
- From the above sample, 56% of the applicants believe teaching via OCAs, even using computer devices shared by colleagues, during COVID-19 pandemic is safe.
- During the survey, 58% of respondents trust OCAs for teaching during COVID-19 pandemic.
- During the study, overall 72% of applicants think teaching online using OCAs during Covid19 will not harm them.
- In the research conducted, it was observed that 62% of faculties find that the level of student participation in class discussions to be low on OCAs.
- From the question, difficulty keeping the students involved throughout the session on OCAs was only 38%.
- From the above sample, it can be concluded that 54% of the faculties find difficult to motivate the students in the class on OCA's.
- In the research conducted, we can notice that 54% of the respondents think students attending classes via OCAs are comparatively passive in contacting them regarding course related matters.
- 64% of the respondents find their workload to be higher when teaching on OCAs as compared to the traditional teaching.
- During the study it was noticed that, 82% of the faculties need to be more creative in terms of the resources used for the courses on OCAs.
- On the basis of study, 84% of the applicants have to alter their teaching methods.
- 74% of the faculties have to prepare more for OCA's as compared to traditional teaching.
- During the survey, 70% of applicants find it difficult to use some of the technical methods.
- 56% of the faculties do not find it stressful to teach using OCA's.
- 78% of the faculties are supported and encouraged by their institution to use the OCA's.
- From the above sample, 70% of the respondents believe the workshops and training provided by their institution helped them to get familiar with OCA's.
- 60% of the faculties think that their institution is really keen to see that they are comfortable with using the OCA's.
- We can notice that 62% of the respondents can rely on the technical support provided by their institution.
- 32% of the respondents are neutral in their opinion whether to continue using OCA's for teaching even after COVID-19.
- 40% of the respondents are not willing to continue teaching using OCA's after COVID-19.
- 38% of the applicants are not excited about using OCA's for teaching after COVID-19.
- 50% of the people on whom the survey was conducted, feel happy by teaching using OCA's despite the COVID-19 fear.
- During the survey, 51% of the respondents were not frustrated, bored and angry while teaching using OCA's during the COVID-19 outbreak.

## **Part B**

### **Perception of using OCA'S**

- 85% of the faculties, have the required technical skills to work with different OCA's for teaching.
- 66% of the respondents know the different features and different OCA's available for teaching in the market.



- During the survey, 55% of the faculties think teaching using OCA's is relevant, convenient, and meaningful.
- 56% of the faculties think that a part of class learning gets ignored in the class on OCA's.
- 70% of the respondents think that teaching using OCA's is not effective and comprehensive in delivering student learning.
- On the basis of research, 66% of the applicants think that their teaching materials on OCA's can be shared and easily saved.
- From the above sample, 36% of the faculties think that negative effects and infectious nature of the COVID-19 is severe in educational institutions.
- 42% of the staff desire to continue teaching using OCA's whereas, 25% avoid teaching using OCA's.
- Most of the applicants disagree that they are not teaching even using OCA's due to avoid interacting with others during pandemic.
- During the survey, 76% of the applicants expected COVID-19 problem to be normal in Indian educational institutions very soon.
  - During the study 80% of the respondents were female and 20% of the respondents were male.
  - 44% of the respondents age were between 40-50 years, 32% were between 30-40 years, 22% were between 23-30 years.
  - Faculties teaching Experience 42% of the respondents teaching experiences were between 5 – 10 years, 38% of the respondents teaching experiences were between 10-20 years.
  - All the faculties were on full time basis in the private Universities and institute working.
  - The respondents were working in 50% in private universities, 22% state University, Central Government University which was 6% and other 6% in private institutes. Other education organisation and institutes were 16%.

#### **Recommendations**

- Most of the faculties lacked technical knowledge. The institution should provide ample knowledge on the OCA's to teachers so that they are updated with required amount of knowledge.
- Motivating and grasping the attention of students was a herculean task. Therefore, the faculties should find out creative and motivating content to keep the attention of the students.
- Traditional methods were not applicable to online classes. Hence, there was a need of alteration in the teaching methods by the faculties.
- 56% of the respondents find it stressful to teach using OCA's . The institution should provide stress free methods or exercises to motivate and boost up the energy levels of the faculties. The common things in pandemic that motivated people were Yoga, healthy gym competition, walking challenges, meditation etc.
- Online bullying and abusing of faculties took place during the tough times through OCA's. Hence, the institution should take necessary and secure steps to maintain the dignity and respect of the faculties.
- Interaction and co ordination with the students was a major drawback faced by the faculties through OCA's. Student friendly topics should be cultivated and other necessary information should be provided to keep the interest of the students.
- 52% of the respondents feel uncomfortable with the idea of teaching using OCA's due to pandemic. As the COVID-19 was at peak, there was no other option suitable other than this.
- Information security training should be customized to the audience.



## **Conclusion**

As per the World Economic Forum, the Covid-19 pandemic also has changed the way how several people receive and impart education. To find new solutions for our problems, we might bring in some much-needed innovations and change. Teachers have become habitual to traditional methods of teaching in the form of face-to-face lectures, and therefore, they hesitate in accepting any change. But amidst this crisis, we have no other alternative left other than adapting to the dynamic situation and accepting the change. It will be beneficial for the education sector and could bring a lot of surprising innovations. This study did not explore actual online teaching and learning practices. It is likely that some responses were related to recent fads that may or may not be:

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**AWARENESS OF MOBILE WALLET AND PROSPECTS IN INDIA MARKET:  
A SPECIAL REFERENCE TO BANGALORE CITY**

**Surabhi K**

IV Sem B.Com, Department of Commerce, PES University, Bangalore

**Manvanthar P**

IV Sem B.Com, Department of Commerce, PES University, Bangalore

**Prof. Rupasi M Krishnamurthy**

HOD, Department of Commerce, PES University Bangalore

**Dr. Kartikey Koti**

Faculty, Department of Commerce, PES University Bangalore

**Introduction**

The introduction of smart phone with WAP support use of the mobile web in the year 1999. Mobile banking before 2010 was most often performed via SMS or the mobile web. Apple's initial success with iPhone and the rapid growth of phones based on Google's Android (operating system) have led to increasing use of special mobile apps, downloaded to the mobile device. By 2008, even smaller banks began to offer mobile banking services and apps. By then, larger banks and their customers were using these services regularly.

**Background and Key Issues**

• **Mobile Payment**

Mobile payment generally refer to payment services operated under financial regulation and performed from or via mobile device. Instead of paying with cash, cheque or credit cards, a consumer can use a mobile to pay for a wide range of services and digital or hard goods. Although the concept of using non-coin-based currency systems has a long history, It is only in the 21st century that the technology to support such systems as become widely available. Mobile payment is being adopted all over the world in different ways. The first patent exclusively defined "mobile payment system" was filed in 2000

• **Mobile Wallet**

A mobile wallet is an app that contain your debit and credit card information so that users can pay for goods and services digitally by using there mobile devices. Notable mobile wallets include : Apply pay, Google pay, Samsung pay . The use of M-payment services has become critical for entities involved in the mobile commerce industry in Asian countries. This study reports on research the factors that affecting consumer intentions to adopt mobile payment and the usage of mobile payments.

• **Mobile Payment Influence on People**

Additional Value (AV) has a significant positive effect on the intention to use (IU) the mobile payment. Social Influence (SI) has a significant positive effect on the intention to use (IU) the mobile payment. has a significant positive effect on the intention to use (IU) the mobile payment Satisfaction (SF) has a positive influence on the continuance usage (CU) of the mobile payment.

**Famous Players in Mobile Payment**

• **Apple Pay**

Apple Pay, the fastest-growing contactless payments platform developed by Apple for iPhone users to securely make payments is enjoying huge success in the overseas market with 85 % of the total users being international and 15% in the US. Apple Pay today has approximately 252 million users, that equates to more than 31 percent of the active iPhone users.

• **Google Pay**

The blend of Android Pay and Google Wallet in January 2018 led to the formation of a digital payment platform; Google Pay, a single brand for in-store, in-app, online, and peer-to-peer payments. Until now, Android Pay was used as a platform to make online and retail purchases, and Google Wallet was a digital channel for friends and families to transfer money using a debit card.



- **Pay Pal**

PayPal is one of the world's top mobile payment companies owned by one the most recognized e-commerce companies; eBay. The platform allows customers to securely pay for their online purchases across the world. The company became a world leader in online payment services with over 153 million accounts globally. The PayPal mobile payment platform facilitates e-commerce by providing payment options across 190 markets, languages and 24 currencies.

- **Samsung Pay**

Samsung Pay was first launched in South Korea in 2015 by the world's consumer electronics company; Samsung with aims to provide an easy and secure platform for smartphone users to make payments. Samsung Pay allows users to make payments with debit and credit cards; mobile wallets, such as Paytm; and a unified payment interface using a single app.

### **Emerging Trends in Mobile Banking Sector**

Elimination of ATM cards for withdrawing the cash. Biometric authentication to use the app Voice Payment in *Mobile Banking*. Customer Service Will Improve With Machine Learning And Smart Bots. Big Data Will Help Fraud Detection. s transformation will be underpinned by developments in the public and hybrid cloud space, blockchain, microservices-based architecture.

### **Literature Review**

**Dr. C.VIJAI (May 2019)** In the present world, smart phones play an important role in the daily life of people. The technological advancement has made the smart phones as devices where the mobile users can make money transaction or payment by using an application installed in the phone. The present study aims to explain concept of mobile wallets, functions of mobile wallets, types and their benefits of mobile wallets, and usage of wallet money endorsed by different companies and various factors that affect the consumers' decision to adopt mobile wallet and various risks and challenges faced by the users of the mobile wallets. A structured questionnaire was prepared and data were collected. Mobile wallet payment is a big platform for new technology which promotes financial institutions in India through mobile technology and also helps to increase their customers and its usage. The security issues are tightened and are reduced will automatically increase the adoption of a mobile wallet. Recently, everyone has a smart phone but there is need to create awareness and acceptance about the mobile wallet services which is comfortable, very secure, confidential, safe and convenient without any efforts and interruption.

**Chanchai Phonthanakitithaworn (April 2015)** The adoption and use of M-payment services has become critical for entities involved in the mobile commerce industry in Asian countries. This paper reports on research that investigated the factors affecting consumer intentions to adopt mobile payment (M-payment) services in Thailand. The study developed a model based on an extended version of the technology acceptance model (TAM) that was modified using constructs that were explained in terms of Hofstede's cultural dimensions allowing the findings to be reported in context using the Thai national setting. Arguably, the alignment of cultural dimensions with the extended TAM constructs is one that distinguishes the contribution of the paper from previous studies. Responses from 256 early adopters of M-payment services were empirically analyzed using structural equation modelling (SEM) to test a set of research hypotheses. The results indicate that consumer adoption of M-payment services in Thailand was determined by four factors—compatibility, subjective norm, perceived trust, and perceived cost. Surprisingly, the construct of perceived risk and the two major TAM constructs—perceived usefulness (PU) and perceived ease of use (PEOU) were found not to have a direct effect on behavioral intention.

**Priyanka S. Kotecha (4th March 2018):** In this paper an attempt has been made to study the paradigm shift in Indian banking system with reference to mobile wallets. The Meaning of M-Wallet is just the system where you can store your money in digital form online. It simply kills the need to carry physical cash or cards in our physical wallet. Mobile wallets are essentially digital versions of traditional wallets that someone would carry in their pocket. While there are many variations, usually they can hold digital information about credit and debit cards for making payments, store coupons and loyalty programs, specific information about personal identity and more. Mobile Wallet has assisted the needs of





business owner and customer on a same go. The complexity of money transactions forces and also promotes the usage of mobile wallet in today's times. This paper will reflect the fundamentals of m-wallets with highlighting its advantages and disadvantages. M-wallets are rapidly becoming the mode of mainstream online payment. Shoppers are adopting mobile wallets at an incredibly prolific pace, mainly because of ease of use and convenience. Especially shoppers who are Tech-savvy, are demanding Omni channel, seamless retail experiences increasingly and seek solution that deliver this. It can be concluded that there will be a tremendous growth in adoption of mobile wallet in the forthcoming years.

**.S.Manikandan & J.Mary Jayakodi (May 2017):** In present world smart phones play an important role in the daily life of people. The technological advancement has made smartphone as devices where the mobile users can make money transaction or payment by using application installed in phone. The present study aims to explain the application and usage of wallet money endorsed by different companies and various factors that affect the consumer's decision to adopt mobile wallet and various risks and challenges faced by the users of mobile wallet. A structured questionnaire was prepared and data were collected from 150 respondents and factors affecting the adoption and usage of mobile wallet was analysed by using ANOVA to get the statistical result from data collected. Mobile wallet usage awareness as spread among the people in India due to government policy of demonetization and this as forcefully induced the usage of mobile wallet. The security issues are tighten and risk factors are reduced will automatically increase the adoption of mobile wallet. Apart from these issues the convenience and ease of use as gained an credit to mobile wallet and it can be concluded that they will be a tremendous growth in adoption of mobile wallet in the forthcoming years.

**T. Praiseye, Dr. Florence John (September 2018):** Mobile phones are used everywhere in this modern world. The technological advancement has made everything possible under one touch. By using the applications installed in the mobile phones the users can pay any bills and transact their money to anyone at their convenience. Increase in use of mobile phones and internet is the main reason for mobile wallet penetration. This study was carried out to find out the factors that affects consumers preference towards mobile wallet. Using a structured questionnaire primary data was collected from 100 respondents. ANOVA and frequency analysis were used to find out the factor that affects consumer preference and Impact of demographic factors on consumer preference towards mobile wallet were also analyzed. After demonetization mobile wallet usage has become more popular. Internet problem and payment for two digit amount are the commonly issues faced by the respondents and also people are not willing to pay extra money. Whether it is a payment or transaction, mobile wallet is considered as a most convenient method. Financial literacy should be there in a country to adopt these kinds of changes.

**Merwyn D'souza & Prof. Kingshuk Bhadury (February 2017):** Despite being introduced as late as 2008 in India, the mobile wallet has been well accepted by a majority of the market and its use has only increased post the recent demonetization of currency notes. This paper starts with a brief introduction on what exactly does a mobile wallet entail and a background on what led to the sudden upsurge of usage of mobile wallets in India. We then go through some already existing research work, building on it and at the same time trying to figure out where we actually stand as compared to these papers. Soon after, we touch upon the body of the research paper wherein we include some of the most important findings and their inferences from the survey conducted by us. These inferences are well explained with the help of an example of a common man. Finally, we conclude the topic with a message to mobile wallet companies to take the findings from this paper out and properly analyze and implement specific strategies that would help them increase their market share as well as keep their existing market share well intact. Today, mobile wallets have become an integral part of the average Indian's life. However, there are still many people who are unaware about this technology or who are apprehensive about embracing this new concept. This paper serves as a ready, reference material for mobile wallet companies to analyze and understand what the average potential customer considers risks as well as factors that keep him/her away from exploring it. Keeping this paper as a base, mobile wallet companies can implement well planned strategies that focus on solving particular pain points that have risen from the findings of this research paper and in turn contribute to our Prime Minister's view of turning India into a cashless economy in the near future.



**Shivangi Jaiswal & Pankaj Joge (March 2018):** The growing importance of technology and mobile together has recently marked their presence felt in financial transactions in the recent times. In today's era, smartphone has become essential part of daily life. Today the facility of speedy, secure and smart financial transactions is supported by the concept of —Mobile Wallet. It has assisted the needs of business owner and customer on a same go. The complexity of money transactions forces and also promotes the usage of mobile wallet in today's era. The paper aims to explain the application and usage of wallet money endorsed by different companies and various factors that affect the consumer's decision to adopt mobile wallet and various risks and challenges faced by the users of mobile wallet. A structured questionnaire was prepared and data were collected from 150 respondents and factors affecting the usage of mobile wallet were analyzed by using ANOVA to get the statistical result from data collected. The presence of mobile wallet is spreading from urban to rural areas on a large scale. Hence, wallet money sees a high bright future in near time. High penetration will be seen in small businesses with rural as well as urban areas as it facilitates less cash management and larger customers. The ease of transactions, secured profile, and convenience in handling applications put forth the benefits of wallet money in today's time. Many business sectors like banking, retail, hospitality etc. are making use of this wallet money and are expected to extend their visibility in other areas of businesses. The mobile wallet covers a variety of mobile payment instruments including: contactless and remote payments in the Customer-to-Business (C2B) and Consumer-to-Consumer (C2C) areas

#### **Objectives of the Study**

- To study the respondents awareness, purpose of usage towards mobile Wallet.
- To know the applications used to do transaction, their opinion .
- The respondents preferred for payment of bills and utilities.
- To know the purpose of Peer to peer payments transaction
- To study the reasons of offline payments done by respondents

#### **Research Methodology**

The rapid growth of using mobile wallets made us to reach various respondents to collect the data on primary basis. For the study we have collected the data for all kinds of respondents based on the convenience. All age group of people were considered for the study. The data was collected through a structured questionnaire .To analysis the data we have used systematically fundamental statistical tools.

#### **Need for the Study**

Need for studying this article is to know about the mobile banking apps and a review of how public reacts to mobile banking/internet banking. Mobile wallet is much safer than carrying hard cash in wallet; risk is less compared to cash transaction. Users get more discounts and offers for using mobile wallet. It ensures timely payment of bills. It is also reduces time and travelling of a customer as well as seller to make payment. It was more helpful in covid-19 time which made safe and contactless transaction. It helps in recording of transaction. It helps in quick transfer of funds. Easily accessible to everyone.

#### **Scope for the Study**

Purpose of the study is to know how people think about the mobile wallet and to know about the percentage of usage of mobile wallet. Samples were collected from public that is restricted to in and around Bangalore. It mainly helped in knowing the advantage and disadvantage of mobile banking and reviews about mobile banking after using it. It also concentrates about the features of different internet banking apps which they are comfortable of using

#### **Limitations of the Study**

Here we decided to interact with public and collect the reviews where we found lot of queries about the questioner. Lack of cooperation while collecting the sample . many people did not spend their time in filling the questioner. We found that many samples were not filled completely which lead us to difficulty in further processing. Response was less from public side. Interaction was less as it was covid situation which led in not filling the sample completely. As the survey was about internet banking or



mobile wallet many people used to do cash transaction. The old generation people were not knowing about the mobile wallet. Lack of knowledge about internet banking/mobile wallet. We were limited only in and around Bangalore to collect the samples.

#### **Results and Discussion**

- 80% of the respondents are using I'phone or Android or Windows Smartphone
- 88% of the respondents use mobile pay in absence to wallet
- 92% of the respondents aware of Mobile Payment or Mobile Banking or Transactions over Mobile
- The first time they came to know from Word-of-mouth 45% and 28% from Social media (e.g., Facebook, Twitter)
- Ticket booking, food order, mobile recharge, fund transfer and bill payments, these are the major activities that take place on mobile wallets.
- From the study, we can observe that 86% of the respondents are interested in using their mobile device as a wallet.
- The applicants prefer financial institutions to provide secured and safe financial transactions.
- 20% of the people are attracted towards using their mobile, instead of swiping card or using cash.
- 64% of the people would likely start using mobile wallet for their daily usage.
- During the research, 62% are ready to recommend to use mobile wallets for others.
- Most of the people are not ready to pay fees for use of mobile wallet.
- People think that, adopting mobile wallet is highly convenient and safe but risky.
- 86% of the people rate the idea of mobile wallet as a nice and innovative concept.
- In the study, more than 60% of the people prefer payment applications for bills and utilities.

#### **Recommendations**

- Mobile banking and mobile wallets are the recent developments which grabbed the attention of crores of people.
- Mobile wallets have made the life easier and also has increased the standard of people.
- Some of them think, mobile wallets are inconvenient and risky.
- People prefer user friendly interface in order to cater the needs of all.
- Awareness of mobile wallets is essential to promote "Digital India" program.
- Development of applications in regional and local languages will attract more people towards downloads.
- People should take an initiative to educate themselves about the comforts and discomforts of mobile banking and wallets.
- The R&D team should work towards a speedy and anti-glitch interface to maintain the security of transactions.

#### **Conclusion**

As per the research, majority people use smart phones. as carrying wallet is not so convenient. The public likely prefer to use mobile payment ,as they feel it is a secured way to pay money. As the people are very much active in social media nowadays , Majority of them heard about mobile payments through social media. People use mobile payment as they provide multiple options to complete payment. On the basis of research people are comfortable in adapting new methods of payment rather than sticking on to traditional method . Public is ready to adapt mobile banking even if they charge in later term.



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## THE ORGANIZATION STUDY CONDUCTED AT TYCHO INVESTING

Vinay Bharadwaj R N

M.Com Student, PES University

Born out of passion for providing best-in-class investing services, Tycho Investing is a brainchild of 2 young entrepreneurs Rahul Singh and Sanjeev Agarwal who have been successfully trading the Indian Equity derivatives market. The firm is headquartered at Jayanagar, Bangalore. It was established in the month of December in 2018. The firm intends to focus on making investing more growth oriented with emphasis on transparency and accountability while leveraging technology. Tycho Investing has consistently been beating benchmark returns since it was established. The firm is generating exponential client interest due to its unique business model.

### Objectives of the Study

- Comparative Study between Brokerage Firms
- To Study the Operations in the Tycho Investing Sub Brokerage Firms
- To Study Client Management InTycho Investing.

### Data &Methodology

This research is based entirely on secondary data. This Research constitute the organization named "Tycho Investing" as a Sub Broker and their operations in stock market, the study gives the insight of other brokerage firms. Secondary data is collected from various sources, including textbooks, reports, annual reports of different organizations, research papers and papers published in various domestic and foreign seminars, conferences, workshops, etc. Secondary data is collected from the website of the company, exchange, NSE and BSE is used. Swot analysis has done to study the strength and weakness of the organization.

### SWOT Analysis of the Organisation

SWOT analysis is a structured planning method to evaluate the strength, weaknesses, opportunities and threats involved in a business venture. It involves specifying the objective of business venture and identifies the internal and external factors that are favourable and unfavourable to achieve the objectives. The strength and weaknesses of the organisation is an internal factor, whereas opportunities and threats are external factors at which the organisation has no control. The strength and opportunities are advantages to the organisation whereas the weakness and the threats are disadvantages to the organisation.

<b>Strengths</b> <input type="checkbox"/> Transparency <input type="checkbox"/> Accountability <input type="checkbox"/> Relationship Management <input type="checkbox"/> Operational Cost	<b>Weaknesses</b> <input type="checkbox"/> Lack of Technology Background <input type="checkbox"/> New in the Market <input type="checkbox"/> Lack of Diversity <input type="checkbox"/> Lack of Funding
<b>Opportunities</b> <input type="checkbox"/> Tie up with Various Educational Institutions <input type="checkbox"/> Creating Networks <input type="checkbox"/> Growth in the Market	<b>Threats</b> <input type="checkbox"/> Unscrupulous Elements <input type="checkbox"/> Technological Growth

### Comparative Analysis between Zerodha and Motilal Oswal

Basis of Comparison	Zerodha	Motilal Oswal
Brokerage	RS 20/ Trade	Between .05 to 05%
Type	Discount Broker	Full Service Broker
Rating	4.5/5	4/5
Exchanges Supported	NSE,BSE,MCX-SX AND MCX	BSE,NSE,MCX,NCDEX
Profit for FY 2017-18	Rs 224 Crores	RS 327.1 Crores



## **Role Analysis**

### **Duties and Responsibilities Shouldered at the Firm**

#### **The responsibilities given as Intern at Tycho Investing for day to day includes:**

- Preparing Documentation and Presentation
- Understanding fundamental, technical and news based analysis
- Analysis of NIFTY 50
- Helping the firm with its website by going through various blogs and creation of the same
- Understanding the environment of the company
- Knowing and Understanding the Organisation process
- Client Communication
- Suggest stocks that the members could have a look
- Promotions of the Organisation through word of mouth and conventional methods.
- Importance of teamwork
- Inviting people to explore various investment opportunities with Tycho Investing.
- Keep tracking the performance of NIFTY 50 by constantly following the news and charts

#### **How much of management in action did you see and understand?**

##### **Week 1: Induction**

- **Induction**

The first day we were briefed about the firm wherein we got to know about the partners and what excites them to work in derivative segment and how they are looking forward to expand their firm

##### **Observation phase**

Here in the firm I was asked to refer to various reports and books so that I could get an idea about Indian stock markets and its working. Concepts like Inflation, Deflation, Interest rates were well versed.

