SHRI RAJASTHANI SEVA SANGH'S
Smt. Parmeshwaridevi Durgadutt Tibrewala Lions Juhu
College of Arts, Commerce & Science
Affiliated to the University of Mumbai
Shriniwas Bagarka Marg, J. B. Nagar, Andheri (E), Mumbai - 400 059. • Mob: 7738319732 • Web : spdtcollege.ac.in

Ref No :349A/2021-22

Date :28/01/2022

To,

The National Assessment And
Accreditation Council (NAAC)
Bengaluru.

Dear Sir

Sub:- Clarification about the Metric ID 3.3.3

As per the requirement of the NAAC, metric 3.3.3 is modified for further proceeding.

Year	19-20	18-19	17-18	16-17	15-16
Number	02	06	11	16	06

Regards

SHRI RAJASTHANI SEVA SANGH'S Smt. Parmeshwaridevi Durgadutt Tibrewala Lions Juhu MUMBAI 1986.

Yours faithfully

Tmehta

(Dr.Trishla Mehta)
PRINCIPAL

PRINCIPAL
SHRI RAJASTHANI SEVA SANGH'S
Smt. Parmeshwaridevi Durgadutt Tibrewala Lions Juhu
College of Arts, Commerce & Science
J. B. Nagar, Andheri (East),
Mumbai - 400 059.

S.P.Mandali's

2015-16

R.A.PODAR COLLEGE OF COMMERCE & ECONOMICS

ACCREDITED BY NAAC WITH 'A'
(3.63 CGPA on a 4 Point Scale)

Proceedings of the ICSSR(W.R.C.) sponsored National Seminar on
Sustainable Regional Development in India
Challenges and Opportunities

January 10th 2015

Smt. Parmeshwaridevi Durgadutt Tibrewala Lions Juhu S.R.S. SEVA SANGH'S MUMBAI 1996

PRINCIPAL
SHRI RAJASTHANI SEVA SANGH'S
Smt. Parmeshwaridevi Durgadutt Tibrewala Lions Juhu
College of Arts, Commerce & Science
J. B. Nagar, Andheri (East),
Mumbai - 400 059.

Sustainable Tourism Practice and Awareness of Sustainability in India

***Ms.Jayeeta Datta**

*Assistant Professor, Department of Geography, S.P.D.T College. Andheri (east).

Abstract:

Tourism is the fastest growing industries in the world. The sound amount of the world economy is dependent on tourism activity. Third World countries are especially interested in international tourism and many believe it brings countries a large selection of economic benefits including employment opportunities, small business development, and increased in payments of foreign exchange. Sustainable tourism supports travel that is ecologically maintainable in the long term, promotes indigenous cultures and works with locals to see that the tourism industry benefits their surroundings directly. Not all tourism in India is sustainable. But the main objective is to make the awareness among the tourist about the sustainability of God's gifted nature. Sustainable tourism is a responsible tourism intending to generate employment and income along with alleviating any deeper impact on environment and local culture.

The researcher focus on the sustainable tourism practice in India and had taken a small primary survey to explain the awareness of the tourist about the sustainability, conservations well as protection of tourist places. Dealing predominantly with such serious issues, sustainable tourism comes in great handy, as it is all about conserving the resources, valuing the local culture and tradition and, contributing largely in economy. India is the country with lofty snow clad Himalaya, long coastal lines, green forested areas, variety of wild life and high heritage and culture of Indian people always attract everyone as a tourist.India offers a different aspect of her personality – exotic, extravagant, elegant -- to each traveller to the country. But as a tourist how much we are fulfilling the responsibility towards our MOTHERLAND: Incredible India.

Introduction:

"By plucking her petals, you do not gather the beauty of the flower." Rabindranath Tagore

Tourism is developing very fast in India as well as in World. As more regions and countries develop their tourism industry, it produces significant impacts on natural resources, consumption patterns, pollution and social systems. The need for sustainable/responsible planning and management is imperative for the industry to survive as a whole. Sustainable tourism supports travel that is ecologically maintainable in the long term, promotes indigenous cultures and works with locals to see that the tourism industry benefits their surroundings directly. Protection, conservation and management of these assets are essential for the survival and sustainable growth of the tourism industry over the longer term. It is important to consider that sustainability is about more than just looking after our natural environment. It is also about considering the social and economic impact of what we do and how we do it.

Not all tourism in India is sustainable. But the main objective is to make the awareness among the tourist about the sustainability of God's gifted nature. Sustainable tourism is a responsible tourism intending to generate employment and income along with alleviating any deeper impact on environment and local culture.

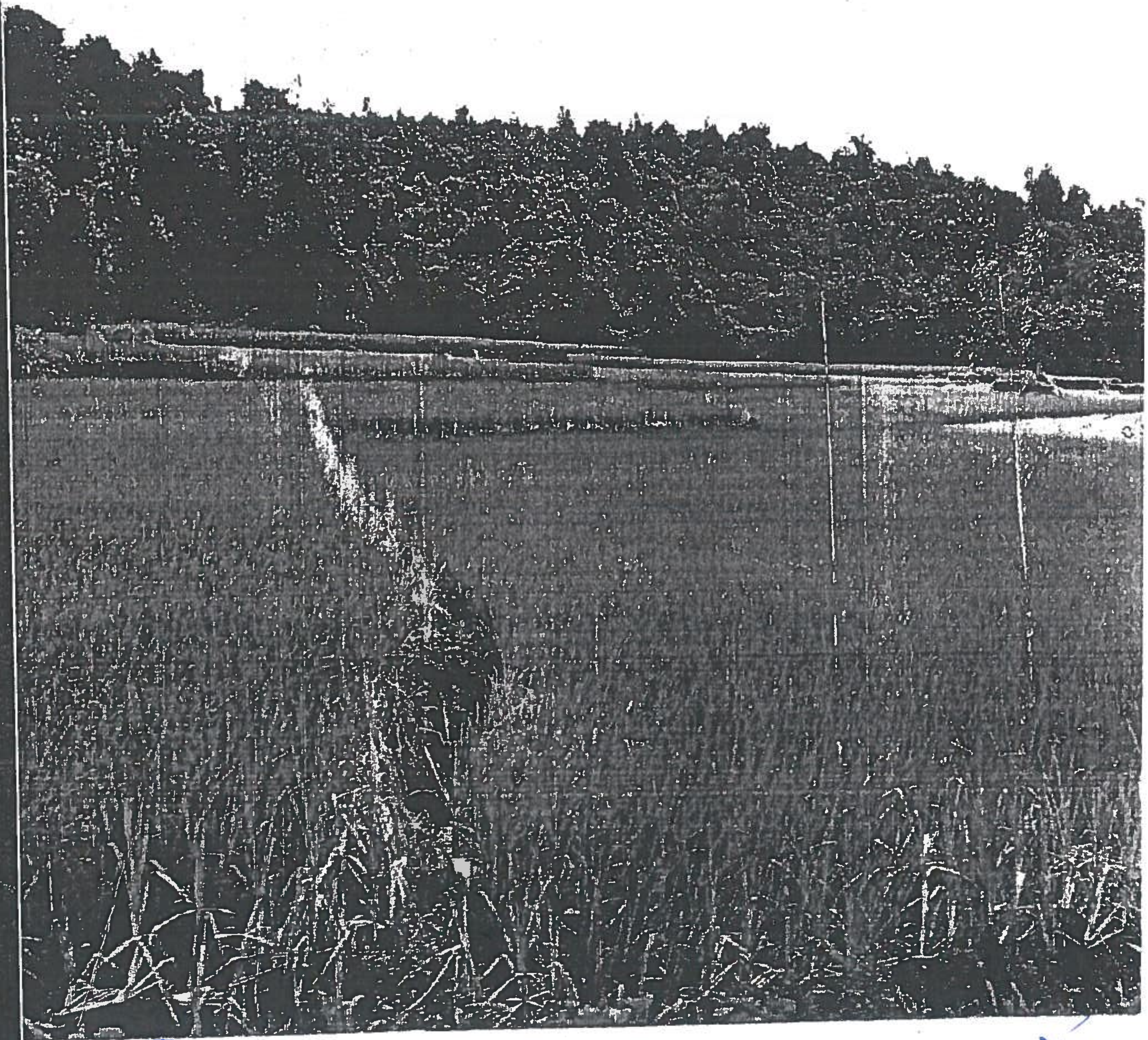
The researcher focus on the sustainable tourism practice in India and had taken a small primary survey to explain the awareness of the tourist about the sustainability, conservation as ... t places.

