

CONFERENCE PROCEEDINGS (ICCMEEHASS)

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INTERNATIONAL CONFERENCE ON INNOVATIONS & CHALLENGES IN COMMERCE, MANAGEMENT ECONOMICS, EDUCATION, HUMANITIES, APPLIED & SOCIAL SCIENCES

Editors:

Dr. Ashok Kumar
Dr. Ravi Kant Modi
Dr. Neeraj Basotia
Apoorv Jain



INSPIRA
JAIPUR - INDIA



YESHWANTRAO CHAVAN ARTS,
COMMERCE & SCIENCE COLLEGE
AMBAJOGAI, MAHARASHTRA

*International Multidisciplinary Conference on
Innovations & Challenges in Commerce, Management, Economics
Education, Humanities, Applied & Social Sciences
(ICMEEHASS-VIRTUAL 2021)
October 23rd & 24th, 2021*



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ON
INNOVATIONS & CHALLENGES IN COMMERCE
MANAGEMENT, ECONOMICS EDUCATION
HUMANITIES, APPLIED & SOCIAL SCIENCES*

Edited by:

DR. ASHOK KUMAR

Assistant Professor
Department of Business Administration
Jai Narain Vyas University, Jodhpur, Rajasthan

DR. RAVI KANT MODI

Incharge, Faculty of Commerce
LBS PG College, Jaipur

DR. NEERAJ BASOTIA

Associate Professor
Department of Commerce and Management
Shri Jagdish Prasad Jhabarmal Tibrewala University
Jhunjhunu, Rajasthan

APOORV JAIN

Research Scholar
Department of ABST
University of Rajasthan, Jaipur, Rajasthan

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Message



HON MR. PRAKASH SOLUNKE
MLA & President of MSP Mandal,
Aurangabad
Maharashtra



I am giving my best wishes for the Two-day International Virtual Conference jointly organized by Yashwantrao Chavan College Ambajogai, Dist. Beed and INSPIRA-IRA. Through various research papers from this virtual conference, researchers will be able to display their thoughts, research work and their research ideas. I congratulate them, for their researchwork. We hope, this International Conference be fruitful in continuing research work even in the current situation of COVID-19 in the country.

Once again I wish the conference a great success.

Mr. Prakash Solunke



Message



HON. MR. SATISH CHAVAN
MLC & General Secretary, MSP Mandal,
Aurangabad
Maharashtra



Congratulations to the organizers of the Two-Day Virtual International Conference organized on 23rd & 24th October 2021, which is jointly organized by Marathwada Shikshan Prasarak Mandal's Yashwantrao Chavan College Ambajogai, Dist. Beed and INSPIRA-IRA. I also like to congratulate all the researchers working for the conference. Today, the work of scholars, professors and researchers in the field of education is becoming important to solve the various problems which exist at the national & international level. This virtual Conference is publishing research work of researchers in the form of a souvenir.

I give my best wishes for this Virtual International Conference.

Mr. Satish Chavan



Message



PROF. (DR.) S S MODI
President
Inspira Research Association , Jaipur
Former President
Indian Accounting Association-IAA
Former Head,
Department of ABST (Commerce)
University of Rajasthan, Jaipur



I take this opportunity to extend my heartfelt congratulation and best wishes to the **Inspira Research Association (IRA), Jaipur** for organising an virtual **International Conference on "Innovations and Challenges in Commerce, Management, Economics, Education Humanities, Applied and Social Sciences."** on 23rd and 24th of October, 2021 in association with **Yeshwantrao Chavan College, Ambajogai, Aurangabad** to focus on the Recent Innovations & Challenges in Commerce, Management, Economics, Education Humanities, Applied and 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 Commerce, Management, Economics, Education Humanities, Applied and Social Sciences which 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. D.B. TANDULJEKAR
I/C Principal,
Conference Organizing Director
Yeshwantrao Chavan College,
Ambajogai



It gives me an immense pleasure to announce that, Yashwantrao Chavan College Ambajogai Dist. Beed Maharashtra is organizing a virtual "International Conference" on "Innovations and Challenges in Commerce, Management, Economics, Education Humanities, Applied and Social Sciences." on 23rd and 24th of October 2021. The present theme of the conference has definitely very useful and innovative in the term of recent global events. This conference will provide opportunities to exchange innovative ideas among the participants. Creations and Innovations are considered to be core competencies in today's world. There are number of emerging trends which will influence the thinking process of new generations to achieve their goals. I hope, this conference will definitely provide various opportunities to achieve these goals for them.

I give my best wishes for the success of this conference.

Prof. D.B. Tanduljekar



Message



PROF. (DR.) ANIL MEHTA
Senior Vice President
Inspira Research Association (IRA) &
Professor, Faculty of Legal Studies
Banasthali Vidyapith, Banasthali
Jaipur



On behalf of the Inspira Research Association I extend a warm welcome to all the participants, session chairmen, co-chairmen and keynote speakers in the 9th international conference being organised by Inspira Research Association in collaboration with Yashwant Rao Chauvan Arts, Science and Commerce College, Ambajogai (Maharashtra). The objective of organising this multi-disciplinary international conference is to provide an excellent forum for the participants for sharing and exchanging original research ideas and opinions and gaining inspiration for future research and broadening knowledge about various fields. Inspira research Association has done a commendable task of organising a series of conferences, seminars, workshops and lectures in virtual mode since the last two years. I am happy to share that every activity of the association has received overwhelming response from every corner of the country as well as good participation from abroad too. The mission of the association has always been to provide rich and quality academic inputs to the participants at most affordable cost with an opportunity of publication of papers. Learners have found significant differences in their skill sets after attending its hands-on workshops which is evident from the fact that a good number of delegates have repeatedly registered themselves in the programs being organised by Inspira Research Association.

I am quite sure that this conference, too, will provide participants with rich academic inputs, will inspire them to explore new research areas and will enhance their academic insights. I wish the conference a grand success.

Anil Mehta
Prof. (Dr.) Anil Mehta



Message



DR. INDRAJEET RAMDASBHAGAT
Conference Joint Organizing Director
Head, Department of Commerce
Yeshwantrao Chavan College,
Ambajogai



All participating professors, researchers, literary and scholar friends. I welcome you to the Two-day Virtual International Conference which is jointly organized by INSPRA Research Association Jaipur, Rajasthan and Yeshwantrao Chavan College Ambajogai, Maharashtra. Various Researchers, Guides, Professors, Scientists, Writers as well as Experts have sent us their articles and their research papers. Research supports innovation. It is a boon for solving global problems of the future of the world to come. Research in any country is fruitful for its progress. Thank you all for adopting this medium of research and sending us various articles and research papers.

I wish you all the best.

Dr. Indrajeet Ramdasbhagat



Message



DR. RAVI KANT MODI
General Secretary
INSPIRA Research Association (IRA) &
Associate Professor & Head
Department of EAFM, Commerce
LBS PG College, Jaipur, India



Warm greetings from Inspira Research Association-IRA, Jaipur

When good things are ordained, the whole universe conspires to make them happen. Inspira Research Association-IRA feels extremely proud and privileged to host the Two Days " virtual **International Conference on "Innovations and Challenges in Commerce, Management, Economics, Education Humanities, Applied and Social Sciences."** on 23rd and 24th of October, 2021 in collaboration with Yashwant Rao Chauvan Arts, Science and Commerce College, Ambajogai, Maharashtra, a reputed leading college for Commerce, Arts & Science.

We are extremely thankful to the members of the Executive Body of IRA & YRCASC, 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 executive members are the backbone of our efforts. We are deeply indebted to them for their silent yet solid support to us for all times.

Best regards.

Dr. Ravi Kant Modi



Message



DR. RAMESH M. SHINDE
Conference Organizing Secretary
Vice-Principal & Head
Department of Hindi,
Yeshwantrao Chavan College,
Ambajogai (M.S.)



Dear Scholars,

When our college, Yeshwantrao Chavan College, Ambajogai (Maharashtra) decided to organise Two Days International Level Conference on "Innovation and Challenges in Commerce, Management Economics, Education, Humanities, Applied and Social Sciences" I became very happy for this academic and an innovative activity jointly organised by Inspira Research Association, Jaipur , Rajasthan. Definatly the conference will be beneficial and fruitful to academicians and research scholars. I specially congratulate to chief organisers, Conveners, Co-conveners, and organising committees of Yeshwantrao Chavan College,Ambajogai and IRA, Jaipur. I also congratulate to Resource Persons, Research paper writers and participants because of you all the conference will get grand success. I congratulate to publisher for publishing research scholars' papers in their reputed National and International journals. My best wishes to you and organising committees.

Dr. Ramesh M. Shinde



Message



DR. AARTI CHOPRA
Joint Secretary
Inspira Research Association (IRA) &
Principal, Bhavan's College of
Communication & Management
Jaipur, India



It gives me immense pleasure that Inspira Research Association-IRA, Jaipur and Yashwant Rao Chauvan Arts, Science and Commerce College, Ambajogai, Maharashtra are jointly organizing Virtual International Conference on 23rd-24th October, 2021 with a focus on innovation and sustainability which is very vital theme to cope with the challenges during corona pandemic crisis and thereafter. It is predicted that future will not belong to those who merely produce and render services in a conventional way but it will belong to those who are innovative in their functioning and will be able to deliver superior quality products and services with cost reduction and having an attitude for continuous striving for excellence. This approach will provide a strong edge to become a leader in respective field and to confront with the cut throat competition. I am sure, in this conference participants will be deliberating upon related issues at length. I wish the conference a grand success.

Dr. Aarti Chopra

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Message



DR. M.S. RAJPANKHE
Conference Joint Organizing Secretary
Director, IQAC
Yeshwantrao Chavan College
Ambajogai



It gives me great pleasure to welcome all the participants to this conference jointly organized by MSP Mandals Yeshwantrao Chavan College Ambajogai Dist Beed Maharashtra and INSPRA-Research Association, Jaipur, Rajasthan. Hope this joint venture prove fruitful in motivating research activities, as we inspire students in this regard.

Thank you Hon. President and Secretary of MSP Mandal and INSPRA association for allowing us to organized this conference.

Dr. M.S. Rajpankhe



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Key Papers



ONLINE EDUCATION: OPPORTUNITIES AND CHALLENGES

Dr. Anil Mehta

Professor, Department of Legal Studies, Banasthali Vidyapeeth, Tonk, Rajasthan

Live as you were to die tomorrow. Learn as you were to live forever ‘

--Mahtama Gandhi

In the last 20 years, the Internet has grown from being nearly non-existent into the largest, most accessible database of information ever created. It has changed the way people communicate, shop, socialize, do business and think about knowledge and learning. Much more than just a new twist on distance learning, online schooling is changing the face of traditional classrooms and making education more accessible than ever before. The COVID-19 pandemic and consecutive lockdowns have affected the education system of India. Since people were stuck inside their houses for months, there was no way for students to continue their studies. What they assumed to be holidays and were happy about, turned to be a disastrous mess. They were deprived of their knowledge so the government needed to find an alternative, and that alternative was online education.

Distinct Advantages of Online Education

There are several things to advantages of online education. It saves time since learner need not have to commute to educational institution to attend classes. This kind of learning allows learner to participate from any part of the world. Online learning allows learners to learn from anywhere as long as they understand the content. One can learn from a place he/she is comfortable. The fact that in case of online education, no physical infrastructure is required, the courses can be offered on affordable fee. In online education, learning resources are accessible anytime. Besides, there may be possibility of recording learning sessions for future reference. Online learning provides resources in soft copy. This way, learner can always share with a friend who needs them. It is a matter of emailing or using whatever sharing app one finds suitable. Online education is having a wider coverage. It supports Flexible Schedules. Traditional learning requires learner to move from one institution to another to get the course you are looking for. Online learning programs are found at one place: the internet. Online education helps learner to be a self-driven person with great time-conscious skills.

Challenges

When there is a problem with internet system, online learning is impossible. Secondly, learning from a website, blog or whichever online platform requires to understand online technology. It is not just about knowing how to start computer and getting to the site. One needs to know how to navigate the screen. This is very easy for people who are always online on different sites. They can figure out how to manoeuvre around a video, task or text. Without such skills, online learning becomes stressful. Lacks the Warmth of Face-to-Face Interaction. Online education in a physical classroom is interesting and more involving as human interaction is present. There are classmates to connect with and an instructor to consult for immediate feedback. This lacks in online learning. Online education is unsuitable for Hands-on Fields. There are courses that require many practical sessions such as surgery, medicine, and the sciences. Learners will need a lab, which online programs cannot offer. Online learning is stressful for those with weak character. If learners are lazy type, never punctual and love postponing tasks, online learning will be a waste of time and money. This is especially for the professional courses. There is no tutor to follow up. In such for learners, ordinary classroom-based course is better. If learners are taking online programs from home for example, that there will be possibility of disturbance children, people moving around.

It is clear that the advantages of online learning surpass its disadvantages. The future of online learning is promising. However, there is a need to blend online learning with physical learning, more professionalism in delivering the contents, greater focus on quality content development.



FACTORS DETERMINING CONSUMERS PURCHASE INTENTION TOWARDS NATURAL COSMETICS – A REVIEW

Manita Matharu

Assistant Professor, Amity University, Noida, UP, India

Introduction

According to the Associated Chambers of Commerce and Business of India (ASSOCHAM), the current market size of the cosmetic industry is estimated to be over 35 billion dollars and would double to 20,000 billion dollars by 2035. The reason for this could be attributed to rising disposable incomes and a rise in the number of working women looking for a better life. Companies are now infiltrating the rural market and producing specific items for this sector, according to D S Rawat (ASSOCHAM secretary general). According to one study, women in their forties and fifties have more disposable money. As a result, numerous foreign players enter the Indian cosmetic market with new products aimed specifically at women over the age of 30. Herbal cosmetics are prevalent in India, and several herbal treatments are also indigenous to the country. In the next five to six years, India's whole skin care market is predicted to rise by more than 10%. (kuickresearch.com). For millennials (those born after 1980), India is a significant market. In the Indian market, there is a wide choice of items for millennials, not only in the synthetic cosmetics area, but also in the Ayurvedic and herbal cosmetics sector. Basic skin care items including face cleansers, anti-blemish creams, and spot-reduction remedies are popular in this market.

Despite the fact that there is a market demand for organic products, pressure from the government and environmentalists has driven corporations to change their production methods to be more environmentally friendly. To be competitive in today's market, marketers must first comprehend the business world, particularly consumers, and then design an appropriate marketing strategy.

According to recent studies, there is still a scarcity of data on Indian consumers' purchase intentions and behaviour when it comes to organic personal care goods. The majority of studies focused on characterising consumer perceived values for buying green or natural items in order to understand the relationship between consumer purchase intention and perceived values (Ghazali et al., 2017; Johnstone, and Yang, 2016; Schleenbecker and Hamm, 2013). Given contemporary organic trends and rising demand for organic products, the rapid expansion of organic food has received a lot of attention. However, little was understood about the various factors that could influence a consumer's decision to purchase an organic personal care product.

Natural Cosmetics

Natural cosmetics are gaining popularity not just to answer consumers' demands for healthy, ecological oriented, and ethical products, but to help the cosmetics industry as a whole thrive in a sustainable manner (Sahota, 2014). Natural cosmetics are primarily made from agriculturally produced plant-based components (Philippe et al., 2012). Cosmetics firms across the sector have been aggressively developing natural ingredients in response to consumers' healthy lifestyles, creating better circumstances for the growth of the natural cosmetic products market (Kerdudo et al., 2016; Philippe, 2012).

"Organic personal care" products offer a high percentage of organic materials such as organic herbal and plants extract, with no sulphates, parabens, artificial colours and artificial scents (Kim, Hee, and Chung, 2011). A natural or organic personal care product is one that is of excellent quality and uses few chemicals. Some of the products have eco-friendly, environmentally friendly, biodegradable, and chemical-free characteristics. The product, which was plant-based and vegetarian-friendly, also included natural herbs as a primary ingredient. The items were not tested on animals, and they did not include any animal bi-products. India's herbal cosmetics sector is predicted to increase, as Indian customers choose natural and herbal cosmetics. Forest Essentials, Himalaya Herbals, VLCC, Dabur, Lotus, Patanjali, and Just Herbs are among the herbal cosmetic brands available in India.



Objectives of the Study

The research aims to explore factors affecting consumers' purchasing behaviour in the natural cosmetics industry.

Research Question

"What are the factors affecting the purchasing behaviour of consumers for natural cosmetic products?"

Objective

To identify the factors that influence consumer buying behaviour towards the natural cosmetics. Factors influence consumer buying behaviour towards the natural cosmetics.

Consumer's Attitude

Consumer attitude is defined in this study as the consumer's preferences for and dislikes of a product. Attitude is a psychological inclination manifested by a degree of favour or disfavour for a certain entity (Eagly and Chaiken, 1998). The attitude toward a particular behaviour "refers to the degree to which an individual has a favourable or unfavourable judgement or appraisal of the particular behaviour" (Ajzen, 1991).

Consumer's Environmental Consciousness

This refers to consumers' worries about environmental issues, which influence their attitudes toward and purchasing behaviours toward products, particularly ecological or ecologically friendly products (Dagher, Grace, Itani, and Kassar, 2015). Environmental consciousness motivates people to make more eco-friendly purchasing selections (Peattie, 2001). Environmentally conscious consumers are willing to alter their shopping habits in order to help the environment (Chase, 1991).

Consumer's Health Consciousness

Health consciousness has been identified as the primary factor influencing consumers' attitudes toward organic products (Wandel and Bugge, 1997; Padel and Foster, 2005; Chen, 2009). Consumers who are health conscious are concerned with their overall well-being and work to maintain or improve it (Kraft and Goodell, 1993; Newsom et al., 2005).

Perceived Quality of Product

Consumer perceptions of product quality reflect the consumer's attitude toward the product in terms of whether it satisfies the standard of quality and expectation based on its performance and smell (Mondelaers, Koen, Verbeke, and Huylenbroeck, 2009).

Word-of-Mouth (WOM)

According to Trusov et al., (2009), WOM communication is more significant than other forms of communication. This mode of communication is regarded as more trustworthy and compelling (Mayzlin, 2006). Consumers' purchase and selection of items and services will be influenced by word-of-mouth communication on the network platform (Subramani & Rajagopalan, 2003). Online word-of-mouth can have a good effect on customers' purchase intentions, and it can also have a negative effect on consumers' purchase intentions through brand image influence (Reza & Samiei, 2012).

Price Sensitivity

Numerous studies have demonstrated that consumers who are significantly less knowledgeable of green products are unwilling to pay higher prices. Although for a buyer, there are four distinct values: performance, emotions, price, and socialism, all of which are significantly influenced by purchasing attitude behaviours. Organic cosmetics are often more expensive for a variety of reasons (Tewary, Gupta, Mishra, & Kumar, 2021). Pricing becomes critical in the marketing of organic cosmetics. Findings indicate that greater prices have an effect on customers' likelihood to purchase organic cosmetics (Singh & Verma, 2017).



Need for Uniqueness

To differentiate oneself from the competition, organic products become preferred options for communicating distinct traits. The researcher investigated the possibility that consumers' perceptions of a product's identity are that it is distinct from other products (Ghazali et al., 2017). If a product is difficult to obtain, the perception of uniqueness may explain the existence of scarcity effects. Organic products, on the other hand, are regarded as exceptional by customers. People are more aware of the distinctive aspects of the product (Gok & Ulu, 2019).

Suggestions

- In the Indian healthcare sector, cost is a major consideration. Consumers in India choose products at lesser prices. As a result, marketers should be aware of it. Therefore, marketers must investigate how to persuade consumers that natural cosmetics on the market are cost-effective, taking into account factors such as pricing, product quality, and product availability.
- When it comes to purchasing herbal products, women face quality issues. This could be addressed by ensuring the quality of branded herbal products through the application of relevant certification criteria. For this, marketers should aggressively collaborate with governments and non-governmental organisations (NGOs), to improve industry standards and promote unified certifications.
- Because consumers are dissatisfied with the presentation, all retail shops must display the availability of different brands.
- Herbal products could be supplied on a regular basis. As a result, consumers may not face the problem of branded herbal products being unavailable.
- Companies should consider how the consumer views the quality of herbal goods while designing a new product. When it comes to positioning a product, the corporation should keep in mind that suggestions from friends' groups are quite influential. Marketers must use their ability to influence consumers and effectively advocate sustainable and healthy lifestyles to them to become successful.

Conclusion

Organic beauty products are rapidly gaining in popularity. Numerous companies have joined the industry with branded organic skin care, hair care, soaps, and essential oils. This study aided in determining the different influencing aspects that influence customers' purchasing and consumption behaviours regarding organic cosmetic items, as well as their level of awareness regarding these products. According to the findings of this study, numerous factors influence purchasing behaviour, which varies from product to product and brand to brand depending on the nature of the usage. Companies consider these behaviours when developing segmentation, targeting, and positioning strategies for herbal products.

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E-LEARNING IN THE CONTEXT OF PRESENT TIMES

Seema Malik

PhD Scholar, Amity Institute of Education, Amity University, Sector 125, Noida

Education is constantly undergoing changes under the effects of globalisation. According to Bourn (2014), learning of global and development issues through recognising the value of linking people's lives throughout the world, is a way of identifying with development education. Teachers must understand educational philosophies, strategies that promote classroom management, the various theories that underpin learning and more importantly, have a general knowledge about the target audience who are the learners (Mayes & Freitas, 2004). All these are vehicles that will help the teacher to drive his teaching effectively and safely to his destination (learners). The implicit (competence) and explicit (performance) pedagogies show diverse approaches that instruction is delivered to learners as indicated by Bernstein (1996). These models of pedagogy take into cognisance the various learning styles of the learners, the content and how it should be sequenced and paced, what teachers are supposed to teach and how learners are to learn, instructional strategies, and the assessment procedures teachers are to administer.

It is very critical to note that as the world continues to deal with the realities of COVID-19 and its challenges especially in the education space, appropriate strategies need to be employed to continue to engage learners for teaching and learning. Schools have been adopting instructional approaches that will help them meet the increasing demands of education. One major area where this is happening is in the usage of new models, new innovations, and new ways of delivering content, connecting with students, and measuring outcomes (Ananga, 2000). For teachers to fully appreciate learners and their learning styles and be able to function effectively as teachers, there is the need to recognize the theories that underpin learning. Learning is a process of active engagement and education has shifted from the view of the "learner as sponge" to the "learner as active construction of meaning" (Wilson & Peterson, 2006). The works of Plato, Dewey and Socrates made us aware that learners are not tabula rasa, empty vessels, inactive observers, to name but a few. This premise has influenced most of our schooling system. The works of various theorists help to explain the way learning occurs.

As teachers understand the pedagogy of teaching and learning, it is equally important to understand the theories of learning. How do students learn? What do they have to learn? And how can teachers ensure that students are learning in the face of COVID-19? The answers to these and other related questions, lie in the theories of learning. It is important to appreciate the fact that learners are different with different learning styles. Moving a course from one medium to another, for example, from the physical classroom to online, can take different instructional design paths, ranging from attempts to replicate the previous version in the new medium as faithfully as possible to radical changes in the design that take advantage of contemporary learning theories (Herrington et al., 2010).