I was instructed to do in depth analysis on inflation and how it affects the stock market and also various investment avenues.

##### **Returns**

Prudent grasp that a definite definition of 'return' is situational and passionate about the monetary knowledge input to live it. an associate degree omnibus term like 'profit' might mean gross, operational or internet, before tax or once tax revenues or financial gain. an associate degree omnibus term like 'investment' might mean elite, average or total assets, debt or equity.

#### **REAL RETURN = NOMINAL INTEREST RATE - INFLATION**

The various investment avenues are:

- **Equity**

Investment in Equities involves shopping for shares of in public listed firms. The shares square measure listed each on the city securities market (BSE), and therefore the National securities market (NSE). Indian Equities have generated returns on the brink of Bastille Day – V-day CAGR (compound annual growth rate) over the past fifteen years. Taxation on Equity investments command for quite one year is taxed at 100%, if the gains square measure quite Rs one hundred thousand ranging from first April 2018(previously such investments were tax free). this is often relatively a lower rate of tax than the opposite quality categories.



- **Real Estate**

Real Estate investment involves transacting (buying and selling) business and non-commercial land. Typical examples would come with transacting in sites, residences and business buildings. There are two sources of financial gain from property investments specifically – income, and Capital appreciation of the investment quantity.

- **Commodity – Bullion/Gold**

Investments in gold and silver are thought of as 1 amongst the foremost modern. Gold and silver commodity has also acted as ETF over a protracted quantity.

**Learning Outcome**

- Avoid herd mentality
- Diversify, but refrain from over diversification
- Have realistic expectations

**Week 2: Index Observations**

The task given was to observe and analyze the working and behavior of different Indices. A demo account was opened with virtual money in order to check the overall working structure of these Indices with respect to time and other market factors like major business events, volatility and historical behaviour.

**The Index**

Index is simple to understand, it just like the books what we read, before viewing the whole book we get to know the insights about the book. the same way in the market than looking into all stocks there are specific average been done and on the weightage of it which moves the market, so one can refer to the index and decide how the market is reacting for NSE its NIFTY 50 and for BSE its SENSEX. these listed stocks on index will be able to have F & O segment opportunity.

**Two Major Exchanges in India**

- **NSE**
- **BSE**

**Week 3: Methods of Analysing and Selection of Indices**

- **Derivatives**

Derivative may be a monetary Instrument that derives its price from associate degree underlying quality by-products will either be listed over-the-counter (OTC) or on associate degree exchange. over-the-counter derivatives represent the bigger proportion of derivatives and don't seem to be standardized. Meanwhile, derivatives listed on exchanges are unit standardized and additional heavily regulated. over-the-counter derivatives usually have bigger counterparty risk than standardized derivatives.

- **News Based Analysis**

This Method uses the news components available and relates it to the stock market markets and helps us find a correlation between the news and the particular stock or the Index

- **Selection of Indices**

I was given a task to select from various indices such as NIFTY, NIFTY BANK, NIFTY IT, NIFTY MIDCAP, and NIFTY SMALLCAP & SENSEX.

I chose NIFTY-50 and with the help of technical analysis which is used by traders I traced & tracked it. The indicators which I used help most of the traders in signalling buying & selling calls and some of the indicators are SUPPORT & RESISTANCE, RSI, MACD, Bollinger band & Accumulation and Distribution.

**Learning Outcome**

The outcomes from the above tasks were deep understanding of Technical and Fundamental analysis was done with use of various technical tools like Japanese Candlesticks, Moving Averages, Relative Strength Index and other oscillators & chart patterns



#### **Week 4: Options and its Pricing**

Analysis of the market and its instruments using various tools was to be done with help of technical and fundamental tools of analysis. Strategies were to be made in case of Futures & Options hedge the market going volatile and moving towards one direction. Strategies were made on an individual basis as well as groups. Option strategies helped in understanding the concept of generating good returns in every situation of the market. Various articles and books were referred in designing and formulating strategies with calculation of returns associated with each of the strategy.

#### **The above Data has been converted into a Bar Graph**

The open interest data help us analyze the market depth and tell us the implied volatility of a stock the open interest helped me in understand the trend and also the cumulative interest of various individuals in the market.

Implied volatility was nil in some options because the option was not traded and there were no participants both in buying and selling side of the contract. Implied volatility helped me understand what sort of range a particular contract or an instrument could move. When an instrument had a higher rate of implied volatility it meant the range of the instrument would move higher or lower and such stocks should be avoided for trading. When implied volatility is low it means the stock would be in range and this would be a best opportunity for the selling side of both call and put options

#### **Week 5 and 6: Introduction to Trading Terminal**

We were introduced to NEST & Trade Tiger Terminal and its overall in operation functions. Real cash was introduced within the NEST account to interchange instruments like index futures, index choices, stock futures and stock choices. Investments were through with a deep insight and understanding of the instrument's technical analysis still as elementary analysis so as to come up with high returns with minimum risk. Investments were created on market sentiments still as close to future events happening in major countries that will have an effect on the markets in our country. Major learning was the role of FI's and DI's within the operating of the secondary market. After obtaining aware of the NEST & Trade Tiger screen and therefore the overall operating structure of the secondary market, a gaggle of equity analysts we have a tendency to sent to few of our shoppers with whom we had to debate this market eventualities and crack a deal between the shopper and therefore the organization. displays were tired order to create the shopper aware of the operations and therefore the objectives of the organization. Historical reports were to be shown so as to win the shopper.

- **Your role in positioning yourself as a young, persuasive and dynamic manager to be**

Working in a company like Tycho Investing helped me understand how important it is for the growth of the company to keep the client and investors happy and satisfied. Employees and interns are the pillars of any organisation or firm so it's really important to make them feel like home and give them a calm and enthusiastic environment so that they can perform to their full potential.

Working with people with different mind-set and people who we really don't know is a very challenging task to do. The more difficult task is to get the team members in sync, work together with proper coordination and division of work. My internship at this firm helped me learn how to overcome these situations and work efficiently.

Each and every new person faces the challenge to get adjusted with the environment of that particular firm (including me), where we have to listen to the senior employees and negative remarks and still work to the best of our abilities. To overcome these things, the only key is to have Patience. Proper communication is the key to effective coordination and smooth operations in any firm or organisation.

As a finance person, an individual has to have an idea of every department and must know what all is happening in that particular industry. So it is important for an individual to be aware with almost all departments like Sales and marketing, Finance and accounting, Human resource and Customer relationship Management to have a clear view of what all process happens in each department.





Being a successful manager, he / she has to perform all kinds of duties and responsibilities and has to know every bit of the organisation, market fluctuations, employees, clients, competitors etc. He/she has to make use of efficient strategies to overcome the hurdles and furnish to success.

#### **Finding for the Analysis**

- From this study it helps to develop a disciplined thought process majorly on the investment in the stock market.
- This study gives you the insight of Equity, Futures and Options segment analysis which makes one seek fund management because to analyse in various asset classes.
- The analysis of the study gives ideas on mitigating risk and return on investment on any instruments.
- The study gives the basic understanding on analysing the information based on that information, the investment analysis would be better and expect good returns.
- The study makes sure of the importance of great research skills.
- The study entitled how world news or politics affect. "The only guarantee in the stock market is change" It varies in the performance which is dependent on news or political action.
- It is fixed between the manager and the client in order to have a detailed negotiation about the projects.
- Organizational study at Tycho Investing was a great learning experience; it explored the Indian Stock Market on a live basis which was spread across the range of Equity Derivatives (F&O Segments). The study gives insights about various exchanges, Indices, their components and methods of analyzing. Various terms in fundamental and technical analysis were also understood which made me competent enough to understand not only Nifty but also individual stocks. It understood that markets run more on sentiments and are majorly driven by Psychological factors. The study shows how News affects the stocks and Indices, Global Market and their role in a mixed economy and developing nations. Fun part of learning was to see your trade going as per your view because it would reflect that the research was right and the instant profiting from it was joyful.

#### **Conclusions**

Organizational study at Tycho Investing was a great learning experience; it explored the Indian Stock Market on a live basis which was spread across the range of Equity Derivatives (F&O Segments). The study gives insights about various exchanges, Indices, their components and methods of analyzing. Various terms in fundamental and technical analysis were also understood which made me competent enough to understand not only Nifty but also individual stocks. It understood that markets run more on sentiments and are majorly driven by Psychological factors. The study shows how News affects the stocks and Indices, Global Market and their role in a mixed economy and developing nations. Fun part of learning was to see your trade going as per your view because it would reflect that the research was right and the instant profiting from it was joyful.

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## **AN ANALYSIS OF CASH MANAGEMENT TECHNIQUES AT LOGISTICS INDUSTRY**

**Bindushree S.**

M.Com 4th Sem., PES University, Bangalore, Karnataka

**Dr. Kartikey Koti**

Faculty, PES University, Bangalore, Karnataka

The logistics industry is what keeps the world functioning. Whether drivers are transporting pharmaceutical goods or a package from your favourite store – the logistics industry is the reason it all keeps going.

Logistics companies are facing an era of unprecedented change as digitisation takes hold and customer expectations to evolve. New technologies are enabling greater efficiency and more collaborative operating models; they're also reshaping the marketplace in ways that are only just beginning to become apparent. New entrants, whether they be start-ups or the industry's customers and suppliers, are also shaking up the sector.

For the logistics industry, we start by taking a closer look at some of the key disrupting factors: changing customer expectations, technological breakthroughs, new entrants to the industry, and new ways to compete or collaborate. These disruptions have very different implications for individual companies, depending on which segments they operate in, their type of ownership, and where they are located. They also don't exist in a vacuum: in each case, the interactions between them are equally, if not more, important. Government intervention and trade flows between regions and territories are influencing the industry too, but very much depend on national politics and geography.

### **The Ability to Grow**

The trucking and logistics industry is not going anywhere, any time soon. The E-commerce market is booming, and the logistics industry is booming with it. Whenever a person orders something online, another package will be put on a truck, and with more and more packages being delivered per day, the trucks are filling up fast.

This being said, the logistics industry is growing and will continue to grow. It is a stable industry that has proven it refuses to be affected by any obstacles that come its way. This shows that this industry is willing to do whatever it takes to continue growing immensely.

In India, the demand for today and the future is integrated end-to-end Logistics solutions. This would encompass an integrated infrastructure/assets platform, integrated services platform and integrated digital platform. There is a wide spectrum of players in the domain ranging from the very small exporters and importers, to medium-sized and large traders to MNCs. Hence, the sector would continue to witness consolidation, process standardisation, technological up-gradation and digital transformations for more agility, and integration not only between modes of transportation but also the users and third-party service providers. Efficient, cost-effective customised solutions is what customers are looking for. The emergence of third-party (3PL) and fourth-party (4PL) logistics service providers would address complex supply chain challenges.

In today's economy logistics is the most rapidly evolving industry. It is the trade of infrastructure, technology and new types of service providers. It is considered the backbone of the economy. Also, it is the mixture of infrastructure, technology and new types of service providers, which defines whether the logistic industry can help its consumers reduce their costs in the logistics sector and provide effective services

### **Review of Literature**

**Dr Bhavsinh M.Dodiya A:** A materially misstated cash flow statement, whether it is in terms of incorrect classification in the categories or numerical accuracy, can be misleading to the user and can lead to wrong decisions taken by the users of the statement. The survey has revealed that although sample banks prepare cash flow statements according to Accounting Standard-3 (AS-3), there is also a degree of non-compliance. It is, however, found that there are not many differences between banks in their reporting of cash flow information. This is expected because the preparation of a cash flow statement does not allow for many choices, differences of interpretation or different accounting



treatments. To make the cash flow statement more informative and useful for users, the banks should disclose additional voluntary information such as cash flow per share in their cash flow statements. Items consisting of cash flows from operating, investing and financing activities should also be clarified in the notes of the financial statements. Due to the limited scope of the present study, a large number of research issues have not been attempted but are identified in the course of the study. Disclosure practices of additional items other than operating, investing and financing activities, disclosure practices differences between listed and unlisted banks, disclosure practices differences between financial and other institutions are some such potential issues for future research.

#### **Mangayarkarasi Muthuvelan\***

Cash flow analysis is highly useful for financial planning in the firm. This analysis is used to determine what transactions caused the cash balance to change during a particular period. Many users give preference to the direct method, few only considering the indirect method. Here, two statements are to be prepared: one is a calculation of cash from operations and another one is the cash flow statement. In this work the basic tool used to understand the cash flow analysis of previous consecutive five year's data collected from M/s. Pantaloon Retail (India) Limited. The company involves retail operations in Fabric Materials, Food Materials, Electronic Goods, HomeNeeds and Logistics. But all these operations are focused on retail markets in India. The cash from business operations increased gradually from the year 2006-2010. Here, the sources and applications of cash for the year 2010 is increased compared to other years. So the financial position of the firm is good at the year 2010.

#### **Objectives of the Study**

- To identify cash management from operating activities, investment activities and financing activities.
- To identify the reasons for the underperformance under each activity.

#### **Methodology**

This is a descriptive methodology and the data collected is from secondary sources such as books, journals, newspapers, websites, articles, studies and personal observation accordingly with the Annual Report of the company. Finally, the entire information is treated and selected according to the reliability and validity of the data.

#### **Limitations of the Study**

- Inter-Industry Comparison not possible: Since Cash Flow Statement does not measure the economic efficiency of a firm in comparison with other inter-industry comparisons, it is not possible, e.g. a firm having less capital investment will have less cash flow than the firm which has more capital investment having a higher cash flow.
- Does not Assess Future Cash Flows: Since Cash Flow Statement is prepared on the basis of historical cost and, as such, it does not help to know the future/projected cash flows.
- Fails to Present Net Income: Cash Flow Statement actually fails to present the net income of a firm for a period since it does not consider non-cash items which can easily be ascertained by an Income Statement. It can be used as a supplement to Income Statement.
- Financial statement analysis is done by using only a few methods and also considering 3 years financial statements, so it gives only short term financial picture of the company.
- Annual reports are the only source to get financial data of the company

#### **Results and Discussion**

- There has been an increase of cash generated from operating activities by 117.90% for 2018 and decline by 95.31% for 2019 and in the year 2020 by 81.39 %.
- The total Net cash generated from operations of the firm has lowest in the year 2020 and has been highest in the year 2018.
- The total cash generated from investing activities: Purchase of property, plant and equipment and intangible assets of the firm has been lowest in the year 2018 and has been highest in the year 2019



- Movement of fixed deposits with banks by -27.72% for 2018 and decrease by -202.19% in 2019 and there is an increase in the year 2020 that to by 440%.
- Interest received by 2.55% for 2018 and increased by 177.24% in 2019 and there is a highest in the year 2020 that to by 635.63% . This explains that the total Cash flows from investing activities of the firm has been highest in the year 2020 and lowest in the year 2018.
- Dividend income received of the firm has declined in the year 2018, 2019 and highest in the year 2020.
- The total Net cash (used in) investing activities of the firm has declined in the year 2018 and has been highest in the year 2019.
- Proceeds from long term borrowings of the firm have a negative balance in the year 2019 and 2020 which means the borrowings have been paid and the positive balance in the year 2018 and which means the borrowings have been raised.
- The firm has a policy of prompt repayment which is shown in Cash flows from financing activities: Repayment of long term borrowings.
- Payment of interest portion of the lease liability of the firm has been highest in the year 2018 and lowest in the year 2019 as they are not able to pay because the invested business might be some of the assets which are not performing for which they are unable to pay the lease interest.
- There has been Cash flows from financing activities: Interest and processing fees paid has a decrease in the year 2018 for 49.43% and in 2019 and 2020 is it nil. This explains that the firm has a decline Cash flows from financing activities
- The firm has the highest Net cash ( used in)/generated from financing activities in 2018. And the lowest in the year 2019, which shows a large part of debt capital is repaid.

### **Conclusion**

On an overall, the cash flow statement reflects the varied components of the overall liquidity of VRL logistics ltd. In this regard, as expected during abnormal times in an economy, there have been huge fluctuations in the cash flow components. It would be highly beneficial for the firm to make use of such situations involving varying cash flows to invest in treasury bills, and such other government securities which yield fixed income. Optimization of investments on fixed assets, when paralleled with provisions, can help absorb sudden cash flow shocks. One factor to be highlighted is the efforts taken up by the firm in repayment of debt obligations, which ensure higher net worth to equity shareholders. To sum up, the three components of the cash flow analysis have revealed that the firm is effective in mitigating risks arising due to solvency profitability and liquidity criteria. The study also shows that the current position of the company is one of the best logistics companies in Karnataka.

### **Suggestions**

- Efforts can be made to eliminate hassles in the operational cycle as there is a need to stabilize cash flow from operating activities.
- Suitable asset valuation techniques can be adopted to provide for replacement and maintenance since there is heavy investment on fixed assets.
- An effort is seen towards reducing the debt component of the organization, which can be coupled with increased dividend payouts.
- Attempts are to be made to be regular in payment of lease interests.

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**IMPACT OF WORK FROM HOME (WFH) DURING THE CURRENT PANDEMIC SCENARIO OVER  
WORK LIFE CULTURE**

**Dr. Anis Ahmad**

Assistant Professor, Department of Commerce, R D & D J College, Munger University, Munger, Bihar

**Dr. Md Umar Rayees**

Accountant, State Project Management Unit, Jharkhand Tribal Development Society, Morabadi, Ranchi, Jharkhand, India

The currently the whole world is witnessing a pandemic (Novel corona virus, COVID-19) which has no confirm solution yet. Complete life style of each and every individual has undergone a tremendous change. The world is lockdown everything has been paused. The world is temporarily closed. The impact of the COVID-19 has impeccably changed the way we think about work and our workforce. In such scenario in order to run the economy with a framework of work from home. Which is a growing trend today's times the company allows and the employees can easily plugging work anywhere they are it is possible due to the digital tools available for us. This (WFH) is policy which allows employer and employees who prefer to have WFH privileged. Such policy clearly defines the expectation responsibility, eligibility and other related WFH guidelines. This is not new framework. It was earlier also was practice by some companies which regular have an option has remote working and other take up during emergency like now where at the peak of corona virus WFH scenario is a revolutionary outcomes. Top company like Microsoft, Google and other software making company has made it possible to connect with people to market the product, to service the industry. While being at their home at the ease of their figure tip looking into the circumstances company needs a defines WFH polices to make it more efficient and according to the company nature of work the policy can be curtailed and tailored as per their need and requirement.

**IMPACT OF E-BANKING ON TRADITIONAL BANKING SERVICES**

**DigvijaysinhR.Gohil**

Research Scholar, Bhaktakavinarsinh Mehta University, Junagadh

**Dr. Chandreshbhai L. Usadadiya**

Head Department of commerce, Shri Sarman Munja Jadeja Arts & Commerce College, Kutiyana

Online banking transforms the banking industry, with significant impact on banking relationships. Banking is now no longer allowed at branches if a person has to speak for himself and the branch, withdraw money or make a check or request a statement of accounts. In real Internet banking, any inquiries or transactions are processed online without reference to the branch (any banking) at any time. Providing online banking is increasingly becoming a "necessity" for having a "good" presence service. Complete banking, therefore, is now more common than in most developed countries because it is a cheaper way to provide banking services. This research paper will introduce you to e-banking, providing a description, functions, types, benefits and limitations of e-banking. It will also highlight the impact of e-banking on traditional services and ultimately document results.

**ROLE OF FINANCIAL INCLUSION DURING COVID-19 PANDEMIC IN INDIA**

**Diksha Dubey**

Research Scholar (CRIM), Barkatullah University, Bhopal

**Dr. Pavan Mishra**

Professor and Head, Department of Commerce, Barkatullah University, Bhopal

Government, development organisations, and economists are pushing a comprehensive agenda of economic and social inclusion, including universal access to education, health care, social security, clean water and sanitation. Financial inclusion has emerged as an essential component of this goal. This



represents the belief that people, families and business cannot fully capitalise on existing possibilities for economic and social growth if they do not have enough and suitable access to financial products and services. Financial inclusion improves household wellbeing, increases company productivity and promotes economic growth. The efforts implemented to combat COVID-19 have significantly increased financial inclusion by providing a broader choice of financial services that can be accessed remotely, therefore improving decision making. As a result, the COVID-19 problem is causing a huge movement towards the use of technology and inventions. When used properly, digitization of money for both individuals and the private sector can help countries rebuild more quickly following pandemics. The global economy is currently under pressure to address all existing risks at the lowest possible cost and in the shortest possible period and financial inclusion plays an essential part in the process of adjusting to new realities.

### **GOOD GOVERNANCE: WITH SPECIAL REFERENCE TO MADHYA PRADESH**

**Devesh Pal**

Guest lecturer, department of commerce, allahabad degree college, prayagraj

Good Governance is the duty and moral responsibility of the government of the nation as well as the state towards the people of the nation and in my case it's towards the people of the state. The government must be responsive with proactive approach towards delivery of services. And in this , Madhya Pradesh Government is making efforts to create a good governance system par excellence where the optimum use of Information Technology and maximum participation of the stakeholders will ensure the accountability and transparency towards them in the government functioning.

Chief Minister of Madhya Pradesh Shri Shivraj Singh Chouhan's government has given top priority to good governance on the roadmap of Atmanirbhar Madhya Pradesh. Many of the new and specific goals have been set. The goals may include creation of a single citizen database and single service delivery portal, provision of digital verification of documents for service delivery, simplification of laws and procedures, digitalization of records, large number of public participation in policies and decisions of the governments, maximum utilization of modern techniques like-

- Artificial Intelligence
- Block Chain Technology
- Cloud Computing etc.,

In the government work, training and flourishing the potential of the human resources, expansion of the scope of care for citizen and developing the chats bots to promote M-Governance in the state.

The Madhya Pradesh government has done important work to establish good governance in the state and it also has been included among the four most significant pillars in the roadmap for creating an Atmanirbhar Madhya Pradesh. For achieving self- reliant Madhya Pradesh it is very essential for all the departments to achieve their targets within the stipulated time frame and take the state to new heights of prosperity, development and public welfare.

### **CELEBRITY ENDORSEMENT AND ITS EFFECTIVENESS**

**Deepti Goel**

Assistant Professor, Aryabhata College, University of Delhi, Delhi, India

India is the land of celebrities where people love and worship their favorite celebrity star be it film stars, sports persons, politicians or even animated characters. People idealize them and want to be like them, live like them and create influence like them. They derive their identity from them by taking them as their reference group. These celebrities are hired by the marketers for endorsing their products because people listen to these celebrities. When a famous star endorses a product it is believed that people will show higher attitude and purchase intention.



This paper focuses on the concept of celebrity, celebrity endorsement and its effectiveness on various variables like sales, profits, brand perception, attention, recall etc. This is a review paper based upon previous research on the topic. Objectives of this study are to understand who is a celebrity; and what impact it creates if a celebrity is used for endorsing the product. This study is believed to give deep insights on the area of celebrity endorsement and its effectiveness so that future scholars can further explore this area as it has been found that not much studies have been done on celebrity endorsement in India. Finally the paper is concluded with findings and suggestions based upon the review done.

### **INVESTOR PERCEPTION TOWARDS VARIOUS INVESTMENT AVENUES, WITH REFERENCE TO CHITTOOR DISTRICT: AN EMPIRICAL STUDY**

**C. Prakash**

Assistant Professor, Department of Management Studies, Sree Rama Engineering College, Tirupati, Andhra Pradesh, India

This study explored investors' perceptions of various investment opportunities. Assets or objects obtained for the purpose of generating income or appreciation are called investments. The value of assets appreciates over time, which is called appreciation. Investment is the process of allocating resources (usually money) with a view to gaining profits or generating income. You can invest in venture capital, such as starting a business with the money, or assets, such as buying real estate, and then intending to resell it at a higher price. Generally speaking, the investment process starts with a clear understanding of the investment objectives. And then formulate investment policies. This will depend on the investor's point of view. However, investors' perceptions vary based on various criteria, including age, gender, occupation, education, and income level. The current research looks at people's attitudes towards various investment opportunities in Chittoor, Andhra Pradesh.