S.P.Mandali's

R.A.PODAR COLLEGE OF COMMERCE & ECONOMICS

ACCREDITED BY NAAC WITH 'A'

(3.63 CGPA on a 4 Point Scale)



Proceedings of the ICSSR(W.R.C.) sponsored National Seminar on Sustainable Regional Development in India Challenges and Opportunities

January 10th 2015

A STRUGGLE FOR THE SUSTAINABLE LIFE: A CASE STUDY OF GADDIS - NOMADIC TRIBES OF JAMMU& KASHMIR.

***Prof: Karuna V.Shinde**

*HOD, Smt. Parmeshwaridevi Durgadatt Tibrewala, Lions Juhucoll of Arts, Commerce & Science.

Abstract

Gaddis is one of the Nomadic tribes observed in the Himalayan valley of the India. These communities from many generations survive under the migratory life as their livelihood based on the grazing of the goats and sheep.

In the hilly regions of Himachal Pradesh, sedentary, semi-migratory and migratory systems of livestock rearing are followed. In the lower hills (up to1523 m altitude) livestock rearing is sedentary, while on higher hills (up to 2472 m altitude) it is semi-migratory. Gaddis and Gujjarsare two major tribes in Himachal Pradesh, which follow the year round migratory system of animal rearing. Migratory pastoralism is very common practice among many other nomadic communities in other parts of Himalaya. Pastoralists rely on natural resources found on rangelands for their livelihoods. With time and increasing diversity of occupations, a considerable decline has been recorded in the number of pastoral nomads, but they still constitute a large proportion of Himalayan population.

Physical isolation has excluded the mountains and their population from development, resulting in political and economic marginalization. Mountain people suffer from unemployment, poverty, poor health and insufficient sanitation. Pastoral communities are facing tremendous pressure on their livelihoods as a result of the deteriorating resource base and a shift towards intense market oriented agricultural economy, on one hand, and rapidly changing social structures on the other. Understanding of the socio-economic factors affecting production systems in the region is very limited.

Over the last sixty five years of independent India and its developmental policies failed to inculcate them in the process of development .The present paper aims to focus on the study of their struggle to suvive for the sustainable life with on forage production and utilization in an alpine ecosystem and to understand why they are far away from the mainstream of the life as compare with the rest of Indian societies.

1 Introduction

Indian agriculture is predominantly oriented towards mixed farming in which animal husbandry plays a crucial role throughout the country. Nearly 13% of the geographical area of India constitute by the Indian Himalaya. On which 11.4 m ha of area covered by pastures and meadows. In Himalayan states pastures and grasslands are located between 300-4500 m altitudinal zone traversing subtropical, temperate and alpine environment (Singh, 1996). , the pastures situated in high hills due edaphic and microclimatic conditions (above 3200 m altitude),which is categorized into sub-alpine and alpine pastures, which remain snow-bound from November to April and are open for grazing to sheep, goats, yaks and horses from May to September.

In the hilly regions of Himachal Pradesh, sedentary, semi-migratory and migratory systems of livestock rearing are followed. In the lower hills (up to1523 m altitude) livestock rearing is sedentary, while on higher hills (up to 2472 m altitude) it is semi-migratory. *Gaddis* and *Gujjar*sare two major tribes in Himachal Pradesh, which follow the year round migratory system of animal rearing. Migratory pastoralism is very common practice among many other nomadic communities in other parts of Himalaya. Pastoralists rely on natural resources found on rangelands for their livelihoods. With time and increasing diversity of occupations, a considerable decline has been recorded in the number of pastoral nomads, but they still constitute a large proportion of Himalayan population.

In Himachal Pradesh grasslands/pastures produce far below their potential and their carrying capacity is tremendously poor. Excess pressure on the pastures leads overgrazing, which has resulted in permanent damage to the vegetative cover leading to massive soil erosion and

V 7

2015-16

Interdisciplinary Journal
Registration No. 3341/2010

Volume 12, Sept. 2015
ISSN 2277 - 4858

THE KONKAN GEOGRAPHER

Inter... ...ational Level Research Journal

Half-Yearly

KONKAN GEOGRAPHERS' ASSOCIATION OF INDIA

Chief Editor
Dr. R. B. Patil

KONKAN GEOGRAPHERS ASSOCIATION OF INDIA
SINDHUDURG - MAHARASHTRA

THE KONKAN GEOGRAPHER
ISSN 2277 – 4858

Eco-Tourism : Concept and Awareness of Mumbaikars

Ms. Jayeeta Datta
Assistant Professor, Department of Geography, S.P.D.T College. Andheri

ABSTRACT:

Tourism is the fastest growing industries in the world. The sound amount of the world economy is dependent on tourism activity. Third World countries are especially interested in international tourism and many believe it brings countries a large selection of economic benefits including employment opportunities, small business development, and increased in payments of foreign exchange. But the main objective is to make the awareness among the tourist about the sustainability of God's gifted nature. Environmental tourism is a responsible tourism intending to generate employment and income along with alleviating any deeper impact on environment and local culture.

The researcher focus on the environmental tourism practice in India and had taken a small primary survey to explain the awareness of the tourist about the sustainability, conservation as well as protection of tourist places. Dealing predominantly with such serious issues, environmental tourism comes in great handy, as it is all about conserving the resources, valuing the local culture and tradition and contributing largely in economy. India is the country with lofty snow clad Himalaya, long coastal lines, green forested areas, variety of wild life and high heritage and culture of Indian people always attract everyone as a tourist. India offers a different aspect of her personality – exotic, extravagant, elegant -- to each traveller to the country. But as a tourist how much we are fulfilling the responsibility towards our MOTHERLAND Incredible India.

INTRODUCTION:

"By plucking her petals, you do not gather the beauty of the flower." Rabindranath Tagore

Tourism is developing very fast in India as well as in World. As more regions and countries develop their tourism industry, it produces significant impacts on natural resources, consumption patterns, pollution and social systems. The environmental tourism is a way to raise awareness of environmental values and it can serve as a tool to increase the economic development of the local people. Eco- tourism supports travel that is ecologically maintainable in the long term, promotes indigenous cultures and works with locals to see that the tourism industry benefits their surroundings directly. Protection, conservation and management of these assets are essential for the survival and sustainable growth of the tourism industry over the longer term. It is also about considering the social and economic impact of what we do and how we do it.

Not all tourism in India is Eco-tourism. But the main objective is to make the awareness among the tourist about the sustainability of God's gifted nature. Eco- tourism is a responsible tourism intending to generate employment and income along with alleviating any deeper impact on environment and local culture.

NS 9 15-16

INSIGHT MANAGEMENT REVIEW

ISSN: 2277-5676
Vol : 6 ; Issue : 1

October 2015

CONTENTS

ROLE OF WORK LIFE BALANCE PRACTICES IN ORDER TO IMPROVE EMPLOYEE ENGAGEMENT IN ORGANIZATION

Dr. Nanda Indulkar
Assistant Professor
Smt. Parmeshwaridevi Durgadatt Tibrewala College Of Arts Commerce And Science

Abstract

Employees normally think that work life is always hectic; they never try to understand the root cause. Employees are unaware of the fact that they not referring to the actual problems but actually they are referring to the final outcome of it. It is important to point out the actual problems of work and personal life. This research paper helps employees as well as employers to understand the benefits of work life balance practices. It is an eye opener to those who are still juggling between how to manage work as well as their personal life. They are confused about how to prioritize their work and reduce last moment decisions. Work life balance brings stress free life to those who understand it and manages it properly.

Keywords : Work Life Balance, Stress, Employee Health, Quality of Work, Employee Engagement

Introduction

An employee always wishes to be part of such an organization where he or she can work with less stress and more productivity. Here, productivity means more incentives and promotions; but in this competitive world, everyone wants to gain more. It is important to achieve goals or strive for more, but even then the employee has to sacrifice more than what he actually gets. Such situations cause job dissatisfaction. It is important for a person to prioritize things properly so he or she will not face problems later on and for the same, he must understand the importance of work life balance.

Work life balance does not mean balancing work and life. But it is about sequencing things which are important in life. Sometimes, employee faces stress from work that spill over negatively in their family life. Work life balance practices help to create positive relationship between office work and other important things in the employees' life - like family, personal growth, friends, etc. It helps people to understand that if things can be well arranged in their lives then they can be enjoyed properly.

Employers are under the myth that if their employees work for longer durations, it means he or she is more productive and he or she will achieve the targets on time, but sadly that is not the truth. It is important to get productive work done from employees even though they are not sitting for longer time. Overtime should be avoided in the organizations, as it slowly contributes to stress. Employees spending more time at office gives them less time for their personal life. Every employee wants to grow but not at cost of his or her personal life.