E learning is gaining in popularity over the last few years and it has gained greater traction in the recent time. With the emergence and spread of Covid 19 around the world, online education has trickled down to the most basic level in the schools. Teachers are exploring new methods of teaching in virtual mode and finding new ways of assessment of learning. However, they are first getting well versed with creating digital content and conveying it with efficacy to the students. Instead of conducting hands-on science experiments, conducting field trips and helping students do activities and projects, everything has come to the virtual mode where students are primarily only listeners and viewers. However, education is not just acquiring of subject knowledge but also about developing social skills and sportsmanship among the students which are built over several years. Research has also shown that the majority of online learning lacks in pedagogical background based on learning theories. Designing effective instruction goes beyond executing various steps into instructional design, whether it is offline or online. It is important to take into consideration the theoretical bases in which it is grounded. Learning theory by itself does not offer answers to effective pedagogy but it does offer clarity, direction and focus throughout the instructional design process (Merrill, 2001). Similarly, Merriam and Caffarella (1999) point out that learning theories do not give us solutions but direct our attention to the variables which are crucial in



finding solution. Thus, understanding learning theories and properly incorporating them within the scope of instructional design is important for educators.

e-Learning is an alternative for educational delivery especially in the era of technological advancement, the unceasing quest for education pursuit by prospective students amidst infrastructural constraints in our context and, the arrival of the COVID-19, as a global threat. The role of theories of learning in relation to e-learning is crucial to the realisation of instructional goals. It is key to note that pedagogical issues that border on e-learning are worth emphasising because learners are central to the teaching and learning process, especially when it comes to technology use in education. Educators should therefore place value on theories that underpin learning as they plan, design, and implement instruction.

E-learning is no longer seen as a technical and administrative tool, existing simply to deliver content. Practitioners continue to seek guidance on pedagogically sound, learner-focused and accessible learning activities, and learning contexts are increasingly rich in electronic and mobile technologies (Goodyear, 2007). A model of e-learning would need to demonstrate on what pedagogic principles the added value of the 'e' was operating. Where, for example, the 'e' allows remote learners to interact with each other and with the representations of the subject matter in a form that could simply not be achieved for those learners without the technology then we have a genuine example of added value (Mayes & Freitas, 2004).

E-learning involves the use of a number of technological tools that can be applied in various contexts; it is not a distinctive educational system in itself. It is also possible to apply different education philosophies using eLearning. Students can be encouraged to construct their own knowledge using technology tools, and those same tools can also be used to present materials that deliberately lead students to pre-determined conclusions in highly structured ways (Herrigton et al., 2010). Implementing e-learning courses can be seen as a complex process going beyond systematically executing steps within an instructional design model. Among a large number of critical aspects, instructors can consider principles of learning by means of historically grown learning theories (Modristscher, 2006).

E-Learning, like all instructional technology delivery environments, must be rooted in epistemological frameworks to be effective for teaching and learning (Dabbagh, 2005). Bednar et al (1991) pointed out the importance of linking theory to practice in the design and development of any instructional system and emphasized "... effective design is possible only if the developer has a reflexive awareness of the theoretical basis underlying the design". Hannafin et al (1997) expand on this by suggesting that clarifying the foundations and assumptions of different perspectives on learning and aligning theoretical approaches and methods of instruction through grounded design helps to validate instructional applications based in different perspectives. These perspectives include: the cognitive information processing view or "mind as a computer metaphor", the parallel distributed processing view or "mind as a brain metaphor", and the distributed or situated cognition view or "mind as a rhizome metaphor" (Duffy & Cunningham, 1996).

Based on observations of 79 eLearning classes in eight primary schools, four secondary schools, and two special education schools in Hong Kong, this study illustrates how eLearning technology can advance at least five constructivist pedagogies: 1) active learning, 2) student-centered learning, 3) peer learning, 4) personalized learning, and 5) differentiated learning (Paul et al., 2021). Apart from improving learning outcomes, eLearning technologies have also been shown to enrich the entire learning process with four important features (Twigg 2002; Huffaker & Calvert 2005). First, eLearning systems are generally designed to include interactive media, which can encourage participation in learning activities and motivation. Second, eLearning systems are self-paced, allowing students to set learning goals independently and progress in their learning pathways at their own pace. Third, the learning contents of eLearning materials can be accessed repeatedly such that students can revisit difficult concepts for clarification. Finally, the learning contents in the eLearning system can be customized by teachers to attend to individualized learning needs.



Constructivism as a learning theory is well-suited to be the theoretical frame of e-learning in the Web 2.0 era as well. Moving away from behaviorism, cognitivism already focused on the open-ended problem solving types of cooperative learning. This trend was built upon by constructivism where, as Keengwe and Onchwari (2008: 53) explain based on Brooks and Brooks (1999) "the traditional role of instructors as dispensers of information is challenged, and the new role of instructors is that of a guide: to challenge students' thinking and encourage reflection in the learning process". This changed hierarchy allows students to be more involved in their own learning and makes it possible for them to develop their own understandings instead of accepting a pre-structured model. Constructivism allows for parallels to be drawn between subject areas that are opposites like science and language classes. Taber (2015) argues that the key constructivist thinkers in science education were not arguing that students should construct their own knowledge. Instead, learners spontaneously construct their own knowledge (p. 128) This similarity is evidenced by Ziglari and Parviz's (2012) who point to the constructivism in language learning by arguing that students learn the materials in collaboration with peers and construct their own meaning.

E-Learning is becoming a crucial resource for institutions. First, it can make education independent of time and location. Second, it opens up new possibilities for implementing pedagogical innovations where learners are expected to function as active, independent, self-reflected, and collaborative participants. Finally, it can help teachers to manage their online courses so that they can create, add, modify, customize and reuse digital course content and learning objects (Hadjerrouit, 2007). To realize the potentialities of e-Learning, there is a need for a systematic software development approach, because the lack of a systematic approach can result in poor e-Learning quality (Kay & Knaack, 2005). In addition, the very basis of e-Learning is a pedagogical foundation based on learning theories (Conole & Fill, 2005; Mayes & Fowler, 2005; Hamid, 2002; Harasim, 2000). That is to say, progress in e-Learning will come from a better understanding of the learning process and not automatically from improved technology.

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THE CONTRIBUTION AND APPROACH OF THE CORPORATE TOWARDS CSR EXPENDITURE DURING COVID-19

Dhaval A. Zala

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

Dr. Dineshkumar R. Chavda

Research Guide, Department of Commerce and Management, Bhakta Kavi Narsinh Mehta University, Junagadh, Gujarat, India

The ongoing Covid-19 pandemic, which has spread across the globe, including India, has seen Indian businesses contribute and support afflicted areas and residents in general. The advent of a global crisis as a result of the novel coronavirus has prompted many corporate brains to think and act socially responsible in order to fulfil the demand of the hour. However, the epidemic has clearly challenged a number of existing CSR assumptions, concepts, and practices. This study was undertaken to identify the corporate social responsibility practices adopted against COVID - 19 outbreak and identify obstacles in the way of accomplishing the CSR goals also discussed about the future of CSR in India. The study stated that financial bodies must take voluntary steps to assure the socio-environmental feasibility of projects to be sponsored. The findings of this paper are significant in terms of CSR because they demonstrate the evolution of the concept between two of the most severe crisis periods. The study suggested that the lessons learned during the COVID-19 epidemic should inspire national governments to make the appropriate decisions towards CSR advancement.

CASHLESS ECONOMY IN INDIA-PRESENT SCENARIO

Deesha.Mehta

An early stage of cashless economy dates back to the ancient time, where the barter system was followed by the government. Over the period of time the Government changed its policies and cash based economy came into existence. To combat black money, Corruption, Tax Avoidance, on 8th November 2016 the Government took the decision of modern cashless economy or digital economy through demonetization. Here the circulation of physical currency will be minimum and the citizen will be benefited a lot. Our country should adopt cashless economy to get rapid progress in worldwide because if a country has strong economic system then it will always progress in each and every field. If we follow cashless economy the time and money will be reduced, use of technology will be done properly, corruption, black money etc can be controlled and an inclusive society will be formed in future. India is trying to improve its digital economy by simpler technology use, advance digital payment system, increase merchant banking, payment through UPI's etc. Digitalizing has a wider impact on economy. No economy can adopt cashless completely, so government has pushed the digital theme in every area. Cashless economy means purchasing; selling and trading through digital mode i.e cards, wallet, paytm, phone pe etc. in place of paper currency. Through digitalizing all records are traced and maintained correctly to avoid any fraud. The RBI has issued framework on payment system aiming at less cash economy.

ISSUES RELATED TO CELEBRITY ENDORSEMENT

Deepti Goel

PhD. Scholar, Department of Commerce, University of Delhi, Delhi, India

People are so much fascinated by the celebrities that their role in modern marketing cannot be neglected. Be it film stars, sports persons, politicians or even animated characters, people idealize them and want to be like them. Therefore, marketers use celebrities to endorse their products and brands. Various studies have shown the positive impact of celebrity endorsement on factors like sales (Daneshvary and Schwer, 2000), profits (Agrawal and Kamakura, 1995 and Mathur et al., 1997),



purchase intentions (Rafique, 2012), brand perceptions (Kamins et al., 1989 and Nasir et al., 2016), attention (Hunt, 2001), recall (Friedman and Friedman, 1979) etc.

But the risks and costs associated with the celebrities cannot be neglected. Advertisers must be extremely careful in selecting the celebrity to represent their brands and companies. There are many issues involved like defamation, celebrity trap, multiple endorsements, hired gun problem etc. Marketers should consider these dangers while using celebrities as their endorsers.

This paper focuses on the issues related to celebrity endorsement which makes it a challenging task for marketers. This is a review paper based upon previous research on the topic. Objective of this study is to understand how celebrity endorsement can have negative impact on products and brands.

This study is believed to give deep insights on the area of issues related to celebrity endorsement so that future scholars can further explore this area as it has been found that not many studies have been done on celebrity endorsement in India. Finally the paper is concluded with findings and suggestions based upon the review done.

MUTUAL FUNDS PERFORMANCE ANALYSIS – A SELECTION CRITERIA FOR INVESTOR

Apoorv Jain

Research Scholar, Department of ABST, University of Rajasthan, Jaipur

Mutual funds are pooled financial entities that offer an alternative to direct investing. A mutual fund is a company that creates and manages investment portfolios for the general public. A mutual fund is a type of investment vehicle that pools modest sums of money from a large number of individuals with similar investing goals. The funds are pooled and invested in a portfolio of assets based on the investment goal to be met. Investors put money in and get units based on the unit price, which is referred to as the NAV (Net Assets Value). After subtracting investment management fees, the returns obtained from the invested pool of assets are split among the investors based on the amount they invested.

The research is based on the performance of mutual funds and takes into account various journal papers that have been published. As a result, from the investor's perspective, it is essential to understand more how portfolio managers perform, but also investment policies. Similarly, at the macro level, it is worthwhile to examine the performance of fund managers as a whole to determine whether they add value to portfolios or simply reap full benefits from investors. Furthermore, achievements in the past does not guarantee that it will continue in the future. This is because high performance can be attributed to either a manager's ability or good fortune. As a result, it is interesting to understand the characteristics of funds as well as their performance, which helps investors understand how to choose their schemes.

MEASURING SERVICE QUALITY THROUGH CUSTOMER SATISFACTION IN BANKING SECTOR: A SYSTEMATIC LITERATURE REVIEW

Anupma Shukla

Research Scholar, Department of Commerce, Iswar Saran Degree College, A Constituent PG College of University of Allahabad, Prayagraj, Uttar Pradesh

Dr. Ruchi Gupta

Assistant Professor, Department of Commerce, Iswar Saran Degree College, A Constituent PG College of University of Allahabad, Prayagraj, Uttar Pradesh

Indian banking sector is one of the strongest and fastest growing sectors in the Indian economy. In recent decades banking sector has undergone a magnificent change with innovative business models and upgradation of technological infrastructure. Banking industry is a predominantly service oriented industry largely depending on human interactions. Technological advancements have impacted the



technique of deliverance of service. However, one of the prominent issues faced by the banking sector currently is the quality of the services offered to the people.

This paper presents a systematic review of research into the relationship between service quality attributes and consumers satisfaction over past decade (2011-2021). The findings of the study exhibit that out of 50 papers most of them assumed responsiveness, tangibility and reliability as prominent factors for customers satisfaction which was undertaken in the banking sector in India with respect to service quality.

A STUDY OF CAPITAL STRUCTURE WITH SPECIAL REFERENCE OF TATA POWER COMPANY LTD

Ankitaben Gordhanbhai Monpara

Research Scholar, Under the Faculty of Commerce & Management, Bhakta Kavi Narsinh Mehta University, Junagadh, Gujarat, India

Dr. Urvashi J. Devmurari

Assistant Professor, J.K.M. B.Com, BCA College, Bhakta Kavi Narsinh Mehta University, Junagadh, Gujarat, India

Capital structure is the question of how a company should fund its overall operations. Capital structure can be considered as the balance of a company's common stock or Equity share, preferred share, long-term debt and short-term debt. In capital structure Equity consists of ownership rights in the company while Debt consists of borrowed money with interest expense. Capital structures that favour equity over debt or vice versa suggest characteristics in a business, which will inform who that business appeals to. The purpose of the study is to analyse the capital structure during the financial year 2010-11 to 2019-20 of TATA Power Company Ltd. Research conducted by using correlation matrix analysis. Company's Capital Structure is evaluated by two groups of variables, one called independent variable which includes Debt Ratio, Equity Ratio and Debt to Equity Ratio and second one is called dependent variable which includes ROA, ROE, and EPS. At the end of the research TATA Power Company Ltd recommend to reduce the overall cost of capital by reducing Debt fund. The result finds that Equity Ratio has positive relation with ROA, ROE and EPS while Debt Ratio and Debt to Equity Ratio has negative impact on ROA, ROE and EPS therefore a firm should stop to rising more and more debt before the level of optimum capital structure otherwise it should lead to negative impact on ROA, ROE, and EPS.

LIVELIHOOD STRATEGIES OF URBAN POOR HOUSEHOLDS IN THE CITY OF ADDIS ABABA, ETHIOPIA: IT'S IMPLICATION FOR LIVELIHOODS SECURITY

Amsalu Almw

Ph.D. candidate of Sociology, Panjab University, Chandigarh, India

Identifying poor household livelihood strategies is crucial to challenge poverty and insure livelihood security in the poor country's urban areas like Addis Ababa. The aim of this study is to identify the main livelihood strategies followed by the majority of the urban poor and its contribution to their livelihood security. Using quantitative and qualitative methods, primary data collected from 394 household survey samples is analyzed quantitatively triangulated with an in-depth interview data using urban livelihoods framework. Purposive and simple random sampling techniques are used to choose study areas and observation units respectively. The study identified seven main livelihood strategies pursued by poor households. The research result showed that the dominant proportion (56%) of the poor households make a living out of casual labour or pursue informal livelihood earnings as main sources of livelihood strategies. These are followed by wage employment in the city and pensions and remittances. Poor households in the study community are found leading a life of insecurity. Improving the availability of key assets (human asset formation) of the poor to increase employability in better paying jobs and supporting an easy access to credits to help engage in better paying business might be a way-out of poverty.



MICRO FINANCE INSTITUTIONS AND INCLUSIVE GROWTH

Amit Parmar

Research Scholar, K.R.Mangalam University, Haryana

Dr. Richa Nangia

Associate Professor, K.R.Mangalam University, Haryana

Many developing and advanced economies are focusing on improving Microfinance Institution's Performance because most studies and empirical results show that there is a significant positive relationship between Microfinance Institution Performance and the Index of Financial Inclusion, and that both have a significant positive impact on Economic Growth, which is one of the basic goals and objectives of Inclusive Growth. Using the secondary data, the current study attempts to shed light on the significance of the Microfinance Institutions and their contribution in achieving the inclusive growth in Indian context. The study revealed a strong positive association between the performance of microfinance institutions, financial inclusion, and economic growth. As a result, developing economies, like India, with a population of more than 1.40 billion, can maintain their economic growth by maximising the performance of microfinance institutions.

ONLINE RETAILING OF FRUITS AND VEGETABLES IN INDIA

Amit Lathiya

Assistant Professor, Planning Cell, Office of Directorate of Research, Navsari Agricultural University, Navsari, Gujarat

Munira Habibullah

Professor, Department of Business and Industrial Management, Veer Narmad South Gujarat University, Surat, Gujarat

Fruits and vegetables are an unavoidable component of our everyday diet. They keep us healthy while also adding diversity, flavour, and texture to our everyday meals. In the age of e-commerce, not only business-to-business, but also business-to-consumer selling of fruits and vegetables is becoming more digital. This article attempts to present the scenario of online retailing of fruits and vegetables and relevant factors and challenges to it in India.

FABRICATION OF NOVEL ALUMINIUM AND ITS APPLICATION

Amartya Sharma

B.Tech (Mechanical Engineering) & M.Tech (Automobile Engineering), Integrated ASET, Amity University, Noida, U.P., India

Failure occurs in compounds after elongated exposure due to micro cracks. Therefore maintenance of such locations is not practically possible at remote areas in the effort to increase the reliability and endurance of compounds, these Self healing compounds are manufactured to automatically fix small crevices and cracks if there will be any to make sure failure doesn't happen and increase the life of structures. Thereby making maintenance task simplified and efficient. This industry report targets to summarise the recent developments in the area of self healing compounds. Firstly, techniques of characterisation and fabrication have been studied as much as possible for self-healing microcapsules and self-healing carbon fibre laminates that contains graphene/ hexa-methoxy-methyl-melamine (HMMM), rejuvenator, supramolecular elastomer, and hybrid shells. This report also lasers the numerical approach in order to explore recoveries in self-healing compounds and also to study the enhancements in mechanical properties of these new compounds. Then, the applications of shape memory polymer and alloy in CNTs reinforced self healing compounds are also worked upon. Compound material with sheets of carbon nano tubes (CNS) is worked upon as self healing material as it is able to maintain its temperature to that of living species. Therefore this application will be based on smart self healing compounds, compiling this industry report.



RELATION BETWEEN FOREIGN INSTITUTIONAL INVESTMENTS AND INDIAN STOCK MARKET

Amit Chaudhary

Research Scholar, Bharati Vidyapeeth Institute of Management and Research, New Delhi

The aim of this paper is to study the relation between Foreign Institutional Investments (FII) and Indian Stock Market (Nifty 50) for the period between 1st Jan 2018 to 31st Dec 2019. For the purpose of this study Augmented Dickey Fuller Test (ADF), Regression Analysis and Granger Causality Test have been used. The results from Regression analysis show that there is a positive and significant relation between Foreign Institutional Investments (FII) and Nifty 50. By applying Granger Causality Test, it has been found that there is causality running from Nifty 50 to FII but there is not causality from FII to Nifty 50. The conclusion from this research is that although Foreign Institutional Investments (FII) have a positive and significant impact on Indian Stock Market (Nifty 50) but there is no causality running from FII to Nifty 50 for the time period taken for the study.

CAREER ADVANCEMENT IN CEMENT INDUSTRIES OF NEPAL

Abhinay Jayaswal

PhD Scholar, Singhanian University, Rajasthan, India

Running a business in today's world of globalization and tough competition is a difficult task. Some companies have risen to the forefront of the economy in this competitive era. Cement Industries of Nepal is the source of this ray of hope as Nepal's cement industry is at its peak and provides job opportunities on a large scale. This research paper attempts to demonstrate career advancement factors and reveals how employees can be successfully retained in Nepal's cement industries for a longer period.

Purpose: The primary goal is to examine how career advancement affects employee retention in Nepal's cement industries.

Design: The researcher used a quantitative research design and a descriptive research method.

Findings: For Cement Industries of Nepal, employee retention has become a huge obstacle. Career advancement is an important factor in retaining employees in the cement industry. This factor is well supported by statistical findings derived from primary data obtained through the questionnaire technique.

Originality/ Value: This research paper is based on original research work created by observing and analyzing Nepal's Cement Industries data.

A STUDY OF PSYCHOLOGICAL WELL BEING AMONG URBAN AND RURAL LATE ADOLESCENCE

Aarti Ramkishan Chauhan

PHD Research Scholar, Dr. A P J Abdul kalam University, Indore, M.P.

The purpose this study the Psychological well-being on Urban and Rural Late Adolescence. **Objectives:**-To Study the Urban and Rural Late Adolescence with dimension Psychological well-being on Life satisfaction, Efficiency, sociability, mental Health and Interpersonal relation. **Hypotheses:**-There is no significant difference between Urban and Rural Late Adolescence with dimension psychological well-being on Life satisfaction, Efficiency, sociability, mental Health and Interpersonal relation. **Methodology- Sample:**Total sample of present study 100 Late Adolescence, in which 50 were Urban (25 Male and 25 Female) Late Adolescence and 50 Rural ((25 Male and 25 Female)) Late Adolescence. The subject selected in this sample was used in the age group of 18 years to 21 years and Ratio 1:1. Non- probability purposive Quota Sampling was used. **Variables-** The independent variables are Gender (Urban and Rural Late Adolescence) and Dependent variables are psychological well-being (Life satisfaction, Efficiency, sociability, mental Health and Interpersonal relation). **Research Design:** 2x2 Factorial research designs used. **Research Tools-** Psychological well-being scale (2012) by



Devendra Singh Sisodia and Pooja Choudhory. **Statistical Treatment:** Mean SD and ANOVA. **Conclusions: -1)** No significant difference between Urban and Rural Late Adolescence on Life satisfaction, Efficiency, Mental health and Interpersonal Relation. 2) Rural Late Adolescence high Sociability and Psychological well-being than Urban Late Adolescence.

SIGNIFICANCE, CHALLENGES AND OPPORTUNITIES FOR MICROFINANCE SECTOR IN INDIA

ACS Soumya Sharma

Prof. C.K Shah

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 organization that provides financial assistance to low-income people. Microloans, micro-savings, 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 significance, challenges and opportunities of Microfinance sector in India. Further efforts have been made to bring out the challenges and opportunities faced by Microfinance Sector in India.

IMPACT OF INFORMATION TECHNOLOGY IN CASHLESS ECONOMY IN INDIA

Dr Amit Kumar

Assistant Professor, Marwari College, Ranchi, Jharkhand, India

Cashless economy describes economic states whereby financial transactions are not conducted with money in form of physical banknote or coins but rather throughout the transfers of digital information (usually an electric representation of money) between transacting parties. Information technology refers to study or use of computer to store retrieve, transmit and manipulate data or information. Cashless transactions cannot be conducted without electronic gadgets and internet. Information technology plays a significant role in cashless economy. Before November 2016 cashless transaction was present in economy but it was not much popular among public but after demonetisation when people were out of cash they opted for cashless transaction and government promoted cashless economy. All the methods of cashless transaction like debit card, credit card, e-wallet, e-banking etc can only be done through using technology of sending digital information. Information technology has a great impact on cashless economy and it has both negative and positive impact on economy and general public. IT has made transactions efficient but due to loopholes in technology security is at risk. A survey was conducted to know that without IT cashless economy was possible or not and what are its impacts according to general public.