### **IS SOCIAL MEDIA A NEW MARKET?**

**Bhoomi Kedia**

Student, Poornima University, Rajasthan

Social media is one of the "best options" for a product or a marketer to reach out to potential buyers. These new media winning over the Traditional Marketing and make-believe in of customers by linking with them at a deeper level. This paper discusses the ideas of social media and how social media capturing the market. Entrepreneurs and small company owners are increasingly relying on social media platforms to promote their products and services. Social media is here to stay, and it will continue to have an impact on the market. Furthermore, social media platforms have emerged as the new must-have tool in the marketing industry. In the past ten years, the total number of users of social media platforms has almost tripled, from 970 million in 2010 to more than 3.81 billion users in 2020, By seeing this rapid increase every marketer should have known that marketing on social media is profitable. Now we can say that every business whether it is small or big shifting to new media to market their product or services. Consumers and small companies can connect to banking and other service providers through an online or mobile channel as part of their day-to-day operations using digital platforms. Many prominent financial organizations are shifting from a product-oriented to a customer-oriented mindset, Customers are online that's why every business is shifting from Traditional Marketing to Digital Marketing. The community of prospective consumers identified online is far greater than the group of people you are likely to attract locally. With the development of brands and consumers, social media platforms themselves are constantly improving and updating to meet the ever-increasing consumer demand. Businesses must reassess their target audiences and customer avatars. Even matter how effective digital marketing is, there are still some things that cannot be replaced by plain old-fashioned conventional marketing. It is obvious that digital marketing is just wonderful in the way it provides marketers with the resources they need to generate viral marketing, but when combined with conventional marketing, your marketing efforts will be unstoppable. As a result, the question that emerges is 'Is social media a new market'.





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**A DETAILED REVIEW BASED ON CASE STUDIES: HOW NEPOTISM AFFECTS THE WORK ENVIRONMENT AFTER COVID-19**

**Bhavya Bohra**

Student, Poonima University, Jaipur, Rajasthan, India

**Bhumika Sharma**

Student, Poonima University, Jaipur, Rajasthan, India

**Srishti Sharma**

Student, Poonima University, Jaipur, Rajasthan, India

The term 'nepotism' is derived from the Italian word 'nipote', which means nephew. Nepotism refers to a form of unfair workplace procedure, when family members or friends of the boss or manager are hired *not* purely for their skills, experience or knowledge. Nepotism is more common in family-run companies, nonprofits, and smaller firms. Often, the employed relative is unable to successfully perform in the role. Furthermore, creating a job outline specifically tailored to a relative is also a form of nepotism, as is setting an interview exam to which the relative has already been told all the answers. Nepotism specifically refers to scenarios in which the related employee simply isn't fit for the position or unfairly advantaged in the workplace.

This paper showcases that how nepotism can be unfavorable the company, because there are lot of consequences which upshot in nepotism. Some consequences that will be examined include family argument in the work place, low staff morale, loss of competent employees, use of the job to carry out unethical acts, use of situation to serve their own interest and to harm the company and break the confidentiality.

The paper also depicts the analysis and interpretation of Nepotism at different industry levels that includes Indian Business, Indian Politics & Entertainment Industry.

The paper concludes that Nepotism has the potential to produce a cascade of issues in your workplace where favoritism conveys a likelihood of employing potentially weaker employees. It can cause great feelings of resentment or disdain among colleagues.

**IMPACT OF COVID 19 ON ENVIRONMENT**

**Shivshankar Meena**

Assistant Professor in Geography, Government Girls College, Sikandra, Dausa, Rajasthan, India

The outbreak of Covid has unpredictable and unprecedented impact the economy throughout the world and India isn't in the least an exception to the present. The whole world was under lock down for many days. The measures taken to regulate the spread of the virus and therefore the slowdown of economic activities have significant effects on the environment. This Research work has been undertaken to find out the all kinds of impacts of Covid19 on the environment, using available literature on subject matter. This research work is indicating the covid 19 has greatly improved the quality of air system of nature throughout the world, reduction in Green House Gases has occurred, Pollution of all kinds has reduced, and unusual pressure on tourist places like hilly areas has decreased which will help us in restoration of the ecological system. Apart from above there are certain negative impact of Covid 19 such increasing in medical and haphazard waste, various infected material such as gloves, masks, untreated medical waste, which is making danger to environment continuously. It is also probable that economic activities will return soon after the pandemic, and also the situation might change. Hence, this study also outlines possible ways to realize long-term environmental benefits. The correct way of implementation of the proposed recommendations could be helpful for the sustainability of the environment.



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### **INVESTMENT BEHAVIOUR OF WOMEN**

**Arya J. Prabhudesai**

Research Scholar, Shree Damodar College of Commerce & Economics, Comba, Margao, Goa

**Dr. Mrs. Prita D. Mallya**

Principal, Shree Damodar College of Commerce & Economics, Comba, Margao, Goa

Women investors have always been an isolated batch. Women have traditionally been considered homemakers and their role has been home management rather than money managers. However, with more and more women entering the workforce, women have also started showing interest in understanding finance and their money. Women these days have become more successful than ever before. While the success of women has translated into more wealth creation, it has also translated into additional challenges related to their everyday family life and most importantly related to their spending and investment decisions. Money as a general rule remains a low priority for women. The paper gives a conceptual model concerning the investment behaviour of women. It is concluded that policymakers need to design programs for the economic development of women.

### **OPERATING IN MEN'S ZONE: CHALLENGES ENCOUNTERED BY WOMEN MANAGERS IN THE BANKING ORGANIZATION OF INDIA**

**Akansha Gupta**

Research Scholar, Department of Commerce, Dr. Shakuntala Misra National Rehabilitation University

**Pushendra Misra**

Associate Professor, Department of Commerce, Dr. Shakuntala Misra National Rehabilitation University

The existence of women's under-representation in management locus is present in every organization and the problem is of major concern when it is defined as equal opportunities. Discrimination in terms of gender at the occupational level is prevalent in maximum organizations which creates a lot of stress among women managers. Furthermore, with the advent of time though females have made substantial progress and achieved higher ranks within the banking management, but still, they lack power and unable to make an influence at the highest levels. Women are ultimately known as the life and blood of any organization but at the very same time they are also counted as "Subordinates". In the absence of women, the organization or society lies nowhere. With the prevalence of these opposing issues in regards to women, the authors investigated the challenges encountered by the women managers working in the banking organization of India. This study discovered that these managers most of the time are apprehended back in regards to exercising their authority, career progression, and their occupational performance due to several determinants. The presence of the patriarchal system and the narrow-mindedness of the male counterparts are recognized as the principal component that emasculates the effectiveness and efficiency of these women managers. Moreover, the paper emphasizes that despite of various enormous efforts, the empowerment of women in the twenty-first century remains a myth. As a consequence, of which the equality of gender remains repelled and misconstrued predominantly by men. The chief analytical instrument employed is the constituent of feminine emancipation. The reason behind the application of such a framework is that it gives a brief overview of the presence of inequalities between the genders from a socio-cultural perspective. It is exclaimed by the liberal feminists that women face marginalization and discrimination in their workplace due to their biological maquillage. Considering this notion, it is stressed for the deconstruction of the status quo that men should acknowledge women as equal to them. The eradication of prejudgment against women based on their biological reproductive organs has become a central point for women's tussle in general and, feminists in particular. To produce qualitative shreds of evidence the authors employed in-depth interviews and focused group discussions with the respondents.



## **CASHLESS TRANSACTIONS: AWARENESS IN PRE AND POST COVID 19 ERA IN YOUNGSTERS**

**Aishwarya Shrivastava**

B.Com (Honours), M.Com (Marketing Management), Currently enrolled in PhD (Commerce) from  
Barkatullah University, Bhopal, M.P., India

**Dr. C.K Buttan**

Professor, Saifia Arts College, Bhopal, M.P., India

India's economic development has been a debatable topic; as a result, several ambitious initiatives have been launched to strengthen the Indian economy. One such step toward the overall development of the economy was taken in 2015, when the Government of India launched the Digital India campaign to promote cashless economy, which was accelerated by demonetisation in 2016 and, later in 2020, Pandemic proved to be a blessing in disguise for Cashless economy.

There is a significant change observed post demonetization in the quest of making Indian economy cashless not only in the urban parts of India but even in rural areas. According to the data provided by RBI the digital transactions went up by 271 percent, which is from 1.7 M to 6.3 M.

The Covid -19 is a major factor that has boosted the cashless economy; many people who were previously hesitant to transact online have switched to cashless modes of payment. Digital payments have gone up by 30.19 percent in the year ended March 2021, showcasing the country's adoption and also deepening of cashless transactions depicted in data provided by RBI

The goal of this study is to determine the impact and awareness level of the cashless economy on various segments of the population, and to learn the what, why, and how of going cashless, as well as the benefits and drawbacks that come with it, and ultimately give pragmatic solutions to overcome the difficulties. The study also aims to determine the impact of Covid 19 on cashless transactions.

## **RELATIONSHIP BETWEEN SOCIAL REJECTION AND DEPRESSION AMONG TRANSGENDERS**

**Dr. Darsana BG**

Principal, Badhiriya B.Ed. Training College, University of Kerala, Kerala

*Transgender is the state of one's gender identity that does not match one's biological gender. The transgender community in India is highly vulnerable to mental and physical illness. Major life events involving social rejection are strongly associated with onset of depression. Social rejection occurs when an individual is deliberately excluded from a social relationship or social interaction. Social exclusion or rejection exists to certain groups of people including transgenders that often leads them to social isolation and depression which is a serious mental illness that causes a person to have low mood and may leave them feeling persistently sad or hopeless. The aim of the present study was to find the relationship between Social rejection and Depression in transgenders. Sample of the study includes 40 transgenders registered in Kollam district of Kerala and the sample was selected using purposive random sampling technique. The results indicate that the sample of the study had moderate level of depression as per the standard interpretations of the scoring scales used for the study. The findings showed that there is a strong positive relationship between social rejection and depression among the sample population.*

## **MICROFINANCE INSTITUTIONS AND INCLUSIVE GROWTH**

**ACS Soumya Sharma**

Research Scholar, Apex University, Jaipur, Rajasthan, India

**Prof. C.K Shah**

Former Principal, Apex University, Jaipur, Rajasthan, India

Microfinance in India has progressed over decades from concept to implementation, with numerous success stories and overall success. Microfinance began as a way to supply capital to those who were regarded to be at the bottom of the socioeconomic pyramid so that they might run modest



household businesses, and it has now evolved into a way to assist people improve their lives. India is a land of villages; more than 70 percent of the country's population lives in rural areas, and 60 percent of this rural population relies on agriculture for a living. In such a setting, microfinance can play a critical role in making life easier for rural residents. MFI is a non-profit organisation that provides financial assistance to low-income people. Microloans, microsavings, and microinsurance are among the options available. MFIs are financial institutions that make small loans to persons who do not have access to traditional banking services. Inclusive growth is a notion that promotes equal possibilities for economic players as a result of economic progress, with benefits accruing to all members of society. In order to be defined as inclusive growth, macroeconomic and microeconomic factors of the economy must be linked directly to economic growth. This paper focusses on the concept of Microfinance Institutions and their importance in inclusive growth. Further efforts have been made to bring out the challenges and opportunities faced by Microfinance Sector in India.

### **A COMPARATIVE STUDY ON NON-PERFORMING ASSETS OF PUBLIC AND PRIVATE SECTOR BANKS**

**Dr. Eti Khatri**

Assistant Professor, NMIT

**Depthi SD**

Student, NMIT

The Indian banking can be broadly categorized into nationalized (government owned), private banks and specialized banking institution. Today, all the banks are facing the problem of non-performing assets whether it is private sector bank or private sector bank. When the borrowers stop paying interest or principal on loan, the lender will lose money; such a loan is known as non-performing assets (NPA).

The research undertaken involves Public and Private Sector Banks. In this project the analysis is performed based on the ratios and correlation analysis. Title of the Study-A comparative study on Non-Performing Assets of Public and Private Sector Banks

The objectives undertaken for the study are –To establish relationship between NPAs and Profitability of both Public and Private sector banks, to analyze the impact of NPA on bank performance and to suggest few measures to overcome the effect caused by NPA.

The Research Methodology includes the secondary data which consists of the data of NPA of both the sectors which has been collected from the official websites of the banks. From the study it has been observed that Private Sector Banks are having a better management of NPAs compared to Public Sector Banks. Based on the Findings of the study from the interpretation, there are some suggestions in light which include, advances given by banks need pre-authorizing assessment and post payment control so NPA can diminish.

### **OPPORTUNITIES AND CHALLENGES FOR MSME SECTOR AMIDST COVID-19**

**Dr. Dhara Jethwa**

Assistant Professor, SDR Bapu home Sci. & Lt. M. J. Kundaliya Commerce (Eng. Med.) Mahila College,  
Saurashtra University, Rajkot, Gujarat

The Micro, Small and Medium Enterprises have been significantly contributing in the socio-economic development of India since last five decades. It is the second largest employment generator after agriculture with over 110 million people working across nearly 63 million MSMEs. It produces more than 6000 products for both domestic and global market and contributed 30% of India's GDP and almost 50 % in the total export during 2018-19. MSME sector has proved to be a dynamic sector by expanding itself in to wide range of products and services in various industries. But the pace of growth has been greatly affected after sudden breakout of Covid-19. The world was not prepared in any way to address the problems and disruption created by pandemic since its very nature of unpredictability. MSMEs are



considered to be the most vulnerable in India as they are unorganised and majority of them have paucity of funds. The MSMEs have encountered with the new set of problems after Covid, such as immediate shift to digital platform, declined demand, extended lockdown etc. on the other hand it has also provided room for improvement and sustainability among MSMEs by giving them opportunity to accelerate the process of digitalisation, opening up the global market, increased productivity and reduction in the cost. The present paper discusses the set of such challenges and opportunities posed by Covid-19 to ponder in to the possible solution.

### **UNDERSTANDING THE CHALLENGES FACED BY ENTREPRENEURS IN TOURISM AND HOSPITALITY INDUSTRY**

**Dr. Deepika Upadhyaya**

Associate Professor, Department of Management Studies, MDS University, Ajmer, Rajasthan

**Priyanka Gupta**

Assistant Professor, Department of Management Studies, Women Engg. College Ajmer, Rajasthan

Tourism is viewed as the modern vehicle for economic development. Tourism entrepreneurs are essentially the persona causa for all tourism development. They create touristic enterprises and experiences for tourists. Tourism entrepreneurs face a lot of challenges in the course of providing the dynamic package, which encompasses attractions, accommodation, activities, accessibility and amenities. Tourism essentially being a part of service industry opens the path for some inherent challenges such as intangibility, inconsistency, inseparability, inventory hair and involvement. Along with the common challenges faced by entrepreneurs in general, tourism entrepreneurs face industry specific challenges such as seasonality, business structure, illegal operators, timings etc. The paper aims to study the characteristics of and challenges faced by entrepreneurs in the field of tourism. The research paper attempts to suggest ways to overcome challenges faced by tourism entrepreneurs.

### **ENGLISH LANGUAGE LEARNING STRATEGY FOR RURAL INDIA IN MODERN TIMES-THE ELTIF APPROACH**

**Dr. C. Praveen**

Former Principal IASE, Thrissur, Kerala, India

The mission statement of a two decade old voluntary teachers' organization, the English Language Teachers' Interaction Forum (ELTIF) of Kerala State reads : "Empowering through English Language Education". The vision of this non-profit organization is reminiscent of Mahatma Gandhi's words: "India lives in her villages...ELTIF lives in and works for the villages". Empowerment is commonly perceived as both process and outcome based (Swift & Levin). Though empowerment implies a process, in a recent British Council Blog post, a leading expert affirmed the demise of methods in English language teaching. (Thornbury) So one wonders, what kind of strategy is employed by ELTIF to empower rural India through English language.

Recently ELTIF organized a Village English Fest with the assistance of the local panchayat. To find out the strategy and its nature, the investigator a practising teacher educator visited the venue, and observed and documented the ELT strategy employed by ELTIF. Informal interviews with participants and members of the community was also conducted to find the usefulness of the strategy. The study found that the Resource Persons engaging sessions aimed at familiarizing participants with the nuances of the use of the English language which has its own cultural baggage without in any way making it clash with local cultural ethos. For this, they tapped local context specific materials and employed strategies that included the use of conversation-driven teaching and sensory input with a conscious effort to help the rural community retain their own cultural identity and at the same time develop an interest to acquire English which continues to be perceived as a foreign language.



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**CAUSES OF WORK STRESS OF ACADEMICS IN HIGHER EDUCATION INSTITUTIONS - AN  
EMPIRICAL STUDY**

**Dr. C. Natarajan**

Associate Professor of Commerce, Government Arts College, Dharmapuri, Tamil Nadu

The teacher is a very significant component, particularly in the educational system, and his pleasure can be quite helpful in attaining the educational system's aims. The teaching profession is often considered as a noble one, with parents placing great expectations on their children's education and growth. As a result, teachers in higher education institutions are expected to perform better. Faculty members have the primary role of preparing students for employment in a variety of fields. Only teachers who are stress-free at work and who are able to balance their professional and personal duties would be more satisfied in their jobs. When it comes to social welfare professions, it has been suggested that teachers are the ones who are most stressed. In light of this, the researcher studied the causes of work stress among academics in higher education institutions. A multi-stage sampling was employed to investigate causes of work stress among academics at higher education institutions in the Dharmapuri district. In the first stage, 25% of the institutions were chosen at random, including 7 arts and science colleges and 2 engineering colleges. At the final stage, 15 academics were chosen at random from each college. As a result, there are 135 academics and 9 colleges in the sample. The study is based on a survey method and is empirical in nature. A questionnaire was used to obtain primary data from 135 academics from nine higher education institutions. A questionnaire was developed using the Likert scale technique. The secondary data was gathered from journals, periodicals, books, and dissertations. According to this survey, teachers in higher education institutions have high levels of work stress. Teachers who are stressed are unable to generate balanced and holistic students who are prepared to meet the demands of the modern world. Therefore, it is suggested that individuals adopt particular coping skills to help them cope with stress. The most effective way to preventing work stress is often a combination of institutional change and stress treatment. It is critical to pay attention to the advice made in this study to lessen academic work stress in order to achieve a beneficial outcome.

**VOCATIONAL EDUCATION IN INDIA: CURRENT SCENARIO AND FUTURE PROSPECTS**

**Dr. Amit Gangotia**

Sr. Asst. Prof. and Project Director, MRP, ICSSR Central University of Jammu, J&K, India

**Saurbh Kumar**

Field Investigator, MRP, ICSSR Central University of Jammu, J&K, India

**Ketan Bhatt**

Research Associate, MRP, ICSSR Central University of Jammu, J&K, India

The second most populous country on the globe, India is having nearly 65% of its population in working age-group. There exists rising concern of unemployment among youths which prevents the nation to take the advantage of its demographic dividend. The National Policy on Skill Development and Entrepreneurship (2015) reports that India is encountering twofold problem; dearth of a well-trained workforce and lack of employable skills among conventionally educated workforce. Vocational education has emerged as an effective tool to address this problem. The Ministry of Skill Development and Entrepreneurship was established in November 2014 to bridge the gap between demand & supply of skilled workforce in India. In the recent years, various programs and training institutes were introduced by the Government of India to cater to the skill needs of the nation. NEP 2020 also puts a significant emphasis on vocational education. Though various initiatives have been taken by the government to overcome the scarcity of adequately trained and skilled workforce, there is still a long way to go. The present study is a part of major research project of ICSSR and is based on a comprehensive review of existing literature on vocational education which was extracted using search query in Google Scholar. The objective of the present study is to describe the current scenario and explore the future prospect of vocational education in India. The results of the study reveal the existence of significant skill gaps and the scope of improvement in the field of Vocational Education and Training (VET).



#### **WOMEN AND LEADERSHIP**

**Dr. Atul I. Kanaiya**

Assistant Professor, Department of Education, K.S.K.V. Kachchh University, Bhuj Kachchh, Gujarat, India

**Ms. Niyati Sanjaybhai Vaishnav**

Research Scholar, Department of Education, K.S.K.V. Kachchh University, Bhuj Kachchh, Gujarat, India

**“यत्र नार्यस्तु पूज्यन्ते रमन्ते तत्र देवताः।।”**

From time immemorial, women have been revered in India. Woman is a form of power, if woman is given respect and trust, she can provide her own leadership in every field. Which has the power to bring a new life to earth by enduring the pain of childbirth. She becomes omnipotent to do any work in the world. A woman has the ability to build not only herself but also the nation. Right now there is talk of equity and quality in the world and especially in India, but in fact there is a special need to understand that woman is woman and man is man. God has created two types of human body to run the world. It falls short of appreciation. From ancient times to modern times, whenever female characters have been trusted and supported, she has made a distinct mark in this world, which enriches domestic life. We can find in history all the examples for this, such as Rani of Jhansi Lakshmibai, Ahalyabai, Rani Kaikeyi Jijabai of and many others.

#### **HUMAN RESOURCE ACCOUNTING: AN EMPIRICAL EVALUATION CONCERNING PUBLIC AND PRIVATE REGION BANKS**

**Dr. (CA) Nikhar Goyal**

Assistant Professor, Department of Accounting and Taxation, IIS deemed to be University, Jaipur, Rajasthan, India

(HR) are, as far as possible, gifts and information on people which are, or which might be applied to the game plan of things or passing on consistent affiliations. HRA is that the way toward seeing and assessing data about HR and giving this information to contributed people. Human Resource revelation is that the way toward seeing and uncovering the Investments made inside the Human Resources of an affiliation that are during a couple of minutes not went to inside the standard accounting practices. With a conclusive objective of a few of banks had been picked, out of a few banks were from the overall population area a few banks were from the private region. Banks were picked dependent upon judgment reviewing approach. The banks were recorded in Bombay financial exchange or National securities exchange. Human resource openness practices were embraced inside everything of the picked banks bounty knew to the HR practices. Results reveals that public area banks were divulged more information related to the human resource practices than the private district banks. Public region banks were furthermore revealed some quality information of HR related information. It's been found that monetary regions in India are reliably affirmed as excessively problematic inside the issues with practicing human resource bookkeeping.

#### **TRANSFORMATION OF CONSUMER BEHAVIOUR IN INDIA: POST PANDEMIC SCENARIO**

**DR. ARCHANA TIWARI**

Assistant Professor, Business Administration, SPC Govt. College Ajmer

The COVID-19 pandemic and the results have caused a shift in mind-set of consumers. In the world of marketing, sentiments of consumers have been redefined. The challenges for companies in India remain the same but what has changed are the ways a marketer can now looking at consumers and addressing them by giving new opportunities. There have been rapid changes in economy through digitalisation. The acceptance of the digital way is an initiative that has long been pushed by the Indian government and which gained momentum during the lockdown. And it was not just an urban phenomenon. Rural India knew better than to shy away from the convenience of technology, opening



new vista for them. The paper studies the changing consumer behaviour in the crises of post pandemic situation. Change in mobility patterns, move to value-based purchasing and online shopping, health awareness, changes in interpersonal behaviour are some issues related with changing consumer behaviour pattern. Present study also discusses the challenges and opportunities for consumer in post pandemic situations.

### **INSTILLING ENVIRONMENTAL AWARENESS IN CHILDREN: A STUDY ON THE ROLE PLAYED BY SOCIETY, SCHOOL AND ENGLISH CLASSROOMS**

**Dr. Rekha K. R**

Associate Professor, Department of Language Education in English, PKM College of Education, Madampam, Kannur, Kerala, India

**Ms. Litty Sunder**

II Semester B Ed (English) Student, PKM College of Education, Madampam, Kannur, Kerala, India

Environment refers to the place where living and non-living things exist on the earth's surface. But the unscrupulous greed of Homo Sapiens put the entire globe in danger. So environmental protection become the need of the hour. Protection of environment is the duty of Homo Sapiens. But who else can protect environment than children can? Unlike grownups, kids' minds are like white sheets of paper, whatever is imprinted on it will last for long. Environmental awareness should be in the conscious mind of a child from a very young age onwards. The present paper is an attempt to study the role of society, school and English classrooms in inculcating the need to protect environment for a healthy future. The paper delves deep into the salient role played by the English classrooms in imparting environmental awareness in learners. The paper analyses whether the pedagogic activities in English classrooms are capable of instilling environmental consciousness in the young learners. By highlighting the activities of various school organizations as well as governmental organizations and school textbooks, with special reference to English readers of Kerala State, the paper delineates the pivotal position of the state school curriculum of Kerala in imparting the environmental consciousness in young children.