How situations can be created where there is equal balance between work and personal life? How can persons manage to be happy and achieve their dreams simultaneously? What should employees do to be successful in their career as well as personal life? So many such questions pop up in ones' mind. It is a famous saying that earning money is part of life and not life. Life is

5

16-17

CSC

2ND INTERNATIONAL INTERDISCIPLINARY CONFERENCE

on

WORLD: A GLOBAL VILLAGE (Issues & Challenges)

6th January 2016

Organised By :

CHANDRABHAN SHARMA COLLEGE OF ARTS, SCIENCE & COMMERCE

in collaboration with

UNIVERSITY OF MUMBAI

PRINCIPAL
SHRI RAJASTHANI SEVA SANGH'S
Smt. Parmeshwaridevi Durgadutt Tibrewala Lions Juhu
College of Arts, Commerce & Science
J. B. Nagar, Andheri (East),
Mumbai - 400 059.

DEVELOPMENT AND ITS IMPACT ON ENVIRONMENT A CASE STUDY OF MUMBAI AND IT'S SURROUNDINGS, MAHARASHTRA.

Ms. Jayeeta Datta
M.Sc. NET, Assistant Professor (Geography), S.P.D.T College, Andheri, Mumbai.
Email: joyeedatta@hotmail.com. Mobile: 9769249076

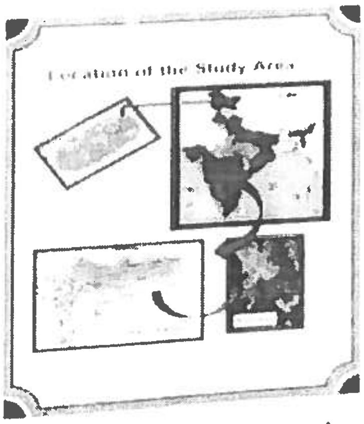
INTRODUCTION:

"Mumbai is an incredible city which is symbol of energy and optimism of India", said US President Barack Obama.

Mumbai lies in the west coast of India. As many as 300 years ago. Mumbai was conceived as a metropolitan town and a centre of trade. The English Governors gave special religious and trade concessions to people from various parts of the country to attract the professionals to settle in the city. With time, Mumbai became the city of challenge, city of opportunities and the city of the dreams. Mumbai is the financial and cultural capital of India. Mumbai is the city of dreams for the millions. People from different parts of the country come to Mumbai in search of jobs. The city offers ample opportunities of employment in several fields. Mumbai offers great infrastructural facilities to its surrounding areas. But at present city is facing different environmental problems and mumbaikars also facing different lifestyle diseases. This study is an attempt to focus on the matter of sustainability of Mumbai and its surroundings.

AREA OF STUDY:

Mumbai is located in west coast of India and has a deep natural harbour. It is the capital of state of Maharashtra.



It is the most populous city in India and the ninth most populous agglomeration in the world, with an estimated city population of 18.4 million. Along with the neighboring regions of the Mumbai Metropolitan Region, it is one of the most popular urban regions in the world and the second most populous metropolitan area in India, with a population of 20.7 million as of 2011. Mumbai lies on the west coast of India and has a deep natural harbor.

OBJECTIVES:

1. To investigate the pattern of urban development in the study area
2. To analyse the impacts of development on the environment
3. To provide relevant solutions.

ISBN : 978-93-5240-020-5

esidents living near Mulund dumping ground are the worst affected as the level of pollution ossed 700 P SI. This can be hazardous for those living in Kopri area as well. vic officials feel that the main cause for an increase in air pollution is the slew of infrastructure ojects that are coming up along Ghodbunder Road.

Source: Times Of India. 15th Feb, 2014.

Rapid urbanisation has meant that public infrastructure has not kept pace with growth ading to over-crowding with poor access to water and sanitation and a high rate of diseases with eater household costs due to illness. Urbanisation increases the direct medical cost as well as direct cost of illness.

CONCLUSION:

- The area under study is undergoing a rapid growth of population and resultant urbanization. The population of Mumbai city and its surrounding has increased tremendously in last few decades.
- The city is aiming to gain an international look and changing the infrastructural look.
- The area under mangroves is drastically disappearing due to the never ending construction work in Mumbai city.
- Rapid and often unplanned urban growth is often associated with poverty, environmental degradation and population demands that outstrip service capacity
- Urbanisation has led to many diseases and each of these diseases involves various types of economic costs.

PROPOSED SOLUTIONS:

- There is a need for a humanitarian and economic imperative to create liveable and sustainable cities
- There is a necessity of good urban planning and governance, exchange of best practice models and the determination and leadership of stakeholders across disciplines, sectors, communities and countries.
- There is a requirement of strict checking of vehicular emission.
- It is crucial to have a better traffic management.

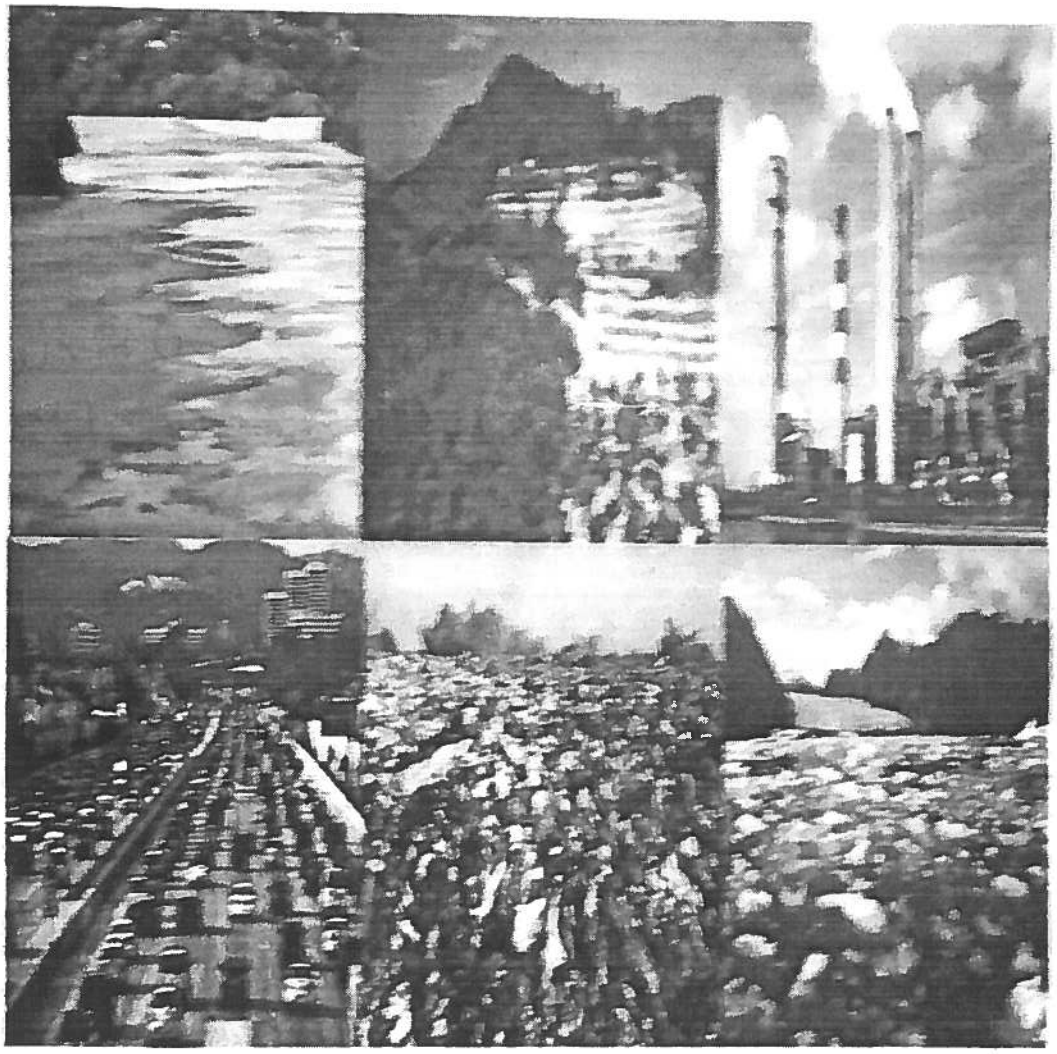
Urbanisation, to be truthful, is an inevitable part of development, and it is our future. But, unless it is strictly governed and conducted in an organised manner, this growth can only spiral out of control and create further problems than solutions.