EDUCATIONAL MEASUREMENT AND EVALUATION

Dr. Elisha Kolluri

Assistant Professor, NSR College of Education, Jambagh, Hyderabad, Telangana State, India

Effective teaching can be defined in many ways including teacher behavior, teacher knowledge, teacher beliefs, and so forth. Effective teaching as the ability to improve student achievement. It enables



a teacher that how learning process should be initiated, how to motivate, how to memorize or learn. It helps teachers to guide the students in right direction in order to canalized student's abilities in right direction. Educational measurement is an act or a process that involves the assignment of a numerical index to whatever is being assessed. The term educational measurement is used to measure physical qualities of a thing or a person and psychological and educational qualities of a person. For example, we measure the height, weight and age of a child and also measure its intelligence, abilities in various fields. Physical measurement is direct and simple and its tools are meter, liter, gram etc. Psychological and educational measurements are complex and expressed in grades or marks. Educational measurement helps to know a particular phase of child's personality. Evaluation is a comprehensive and continuous process which assesses overall personality of a child. It is quantitative as well as qualitative description of pupils' achievement. It encompasses the terms 'test' 'measurement' and 'examination' and they are quantitative tools of evaluation. The methods of measurement such as tests, inventories, observation, interview, checklist, rating scales, attitude scales and projective techniques are useful to measure the student progress. Formative evaluation, summative evaluation and diagnostic evaluation are essential to identify the student's weakness and strengths. Quantitative and qualitative tools of evaluation such as oral tests, written tests, observation techniques, sociometric techniques and self-report techniques are useful for teacher to measure the student's performance in the teaching-learning process. The objectives of educational measurement and evaluation are to find out the student's achievement and motivate them to learn, identify the strengths and weakness of the learner, discuss the tools and techniques of educational measurement and evaluation, develop cognitive skills, psychomotor skills and affective skills among the learners and make the educational measurement and evaluation an integral part of teaching-learning process.

SCHOOL CURRICULUM 100 YEARS AGO AND NOW-A COMPARATIVE STUDY

Dr. Chandrasekharan Praveen

Former Principal IASE, Thrissur

A major recommendation of the New Education Policy 2020 relates to early childhood education (ECE). As per the proposed 5+3+3+4 pattern, the new focus of ECE would be the first three years (pre-school education) which in rural areas were handled by Anganwadis and the first two years of primary school. And curricular changes if any for the first five years of schooling will shortly be incorporated in the coming years in schools in India.

The investigator, a teacher educator by profession drawing on the experience of associating with the curriculum revision of the BEd programme in the University of Kerala, attempted a study of the changing school curriculum in the last one hundred years. The objective of the study was to identify the subjects taught, the time allotted for each subject and the different activities given to students a century ago and in recent years. For this, data was collected both from books which are a century old and current digital data from websites of the department of Education in Kerala State and the NCERT. The data thus collected was then compared with the current proposal for revising the primary school curriculum in NEP 2020. It is hoped that the findings of the study will inform curriculum developers to refine existing practices by drawing on aspects of a century old curriculum found to be beneficial or worth re-introducing.

FACEBOOK INTERACTION AND ESSAY WRITING PRE-TASK: INDIAN ESL STUDENTS' PERCEPTIONS, ATTITUDES AND CHALLENGES

Dr. Ekta Rana

Jaipur National University, Jaipur

The purpose of this study is to ascertain Indian ESL students' opinions, attitudes, and obstacles about the incorporation of Facebook interactions to improve their essay writing. The teacher-researcher undertook this study to give a platform for identifying pedagogical implications that would enable students



to improve their writing skills in an Indian ESL context. This study included fifty Indian ESL students at the upper-intermediate level. The researcher formed three Facebook groups and required respondents to participate in Facebook interactions. An online questionnaire with 12 closed-ended questions and three open-ended questions was used to assess students' opinions, attitudes, and challenges. Apart from fostering good moods, the data suggested that Facebook Interactions aid students in becoming familiar with writing themes, developing better thought processes, brainstorming and mind mapping, reducing spelling errors, and discovering and practising a new language. While this study demonstrates that typing and time constraints are significant obstacles for students, additional research should be conducted to evaluate other challenges that develop due to Facebook integration.

A STUDY OF ELECTRONIC BANKING IN INDIA

Dr. C.Nithya

Assistant Professor, Department of Commerce, SRM Institute of Science and Technology, Ramapuram, Chennai, T.N., India

The banking system in India is ever changing. It has changed with time and has not only made the economy stronger but also made the life of the customer much easier than before. Indian banking system has undergone a total change over the past 10 years. With the adoption of Information Technology, the banking business has reached a greater height. The progress of electronic banking started with use of automatic teller machines and afterwards it developed to online banking. Through Electronic Banking, a customer can access his account and do banking transactions from computer or mobile phone. Services provided by the banks include bill payment, electronic transfers, debit cards, credit cards, mobile banking, telebanking and the like. This Paper focuses on the meaning of E-Banking, evolution, its functions, benefits, challenges and the future of banking in India.

E-BANKING: CHALLENGES AND OPPORTUNITIES

Dr. Bheemabai S. Mulage

Assistant Professor, KSLU's Law School, Navanagar, Hubballi, Karnataka

Technology has entered into every sphere of the life and financial sector is no exception to this. Globalization and obligation of services has encouraged bankers to adopt new technology which even customer prefers. Information technology and communication networking system have revolutionized the working of banks and financial institutions all over the world. Banking has become more complex with the introduction of electronic banking. Banking services has reached rural people of India and has its working wing globalized. The importance of E-banking is growing day by day as it maximizes the advantages for banks and its clients. Even it is been a costly and risky affairs, bank and financial institutions largely investing in latest information system, the primary advantage is reduction in inconveniences, transaction cost and time. Nowadays internet banking is becoming integral part of banking services. This paper discusses the problems and opportunities of E-Banking facility in developing countries like India.

AN ANALYSIS OF PRESENT STATUS, CHALLENGES AND OPPORTUNITIES OF E-COMMERCE IN INDIA

Dr. C. Sahila

Assistant Professor, Department of Commerce, SRM Institute of Science and Technology, Ramapuram, Chennai

Electronic commerce is the future of shopping. E-commerce is also one of the trade options that should be explored in the future. E-Commerce is growing at a rapid pace in our country. Supported by the increase in the Internet user base and favourable demographics, the Indian e-commerce industry registered impressive growth in the last few years. There are huge growth opportunities in electronic



commerce going forward as well. But some challenges must be addressed appropriately. This paper endeavours to highlight the present status of E-Commerce in India, examine the challenges of E-Commerce and discuss the future of E-Commerce in India.

EFFECTIVENESS OF ONLINE ADVERTISING IN CURRENT SCENARIO

Dr. Asha Rathi

Assistant Professor, Department of Business Administration, Faculty of Commerce and Management Studies, Jai Narain Vyas University, Jodhpur, Rajasthan

Digital advertising being indifferent part of it has become most commonly talked and worked because of its cost effectiveness. Nowadays It is also a fuzzword in the field of business management. In the current scenario Digital advertising is the leading method of promotion as promotional tools are increasing in the form of Mobile advertising, Email advertising and social media advertising etc. In this paper an attempt has been made to describe the effectiveness of digital advertising in terms of creating perception, interest and preference providing knowledge about the products and inducing the purchase and Study also focuses on, how online advertising affect consumers buying behaviour along with influencing factors of digital advertising.

A CRITICAL REVIEW OF LEASE ACCOUNTING AND DISCLOSURE PRACTICES IN INDIA (A STUDY OF SELECTED LEASING COMPANIES IN INDIA)

Dr. (CA) Nikhar Goyal

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

Accounting for leases is a sketchy subject in mischief of collection of morals having been given by the master accounting bodies each over the world. Two critical issues relate to the treatment of bundle game plans and the receptiveness of leased inferences in the financial statements. Ends are isolated whether leased means should be replaced by tenants or lessors. The Indian position is furthermore perplexed and isolated. In this paper, we've given an appraisal of the Accounting morals proceeded in India and the transnational Accounting morals. We've in like manner generally investigated Exposure Draft and Guidance Note gave by the Institute of Chartered Accountants of India. An examination of the demonstrations of Indian associations concerning the Accounting of leases reveals the going with (a) working cycle for treating bundle plans is followed; (b) leased suggests are shown as own means on severe base still up in the air wastes by leasing associations; (c) straight-line dissuasion structure is followed to disparage the leased inferences while Accounting worth system is used if there ought to emerge an event of held means; (d) leased scores are uncovered in notes by specific inhabitants; (e) Indian associations consider leasing as a reeling distance trade; (f) Indian Accounting practices are generally as per legal shows as under Indian Companies Act, 2013 and Income Tax Act, 1961. The ideal of this paper is to deal with the issues looked by leasing associations in India; and to overview the conceivable outcomes of the Indian Leasing Companies in India; and to assess the potential outcomes of the Indian leasing assiduity.

THE ETHICS OF EDUCATION IN MODERN INDIA

Dr. Alka Jain

Senior Research Fellow, ICSSR

Education is a noble profession which can be defined as a process of making others knowledgeable with the knowledge you possess. Noble profession attracts noble minds that are dedicated to deliver not only knowledge but also the values of life, latest information related to the subject and their own inner knowledge to the learners. This is how relationship of a teacher and a student is



defined right from the emergence of the 'Art of Education'. Strength of this relationship has been able to keep the flow of knowledge from one generation to the next continuous. Somehow, if learning new subjects is a tough exercise, the teaching has also never been an easy job. The teachers are appreciated when the students score good marks, but they are blamed also if the student does not learn. Since imparting education demands a two way input,

- input from the teacher in terms of his/her knowledge and expertise in delivering that knowledge
- Input from the student to give his/her hundred percent by focusing on the topic of discussion and analyzing the facts shared by the teacher. A learner also may collect more information related to the subject and enrich his own knowledge.

Hence the art of educating becomes a two way process, but most pressure/burden of this responsibility lies on the shoulders of the teacher. In the ancient era also teachers like Dronacharya were questioned by the society of learners:

Question: "Is it appropriate to attach politics to the noble profession of education?"

Answer: "It will take centuries for teachers to answer this question?"

The answer given by Dronacharya stands true even today. The social and education systems are still trying to keep the profession of education, but unfortunately the 'power and politics' has engulfed the noble profession too. We as educators need to keep the ill effect of power and politics away from the nobility of the profession of education.

TECHNOLOGY DRIVEN FINANCIAL INCLUSION IN INDIA THROUGH PRADHAN MANTRI JAN-DHAN YOJANA: PROGRESS, EVALUATION AND ISSUES

Dr. Vikas Batra

Associate Professor, Department of Economics, Indira Gandhi University-Meerpur, Rewari. Haryana

Dr. Reena Hooda

Assistant Professor, Department of Computer Science and Engineering, Indira Gandhi University, Meerpur-Rewari, Haryana

Financial inclusion among the rural as well as urban areas of the country is very ambitious and objective oriented target for policy makers. Various programmes and schemes are being implemented in India to scale up the financial inclusion. The papers discuss the very important scheme of financial inclusion Pradhan Mantri Jan-DhanYojana. It was started in the year 2014 with the objectives to provide access of banking services, both in rural and urban areas, opening of basic accounts, financial literacy, credit guarantee fund, overdraft, micro insurance and pension. The very important aspect of the scheme is its procedural simplification and involvement of modern IT based technology. The prime focus of this scheme to scale up the process of financial inclusion especially in rural areas. Use of digital technology is in prime focus of the scheme. With regard to its performance, as on April, 2021 over 40 crores bank accounts are opened in all over the country and over 30 crores Rupay cards are issued. The public sector banks have lion's share in such accounts followed by Regional Rural Banks and private banks in the country. Most significant aspect of these accounts is that as on April 2021, a total of Rs. 144397 are deposited in these accounts. Involvement of Bank Mitra is one of the very unique features of the scheme. The paper finds that proper and useful financial inclusion is a big issue before policy makers and various challenges are being faced under this scheme such as duplication of accounts, dormant accounts, low awareness about financial literacy, issues with business correspondents, involvement of poorer section of the society and remote and difficult areas of the country, connectivity issue, less flexibility, issues in the use of technology etc. The commercial viability is another significant issue in this scheme. The study concludes that PMJDY is helpful to achieve the target of financial inclusion in the country and based on previous experience a comprehensive strategy is needed with the involvement of all stakeholders with continuous monitoring of the progress. IT based solutions can bring revolution in the sector and there is need to enhance the capacities of all stakeholders.



A STUDY OF BITCOIN IN INDIA

Dr. Memon Ubed Yusuf

Assistant Professor & Research Guide , Department of Commerce , Sir Sayyed College of Arts,
Commerce & Science, Aurangabad

No one knows when, but the government is anticipated to outlaw all "private" cryptocurrency in India while also announcing a sovereign digital currency "soon." This is despite several industry appeals and a failed attempt by the Reserve Bank of India (RBI) to impose a ban in 2018 by prohibiting banks from dealing with cryptocurrency. Last March, the Supreme Court found that the restriction was unconstitutional.

DIGITAL CURRENCY: FUTURE OF GLOBAL FINANCIAL MARKET

Dr. Kavita Yadav

Associate Professor, Department Of Commerce, Shaheed Bhagat Singh Evening College, University Of
Delhi, Delhi

In 2020, after the pandemic-COVID-19, hit the world badly, most of the economic activities, as a result, came to a standstill suddenly. When the news and reports from the agencies poured-in about the financial markets world-wide, which witness a shaken trust of its prudent investors, stakeholders, be it dealers, arbitrators, agents, account-holders, hedgers, bankers and financial institutions, prevailed. It is here, noticeable the existence of digital currency (money) in the global trade during this time. In this paper, the meaning and existence of digital currency is attempted to understand. The upcoming study will be undertaken on the basis of information from the secondary sources like books, reports, journals, and online study-material available through internet services. The objectives are to know the modes & details of upcoming global financial transactions, after the world would be free from pandemic; to assess the psychology (fears and dares) of the investors and market operators while there are numerous apprehension and ambiguity in the novice-digital currency since its inception, in 2017 onwards. For this study the printed material will be searched to know more about the digital currency, its types- CBDC (Central Bank Digital Currency), Cryptocurrency – Bitcoins & Ethereum etc and its online trading through digital wallets and blockchains in store. As it is observed during pandemic, investors rushed for safety and liquidity of their amounts with sharp reversal of portfolio-flows, and increased price volatility. During this time, distress was the outcome of risk in global equity valuation, later, turned in greater foreign participation in local currency was reported. As a result of micro-economic slowdown, inflation and restricted employment, the behavior of investors are noticeably gain maturity and change for mitigating risk in their current portfolio management, will be studied in this paper. In India, millennials are dared to dream big as they are seen quoted that gone are the days when industrial empires were gradually built with the help of inherited money, muscle and influence. They are more inclined towards technology and know how to innovate digitally to have pioneered a new form of wealth in NFT (Non Fungible Tokens). In the study, for financial wellness of our youngsters exotic new digital assets like Ethereum, Dogecoin, Cardano and Polka Dotetc. are tried to understand with their respective pros and cons, like hacking and security issues are abstinence whereas lack of authorization from the governor is another issue to discuss for.

ENVIRONMENTAL ETHICS AND ENVIRONMENTAL JUSTICE FOR SUSTAINABLE DEVELOPMENT

Dr. Gambhir Singh Chauhan

Department of Chemistry, D. A. V. (Pg) College Dehradun, Uttarakhand, India

Environmental Ethics is concerned with the study of the moral relationship between the human species and the environment, of human responsibility toward nature and its elements, and of the intrinsic value of nature and its nonhuman components

The scientific environmental ethics plays a key role in the recognition of the human-environment interactions. Modern environmental ethics is the philosophical re-thinking of modern human race environmental behavior.



The continuous maintenance of quality environment for many years is called Sustainable Development". The environment and its resources are not allowed to degrade. The natural resources must be used in a limited way. It produces an ideal balanced ecosystem. All the components are available for the future generation. Sustainability implies that adjustment of a system, to a foreseeable change in land use can be made without necessitating expensive construction. Proper maintenance is one key condition to preserve utility of a system. sustainable environmental systems is that the local people must take there responsibility for their environmental system, as they have been doing in many parts of the world. Environmental Justice refers mainly to the distribution of environmental equity otherwise put as fair distribution of negative and positive effects.It rests on the principle that all people and communities are entitled to equal protection of environmental and public health laws and regulations.

The term environmental justice, as a legal parlance, calls attention to the disproportionate sharing of environmental benefits and burdens between different categories of societies and has emerged following environmental movement which aims at protection and conservation of the natural environment in the face of alarming industrial pollution and destruction of the forest resources in many regions of the world.

A STUDY ON IMPACT OF INTERNET USAGE ON BEHAVIOUR OF YOUTH

Dr. Rekha Singh

Associate Professor, Thakur Institute of Management Studies and Research, Mumbai

Ms. Richal Tuscano

Assistant Professor, Thakur Institute of Management Studies and Research, Mumbai

Quick and deep infiltration of Internet in India has obstructed every aspect of life across all ages. Fluctuations are brought in all facets of life and face to face social interactions have been transformed into virtual social networking over internet.It has become an effective and powerful tool because it not only contains the rich source of information in the world but also provides a medium to the people to communicate with each other. People can buy goods, services online today; every need is satisfied by online apps including emotional need. Youth are the prime users of such services. Keeping the above facts in mind the present study was conducted to understand the impact of usage of internet on behaviour of Youth. A survey was conducted on 60 individuals in the age range of 25-35 years living in Mumbai. It was found that 31.7% youthuse internet because of content available, 28.3% uses because of career/work purpose, 25% uses for lack of things to do. In terms of health, it was found that 31.7% youth doesn't face any issues, 25% youthface issues related to eyes, 23.3% youthface frequent headache and 20% youthface Insomnia. Further it was observed that that more than 60% youth were having imbalanced routine due to use of internet.

INEQUALITY IN RURAL INDIA- REASONS, CONSEQUENCES AND REMEDIES

Dr. Rahul Raghunathrao Mane

Assistant Professor, R.B. Attal College Georai, Dist-Beed

The word 'Inequality' is used in society to mean differences between individuals or groups of individuals. There are different types of inequality social inequality, economic inequality, political inequality, regional inequality, and educational inequality. In this research paper, we are considering inequality in terms of economic problems in the context of rural India. This makes the concept of economic inequality important for our study. A situation where income, expenditure, and wealth do not have equal proportions in different groups of society and there is a big difference between groups with higher income (or consumption expenditure, wealth) is called 'economic inequality. Inequality is the opposite word of Equality. Equality means that everyone has the same income, wealth, etc. Such a situation cannot exist in any country. But the gap between rich and poor should be kept to a minimum. It is not in the interest of society for this distance to be more than reasonable. Since income inequality



statistics are generally available, it is used to consider how much inequality there is. Assuming that people are sorted by income, and then the highest income can be sorted first and the lowest income can be sorted later. After this, if one-tenth of the total number is divided into ten groups, then the first group will have one-tenth of the highest income and the last (tenth) group will have one-tenth of the lowest income. The comparison of their income will give an idea of inequality. Since agriculture is the main occupation and the main means of production in rural India, income can be gauged from how much land is in the possession of the family. According to the 1990-91 statistics, less than one hectare of land under total agricultural use accounted for 58 percent of the total farm area and the area of these farms was only 15 percent of the total area. Only one percent of the farms on the other hand was more than ten hectares in size and accounted for 17 percent of the total area. This shows the disparity in land in agriculture. Inequality in income is greater than this. High-yielding crops can be grown on large farms using modern techniques. Apart from this, large farmers get the benefit of trade in agricultural commodities and income from power and wealth in cooperative industries.

INCREASE ROLE OF IT IN BANKING SECTOR: POST COVID 19

Dr. N P Singh

Associate Professor, Department of Commerce, Sahu Jain College, Najibabad (Bijnor) Uttar Pradesh;
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 system to a great extent and became heart of its operational efficiency. Technology has continuously played an important role in the working of banking sector and the services provided by them. But after Covid 2019, increase role of IT in India banking sector. It is prudent to accept that banking industry is a heart of economy and if it collapses so will the economy. Banking system plays a very important role in the Indian economy. It is like a central nerve to a nation's economy as it caters to the financial needs of credit in all the domains of the society. Information Technology enables sophisticated product development, better market infrastructure, implementation of reliable techniques for control of risks and helps the financial intermediaries to reach geographically distant and diversified markets. Because everyone is doing digital banking for personal and professional use. IT is playing an important 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. Banking environment has become highly competitive today. Further the development of e-banking created a massive change in terms of fulfilling customers' divergent needs. To be able to survive and grow in the changing market environment banks are going for the latest technologies, which is being perceived as an 'enabling resource' that can help in developing a learner and more flexible structure that can respond quickly to the dynamics of a fast changing market scenario. The two fold objectives of current budget, namely, demonetization and GST, purely depend on digital banking. The present study explores the increase role of information technology in banking sector among customers and citizens of India. An in-depth study on the impact of technology in banking, 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 has endeavored 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 an on going basis. The study finds out the impact of Covid 19 in Indian Banking Sector.



**IMPACT OF BUSINESS ENVIRONMENT ON ORGANIZATION PERFORMANCE IN NIGERIA: A
STUDY OF UNION BANK OF NIGERIA**

Dr. Pankaj Shrivastava

Associate Professor, Modi Institute of Management and Technology, Kota, Rajasthan

The study seeks to unravel the factors that affect construction workers motivation and the corresponding effect of the identified motivational factors on workers' performance and overall productivity. To answer research question and test formulated hypotheses, the study relied on questionnaire to generate relevant data out of 39 questionnaires administered on officers in Union Bank of Nigeria, Lagos only 20 were properly completed and returned. This gave an effective response rate of 51%. The survey revealed that, among the top 10 critical factors (i.e. teamwork, work based on contract, supervision based on leadership by example and provision of equipment) had great effect on motivation as well as impact on productivity. More so communication, love and belongings, opportunity to undertake challenging task, identification with goal and overtime were among the critical factors.

MEANINGFUL RELATIONSHIP OF LITERATURE WITH MEDIA, PSYCHOLOGY AND MARKET

Dr. M. S. Rajpankhe

Head, Department of Graduation & Post-Graduation, English, Yeshwantrao Chavan College, Ambajogai

Literature, Media, Psychology and Market seem outwardly different but they are inwardly connected with each other. In these days, especially during this current lockdown period and even in this period of science, technology and multimedia, literature proved to be the magnificent tool of awakening the society and the inner voice of self is to be carefully heard. For living happy and healthy life, literature has played dominant role. It has always tried to shape the society in such a situation to live comfortable life. Literature has always taken care of the society by either praising the ethics and moralities and the people walking on the footprints of the ideals of the society. This research paper is an attempt to focus how literature is attempting to focus moral values and trying its best to call back happiness to the society with the help of media and marketing. It is also an attempt to focus relation of literature with media, psychology and market.