The study was conducted in three ways: by analysing the different Readers prescribed for English at High School level, by observing the institutional practices in and around, and on the basis of the classroom practices that can be brought about through the English classrooms. The long-term experience that the first author has in devising and designing the classroom practices for English and the wishes of the second author, who is a prospective teacher, to bring forth the practices which can instill environmental consciousness in children through English classrooms made us prepare the paper. The authors hope that these types of awareness instilling programmes, in and outside the classrooms, will help the learners to sensitize themselves and delve into actions in the future to protect the environment.

### **AN ANALYTICAL STUDY ON PUBLIC INTEREST LITIGATION IN INDIAN CONTEXT**

**Dr. Priya J. Shah**

I/c Principal, Jitendra Chauhan College of Law, Mumbai

Litigation has been on the rise in our country especially in the last few decades. In spite of manifold increase in the number of legislations in India, the most important tool working like a catalyst for public welfare in a democratic country like ours, is the effective use of Public Interest Litigation. This research paper aspires to provide a comprehensive perspective on the principles and practice of Public Interest Litigation in India. Various Public Interest Litigations filed in Supreme Court and various High Courts have been thoroughly examined by the researcher and also few emerging controversies and concerns over Public Interest Litigation, its abuse and how it interplays with Judicial Activism. The paper briefly gives an introduction to the subject, discusses important cases, locus standi, Letter Petitions, Suo Motu action by Judges, etc. Normal Litigation is time consuming and expensive. Today we are living in a complex, fast moving world. Special emphasis on cases relating to rights of prisoners, women, labourers and children will taken up.





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### **LIGAMENTS REHABILITATION IN SPORTS INDUSTRY**

**Dr. Imran Khan**

Assistant Professor, Department of Physiotherapy, Uem School of Physiotherapy, Jaipur , Rajasthan, India

**Dr. Shantanu Sharma**

Associate Professor, Department of Physiotherapy, Uem School of Physiotherapy, Jaipur , Rajasthan, India

**Dr. Sapna Malla**

Assistant Professor, Department of Physiotherapy, Uem School of Physiotherapy, Jaipur , Rajasthan, India

As the sports are going globalized, the rehabilitation which is require to be done after the sports injury becoming the domain for the specialists, which can be among sports physiotherapist, the sports physician, and the orthopedic surgeon. The changing profile of sports related injury, just as restricted accessibility of offices for restoration in numerous spaces of India, involves concern. Tip top sportspersons have some assurance; however, the normal competitor is frequently left to fight for himself. Key elements in effective games injury restoration conventions are the use of current recovery conventions under fitting oversight, suitable and very much coordinated careful mediations, and wise and need based utilization of drug specialists. A critical factor in all games injury recovery conventions is injury avoidance; this includes information upkeep by groups or mentors, which is as yet not completely created in the Indian setting. The injury and ensuing issues should be understood both by competitors and their mentors. While ligaments are very impressive, they can be extended or even torn, bringing about various grades of injuries. A ligament tear for the most part happens because of outrageous power to a joint, for example, with a fall or another high-sway occasion. Normal ligament tears are to the lower leg, knee, wrist, thumb, neck, or back ligaments.

### **ENVIRONMENTAL ETHICS, SUSTAINABLE DEVELOPMENT AND SOCIAL RESPONSIBILITIES**

**Dr. Gambhir Singh Chauhan**

Department of Chemistry, D. A. V (pg) College Dehradun, UK, India

Environmental ethics is one of the most important modern environmental conservation and sustainable development tools. It is also a global issue to its implications in development. But some people in the underdeveloped and developed countries are not aware of its importance. Considering the necessity of environmental ethics, it is very easy for all of us to carry out our duties and responsibilities properly

that may lead to sustainable development which we could hope for a healthy environment for our future generations. Environmental ethics is interlinked with sustainable environment and development as a whole. It teaches us to be healthy and reciprocal to global environment and development. This virtue is basically based on international humanitarian law, international human rights, and international

environmental law under public international law. Modern societies including the. United Nations Organization (UNO) and its specialized agencies, International Union for Conservation of Nature (IUCN) and other national and regional organizations, etc., have been playing significant role in the process of implementing environmental ethics for our society in order to attain sustainable development. Sustainable development implies harmony on human-environment interactions and inter-generation responsibility, with emphasis on a harmonious relationship among population, resources, environment and development, so as to lay a sustainable and healthy foundation of resources and environment for future generations. The World Commission for Environment and Development defined Sustainable development a development that meets the needs of the present without compromising the ability of future generations to meet their own needs including future generation. Such a principle seems to protect the future of environment. The theory of social responsibility is built on a system of ethics, in which decisions and actions must be ethically validated before proceeding. If the action or



decision causes harm to society or the environment, then it would be considered to be socially irresponsible. Every individual has a responsibility to act in manner that is beneficial to society and not solely to the individual.

### **RISK MANAGEMENT IN AGRICULTURE IN INDIA**

**Dr. Sharda Gangwar**

Professor, Institute for Excellence in Higher Education, Bhopal, M.P., India

**Ankita Patel**

Assistant Professor, Department of Commerce, SBS Govt. PG College Pipariya & Research scholar, Barkatullah university, Bhopal, M.P., India

There is no certainty of life, anything can happen at any phase, Agricultural sector also deal with uncertainty and risk. Every year one part of food crops is affected by natural calamities. They face a series of risks like flood, drought, and plant diseases, it not only affects the income and welfare of farmer's households but also affects the Indian economy as Agriculture is a dominant sector of our economy. To achieve satisfactory management in agriculture and minimize losses, it is necessary to manage all these risks properly. Risk Management involves adopting appropriate strategies as a part of decision-making on daily basis and choosing among alternatives that reduce the financial effects of such uncertainties. The government of India has also implementing schemes to provide help to farmers facing adversity. This paper discusses the concept and performance of Risk management Strategies and various initiatives taken by the government to reduce the risk in agriculture. Research is Exploratory in nature. Secondary Data is used for the study. The data will be collected from different, articles, magazines, journals, and the internet.

### **ROLE OF ENTREPRENEURSHIP ORIENTED COMMERCE EDUCATION IN INCLUSIVE GROWTH OF INDIA**

**Dr. Ravindra Kumar**

Assistant Professor, Department of Commerce, Yogoda Satsanga Mahavidyalaya, Jagannathpur, Ranchi

**Dipak Kumar Das**

Research Scholar, University Department of Commerce and Business Management, Ranchi University, Ranchi

The Indian growth story has remained exclusive in terms of benefiting the society. A large section of society remains un-benefitted from the growth India has witnessed. The only solution lies in quality commerce or business education emphasizing on Entrepreneurship. Education is an important factor in determining the entrepreneurial orientation in individuals. Formal education is correlated with entrepreneurship. Education and training can have a definite role in enhancing entrepreneurship in the context of a developing country like India by enhancing the pool of entrepreneurs. Unfortunately, the present entrepreneurship education in India is just confined to related courses. Moreover, the so-called entrepreneurship courses are similar to the general business courses.

This research paper attempts to explain the Role of Entrepreneurship Oriented Commerce Education in Inclusive Growth of India.

### **A STUDY ON IMPACT OF ADOPTION OF IFRS ON INVESTORS AND INDIAN CORPORATES**

**Dr. Prerna Jain**

Assistant Professor: ABST, SPC Government College, Ajmer

Reliable and uniform financial reporting is part of good corporate governance practices to enhance the credibility of business. Globalization has laid down a way for all the countries to adopt an identical set of accounting standards. (IFRS) is closely related to the entire issue of globalization because



it has changed close economy into open economy. International Financial Reporting Standards (IFRS) is a set of high quality, understandable, enforceable and globally accepted 'principle-based' accounting standards for the preparation of financial statements.

Since Indian companies have a far wider global reach now as compared to earlier, the need to converge reporting standards with international standards was felt, which has led to the adoption of IFRS. India has decided to converge with IFRS from 1 April 2016 in phased manner which in turn improves the comparability and transparency of financial statements. Adopting IFRS will not only make Indian corporates at par with global corporate but shall also enhance the marketability of Indian corporates in terms of foreign investments. The purpose of this paper is to study the impact of IFRS adoption on financial position of business. Another objective of paper is to study the difference between IFRS, Indian GAAP and Ind AS.

### **AN ASSESSMENT OF ALLELOPATHIC POTENTIAL OF EICHHORNIA CRASSIPES ON CHICK PEA CROP**

**Dr. Rajendra Kumar**

Associate Professor in Botany, Dr. Bhim Rao Ambedkar Govt. College, Sriganganagar, Rajasthan, India

**Dr. Sushil Kumar Agarwal**

Associate Professor in Mathematics, Government College, Malpura, Tonk, Rajasthan, India

Allelopathy plays a significant role in the agroecosystems leading to a wide array of interactions between crop-crop and crop-weed. Generally, these relations are harmful to the recipient plants but provide a selective benefit to the giver. The aquatic macrophytes are well known to exhibit allelopathy. *Eichhornia crassipes* (Mart.) Solms was screened for their allelopathic potential to the growth of chick pea crop. The 3% aqueous leachate was experienced for seed germination of chick pea crop (*Cicer arietinum*) of the family [Fabaceae](#), in petriplates as well as pot culture. The *E. crassipes* was found to enhance the growth of chick pea seedlings. The chick pea seedlings were planted in pots with soil mixed with 3% (w/w) dried matter (Ag and Bg parts) of *E. crassipes*. The growth of chick pea seedlings was highly promoted. This study suggested the future prospects of the integrated management of wheat crop using the potential of allelopathic potential of *E. crassipes*.

### **APPRAISAL OF FINANCIAL PERFORMANCE OF FERTILIZER INDUSTRY IN INDIA (WITH SPECIAL REFERENCE TO RAJASTHAN STATE)**

**Dr. P. C. Saini**

Assistant Professor Department of ABST, University of Rajasthan, Jaipur, Rajasthan, India

**Shri Dharmal Yadav**

Assistant Professor Department of ABST, University of Rajasthan, Jaipur, Rajasthan, India

The fertilizer industry presents one of the most energy intensive sectors within the Indian economy and is therefore of particular interest in the context of both local and global environmental discussions. Increases in productivity through the adoption of more efficient and cleaner technologies in the manufacturing sector will be most effective in merging economic, environmental, and social development objectives. A historical examination of productivity growth in India's industries embedded into a broader analysis of structural composition and policy changes will help identify & potential future development strategies that lead towards a more sustainable development path. Issues of productivity growth and patterns of substitution in the fertilizer sector as well as in other energy intensive industries in India have been discussed from various perspectives. Historical estimates vary from indicating an improvement to a decline in the sector's productivity. The variation depends mainly on the time period considered, the source of data, the type of indices and econometric specifications used for reporting productivity growth. Regarding patterns of substitution most analyses focus on interfile substitution possibilities in the context of rising energy demand. Not much research has been conducted on patterns



of substitution among the primary and secondary input factors. Capital, labor, energy and materials. However, analyzing the use and substitution possibilities of these factors as well as identifying the main drivers of productivity growth among these and other factors is of special importance for understanding technological and overall development of an industry. Fertilizers have played an important role in making the country self-reliant in food grain production. The role of Government of India has been significant as the Government has been consistently pursuing policies.

### **COVID19: STRESS MANAGEMENT AMONG STUDENTS AND ITS IMPACT ON THEIR EFFECTIVE LEARNING**

**Dr. Neelam Chakrawarti**

Assistant Professor, Jayoti Vidhyapeeth Women's University, Jaipur, Rajasthan, India

Because there are numerous elements that work as a stress catalyst in today's world, stress has become an inextricable aspect of life. Covid-19 has wreaked havoc on people all over the world. Stress is not only impacting adults, but it is also affecting children of all ages. Stress management is extremely tough because parents do not have the time to adequately care for their children.

People have a widespread misconception that stress can only be generated by a negative event, but the truth is that tension may also be caused by a positive experience. In terms of student stress, there are a variety of factors that might contribute to stress in a student's life, including a mismatch between the student and the teacher, which can produce tension and stress. It has also been attributed to a lack of family attention as a motive for the attacks on all students. Children often do not pay attention to their eating habits, and as a result, they are more prone to stress. In addition, poor sleep is another prevalent cause of stress, and students all over the world are affected by it. It's hit-or-miss when it comes to student stress management. To address this dreadful issue, most educational institutions provide optional stress management classes, but students frequently lack the time to attend. This research makes an attempt to understand the effects of stress on students and the importance of managing it in order to improve learning outcomes.

### **ROLE OF INFORMATION TECHNOLOGY: AN INDIAN BANKING SECTOR**

**Dr. N. P. Singh**

Associate Professor, Department of Commerce, Sahu Jain College, Najibabad (Bijnor); affiliated M. J. P. R. University, Bareilly, Uttar Pradesh

**Ramveer**

Research Scholar, Department of Commerce, Sahu Jain College, Najibabad (Bijnor); affiliated M. J. P. R. University, Bareilly, Uttar Pradesh

Technological innovations have changed the world banking and financial system to a great extent and became heart of its operational efficiency. Technology has continuously playing crux role in the working of banking sector of India. The Indian population are connected to the internet and online engagement. IT is playing significant role for increasing the number of devices and figures are used for each and every type of activities. The growth and advancements in technology has led to a paradigm shift in the entire banking operations and systems. Internet has significantly influenced delivery channels of the banks. Internet has emerged as an important medium for delivery of banking products and services. A sound banking system is helpful to develop the economy and individual growth. Banking sector is a life line of the country. It is vital for development, growth, and creation of jobs, generation of wealth, encouraging entrepreneurial activity and increasing the GDP. "Today, banking is known as innovative banking. Information Technology has given rise to new innovations in the product designing and their delivery in the banking and finance industries".<sup>1</sup> this research paper divided into five section. In the first part, we explore the increase role of information technology in banking sector. Secondly, I deliberate the increasing use of information technology. Third part of the study is an in-depth study on the impact of technology in banking sector. In the fourth section, we are find out the, obstacles and security



during the span of time when we use Information technology in banking sector or transactions, reveals the factors such as, effectiveness of data management, value added services, level of knowledge and awareness, security, safety, service quality, productivity, and profitability. In recent years, the Reserve Bank of India has endeavoured to improve the efficiency of the financial system by ensuring the presence of a safe, secure and effective payment and settlement system. In the process, apart from performing regulatory and oversight functions the Reserve Bank has also played an important role in promoting the system's functionality and modernization on a going basis. Fifth and last part is conclusion and suggestions of the theme paper.

### **STRUCTURE AND CONCENTRATION OF INDIA'S MARINE PRODUCT EXPORTS**

**Dr. Meenu**

Department of Economics, Panjab University, Chandigarh, India

**Ms. Amandeep Kaur**

M.Phil Research Scholar, Department of Economics, Panjab University, Chandigarh, India

Globally India is at rank fourth in fisheries production, after China, Indonesia and the United States. In terms of aquaculture India ranked third, after China and Indonesia (FAO, 2017). Indian Marine Products Export sector is registering high growth rates and plays a major role in terms of employment and food production, the later providing nutritional security. As per National Fisheries Development Board (NFDB), fisheries and aquaculture contribute over 1% to India's total GDP and just over 5% to its agricultural GDP (2018). The sector employs more than 14 million people, of which 3.9 million are fisher folk. The present study is based on the secondary data compiled from UNCOMTRADE.COM and 14 sub-categories of marine product exports considered by Directorate General of Foreign Trade (DGFT). The study focuses on analyzing the structure, growth and concentration of Marine Product Exports of India for the period 1988-89 to 2020-21. The compound annual growth rate for marine product exports is registered as 8.8 per cent during the study period 1988-89 to 2020-21. For the considered study period, the highest growth rate (33 per cent) is recorded by the sub category of Prepared or preserved Fish (HS Code 1604) and the lowest growth rate is -6.3 per cent for the sub category of Animal Products Not Elsewhere specified or Included (HS Code 0511) of India's Marine Product Exports. The concentration ratio (4) has been fluctuating from 0.87 to 0.98 for the considered study period.

### **THE IMPACT OF COVID 19 ON CONSUMER BUYING BEHAVIOR IN INDIAN CONTEXT**

**Dr. Maya Agarwal**

Assistant Professor, Business Administration, SPC Govt. College, Ajmer, Rajasthan

In the present time, the coronavirus has taken a terrible form and increasing day by day in the world. In such a situation, the effect of corona on the buying behavior has started to appear. Demand of local goods and brands continues to grow. The epidemic is prompting consumers to buy groceries online. The public is constantly concerned about health and trying to increase the resistance power of family. Consumer's behaviors are changing in due to lockdown. Currently consumer focused on the fulfill their basic needs. They are giving priority to buy personal hygiene products, build immunity boosting products and improve health by yoga, meditation and physical exercise. Consumer spend money on buying preventive products like masks, gloves, sanitizers, hand wash to avoid the spread corona virus infection in the environment. Online shopping is being done to maintain partial lockdown and social distance in the country. Covid-19 has increased the use of social media on Facebook, Instagram, Whatsapp and youtube etc. Covid-19 is changing consumer's attitudes, behaviour and purchasing habits, and many of these changes are likely to remain post pandemic. As these changing consumer needs and behaviours will transform industries future, they will pose both new challenges and opportunities for businesses. The present paper is an attempt to identify the consumer buying behavior and the focus of this paper is to examine immediate as well as the long term impact of Covid-19 on consumer buying behavior. Consumer behavior can differ from one country to another. This is depending on culture, Climate,



Religion, Geographies etc. The pandemic has impacted virtually all aspects of our lives. We can see some changes have been sudden and involuntary. Such as wearing masks, keep social distancing, stopping public transport and restrictions of international tour and travel. People are avoiding going outside and doing strictly follow guideline to protect covid 19 infection. In addition consumer are buying product from local shops due to worried about the risks of getting infected in crowded places like malls and supermarket. Due to corona, the income of man has reduced; this has an impact on the purchasing power of the consumer .Today the consumer is spending for the essential items of his daily life, now he has stopped spending on casual items. The purpose of this study is to see how the behavior of the consumer is changing with the coronavirus and what the reason for these changes.

### **IMPACT OF COVID-19 PANDEMIC ON ZOMATO: A CASE STUDY**

**Dr. Maneesha Kaushik**

Associate Professor, Swami Keshvanand Institute of Technology, Management & Gramothan, Jaipur, Rajasthan, India

The advancement and use of smart-phones and internet resulted in improving online services. Zomato being a digital platform combines online food delivery system and restaurants started in 2008. The implementation of Lockdown to slow down the spread of pandemic COVID-19 resulted in poorly impacting the entire economy. Zomato food delivery is recuperating from this impact at nearly ~80% improvement in major regions of its operation. The fiscal year 2020 revenue is jumped by 105% and the costs by 47%. The prime objective of this paper is to comprehend online food delivery services by using a survey, operating style of Zomato during COVID-19, its impact on the hospitality sector, and the challenges of contactless dining. Zomato's evaluation as a company is completed with the help of SWOT analysis.

### **CRIME PREVENTION THROUGH HUMAN RESOURCES PLANNING: A STUDY OF DELHI POLICE**

**Dr. L R Paliwal**

Assistant Professor, Swami Shraddhanand College, University of Delhi, Delhi, India

**Suresh Kumar**

Research Scholar, Department of Management, Pacific University, Udaipur, India

Delhi, being the capital of India, is that the centre of a good range of political, cultural, social and economic activities. Accordingly, Delhi Police must assume a large number of roles and responsibilities, from providing security cover to the Protected Persons, to patrolling in neighbourhood by beat officer, from managing of traffic by Traffic Police to fighting social group by the Special Cell etc. The magnitude and importance of Delhi Police can't be over-stated.

In these circumstances, it's imperative to make sure that Delhi Police has adequate police personnel, and that they are sufficiently equipped with required weapons, vehicles, bulletproof jackets, and other equipment. That there would be some shortcomings in such a significant organization is additionally not unexpected. The problems that remain, which are known within the report, should not, therefore, be seen by the stakeholders as a fault-finding exercise. The gaps / shortcomings are distinguished within the spirit of constructive suggestions to understand the complete potential of Delhi Police.

This Paper has identified several areas of concern, like shortage of manpower especially at the police stations which ends up in long work hours and shortages in other resources like vehicles, equipment and physical infrastructure which impacts efficient policing. Though Delhi Police has revamped its Emergency Response System, has launched Mobile and Web Applications for easy citizens and was improving the physical infrastructure, there's a requirement to upgrade its 20 year old Communication System on priority basis.



## **ROLE OF DIRECT SELLING INDUSTRY IN THE GROWTH OF INDIAN ECONOMY**

**Dr. Kamal Kanwar Rathore**

Assistant Professor in EAFM, Government Commerce College, Sikar, Rajasthan

Indian economy is one of the fastest growing economy in the world. During this Pandemic, India as well as the whole world is going through crisis and the pandemic has affected all the sectors of the economy. According to The Hindu Business line (newspaper) "Direct selling industry will play a big role in India becoming self-reliant." Direct selling has become a very familiar concept now a days. Generally, it means selling the goods directly to the customer. The direct selling industry provide equal opportunity to the males and females as far as the business is concerned. Anyone who is of 18 years or above can join the business independently in India. The World Federation of Direct Selling Associations (WFDSA), defines direct selling as "the marketing of products and services directly to consumers in a person-to-person manner, away from permanent retail locations". The paper begins with the meaning of the term direct selling business. The basic objective of this paper is to study the role of direct selling industry in the growth of Indian Economy. The paper ends with conclusion.

## **A STUDY ON IMPACT OF COVID-19 ON INDIAN ECONOMY AND E-COMMERCE**

**Dr. Hanuman Sahai Kumawat**

Assistant Professor, Department of ABST, S.P.C. Government College, Ajmer, Rajasthan

**Dr. Ram Prasad Bagari**

Assistant Professor, Department of ABST, S.P.C. Government College, Ajmer, Rajasthan

Covid-19 pandemic has troubled all field of life as business, economy, education and employment. This pandemic decreased the Indian trade market. Lot of industries is decreasing the employee's salaries and dismisses the employees. Indian industries are growing via e-commerce. E-commerce contains buying and selling of raw material, products, any kind of goods and services through internet by the consumer. After the Covid-19 pandemic, social distancing and staying home is additional expected to force the consumers towards online shopping. Consumers have shifted from shops, shopping malls and supermarkets to online portals for the buying of products. Numerous people are acceptance the concept of online retail and the surge in FTUs (First Time Users) on e-commerce sites is visible. Finding the right target audience, product recession and connecting with customers is vital because it permits to cut down redundant costs and deliver products. Business data platform Statista stated that the consumer retail section is predictable to see an increase in losses ranging from 3-23%. The report also comprised that the average retail e-commerce revenue per user in the nation was \$50 as of 2018, and is expected to go up till \$75 by 2024.

E-commerce market in India has been one of the major beneficiaries of the pandemic. This research paper studies about effect of Covid-19 on Indian economy and e-commerce. Awareness of the Covid-19 virus and marketing policies don't impact on online shopping. This paper finds out the distinctive ways to tackle the changeable situation in different aspects from economy and e-commerce. As per IBEF, the market opportunities for online commerce in India are predictable to touch from \$30 billion in 2017 to \$200 billion by 2026.

## **GST AND INDIAN ECONOMY**

**Dr. Sharda Gangwar**

Professor, Institute for Excellence in Higher Education, Bhopal M.P.

**Nimisha Maheshwari**

Assistant Professor, Commerce, Pt. Deendayal Upadhyay Govt. College Begumganj & Research scholar, Barkatullah university, Bhopal, M.P., India

Goods and Service Tax (GST) was implemented in India in July 2017, with main tax slabs of 0%, 0.25%, 3%, 5%, 12%, 18% and 28%. GST is a single national uniform tax levied across India, it is



considered as a biggest tax reform of our Country. Many indirect taxes such as excise duty, central sales tax (CST) and value-added tax (VAT) etc. were merged and subsumed under a single regime, Introduction of GST expected as a significant and historic step which would develop the country's economy as the fastest growing economy in the world. It is implemented to benefit the government by providing better control and facilitating the monitoring and to reduce tax evasion, from tax payers point of view to reduce overall tax burden on goods and services by providing free movement of goods and it also eliminated the payment of state tax and also reduce the paper work. GST affects many factors of economy in positive or negative manner. This paper will discuss about benefits, Issues and impact of GST on Indian economy and research is Exploratory in nature. Secondary data is used for the study. The data will be collected from different Journals, articles, magazines and internet.