REFERENCES:

1. Frumkin, Howard ed. (2010): 'Environmental Health: From Global to Local', John Wiley and Sons, U.S.A
2. www.who.int/bulletin/volumes/88/4/10-010410/en/
3. www.ncbi.nlm.nih.gov/pubmed/12971682
4. www. Timesofindia.Thane
5. www. Dnaindia.com
6. www.researchgate.com

ISBN : 978-93-5249-029-5

CONTEMPORARY GLOBAL ENVIRONMENTAL ISSUES AND ITS SUSTAINABLE MANAGEMENT



Dilip Kumar Khan
Editor

Sayantani Nath (Bhadra)
Joint Editor

Department of Geography
Haringhata Mahavidyalaya
Subarnapur, Nadia, 741249

PROBLEMS, OPPORTUNITIES AND SUSTAINABILITY OF DREAM CITY MUMBAI

Jayeeta Datta

Abstract: The industrialization and globalization has increased the urban growth of large population and waste in the cities caused a rapid deterioration in levels of sanitation and the general quality of urban life. The total population of Mumbai city amounts to nearly 13million that is increasing on a daily basis. Such a huge habitat obviously generates a huge amount of waste of many kinds the management of which is a massive task for the local administration. The city which offer us many facilities like economic, educational, medical, infrastructural etc but in the position of environmental treat and we all Mumbai people need to take some steps for sustainability of our financial capital. In this study researcher want to focus on the different sources, management and awareness of waste in Mumbai. Researcher had taken some primary survey of different socio-economic group people to focus on awareness about the waste management in Mumbai. The generation of waste by an individual depends on the socio-economic conditions to which the person belongs. It is also observed that the concept of waste management vary in different social and age group. We have, in our city, three dumping grounds which are located in the northern part of Mumbai at Gorai (Borivali), Mulund and Deonar. A fourth one at Chincholi has recently closed down. Amongst the three, Deonar is the largest dumping ground. All the dumping grounds are nearly 30-40km from South Mumbai which explains the huge costs on transportation. The increase in the population of the city has forced people to settle near the dumping grounds. This also enhanced the different health as well as many environmental problems.

This paper is step to understand the concept of reuse, reduce and recycle for the sustainability of Mumbai. Mumbai desperately needs a solution for its waste disposal, more importantly it needs citizens to stand up against a shoddy system that is on the verge of collapsing.

Key words: Industrialization, globalization, socio-economic, reuse, reduce, recycle

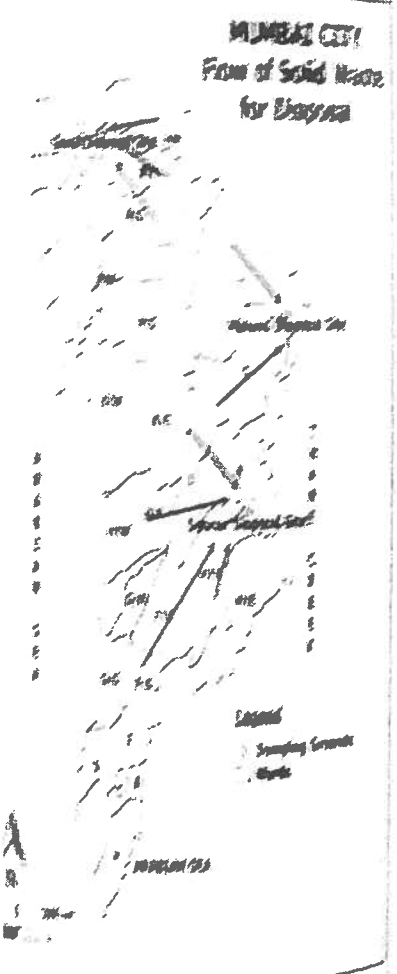
Introduction

Mumbai lies in the west coast of India. As many as 300 years ago, Mumbai was conceived as a metropolitan town and a centre of trade. The English Governors gave special religious and trade concessions to people from various parts of the country to attract the professionals to settle in the city. With time, Mumbai became the city of challenge, city of opportunities and the city of the dreams. People from different parts of the country come to Mumbai in search of jobs. The city offers ample opportunities of employment in several fields. Mumbai offers great infrastructural facilities to its surrounding areas. But at present our beloved city facing different environmental problems and mumbaikars also facing different lifestyle diseases. So, we have to think about the sustainability of our dream city.

Rapid rate of urbanization, industrialization and modernization cause different associated problems. Rapid growth of population as well as management of rapid growth of waste products is one of the main concerns in respect to the survival of the city.

Background of study Area

Mumbai is located in west coast of India and has a deep natural harbour. It is the capital of state of Maharashtra and a financial capital of India.



Flow of Municipal Solid waste for disposal in Mumbai

It was observed during the survey that there is a gap in the concept of waste management. Some people do not have any idea about the environmental impact. Some just dump their domestic waste near their residence mainly in the slum area. But most young generations are more concerned about the waste management. In some area municipality not clear the local dumping areas regularly. Some societies have given the official letter to the local municipal authority but they do not pay any attention for the concerned matter (Fig. 5).

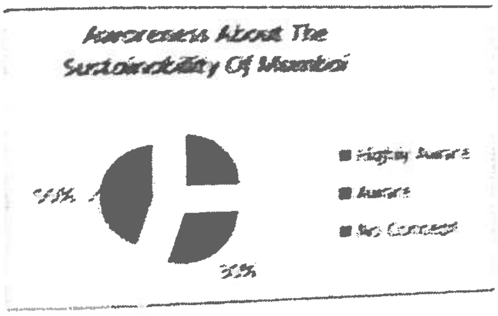


Fig. 6 Awareness of sustainability

It was observed during the survey that the concept of sustainability is not properly known to everyone (Fig. 6). Young and educated generation are more aware about the problems faced [illegible] sustainable management. They also enthusiastically provide different suggestion in [illegible] problems. For example they stated every society should segregate the wet and dry waste, instead of private vehicles Mumbaikar should use more public vehicles, everyone should aware about the cleanness and pollution of the surroundings area.

Few Steps towards the Sustainability of Mumbai

Every citizens, government, NGO's, public and private organization should be aware about the sustainability of Mumbai. Effective land utilization should be carried out by developing infrastructure to support more people per unit area. Recycle and reuse of materials used in production and consumption system and ensure residual waste, industrial and household both can be neutralized by ecological systems. Household waste can be organized as wet and dry waste, these in turn can be separately recycled. Promote the development and adoption of environmentally sound technologies. New transportation facilities should satisfy strict environmental standard and new technology should be developed to produce low emission vehicles. Enhance role of mass media in raising awareness about social and economical challenges. Importance should be given to moral education. Inspiration should be taken from cities like Amsterdam and Netherland, which have developed sustainability report and are on the path of sustainability development.

CSC

2^ND INTERNATIONAL INTERDISCIPLINARY CONFERENCE

on

WORLD: A GLOBAL VILLAGE

(Issues & Challenges)

6th January, 2016

Organised By :