**VERIFYING THE PRESENCE OF INTERNATIONAL TRINITY HYPOTHESIS IN THE INDIAN
ECONOMY: A SIGN-RESTRICTED BAYESIAN VAR ANALYSIS**

Dr. Nitin Arora

Department of Economics, Panjab University, Chandigarh, India

Deepika Malik

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

The International Trinity hypothesis aka the trilemma has come to the fore in India after the Indian economy opened up its capital account during the 1990s reforms. This paper attempts to confirm the existence of the trilemma in the Indian economy by using the data for variables- Call Money Rate, Federal Rate, Exchange Rate of Indian Rupee with US Dollar, Capital inflows and the Gross Value Added, spanning the years 1980 to 2020. Using monthly data for the aforementioned variables, three indices of Exchange Rate Stability (ERS), Capital Openness (KO) and Monetary Independence (MI) have been constructed. The Sign Restricted Bayesian VAR model developed by Uhlig (1994) has been used, leading to the conclusion that there exists a strong trilemma in India. The results reveal that the trilemma was not present in the Indian economy prior to the economic reforms of the 1990s as the policymakers preferred a closed capital account. India faced the trilemma for the first time when it agreed to open up its capital account due to a severe Balance-of-Payments crisis.



CHALLENGES IN ACCELERATING DIGITAL FINANCIAL INCLUSION IN INDIA

Dr. Meghna Meena

Assistant Professor, Department of Economic Administration and Financial Management, M.S.
Government Girls college, Bikaner, Rajasthan

Financial inclusion in simple terms means bringing common people into the formal channel of banking in an economy. It is a method of offering financial services to privileged as well as less privileged section of society as it plays an important role in the process of economic development. The aim is to include everybody in society by giving them basic financial services and to broaden the resource base of the financial system by inculcating a habit of savings among large segment of rural population. In India, financial inclusion is needed for the uplift of the weaker section of society by providing them with the modified financial services. Financial inclusion is also a key enabler to eliminate poverty.

E-AGRICULTURE TECHNOLOGY: A STUDY OF RELEVANCE IN RURAL DEVELOPMENT OF INDIA

Dr. Laxminarayan Chandryya Kurpatwar

Sant Dnyanshwar Mahavidyalaya, Soegaon

E-Agriculture includes the concept, structure, developed strategies, evaluation and application of innovative processes to use information and communication technology (ICT) in the rural domain, with a primary focus on agriculture. People all around the world from few years and from now are being carrying a handheld computer (also Mobile Phones) connected to the Web to get the information about the World at their fingertips. E-Agriculture is an emerging trend which focused on the enrichment of agricultural and Rural Development by innovative and improved information and communication processes. We have 28 States and 9 Union Territories after reorganization of J&K, 626+ District 6, 38,596+ villages and near about 70% of the Indian population lives in rural areas. Agriculture in the real manner we can say, it is backbone of Indian economy and on Agriculture 68% of India population is mainly dependent for their livelihood. In this paper, we have discussed the relevance&need of e-Agriculture in Rural Development of Indian.

FORENSIC ACCOUNTING: A BRIEF OVERVIEW

Dr. Kishor P. Bholane

Head, Department of Commerce, Vinayakrao Patil Mahavidyalaya, Vaijapur, Maharashtra

Forensic accounting is a method of investigating financial transactions in order to develop an expert opinion regarding possible fraudulent activity. Two areas of expertise make up the field of forensic accounting: litigation support and investigative accounting. This research paper is trying to study the meaning, history and need of forensic accounting. It also discusses the status of forensic accounting in India and the differences between forensic accounting and financial audit.

AN ANALYSIS OF THE APPLICATION OF AN EQUALIZATION LEVY TO DIGITAL SERVICES

Dr. Lakshkaushik Dattatraya Puri

Assistant Professor, Department of Commerce, Vinayakrao Patil Mahavidyalaya, Vaijapur, Dist.
Aurangabad

The widespread rise of company digitalization has caused issues in tax distribution between market jurisdictions and headquartered jurisdictions on a global scale. While the OECD has been striving to reach a consensus on digital economy taxation based on the BEPS action plans' recommendations, numerous nations have suggested or adopted a unilateral Digital Services Tax. In addition, the United Nations has proposed Article 12B (Income from Automated Digital Services) in an attempt to provide a straightforward and easy-to-implement alternative. In 2016, India became the first country to impose a



digital tax known as the "Equalization Levy" on online advertisement services purchased from non-resident companies, and as of April 1, 2020, the Equalization Levy's scope has been expanded to include a levy on all non-resident e-commerce operators' online sales of goods or services into India. This paper focuses on the application of equalization levy on Digital Services.

BANKING AND FINANCIAL INCLUSION IN INDIA-A STUDY

Dr. Kamal Kanwar Rathore

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

Financial inclusion plays a very important role in the economic development of a nation. According to the Committee on Financial Inclusion, Chairman: Dr. C. Rangarajan-" Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost." In simple words it is the process which ensures easy access to the financial services and financial products to weaker section of the society. It can help in making timely and adequate credit to the weaker section of the society. The services included in the financial inclusion are banking, loan, equity, and insurance products etc. The paper begins with the meaning of the term financial inclusion. This paper is based on the secondary data .The objectives of the study are to study the challenges faced in achieving the financial inclusion and to study the financial inclusion index launched by the reserve bank of India.

WORK FROM HOME "CHANGING SCENARIO"

Dr. Jaya Sharma

Assistant Professor, Department of Commerce, Government Girls College, Sehore, M.P., India

We have always believed in the teachings of our Dharmagranthas that there is a supreme power called God and the best part of our belief is that we also trust God for all his deeds and accept everything as they are somehow for the betterment of our life and humanity. The link to these lines for the present research paper is regarding our experience of last 18 months especially where it again proved itself and taught us the value of time and life. Our technological development and growth of mankind in past few decades somewhere took us to wrong path of over exploitation of resources and our greed for acquiring more and more. The time that we spent during this pandemic called COVID 19 was horrible and it took a lot of struggle to survive with this spreading virus and the threat generated was even more threatening and it is still there as we could not bring an end to it. The challenges posed were not only in the form of medical treatment, it was also for economic needs as the financial activities could not stop even when we are not safe to go out. This challenge of working for earning became the major of all the problems as everyone needed money for their daily needs for the food, shelter, education, security and above all for availing medical facilities and other precautionary measures. During this tough time a remedy that existed even but was not commonly accepted become the solution.

EFFECTS OF SOCIAL MEDIA APPLICATIONS ON ACADEMIC PERFORMANCE OF THE STUDENTS OF COMMERCE FACULTY: WITH SPECIAL REFERENCE TO BEED DISTRICT, MAHARASHTRA

Dr. Indrajeet Ramdas Bhagat

Assistant Professor & Head of Commerce Department, Yeshwantrao Chavan College, Ambajogai, Maharashtra, India

Social Media are growing speedily among the youth generation of the world. College students are mostly found while using Social Media. This might affect students personal and academic life. Thus, present study is an attempt to find out Effects of Media Applications on Academic Performance of the students of Commerce Faculty in Beed District of Maharashtra State. the relevant data for the study has



collected through Survey method. 1000 students were selected as sample from the study universe. Sample selection was made by using Random sampling technique. Subsequently, Statistical Technique was applied for the data analysis. It was concluded that, in despite of social views concerning to the misapply of Social Media among students in the society, most of the college students were engrossed and interested into use Social Media positively for their academic purpose. This shows that, the Social Media impacting the academic performance of the college students. The Social Media has its own unique features to improve the academic performance of the college students. However, results of ANOVA test showed that there are significant differences between academic achievement and impact of social media among Students. Teachers, Educators and students may use Social Media as teaching and learning tool to ease and improve learning process.

MULTIPLE INTELLIGENCES IN CLASSROOM: VIEWS OF SCHOOL TEACHERS

Dr. S. Madhusudan

Assistant Professor, Department of Social Work, Dwaraka Doss Goverdhan Doss Vaishnav College,
Arumbakkam, Chennai, Tamil Nadu

Multiple intelligences (MI) proposed in the early 1980s is still creating ripples in the educational setting, though MI was not developed exclusively for the educational domain it was embraced by teachers and teacher educators. This paper deals with the views of school teachers on the application of multiple intelligences in the classroom. The case study method and purposive sampling were used in this study. An in-depth interview was conducted using a self-prepared semi-structured interview schedule. The interview schedule focused on the teacher's understanding and views of MI, use of teaching aid, the association between MI and better learning in students, perspective on the differences in traditional teaching and teaching using MI, teacher role in MI classroom, the importance of MI in the classroom, lesson planning concerning MI, present curriculum and application of MI in Continuous Comprehensive Evaluation (CCE). The study brought out the apprehension and concerns of the teachers. The attentiveness of students, availability of time, teacher's understanding and knowledge on MI, pupil-teacher ratio, socio-economic background of children, student's interest and slow learning children were pointed out as the hindering factors for the use of MI in the classroom. The socio-economic factors of children were also pointed out as deciding factors in the application of MI by the teachers. The examination system focuses on securing marks and students' assessment using MI would be difficult but teachers said MI would kindle the interest in students.

CONTRIBUTION OF MICROFINANCE IN PROGRESS OF INDIA

Dr. Harish Purohit

Assistant Professor, Department of Commerce & Management, Shri Jagdish Prasad Jhabarmal Tibrewala
University, Jhunjhunu, Rajasthan

Pawar Sohan Madhukarrao

Research Scholar, Department of Commerce & Management, Shri Jagdish Prasad Jhabarmal Tibrewala
University, Jhunjhunu, Rajasthan

MF (Micro Finance) is performing very important play in progress of India and its economy. Micro finance is a very important source of an economic services for people and micro enterprises that do not have informal access to banking and related services. It is a delivery of financial services to such clients were Relationship Based banking for individuals and sole entrepreneurs, Small Business A number of, Group Based Models of those who promote MF generally believe that such access will help poor people out of poverty. For others it is a way for poor to manage their finances more effectively & take advantage of economic opportunities while managing the risks. The terms have evolved from micro-credit to micro-finance, & now the inclusion of finance. This paper deals with involvement of Micro finance in economy of India and its various models.



**A STUDY OF UNDER PRICING OF INITIAL PUBLIC OFFERINGS (IPOs)
AND ITS PERFORMANCE IN INDIA**

Kamal Kumar

Research Scholar, University of Rajasthan, Jaipur, Rajasthan

This study attempts to provide new evidence on the first-day IPO market performance using a set of 235 IPOs newly listed between 1 April 1997 and 31 March 2008 on Indian stock exchanges. The study examines how a change in the institutional arrangements that govern the pricing of IPOs, from the traditional fixed price approach to the building of a book, affects the level of underpricing. It also extends the literature on underpricing by comparing underpricing under the two pricing methods. The study adds new evidence to the existing literature on IPOs in a significant manner. Firstly, in consistence with the 'hot issue markets' theory (Ibbotson and Jaffe, 1975; Ritter, 1984), it highlights that on the main board of the Indian Exchange, IPO underpricing increased in 2007. The empirical findings indicate a significant mean positive underpricing (14.45 %); nonetheless, 60% of IPOs in the sample are initially overpriced..

OWN REVENUE MOBILISATION OF GRAMA PANCHAYATS IN KERALA: AN ANALYSIS

Jayasree.G

Research Scholar, P.G .and Research Department of Economics, S.N.College, Sivagiri, Varkala, Kerala

Decentralization has produced remarkable changes in the institutional set up of local governments in Kerala. One among them is financial decentralization. Fiscal decentralization is to be a reality, sub-national governments must control their own source of revenue. The regional Governments are more likely and able to allocate and control their expenditures efficiently and effectively if they also control their own revenues(Bird,2010).Article 243-H of the constitution empowers Panchayati Raj Institutions to raise their own resources especially through the provision to 'appropriate' revenues raised by them for their own purposes. The local governments become the true self-governing institutions they should have own revenues to meet their functions. To achieve this to reduce the dependence on external revenue and to raise internal(own revenue) revenue.

DO ENVIRONMENTAL INITIATIVES HAVE AN IMPACT ON CORPORATE REPUTATION?

Harsimran Kaur

Research Scholar, University Business School, Panjab University, Chandigarh

Dr. Karamjeet Singh

Professor, University Business School, Panjab University, Chandigarh

Globally, green concern is having a significant impact on the development of green competitive advantages. India's manufacturing sector is at a crossroads in terms of firm sustainability. Thus, green activities are necessary to ensure the manufacturing industry's survival. The current study examines the relationship between environmental aspects of corporate social responsibility and business reputation. A structural equation modeling approach was used to address the research problem. Four hypotheses were developed and finally tested using data from 50 manufacturing firms listed on the BSE in India.

**THE ROLE OF EDUCATORS IN TEACHING-LEARNING WITH TECHNOLOGY: SIGNIFICANCE OF
ICT INTEGRATION DURING COVID-19 PANDEMIC IN AN INCLUSIVE CLASSROOM SETTINGS**

Fr. Baiju Thomas

Research Scholar, Ramakrishna Mission Vivekananda Educational and Research Institute, Faculty of Disability Management and Special Education, Vidyalaya Campus, SRKV Post, Coimbatore, T.N., India

The contemporary study explores the role of educators in teaching-learning with technology: significance of information communication technology (ICT) integration during COVID-19 pandemic in an



inclusive classroom setting. Due to the widespread use of COVID-19 in academic institutions, pre-existing disparities and issues have become worse. As a response to the COVID-19 epidemic, many schools and educational facilities have undergone significant adjustments. This research found a slew of new digital gaps emerging and reinforcing existing ones, as well as potential roadblocks to incorporating ICT into young generation primary education after the COVID-19 outbreak. The modern educational sector places a high value on the educator's position. Educators have the opportunity to be pleasant and approachable while working with students. The fast rise of technology has altered our way of life and society's expectations in innovative ways. Currently, ICTs have an impact on every field of human existence. Places of work, businesses, educational institutions, and the entertainment world all have significant responsibilities for them to perform. It is widely accepted that ICTs are powerful change agents, influencing everything from working conditions to how information is handled and exchanged to how students learn and scientists study. ICTs in teaching-learning are critical in today's competitive environment because they allow students to acquire and apply the necessary 21st-century skills. Teaching-learning is improved thanks to ICT, and this has a significant impact on educators' ability to fulfil their role as builders of inclusive classroom settings. When it comes to replacing traditional teaching methods with cutting-edge teaching-learning technology and equipment in inclusive classrooms, the author thinks incorporating ICT will assist educators globally.

NEXT GENERATION SEQUENCING APPROACH FOR THE DIAGNOSIS OF HUMAN DISEASES: PRESENT STATUS AND FUTURE PERSPECTIVES

Fatimah Redah Alassaif

SMLSO, Prince Sultan Military Medical City, Riyadh, Saudi Arabia

Next-generation sequencing (NGS) is a technology being used by many laboratories to test for inherited disorders and tumor mutations. This technology is new for many practicing pathologists, who may not be familiar with the uses, methodology, and limitations of NGS. It is well known that foodborne diseases cause considerable morbidity and mortality in humans particularly in immunocompromised individuals and in young children. Next generation sequencing (NGS) combined with bioinformatics has successfully been used in a vast array of analyses for infectious disease research of public health relevance. NGS and bioinformatics approaches have been used to identify outbreak origins, track transmissions, investigate epidemic dynamics, determine etiological agents of a disease, and discover novel human pathogens. However, implementation of high-quality NGS and bioinformatics in research and public health laboratories can be challenging. These challenges mainly include the choice of the sequencing platform and the sequencing approach, the choice of bioinformatics methodologies, access to the appropriate computation and information technology infrastructure, and recruiting and retaining personnel with the specialized skills and experience in this field. Impressive progress has been made in the field of Next Generation Sequencing (NGS). Through advancements in the fields of molecular biology and technical engineering, parallelization of the sequencing reaction has profoundly increased the total number of produced sequences reads per run. NGS is currently evolving into a molecular microscope finding its way into virtually every field of biomedical research. In this chapter we review the technical background of the different commercially available NGS platforms with respect to template generation and the sequencing reaction and take a small step towards what the upcoming NGS technologies will bring.

A STUDY OF UPI PAYMENT SYSTEM: ITS GROWTH AND IMPACT

Dr. Vitthal Dhondiba Jadhav

Assistant Professor, R.B. Attal Arts, Science & Commerce College, Georai, Dist-Beed

In this new era of mobile phone and smartphone technology one of the most useful innovation technologies is the introduction of E wallets or digital payment systems. India moved a step ahead towards becoming a cashless economy with the launch of Unified Payment Interface (UPI). 'Unified



Payment Interface' is a system for inter-bank transfers that allows sending and requesting money. It is developed by National Payments Corporation of India (NPCI) and regulated by Reserve Bank of India. With this new payment method revolution has been made in Indian banking system. It is launched on 11.04.2016. Dr. Raghuram G. Rajan, Governor of RBI, said India has the most user-friendly public payments infrastructure in the world. UPI Works 24*7 without requiring a digital wallet or credit or debit card. Online payment has been made much easier.

COLLABORATIVE ENVIRONMENT IN WORLD CLASS UNIVERSITY

Dr. Vandana G. Trivedi

Assistant Professor in Economics, Gujarat Commerce College, Ahmedabad, Gujarat

Development is the ultimate goal of each country of the world. To achieve the goal, a country applies various kinds of policies. Education is the most important part of social infrastructure. Higher Education plays a very important role in the process of development of the young minds and makes them able to think innovatively. Prepares them to be able to step-up with changing global scenarios. Collaboration is a powerful way to bring magical changes in the standard of higher education. In the present era, Higher Education is facing many challenges. To upgrade a university to the level of World Class University is quite a challenging task. The teachers of university and colleges must make continuous changes to be with the increasing need of change in their field. Students also make themselves aware to acquire the changing scenario. Collaborative environment promotes the overall development of the university. In teaching institutions, a majorly working style is common. This could be made innovative through collaborative practices. Collaborative practices promote innovative teaching techniques. Collaboration puts force to come out of the comfort zones of the students and teachers. It promotes a healthy environment among the students. Collaborative environment only became fruitful when the faculties get fully involved in the innovative practices.

ISSUES AND CHALLENGES BEFORE INDIAN AGRICULTURE IN DROUGHT PRONE AREAS- A CASE STUDY OF LATUR DISTRICT, MAHARASHTRA

Dr. Subhash Sahebrao Patekar,

Assistant Professor, Kholeahwar Mahavidyalaya, Ambajogai

Agriculture has always been the backbone of the Indian economy and has witnessed concerted industrialization in the last six decades, agriculture still occupies a place of pride. It provides employment to around 60% of the total workforce in the country. The agriculture situation started improving after 1960s with the introduction of high yielding varieties of crops and the development of agriculture infrastructure for irrigation, credit, storage, and marketing. But Indian agriculture is dependent upon the monsoon; farmers have to face the fury of nature in the form of drought, unseasonable rain which causes extensive damage to crops.

A STUDY OF CONSUMER AWARENESS FOR GREEN MARKETING WITH SPECIAL REFERENCE TO KOTA CITY CONSUMERS

Dr. Shilpa Sharma

Associate Professor, Modi Institute of Management and Technology, Kota, Rajasthan

In the current business scenario, environmental issues play an important role in business. In most of the countries, the government is concerned about the environmental problems and so many tasks are also conducted by the government. In today's business environment, environmentally sustainable development has become a key issue. Thus, Green Marketing is one of the strategies a firm can adopt to achieve this. Adoption of Green Marketing strategy supports the organization in development. Green Marketing refers to the process of selling products and/or services based on their environmental benefits. Such a product or



service should be eco-friendly in itself or produced in an eco-friendly way. In today's environmentally conscious world the word "Green" has become a buzz word. Green causes are increasingly popular with public making green marketing good for public relations and growth of sales. Green Marketing has been defined by AMA as "The study of the positive and negative aspects of marketing activities on pollution, energy depletion and non-energy resource depletion". However one of the basic assumptions of green marketing is that potential consumers would be willing to pay more for a "green" product. The present paper makes an attempt to analyse the awareness and willingness of the consumer to buy green products. Descriptive study would be conducted by researcher. Secondary data will be dominant factor in paper. This research paper will introduced new strategies regarding green marketing.

A NOTE ON FARMERS RIGHTS CHALLENGES UNDER INTELLECTUAL PROPERTY RIGHTS

Dr. Shalini Agarwal

Assistant Professor, Department of Economics, Kalindi College, University of Delhi, Delhi, India

The UPOV (Union for the Protection of New Varieties of Plant) Convention represents a western devised form of plant variety protection, referred to as a Plant Breeders' Right (PBR). Breeders' rights include a full control over the formal marketing and such a monopoly of breeders is harmful to the farmers who are normally unaware of rights whereas breeders are well versed with their rights. Farmer's Rights are devised as a counter to breeder's rights and are based mainly on the idea that farmers also contribute to agricultural innovations. They deserve recognition and rewards just as breeders do. This paper with the help of cases determines the need for the protection of farmer's rights and present strong point that the farmer's rights must be different from breeders' right not only in context with India but with all the fora.

WAGE RATE DIFFERENCES IN MARATHWADA REGION

Dr. Sandeep B. Gaikwad

Head and Research Guide, Shri Muktanand College, Gangapur, Maharashtra

Agriculture is the largest sector in many developing countries most of the developing countries have to depend much upon the development of agriculture for their economic development in order to meet the demand for food and agricultural raw-materials, to earn foreign exchange for overhead investment and expansion of Industries to meet the growing demand for employment and to raise cash Income of rural people to stimulate industrial expansion, Even in the case of developed countries the historical Experience vermeils the importance of agriculture in the process of economic development at the outset of industrial revolution. This study aims to analyze the situation of Marathwada region. Specially focus is given on wage rate differences. Because we know there is big part of population of India is depend on this sector. Many growth theories using different approaches have revealed that agricultural development is Instrumental to overall economic growth of various development models formulated for developing countries Lewis two-sector model for development has become popular for a predominantly agriculture oriented over populated and resource poor countries this modal was extended by rains and feilewis rains fei model has stressed the existence of an enormous economic surplus in potential form and this model is helpful in exploring the possibility of utilization of surplus for economic development. India's Agricultural Development has gone through quite a few changes over the last four and half decade. Every change has always induced the growth rated to a new height. However, the most crucial sector of agricultural labour has stayed largely, Neglected. The earlier two phases of agricultural development programmers and secondly the technological changes through Green Revolution have by passed the sector of agricultural labour. The target group oriented Programmes of early 70's have helped the sector to share some gains of development. But this can't be called a substantial change by any standards. Jose has clearly showed the stagnancy in real wages in the large part of country. Such stagnancy indicates no change in the standard of livings in the most of the agricultural labourers. In the Indian context the theories of wage determination do not seem to hold a perfect ground.