### **FOOD SECURITY FOR THE BELOW POVERTY LINE (BPL) POPULATION IN J&K: PUBLIC DISTRIBUTION SYSTEM ENTITLEMENT ANALYSIS**

**Khurshid Ahmad Rather**

PhD Scholar, Department of Economics, Central University of Jammu, J&K, India

Poverty and food security is a global concern. People in poverty are experiencing acute hunger due to lower purchasing power. In Jammu and Kashmir, more than one million people are living under the poverty line, i.e, their monthly expenditure is as low as Rs. 1000 and Rs. 816 in urban and rural areas respectively. In this article, we analyzed the status of the food security scenario among the below poverty line population in J&K by examining the production capacity of the erstwhile State to produce food grains locally and the PDS entitlement of foodgrains. As regards the broader picture, we found out that if NFSA entitlement criteria are followed then the local production of foodgrains is sufficient to meet the local food demand. However, there is evidence from both the primary research as well as the secondary sources data that the monthly entitlement provided through PDS under NFSA is not sufficient to meet the consumption requirement of PDS beneficiaries. Each person under the BPL category has to bear additional Rs. 270 to complete the basket of minimum monthly foodgrains requirement besides the purchase of PDS foodgrains. It attributes that the insufficient PDS foodgrains entitlement has serious repercussions on the monthly income of the BPL population as they have to purchase additional foodgrains at higher prices from the market. Thus creating a higher risk of acute food insecurity among the BPL population in J&K, which might have been more exaggerated during the COVID-19 pandemic as the supply management of essential goods including PDS across the whole country got disrupted.

### **CONTRACT LABOUR SYSTEM IN INDUSTRIAL UNITS IN GOA: AN ANATOMY OF THE JOB SATISFACTION LEVEL OF THE WORKERS**

**K. Sangeeta**

Research Scholar at Goa Business School, Goa University & Assistant Professor of Economics, Government College of Arts, Science and Commerce, Quepem, Goa

The Contract Labour system allows the mediation of Contractors in catering to the supply of workers to the Principal Employer. This system is gaining popularity worldwide. This research studies the economic impact of this flexible employment system on the worker. The study is primarily based on primary data collected from Contract labourers in the Industrial Estates of Goa, through structured interview during the period from June 2020 to August 2020 which was the period of the first phase of the COVID -19 PENDING. This paper (1) measures the level of job satisfaction based on various dimensions among the contract workers in the manufacturing units in Goa and (2) traces the significant dimensions of job satisfaction that are crucial in policy decision for labour welfare. The study uses simple statistical tool to analyse the data collected from the field work. The study concludes that the overall job satisfaction level is low amongst the Contract Workers as they feel exploited and deprived of various entitlements such as social security, leave. They acknowledge the power of trade union but are skeptical that their grievances would be solved as any union activity will result in loss of job opportunities. Their lack of knowledge about the various provisions under contract labour laws and poverty adds to their





helplessness. The concerned administration is turning a blind eye to this desperate segment of the workforce. The paper adds to the existing knowledge on the various dimensions to study the job satisfaction level of workers who work in an insecure job environment.

#### **NEW EMERGENCE OF INDO-RUSSIAN RELATIONS: PRESENT SCENARIO**

**Jobanjeet Singh**

Research Scholar Political Science, Guru Kashi University, Talwandi sabo, Punjab, India

**Dr. Rajni Bala**

Assistant Professor, Guru Kashi University, Talwandi Sabo, Punjab, India

Contemporary scholarly publications on the Indian-Russian relationship almost invariably mention Raj Kapoor's films and Indian tea, both wildly popular in the Soviet Union decades ago and, going further back in time, often recollect hoary anecdotes about Rabindranath Tagore's closeness with Leo Tolstoy. These images accurately reflect the historically close bonds between India and Russia, but also say little about what the relationship signifies for the two generations of Indians and Russians that were born or came of age after the collapse of the Soviet Union. Discussions of the India-Russia partnership in policy circles likewise are still too often shrouded in the mists of nostalgia for the close diplomatic, military, commercial, and cultural ties of the Cold War years with little reference to the new realities in both nations. Yet, much of the oratory rooted in the rich history between the Soviet Union and India does not translate into pragmatic prescriptions for emergence of relationship that, while truly privileged, is showing multiple signs of structural challenges and inertial thinking. These bilateral ties need strengthening which should come from a more active involvement not just from scholars but also political, media, and, critically, corporate figures.

#### **FACTORS INFLUENCING ONLINE SHOPPING DURING COVID – 19**

**Jeny Davis**

Assistant Professor, St.Aloysius College, Jabalpur, Madhya Pradesh

Online shopping refers to the activity of buying goods or services over the internet. The covid19 pandemic has accelerated the shift towards a more digital world. The pandemic has changed the way consumers use e-commerce and digital solutions. Physical distancing restrictions, travel bans and business closures have really forced the people to purchase online. The study aims at identifying the motivating factors which play an important role in the growth of online shopping. This paper also explores the mode of payment while purchasing over the internet. The present study will be useful to the online retailers to know the overall online experience of the customers. Data were collected from a sample of 60 respondents from the residents of Elthuruth Amala Nagar Residents Association, Thrissur.

#### **BEHAVIOUR OF SECONDARY SCHOOL TEACHERS TOWARDS THE USAGE OF INFORMATION AND COMMUNICATION TECHNOLOGY – A STUDY IN WARANGAL URBAN DISTRICT**

**G. Srilatha**

Student, University College of Education, Kakatiya University, Warangal, Telangana, India.

**Raju Gandham**

Research Scholar, Department of Business Management, Telangana University, Nizamabad, Telangana, India

The present study examined the behaviour of secondary school teachers towards ICT in school of Telangana with reference to Warangal urban district. A descriptive cum survey method was adopted with a sample of 50 secondary school teachers were selected, using simple random sampling technique from government and private secondary schools of Warangal urban district of Telangana. Behaviour Scale towards Information Technology for Teachers was used to collect the data. The data collected was



analyzed using the mean, standard deviation and ANOVA test. The finding revealed that secondary school teachers have a favourable attitude towards ICT in school. Similarly, a significant gender difference was observed in their attitudes towards ICT.

#### **CHITRA BANERJEE DIVAKARUNI: RAISING VOICE OF WOMEN**

**Indira Purohit**

PhD Scholar, Department of English , Dr.K.N. Modi University, Newai, Rajasthan, India.

**Dr. Suresh Sharma**

Assistant Professor, Department of English , Dr.K.N. Modi University, Newai, Rajasthan, India.

Chitra Banerjee Divakaruni is an Indian-American writer, artist, and the Betty and Gene McDavid Professor of Writing at the University of Houston Creative Writing Program. This paper reviews about the books Chitra Banerjee Divakaruni. The paper also focusses on present of picture of women in his works.

#### **VARIOUS ISSUES OF LOSS OF BIODIVERSITY IN RAJASTHAN**

**Hans Raj Parihar**

Assistant Professor, Department of Zoology, MJD Govt. College, Taranagar, Rajasthan

Biodiversity is the variety of life on the earth. Rajasthan is largest state of India. There are extreme fluctuations in the weather here. Biodiversity is also very rich in Rajasthan. Many types of plants and animals are found in Rajasthan. Loss of biodiversity refers to the extinction of plant and animal species worldwide. There are many causes like Climate changes, Pollutions, loss of natural habitat, modernization, use of pesticides, lack of awareness, hunting, trading and other environmental issues which are harm to bio-diversity.

#### **EFFICACY OF ONLINE TEACHING- LEARNING DURING COVID-19 PANDEMIC FOR STUDENTS WITH DISABILITIES IN AN INCLUSIVE CLASSROOM SETTINGS**

**Fr. Baiju Thomas**

Research Scholar, Ramakrishna Mission Vivekananda Educational and Research Institute,  
Faculty of Disability Management and Special Education, SRKV, Coimbatore, Tamil Nadu, India

The continuous study includes the major practices of online teaching-learning during the COVID-19 pandemic for students with disabilities (SwDs) in inclusive classroom settings. Online teaching-learning is now a requirement in the context of the COVID 19 outbreak over the planet. Online learning continues to develop for all the populations of students, therefore understanding of best practices in learning for SwDs should persist. The lack of a strong literary basis represents a useful chance to study teaching methods in such contexts, especially when it considers its function in calling for extremely competent and increased education at all levels, irrespective of their condition for impairment. This paper provides an overview of online teaching-learning during the COVID-19 pandemic for SwDs in inclusive classroom settings. Online teaching methods have been identified to emphasize setting. Effective methods and techniques of teaching-learning can only be transmitted and performed in a particular environment. Online teaching-learning programs encompass a range of technologies, including internet - e-platforms, e-mails, chat rooms, new faces and messages, computer-based videos, and audio conferences. It encourages pupils to learn as they desire. Online learning requires plenty of resources and careful planning. Instead of providers of topic material, educators operate as facilitators, and ICT is regarded as a tool for improving student learning. Learning takes place utilizing several online resources. Online learning picks up the joy of learning with its intriguing and effective information that makes SwDs more interesting in inclusive classroom settings. The learner can decide and integrate the style, structure, goal, understanding, and special skills of his or her study through the online teaching-learning system. Personalized education can therefore be provided by developing unique learning styles. Online teaching-



learning enables people to arrange and manage their learning. It may promote, build self-efficacy and overcome numerous challenges students face, adapt their educational experiences, increase access, and increase their educational experiences that help students make their ICT skills. After examining a range of measures to improve SWD's competence for online teaching-learning during COVID-19, the author then provides a diversity of strategies to better display the way of instruction quality while maintaining inclusive classroom settings.

#### **E- COMMERCE : THE FUTURE OF MARKETING REVOLUTION**

**Dr. Y.M. Mithare**

Professor, Commerce, H.V. Desai College, Pune, Maharashtra, India

**Dr. Mrs. Vidya Mithare**

Professor, Commerce, H.V. Desai College, Pune, Maharashtra, India

In this paper researchers have studied the concept of online shopping, differences between traditional and online shopping. They have also tried to find out what are the reasons behind popularity of online shopping, its benefits and limitations etc. Researchers have mainly focused to study current trends in the online buying and buyers' behaviour; for that purpose questionnaires have been used as to collect primary data for research. At the end they have given suggestions and measures which can be helpful in improving online shopping process for the sellers as well as buyers.

#### **WORK LIFE BALANCE OF WOMEN EMPLOYEES IN BPO SECTOR, INFOSYS MYSORE**

**Dr. Veena Ishwarappa Bhavikatti**

Assistant Professor, School of Commerce and Management Studies, Dayananda Sagar University, Bangalore, Karnataka, India

**Miss. Shruti J Myageri**

Assistant Professor, Gurukul Degree College, Kalaburagi, Karnataka, India

The Paper was carried out to study the importance of a balanced professional and personal life of employees of BPO sector, Infosys Mysore. Objective being to recognize key need to strike this balance, to understand the personal issues of female jobseekers on their professional job, to analyze a basic impression of imbalance on work gratification, work productivity with performance, to study the challenges faced by women and ascertain measures which the organization took with a view to support their employees strike an equilibrium. The study was confined to the employees of BPO Sector, Infosys Company. The study was limited within Mysore campus. The study also included finding the role of strategic measures taken by the company in supporting the workers to have a balance between their personal life and professional life. Data for research was found through questionnaire. Based on the results, the final conclusions were made. It was found that flexible work schedule does have an impact on the performance, motivation and retention of employees to some extent.

#### **VIRTUAL REALITY AS A TOOL TO ENHANCE EXPERIENTIAL MARKETING WITH RESPECT TO TOURISM INDUSTRY**

**Dr. Uthira. D**

Associate Professor and Head, P. G. Department of Commerce, M.O.P. Vaishnav College for Women (Autonomous), Chennai, Tamil Nadu, India

**Ms. Rachel K J**

Assistant Professor, Department of Commerce, M.O.P. Vaishnav College for Women (Autonomous), Chennai, Tamil Nadu, India

Using virtual reality (VR) technology, an experimental study was undertaken to assess the mediating influence of Presence on the consumer response when purchasing an apartment. Customers



were randomly assigned to one of three experimental groups: a Real Estate advertorial on an online blog, a 360° video clip on a mobile phone, or a virtual reality 360° video using Google Cardboard goggles. The findings backed up the theory that Presence mediates the relationship between the usage of virtual reality in apartment hunting and customer response. The findings show how VR technology can be used to promote apartment purchase by producing a sense of Presence. The use of Cardboard goggles did provide a significantly stronger sensation of Presence when compared to experience of advertorial viewers.

### **INNOVATIVE TEACHING PRACTICES AND TRENDS: NEED OF THE HOUR**

**Dr. Sushila Kumari**

Assistant Professor of Teaching of Mathematics , B.S.K.College of Education (forWomen), Mandi Dabwali, Sirsa

Education is the main key factor of success and development of a country. Without quality education there is no other way to develop and sustain in the present Era. Quality education mainly depends upon quality teaching. Teaching is a dynamic profession. It changes year to year according to need of the society, classes and the students. Our classrooms should be learner centered but still these are teacher centered in many aspects. Therefore, there is dire need to adopt new teaching skills and practices to meet the challenges of increasing technology based and globalized world in which our students will live and work in the future efficiently. This globalized world requires students to apply, analyze, evaluate and create new ideas and products according to their skills and capabilities in particular field. Therefore, there is need of 21<sup>st</sup> century skills digital learning, gamification etc. to meet these challenges and attaining the goals of quality education. The present paper highlights some such type of Teaching practices and trends which are essential for 21<sup>st</sup> century education like life care, blended learning, flipped learning, social – emotional learning etc.

### **REPERCUSSION ON TOURISM SECTOR POST PANDEMIC**

**Dr. Shruti Srivastava**

Assistant Professor, Mangalmai Institute of Management & Technology, Greater Noida, India

The repercussion of Covid-19 had been on all but there are certain sectors which were worst hit by this pandemic. Among them one is hospitality sector which almost came to a halt resulting in severe deterioration to this industry and people associated to this industry. The unfortunate situations not only restricted all of us within boundaries of our home but also helped to strategise the ways through which we can try to compensate the loss to some extent that we already faced.

In this paper we will discuss the situation that Indian tourism sector has faced because of Covid-19 and the measures that it took in order to try to bounce back to new normal situation. With the new normal way of life, hospitality sector has also come up with new measures and strategies to attract tourist and lure them in this new normal mode of working ie. Work from home option.

### **IMPACT OF CSR DURING COVID –19**

**Khushbu Pareek**

Research Scholar of Faculty of Law, Banasthali Vidyapith, Banasthali, Tonk)

**Dr. R.S. Solanki**

Supervisor, Associate Professor, Faculty of Law, Banasthali Vidyapith, Banasthali, Tonk

The universal health, financial, and social impacts of the coronavirus (COVID-19) pandemic are increasing day by day. Over the past year, first China, and now the whole world has been grappling with the effects of the COVID-19 pandemic in businesses, employees, customers, communities, and each other. The people, Government and companies worldwide are strongly committed to working together and supporting each other in every way possible during this critical period filled with fear and uncertainty.



In time of global epidemics, Corporate Social Responsibility (CSR) is an Important Initiative to Support employees, customers, communities, Society and environment .The study based on the contemporary phenomenon considered multi-items as data sources such as press releases, newsletters, respective websites on the internet and research papers . The outcomes of this research report that sampled companies show respect to their society and focus on stewardship relations between corporations and customers and communities during the COVID-19 pandemic. It will have a significant theoretical application and practical implication on business duty to society and future research on CSR as a strong arm to deal with a critical disaster like the COVID-19 pandemic.

### **A COMPARATIVE FINANCIAL PERFORMANCE ANALYSIS OF SELECTED PUBLIC SECTOR BANKS IN INDIA**

**Ms. Jignasha .V .Patel**

Research Student, Department of Commerce, VNSGU, Surat, Gujarat, India

**Dr. Chetankumar C.Patel**

Principal, Ambaba Commerce College, Sabargam, Surat , Gujarat, India

The banking sector is considered to be an important source of financing for most businesses. They play a very important role in the effort to attain stable prices, high level of employment and sound economic growth. Bank play important role in the Economic Development of all the Nations of the World. Banking is the life blood of Modern Commerce. The growth of such banks is not possible unless they witness some success in the context of customer satisfaction or may it be the net assets held by these banks, efficiency of their management or the networks of the public sector bank. The following paper covers the financial performance analysis of the public sector banks. Financial Performance analysis of Selected Public Sector Bank (State Bank of India, Punjab National Bank, Bank of Baroda and Bank of India) during the Periods of 9 Financial year (2011 to 2019). State Bank of India is the largest bank in India. Punjab National Bank is second largest bank in India. Bank of Baroda is International Bank and Bank of India fast growing bank. This study based on entirely on secondary data and tools used to Ratio analysis selected public sector banks. This study found that SBI, PNB and BOB financially sound other than BOI.

### **IMPACT OF COVID-19 PANDEMIC CRISIS ON MICRO, SMALL, AND MEDIUM-SIZED ENTERPRISES EMPLOYMENT IN INDIA**

**Mrs. Preeti Singh**

Research Scholar, Faculty of School of Commerce & Management, Career Point University, Kota, Rajasthan

**Dr. Pradyumna Sharma**

Assistant Professor, Faculty of School of Commerce & Management, Career Point University, Kota, Rajasthan

The outbreak of coronavirus disease (COVID-19) has had a significant impact on both the world and Indian economies. The COVID-19 outbreak has mostly harmed micro, small, and medium-sized enterprises (MSMEs). This paper aims to assess the impact of the COVID-19 outbreak on these businesses related to job losses in India and provide a better understanding of the possibilities for employment recovery in MSME. The study looks at telework use, job loss, labour supply interruptions, and recovery progress. Massive temporary layoffs caused a rise in unemployment, and subsequent recalls of jobless employees caused a quick but partial rebound. We have used an exploratory approach, encompassing policy documents, research papers and reports in this sector, by thoroughly examining the existing literature.

The finding indicates that the epidemic has increased informality and reduced wages for most employees, causing a rise in poverty. Women and younger employees have been hit the most. Families



have adapted by eating less, borrowing, and selling assets. While government assistance has prevented extreme hardship, it has failed to reach some of the neediest employees and families. We conclude that more government assistance is critically required now to both compensate for losses from the first year and prepare for the third wave.

#### **A STUDY ON THE SATISFACTION LEVEL OF DEBIT AND CREDIT CARD HOLDERS OF NATIONALISED BANKS IN AMRAVATI CITY**

**Ms. Harsha S. Parecha**

M.Com, M.Phil., M.A. (Eco), NET, SET, M.A. (Pol. Sci), Ph.D. Scholar

**Dr. Mahesh C. Dabre**

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

The research study is based on the satisfaction level of debit card holders and credit card holders of public banks in Amravati city. Debit and credit card have become an important part of the routine life of an ordinary person. Thus, it becomes very necessary to study the attitude of customers towards the card service. Card payment involves various benefits with it along with risk. As the world is moving towards digitalization in all the fields, debit card and credit card have become an important payment mode rather than cash. The study has primarily taken into consideration the satisfaction aspect of debit card holders. The study has used Pearson Correlation and 'T-test' for the analysis of primary data. Whereas the secondary data was collected from various sources like books, journals, articles etc.

#### **PERFORMANCE EVALUATION OF SELECTED EQUITY FUND SCHEMES OF MUTUAL FUND IN INDIA**

**Ms. Khushali Nakum**

Research Scholar, Department of Commerce, Saurashtra University, Rajkot, Gujarat, India

**Dr. Kailash P Damor**

Associate Professor, Department of Commerce, Saurashtra University, Rajkot, Gujarat, India

Mutual fund refers to trust which mobilizing the saving from the investors and invest their money in capital market instrument and government securities. The main objective of this research paper is evaluation of performance of selected equity growth open ended fund schemes of mutual fund in India. The performance of mutual funds is carried out through risk and return analysis, Beta, Standard Deviation, Sharpe Index, Treynor Index and ANOVA. The source of data is association of mutual fund in India. The period of study is 1<sup>st</sup> Jan 2016 to 31<sup>st</sup> Dec 2020. The result suggest that most of the mutual fund given positive return during the study period. Mutual fund is finest avenue for investment in capital market.

#### **GST IMPACT ON SALES OF PHARMACEUTICAL INDUSTRY WITH SPECIAL REFERENCE TO TORRENT PHARMACEUTICALS LTD**

**Ms. Kajal Rameshbhai Solanki**

Research Scholar, Department of Commerce & Management, Bhakta Kavi Narsinh Mehta University, Junagadh, Gujarat, India

**Dr. Urvashi J. Devmurari**

Assistant Professor, J.K.M. Commerce and BBA College, Junagadh, Gujarat, India

GST stands for Goods and Services Tax, and it is the most significant tax reform since independence. Which went into effect on July 1, 2017. Many indirect taxes are included. Many industries, enterprises, and corporations will be affected. It's effected the pharmaceutical industry as well. GST is expected to have a positive impact on the pharmaceutical industry. It eliminates the tax on goods and services, thereby preventing the cascading effect. The Goods and Services Tax (GST) has reduced the number of



taxes. It is a solitary tax. GST will lower manufacturing costs, which will benefit the Indian pharmaceutical industry. The National Pharmaceutical Price Authority has issued the necessary instructions to fix drug prices for essential medicines to make them affordable to all. According to the revised list released by the NPPA (National Pharmaceutical Price Authority), the prices of the majority of drugs have decreased, including antibiotics and drugs used to treat cancer, HIV, and diabetes. The purpose of this research paper is to understand the impact of GST on the pharmaceutical industry. To know the effect of GST on the pharmaceutical industry, a study has been done on the effect of GST on the sale of Torrent Pharmaceutical Ltd. An attempt has been made to analyze the effect of GST on the sale of Torrent Pharmaceutical Ltd.

#### **PRESENT STATUS OF LIVE-IN RELATIONSHIP IN INDIA: A SOCIO-LEGAL PROTECTION FOR AGGRIEVED**

**Ms. Damini Saxena**

Research Scholar, Dr. K.N. Modi University, Newai, Tonk, Rajasthan, India

**Dr. Santosh Sharma**

Associate Professor, Dr. K.N. Modi University, Newai, Tonk, Rajasthan, India

In today's Era live-in relationship recognizes throughout the world. In western countries it is acceptable by the society now but in India, we can say it as a topic of societal censure. The couple who is in live-in relationship don't get that respect which is given to a married couple and if both partners are being separated or one of them walked out of the relationship then there is no legal remedy to the other party. We don't have a legal system for it. There is no law that binds the parties to their relationship and duties towards their partner or children. Thus, there is no protection is given to any of them. This is really sad to hear that where we have such a strong Justice administration but on the other side, we failed to provide justice to a party who is suffering from mental, physical pain. Thus, we need to have a proper legal provision for the protection of both partners in a live-in relationship.

#### **A REVIEW OF HOMESTAY AND HERITAGE AMALGAMATION**

**Mayuri Saikia**

Ph.D Research Scholar, Department of Commerce, AUGC  
Mahatma Gandhi School of Economics and Commerce  
Assam University, Diphu Campus [a Central University]

**Prof Amalesh Bhowal**

Professor, Department of Commerce, AUGC  
Mahatma Gandhi School of Economics and Commerce  
Assam University, Diphu Campus [a Central University]

This paper is a theoretical approach towards emergence of homestays in the Indian historical foreground. The select reviews of literature which provide insight to the framework has been purposively considered for the study. The reviews that were considered have thrown light upon the various lost in time heritage homestays of India and homestay tourism at large from the perspective of various researchers and besides that the highlighting of crucial content which were noted by the authors have been considered for future research appropriation in the concerned area.

#### **PHYSICO-CHEMICAL ANALYSIS OF GROUND WATER SAMPLES IN JALORE BLOCK, JALORE DISTRICT**

**Mr. Vikram Tak**

Research Scholar, Madhav University Pindwara, Sirohi & Assistant Professor, V.V. Government P.G.  
College, Jalore, Rajasthan, India

The main objective of the present study is to determine the physico-chemical parameters (Odour, Colour (in TCU), Turbidity (NTU), Temperature (°C), pH, Phenolphthalein Alkalinity, Total



alkalinity (as  $\text{CaCO}_3$ ), Total Hardness (as  $\text{CaCO}_3$ ), Calcium Hardness (as  $\text{CaCO}_3$ ), Magnesium Hardness (as  $\text{CaCO}_3$ ), Chloride ( $\text{Cl}^-$ ), Sulphate ( $\text{SO}_4^-$ ), Iron (Fe), Arsenic (As), Fluoride ( $\text{F}^-$ ) Nitrate ( $\text{NO}_3^-$ ). Water is considered the basis of life. Water is essential not only for human beings but also for the existence of animals and plants. Nature has made us available in unlimited quantities in the form of water lakes, ponds, rivers, ground water and seas, but due to the rapidly increasing population and indiscriminate use of water resources, the water crisis is deepening. At present, we need to be alert and not only stop the unwise exploitation of ground water but also proper management of aquifers by proper technology of recharge. In the present research paper, Physico-Chemical Analysis of Ground Water Samples in Jalore District (ahore and jalore panchayat samiti), Rajasthan, (India) has been selected for the study area. The geographical extent of this region is between  $24^\circ 35'$  to  $25^\circ 48'$  north latitudes and  $71^\circ 09'$  to  $73^\circ 06'$  east longitudes. Administratively, there are 9 panchayat samiti in jalore districts. The result is compared with the drinking water standard prescribed by Bureau of Indian Standards And it is found that Depletion of ground water table is being observed at many places due to excessive groundwater exploitation and it is a matter of long term concern.