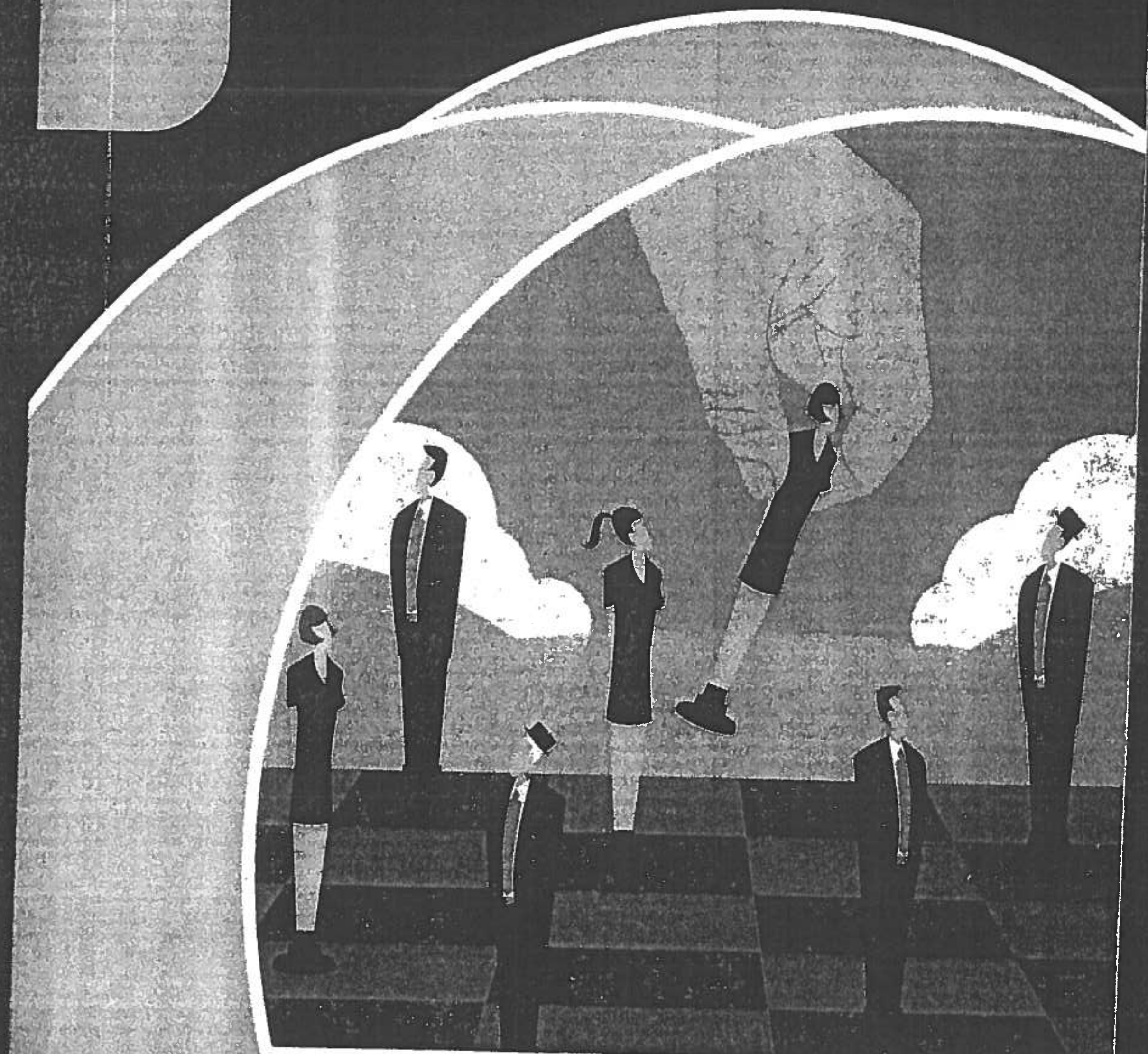
CHANDRABHAN SHARMA COLLEGE OF ARTS, SCIENCE & COMMERCE

in collaboration with

UNIVERSITY OF MUMBAI

Jan 2016

Gender Diversity and Development



Prin. Dr. Ancy Jose
Editor-in-Chief

›n: - Opportunities, Vs. Challenges For Development And Gender Equality.

inde Assistant Professor HOD. Department of Economics
Smt. ParmeshwarideviDurgadatt
hu college of Arts Comm&science. Mumbai. Karuna_24shinde@yahoo.com

'ing on the wing of globalisation which is characterized by a ıg interdependence, interconnectedness and integration of ties to such an extent that changing circumstances in one part :ed people in other parts of world. Where decisions regarding tion and other aspects of social relations increasingly inculcate sions. Obviously the forces of globalization are real and their d everywhere.

:erved that within the past two decades, globalization has ›us impact onthe lives of women in particular and gender in in the developing countries like India.With the establishment : trade policies, such as NAFTA and GATT, foreign corporations r over male labour as they believe that female labour are willing demands at any price,which will help them to achieve their ıximisation.

'emand for female employment brings about an array of sense of independence, the glass ceiling continues to exist with 'poverty" Present paper will give an overview of what the forces ve in store for the womenin particular and gender equality in /hat opportunities are open for the women development and ıder globalisation and at the same time which challenges are ın evaluation of these issues of globalisation are based on the ›f data.

'ation-Indian women; Social condition-Indian women; Economic condition on - economic problems; globalisation-social problems;

N

free trade, free mobility of both financial and real ᵒᶠ products, technologies, and informatio[illegible]d

national policies and conducive social and economic environment., it open the new doors of opportunities in the developing countries like India.

The year 1991 is the year of reforms where India introduced the new economic policy which based on the three important pillars of Liberalisation, Privatisation and Globalisation with the intention to improve the efficacy of the economy in terms of productivity and growth rate.

Accordingly the Structural Adjustment Programmes (SAP)has been undertaken which focus on

- Decontrol and deregulate
- Freedom of entry of foreign goods and investment
- Adoption of market friendly fiscal exchange, trade and credit
- policies
- Cut back in public expenditure
- Adoption of new technologies
- Concentration of government investment in infrastructure buildingeducation, health etc.
- Exit policy
- Withdrawal of subsidies.

However it has been observed that the New Structural Adjustment Programmes to accompany in globalisation in traditional economies like India will reach the expected goal only if the process of globalisation is well backed by properly planned national policies in a conducive social and economic environment.

The practical experience show that the Globalisation is a double edged process as far as women are concerned,as majority of women in India and other developing countries find themselves Stripped off the benefit of social security, government subsidy protection of labour rights and then safety nets(due to privatisation) and at the same time there are possibilities of better education facilities and opportunities at the transnational sense which are very attractive to the privileged few.

Review of literature

Globalization is"a complex economic, political, cultural, and geographic process

KS

CSC

2ND INTERNATIONAL INTERDISCIPLINARY CONFERENCE

on

WORLD: A GLOBAL VILLAGE

(Issues & Challenges)

6th January, 2016

Organised By :

CHANDRABHAN SHARMA COLLEGE OF ARTS, SCIENCE & COMMERCE

in collaboration with

UNIVERSITY OF MUMBAI

CHALLENGES BEFORE SOME ISSUES OF WOMEN EMPOWERMENT IN INDIA

Ms. Karuna V. Shinde
Assistant Professor,HOD. Department of Economics
Smt.Parmeshwaridevi Durgadatt Tibrewala Lions, Juhu college of Arts Comm & science
Karuna_24shinde@yahoo.com

INTRODUCTION:

Women empowerment is a new phrase in the vocabulary of gender literature. The phrase is used in two broad senses, i.e. general and specific. In a general sense, it refers to empowering women to be self-dependent by providing them access to all those freedoms and opportunities which they were denied in the past for no other reason except their being women.

In a specific sense, women's empowerment refers mainly to enhancing their position in the power structure of the society. Which is nothing but the increase in their access to the structures of decision making process which have otherwise been dominated by men

However over the period of time it has been observed that the gender discourse has now shifted from a concern for the welfare of women in distress to the overall development of women that is women's empowerment in the context of globalization and the changing socio-economic and political scenario.

It is not simply a mechanical process of sharing, distribution or redistribution of power but it involves far wider changes in socio-economic and political institutional arrangements, political ideologies, traditional practices and even in the mind-set of the marginalised people including women. Empowerment is the source of giving power to certain marginalised and unprivileged sections of the society, which requires the full participation of people in the formulation, implementation and evaluation of decisions which determining the functioning and the well being of our societies.

REVIEW OF LITERATURE:

Empowerment of women means reorganisation of power with herself. It is nothing but the manifestation of redistribution of power that challenges patriarchal ideology and the male dominance. It is a transformation of the traditional structures of society that reinforces and perpetuates gender discrimination. Women empowerment means empowering women socially, economically and politically so that they can break away from male domination and claim equality with them. (Avasthi and Srivastava,2001)

Empowerment of women may be considered as a means of dealing with various hindrances that they come across such as education, work status, employment opportunities, health care, social security, position in decision making by virtue of their gender. Thus, women empowerment implies empowerment of women to do away with 'subordination', 'discrimination' and 'injustice' done to them in a male dominated society. (Himachal Pradesh Development Report, 2005: 193)

HISTORICAL DEVELOPMENT OF WOMEN EMPOWERMENT IN INDIA:

It has been observed that many Indian thinkers emphasising on the principle of gender equality in the nineteenth and twentieth centuries especially the succession of women's movements, which one hand focussing on burning social issues like women's education and widow remarriage and other related to the freedom struggle itself.

In the real sense, the era of empowerment of women in India, started after 1800 A.D. during the British rule, where various socio-cultural, religious and political movements and the reformist

ISBN : 978-93-5249-029-5

Proceeding. 2016-17 ~~2015-16~~ (1)

EXCEL International Journal of Multidisciplinary Management Studies ISSN 2249- 8834
EIJMMS, Vol.6 (1), JANUARY (2016)
Online available at zenithresearch.org.in

A STUDY OF THE CUSTOMER AWARENESS AND SERVICE MANAGEMENT OF THE SELECTED LIFE INSURANCE COMPANIES IN INDIA

DR. SANDEEP PODDAR

ASSISTANT PROFESSOR,
S.P.D.T. LIONS JUHU COLLEGE OF COMMERCE.