ANALYSIS OF PHYSICO-CHEMICAL PROPERTIES OF KEKRI TEHSIL (AJMER DISTRICT) GROUNDWATER

Kishan Gopal Jhanwar

Department of Chemistry, Sangam University, Bhilwara, Rajasthan, India

This paper corresponds to detection of physicochemical parameters of ground water of 10 blocks of Ajmer District, Rajasthan. These 10 blocks are Ajmer, Kishangarh, Peesangan, Nasirabad, Beawar, Masuda, Sarwar, Bhinay, Kekri and Arain. Ajmer is a district in the Rajasthan State of India. Total area of Ajmer is 8,481 km² including 8,091.33 km² rural area and 389.67 km² urban area. Ajmer has a population of 25,83,052 people. There are 4,94,832 houses in the district. The Ajmer district is further divided into Tehsils / Blocks / Community Development Blocks (C.D. Blocks) for administrative purposes. In India, the Block or C.D. Block is often the next level of administrative division after the tehsil. It is important to note that, in some states of India C.D. Blocks are equal to tehsils. Water samples from 10 blocks given above were collected during Pre-Monsoon (April-June) and season of the year 2021. The data were analyzed for mainly Electrical Conductivity (EC), Total Dissolve Solids (TDS), Chloride (Cl⁻), Fluoride (F⁻), Nitrate (NO₃⁻), Total Hardness, Alkalinity, Sodium (Na⁺), Potassium (K⁺), Carbonates (CO₃²⁻), Bicarbonates (HCO₃⁻) etc. with reference to BIS and WHO standards. It has been observed that most of the water samples have concentration of different parameters beyond the permissible limits. The ground water of these blocks was not found suitable for drinking and other domestic purpose.

A STUDY ON DEVELOPMENT OF SOFTWARE APPLICATIONS USING EXTREME PROGRAMMING AND DEVOPS

Mrs. Nagalambika

Research Scholar, Department of MCA, Dr. Ambedkar Institute of Technology, Bangalore, Karnataka

Dr. L. Manjunath Rao

Professor and Head, Department of MCA, Dr. Ambedkar Institute of Technology, Bangalore, Karnataka

To be competitive in today's market, every software company has modified its business strategy to compete at the highest level. As a result, new software is developed fast to take advantage of new opportunities. It quickly adapts to new technology, tools, and processes. The purpose of this article is to study, analyze, and implement the Extreme Programming (XP) methodology with a DevOps culture. In today's software business, Extreme programming is a well-known Agile methodology that adheres to a set of principles and values. The study involves a case study methodology and data collection from industry experts through one-on-one interviews, and all experts are implementing a DevOps culture on multiple projects. As a result, the combination of XP methodology and DevOps culture aims to increase the quality of software code and, through automation, it maximizes efficiency while delivering software. It puts a greater emphasis on operational and business preparedness. Along with automation and early issue detection, it helps to improve quality. This approach allows automating on-demand software deployment to any environment.

CURRENT STATUS OF CROWD FUNDING IN INDIA: A REVIEW

Mr. Utpal Pal

Research Scholar, Utkal University, Bhubaneswar, Odisha

Dr. Suratha Kumar Das

Reader in Commerce, D.R. Nayapalli College, Bhubaneswar, Odisha

Crowdfunding is one of the alternative sources of finance. It is the process of gathering money from a large number of people for a particular purpose. The purpose may involve social responsibilities, charities, cultural activities, political activities, business activities etc. In crowdfunding, money is collected from the open market and anybody can contribute as per their financial capability. In modern business,



some entrepreneurs are using it as a source of business finance to start a new venture by collecting money from small investors. The purpose of this research article is to know the evolution and current status of crowdfunding in India. Besides this, the process involved in crowdfunding is analyzed. The factors affecting crowdfunding are also identified in the literature. Data are collected from the various published journals, e-journals, e-articles, websites etc. A theoretical study has been done to explain the entire process, types and working pattern of crowdfunding in India.

THE IMPACT OF COVID -19 ON STUDENTS AND TEACHERS

Mr. Vijay Kumar Banshiwal

Assistant Professor (English), Government College, Nawa, Nagaur, Rajasthan

Mr. Gumana Ram

Assistant Professor (Geography), Government College, Nawa, Nagaur, Rajasthan

Mr. Padama Ram Jakhar

Assistant Professor (History) , Government College, Nawa, Nagaur, Rajasthan

The worldwide epidemic has a devastating effect on the education system of India. Education is the backbone of nation's welfare and individual's development, but in the current scenario of Covid 19 it has been jeopardized. The epidemic has a huge impact on the career of the millions of students. The studies disclose the fact that the epidemic has denied around 30 million students to the education. It is referred to as national crisis because it results in increase of the unemployment. The schools and colleges were instructed to close when the lockdown was imposed in march 2020. The teachers were directed to complete the syllabus with the help of internet adopting some innovations. Due to the lack of infrastructure the remote learning was not successful for every student. The Global internet network research reveals the fact that only 24 percent households had a good internet facility, while the remote areas remained un accessed. There is a great confusion regarding the exam because sometimes the exams are postponed, delayed and cancelled. The academic sessions are expended. Due to the adverse circumstances there is not enough space for co-curriculum activities. It is also dilemma for the educators how are experts in book, took and class room eloqueency. They must be given some trainings so as to meet the challenges of the current situation and carry on new method of online teaching.

ANALYSIS OF LONG TERM POST ACQUISITION PERFORMANCE OF PHARMACEUTICAL INDUSTRY OF INDIA

Mr. Priyatosh Sarkar

Associate Professor, Department of Commerce, Raiganj University, Raiganj, West Bengal, India

Dr. Ahmed Hussain

Assistant Professor, Department of Commerce, Raiganj University, Raiganj, West Bengal, India

The present study aims at analyzing the impact of long term post acquisition financial performance of pharmaceuticals Industry of India. Companies belonging to any Industry can fulfill the desire for growth in two major ways, one is organic and the other is inorganic way to achieve growth. Organic or internal growth is achieved in the natural course of time by the way of expanding product portfolio or setting up new production unit. The firm that has limited opportunities to grow internally, merger and acquisition provides an external way to achieve growth. Due to the forces like globalization, technological advancement, cut thought competition etc. corporate restructuring has gained significant importance as a means to gain external growth in the whole world.

In this context the primary objective of this paper have been set to analyze the post acquisition financial performance of major pharmaceutical companies which undergone merger and acquisition activity during the window period between 2005 to 2008 are considered for this study. The whole study period is being divided into two period, pre merger and post merger period. The pre acquisition period is



comprised of 5 years and as we have intended to study long term financial performance of merged company which is also the main focus of our study, we have taken a long post merger period of 10 years. In both the cases the year of merger has been excluded from both pre and post merger period. Four major parameters to determine financial health namely Liquidity test, Profitability test, Capital structure or Solvency test and Efficiency in asset management test have been carried out in this study. The financial data of the sample companies secondary in nature which have been collected from various sources namely, moneycontrol.com, and BSE and NSE websites and from websites.

A STUDY OF DIFFERENT TYPE OF STAGES USED IN CREDIT ANALYSIS PROCESS

Mr. Pravinkumar Sahebrao Sutar

Ph.D. Student, Department of Management Science, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad

Dr. Sandeep B Vanjari

R.B. Attal Arts. Science & Commerce College, Georai, Dist- Beed

Credit analysis or credit assessment is the process of assessing risk as measured by a borrower's ability to repay the loan. It also describes the steps for the credit process how banks generate, evaluate. Credit analysis involves a wide variety of financial analysis techniques, including ratio and trend analysis, and the creation of projections, and a detailed analysis of cash flows. Credit analysis also includes examining collateral and other sources of repayment and credit history and management ability. The bank also considers the experience and qualifications of the borrower in the project to determine their competence in implementing the project successfully. If the credit analyst assigned to the specific borrower is convinced that the assessed level of risk is acceptable and that the lender will not face any challenge servicing the credit, they will submit a recommendation report to the credit committee on the findings of the review and the final decision.

A COMPARATIVE ANALYSIS OF CSR SPENDING PATTERNS AMONG MAJOR INDIAN STATES

Maulik Chandnani

Research Scholar, RNB Global University, Bikaner, Rajasthan

CSR is the form of initiatives taken by the corporates or manufacturing companies to unify their concern in relation to social and environmental factors with their functioning of business. The CSR activities are taken up by manufacturing and service industries in order to show their responsibilities to the society and associate the same to manage brand image. The initiatives of CSR activities are related to either creating partnership with the local communities or bringing change to protect the environment. The article analyses the trend of corporate social responsibility expenditure by firms in India, especially in the wake of the new Companies Act, 2013. It emphasises the relationship between CSR expenditure and profits of the firm and highlights how the firm size positively affects this relationship.

FACTORS PROMOTING MEDICAL TOURISM IN MADHYA PRADESH: AN EXPLORATORY FACTOR ANALYSIS

Dr. Swati Chauhan

Economic Advisor, Atal Bihari Vajpayee Institute of Good Governance and Policy Analysis, Bhopal

Ms. Himadri Srivastava

Research Scholar, Amity University, Noida

Healthcare system of Madhya Pradesh is not commercialised in comparison to other developed state like Maharashtra, Kerala, Andhra Pradesh etc. The state government is putting hard efforts to developed the state as a role model in the medical health care system to attract the people from other



nations and states for the medical services. The state has beautiful tourism destinations which can augment the medical tourism. The objective of this study is to explore the factors which can promote the medical tourism in the state. The study has done an extensive literature review to identify the variables which affect the medical tourism. A structured questionnaire has been prepared based on identified variables. The sample size for the study is 200 respondents of Madhya Pradesh residents. The study has used Exploratory Factor Analysis to examine the suitable factors which can promote the medical tourism in the state. The study found that medical infrastructure, qualified doctors, efficient information system, technical advancement, branding of the state are crucial factors which can promote the medical tourism. The findings of the study are useful for the government, stakeholders, and tourism department of the state to developed the state as medical tourism destination.

A STUDY OF VARIOUS TYPES IN EDUCATIONAL TECHNOLOGY

Miss. Mangal Bhimao Ghorpade

Assistant Professor, English, BGPS Woman's B.ED College, Aurangabad

Instructional technology, in this way, first tries to plan what type of Instruction and instructional material are needed in a particular teaching-learning Situation and then suggest ways and means for the utilization of this instructional material for the proper realization of the instructional objectives. Technology in education and the right devices in students' hands helps prepare them with the career and technical skills they need to be successful today and in tomorrow's workforce. Relevant learning experiences in STEAM can inspire creativity; help students apply meaning to their learning, and prepare them for future career opportunities and jobs that haven't even been created yet. He learns about the purpose of the skill and the condition under which it proves useful in the teaching-learning process. His/her analysis of the skill into components leading to various types of behaviours which is to be practiced. He practices the teaching skill through the Micro-teaching cycle and continues his efforts till he attains mastery level. The feed-back component of micro-teaching contributes significantly towards the mastery level acquisition of the skill. Behaviorism as a theory of learning takes in to consideration on the relationship between stimulus & response, the reinforcement factor and designing environmental conditions. Those are used to motivate students to learn more in this model. The behaviorist view of instructional design has five factors. These steps are analysis, design, development.

EXPERIMENTAL INVESTIGATION ON THE PERFORMANCE OF FOURS-STROKE SINGLE CYLINDER CI ENGINE BY ALGAE BIODIESEL BLENDS

Mahesh S. Yadav

PhD Scholar, Shri JJT University, Rajasthan, India.

Dr. Pradeep T. Kale

JSPM'S Bhivrabai Sawant Polytechnic, Wagholi, Pune (MH), India

In the current decade, the energy crisis of fossil fuel is the biggest problem because of the increase in fossil fuel energy demand, so depletion of crude oil resources the world is unsafe and one day they will vanish, so we need to discover alternative fuels for CI engines. Many alternative fuels such as alcohol (ethanol) and compressed natural gas (CNG) have already been commercialized in the automotive sector. In current work, algae oil blended with diesel and is used as an alternate fuel for compression ignition (CI) engines. The algae oil can be converted to biodiesel by the chemical process of trans-esterification. The proportions of different fuel mixtures were produced by the mixing process of biodiesel consisting of 15%, 20%, 30% and 40% (B15, B20, B30, and B40). According to lipid content ability different types of algae are available in nature. Generally, the lipid content of algae biomass is in between 20% - 50%, which can be converted into various types of biofuels like biodiesel and kerosene oil. The soxhlet extraction apparatus used for lipid extract from the algae biomass. This present research article focused on the algae biodiesel as a possible alternative to traditional fossil fuels with experimental investigation on the performance of four stroke single cylinder CI engines using algae oil biodiesel.



**EMPLOYEES AWARENESS AND SATISFACTION ON CSR ACTIVITIES
(WITH REFERENCE TO STATE BANK OF INDIA)**

M. Srinivas Reddy

Assistant Professor of Commerce, Government Degree College for Women, Jagtial, TS

The investigation focused on employees' understanding of and satisfaction with corporate social responsibility activities in the Indian banking business, namely in the banking sector. The largest private sector bank, SBI Bank, was chosen as the subject of the study, and a convenient sampling strategy was utilized to collect primary data. When conducting the study, the discriminant analysis method was employed, and the findings revealed that the banks management desires to maintain an honest relationship with the banking clients. In order to examine the effect of corporate social responsibility activities on employee job satisfaction, the structural equation model was utilized. The findings revealed that external CSR activities had the largest impact on employee job happiness. This article will be of particular interest to employees of companies that are beginning corporate social responsibility programs.

**CORPORATE SOCIAL RESPONSIBILITY PRACTICES IN
MICRO, SMALL AND MEDIUM ENTERPRISES IN INDIA**

Lakhan Lal Chouksey

Research Scholar, School of Studies in Commerce, Vikram University, Ujjain, MP, India

The setup and flourishing of Micro Small and Medium Enterprises is a resourceful input leading to the rapid development of economic and social prospects. MSMEs are the medicines which Indian Economy needs at this moment. CSR activities can help to a great extent in improving the survival rate of MSMEs and may offer more opportunities for business competitiveness, nationally and internationally. CSR helps to create and develop entrepreneurial foundation of the nation by supporting the enterprises through supply of raw materials and a range of components required for production or manufacturing. The main aim of this research paper is to examine the role of CSR activities in the betterment of MSMEs. Another motive is to examine the impact of strategies of CSR on expansion of MSMEs in INDIA. This paper gives evidences that CSR activities are not only helping the Big Companies but also small enterprises by creating competitiveness amongst MSMEs.

**STUDY OF CONSUMER PERCEPTION TOWARDS E-BANKING SERVICES IN UTTARAKHAND:
SPECIAL REFERENCE TO BAGESHWAR DISTRICT**

Nandan Singh

Ph.D. Research Scholar, Department of Commerce, R.H.G.P.G College, Kashipur, U.S. Nagar, Uttarakhand

Dr. Mukesh Joshi

Associate Professor, Department of Commerce, R.H.G.P.G College, Kashipur, U.S. Nagar, Uttarakhand

In the era of 21st century different type of advancement has been introduced in the field of digitization over worldwide. Our nation India is also in the direction of digital innovation in the country, therefore different types of schemes and programs are launched in order to make India digital e.g. Digital India Mission, smart India. Banking sector is one of them, in banking sector some milestone revolutionary changes are introducing and e banking service is one of the important and worldwide accepted changes adopted by banking sector. As we know India's majority population resides in rural area and there are various type of problem in regulation these digital services. People are not that much aware about these services and schemes. So the researcher has conducted a study on the rural area of one of the district of uttarakhand which is bageshwar district and he had tried to find out level of awareness and adaptation rate of e banking in respect of their different demographic data which gives us a clear picture of real ground level reachability of these services in rural area of that specific area. In this study the researcher



has taken **210** respondents as a sample and data has been collected with the help of structured questionnaire. In the form of conclusion it comes out that only 42% respondent always visits to their concern bank website, whereas 40% respondents are using net banking, mobile banking and ATM services as well. Still there are around 4% respondents who did not use any e banking tool. 88.6% respondents think that e banking is very useful and 50% respondents are 100% satisfied with e banking services which they are using. But still there is need of improvement in e banking services in concern study area.

ANALYSIS OF PERFORMANCE MANAGEMENT SYSTEMS FOR KNOWLEDGE WORKERS

Mrs. Ramneet Kaur

Head, Management Studies, Modi Institute of Management and Technology, Kota, Rajasthan

Almost every company has a performance management system or conducts performance reviews with employees. However there is little research that demonstrates the performance management system is effective at modifying performance, especially in knowledge workers. The intent of this paper is to provide a reference and set of case studies for management to use to better understand the process of performance management within their organization. The paper provides a summary of the guidelines laid out in current literature, which we found had considerable consistency. Based on three companies analyzed the paper provides recommendations to managers for how they can work within the boundaries of their system to conduct more effective performance reviews. This research paper will analyse results of performance of workers. Descriptive analysis will be method of analysis and it would suggest new strategies for betterment of performance in organisation.

LATEST E-COMMERCE PRACTICES

Murtaza Adenwala

Research Scholar, Rai University, Ahmedabad, Gujarat, India

Dr. Himanshu Vaidya

Supervisor, Faculty of Management, Rai university, Ahmedabad, Gujarat, India

The core purpose of this research paper is to describe the latest best practices undertaken in the e-commerce space to foster business growth. These practices are adopted by the organization of any type and size to run the e-commerce business efficiently. E-commerce is solely dependent on how the organization is charting the growth plan and creating efficiencies to sustain growth. Efficiencies is created largely by the need to cut costs, maintain competitive advantage, introduce new products and services basis the market demand and meet stakeholder requirements. These business objectives can be met through the development of a smart technological infrastructure to improve organizational efficiencies and commitment to deliver on the forecasted business targets. Traditional businesses are primarily product & price centric & competing on the basis of product differentiation and innovation or cutting price. In contrast, e-commerce focuses on customers and adopts a customer centric approach. In the traditional way of doing business, companies manufactured products and customers purchased them. But now customers are active participants in the product design process; in fact, they often dictate terms to manufacturers and decide the features of products. The sales strategy of e-commerce business is highly dependent on the consumer purchase patterns & their feedback which gives the e-commerce business an insight of what the consumer actually wants in the product or the services. The impact of e-commerce is seen across the business from procurement, pricing, customer service, customer acquisition etc. E-commerce is aiding business across the international geographies by giving customers a delight full shopping experience with a wide array of products to choose from. The role of government will play a pivotal role in setting up legal frameworks for e-commerce so that while domestic and international trade are focusing to expand their horizons, basic laws such as privacy, intellectual property, prevention of fraud, consumer protection etc are have to be formed for building trust and security in the minds of the consumers to use



e-commerce. An in-depth understanding of Intellectual Property Rights (IPR) issues in E-commerce transactions is imperative as users finding loop holes to not only easily duplicate material but also mislead other users. Hence IPR laws need to be stringent in order to not allow fake material supply as accessibility to e-commerce is platform is not a privilege but rather a necessity.

CONSUMER BEHAVIOR IN SERVICE SECTOR WITH SPECIAL REFERENCE TO LIFE INSURANCE

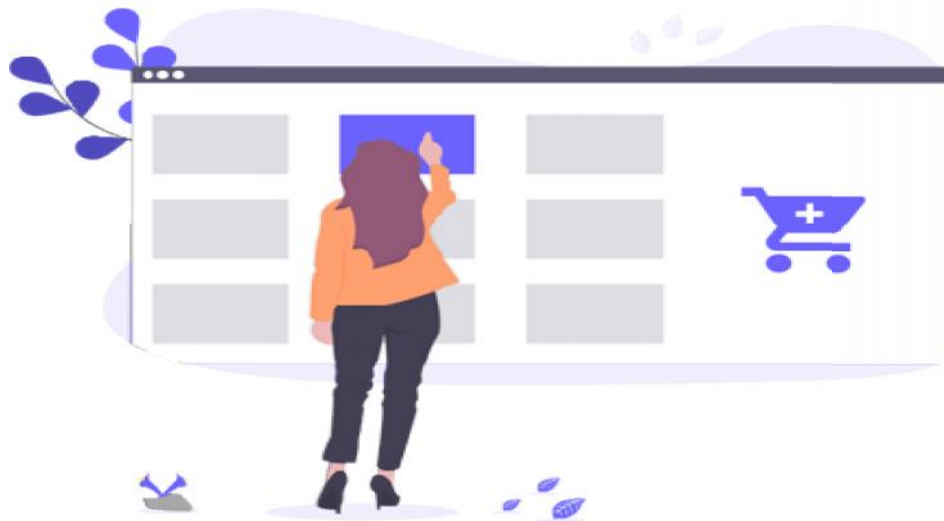
Ms. Trapti Asava

Research Scholar, Department of Business Administration, Faculty of Commerce and Management Studies, Jai Narain Vyas University, Jodhpur, Rajasthan

Dr. Asha Rathi

Assistant Professor, Department of Business Administration, Faculty of Commerce and Management Studies, Jai Narain Vyas University, Jodhpur, Rajasthan

An acute circumstances force humans to behave in alternative directions to find the solution of different issues occur due to the critical circumstances or we can say, think about the solution beyond the box. In present era, huge problem for overall human community occur as humans are facing different kinds of issue. For Instance; Health Issues; Economic Crisis; Corona Crisis etc. these issues somehow puts the entire human society in isolation mode who was working in different sectors.



(Image Source: <https://www.kameleoon.com/en/impact-covid-19-consumer-digital-behavior> has retrieved on October 19th, 2021)

As we see that the entire elements of the economy system are typically interrelated with public health measures, this resulted in economic imbalance of countries hinting towards change in market dynamics.

In every market, consumers are the key element for the market growth and economic development. Consumers are also experiencing a huge transformation in their own behavior. This research paper looks at the Consumer Behavior in Service Sector Special Reference to Life Insurance.



A STUDY ON RELATIONSHIP BETWEEN PERCEPTION OF INVESTORS AND DEMOGRAPHIC FACTORS REGARDING INVESTMENT IN MUTUAL FUNDS

Ms. Teena Mathur

Department of Management Studies, IIS(Deemed to be University), Jaipur, India

Dr. Shweta kastiya

Department of Management Studies, IIS(Deemed to be University), Jaipur, India

This paper examined the relationship of demographic factors of investors such as gender, age, education, occupation and income with factors related to perception of investors in taking investment decisions. The present work is primarily based on primary data on different variables for measuring investor's perception regarding investment in mutual funds. The sample has been selected from all over the India by using multi- stage sampling process. The study was conducted on a sample of 400. The factors have been categorized into dependent and independent variables. The study uses regression analysis as a tool for relationship study.

EMERGING TRENDS IN HUMAN RESOURCE OUTSOURCING IN VARIOUS SECTORS: AN EVIDENCE FROM INDIA

Ms. Sneha Shukla

Assistant Professor, IPER College, Bhopal

Dr. Ajay Khare

Research Guide, Barkatullah University, Bhopal

Different sectors outsource Human Resource functions to achieve the transformation and operational efficiency. In the Indian context, HRO trends which are very important to understand for resource-based benefits and cost benefits. Recruitment, training and payroll are the top three functions which can be outsourced by the companies. This study found different drivers of Human Resource Outsourcing on the basis of Resource-Based benefits and Cost Benefits. The future dimensions of Indian Human Resource Outsourcing is revolve the traditional functions of HR such as recruitment, training and performance management in the next coming five years. This research paper tries to identify various developments and emerging trends in HRO in different sectors which found to be in existence as a result of revolution in technology. Result also reveals evidence that HR outsourcing is very helpful to focus on core competencies of the business, major HR activities are outsourced by the companies to the expert agencies in HRO.