#### **DETECTION OF PRIME CONTAMINANTS IN MPN POSITIVE WATER SAMPLES FROM A DISTRICT OF SOUTH BANK OF BRAHMAPUTRA RIVER OF ASSAM, INDIA**

**Manjit Choudhury**

Ph.D. Scholer, Himalayan University, Itanagar, Arunachal Pradesh, India

**Dr. Riyazul Hasan Khan**

Principal, Saii College of Medical Science and Technology, Chsubepur, Kanpur, India

The aim of the study was to evaluate drinking water and water contamination trends used by various bacteria. In order to identify water samples with fecal or total contamination, most probable number tests (MPN) have been performed. In the Goalpara district of Assam in India we are trying to identify the bacteria causing water contamination. In the district development block we even took one step further to identify the predominant bacteria. Water samples have been collected mainly from drinking water sources as well as daily housekeeping activities. During our study, the water sources of Goalpara have reflected evidence of pathogens, such as *Escherichia coli*, *Streptococci*, *Staphylococci*, *Shigella*, *Campylobacter* and *Micrococcus*, and *Klebsiella*. Though *Klebsiella* are usually biofilm organisms in water and they will probably pose no health risks. The highest number of contaminant recorded is *Escherichia coli*, while *Shigella* shows the lowest contamination rate. The development block, Kharmuza as the most polluted block, while Lakhipur shows the lowest water contamination rate. *Escherichia coli* is the highest isolated bacteria and is recorded from Rangjuli block. Water contamination in the district is due to poor sanitation, lack of knowledge about personal hygiene and purity, hygiene negligence and other practices. Bacteria in water increase the risk of waterborne diseases and health problems.

#### **PRODUCTION TECHNIQUE OF BIODIESEL FROM ALGAE PLANTS TO CONTROL THE ENERGY CRISIS**

**Mahesh S. Yadav**

Shri JJT University, Rajasthan, India

**Dr. Pradeep T. Kale**

Shri JJT University, Rajasthan, India

In the current decade, the energy crisis of fossil fuel is the biggest problem, so because of fossil fuel the world is unsafe. The available resources of fossil fuels in the universe are rapidly decreasing and one day they will vanish, so we need to concentrate on biofuels as a possible replacement for conventional fossil fuel. For biodiesel production we need animals as well as plant resources. The use of crops for food production will never be a suitable source for biofuel production, because it will definitely destroy the demand for food. The biofuel production from algae plants is economical and easy. According to lipid content ability different types of algae are available in nature. Generally, the lipid content of algae





is between 20% and 50%, which can be converted into various types of biofuels, such as biodiesel and kerosene oil. Soxhlet extraction apparatus used for lipid extract from algae biomass also transesterification methodology used for biodiesel production. This present research article focused on the part of algae biodiesel as a possible alternative to traditional fossil fuels.

**MAHESH DATTANI: AUTHOR WORKING FOR WOMEN DIGNITY IN SOCIETY**

**Laxmi Bai Sharma**

PhD Scholar, Department of English , Dr.K.N. Modi University, Newai, Rajasthan, India.

**Dr. Suresh Sharma**

Assistant Professor, Department of English , Dr.K.N. Modi University, Newai, Rajasthan, India

Mahesh Dattani is an Indian chief, actor, playwright and author. He composed such plays as Final Solutions, Dance Like a Man, Bravely Fought the Queen, On a Muggy Night in Mumbai, Tara, Thirty Days in September and The Big Fat City. He is the primary playwright in English to be awarded the Sahitya Akademi award. This paper reviews about the Mahesh Dattani with the short introduction about him and his plays. The paper also focuses around the realism in the plays of Mahesh Dattani.

**IMPACT OF FEMALE LITERACY IN RURAL RAJASTHAN:  
WITH SPECIAL REFERENCE TO CHILD EDUCATION**

**Lalita Yadav**

Research Scholar, Raj Rishi Matsyabharathari University, Alwar & Assistant Professor  
V.V.Govt. P.G. College, Jalore, Rajasthan, India

In the late seventies the central and state government recognized the importance of education in rural areas and by early eighties a number of programs were started to support the female education in such areas. Economic development is directly related to the education level of the people in the country and as far as India is concerned approximately 60% of the population resides in rural areas and dependency on agriculture is more than 80% (including the industrial inputs). In the present times literacy and education are considered as two different dimensions and in case of females literacy is given more importance irrespective of time and age. Rajasthan was one of the late comers in case of female education and literacy, but has gained rapidly. This present study will evaluate the impact of female education on their own health, knowledge of economic and social environment, infant mortality and family growth. This study will use primary data and respective respondents will be the females from rural areas of Jalore. Data will be analyzed using Analysis of Variance and interpreted thereof.

**FASHION OF TRADE AT STOCK EXCHANGE BY A WAY OF DIGITAL PAYMENTS AND MOBILE  
APPLICATION: A STUDY OF NSE & BSE STOCK MARKET**

**Ms. Rashi Singhal**

Assistant Professor, School of Business Management, Noida International University, Greater Noida,  
India

**Abhilasha Gupta**

Research Scholar, Department of Commerce and Management, Banasthali Vidyapith, Vanasthali,  
Rajasthan, India

Stock Trade is a centre point of the essential and auxiliary business sectors assuming an urgent part in the economy. Stock exchange gives a spot to the purchasers and dealers of the offers and protections. For this reason, National Stock Exchange was set up by the main foundations during the 1990s with the fundamental goal to outfit an advanced and online-based exchanging framework with public reach. The current examination investigated and broke down the pattern of exchanging at National Stock Exchange in the capital market fragment. The present research is based on secondary data and is



logical in nature. Information has been separated from the authority site of NSE for the length of 12 years for example from 2009-2021. The examination has discovered that NSE has a developing pattern yet in the year 2016-2017; there was an exceptional defeat in the exchanging of NSE. During the year 2016, the Chief of NSE Ms Chitra Ramkrishna additionally leaves her position which prompts an enormous destruction in market. What's more, as indicated by the news in May 2019, NSE was in a trick wherein NSE was utilizing the Tick-by-tick worker to help its individuals by giving information to them. Subsequently, the current investigation has zeroed in on the examination of the exchanging portion of the National Stock Exchange. It was also analysed that due to the happening of worldwide pandemic COVID-19 there is an effect over the stock exchange in both positive and in negative way. But there was a great role of stock trading mobile applications which provided the benefit of digital trade and has boosted the economy through its digital payment system. There are numerous mobile applicants who got launched during this period and have attracted lot of individual retail investors towards the trade in stock market comprising both NSE and BSE.

### **FINANCIAL INCLUSION AND BEHAVIOURAL FINANCE: A CONCEPTUAL FRAMEWORK**

**Priyansha Hazarika**

Ph.D Research Scholar, Department of Commerce, AUDC  
Mahatma Gandhi School of Economics and Commerce  
Assam University, Diphu Campus [a Central University]

**Prof Amalesh Bhowal**

Professor, Department of Commerce, AUDC  
Mahatma Gandhi School of Economics and Commerce  
Assam University, Diphu Campus [a Central University]

Financial inclusion defines a phenomenon of shifting paradigm from unbanked to banked, i.e. having access to formal financial services by all the individuals irrespective of gender, class, status and income (Uchenna Efobi & Osabuohien, 2014), (Thomas & Natarajan, 2018). We have observed that all individuals do not have access to or live -in denial to approach the financial institutions to avail the basic financial services due to different behavioural biases, i.e., where the role of behavioural finances comes into play. Behavioural finance is a new age finance which take into consideration human behaviour and perspective which explains the motive or reasoning pattern behind financial decision making of an individual because having only ownership of a bank account cannot be considered as an exact indicator of financial inclusion. In other words, behavioural financial explain various nuances of finance from behavioural perspective of human psychology (Simon, 2000). This paper aims to develop a cause-effect conceptual framework initiative dealing with financial inclusion and behavioural finance, i.e., how different behavioural biases impact financial inclusion.

### **ANALYZING AND MEASURING PERFORMANCE FOR FUZZY-ROUGH SET FEATURES SELECTION**

**Rahul Kumar**

Research Scholar, Department of CSE, Dr.K.N.Modi University, Newai, Rajasthan, India

**Dr. Suyakant Pathak**

Associate Professor, Department of CSE, Dr.K.N.Modi University, Newai, Rajasthan, India

Our Environment is like of data explosion—dealing with the growth of datasets usually requires much time and expense if we use the existing computers and algorithms. We want the dataset to contain more and more features to increase the likelihood of distinguishing different categories. Unfortunately, it may not be right. A higher-dimensional dataset increases the possibility of discovering incompletely valid false patterns. An effective way of resolving this problem is to select some of the most relevant and informative features from the dataset and eliminate redundant or irrelevant features. Unlike other dimensional reduction methods, feature selection retains the original meaning of features. This method can effectively reduce the size of a dataset without influencing the information expressed by the data,



thus reducing cost and saving time. The large amount of research currently being carried out in fuzzy and rough sets is representative of this. Many deep relationships have been established, and recent studies have concluded as to the complementary nature of the two methodologies. Therefore, it is desirable to extend and hybridize the underlying concepts to deal with additional aspects of data imperfection. Such developments offer a high degree of flexibility and provide robust solutions and advanced tools for data analysis. Fuzzy-rough set-based feature (FS) selection has been shown to be highly useful at reducing data dimensionality but possesses several problems that render it ineffective for large datasets. In this paper the author analyzes measuring the various performance of wide range of fuzzy-rough based feature selection. Author's also compares the result of these fuzzy-rough based feature selection.

With the rapid development of the network, data fusion becomes an important research hotspot. Large amounts of data need to be preprocessed in data fusion; in practice, the features of datasets can be filtered to reduce the amount of data. The feature selection based on fuzzy rough sets can process a large number of continuous and discrete data to reduce the data dimension, making the selected feature subset highly correlated with the classification but less dependent on other features. We compare method of fuzzy rough feature selection is proposed which combines the membership function determination method of fuzzy c-means clustering and fuzzy equivalence to the original selection. Explained method takes full advantage of knowledge about the dataset itself and the differences between datasets, which makes the features selected have a higher correlation with the classification, improves the classification accuracy, and reduces the data dimension.

#### **CHANGING FACES OF CSR DURING AND AFTER COVID -19 PANDEMIC: THE RESEARCH AGENDAS IN THE DAYS TO COME**

**Raja Ghosh**

Research Scholar ICFAI University, Jharkhand, Ranchi.

The Covid-19 pandemic has caused devastation throughout the world in some way or the other. The way the virus will mutate or behave in future is a matter of great research and challenge for the entire medical fraternity. We really don't know, when will this pandemic really end. One thing can be said with certainty is that, we have to live with the virus for many more years to come. It will become a part and parcel of our daily lives and we have to live & grow with it. Every country, even the developed ones with advanced health care systems is being inundated by the enormity of the unpredictable devastation caused by the virus. The effects of the pandemic has reached to every length, breadth, and depth of the universe. It has already claimed the lives of many and disrupting and livelihood of a great number of people. It has severely affected the economy of many nations and has challenged the sustainability of business. In fact the entire economies has been jeopardized worldwide. Some businesses have, however, not only fought their way into the pandemic, but have made meaningful social contributions as well, in the form of CSR (Corporate Social Responsibility). There have been very proactive help and support from the major business communities to promote and fund research & development activities towards development of vaccines, antiviral medicines or other break throughs in covid treatment and management. The result has been positive and we already have many vaccines in place and further research is still going on. Every effort is going on to vaccinate the maximum number of people. Billions of dollars are being spent through CSR in areas relating to covid treatment & management and also in Covid Research. For some businesses, the pandemic has been a boon that has brought huge business gains. The present article is based on the argument that, although businesses have engaged in such huge CSR activities, for the betterment of the society at large, academic and organizational researchers, particularly in social sciences, have not investigated much on this issue as was expected. Apart from rejuvenating researchers' interest in this very important area, in social sciences research, this article attempts to point out some of the very important research issues and agendas that researchers should consider during and after the pandemic, relating to the very sensitive connectivity thread between CSR, during & after the pandemic, and the various changing faces and paradigm of it.



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**THE IMPACT OF RECENT RISE IN EDIBLE OIL PRICES ON  
INDIA'S FOOD INFLATION AND THE WAY FORWARD**

**Priyanshi Gupta**

Ph.D. Research Scholar, Department of Applied Economics, Faculty of Commerce, University of Lucknow, Uttar Pradesh, India.

**Prof. Bimal Jaiswal**

Department of Applied Economics, Faculty of Commerce, University of Lucknow, Uttar Pradesh, India

India's oilseed production in the last five years has increased by almost 45% and in 2020-21, oilseed production in India accounted for nearly 36.6 million tonnes. But even the bumper oilseeds production could meet only around forty percent demand of edible oil in India and the rest sixty percent of edible oil is imported by India from various countries like Malaysia, Ukraine, Indonesia, etc., because the per capita consumption of edible oils in India is nineteen kilogram per year. Thus, it is now clear that international factors are mainly responsible for the price hike of edible oils and not the domestic factors. It has been predicted that high prices of edible oils will stay, at least till this year's end due to demand-supply mismatch. This may create a losing situation for the consumers who will feel the pressure on their purchasing pockets while for the farmers and agriculture traders it may prove to be a win-win situation as they will get higher prices of their oilseeds in the local mandis itself. At present the farmers are getting higher than Minimum Support Price (MSP) of oilseeds like soyabean, mustard, etc., in the domestic mandis.

This paper tries to bring out the factors responsible for rise in the prices of edible oil in India specially in the retail market, even when the demand for the edible oils was low due to lockdown imposed by the Government of India to check the spread of Covid-19 pandemic here. The role of price rise of edible oils in the recent food inflation trend is highlighted and recommendations along with the future path have also been suggested through this research work.

**SELF-HELP GROUPS (SHGS) AND WOMEN EMPOWERMENT:  
A STUDY OF PURI DISTRICT OF ODISHA**

**Pravata Kumar Jena**

Lecturer-in-Commerce, D.K.N College, Eranch, Cuttack, Odisha, India

**Subhashree Ojha**

PhD Research Scholar, Department of Humanities and Social Sciences, IIIT Bhubaneswar, Odisha, India

Self Help Groups (SHGs) play a significant role in all-round development of the society in general and that of women in particular both socially and economically. SHGs have empowered the women to join their hands together in order to face the challenges coming on their way and to overcome their socio-economic issues. They help women to participate in family decision-making, to make them financially strong and to make them capable for leadership positions. The objective of the study is to analyze the impact of SHGs on socio-economic conditions of rural women of the Puri District before and after joining the group. It has been found that SHGs have not only empowered the rural women financially and improved the standard of living, but also helped them in changing their societal conditions. The study concludes that SHGs have empowered the women both socially and economically in the study area.

**IMPACT OF LOCKDOWNS ON INDIAN MSME SECTOR: A STUDY ON PANDEMIC BLUES**

**Pradeep Panda**

Research Scholar, Amity University, Noida

The Covid-19 pandemic affects all areas of the economy, yet no place is at loss as much as the Medium, Small and Micro Enterprises (MSMEs) of India. All recounted proof accessible, proves the same. For example, the countless abandoned fleeting laborers across the country advocated that MSMEs have been the most exceedingly terrible setback of Covid-19 instigated lockdown. To survey this



effect, this examination endeavors to comprehend the situation of MSMEs in India post lockdown through PBIT and EPS. In addition to it, study also brings in contrast of information on MSMEs of the recent years and the post lockdown period with the assistance of Panel data regression and T-test. Further results recommended that MSMEs are not entirely the most noticeably terrible stage, rather their income and EPS is expanding, meaning that MSMEs has invested more work to help their business during this period, which denies the notation of MSME being at total loss during pandemic.

#### **PAID NEWS DURING PUNJAB ASSEMBLY ELECTION 2017**

**Prabhleen Kaur**

Research Scholar Political Science, Guru Kashi University, Talwandi Sabo, Punjab, India

**Dr. Sukhdev Singh**

Assistant Professor, Guru Kashi University, Talwandi Sabo, Punjab, India

Paid news is a complex phenomenon. It has acquired serious dimensions. The phenomenon of political paid news became particularly noticeable during the 2009 general election and thereafter during elections to the assemblies of various states. A paid is an advertisement which disguised as news to make reader or viewer believes that it is news when actually it is not. Paid news means those articles in newspapers, magazines and the stories in electronic media which indicate favorable conditions for the individuals or institutions that have paid for it. During assembly elections of Punjab 2017, chief electoral office of Punjab flagged an alarming 80 cases of paid news. SAD's coalition partner BJP has for cases of paid news against its candidate where BSP has one.

#### **E-TAILING: OPPORTUNITIES AND CHALLENGES IN PRESENT CONTEXT**

**Pooja Yadav**

Research Scholar, IIS University, Jaipur, India

**Prof.(Dr.) Poonam Madan**

IIS University, Jaipur, India

**Prof.(Dr.) Neha Mathur**

IIS University, Jaipur, India

India is the one of largest emerging-retailing markets in the world due to rapid increase in smart phone usage and internet access by its huge population. Customers from Tier II and III cities have also started to shop online because their needs are being fulfilled in a much faster, easier and cheaper way. This way e-tailing has become the widespread choice of doing business and seems to have a promising future. However, e-tailing is still in its evolution and retailers are facing a lot of challenges to survive in this industry. Heavy investment on logistic management, protecting customers against cyber crimes, poor infrastructure are some of the challenges debarring e-retailers in opting this channel of selling. In spite of these challenges e-tailing is considered profitable in long run because it is well placed to serve the key buyer expectations such as - comfort, value delivery, customization and speed. The main purpose of the current research is to acquire deeper insight in to the major challenges and opportunities facing the e-retailers in the present day context. Moreover, it attempts to examine the present status of e-tailing industry and impact of COVID -19 pandemic on online retailing industry in India.

#### **CLOUD COMPUTING: WHY BUSINESSES SHOULD ADOPT CLOUD-BASED ACCOUNTING**

**Pankaj Grover**

Assistant Professor (ABST), Dr. B.R.A. Govt. College, Sriganganagar

Cloud computing is the vanguard of a global digital transformation. It is one of the biggest technological trends at the moment that offers tremendous benefits to any size or type of organization. Cloud computing has become increasingly popular in recent years as companies have



looked for efficient and secure ways to store, manage and process their data. It can help organizations expand and safely transfer data from physical locations to the 'cloud' that can be accessed from anywhere. Moving accounting from the desktop to the cloud has been a huge leap forward in financial management, with many of the drawbacks and cost implications of traditional accounting being removed from the equation.

The cloud service providers are expanding the list of their tools and methodologies, but the main features of Cloud Computing are still the same. Cloud Computing has a variety of features and advantages which is beneficial for everyone. By adopting cloud computing, the organization can increase productivity, which helps them focus on their business. In this article, we will walk through the various characteristics and benefits of Cloud Computing. We will also have a comparative account on various cloud based Accounting Solutions for Small to Big Business.

### **NATIONAL FOOD SECURITY ACT 2013: A REVIEW**

**Nikhil Kumar**

Ph.D Research Scholar (JRF), Department of Commerce, HPU-Shimla, India.

**Dr. Puneet Bhushan**

Assistant Professor, HP University Business School, HPU-Shimla, India

Food Security is a burning issue all over the world at present time. The Right to Food Act, 2013 financed food grains to around 1.2 billion Indian population. The introduction of this Act in 2013 makes a paradigm shift from welfare-based to a right-based approach to address food insecurity. The effect of this Act on the economy is generally high and critical as it radically changes the whole open circulation framework in India. After 2013, there have been a lot of researches and conclusions drawn by many authors in their way. The part of both the Central and State Government is imperative to keep an appropriate harmony between the conveyance and allotment of food grains. The financial ramifications of the Act are additionally huge in both the farming area just as it expands the sponsorships which makes problems to the Central as well as State Governments of India. Consequently, it may be expressed that proper procedures and methods should be incorporated for the fruitful execution of the Act in India.

### **AESTHETIC WOODEN ART OF BONUPALLI VILLAGE: A SURVEY AND STUDY**

**Muppidi Rambabu**

Academic Consultant, Dr. YSR. Architecture and Fine Arts University, Andhra Pradesh, India

**Ketha Santhi**

Academic Consultant, Dr. YSR. Architecture and Fine Arts University, Andhra Pradesh, India

**Manchuri Tulasi**

Academic Consultant, Dr. YSR. Architecture and Fine Arts University, Andhra Pradesh, India

The exquisite sculptures made by the scheduled cast (SC) artisans in the village of Bonupalli a remote village 12 kilometres at Thottam Bedu Mandal, Andhra Pradesh. These sculptures represent our Indian Hindu mythology stories and the sculptors here are like the backbone of a village. The wooden sculptures in the village of Bonupalli are a tribute to our culture.

The people here are into farming as well as into the art of wood carvings; It is considered to be their main occupation here and all the children and adults in the family who are involved in carving fine sculptures are engaged in this work.

The main purpose of this paper is to bring to light the art of the rural artisans and to write about the uniqueness of this woodcarving. My paper revolves around the wooden art and craft, method of preparation, other crafts from the community, ways to revive, recognition from the government and its intervention which will elevate the status of this rural craft.



## **PRODUCT CONCENTRATION OF INDIA'S IMPORTS OF PETROLEUM PRODUCTS**

**Ramanjeet Kaur**

PhD Research Scholar, Department of Economics, Panjab University, Chandigarh, India

**Dr. Meenu**

Department of Economics, Panjab University, Chandigarh, India

Imports, like exports, are the backbone of international trade. Even for the higher economic growth in India, the need for adequate supply of crude oil and its products (Liquefied Petroleum Gas, Kerosene, Gasoline and other products) are required for development of domestic, industrial, agricultural and transport sectors of the economy. The paper calculated product concentration petroleum products imports in India by using concentration measures such as Concentration Ratio (CR), Herfindahl-Hirschman Index (HHI) and Comprehensive Concentration Index (CCI). The paper used annual import data of petroleum products for 1996-1997 to 2019-2020 period. The total imports of petroleum products in India grew at the rate of 14.96 per cent for the study period as a whole. The sub-categories of petroleum product imports as Motor Spirit, Aviation Turbine Fuel, High Speed Diesel and Lubes have grown at rate more than 50 percent whereas the growth rate of Liquefied Petroleum Gas, Naphtha, Fuel oil and other category petroleum products imports have grown at the rates of 18.7 per cent, 11.9 per cent, 39.9 per cent and 33.7 per cent respectively for the study period 1996-1997 to 2019-2020. The analysis of concentration figures for India's petroleum products imports recorded higher values for the years 1996-1997 and 1997-1998 whereas the concentration figures declined for the years 1998-1999 to 2010-2011 and again tend to increase for the period 2011-2012 to 2019-2020 except for the minor fluctuations in the study period as whole. The results of Concentration Ratio (CR 4) showed that Liquefied Petroleum Gas (LPG), Naphtha, Others, and Lubes (Lubricating oil) are the top four concentrated commodities and they remained at top four position for all the years of the study period (1996-1997 to 2019-2020). Among the top four products, the LPG category was ranked first for the maximum of 15 years of the study period, which includes the last eleven years (2009-2010 to 2019-2020) as well as the first two years (1996-1997 to 1997-1998). The other sub-categories of petroleum products remained at second position, Lubes reached to the third position and Naphtha imports shifted from third position to fourth position. It also showed the value of Concentration Ratio (4) was higher than the other measures of concentration during the whole of the study period.