ABSTRACT

Insurance, being an integral part of the financial sector, plays a significant role in India's economy. Apart from protecting against mortality, property and casualty risks and providing a safety net for individuals and enterprises in urban and rural areas, the insurance sector encourages savings and provides long-term funds for infrastructure development and other long-term gestation projects of the Nation. The development of insurance in India is necessary to support continued economic transformation. With the opening of the insurance sector, life insurers are facing the major challenge of how to satisfy the demanding customers of today. With too many companies in the market place many of the companies are not able to break even. The trend shows that life insurance industry is one of the shining stars of Indian economic engine. However it has been observed that the customer awareness about the life insurance products are still low among the average countrymen. To achieve high performance in this environment life insurers need to have a deep understanding of their customers need. Customer service management has become a major challenge for the life insurers to strive in this competitive environment. This research paper aims to study the customer awareness and service management of private and public life insurance companies in India.

KEYWORDS: Insurance, customer, India, urban and rural areas.

A. Introduction

The insurance sector was opened for private participation with the enactment of the Insurance Regulatory and Development Authority Act, 1999. Since opening up of the sector, the number of participants in the industry has gone up from six insurers (including Life Insurance Corporation of India, four public sector general insurers and General Insurance Corporation as the National Re-insurer) in the year 2000 to 52 insurers as on 31stMarch, 2013 are operating in the life, non-life and re-insurance segments (including specialized insurers, viz. Export Credit Guarantee Corporation and Agriculture Insurance Company of India Limited (AICIL).Four of the general insurance companies" viz. Star Health and Alliance Insurance Company, Apollo MunichHealth Insurance Company, Max BUPA Health Insurance Company and Religare Health Insurance Company function as standalone health insurance companies. Of the twenty three life insurance companies which have set up operations in the life segment post opening up of the sector, twenty one are in joint venture with foreign partners. Of the twenty one companies which have commenced operations in the non-life segment, eighteen had been set up in collaboration with

185

UGC

Proceedings

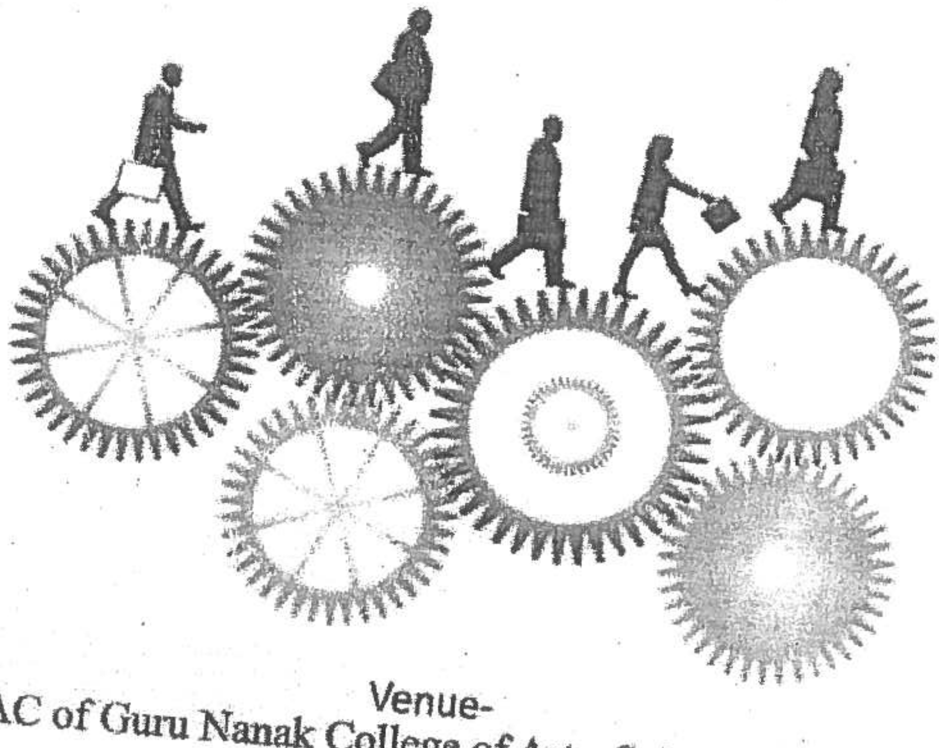
Desige, Development and Deliverance of Skill Objectives in Higher Education Institutions'

- Emergence of Community Colleges and Kaushal Centers

Under the auspices of the

University Grants Commission and University of Mumbai,

14th and 15th September, 2016



Venue-

The IQAC of Guru Nanak College of Arts, Science & Commerce

G.T.B.Nagar, Mumbai - 400 037

International E-Publication

www.isca.co.in

International Science Community Association

Proceedings of

Design Development and Deliverance of Skill Objectives in Higher Education Institutions

- Emergence of Community Colleges and Kaushal Centers

Edited By

Dr. Pushpinder Gupta Bhatia

Vice-Principal and Coordinator of IQAC
Guru Nanak College of Arts, Science and Commerce
G.T.B.Nagar, Mumbai - 400 037

Organised by

The IQAC of
Guru Nanak College of Arts, Science and Commerce
G.T.B.Nagar, Mumbai - 400 037

2016
International E - Publication

www.isca.co.in

International E - Publication
427, Palhar Nagar, RAPTC, VIP-Road, Indore-452005 (MP) INDIA
Phone: +91-731-2616100, Mobile: +91-80570-83382
E-mail: contact@isca.co.in , Website: www.isca.co.in

ISBN: 978-93-84659-69-1

INDEX

INTERCULTURAL SOFT SKILLS IN HIGHER EDUCATION

By Dr. Nidhi Pundir, Assistant Prof., Smt. P.D. Tibrewala College

Andheri (East), Mumbai.

ABSTRACT

People differ in cultural background, language, gender, age, physical ability, family status, and educational background. Cultural diversity is the degree to which the population is made up of people from varied national, ethnic, racial, and religious backgrounds. Intercultural communication is the process of sending and receiving messages between people of different cultures. In this paper I have dealt the importance of intercultural business communication along with the to understand culture and cultural differences as social values, roles and status, concepts of time ,concepts of personal space, body language, social behavior and manners ,legal and ethical behavior, .My main objective to analyze the effective intercultural communication in which people differ. As people from other cultures demonstrate their status differently than people than people in the United States do. To conclude learning intercultural soft skills in Higher education will help students to adept in any culture, an ability that is especially important if we interact with people from a variety of cultures or subcultures.

Keywords: Culture. Businesspeople, intercultural business communication.

INTRODUCTION

Thanks to technological advances in communication and transportation, companies today can quickly and easily span the globe in search of new customers, new sources of material, and new sources of money. Even firms that once thought they were too tiny to expand into neighboring city have discovered that they can tap the sales potential of overseas markets with the help of fax machines, the internet, overnight delivery services, and e-mail.

The Importance of Intercultural Business Communication:

How important is Intercultural business communication in the global marketplace? Consider these facts and trends:

1. Ninety-five percent of the world's consumers live outside the United States.
2. The level of U.S. exports has grown steadily in recent years to well over $800 billion.
3. Relaxed trade barriers are accelerating the pace of international trade. The North American Free Trade Agreement (NAFTA) has created a single market of 400 million people, and discussions are under way to extend this agreement throughout the Americans.
4. Capitals, products and employees have been flowing freely across the borders of the European Community for years, creating a unified market of 367 million people. Now that 11of its members have joined forces under a unified currency, the euro, this group will become an even greater force in the world economy.
5. In a single year, U.S. companies invested approximately $ 30 billion in non-U.S. facilities and equipment, employing more than 20 million people outside the United States. Likewise, companies from all over the world are setting up shop in the United States.
6. Technology and the Internet allow people of different cultures to work together seamlessly. Today, multicultural teams collaborate and share information on projects with-out leaving their desks. Already, a few companies have established work teams that "follow the sun". Projects move around the globe, from United States to Asia and Europe and back again, so that work is being done 24 hours a day. Computer programs that can translate language as it is input will expedite this new way of working.

In short, the relaxation of trade barriers, the resulting rise in International business, and the increased use of new technologies means that the global marketplace will continue to become a dizzying combination of countries and cultures.

Understanding Culture and Cultural Differences:

We belong to several cultures. The most obvious is the culture we share with all the people who live in our own country. We also belong to other cultural groups, including an ethnic group, probably a religious group, and perhaps a profession that has its own special language and customs. Culture is a shared system of symbols, beliefs, attitudes, values, expectations, and norms for behavior , and all communicate, and they all tend to act on those assumptions about how people should think, behave, and communicate, and they all tend to act on those assumptions in much the same way.