A STUDY ON PERFORMANCE EVALUATION OF MUTUAL FUND BEFORE AND AFTER THE COVID 19 IN INDIA

Ms. Khushali Nakum

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

Mutual Fund companies are financial intermediary providing financial services to small investors through mobilization of their funds, when the investor invests in mutual funds. Mutual fund is one of the finest investment avenue ever created. They are very cost efficient and very simple to invest in capital market. In this research paper an attempt is made on a impact of covid 19 on mutual fund schemes for 1 year prior to outbreak of Covid-19 and 1 year during Covid-19 on the basis of return and risk evaluation. The analysis was achieved by assessing various financial tests like Return of the fund, average, Standard Deviation and Beta. The used data is total average asset management for one year before Covid-19 effect and one year during Covid-19 pandemic. The source of data is the website of Association of Mutual Funds in India and Money Control and four schemes were used for analysis of the funds. It is important to know and study the risk involved in fund and the substantial value of returns incurred through it. The Indian markets have shown good recovery in short span of time in the mutual fund industry and also seen positive growth in the mutual fund investment till the month of December.



AN ANALYSIS OF GROWTH OF MSME'S IN UTTARAKHAND

Ms. Deepali Tomar

Ph.D. Research Scholar, Government Arts College, University of Kota, Kota

MSMEs continue to be the backbone of the economy for countries like India where the problem of unemployment is steadily escalating and the agriculture land holdings continue to shrink. The State of Uttarakhand in India is looking at sustainable and inclusive industrial growth as it faces an acute problem of migration from the hilly terrain to the plains due to lack of employment and business opportunities. The purpose of this paper is to comprehensively analyse the growth and performance of MSMEs and to explore the reasons responsible for hindering their growth. A descriptive study was conducted with the help of secondary data and is based on extensive review which significantly contributes in directing the stakeholders to take appropriate measures for speedy development of the region.

UNDERSTANDING INCLUSIVE LEADERSHIP & ITS IMPLICATION ON ORGANIZATIONAL CULTURE, EMPLOYEE'S PSYCHOLOGICAL CONTRACT & ENGAGEMENT: A REVIEW PAPER

Ms. Anuradha Dash

Assistant Professor (HR), Department of Business Administration, Ravenshaw University, Cuttack, Odisha, India

Human Being variances in color, race, ethnicity, gender, identity, age, physical attributes, ethical principles, nationality, education, personality, experiences, and knowledge base are all examples of diversity. Inclusion is the process of ensuring that all of the many perspectives that should be included are not just present but also fully engaged. It is founded on the notion that when we value, respect, and involve a diverse variety of opinions in problem solving and decision-making leadership, we can improve performance to results, (Henderson, 2014). Taking charge is an important sort of proactive action that ensures the survival of an organization and provides individual growth. Making employees engaged in his work is one of the most crucial things a leader can do. There comes the concept of inclusive leadership. Inclusive leadership is thought to be essential in businesses with a varied workforce to encourage full respect and engagement of diverse people. Existing literatures show that inclusive leadership is crucial in fostering inclusive organizational culture and also inclusive leadership is positively associated with employee engagement & psychological wellbeing of employees. This paper aims to provide an integration of the existing literatures that focus on the implication of inclusive leadership on organizational culture, employee psychological contract or wellbeing & employee engagement.

GREEN TECHNOLOGY ENTERING INTO SOCIAL REALITY: AN EMPIRICAL NOTE ON ENVIRONMENTAL FORTIFICATION

Nelofar Ara

Research Scholar, Department of Sociology, Lovely Professional University, Phagwarda Punjab, India

Sukanya Das

Assistant Professor, Department of Sociology, Lovely Professional University, Phagwarda, Punjab, India

In the last few years, a great variety of construction materials, systems, and technologies have been developed over the world, and pre-occupation about sustainability issues related to the field has become compulsory. Green technology is actually a broad term and a field of new innovative ways to make environmentally-friendly changes in day-to-day life. It is created and used in a way that protects natural resources and our environment. It is meant as an optional source of technology that reduces fossil fuels and demonstrates a lesser amount of damage to human, animal, and plant health, as well as harm to the world. The use of green technology is supposed to reduce the amount of waste and pollution that are created during production and consumption. It is also referred to as; environmental technology and clean technology. Researches have been done concerning innovation assuming environmentally



friendly characteristics of those materials, systems, and technologies; however, little had been discussed about the social issues of sustainability. It must be taken into account that sustainability includes not only environmental, but also economic and social aspects, and the latter has direct implications on the well-being of society. The actions aiming for this goal should be based on historical and cultural values and in the relationship between citizens and nature because global problems of environmental degradation had forced our society to rethink the way of development and evolve the concept of sustainable development. Indeed, the new environmentally friendly technologies are fundamental to attain sustainable development. The aim of this study is to highlight the social characteristic or aspects for the protection of our environment through green technologies. The study is based on reviewing of secondary data sources like journals, articles, newspapers, social media, books, etc.

A COMPARATIVE STUDY ON LIQUIDITY PERFORMANCE OF SELECTED FERTILIZER COMPANIES IN GUJARAT

Prof. Nirdoshkumar J Patel

Assistant Professor, Shree J.B.Dharukawala Mahila Arts College, B.Com (English Medium), Additional Division Self Finance (For Women's), Surat, Gujarat, India

Dr. B. N. Dhimmar

Associate Professor, J. Z. Shah Arts and H.P. Desai Commerce College, Amroli, Surat, Gujarat, India

The purpose of the study is to know the liquidity of the selected fertilizer companies and to see how efficiently the operations of the business are carried out. In this study, two companies i.e. Indian Farmers Fertilizers Cooperative Limited. and Krishak Bharati Cooperative Limited are selected. The primary objective of the study is to measure significant difference if any in the performance of selected fertilizer companies in terms of Liquidity. In this study t-test is conducted for Liquidity ratios of selected fertilizer companies in Gujarat for the period of 2010-11 to 2019-20. In these Liquidity ratios include Current Ratio, Liquid Ratio. The statistical tool t-test is used to test the hypothesis regarding liquidity of two selected companies in fertilizer industry. From the analysis of the data it is concluded that there is a significant difference in Current Ratio and Liquid Ratio. Overall the performance of KRIBHCO is better than IFFCO for the study period.

JALLIANWALA BAGH MASSACRE: A CRITICAL ANALYSIS WITH THE PERSPECTIVE OF INDIAN NATIONAL MOVEMENT

Neetu Mahajan

Research Scholar of History, Guru Kashi University, Punjab, India

Dr. Daljit Kaur

Assistant Professor of History, Guru Kashi University, Punjab, India

The significance of Jallianwala Bagh lay not in the number of people killed, but in what came before and after. The Rowlatt Act, also known as the Anarchical and Revolutionary Crimes Act of 1919, went into effect a month before the slaughter in Jallianwala Bagh. It surprised most Indians, who had expected to be rewarded rather than punished for fighting alongside the British in World War I. The British government of India implemented a succession of oppressive emergency powers to fight subversive activity during World War I (1914–18). By the end of the war, the Indian people had high hopes that such restrictions would be relaxed and that India would be allowed more political autonomy. The crimes sparked great outrage and dissatisfaction among Indians, particularly in the Punjab region. Gandhi called for a one-day countrywide strike across the country in early April. The news that prominent Indian leaders had been arrested and expelled from the city sparked violent protests in Amritsar on April 10, during which soldiers opened fire on civilians, buildings were looted and burned, and enraged mobs killed several foreign nationals and severely beaten a Christian missionary.



PANCHAYATI RAJ INSTITUTIONS IN MAHARASHTRA: A STUDY

Ms. Aarti S Kadam

Research Student, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad (Maharashtra)

Dr. Vilas S Epper

Assistant Professor, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad (Maharashtra)

Panchayati raj institution has proven the most effective and efficient way to handle self-governing systems at the grass-root level of India. It is a 3 tier system in which all the three level of the system is responsible to handle the local governance of society. In this study, the researcher focus on the workingof panchayat raj systems in Maharashtra, the achievements, the projects, the election process, and various initiatives taken by the Maharashtra government. The study also shows the use of information and Communication Technology (ICT) in Panchayati Raj Institution through e-panchayat.

A STUDY OF PERCEPTION ABOUT “MAKE IN INDIA” AMONG RURAL AREA COLLEGE STUDENTS IN MAHARASHTRA STATE: WITH SPECIAL REFERENCE TO AURANGABAD REGION

Prof. Dharmaraj B. Tanduljekar

Principal, Yeshwantrao Chavan College Ambajogai, Dist Beed

Dr. Ganesh Kathar

Professor, Dept. of Commerce, Shri Asaramji Bhandwaldar Arts Commerce and Science College Deogaon Rangari Tal Kannad, Dist Aurangabad

Development, growth and progress of the country is most importantfactors. To face competitions at global every country wants to made strongEconomy, Import and export business, optimum use of investments, use ofHuman recourses and foreign exchange. To achieve the target the governmentof India announces the theme “Make in India” at national and internationalplatform., the aim of this research is, to understood the aims, objectives and vision of Make in India and its effect on various fields and to verify awarennessand perception among the youth in rural area commerce college students of the nation.

TRAFFICKING OF CHILDREN FOR CHILD LABOUR IN INDIA

Navpreet Kaur

Research Scholar of Law, Lovely Professional University, Punjab, India

Dr. Shobha Gulati

Assistant Professor of Law, Lovely Professional University, Punjab, India

Childhood is a time for children to grow, learn, play, and thrive in a safe environment. Children, particularly those from low-income families, are more vulnerable to slavery because they are more readily misled or tricked than adults. They are easy to handle and are not likely to demand more pay or better working conditions. Child trafficking is connected to child labour, and it almost invariably leads to child abuse. Children who have been trafficked are subjected to a variety of types of abuse, including physical, mental, sexual, and emotional abuse. Children who have been trafficked are coerced into prostitution, marriage, or adoption; they perform cheap or unpaid labour, are compelled to work as house servants or beggars, and may be recruited into armed organisations. Children are exposed to violence, sexual abuse, and HIV infection as a result of human trafficking. When children are trafficked, no violence, deception or coercion needs to be involved, trafficking is merely the act of transporting or harbouring them for exploitative work. Child trafficking is quite common in India. According to the National Crime Records Bureau, one child goes missing every eight minutes. Children are sometimes kidnapped from their homes to be bought and sold on the open market. In other situations, children are duped into falling into the hands of traffickers by being offered a job, only to be enslaved once they arrive. Many children are trafficked in India for a variety of purposes, including work, begging, and sexual exploitation. Because



of the nature of this crime, it is difficult to trace, and it is difficult to prevent due to weak enforcement of regulations. Poverty, a lack of education, and the need to financially support their family are some of the major causes of child trafficking in India. According to the Palermo protocol, the legal definition of human trafficking is a crime that includes three elements: the act of recruiting, transporting, transferring, harbouring or receiving a person; by means of e.g. coercion, deception or abuse of vulnerability; or the purpose of exploitation, such as sexual exploitation, slavery and forced labour, among others.

ROLE OF HOUSEWIFE IN HOUSEHOLD ACCOUNTING: A REVIEW OF LITERATURE

Priyanka Sankhee

Research Scholar, Department of Accounting, Faculty of Commerce & Management Studies, Jai Narain Vyas University, Jodhpur, Rajasthan

Dr. Jyoti Dadhich

Department of Accounting, Faculty of Commerce & Management Studies, Jai Narain Vyas University, Jodhpur, Rajasthan

Dr. Anil Verma

Head of Department, Department of Accounting, Faculty of Commerce & Management Studies, Jai Narain Vyas University, Jodhpur, Rajasthan

In the last couple of years, our country has entered into a new era of "Unaccountable to Accountable", not only for economic and business activities but also for individual citizens and therefore, it appears that "Household Accounting" will become more and more important with the passage of time. The purpose of this paper confers structured oversight of literature in role of Housewife in Household Accounting. The paper exploring the link between Household Accounting and Role of Housewife.

CONSUMER SATISFACTION FOR SELECTED FMCG PRODUCTS OF RURAL CONSUMERS OF PUNJAB

Purna Tikku

Research Scholar, IKGPTU, Jalandhar, Punjab

Today's customers are aware of their needs and choices to avail utmost satisfaction from various products. FMCG companies put best of their effort to reap maximum benefits through the awareness of customers. Consumers spend large amount of their earnings on FMCG products to fulfil their requirement and attain satisfaction. Hence the current study is an effort to measure the level of satisfaction of rural consumers of Punjab for FMCG products. For this present study 150 respondents were chosen to understand the satisfaction level of consumers concerning various attributes and brands of FMCG products.

BEHAVIOURAL BELIEFS AS PREDICTOR OF ADHERENCE BEHAVIOUR

Sarita Gupta

Research Scholar, Department of Psychology, IIS (Deemed to be University), GurukulMarg, SFS, Mansarovar, Jaipur, Rajasthan.

Dr. Mridula Sharma,

Assistant Professor, Department of Psychology, IIS (Deemed to be University), Mansarovar, Jaipur, Rajasthan

The present study attempted to investigate the relationship between Behavior Belief as a predictor of Adherence Behavior among patients with Type-2 Diabetes and Hypertension. The possibility of the behaviour outcome is guided by the likely consequences of the behavior (behavioral beliefs). Behavioral beliefs in turn produce a favorable or unfavourable attitude toward the behavior. Adherence



Behaviour, taking medical treatment, depends on Behavioural Beliefs. The sample of 325 patients with Type-2 Diabetes and Hypertension was taken for the study. The data was collected through TPB Questionnaire (TPBQ) by Ajzen I (2013) and The Medication Adherence Rating Scale (MARS) by JosipCulig& Marcel Leppée, 2014

The statistical analysis included Pearson's Correlation. Findings revealed that Adherence Behavior is positively correlated to Behavior Beliefs ($r = 0.293$, $p < 0.01$) Taking the respective result into consideration, healthcare professionals, social workers, care givers and other stake holders can recognize the role of Behaviour Beliefs in adherence to the use of medical therapies. Discerning the relationship between the psychosocial variable and adherence will be advantageous towards promoting appropriate adherence amongst patients of chronic illnesses.

A STUDY TO ANALYZE INVESTMENT BEHAVIOR OF INVESTORS TOWARDS MUTUAL FUND WITH SPECIAL REFERENCE TO ICICI MUTUAL FUND

Prof. Prachi Vijayvargiya

Assistant Professor, Modi Institute of Management and Technology, Kota, Rajasthan

A Mutual Fund is Investment tool that pools funds from the investors and invest the fund in various securities and assets. The main purpose of investment in Mutual Fund is to earn good return with minimum risk. According to current scenario this research will analyze Investor's behavior regarding the mutual funds with special reference to ICICI Mutual Fund AMC. There are different perceptions regarding investment behavior. This research will clarify the misconceptions of the Mutual funds. Scopes of share market would be introduced so that consuming perception can be change in the favor of Mutual Fund. Research Methodology tools & techniques will be used. Data Collection procedure will follow primary & secondary sources.

CONCEPT OF BACK PROPAGATION IN NEURAL NETWORKS

Sanjeev Bavej

Research Scholar, Department of Computer Science and Engg, Shri Jagdishprasad Jhabarmal Tibrewala University

Dr. Yogesh Sharma

HOD/Research Coordinator, Department of Computer Science and Engg, Shri Jagdishprasad Jhabarmal Tibrewala University

Dr. Sheo Kumar

Professor and HOD CSE, CMR Engineering College, Hyderabad

Artificial Neural Networks are made use of for the tasks such as classification and clustering like any other data mining tool. These networks form an foundation of Artificial Intelligence with an aim to copy a human mind and its activities. These artificial neural networks are able to learn from available datasets which act as examples. If these networks are fed with the dataset examples, these networks will have the capability to sub-divide the data into various classes and also in addition it will also be feasible for these networks to be able to find emerging trends or patterns in this field. It is a known that a basic NN generally comprises of multiple layers. These layers are termed as input, output and hidden. Under normal configuration every layer of a neural network will contain some nodes and all these nodes if different layers will have certain interconnections. In other words, nodes from input layer get connected to their counterparts in hidden layer and further on nodes from hidden layer get connected to their counterparts located in output layer. These interconnections which are established between various layers are designated as weights. In this paper an effort has been to explain a set of learning rules of artificial neural networks by discussing one of the most widely used NN algorithms known as Back Propagation (BP) Algorithm. The aim of writing this paper is to depict the hidden idea that lies behind the



important concept of back propagation and how effectively it is used in the field of Artificial Intelligence. This paper clearly explains the need for back propagation of information. It may be noted that the concept of this important algorithm used in neural networks is not that complicated. In nutshell it can be summarized as the output of a neural network that needs to be compared with the desired output. In case there is a difference between these two outputs, the connections between various layers as described earlier need to be suitably altered. In other words there is a need to adjust the weights. It is a repetitive process till we get results which are acceptable. Idea is to get an error which is as small as possible. One simplistic case of back propagation algorithm is being explained in this paper. It may be noted that this algorithm is ever evolving and certain changes are being incorporated in few parameters to enhance overall efficiency of BP.

GLOBALISATION OR DE- GLOBALISATION: THE RESULTING PROSPECTS AFTER COVID-19

Sapna Sharma

Research Scholar, Department of commerce and management, Jayoti Vidyapeeth Women's University, Jaipur, Rajasthan

The global financial crisis of 2008 – 09 had already started to stagnate globalization into 'slowbalisation' and the world was unable to recover fully then the shocks of coronavirus presented new challenges before the world. It raised questions on the future of globalization. This pandemic has added Momentum to the De- globalization Trend. It was a globalization that has defined as well as united the world into a single market, but COVID-19 has left it vulnerable. A need for competitiveness rather than comparativeness is required to handle the situation. In this Paper various models of development have been discussed which could help in reverting back to the globalization era or say the beginning of the Re-globalization era. Making oneself Self-reliant or 'Aatm Nirbhar' is good but is not the solution to solve the De globalization problem. There is a need to focus on the competitiveness, productivity of abundant products, using Swadeshi Products. The need is required to focus on rural and vulnerable society, stress is given on to create a new development model with the inclusion of the Gandhian model and PURA model. There is a need to 'Make in India to be Make in World' concept.

AN ANALYTICAL STUDY OF CHALLENGES AND REMEDIES BEFORE INDIAN ECONOMY OVER THE PERIOD OF COVID PANDEMIC

Sandip Bhausaheb Vanjari

Assistant Prof and Head, Department of Commerce and Management Science, R.B. Atal Arts Science and Commerce College, Georai, Beed

The Indian economy is one of the largest and one of the top ten economies in the world. This economy is known globally as a fast growing economy. As the second largest population in the world, the world sees the Indian economy as the largest market in the world that is why in general, all the developing countries consider India to be very important from a commercial point of view. During last two years every country facing the different economical challenges to overcome the COVID Pandemic situation. Every country suffered from the lockdown and slowdown therefore economical situation are most affected. Developing countries are also trying to face various challenges during the COVID Pandemic like food, shelter, transport, medicine and so on. India is also included one of the largest developing country in the world. The economic impact of the COVID-19 pandemic in India has been largely disruptive. India's growth in the fourth quarter of the fiscal year 2020 went down to 3.1% according to the Ministry of Statistics. All these problems also seen in the nation but even Indian economy achieved 12.55% development rate to have outperformed china 8.44%, Peru 8.5% as per PPP (Public Private Partnership) term. Most of the countries in the world prefer to invest in the Indian economy. Indian ministry of commerce and industry stated that FDI (Foreign Direct Investment) status grew at a faster pace during April to July 2021-22. The equity inflows increased by 112% between last two years.



**PERIODICAL EVALUATION OF SUPPLY CHAIN MANAGEMENT IN INDIA
AND CHALLENGES OF ITS FUTURE GROWTH**

S. Martin

Phd Scholar(Commerce), Pandit Deendayal Energy University, Gandhinagar, Gujarat

Supply Chain is one of the greatest inventions and a highly valued tool in the commercial sector around the globe that helps individuals and organizations to achieve their business goals. It is the backbone of different operations like procurement, price analysis, distribution, transportation and feedback in organizations. It encompasses all activities of the various processes from raw material to finished goods and to the delivery to the end users of the company. This paper focuses on the factors that help in the implementation of supply chain management, its elements and process in organizations. The article is a periodical study about its inception to multiple stages of development in global as well as Indian business markets. Also, it talks about the challenges faced by supply chain management in Indian market and concludes with recommendations for its future growth.

CHALLENGES IN TEACHING ENGLISH LANGUAGE FOR THE STUDENTS OF 21ST CENTURY

Pushpraj Singh

Jaipur National University, Jaipur

The Challenges of Teaching English to Twenty-First-Century Students Abstract English retains a certain status in our country, even though the British departed India more than six decades ago. However, no native language has emerged to take the place of English as a means of communication or as an official language. English began to reassert its place under the impact of nationalistic sentiment and emotional hatred. This article outlines the major issues that arise when teaching English as a Second Language (ESL). It also discusses the difficulties inherent in teaching English, mainly to pupils in the twenty-first century.

THE ADVANTAGES OF USING HRIS: IN OPTIMIZING EMPLOYEE PERFORMANCE MANAGEMENT

Tanu Gautam

Research Scholar, Department of Management, Modi Institute of Management of Technology, Kot

Employee is the most valuable asset of any business organization who has the ability to make organization to reach the heights, that's why employee is termed as Human Resource (HR). As we are living in the world of Information Technology, Managing HR activities like employee payroll, training, performance etc. by means of newly emerging sophisticated software termed as Human Resources Information System (HRIS) is a most efficient, diligent and trusted way to get access and analyze all information pertaining to employees, the information so retrieved can be used in effective decision making process for business organizations, This article will review the major components of a Human Resource Information System, paper will bring forward ,how HRIS can optimize employee performance management . This paper shall also explore the contribution of Human Resources Information System (HRIS) to staff retention in emerging markets.

IMPACT OF MAKE IN INDIA IN THE DEVELOPMENT OF THE ECONOMY YEAR 2014-2021

Sushma Tiwari

Make in India is a worldwide marketing promotion phrase coined by Prime Minister Narendra Modi on September 25, 2014, to urge firms from all over the globe to invest in and produce their products in India. He has begun this ambitious effort with the goal of transforming the country into a worldwide manufacturing hub. To accomplish a manufacturing-led transformation, India will need to take a systematic and planned strategy to evaluate manufacturing in order to acquire global competitive advantage and global leadership.



A COMPARATIVE STUDY OF MALE AND FEMALE SPORTS PARTICIPANTS OF DIFFERENT SOCIO-ECONOMIC STATUS IN RELATION TO THEIR MOTIVES, INTEREST AND ATTITUDE

Sunil Kumar Patel

Ph.D, Research Scholar, Faculty - Physical Education, Ramchandra Chandravansi University, Bishrampur, Palamu (Jharkhand)

Dr. Pran Mahto

Research Guide

A traditional approach associated with sports participation and sports excellence has been symbolized from four aspects. They are psychological, sociological, physiological and anthropological. In recent years, the application of socio-psychological principles and theories to investigate underlying variables in connection with sports achievements has made its importance to be felt. Sports psychologists, using a variety of theoretical framework have focused their studies about sports involvement, sports performances and sports excellences in the areas of personality, attitude and motivation. Research done in the area has been mainly aimed at identifying the psychological variables related to participation in sports. The literature has revealed that the sports performances have been influenced significantly by the social agents like peers, parents, coaches, teachers and seniors. Also the studies from other areas have suggested that hereditary factors, community opportunities, socio-economic balance may have effects on sporting abilities. Enormous studies have pointed out that the effect of psychological factors like sports motivation, interests, attitudes. 2 mental process affect the field of participating in competitive sportsmanship. Nevertheless in the Indian sports society what factors relate to sports participation from among the various complex groups have not received much attention in comparison to high ranked sporting nations.