## **CORPORATE GOVERNANCE DISCLOSURES: A STUDY ON HOUSING FINANCE COMPANIES**

**Suguna Margana**

Research Scholar, Gitam Institute of Management, Gitam Deemed to be University, Visakhapatnam

**Sheela Paluri**

Professor Dept of Finance, Gitam Institute of Management, Gitam Deemed to be University, Visakhapatnam

The article discusses the importance of Corporate Governance disclosure in enhancing firm value. It has been observed that even though the disclosures are made mandatory, there is a large variation in the quality of corporate governance disclosure practices adopted by companies listed in different countries. Empirical research done earlier has also proved that good corporate governance practices followed enhances the firm value. Housing finance companies face unique corporate governance challenges due to myriad reasons like ownership structures, lack of transparency and insufficient checks on inappropriate activities. Despite the 'corporate governance revolution', there exists no universal benchmark for the effective level of disclosure and transparency. Corporate governance practices followed in business firms are communicated through the corporate governance section of annual reports. Clause 49 of the listing agreement sets a detailed corporate governance provision to be followed by listed companies in India. This study aimed at evaluating the governance practices in Housing Finance Companies against disclosure requirements of clause 49. Housing Finance companies that are listed in the NSE are taken into consideration as the sample for the study. Kendall's coefficient of concordance is used for determining the degree of association among several (k) sets of ranking of N objects or individuals.



### **COVID 19 IMPACT ON HUMAN HEALTH AND ENVIRONMENT**

**Sonum Bamania**

Assistant professor in Botany, Govt. P G College, Karauli (Raj.)

Recently, pandemic effected life of every human on this earth planet. we all are influenced by COVID 19 pandemic, directly or indirectly economically, mentally, physically with various field of life on different dimensions. There is no proper therapy, treatment, vaccine or medicine which proven standard or without side effect. Using of masks, isolation and social distancing are some common precaution for disease but proper treatment is far away till date. Both health physical and mental are badly affected due to COVID 19. Environment also have some positive and negative impacts of pandemic. Some pollutions reduced automatically at the time of COVID lockdowns while some other environmental problems increased negatively. In this article we will discuss about COVID 19 impacts on human health as well as environment.

### **TASK-BASED LANGUAGE TEACHING: A LEARNER-CENTRED APPROACH FOR IMPROVING ENGLISH LANGUAGE PROFICIENCY**

**Shazia Hasnain**

Assistant Professor, Aliah University, Kolkata, West Bengal, India

**Dr. Santoshi Halder**

Associate Professor, University of Calcutta, West Bengal, India

English language proficiency is not easily acquired by second language learners in India as well as in other countries where it is taught as a second language. Reasons for the weak English language skills are the lack of communicative teaching methods, prevalence of teacher centred methods and the lack of interest and motivation among the learners to learn the language effectively. Task-based approach has gained popularity in the last two decades in the field of language teaching and learning. It is a learner centric approach and therefore unconventional. Tasks and activities are used for teaching the language skills to the students in task-based approach. Tasks are usually conducted in pairs and groups so that the students' hesitation and shyness reduce. There are different types of tasks that can be designed according to the linguistic needs of the learners. Appropriate tasks and activities help the learners to learn the language without any inhibitions and it helps in acquiring the speaking and writing skills adequately. The present study discusses the theoretical basis of task-based approach and delineates the steps followed in the task-based approach while using it in the classroom.

### **ANALYZING CUSTOMER ENGAGEMENT THROUGH E-CRM: THE ROLE OF RELATIONSHIP MARKETING IN THE ERA OF DIGITAL BANKING IN VARANASI BANKS**

**Shefali Shukla**

Research Scholar, Mahatma Gandhi Kashi Vidyapith, Varanasi, Uttar Pradesh, India

Electronic customer relationship marketing is a key element for the success of banking business. Technology has changed drastically and social media is very influential tool to retain customers. In today's digitalization age increasing customer satisfaction and loyalty is the most challenging job for banks. Customer's satisfaction can cultivate the long-term relationship with banks, which will lead to increase in profits of banking firms. This paper is based on how E-CRM services can influence customer engagement and customer satisfaction. The propose of this study is to analyze the relationship between E-CRM services and customer engagement. The study is carried out with a convenience sample of 82 customers through the distribution of structured questionnaire for Varanasi. The data was analyzed with correlation analysis on SPSS statistical package. Results confirmed that E-CRM is positively significant in increasing customer engagement of Varanasi banks. The findings contribute to understand the effect of relationship marketing and customer engagement. Study further highlights the direction of future research.





## **EMPOWERMENT OF RURAL WOMEN THROUGH MGNREGA**

**Seema Gotwal**

Assistant Professor, SPC Government College, Ajmer, Rajasthan, India

“You can tell the condition of a nation by looking at the status of its women”

(Pandit Jawahar Lal Nehru)

Since Independence in India Continuous efforts are being made at the government and non government level for women’s empowerment for women welfare. In view of the weakness of women in education, health status, economic participation, decision making ability, legal knowledge of rural women programs like women empowerment are run in rural areas. The main objective of these programs is to make rural women especially socially backward and disadvantaged women eligible .The Mahatma Gandhi National Rural Employment Guarantee Act is still providing to be a major source of employment for women .In order to make women financially strong, the government of india has made a law to provide 100 day of employment to every family of the village under MGNREGA under which there is a provision to provide 50% employment opportunities to women more and more women have been benefitted through this scheme so that the objective of women employment can be fulfilled. The Government of India has now also deployed women mate under MGNREGA scheme. In this scheme one lady mate can be appointed on 50% of the workers .The responsibility of selecting the female mate will rest with the Gram Panchayats .MGNREGA focus on the economic and social empowerment of women.

## **REQUIREMENT OF REFRAMING HUMAN RIGHTS FOR ACCUSED PERSON**

**Satayprakash Yadav**

Research Scholar, Department of Law, Shri Jagdish Prasad Jhabarmal Tibrewala University, Jhunjhunu, Rajasthan, India

All things considered, similar to each and every country, there exists certain rights of a captured individual in India. The rights of the accused in India are separated into rights before preliminary, rights during preliminary and rights after the preliminary. Accused rights incorporate the right to reasonable preliminary, get bail, employ a criminal legal advisor, free legitimate guide in India, and that's just the beginning. In spite of the fact that prisoners don't have full constitutional rights, they are ensured by the Eighth Amendment's restriction against merciless and surprising discipline. This security likewise necessitates that prisoners be managed the cost of a base way of life. Detainment lopsidedly influences people and families living in destitution. At the point when a pay producing individual from the family is detained the remainder of the family should acclimate to this deficiency of pay. The effect can be particularly serious in poor, agricultural nations where the state doesn't give monetary help to the poverty stricken and where it isn't uncommon for one provider to monetarily uphold a more distant family organization. Accordingly, the family encounters monetary misfortunes because of the detainment of one of its individuals, exacerbated by the new costs that should be met - like the expense of a legal advisor, nourishment for the detained individual, transport to jail for visits, etc. When delivered, frequently without any possibilities for business, previous prisoners are for the most part subject to financial prohibition and are in this manner helpless against an unending pattern of destitution, underestimation, guiltiness and detainment. Along these lines, detainment contributes straightforwardly to the impoverishment of the detainee, of his family (with a critical cross-generational impact) and of society by making future casualties and decreasing future expected financial execution. Considering the above contemplations, it is vital for note that, while thinking about the expense of detainment, account should be taken not just of the real supports spent on the upkeep of every detainee, which is generally altogether higher than what is spent on an individual condemned to non-custodial assents, yet in addition of the roundabout expenses, like the social, monetary and medical care related expenses, which are hard to gauge, however which are huge and long haul. Hence , it is needed to reexamine of the basic liberties for the prisoners. The current criminal justice system is influenced by different provisos and issues. The lawful methodology is tedious and for the most part outfitted towards the brain of the accused i.e., a system that is associated with the rights and interests of the guilty party rather than those of the people in question. The current



criminal justice system has been ineffective in conveying quick and brief justice to individuals and ensuring the assurance of punishment to culprits of wrongdoing. The need is along these lines to offer a reformed gander at the different parts of the criminal justice system in the field of justice for individuals and with respect to the expanding difficulties of criminal justice reform.

### **A ROBUST FACEMASK FORGERY DETECTION SYSTEM IN VIDEOS**

**Sanjeev Baveja**

Research Scholar Shri Jagdishrasad Jhabarmal Tibrewala University, Jhunjhunu Rajasthan

In years gone by a large number of video manipulation methods have evolved in a big way. These could be based on Deep learning or machine learning techniques. These have become extremely easy to get access to by normal people who do not have much expertise in the field. There is a strong likelihood of these being misused by certain miscreants for achieving their ulterior motives because with very minimal effort, such people can easily learn how to generate fake videos with very less number of target images. This can ultimately lead to a huge social problem and pose a threat to everyone who have their snaps widely posted on the Internet, more so on social media platforms like Instagram, Twitter and Facebook etc.

Therefore there is a definitive need to evolve methods to develop certain forensics methodologies to detect as well as to identify these Fake videos which are posing a real challenge to public at large. In order to counter applications like Deepfake and Faceswap which can be easily misused and therefore lead to disastrous consequences which can have political ramifications in certain cases, a need was felt to . Several deep learning based detection methods have been developed to that could help in identification of these Deepfake videos.

In this research work one has proposed a system which will try to distinguish forged videos by formalising a methodolgy that we have called Viscopa that is implementation of an algorithm based on Digital Wave Transform (DWT) and Recurrent Neural Networks (RNN). The source code has been written in Matlab. The proposed system uses DWT to take out frame-level features.

Subsequently these features are then made use of to carry out training of recurrent neural network (RNN) that learns to classify if a video has been subjected to doctoring or otherwise. During research one found that some existing systems did not take advantage of the temporal information of the videos. In this research an effort has been made to address these limitations. Through rigorous experimentations using multiple datasets, Viscopa has been evaluated using various methods of evaluation and the results have been found to be satisfactory.

### **ABORTION RIGHTS OF WOMEN PRISONER IS A SOCIAL ISSUE**

**Sakshi Vashisth**

Research Scholar, Dr. K.N. Modi University, Newai, Tonk, Rajasthan, India

**Dr. Santosh Sharma**

Associate Professor, Dr. K.N. Modi University, Newai, Tonk, Rajasthan, India

The decision of terminate the pregnancy for a woman is not light-hearted. Sometimes termination of pregnancy is very difficult situation for a woman, but here's the question is can a women inmate terminate her pregnancy accept rape or sexual offences. In fact the problem of abortion has been hotly debated issue. Because this matter includes the rights of a fetus or pre-natal or baby. The abortion is unusual for a women because difficult. It is unusual because the human fetus is very gentle and the emotional relationship between fetus and a pregnant women is very unlike. Especially with female inmates because in many cases the female inmates they abort their child just because of their sentence which is very difficult phase for a women because she broken by heart and this abortion is just a scarifies. Sometime it is for her child that she should not want to give birth to her child in the wall of prison because in many jails of India there is no provision for to deliver a baby in hospital. The conflicts are in



two basic principles for abortion issue. one is covered under article 21(basically in relation to unborn life, but also in relation to the life of the mother) and second one is individual freedom that is mother's right over her body and on her procreativity and about her life. But according to the time the court rule out the law regarding abortion or termination of pregnancy and given findings by their judgements. That it is directed to jail authorities not to wait for court orders but to send women inmates to the nearest state or district hospital if they seek to terminate a pregnancy within the deadline set by law. What procedure is followed by the jail authorities or by medical expert what are the laws for a legal abortion or methods these all are the subjects or issue for debate.

### **EMOTIONAL INTELLIGENCE: A REVIEW OF LITERATURE, MODELS AND MEASURES**

**Sandeep Singh Naruka**

Research Scholar, Department of Commerce, Raj Rishi Bhartrihari Matsya University Alwar, Rajasthan

This study reviews the literature, model and measures of emotional intelligence along with an abridged text from the Bhagavad Gita and earlier substantial body of research and empirical validation so propounded in the form of measures of emotional intelligence. Each model and measures have been concisely and meticulously elucidated with a view to foster quick learning for the readers.

### **JOB SATISFACTION AND INSTITUTIONAL COMMITMENT - WITH SPECIAL REFERENCE TO HIGH SCHOOL TEACHERS IRINJALAKUDA MUNICIPALITY thrissur kerala**

**REMYA S**

Assistant Professor, St Josephs College (Autonomous) Irinjalakuda

**DIVYA RANI R.L**

Assistant Professor, Sreekrishna College, Guruvayur

Nothing is more important or more valuable gift to the nation than educating its youth. Education had always been given a very significant place in all civilized nations. India has been one of the pioneers in education. The respect and importance, that are given to education and educator still remain unparalleled in India and find their genesis in the history of the country evolution of education here. Education brings about a change in an individual, a society and also in the entire nation. More over economic, social and political development of a nation is possible through education.

The performance of teachers is very crucial in the field of education. Teachers are the heart and soul of education. According to the American commission on Teacher education (1974), "The quality of a nation depends upon the quality of its citizens and the quality of its citizens depends upon the quality of their teachers". Teachers play an inevitable role not as a mere transmitter of knowledge and culture but as a change agent. Teachers prepare the next generation and it is the level of their commitment, devotion, and dedication that determine the future society.

### **ECONOMIC CONSEQUENCES OF CRYPTO CURRENCY IN INDIA**

**Ramesh K.V.**

Asst. Professor, Govt. First Grade College, Kunigal

Crypto currency is new version of cybernetic currency and becoming a medium of exchange. It is a fresh way of investment tool in India. It uses internet for functioning. Crypto currency cannot be over created or mined than the roof limit. Crypto-currency is a digital currency and decentralized. It is neither owned nor controlled by any government or private organization. The study focuses on the Bitcoin, a variety of Crypto Currency which was invented in 2009 by an anonymous group Satoshi Nakamoto. The Bitcoin Value was US \$ 47,901.75 and in INR Rs.36,32,943 in 25<sup>th</sup> August 2021. Bitcoin is becoming popular in India. People are simply investing. RBI consistently warning the public against investment on



crypto currencies. But now it issued the clarification that banks should not warn the public. The study discussed various benefits and drawbacks, economic consequences faced by Indian economy after its arrival into Indian market. The objectives of the study are: to study the concept of Crypto currency In India, to know the Price performance of Bitcoin in Indian Rupee both in terms of price and growth rate. To understand the present and future of crypto currencies in India, to study the economic consequences of crypto currency on Indian economy. India ia about to legalise the Bitcoin. RBI planned to adopt blockchain technology in banking. Crypto investors are increasing in India.

The price and growth rate of Bitcoin in Indian Rupee is found volatile. The economic consequences in India are volatile in price, lack of value backing, unrealistic price fluctuations, work of dark web, threat to RBI, limit the Government functioning, disruption in money market, fear of break down, enhancement of wait time and open to attacks. It may expose to illegal activities, money laundering and terror funding purposes. Govt. of India and RBI has to play a prominent role ,assuring the stability of value, ensuring the elasticity of the total supply of such money and taking care of the entire security of the system without fail. And also take proper steps to control and regulate this Crypto currency transactions in India. Every currency has pros and cons; India must adopt and regulate crypto currency with proper care. Because people are already fascinated in investing in crypto currency – Bit coin in India. People, investors as well as traders and stakeholders should be very careful so that they should not be under inconvenience situations.

#### **IMPACT OF EDUCATION AND AWARENESS ON DISASTER MANAGEMENT IN LIGHT OF NEW EDUCATION POLICY OF INDIA: EVIDENCES FROM MADHYA PRADESH**

**Yashi Tiwari**

PhD Scholar, CRIM, Barkatullah University, Bhopal, M.P., India

**Prof (Dr). Vivek Sharma**

Director, CRIM, Barkatullah University, Bhopal, M.P., India

**Prof (Dr). Pawan Mishra**

HOD, Commerce, Barkatullah University, Bhopal, M.P., India

Disasters have been crucial for human life since ages, and its management has become important in light of several devastating happenings in the recent past. Governments are now focussed towards disaster management. The study highlights the importance of education and awareness in disaster management and based upon expert opinion survey, conducted across 250 respondents engaged in the field of disaster management. The respondents were enquired about role of education and awareness in disaster management and preparedness based upon an empirically designed questionnaire. A null hypothesis was developed that there exist no relation between awareness and efficient disaster management, which used ANOVA technique for this analysis. The study found that awareness and education are important for effective disaster management and as the student community is the paramount resource in bringing this awareness among the people. Hence preparing them to combat and sensitise about disasters will prove a fruitful and blessing for millions of lives saved by them. India, as recently adopted National Education Policy (NEP) focussing on life and foundation skills. This paper establishes importance of education and awareness for efficient disaster management in light of NEP, taking evidences from Madhya Pradesh, a central state of India.

#### **THE SUBTLE ART OF MAKING FOUR-DAY WORK WEEK EFFECTUAL IN THRIVING PERFORMANCE – HARNESSING EMPLOYEE POTENTIALS TO KEEP A STAR**

**Wendrila Biswas**

Assistant Professor, Dept. of Management & Social Science, Haldia Institute of Technology, West Bengal

**Purpose:** The study investigates the meaningful role of the fine drawn aspects that can make a four-day work week efficacious and empirically examines its impact. Organizations have been



experimenting with a shortened work week for long. The current study explores the fine facets that can translate strategic vision into achievable tactical plans thereby honing employees' skills and levels of learning.

**Methodology:** The present study takes into consideration psychological wellbeing as a possible moderator. A sample of 604 was taken from service and manufacturing companies of India. Partial least squares structural equation modeling (PLS-SEM) has been used to analyze the interrelationships between the variables.

**Findings:** The findings revealed that the factors 'Strategizing work', 'Seeing Company as a brand', 'Keep on connecting' and 'Infuse happiness at work' has a significant effect on service performance of employees in a four-day work week. Implications of the study have been elaborately discussed in the light of the findings.

**Originality:** The use of psychological wellbeing for examining the moderating influence utilizing the concept of efficiency 4-day workweek is one of the study's main contributions. It explains the aspects that contribute directly and indirectly to the effectiveness of 4-day work week on performance.

**Managerial Implications:** A shortened work week must be seen as an enlightened form of ameliorating workplace efficiency and welfare. It ensures that employees are not left behind and goes on updating their skills in the face of change.

#### **AN EMPIRICAL STUDY ON FINANCIAL ANALYSIS OF SELECTING ON LINE PRODUCT SELLING COMPANIES**

**Yogini H. Chaudhari**

Research scholar, Department of commerce, Veer Named South Gujarat University, Surat, Gujarat

**Dr. Chetankumar C. Patel**

Principal, Ambaba Commerce College, Surat, Gujarat

Internet became more powerful and basic tool foreverly persons need and the way people work. By integrating various online information management tools using internet, various innovative companies have set up systems for taking customer orders, facilitate making of payments, customer service, collection of marketing data and online feedback respectively. These activities have collectively known as e-commerce or internet commerce. Online shopping made so easy for everyone with their product variations and simple way to buy things. Online retail sector plays an important role in marketing development of developing countries financial performance analysis is aimed and process of determining financial and operational constraints of a company from measures of accounting and financial statements. This research paper represents comparative study examines the profitability from different perspectives of online product selling companies. This paper is with data of 10 years from 2011 to 2020 three selected online product selling companies have been considering as sample unit. Research has ratio techniques for analysis and two test hypothesis single factors ANOVA (F-Test) have been applied.

#### **CUSTOMER SATISFACTION WITH SALES PROMOTION TECHNIQUES IN THE INDIAN BANKING SECTOR**

**Tapashi Dasgupta**

Assistant Professor, Department of Commerce, ICFAI University, Nagaland

Banking has advanced considerably from the days of conventional banking when consumers had to line for hours to get a form and conduct their withdrawal or deposit transactions. As with other service sectors, banking is a customer-focused business, where the emphasis, or more precisely, the concentrated attention, is on providing distinct offerings and banking solutions in comparison to rivals. In today's banking world, customer satisfaction is a top priority. In light of the fierce competition in the banking industry, banks work hard to deliver superior offerings to maintain existing consumers and attract



new ones. While consumers are looking for a good purchase, they are also constantly comparing prices and comparing solutions. Customers expect their spending should bring them utmost worth and are constantly looking for the best services. Satisfaction hinges on a multitude of parameters and fluctuates considerably across goods and services. Customer satisfaction is highly valued by customers and banks alike. Banks are working tirelessly to offer high-quality products and services to their customers. Banking organisations use a range of promotional techniques to attract customers. Communication and consumer appeal are supported by the various aspects of a firm's promotional mix and the firm retains full control over the extent to which these facets are used. The promotional mix includes advertising, personal selling, sales promotion, publicity and direct marketing efforts. The degrees to which any of these characteristics are utilised usually alter by sector and are governed by the goods and services they provide. The desire of customers to take advantage of the firm's offering demonstrates the effectiveness of a promotional aspect. Sales promotion is an important promotional aspect that has been investigated in several types of research. When a sales campaign is performed effectively, it stimulates customers about the goods long after the offer has closed. This research aims to examine the sales promotion activities of banks and their relationship to customer satisfaction. The results of the research emphasise the significance of sales promotion in the banking sector.

#### **AN ANALYSIS OF INDO-US AND CHINA TRILATERAL TRADE: A TRADE INTENSITY APPROACH**

**Dr. Suneel Kumar**

Associate Professor, Department of Commerce, Shaheed Bhagat Singh College, University of Delhi

**Anoop Kumar**

Research Scholar, Faculty of Commerce and Management, HPU, Shimla, Himachal Pradesh, India

**Varinder Kumar**

Research Scholar, Faculty of Management Studies, University of Delhi, India

Trade is important in driving a country's economic growth. It has also become essential to go beyond own soil as the infrastructures and communications across countries are becoming better every year. Hence it is of great importance for policy makers to be able to measure the trade intensity of a country to identify market potential. A simple ratio between export and import of trade activities demonstrates imbalanced characteristics which add up to drawbacks in term of scaling, proportionality and symmetry issues of the existing Trade Intensity (TI) measurements. As such the analysis could potentially be erroneous due to biased and skewed characteristics. In addition, the existing TI measurements focus on bilateral trade activities between countries which do not explicitly address country market potential dimension for export opportunities that change throughout times. Thus we propose an innovative new measure of trade intensity focusing on precision trade between change in import and export elements which we named as "TI Index". It is geometrically symmetrical, proportional and scale invariant to the changes in market potential of all products and across the world market. The pinnacle of this paper is the design and construction of an innovative new TI index for possible use in measuring country market potential. The design and construction of the TI index is geometrically illustrated using a newly constructed Geometric Trade Intensity Space Box (GTISB). This TI index provides a single number that is easy to calculate, comparable and change sensitive across all products/countries combinations globally.

#### **VULNERABILITY IN UNORGANISED SECTOR IN INDIA**

**Ujjwal Seth**

Assistant Professor in Economics, Government College of Engineering & Textile Technology  
Berhampore, Murshidabad, West Bengal

Generally, in economics vulnerability refers to the absence of capacity to absorb the income shock. This is the main theme of the entitlement approach. But in case of unorganised sector the firms can hardly distinguish between income and the production. The owners of the firms are very poor, and



they basically produce for subsistence. The condition in which they produce is hazardous. Some of the firm do not even have any fixed premises for production. In the present paper the vulnerability of different states of India are calculated on the basis of the different production related factors. From the analysis it is clear that in case of unorganised sector firms in India, vulnerability is much widespread.

### **THE ROLE OF FAMILY COMMUNICATION PATTERN ON REVERSE SOCIALISATION OF THE PARENTS**

**Valerie Fernandes**

Assistant Professor, S.S. Dempo College of Commerce & Economics, Integrated Educational Complex,  
Cujira-Bambolim, Goa

**Professor Nandakumar Mekoth**

Professor, Goa Institute of Management, Goa

This study explores the role of family communication pattern on parental learning from children. In this Technology driven world there is a role reversal and children are no longer the sole learners but also are agents who teach their parents how to adapt to the new modern Tech-world. This paper attempts to find out the role of family communication pattern on impact of socio demographics profile of parents on reverse socialisation .The primary data for this study was collected with the help of structured questionnaire which was administered to a convenience sample of 500 parents in Goa. Data analysis was done using appropriate statistical tools.