Some cultures are made up of many diverse and disparate groups; others tend to be more homogenous. Indonesia, for example, is home to a wide variety of ethnic and religious sub-culture; by comparison, Japan is much more homogenous because it has only a few sub – cultures. Groups that might be considered subcultures in the United States are Mexican, Americans, Mormons, wrestling fans, Russian immigrants, and Harvard Graduates.

Recognizing Cultural Differences:

Cultural differences can be a difficult communication barrier to overcome. When we write or speak with someone from another culture, we encode our message using the assumptions of our culture, the meaning maybe misunderstood. The greater the difference between the sender's culture and the receiver's culture, the greater the chance for misunderstanding. Whether we're in another country or in our own country, we're likely to come into contact with people from a variety of backgrounds and whose culture and language differ from ours. People also differ in terms of their gender, age, physical abilities, family status, and educational background. Together with culture and language, these elements shape how people view the world. They also affect how business messages are conceived, planned, send, received, and interpreted.

Few countries have an entirely homogenous population. A country's work force reflects its cultural diversity, the degree to which the population is made up of people from various national, ethnic, racial, and religious backgrounds. In the United State for example, the high degree of cultural diversity in the domestic work force has been partially shaped by immigration, with new arrivals from Europe, Canada, Latin America, and Asia. As we communicate with members of an increasingly diverse domestic work force, we ,ll face language and cultural barriers that can interface with your message exchange. Intercultural communication is the process of sending and receiving messages between people of different cultures. Effective intercultural communication depends on recognizing ways in which people differ.

Social Values

Although the United States is home to millions of people having different religions and values, the major influence is the Puritan work ethic. The predominant U.S. view is that money solves many problems that material comfort (earned by individual effort) is a sign of superiority, and that people who work hard are better than those who don't . By and large, people in the United States assume that people from other culture also dislike poverty and value hard work. The fact is, however, that money societies condemn materialism, and some prize a more carefree lifestyle.

As a culture, people in the United States are goal oriented. They want to get their work done efficiently, and they assume that everyone else does too. They think they ,re improving things if they can figure out a way for two people using modern methods to do the same work as four people using the "old way". In countries such as India and Pakistan, where unemployment is high, creating jobs is more important than working efficiently. Executives in these countries would rather employ four workers than two, and their values influence their actions as well as the way they encode and decode messages.

Roles and Status

Culture dictates the roles people play, including who communicates with whom, what they communicate, and in what way. For example, in many countries women still do, not play a prominent role in business, so female executives who visit these countries may find that they, are not taken seriously as business people. When they're in modern Western Europe.

Women can casually behave as they would in the United States, but they should be more cautious in Latin American and eastern European countries, and they should be extremely cautious in the Middle East and the Far East.

Culture also dictates the way people refer to each other. In the United States, people show respect for superiors and top managers by addressing them as "Mr. Roberts" or "Mrs. Gutieerrez". However, in China, it's customary to show respect for organizational rank by addressing business people according to their official titles, such as "president" or "manager"

Concepts of status also differ. Most U.S. executives send status signals that reflect materliastic values. The big boss has a large corner office, deep carpets, an expensive desk, and handsome accessories. In other cultures, status is communicated in other ways. The highest ranking executives in France sit in the middle of an open area, surrounded by lower-level employees. When Japanese businessmen check into a hotel, senior executives must be placed on higher floors than junior executives. And, in the Middle East, fine possessions are reserved for the home, and businessis conducted in cramped and modest quarters. Executives from another culture **who** assumed that such office arrangement indicate a lack of status would be making a big mistake.

Decision –Making Customs-

In theUnited States and Canada, businesspeople try to reach decisions as quickly and efficiently as possible. The top people are concerned with reaching agreement on the main points, and they leave the details to be worked out later by others. In Greece, this approach would backfire. A Greek executive assumes that anyone who ignores the details is being evasive and trustworthy. Spending time on each little point is considered a mark of good faith. Similarly, Latin Americans prefer to make their deals slowly, after much discussion. And the Japanese look for a group consensus before making a decision. So Tamanai and Kaneda train their employees to be patient when waiting on tables, because Japanese customers often take longer to decide what to order than American customers do.

Cultures also differ in terms of who makes the decisions. In the United States, many organizations are dominated by a single figure who says yes or no to the major deals. It is the same in Pakistan where you can get a decision quickly if you reach the highest –ranking executives. In other cultures, decision making is shared. In China and Japan, the negotiating team arrives at a consensus through an elaborate, time-consuming process. Agreement must be complete, there is no majority rule. And as do business everywhere, Chinese and Japanese firms expect their managers to follow the same decision-making process regardless of whether they're in Beijing, Tokyo, or Toledo.

Concepts of Time:

Different perceptions of time are another factor that can lead to misunderstanding. German and U.S. executives see time as a way to plan the business day efficiently, focusing on only one task during each scheduled period. Because time is so limited, German and U.S. executive try to get to the point quickly when communicating. Business people in the United States, Germany, and some other nations see time as a way to organize the business day efficiently, other cultures see time as more flexible.

Concepts of personal space:

Space means different things in different cultures. People in Canada and the United States usually stand about five feet apart during a business conversation. This distance is uncomfortably close for people from Germany or Japan. But to Arabs or Latin Americans, this distance is uncomfortably far. Because of these differing concepts of personal space, Canadian managers may react negatively (without knowing exactly why) when an Arab colleague moves closer during their conversation. And the Arab colleague may negatively (again, without knowing why) when the Canadian manager backs away. People from various cultures have different "comfort zones".

Body language:

Variations in the meaning of body language can cause problems because people are unaware of the messages they are transmitting.. Gestures help members of cultures clarify confusing messages, but as Canada teaches employees, differences in body language are a major source of misunderstanding during intercultural communication. Furthermore, it's a mistake to assume that someone from another country who speaks your language has mastered the body language of your culture. You need to be aware of some of the basic differences in the way people supplement their words with body movement . People in the United States and Canada shake their heads back and forth; people in Bulgaria nod up and down; people in Japan move their right hand. Business people in the United States assume that a person who won't meet their gaze is evasive and dishonest. However, in many parts of Latin America and Asia, keeping your eyes lowered is a sign of respect, and in many parts of Latin America and Asia, keeping your eyes lowered is a sign of respect, and among many Native American groups, a child's maintaining eye contact with adults is a sign of disrespect.

Social Behavior and Manners:

The rules of polite behavior arevarying from country to country. What is polite in one culture may be considered rude in another. In Arab countries it's impolite to take gift to a man ,s wife but acceptable to take gift to his children. In German giving a woman a red rose is considered a romantic invitation –inappropriate if you are trying to establish a business relationship with her.

In India you might be invited to visit someone's home 'anytime" . If you are not familiar with the culture, you may be reluctant to make an unexpected visit, and you might therefore wait for a definite invitation. But your failure to take the invitation literally is an insult, a sign that you do not care to develop the friendship.

In any other culture, rules of etiquette may be formal or informal. Formal rules are the specifically taught "right "and "wrong" of how to behave in common social situations, such as table manners at meals. When formal rules are violated members of a culture can explain why they feel upset. In contrast, informal social rules are more difficult to identify and are usually learned by watching how people behave and then imitating that behavior. Informal rules govern how males and females are supposed to behave, when it is appropriate to use a person's first name, and so on. When informal rules are violated, members of a culture are likely to feel uncomfortable, although they may not be able to say exactly why.

Legal and ethical behavior:

People often encounter differing standards of legal and ethical behavior in the course of doing business in other countries. From culture to culture, what is considered legal and ethical behavior varies widely. In some countries companies are expected to pay government officials extra fees for approving government contracts. These payments aren't illegal or unethical; they are routine. However, the same payments are seen as bribes in the Unites States. Sweden, and many other countries where they are both illegal and unethical. When you conduct business around the world, you may also find that other legal systems differ from what you accustomed to. In the United Kingdom and the United States someone is presumed innocent until proven guilty, a principle that is rooted in English common law. In Mexico and Turkey, someone is presumed guilty until proven innocent, a principle that is rooted in the Napoleonic code. These distinctions can be particularly important if your firm must communicate about a legal dispute in another country.

Corporate Cultural Differences:

When organizations with entirely different ways of doing things join forces, their cultures sometimes clash. Organizational culture is the way companies do things. In other words, the influences the way people treat and react to each other. It shapes the way people feel about the company and the work they do; the way they interpret and perceive the actions taken by others; the expectations they have regarding changes in their work or in business; and how they view those changes.