IMPACT OF KASHMIR CONFLICT ON INTERNATIONAL TRADE

Sunil Kishtwal

Research Scholar, Shri Guru Ram Rai University, Patel Nagar, Dehradun, Uttarakhand

In a political conflict like Kashmir, human loss is the first tragedy coupled with the economic damage to the oppressed class. Repeated shutdowns that include curfews and protests have dented the economy of Kashmir, a fact that is irrefutable. However, this is supplemented by the 'normalcy period' that paves way for the economic captivity of the region. During the years 2016 and 2017, 168 curfews were imposed in nine districts of J&K, resulting in huge financial loss to locals. In 2019, the region witnessed the longest ever communication blockade of 214 days, resulting in huge losses to local businesses, and in some cases even closures. This paper explores impact of kashmir conflict on international trade.

SOCIAL MEDIA ANALYTICS AND BIG DATA - AN EXPLORATORY STUDY

Sukhpreet Kaur

Assistant Professor, Goswami Ganesh Dutta Sanatan Dharma College, Chandigarh

The digital transformation is a culmination of numerous digital breakthroughs, such as the web phenomenon's metamorphosis. The participatory web, which enables active user participation and intelligence gathering, has been widely recognised as a value-adding tool for businesses of all shapes and sizes seeking to increase productivity and efficiency. However, its capacity to support sustainable activities has been ignored in business and management literature to date. This exploratory qualitative research addresses this void through data from stakeholder's interviews and the development of taxonomies that demonstrate the capabilities of participatory web above passive web to enable diverse enterprises to engage in business operations. Two critical interrelated company functions, namely operations and marketing, have been mapped against four dimensions of sustainability for this aim.



PHILOSOPHY OF KARMA, ITS BELIEF AND INFLUENCE IN INDIAN WORKPLACE

Sricha Singh

Research Scholar, Department of Commerce, Hemvati Nandan Bahuguna Garhwal University, Srinagar, Uttarakhand, India

Shruchi Singh

Research Scholar (ICPR-JRF), Department of Philosophy, Aligarh Muslim University, U.P., India

Prof. V.C. Sharma

Professor, Department of Commerce, Hemvati Nandan Bahuguna Garhwal University, Srinagar, Uttarakhand, India

Karma is a universally known and widely acknowledged Indian philosophical concept. Its impact is often accepted by individuals in various forms, in both personal and professional lives. This paper, therefore, aims to study the belief in the philosophy of karma and its influence in the Indian workplace. This is studied through the responses recorded over a questionnaire by professionals belonging to various age groups, backgrounds, and fields. The questions considered here deal with, how strongly people believe in the philosophy of karma, to what extent they attribute the events (good or bad) occurring in their life and other peoples' lives to this theory, time period in which the fruits of one's actions are borne, belief in rebirth, whether the impact of karma is believed to be limited to single life or not, and the belief in the goal of humans to be free from the cycle of birth and death. Through these basic questions, an attempt is made to know the extent to which the belief of the people is firm in the philosophy of karma, and its related concepts.

A STUDY OF PRESENT ISSUES AND CHALLENGE OF E-COMMERCE IN RURAL MARATHWADA REGION

Miss Shital Appasaheb Mane

Research Scholar, R.B. Attal Art's, Science and Commerce College, Georai

Dr. Sandip Vanjari

R.B. Attal Art's, Science and Commerce College, Georai

In the modern Times E-commerce is giving competition to the traditional trade and business. Due to the advancement of the technology the world has become global village. E-Commerce has reached most of the consumers in the urban sector but the challenges lies in front of the companies so that it reaches to the rural sectors also. The Rural population of the Marathwada region has to go at the distant places or nearby cities to purchases luxury products. Here E-commerce can come to their help by widening its areas of the operations. A profound understanding of the people, their behavior and their community is critical within the digital marketplace. If you can't connect to your customers wants and needs, you're going nowhere fast – and so is your investment. That's why every great piece of digital starts with the deep understanding of who you're trying to reach. To get deep insight into the problem the researchers conducted a survey in the rural sector by the opinion poll method and found out that yet much has to be done by the dot-com companies to take advantage of these untapped opportunities by reaching the villages of Marathwada region.

STRESS MANAGEMENT AT WORKPLACE

Shikha Nainawat

Assistant Professor, R.A. Podar Institute of Management, University of Rajasthan, Jaipur

The main reason of the stress is our life style. The increasingly busy live of the people make their life stressful. Stress is basically a type of mental tension. It happened due to some circumstances like demanding, taxing or burdensome. Stress affects our mental state, mood and physical health. The



scientific reason of stress is cortisol hormone that has released into bloodstream. This hormone suppresses the functioning of our immune, reproductive and digestive systems. Therefore it is important to develop and executive stress management practices at workplace. Stress that is developed due to the work culture and job is called workplace stress and it is highly personal. Some jobs are fast-paced jobs like emergency room of hospitals, police officers, air-traffic controllers etc. The employees who are placed on such jobs are worked on highly stressful situations as any mistake at their end can put others life in danger. The other jobs are not ending their day with such high pressure environment. But it doesn't mean that they are not stressful jobs. Every job has its own kind of pressure, the pressure like target achievement at short time frame, lots of paperwork, handling annoyed customers, meetings, peer pressure and many more. These all type of situations put the employee in stressful situation. All type of stress is not bad the stress is good to achieve the targets at workplace. But once it's over it creates headaches, shallow breathing, anxiety, upset stomach, depression etc. so overcome from such situations companies introduced stress management techniques for their employees like avoid conflict, comfortable working environment, avoiding multitasking, stay organized, meditation, yoga, exercise etc. These methods improve the work life balance in employees and make them productive for the organization.

A STUDY OF EMPLOYEE ENGAGEMENT AMONG BANKING SECTOR EMPLOYEES

Dr. Vandana Sachdeva

Sr. Assistant Professor, Department of Management Studies, IIS (Deemed to Be University), Jaipur

Ms. Ankita Sharma

Research Scholar, Department of Management, IIS (Deemed to Be University), Jaipur, Rajasthan

Employees are the vital component for all the organizations. In present times, effective employee engagement is very important for every industry as it helps in facing the challenges for dynamic and competitive work environment, changing workforce, and diversity along with cohesion with the community. As one of the most competitive businesses, the banking industry must place a premium on employee engagement to maintain long-term viability, productivity, retention, and efficiency. Today's organization becomes more conscious about the growing importance of integration of environmental management & sustainable practices of HRM.

This research paper aims to shed light on the impact of various socio-demographic parameters as age, gender, education, experience, marital status on the employee engagement in the banking sector. In this research simple random sampling and descriptive research design has been used. The research work is exploratory in nature. Structured questionnaire has been administered on the 50 employees of public and private sector bank in Jaipur, Rajasthan for collection of responses. Secondary data has been collected from review of literature, journals and websites. The descriptive analysis to calculate mean, standard dev., frequency has been done using chart and table with Ms-Excel and IBM SPSS tools. Hypothesis testing has been done using statistical methods. It has been proved with the help of hypothesis testing that there is a significant difference in employee engagement based on selected socio demographic factors.

NATIONAL EDUCATION POLICY 2020

Saroj Bala Dewatwal

Assistant Professor, Department of EAFM, University of Rajasthan, Jaipur, Rajasthan

The National Education policy 2020 focuses on improving the quality & broadening of education system in India. The key objectives of the National Education Policy 2020 include the multidisciplinary and holistic approach in Indian education system. Education is the foundation for overall development of the human beings and the nation as a whole. Its core principles include access, equity, affordability and inclusiveness. The Ministry of Human Resource Development, Government of India had announced the New Education policy 2020 which is based on recommendations of an expert committee headed by Dr. K. Kasturirangan. The new education policy is learner centric & multi-disciplinary approach with multiple



entry and exit of programs with the benefit of credit transfers. More emphasis is provided to technological application in teaching, learning, assessment and research. Further, the NEP 2020 announced the setting up of HECI & NRF. The Higher Education Commission of India will be for entire higher education segment and will replace the various existing regulatory bodies. Also, the Formation of National Research Foundation for funding & managing of research proposals in colleges & universities in India.

GLOBAL E-COMMERCE AND INDIAN RANKING

Dr. Kale Netaji Balaji

Assistant Professor, Department of Commerce, Tuljabhavani Mahavidyalaya, Tuljapur

E-commerce or online commerce are the growing faster and given significant contribution to the worldwide economy. All over the world, e-commerce plays the most important role in development of country. Global ecommerce is the selling goods or services across geopolitical borders from one country to another. The total number of e-commerce companies in India is 21697 in 2019. It shows that, most of the traditional retail companies are converted his business into e-commerce. Amazon is the largest company in the world, near about 3, 34,555 employees has working under this company and his revenue is \$3393 million in 2019. The e-commerce retail sales were growing rapidly in worldwide. As compared to the retail e-commerce sales worldwide in 2014 to 2015, it was growing \$1336 billion to \$1548 billion, by incising 15.87 per cent. The e-commerce sales by top 10 counties in 2021, it is show that in the bar, India is the 8th place in e-commerce seals in 2021. The e-commerce sales were increased from \$32 billion to \$67.53 billion from 2019 to 2021.

GROWTH OF E-COMMERCE IN INDIA WITH SPECIFIC REFERENCE TO CONSUMER PROTECTION

Ms. Nishtha Acharya

Assistant Professor, School of Law, Manipal University Jaipur

The utilisation of internet has also led to a nascent growth in e-commerce activities. E-commerce is a platform which imbibes the use of network for exchanging goods and services for some consideration. The newly developed digital market which has expanded with the spread of globalisation have majorly impacted economy internationally. Resultantly, the national market in the country have been affected due to international economic environment. E-commerce platforms have allowed tremendous growth of online retail industry while giving new experience to consumers. The increase in the number of internet users and more inclination towards online shopping have also given an entry several misleading activities affecting the rights of consumers. Looking onto the unprecedented growth of E-commerce around the world, there was an indispensable need to draft laws governing transactions of E-commerce with an intention to protect the rights of the consumers viz-a-vis concluding the electronic transactions through secure systems. The indiscriminate increased number of unethical practices which are concluded through e-commerce makes it quintessential to stress upon the laws formed for regulation of e-commerce business in India and to analyse its effects towards protection of consumer interest by bringing a change in the field of information technology.

EFFECT OF CADMIUM CHLORIDE ON HAEMATOPOIETIC ORGAN: THYMUS

Dr. Jaishree Daverey

Assistant Professor, Department of Zoology, J.D.B. Government Girls College, Kota, Rajasthan

Since there is a constant release of trace elements in unnaturally higher concentrations and often in unusual physio-chemical state, the fear of them being hazardous to human health is now an indisputable truth. Once perpetuated in the environment, metals are not readily detoxified by metabolic activity. As a result, they get accumulated contributing to potential environmental hazard. In the present study, the effect of cadmium chloride on thymus of mice has been investigated. For the experiment, adult healthy male



Swiss albino mice were fed with aqueous solution of CdCl₂ prepared by dissolving 20mg of CdCl₂ in 1000ml of distilled water, thus giving a concentration of 20ppm and then administered orally in drinking water ad libitum continuously till the end of experiment. Animals were autopsied by cervical dislocation at each post-treatment interval of 1, 2, 4, 7, 10, 14 and 28 days. Thymus was taken out after autopsy, weighed and fixed in Bouin's fluid. Then the tissue was dehydrated and embedded in paraffin wax and transverse sections were cut at 5 μ and stained in Harri'shaematoxylin-eosin stain for histopathological studies. After cadmium chloride treatment, thymus showed a significant decline in the organo-somatic index value continuously till day 10, and recovering thereafter. Pathological changes after CdCl₂ treatment include necrosis of thymocytes, fibrous tissue proliferation, Pyknosis, Karyolysis, and distortion of Hassal's corpuscles. Recovery started at a much later interval, and was probably due to the binding of intracellular cadmium to metallothionein which protects the tissue against the cadmium toxicity.

भारत में शिक्षा के क्षेत्र पर कोविड-19 का प्रभाव

डॉ. गजेन्द्र कुमार जांगिड़

सहायक आचार्य (ए.बी.एस.टी.), राजकीय महाविद्यालय नावां, नागौर

महामारी कोविड-19 का प्रभाव दुनिया के हर देश में देखा गया है। भारत में भी इस महामारी का प्रभाव आर्थिक, सामाजिक, राजनैतिक क्षेत्रों के साथ-साथ शिक्षा के क्षेत्र में भी पड़ा है। इस महामारी के शिक्षा के क्षेत्र पर प्रभाव के कारण विद्यार्थियों का जीवन पूरी तरह प्रभावित हुआ है। कोविड-19 के कारण भारत में स्कूलों/कॉलेजों में संचालित होने वाली विभिन्न प्रकार की शैक्षणिक व अशैक्षणिक गतिविधियों को बन्द करना पड़ा है। कोविड-19 के प्रकोप ने हमें यह सलाह दी है कि परिवर्तन अपरिहार्य है। इसने शैक्षिक संस्थानों के लिए एक उत्प्रेरक के रूप में काम किया है और उन प्लेटफॉर्म तथा तकनीकों का चयन किया है, जिनका पहले उपयोग नहीं किया गया है। शिक्षा का क्षेत्र इस अलग दृष्टिकोण के साथ संकट से बचने के लिए लड़ रहा है और महामारी के खतरे को दूर करने के लिए डिजिटलीकरण कर रहा है। यह पेपर देश में निर्बाध शिक्षा प्रदान करने के लिए भारत सरकार द्वारा उठाए गए कुछ उपायों पर प्रकाश डालता है तथा कोविड-19 के सकारात्मक और नकारात्मक दोनों प्रभावों पर चर्चा की करता है और महामारी की स्थिति के दौरान शैक्षिक गतिविधियों को अंजाम देने के लिए कुछ उपयोगी सुझावों की ओर इशारा करता है।

झारखण्ड के सरकारी एवं गैर-सरकारी बी. एड. प्रशिक्षण महाविद्यालयों में अध्ययनरत छात्राध्यापकों का प्रायोगिक कार्य के प्रति मनोवृत्ति का अध्ययन

डॉ. स्मिता हाट्टी

शोध निर्देशक, डॉ. ए. पी. जे. अब्दुल कलाम विश्वविद्यालय, अरण्डिया, इन्दौर, मध्यप्रदेश

अभय कुमार सिंह

शोधार्थी, डॉ. ए. पी. जे. अब्दुल कलाम विश्वविद्यालय, अरण्डिया, इन्दौर, मध्यप्रदेश

मनुष्य एक सामाजिक प्राणी है। समाज में रहकर ही वह अपना पूर्ण विकास कर सकता है। परन्तु जब उसका जन्म होता है। तो वह नवजात शिशु के रूप में वह एक असहाय व असामाजिक प्राणी होता है। वह उठने बैठने चलने फिर ने में भी असमर्थ होता है। उस समय वह संस्कृति रीति-रिवाज व परंपराओं से भी अनभिज्ञ रहता है। जैसे-जैसे वह बालक बड़ा होता है वह अपने परिवार व समाज में रहकर सामाजिक प्राणी बन जाता है। परन्तु इस समाजीकरण की प्रक्रिया में महत्वपूर्ण स्थान शिक्षा का होता है।



एकांगी नैतिकता और भारतीय नारी

डॉ. अरविंद अंबादास घोडके

हिंदी विभाग, सहायक प्राध्यापक, यशवंतराव चव्हाण कला, वाणिज्य व विज्ञान महाविद्यालय, अंबाजोगाई, जि.बीड

नैतिकता के मापदंड पुरुष और महिला के लिए एक समान होने चाहिए। एकांगी और पुरुष व्यवस्था के अनुरूप विद्यमान नैतिकता नारी जीवन के लिए यातना और पीडा कारण बनी हुई हैं। समाज में सामाजिक व्यवस्था बनाए रखने की कोशिश समाज समय-समय पर करता आया हुआ है। आहार, निद्रा और मैथुन किसी भी पशु-प्राणी की जरूरत होती है। भारतीय समाज व्यवस्था में सामाजिक व्यवस्था बनाए रखने के लिए काम भावना को विवाह संस्कार में बांधकर उसका नियमन किया गया है। काम भावना को विवाह संस्कार में बांधकर उसका समाज मान्य नियमन करते समय उदात्त परिवार का आविर्भाव हुआ। भारतीय समाज व्यवस्था में परिवार एवं कुटुंब व्यवस्था का बड़ा महत्व है। किंतु इस परिवार एवं कुटुंब व्यवस्था में पुरुष वर्चस्व का बोलबाला दिखाई देता है। नैतिकता के बंधनों में स्त्री को बांधने की कोशिश की जाती है, काम भावना को नैतिकता के तराजू में तोल कर उसका नियमन करने की कोशिश विवाह के माध्यम से करने वाला भारतीय पुरुषी समाज अपने हित के अनुरूप स्त्री विरोधी पुरुष वर्चस्व वादी व्यवस्था का निर्माण करता है। सदियों से लेकर आज भी स्त्री के काम भावना को अनेक बंधनों में बांधकर उसे नैतिक-अनैतिक प्रतिमानों में अपनाकर नारी का ही शोषण किया गया है।

भारत में कृषि विपणन व्यवस्था का स्वरूप

डॉ. शकुन्तला मीना

सहायक आचार्य ई.ए.एफ.एम., महारानी श्री जया महाविद्यालय, भरतपुर, राजस्थान।

भारत एक कृषि प्रधान देश है यहा पर 60-70 प्रतिशत जनसंख्या कृषि से अपना भरण पोषण करती है, कृषि उत्पादित अतिरिक्त पदार्थों को विक्रय करना, इसे ही विपणन की श्रेणी में रखते हैं। कृषि विपणन के अन्तर्गत कृषि उत्पादो, बागवानी, कृषि उत्पादो का प्रसंस्करण, कृषिगत मशीनरी का वितरण, अर्न्तराजकीय स्तर पर कृषि वस्तुओं का आवागमन, कृषि उपज को एकत्रित करना, उनका श्रेणीयन व प्रमापीकरण करना उसे भण्डारों में रखना विपणन में क्रय एवं विक्रय दोनों ही क्रियाएँ सम्मिलित की जाती हैं भारत की जी.डी.पी. में कृषि का योगदान 16 प्रतिशत है। देश में कृषि विपणन की व्यवस्था गांव के महाजनों, व्यापारी को फसल की बिक्री, गाँव के हाटो में बिक्री, मण्डियों में बिक्री व सहकारी विपणन द्वारा की जाती है। सरकार द्वारा भण्डारन के एफ.सी.आई. की सुविधा व फसलों के न्यूनतम समर्थन मूल्य की भी व्यवस्था की गई है।

भारत में कृषि संकट

डॉ. संजय परिहार

सहायक आचार्य (भूगोल), राजकीय महाविद्यालय, सिरोही, राजस्थान।

भारत में कृषि एक संरचनात्मक परिवर्तन के दौर से गुजर रही है, जिससे संकट की स्थिति पैदा हो रही है। हाल के वर्षों में कृषि उत्पादन की वृद्धि दर में धीरे-धीरे गिरावट आ रही है। सकल घरेलू उत्पाद में कृषि का सापेक्ष योगदान समय के साथ लगातार घट रहा है। फसल श्रेणियों द्वारा कृषि का प्रदर्शन भी भारत में कृषि की धीमी प्रक्रिया को स्पष्ट रूप से इंगित करता है। कृषि में मंदी की शुरुआत नब्बे के दशक की शुरुआत



से शुरू हुई और नब्बे के दशक के अंत से यह तेज हो गई। यह चिंताजनक है कि भारत खाद्य अधिशेष के एक आत्मनिर्भर राष्ट्र से भोजन के शुद्ध आयातक बनने की ओर बढ़ रहा है। इन सभी प्रवृत्तियों से संकेत मिलता है कि भारत में कृषि क्षेत्र आज संकट का सामना कर रहा है। यह तर्क दिया जाता है कि संकट का मूल कारण यह था कि अन्य उद्यमों की तुलना में कृषि अब एक लाभदायक आर्थिक गतिविधि नहीं रही है। इसका मतलब है कि इन गतिविधियों से प्राप्त आय किसानों के खर्च को पूरा करने के लिए पर्याप्त नहीं है और इसलिए, जब तक कृषि को एक लाभदायक उद्यम नहीं बनाया जाता, वर्तमान संकट का समाधान नहीं किया जा सकता है। संकट के लिए जिम्मेदार कारकों में शामिल हैं: वर्षा और जलवायु पर निर्भरता, कृषि उत्पादों का उदार आयात, कृषि सब्सिडी में कमी, कृषि के लिए आसान ऋण की कमी और साहूकारों पर निर्भरता, कृषि क्षेत्र में सरकारी निवेश में गिरावट और कृषि भूमि वैकल्पिक उपयोग। भारत में कृषि संकट का परिणाम बहुत व्यापक है और अन्य सभी क्षेत्रों और राष्ट्रीय अर्थव्यवस्था को कई तरह से प्रभावित करने की संभावना है; विशेष रूप से, इसका खाद्य आपूर्ति, खाद्यान्न की कीमतों, जीवन यापन की लागत, स्वास्थ्य और पोषण, गरीबी, रोजगार। संक्षेप में, यह पता चला कि कृषि संकट भारत में अधिकांश लोगों और अर्थव्यवस्था को लंबे समय में समग्र रूप से प्रभावित करेगा। इस संकट का एकमात्र उपाय कृषि को एक लाभदायक उद्यम बनाने और फसल उत्पादन गतिविधियों को जारी रखने के लिए किसानों को आकर्षित करने के लिए हर संभव प्रयास करना है। इस दिशा में प्रयास के रूप में सरकार को कृषि क्षेत्र में अपने निवेश और व्यय को बढ़ाना चाहिए। सिंचाई, परिवहन, संचार, ग्रामीण बाजार, ग्रामीण बुनियादी ढांचे और कृषि अनुसंधान सहित कृषि और इसके संबद्ध क्षेत्रों में निवेश में भारी वृद्धि की जानी चाहिए, और सरकार को ग्रामीण क्षेत्रों के एकीकृत विकास का लक्ष्य रखना चाहिए। समस्या का समाधान कुछ "पैकेजों" में नहीं बल्कि कृषि से संबंधित वर्तमान आर्थिक नीतियों में भारी बदलाव में है। किसी अन्य क्षेत्र का विकास कृषि की कीमत पर नहीं होना चाहिए। कृषि को पुनर्जीवित करने और भारत को कृषि संकट से बचाने के लिए सभी को सामूहिक रूप से काम करना चाहिए।