### **REFORMS IN INDIAN FINANCIAL SECTOR: AN OVERVIEW**

**Suresh Rajora**

Assistant Professor, SSS Government Girls PG College, Dausa, Rajasthan

Financial sector reforms in India introduced as an element of the structural adjustment and economic reforms programme in the early 1990s have had a profound impact on the functioning of the financial institutions, especially banks. The principal objective of monetary sector reforms was to enhance the allocative efficiency of resources, ensure financial stability and maintain confidence in the national economy by enhancing its soundness and efficiency. After reviewing the literature it was found that not even one study has been seen to hide sufficient large span of time so overall picture of monetary sector reform's impact could emerge. Also no other study was found which compared the impact of economic sector in pre and post reform period. Hence in the present study both the lacuna are filled taking long span of time to check the phenomenon and also comparing the impact in pre and post reforms period. The current study describes the requirement of the financial sector reforms in perspective of national macro-economic development policy and analyzes the impact of those reforms on the GDP and other macro-economic variables like inflation, gross capital formation. No doubt, the Indian economy has improved to an oversized extent under reform period but still some areas are lagging behind in their performance. Hence, in the present study impact of economic sector reforms on GDP, Inflation and Gross Capital Formation was studied. The symptoms chosen under financial reforms factor were banking sector reforms, capital sector and foreign sector.



अनुसूचित जनजाति वर्ग के छात्र-छात्राओं को केन्द्र एवं राज्यसरकार द्वारा प्रदत्त शैक्षिक सुविधाओं के उपभोग करने के सन्दर्भ में अभिमतों का अध्ययन

**Amit Kumar**

Research scholar, department of pedagogical sciences, faculty of education, dayalbagh educational institute (deemed university), agra (up), india

**Dr. Mukesh Kumar Gautam**

Associate Professor, Department of Pedagogical Sciences, Faculty of Education

Dayalbagh Educational Institute (Deemed University), Agra (UP), India

प्रस्तुत शोध कार्य के प्रथम अध्याय में वर्णित विभिन्न उद्देश्यों में तृतीय उद्देश्य यह भी था कि अनुसूचित जनजाति वर्ग के विद्यार्थियों को उच्च माध्यमिक स्तर पर केन्द्र एवं राजस्थान सरकार द्वारा प्रदत्त शैक्षिक सुविधाओं का उपभोग उनके द्वारा किस प्रकार किया जाता है, विशेषकर वे छात्रवृत्ति की धनराशि का उपभोग उनके द्वारा कहाँ-कहाँ पर किया जाता है। यथा-पाठ्य-पुस्तकों के खरीदने पर, परिधानों को खरीदने पर, मोबाइल/इंटरनेट पर, यातायात के साधनों पर, माता-पिता अथवा अभिभावकों को सौंप देना, विद्यालय की फीस अदा करने पर, मित्रों/सहपाठियों पर व्यय करना, मकान/छात्रावास में रहने पर व्यय करना, सामाजिक संगठनों को दान देना, रिश्तेदारों के यहाँ आवागमन पर खर्च करना आदि का अध्ययन किया जाना आवश्यक समझा गया है कि यौन-भेद, क्षेत्रवार एवं शैक्षिक संवर्ग के आधार पर इस जाति वर्गके छात्र-छात्राओं के अभिव्यक्त अभिमत अलग-अलग होंगे।

**भारतीय संदर्भ में गैर-निष्पादित परिसम्पत्तियाँ (NPA) :- चुनौतियाँ एवं भारतीय स्टेट बैंक (SBI) एवं आई. सी. आई. सी. आई बैंक (ICICI) का तुलनात्मक अध्ययन**

**हरगोविन्द खरेरा,**

सहायक आचार्य ई.ए.एफ.एम., राजकीय वाणिज्य महाविद्यालय, अलवर, शोधार्थी, राज ऋषिभर्तृहरि मत्स्य विश्वविद्यालय, अलवर, राजस्थान।

**भारतीय स्टेटबैंक :** भारत में आधुनिक बैंकिंग का विकास 18वीं भाताब्दी में ऐजेन्सी ग्रहों की स्थापना के साथ हुआ माना जाता है। ऐजेन्सी ग्रहों की स्थापना ब्रिटिश व्यावसायी वर्ग के द्वारा भारत में स्थानीय देशी बैंकर्स की भाषा की समस्या एवं कार्य प्रणाली की अज्ञानता के कारण हुई थी। प्रथम विश्व युद्ध के परिणामस्वरूप देश में केन्द्रीय बैंक की आवश्यकता को ध्यान में रखते हुए देश में पूर्व में स्थापित तीनों प्रेसीडेंसी बैंकों का एकीकरण करके देश में एक नवीन बैंक इम्पीरियल बैंक की स्थापना वर्ष 1921 में केन्द्रीय बैंक की आवश्यकताओं को पूरा करने के लिए की गई और भारत में बैंकिंग के विकास हेतु अनेक सुझावों को ध्यान में रखते हुए इंपीरियल बैंक एवं इससे संबंधित अन्य 8 और बैंकों को सरकारी नियंत्रण में लेकर इंपीरियल बैंक का राष्ट्रीयकरण करके 1 जुलाई 1955 को स्टेट बैंक ऑफ इंडिया की स्थापना की।

**आईसीआईसीआई बैंक :** आईसीआईसीआई बैंक निजी क्षेत्र का सबसे अधिक औद्योगिक ऋण प्रदान करने वाला संस्थान था। बैंकिंग क्षेत्र में होने वाले सुधारों के अंतर्गत अंतरराष्ट्रीय मानदंडों के अनुसार कंप्यूटरीकृत आधुनिक तकनीक से युक्त बैंकों की स्थापना की आवश्यकता होने के कारण भारत में रिजर्व बैंक ऑफ इंडिया द्वारा आधुनिक नवोन्मेषी बैंकों की स्थापना का प्रयास किया गया। जिसके परिणामस्वरूप आईसीआईसीआई निगम के द्वारा अपनी सहयोगी संस्था के रूप में आईसीआईसीआई बैंक लिमिटेड की स्थापना 5 जनवरी, 1994 में की गई।





**गैर-निष्पादित परिसंपत्तियां :** गैर-निष्पादित परिसंपत्तियां शब्द पूरे विश्व में कार्यरत एवं संचालित सभी प्रकार के बैंकों एवं समस्त प्रकार के वित्तीय संस्थाओं के द्वारा उपयोग किया जाने वाला सारगर्भित शब्द है। इसका उपयोग ऋणों की वास्तविक स्थिति जानने, बैंक के ऋणों की वसूलीकरण के प्रति बैंकिंग नीति एवं प्रबंध व्यवस्था एवं कुछ संपत्तियों की निष्पादन एवं गैर-निष्पादिन क्षमता का अध्ययन करने के लिए किया जा सकता है।

### सूरदास के काव्य में राधा का स्वरूप

डॉ. अर्चना श्रीवास्तव

प्राचार्य, गणेश महाविद्यालय, गनेडी, सीकर, राजस्थान।

सूरदास जी ने भागवत की परम्परा का निर्वाह करते हुए राधा का स्पष्ट नामोल्लेख करने में कुछ संकोच किया है। वे राधा के लिए स्वामिनी शब्द का प्रयोग करते हैं। श्री वल्लभाचार्य कृत माधुर्य भावना के एक स्रोत में पशुपजा शब्द मिलता है। इसी पशुपजा गोपकन्या को राधा का सूचक माना गया है। सूरदास ने अपने साहित्य में इसी गोपकन्या के विविध स्वरूपों की चर्चा की है। वह प्रारम्भ से आखिर तक बाल किशोरी है, वह पूर्ण रूप से भारतीय नारी की मर्यादा का पालन करती है। उनका कृष्ण के प्रति प्रेम हृदय का प्रेम है, शरीरी नहीं। उसके प्रेम में यौवन की गंध नहीं, बाल्यावस्था की अल्हड़ता की सुवास है। राधा का प्रेम एकनिष्ठ है, वह कृष्ण के लिए अपना सर्वस्व अर्पण कर देती है। सूरदास की राधा की प्रेम-साधना महान है, जो विरह की अग्नि में तपकर कुंदन बन गयी है। वह तीन लोक से न्यायी है। भारत के किसी भी कवि ने इस पूर्णता के साथ नहीं किया। बाल-प्रेम की चंचल लीलाओं की इस प्रकार की परिणति सचमुच आश्चर्यजनक है। संयोग की रसवर्षा के समय जिस तरल प्रेम की नदी बही, वियोग की आँच से वही प्रेम अविभूत हो उठा। सूरदास की यह सृष्टि अद्वितीय है, सम्पूर्ण विश्व साहित्य में ऐसी प्रेमिका अन्यत्र नहीं है – नहीं है, और न कहीं होगी।

### तिमनगढ एक ऐतिहासिक धरोहर

मनीषा मीना

सहायक आचार्य इतिहास, इतिहास विभाग राजकीय स्नातकोत्तर महाविद्यालय करौली, राजस्थान।

राजस्थान को राजा महाराजाओं की भूमि माना जाता है, यहाँ पर लम्बे समय तक राजपूत शासकों का शासन रहा है, राजस्थान के दुर्ग व किले इन राजाओं के निवास स्थान हुआ करते थे। विभिन्न प्रकार के दुर्ग जिनमें वनदुर्ग, गिरीदुर्ग, जलदुर्ग, सैन्यदुर्ग, पारिख और पारिध व धान्वन श्रेणी में इन्हें विभक्त किया जा सकता है। इन्हीं दुर्गों में से एक तिमनगढ करौली मुख्यालय से 42 किलोमीटर दूर माँसलपुर तहसील के भोजपुर गांव के पूर्व में सागर की पार पर बने किले का निर्माण 1100 ई. पूर्व हुआ हालांकि यह जल्द ही एक हमले से नष्ट हो गया था। किले का पुर्ननिर्माण 1244 ईस्वी में बयाना के राजा विजयपाल के वंशज यदुवंशी राजा तिमनपाल द्वारा किया गया था इसलिए तिमनपाल के नाम से ही इस किले का नाम तिमनगढ रखा गया। समुद्रतल से 1309 फिट की उंचाई पर बने इस दुर्ग की वास्तुकला भारत के अन्य किलों से बिलकुल अलग है। इसकी सबसे खास बात यह है कि इसमें 80 से ज्यादा प्राचीन और पांच प्रवेश द्वार बनाए गए हैं, जिसके मुख्य द्वार को जगनपोल के नाम से जाना जाता है। इस किले की दीवारों पर पत्थर की कई मूर्तियां बनी हुई हैं। सन 1196 में मुहम्मद गौरी ने अपने सेनापति कुतुबुद्दीन के साथ इस किले पर अधिकार कर लिया। लोगों का मानना है कि किले के परिसर के मंदिरों के नीचे प्राचीन अष्टधातु और पत्थर की मूर्तियां छिपी हुई तथा आज भी किले के पास सागर झील में एक पत्थर है, जिसके स्पर्श से कोई भी चीज सोने की हो सकती है सुना गया है कि



भगवान गणेश और भगवान विष्णु की अष्टधातु मूर्तियाँ मूर्तिकारों की पसंदीदा विषय थीं। धन व मूर्तियाँ निकालने के लिए असामाजिक तत्वों द्वारा खंडहर बना दिए इस किले में ननद-भौजाई के जुड़वां कुँए, राजगिरि बाजार, फर्शबंदी की सड़क, तेलकुआँ-चाक, आमखास प्रासाद, मंदिर, घुड़साल व किलेदारों के रहने के आवास बने हैं। शिल्प का इस किले में भंडार था, जो इस किले को खंडहर में तब्दील होने का कारण बना। राज्य सरकार और पुरातन विभाग की अनदेखी से खंडर हो रहे दुर्ग की दरकती दीवारों में शिल्पकला के बेजोड कलाकृतियाँ दफन होती जा रही हैं। तिमनगढ किले को सरकारी संरक्षण प्रदान कर महत्वपूर्ण पर्यटन स्थल के रूप में विकसित किया जा सकता है।

### अपने उद्देश्यों को प्राप्त करने की दिशा में भारतीय राष्ट्रीय शिक्षा नीति 2020 का विश्लेषण

लखन लाल चौकसे

शोधार्थी वाणिज्य, विक्रम विश्वविद्यालय उज्जैन, म.प्र., भारत

एक देश के लिए स्कूल और कॉलेज स्तर पर अच्छी तरह से परिभाषित और भविष्य की शिक्षा नीति आवश्यक है क्योंकि शिक्षा आर्थिक और सामाजिक प्रगति की ओर ले जाती है। विभिन्न देश परंपरा और संस्कृति पर विचार करके विभिन्न शिक्षा प्रणालियों को अपनाते हैं और इसे प्रभावी बनाने के लिए स्कूल और कॉलेज शिक्षा स्तर पर अपने जीवन चक्र के दौरान विभिन्न चरणों को अपनाते हैं। हाल ही में भारत सरकार ने अपनी नई शिक्षा नीति की घोषणा की जो भारतीय अंतरिक्ष अनुसंधान संगठन (इसरो) के पूर्व अध्यक्ष डॉ. कस्तूरीरंगन की अध्यक्षता में एक विशेषज्ञ समिति की सिफारिसों पर आधारित है। यह उच्च शिक्षा प्रणाली में घोषित विभिन्न नीतियों पर प्रकाश डालता है और उनकी तुलना वर्तमान में अपनाई गई प्रणाली से करता है। भारतीय उच्च शिक्षा प्रणाली पर इसके गुणों के साथ-साथ विभिन्न नवाचारों और एनईपी 2020 के अनुमानित प्रभावों पर चर्चा की गई है। अंत में, इसके उद्देश्यों को प्राप्त करने की दिशा में इसके प्रभावी कार्यान्वयन के लिए कुछ सुझाव प्रस्तावित हैं।

### भारतीय इतिहास में महिला नेतृत्व

डॉ. राजश्री सेठी

सहायक आचार्य, इतिहास, मा.ला.व. राजकीय महाविद्यालय, भीलवाडा, राजस्थान।

विश्व के इतिहास में भारत अपनी एक अलग पहचान रखता है। इसका कारण ऐसे अनेक ऐतिहासिक व्यक्तित्व रहे हैं, जिन्होंने इतिहास में अपनी अलग छाप छोड़ी है। भारतीय इतिहास के प्रत्येक युग में चाहे वो प्राचीन काल हो या मध्यकाल या फिर आधुनिककाल हर युग महिला नेतृत्व से सुशोभित रहा है। वेदिक साहित्य में सभा व समिति नामक राजनीतिक संस्थाओं में महिलाओं की भागीदारी का उल्लेख प्राप्त होता है। गुप्तकाल में प्रभावती गुप्त ने अपने पति की मृत्यु के पश्चात शासन की बागडोर अपने हाथ में ली। रजिया सुल्तान, अहिल्याबाई होल्कर, नूरजहाँ आदि ने मध्यकालीन भारत की राजनीति को सुशोभित किया।

इनमें से कुछ ने सिंहासन पर बैठकर राजकाज सभाला तो कुछ महिलाओं ने सिंहासनारूढ व्यक्ति को प्रभावित कर शासन की नीतियों का संचालन अपने दृष्टिकोण से करवाया। रजिया सुल्तान सल्तनत- कालीन प्रथम महिला शासिका थी। नूरजहाँ ने जहाँगीर के काल में भारतीय शासन में महत्वपूर्ण भूमिका निभाई।

आधुनिक इतिहास की बात करें तो हम पाते हैं कि गुलामी से आजादी के लिए चलाए गए स्वतंत्रता आंदोलन में महिलाओं ने भी अनेक स्थानों पर नेतृत्व संभाला। रानी लक्ष्मीबाई व बेगम हजरत महल ने 1857 में



क्रांति की अलख जगाई। मैडम भीखाजी कामा, कमला देवी चटोपाध्याय, अरुणा आसफ अली, लक्ष्मी सहगल, सुचेता कृपलानी, सरोजनी नायडू, विजयलक्ष्मी पंडित, सावित्रीबाई फूले आदि ने घर की दहलीज से बाहर निकलकर सामाजिक राजनैतिक मुद्दों पर समाज की अगुवाई की। इसी कड़ी में आगे चलकर इंदिरा गांधी व प्रतिभा पाटिल ने स्वतंत्र भारत में शीर्ष संवैधानिक पदों को सुशोभित किया।

वर्तमान में महिलाएं वार्डपंच से लेकर सांसद तक के पद को सुशोभित कर रही हैं परन्तु जब कुल आबादी के हिसाब से देखा जाता है तो ये संख्या अत्यल्प दिखाई देती है। सामाजिक बेडियां टूट रही हैं परन्तु आवश्यकता है इन्हे ओर त्वरित गति से आगे बढ़ाने की।

### **शिल्पकार भविष्य निर्माता के रूप में धार्मिक प्रवृत्तियों के लिए एक सजग प्रेरणा**

#### **पुष्पा मीना**

सहायक आचार्य समाजशास्त्र, स्व. राजेश पायलट राजकीय स्नातकोत्तर महाविद्यालय बॉदीकुई, दौसा, राजस्थान।

शिल्पकार एक ऐसा व्यक्ति है जो कोई विशेष कौशल से पूर्ण होता है अर्थात् शिल्प का कार्य करने वाला व्यक्ति शिल्पकार कहलाता है। प्राचीनकाल से लेकर वर्तमान तक के कालक्रम में शिल्पकार को बहुआयामी भूमिका का निर्वाह करने वाले व्यक्ति के रूप में देखा जा सकता है। शिल्पकार न केवल शिल्पवस्तुओं के निर्माता और विक्रेता होता है बल्कि समाज में एक डिजाइनर, सर्जक और समस्या समाधान करने वाले व्यक्ति के रूप में विविध भूमिकाओं का निर्वाह करता है अर्थात् शिल्पकार समाज का एक ऐसा सजग प्रहरी है जो पूर्ति एवं प्रेरणा दोनों को पूर्ण करता है।

मानव जीवन में शिल्पकार को एक शिल्पी के रूप में देखा गया है और यदि भारतीय कला का इतिहास देखा जाए तो प्राचीन काल से ही कला भारतीय संस्कृति के विविध आयामों में व्याप्त मानवीय एवं रसात्मकता के साथ धार्मिक एवं आध्यात्मिक पहलुओं को प्रमुखता से प्रस्तुत किया है। यानी भारतीय कला संस्कृति प्रदान होने के कारण धर्म प्रधान रही है। वास्तव में धर्म ही भारतीय कला का प्राण है और भारतीय शिल्पकार सदा धार्मिक एवं आध्यात्मिक भावनाओं से अनुप्रणित रहा है। भारतीय कला के प्रारंभिक काल से लेकर वर्तमान तक की कला जैसे – भीम बेटला की गुफाएं, ऐलोरा की गुफाएं। इसलिए शिल्पकार को एक भविष्य निर्माता के रूप में धार्मिक प्रवृत्तियों के लिए सजग प्रेरक माना गया है।

#### **भक्ति का महत्व**

#### **Shweta Nagar**

PhD Scholar, Department of Hindi, Dr K N Modi University, Niwai, Rajasthan, India

#### **Dr Nourat Singh Meena**

Assistant Professor, Department of Hindi, Dr K N Modi University, Niwai, Rajasthan, India

भक्ति अपने इष्ट के प्रति ऐसा समर्पण भाव है, जो हमारे मन में यह विश्वास जगाता है कि उसकी शरण में हम सदा शांति, सुचित, सुरक्षित व सदाचारी रहेंगे। साथ ही, संतुष्टि, तृप्ति, तटस्थता, आध्यात्मिक चेतना और अनंत सद्बिचार के सुवासित पुष्प पर हम बरसेंगे और उसकी कृपा की निर्मल फुहार के तले हम एक-चित्त होकर यह बहुमूल्य जीवन जिएंगे।



एक दृष्टि से भक्ति का यह भाव और विश्वास वैयक्तिक है, अपना-अपना अलग-अलग। सामान्यतः भक्ति के उपक्रम हैं पूजा, जप, ध्यान, कीर्तन, निरंतर स्मरण व चिंतन, जो अपने मन में पवित्रता का भाव जगाते हैं और दुष्कर्मों से बचाते हैं।

### भारत में पवन ऊर्जा विकास की संभावनाएँ

श्रीमती शुभलता यादव

सहायक आचार्य भूगोल, राजकीय महाविद्यालय, कोटपूतली, राजस्थान।

पवन ऊर्जा वास्तविकता में ऊर्जा प्राप्ति की मुख्य स्रोत बन चुकी है। ऊर्जा संकट से निजात पाने एवं स्वच्छ ऊर्जा पूर्ति का यह लाभप्रद एवं प्रभावी स्रोत है। जीवाश्मीय ईंधन सीमित हैं तथा उन पर समय-समय पर विभिन्न देशों द्वारा प्रतिबन्ध भी लगाये जा सकते हैं। अतः सभी राष्ट्रों को गैरपरम्परागत ऊर्जा स्रोतों पर निर्भरता बढ़ाने की आवश्यकता है। पवन ऊर्जा पवन चक्की के माध्यम से वायु से गतिज ऊर्जा को लेकर विद्युत ऊर्जा में परिवर्तित की जाती है। पवन ऊर्जा के उपयोग का इतिहास अत्यन्त पुराना है। 20वीं सदी के प्रारम्भ में पवन ऊर्जा लागत अधिक प्रभावी होने से अधिक उपयोग में नहीं ली गई, किन्तु धीरे-धीरे स्पष्ट हुआ कि जीवाश्मीय ईंधन स्रोतों का नवीनीकरण नहीं किया जा सकता है, यह पर्यावरण को नुकसान पहुंचाते हैं और इनकी आपूर्ति कभी भी बाधित हो सकती है। अतः वर्तमान में पवन ऊर्जा को भविष्य ऊर्जा के रूप में देखा जा रहा है। भारत में पवन ऊर्जा के विकास की अपार सम्भावनाएँ हैं।

### कोविड-19 का पर्यावरण पर प्रभाव और भविष्य की चिंता

रमेशी मीना

सहायक आचार्य वनस्पति शास्त्र, राजकीय स्नातकोत्तर महाविद्यालय करौली, राजस्थान।

हमारे पर्यावरण की चिंता लोगों के बीच प्रमुख विषयों में से एक बन गई है। प्राकृतिक संसाधनों का उपयोग कर लोग खतरनाक निर्मित रसायनों से पर्यावरण को प्रदूषित कर रहे हैं हाल ही में दुर्लभ आपदा कोरोना वायरस के कारण वर्ष 2020 -21 में दुनिया बदल गई है। महामारी के परिणामस्वरूप भारी जनहानि हुई। कोरोनावायरस (CoVs) वायरस का एक समूह है जो जूनोटिक ट्रांसमिशन के माध्यम से मनुष्यों पहुंचता है, यह एक नया वायरस है, जो सीवियर एक्यूट रेस्पिरेटरी सिंड्रोम (SARS) और कुछ प्रकार के सामान्य वायरस परिवार से जुड़ा है। इसे COVID-19 नाम दिया गया है। SARS-CoV-2 परिवार कोरोनाविरुडे का सदस्य है और इसमें दो उप-परिवार कोरोनाविरिने, टोरोविरिने व उपपरिवार कोरोनाविरिने के सदस्य चार जेनेरा में उप-विभाजित अल्फाकोरोनावायरस, बीटाकोरोनावायरस, गैमाकोरोनावायरस, डेल्टाकोरोनावायरस शामिल हैं— COVID-19 महामारी दुनिया भर में तेजी से बढ़ी और जीवन के लिए खतरा पैदा हुआ, जिसके सकारात्मक और नकारात्मक दोनों अप्रत्यक्ष प्रभाव पर्यावरण और जलवायु पर परिलक्षित होते हैं, सभी देश लॉकडाउन करने लगे, जिसके फलस्वरूप वायु का प्रदूषण स्तर गिर गया। मुख्य रूप से SO<sub>2</sub>, NO<sub>2</sub> व CO<sub>2</sub> का उत्सर्जन कम होने के साथ ध्वनि प्रदूषण, ओजोन क्षरण, जल प्रदूषण और पारिस्थितिक तंत्र पर अल्पकालिक परिवर्तन आये परन्तु वायरल संक्रमण से बचाव के लिए मास्क, हैंड ग्लव्स और अन्य सुरक्षा उपकरणों का इस्तेमाल किया जाता है, और सही जानकारी के अभाव में ज्यादातर लोग इन्हें खुले में फेंक देते हैं, जिससे आसपास के वातावरण पर हानिकारक प्रभाव पड़ता है। भविष्य के प्रकोपों को रोकने के लिए, हमें पारिस्थितिक तंत्र और वन्यजीवों के लिए खतरों का समाधान करना आवश्यक है।



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