राजस्थान में पंचायतीराज संस्थाएं और कोविड-19

मांगी लाल

शोधार्थी, राजनीति विज्ञान विभाग, जय नारायण व्यास विश्वविद्यालय, जोधपुर, राजस्थान

वर्तमान परिदृश्य में कोविड-19 वायरस ने देश-विदेश से लेकर गांव-शहर तक पूरे विश्व में तहलका मचा रखा है जिससे कोई भी देश, राज्य, व ग्राम अछूता नहीं रहा है। विश्व स्वास्थ्य संगठन (W.H.O) ने कोविड-19 को वैश्विक महामारी घोषित किया है। कोरोना वायरस अत्यंत सूक्ष्म लेकिन सर्वाधिक प्रभावी होने के साथ ही एक संक्रामक बीमारी है जिससे आकार में देखा जाए तो कोरोना वायरस मानव के बाल के मुकाबले तकरीबन नौ सौ गुणा छोटा तथा एक बिन्दू (डॉट) के आकार में तकरीबन दो हजार गुणा छोटा होने के बावजूद भी इसका संक्रमण विश्वभर में अत्यंत तीव्र गति से फैल गया है। डब्ल्यूएचओ के अनुसार सर्दी-जुकाम, खांसी, गले में खरास, बुखार व सांस लेने में तकलीफ होना आदी इससे संक्रमित होने के प्रारम्भिक लक्षण है। यह वायरस तेजी से एक इंसान से दूसरे इंसान में फैल रहा है इसलिए इस वायरस से सावधानी रखना बहुत जरूरी है। यह वायरस पहली बार दिसम्बर 2019 में चीन के वुहान शहर में पाया गया था, संभावना है कि यहीं से यह वायरस पुरे विश्व में फैल गया। 2019 के अंत में इसकी शुरुआत होने के कारण इसे कोविड-19 वायरस नाम दिया गया। कोविड-19 नाम का यह वायरस अब तक 200 से ज्यादा देशों में फैल चुका है। इस संक्रमण को तेजी से बढ़ते हुए को रोकने के लिए बड़ी मात्रा टिकाकरण करना आवश्यक हो गया है।



भारत में कोविड-19 का पहला मामला 30 जनवरी 2020 को केरल के त्रिशुर जिले में सामने आया था। इसकी पुष्टि खुद केरल के मुख्यमंत्री श्री पिनारई विजयन ने ट्वीट करके की थी। भारत का पहला कोरोना संक्रमित मरीज चीन के वुहान विश्वविद्यालय से आया था। इसके बाद दो और तीन फरवरी को क्रमशः दूसरे व तीसरे रोगी की पुष्टि हुई जो कि वुहान से ही लौटे थे जो केरल के निवासी थे। इस प्रकार भारत में कोरोना वायरस केरल में प्रवेश करने के बाद सम्पूर्ण भारत में फैलने लगा। भारत सरकार ने इसे रोकने हेतु सम्पूर्ण देश में प्रधानमंत्री श्रीमान नरेन्द्र मोदी ने 22 मार्च 2020 को जनता कर्फ्यू लगाया, तथा जनता कर्फ्यू की सफलता को देखते हुए 24 मार्च, मंगलवार रात को एक बार फिर से देश को सम्बोधित करते हुए अगले 21 दिन का सम्पूर्ण लॉकडाउन का एलान किया तथा प्रधानमंत्री मोदी ने कहा कि कोरोना वैश्विक महामारी पर पूरी दुनिया की स्थिति को आप सुन और देख रहे हैं कि दुनिया के समर्थ से समर्थ देशों को भी कैसे इस महामारी ने बिल्कुल बेबस कर दिया है ऐसा नहीं है कि ये देश प्रयास नहीं कर रहे हैं या इनके पास पर्याप्त संसाधन नहीं है। लेकिन यह महामारी इतनी तेजी से फैल रही है कि तमाम तैयारीयां और प्रयासों के बावजूद इन देशों में चुनौती बढ़ती जा रही थी इस समय महामारी से प्रभावी मुकाबले के लिए एकमात्र विकल्प सोशल डिस्टेंसिंग ही रहा यानी एक-दूसरे से दूर रहना, घरों में ही बंद रहना, कोरोना से बचने का इसके अलावा कोई तरीका नहीं है। कोरोना को फैलने से रोकना है तो उसके संक्रमण की साइकिल को तोड़ना होगा।

धर्म निरपेक्षता का राष्ट्रीय और अन्तर्राष्ट्रीय राजनीति पर प्रभाव

Ms. Nargees khan

Research Scholar, Jai Narayan Vyas University, Jodhpur, Rajasthan

वर्तमान समय में राष्ट्रीय व अन्तर्राष्ट्रीय स्तर पर 'धर्मनिरपेक्षता' का प्रभावन गहराने के मुख्य कारण व आधारभूत तत्वों को प्रकाशित करने का प्रयास किया गया है, जिससे बहुसंस्कृति विभिन्न धर्मों पर पड़ने वाले प्रभावों को सही दिशा प्रदान करने हेतु अतिलघुत्प्रात्मक प्रयास किया है।

झारखंड के नक्सल प्रभावित क्षेत्र के माध्यमिक स्तर के विद्यार्थियों के पारिवारिक वातावरण एवं सामाजिक-आर्थिक स्तर का शैक्षिक उपलब्धि एवं सामायोजन पर पड़ने वाले प्रभाव का अध्ययन

प्रवीण सिंह कुशवाहा

शोधार्थी, संकाय – शिक्षाशास्त्र, डॉ. ए.पी.जे. अब्दुल कलाम विश्वविद्यालय, अरंडिया, इंदौर, मध्य प्रदेश

शिक्षा मानव जीवन के महत्वपूर्ण साधनों में से एक है। शिक्षा के अभाव में मनुष्य की कल्पना नहीं की जा सकती। शिक्षा ही मनुष्य को जड़ से बौद्धिकता के चरम तक पहुंचाती है। शिक्षा विहीन मनुष्य पशु के समान है। मनुष्य जीवों में श्रेष्ठतम जीव माना जाता है। इसका कारण यह है उसमें बुद्धि की प्रधानता है। इसलिए कहा जाता है कि मनुष्य जीवन पर्यंत सीखता है। मनुष्य में सीखने का आरंभ जन्म से ही हो जाता है, जो मृत्यु तक चलता रहता है। उसका सीखना उसके अनुवांशिकता एवं वातावरण पर भी निर्भर करता है। मनुष्य की सीखने की प्रक्रिया औपचारिक, अऔपचारिक एवं अनौपचारिक तरीके से भी चलती रहती है। इस शोध प्रक्रिया में सीखने के औपचारिक पक्ष को महत्व दी गई है। जो विद्यालय में पढ़ने वाले विद्यार्थियों को अध्ययन के केंद्र में रखा गया है। इस अध्ययन में विद्यार्थियों के पारिवारिक वातावरण तथा सामाजिक-आर्थिक स्तर का प्रभाव है। उनके शैक्षिक एवं सामायोजन क्षमता पर किया गया है। हम भली-भांति जानते हैं कि विद्यार्थियों का सीखना उनके



विद्यालय परिवारिक इत्यादि वातावरण का गहरा प्रभाव पड़ता है। यही कारण है कि शिक्षाशास्त्र में बाल केंद्रित शिक्षा को प्रधानता दी गई है जिसके मनोवैज्ञानिक अध्ययन करते हुए उनके सीखने के सिद्धांत सीखने का स्थानांतरण के प्रभाव का अध्ययन, उनके शैक्षिक उपलब्धि एवं समायोजन के संदर्भ में किया जाता है।

अतः उनके सीखने में विद्यालयी वातावरण, पारिवारिक वातावरण एवं उनके सामाजिक आर्थिक-स्तर का प्रभाव उनके शैक्षिक उपलब्धि पर पड़ता है। इसे नकारा नहीं जा सकता। यहां तक कि उनके सामाजिक वातावरण का प्रभाव उनके परिवारिक वातावरण पर तथा उनके परिवारिक वातावरण का प्रभाव उनके सामाजिक-आर्थिक स्तर पर तथा सामाजिक-आर्थिक स्तर का प्रभाव उनके विद्यालय वातावरण पर तथा इन सब का प्रभाव विद्यार्थी के मनोवैज्ञानिक स्तर एवं उनके शैक्षिक उपलब्धि एवं समायोजन पर जरूर पड़ता होगा। इस शोध-पत्र में उपर्युक्त वर्णित तथ्यों के आधार पर अध्ययन किया गया है।

क्रिप्टोकरन्सी और बिटकॉइन

डॉ. विजयकुमार रामबिलास सोनी

सहायक आचार्य एवं विभागाध्यक्ष, वाणिज्य विभाग, म.ब. महाविद्यालय, लातूर, महाराष्ट्र

क्रिप्टोकरन्सी, क्रिप्टो-मुद्रा, या क्रिप्टो बाइनरी डेटा का एक संग्रह है जिसे एक्सचेंज के माध्यम के रूप में काम करने के लिए डिजाइन किया गया है, जिसमें व्यक्तिगत सिक्का स्वामित्व रिकॉर्ड एक लेजर में संग्रहीत किया जाता है जो एक कम्प्यूटरकृत डेटाबेस है जो लेनदेन रिकॉर्ड को सुरक्षित करने के लिए, अतिरिक्त सिक्कों का निर्माण नियंत्रित करने के लिए और सिक्का स्वामित्व के हस्तांतरण को सत्यापित करने के लिए मजबूत क्रिप्टोग्राफी का उपयोग करता है। बिटकॉइन एक केंद्रीय बैंक या एकल प्रशासक के बिना एक विकेन्द्रीकृत डिजिटल मुद्रा है, जिसे बिचौलियों की आवश्यकता के बिना पीयर-टू-पीयर बिटकॉइन नेटवर्क पर उपयोगकर्ता से उपयोगकर्ता को भेजा जा सकता है। क्रिप्टोकरन्सी आपको सामान और सेवाएं खरीदने या लाभ के लिए उनका व्यापार करने देती है। क्रिप्टोकरन्सी क्या है, इसे कैसे खरीदें और अपनी सुरक्षा कैसे करें, इसके बारे में इस शोध पत्र में चर्चा की गयी है।

उच्चतर माध्यमिक विद्यालयों के शैक्षिक वातावरण का विद्यार्थियों की शैक्षिक उपलब्धि पर पड़ने वाला प्रभाव का अध्ययन

रोहित तिवारी

शोधार्थी, शिक्षाशास्त्र, डॉ ए.पी.जे. अब्दुल कलाम विश्वविद्यालय, इंदौर, मध्य प्रदेश

डॉ. अस्मिता हट्टी

शोध मार्गदर्शक

शिक्षा एक अखण्ड तत्व है। शिक्षा का वास्तविक और मूल कार्य मनुष्य का आंतरिक व चरित्रात्मक रूप से नवनिर्माण करना है, जो व्यक्ति समाज एवं पर्यावरण तीनों का सामंजस्य कर मानव को सत्य-शिवम-सुन्दरम् की ओर ले जा सके। शिक्षा मानवीय चेतना का वह सांस्कृतिक पक्ष है, जिससे व्यक्तित्व का बहुमुखी विकास होता है। शिक्षा वह प्रकाश है जिसके द्वारा बालक की समस्त शारीरिक, मानसिक, सामाजिक तथा आध्यात्मिक शक्तियों का विकास होता है। शिक्षा प्रकाश का वह स्रोत है जो जीवन के विभिन्न क्षेत्रों में व्यक्ति का सच्चा पथ



प्रदर्शन बनता है। शिक्षा व्यक्ति का सर्वांगीण विकास समाज की चर्तुमुखी उन्नति और सभ्यता की बहिमुखी प्रगति की आधारशिला है। शिक्षा को मनुष्य का तीसरा नेत्र माना गया है। शिक्षा का प्रकाश व्यक्ति के सब संशयों का उन्मूलन और उसकी सब बाधाओं का विवरण करता है। शिक्षा से प्राप्त अंतर्दृष्टि व्यक्ति की बुद्धि विवेक और कुशलता में वृद्धि करती है। शिक्षा व्यक्ति को वास्तविक शक्ति से संपन्न करती है। उसके सुयश, सुख और समृद्धि में सहयोग देती है और भवसागर से पार करके मोक्ष प्राप्ति में सहायता देती है। संक्षेप में कह सकते हैं कि शिक्षा एक ऐसी प्रक्रिया है जो मनुष्य की जन्मजात शक्तियों के स्वाभाविक और सामंजस्य पूर्ण विकास में योग देती है। उसकी व्यक्तित्ता का पूर्ण विकास करती हैं उसे अपने वातावरण से सामंजस्य स्थापित करने में सहायता देती है। उसे जीवन और नागरिकता के कर्तव्यों एवं दायित्वों के लिये तैयार करती है तथा उसके व्यवहार विचार और दृष्टिकोण में ऐसा परिवर्तन करती है। जो समाज देश और विश्व के लिये हितकर होता है।

उच्चतर माध्यमिक स्तर से जहाँ प्रवेश के साथ ही बालकों में व्यापक मानसिक परिवर्तन होते हैं। उनकी रुचियों और अभिरुचियां विकसित होने लगती हैं। किसी वस्तु या विषय के प्रति ध्यान केन्द्रित करने की क्षमता विकसित होने लगती है स्मरण शक्ति एवं कल्पना शक्ति का भी विकास होने लगता है। इनका प्रभाव उपलब्धियों पर भी पड़ता है। साथ ही बालक के परिवेश का बालक की उपलब्धियों एवं अभिरुचियों पर व्यापक प्रभाव पड़ता है। विद्यार्थी की उपलब्धि विद्यालयी वातावरण भी उसकी शैक्षिक उपलब्धि एवं अभिवृत्ति को प्रभावित करने में अहम भूमिका निभाते हैं। यदि विद्यार्थी को उपयुक्त विद्यालयी वातावरण न मिले या उच्च उपलब्धि होने के बावजूद उसकी उपलब्धि अच्छी नहीं होती साथ ही शिक्षक द्वारा सही निर्देशन के अभाव में या सही कक्षा वातावरण के निर्माण में शिक्षक की कमजोरी या लापरवाही इस समस्या को और अधिक विकृत बना देती है। शिक्षा के गुणात्मक सुधार अर्थात् प्रगति के लिए विद्यालयी वातावरण का स्वस्थ विद्यालय प्रशासन की होती है, परन्तु विद्यालय में कार्यरत् शिक्षकों का भी यह नैतिक दायित्व बनता है कि वे विद्यालय के वातावरण को बिगाड़ने न दे, बल्कि ऐसा शैक्षिक वातावरण निर्मित करने में सहायक हो जिससे विद्यार्थियों की शैक्षिक अभिवृत्ति पर सकारात्मक प्रभाव पड़े ताकि वे एक प्रगतिशील समाज और राष्ट्र के जिम्मेदार नागरिक के रूप में स्थापित करने में स्वयं को समर्थवान बना सकें।

आधुनिक काल की आवश्यकता: जैन आहार चर्या

सारिका ओस्तवाल

सेंटर ऑफ जैन स्टडी, तीर्थकर महावीर युनिवर्सिटी, मुरादाबाद।

निरंतर चालू रहने वाला परिवर्तन एवं चुनौती का पूरक चक्र—२१ वीं सदी के परिवर्तन एवं समस्याएँ—सब से महत्व की समस्या है अपना स्वस्थ सुरक्षित रखना— रोज नए रोग नये उपचार. नए उपचार के दुष्प्रभाव — स्वास्थ्य प्रति बढ़ती हुई जागरूकता — इस जागरूकता के अंतर्गत विदेशो में परम्परागत भारतीय जीवन शैली ओ पर संशोधन एवं उसके सकारात्मक परिणाम के बाद उस जीवन शैली का अपने जीवन में प्रयोग — उन सब में महत्व का घटक भोजन परंपरा — अलग अलग प्रान्तों की भोजन परंपराओ में जैन भोजन परंपरा का निरूपण — जैन भोजन परंपरा से होने वाले फायदे—महत्व। महावीर की वैज्ञानिक दृष्टीकोण — आज के विश्व में इस विज्ञानीक भोजन परंपरा के उपयोग एवं उसके उपयोग से होने वाले हकारात्मक परिणामो का अवलोकन — अपनी भोजन शैली में परिवर्तन लाना और जैन भोजन चर्या का स्वीकार करना यह आज के काल की आवश्यकता—जैन धर्म एवं जैन भोजन परंपरा के नियमों का वैज्ञानिक अन्वेषण करना चाहिए और स्वस्थ रहने के लिए इस आरोग्यप्रद परिवर्तन को अपनी जीवन शैली में तुरंत अपनाना चाहिए।



आर्टिफिशियल इन्टेलिजेंस : संभावनाएँ एवं चुनौतियाँ

संतोष कुमार कुण्डारा

सहायक आचार्य (भौतिक शास्त्र), स्व.पं.न.कि.श. राजकीय महाविद्यालय, दौसा

बुद्धिमत्ता मानव का एक ऐसा विशिष्ट गुण है जो उसे अन्य प्राणियों, जीव-जन्तुओं तथा पृथ्वी पर मौजूद सजीव वस्तुओं से पृथक् करता है। बुद्धिमत्ता, सोचने-समझने की शक्ति, दूसरों के भावों को पढ़ना तथा उसके अनुसार व्यवहार करना आदि गुणों के कारण ही मानव प्रकृति की सर्वश्रेष्ठ कृति है। मानव ने कौशल का प्रयोग करते हुए काफी सफलताएँ प्राप्त की है। मानव द्वारा उन्नत तकनीक तथा प्रौद्योगिकी का प्रयोग करके मशीनों में सोचने-समझने, भावों को व्यक्त करने की क्षमता पैदा करना ही कृत्रिम बुद्धिमत्ता है। आर्टिफिशियल इन्टेलिजेंस तकनीक के माध्यम से कई बेहतर लक्ष्यों जैसे निर्णय क्षमता बढ़ाना, कार्य-कुशलता में वृद्धि, समय व श्रम की बचत आदि की प्राप्ति हो सकती है। कृत्रिम बुद्धिमत्ता का प्रयोग जीवन के प्रत्येक क्षेत्र के लगातार बढ़ता जा रहा है।

कोविड-19 के संदर्भ में शिक्षा के अधिकार की अनुपालना में शिक्षा विभाग राजस्थान का शैक्षिक प्रयासों का अध्ययन

रणधीर सिंह

शोधकर्ता, राजनीति विज्ञान विभाग, जय नारायण व्यास विश्वविद्यालय, जोधपुर।

जिस प्रकार साहित्य को समाज का दर्पण माना जाता है ठीक उसी प्रकार देश में शिक्षा, शिक्षा व्यवस्था व शिक्षा संस्थान देश की आधारभूत सुविधाएँ देश के विकास व संस्कृति का मूल आधार है। शिक्षा व शिक्षा संस्थानों में भी राष्ट्र का निर्माण होता है। शिक्षा व शिक्षा संस्थान ही किसी देश व समाज के ज्ञान-विज्ञान, कला संस्कृति, राजनीति-अर्थनीति, साहित्य, सोच व संस्कारों के निर्माण की कार्यस्थली होते हैं इनसे ही देश की जीवन्त इकाई के रूप में देश का विकास व चरित्रवान नागरिकों का निर्माण होता है। शिक्षा, राष्ट्र व समाज के प्रतिदायित्वों की भावनाओं को जगाती है, स्वरोजगार, उद्यमिता, स्वाभिमान व स्वावलम्बन की आधार भूमि है। पाठ्यक्रम, शिक्षण-प्रशिक्षण, पठनीय विषय, पाठ्य पुस्तकों की विषय वस्तु, अध्ययन-अध्यापन पद्धति तथा अध्ययन की व्यवस्था स्वतंत्र रूप से व्यक्ति के विकास से समाज व राष्ट्र निर्माण की प्रगति का द्योतक है। इसी संदर्भ में शिक्षा का अधिकार कानून की पृष्ठभूमि बनी। इसमें भारत के 6 से 14 वर्ष के सभी बालक-बालिकाओं को अनिवार्य रूप से निःशुल्क प्रारम्भिक शिक्षा देने के लिए सन् 2009 में निःशुल्क और अनिवार्य शिक्षा का अधिकार अधिनियम, 2009 पारित किया गया जिसे RTE एक्ट 2009 के नाम से भी जाना जाता है। इस अधिनियम को वास्तविक धरातल पर आने में लम्बी यात्रा तय करनी पड़ी।

कोविड-19 का स्थानीय शासन पर प्रभाव

महेश कुमार

रिसर्च स्कॉलर, जयनारायण व्यास विश्वविद्यालय, जोधपुर, राजस्थान।

वैश्विक महामारी कोविड-19 ने पूरी दुनिया के सामने नई चुनौतियाँ व समस्याएँ उत्पन्न की है पूरे विश्व के लोग अपने जीवन काल की सबसे भयानक महामारी का सामना कर रहे हैं इस महामारी का स्थानीय शासन की संस्थाओं पर व्यापक प्रभाव पड़ा। हमारे देश की यह विशेषता रही है, कि राष्ट्रीय संकट व प्राकृतिक आपदा के समय सभी राज्य सरकारें और स्थानीय प्रशासन दलगत भावनाओं से ऊपर उठकर एक मिशन के रूप में काम करते हैं।



CARBON DIOXIDE AND THE GLOBAL CLIMATE

Dr. Sheesh Ram Yadav

Associate Professor in Chemistry, LBS Government College, Kotputli, Jaipur

If the earth had no atmosphere, the mean surface temperature would be 255K, well below the freezing point of water. The atmosphere serves to retain heat near the surface and the earth is thereby made habitable. Most of the radiant energy from the sun lies in or near the visible region of the spectrum (i.e. at short wavelength ca. 0.6 μ m). Some light is reflected unchanged from clouds or from the ground (especially by snow or ice). The fraction of reflected light is termed the albedo and is over 0.5 for clouds but below 0.1 for the oceans. The global average albedo is about 0.3. The stratosphere absorbs ultra-violet radiation primarily due to the ozone present and this results in the warming shown in Fig. 2.1. The lower atmosphere is transparent to visible light so it gains relatively little energy from incoming radiation. The transmitted radiant energy in the visible region penetrates to the ground and is absorbed. Fig. 2.2 shows the percentages of the radiation for different components of the overall energy balance. The radiation emitted from the ground lies in the infrared region of the spectrum (long wavelength, ca. 10-15 μ m) and several atmospheric constituents absorb in this region. Carbon dioxide, water vapour, and chlorofluorocarbons (CFCs) are also significant. Some of the absorbed energy will still be re-radiated back to space but a part will be returned to the ground or retained in the atmosphere. The final factor that results in surface to atmosphere transfer of energy is direct warming of the air nearest the ground together with evaporation/condensation processes. The net effect is that more energy is retained near the surface of the earth and the mean temperature is therefore higher (global average 288 K). This is sometimes described as the 'greenhouse effect' by analogy with the properties of glass. Glass is largely transparent to solar radiation while absorbing completely radiation in the infra-red at wavelengths greater than 3 μ m. In fact the most important function of greenhouse is to prevent the circulation of air, inhibiting the normal cooling processes, but the term 'greenhouse effect' has nonetheless been retained.



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Phone No.: 0141-2710264 Mobile No.: 9829321067

Email: profdrssmodi@gmail.com

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