Today, more U.S. companies than ever are trying to form alliances with foreign companies, and more than half of these partnership fail. One of the reasons behind these failures is culture clash, which is what happens when two groups holding different beliefs about what is really important, how to make decisions, how to organize resources, and how to communicate join forces.

Look at Daimler-Benz and Chrysler. When these two companies announced their engagement in 1998, employees and investors alike were stunned. Except for the fact that both companies make cars, they couldn't be more different in culture and product. Pegged as a middle –class company that is willing to take chances, Chrysler sells over2.3 million

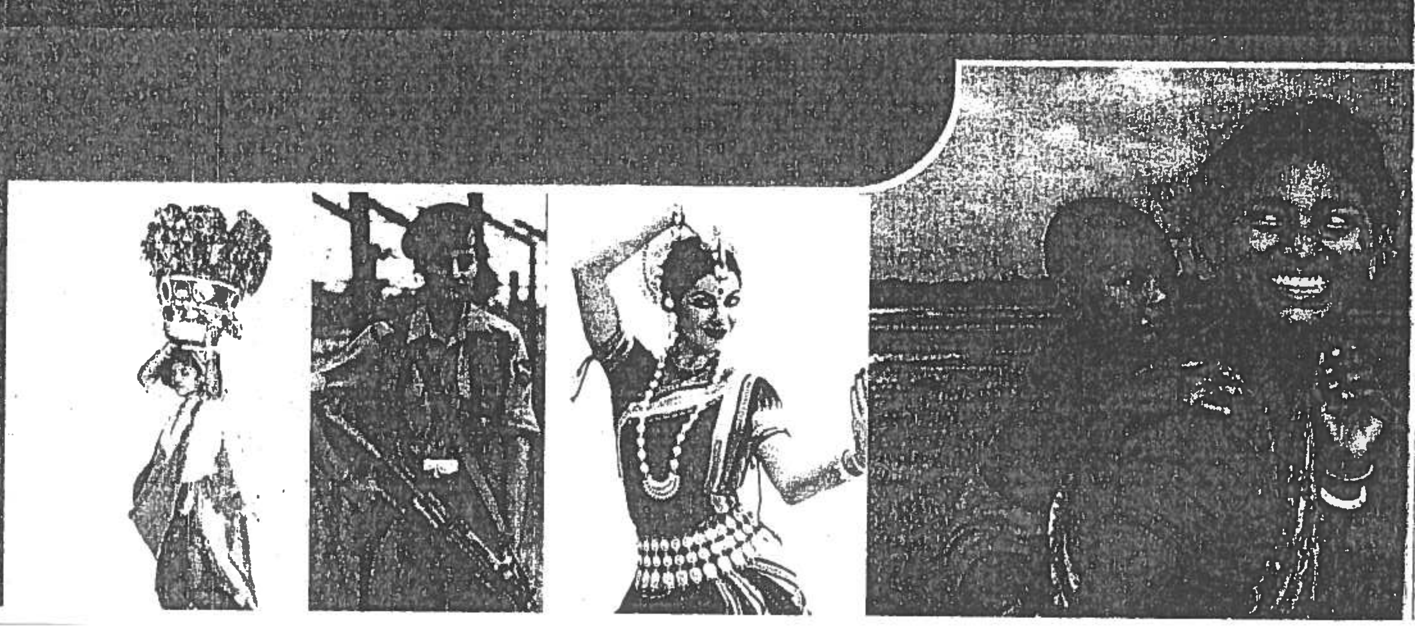
महिला गौरवग्रंथ

८ मार्च २०१६ जागतिक महिला दिन

* संपादक *

डॉ. सुनिल कुवर • प्रा.सौ. लता गुट्टे

N No. 978 - 93 - 84198 - 49 - 7



 ISBN No. 978 - 93 - 84198 - 49 - 7

No place for the girls.... in Shining India

Ms.Karuna V. Shinde.
HOD. Department of Economics
Smt. Parmeshwari devi Durgadatt Tibrewala
Lions Juhu college of Arts Comm& Science. Mumbai 59.

ABSTRACT

SAMSKRITA STREE PARASHAKTI means "Enlightened women are the true strength of the society. The first prime minister Pt Jawaharlal Nehru himself said that " If you educate a man you educate an individual, however, if you educate a women you educate a whole family. Women empowered means mother India is empowered.

But the reality show that rising India has left the girl child behind. The country may be marching shoulder to shoulder with the world's top economies, scripting a remarkable growth story. But its 1.21 billion-strong population has still to shake off its bias against the girl child.

The present paper aims to study the trends and patterns of child sex ratio in different region of India and to examine the causes for deficiency of girl children in 0-6 age group resulting into imbalances in child sex ratio. To analyse this issue the source of secondary data have been used e.g. Census Reports NSS Repots, Economic Development Reports etc.

Introducation: SAMSKRITA STREE PARASHAKTI means "Enlightened women are the true strength of the society. The first prime minister Pt Jawaharlal Nehru himself said that " If you educate a man you educate an individual, however, if you educate a women you educate a whole family. Women empowered means mother India is empowered.

But the reality show that rising India has left the girl child behind. The country may be marching shoulder to shoulder with the world's top economies, scripting a remarkable growth story. But its 1.21 billion-strong population has still to shake off its bias against the girl child.

India is one of the few countries in the world where males outnumber females, changes in child sex ratio (0-6 age group) largely reflect the underlying socio-economic and cultural patterns of the country in different ways.

In 1901 there were 3.2 million fewer women than men in India – a hundred years later the deficit increased over 10 times to 35 million at the time of Census 2001. The most disturbing decline is seen in the age group 0 -6 years. The sex ratio (number of girls for every 1000 boys) within this age group plunged from 1010 in 1941 to 927 in 2001.

The all-India sex ratio of 927 females per 1000 males itself is a reflection of the neglect of women's health due to relatively lower economic and social value assigned to women, in general, in this country. The international experience indicates that as a society develops economically the sex ratio turns more favourable to women. Within India, however, this does not appear to hold good the rapidly declining sex-ratios are turning into a demographic nightmare of frightening proportions.

The sex ratio of 927 in the 0 – 6 age group is only the national average for India. It has been observed that within the country there is regional disparities in case of the child sex ratio, There are some states where the ratio has dropped to well below 900.

1.1 Regional disparities in child sex ration

States	Child sex ration
Himachal Pradesh	896
Punjab	793
Chandigarh	845
Uttaranchal	906
Haryana	819,
Delhi	865
Rajasthan	909

15-16

~~UGC Listed~~ N.Y. proceed

Fwd: Enrollment | DVV Clarifications | Arts science colle | IQAC_Report_20 | 651 Newfile_nam | D.V.V Extended F | Society for Speci | Dr. Vijay Yadav

ssfaindia.org/index.htm

Society for Special Functions & their Applications

Follow us @

SSFA

Home
Executive Committee
SSFA Conferences
SSFA Conf. Proceedings (2000 - 2017)
Proceedings of SSFA
RPA Memorial Lecture
SSFA Awards
Membership
Useful Links

ICSFA-2021
22-24 December 2021

Proceeding of the Fouteenth Annual Conference of the Society for Special Functions and their Applications
Noida, India, September 10-12, 2015
Editors: A. K. Agarwal, M. A. Pathan, Subuhi Khan, Prakriti Rai

CONTENTS

List (1).xlsx | Vaccine 8.xlsx | 6.5.3_1607496103....xlsx | 6.5.3_1607496103....xlsx | Show all

Type here to search | 80% | 27°C Smoke | ENG | 14:41:51 07-02-2022

Proceedings of the 14th Annual Conf.
SSFA, Vol.14, 2015, pp.XX-XX

On poly-basic series and continued fractions

S.N. Singh, Satya Prakash Singh and Vijay Yadav*
Department of Mathematics,
T.D.P.G. College, Jaunpur-222002 (U.P.) India.
E-mails; snsp39@gmail.com; snsp39@yahoo.com
*Department of Mathematics and Statistics,
S.P.D.T. College, Andheri (E), Mumbai-59, India
E-mail: vijaychottu@yahoo.com

Abstract: In this paper, we have established certain results involving poly-basic hypergeometric series and continued fractions.
Keywords and Phrases: q-series, poly-basic hypergeometric series, q-shifted factorial, continued fraction.
Mathematics subject Classification: Primary 33D15, 11P83.

1. Introduction, Notations and Definitions

The q-shifted factorial is defined by,

$$(a,q)_n = \begin{cases} 1 & \text{if } n = 0; \\ (1-a)(1-aq)(1-aq^2)\ldots,(1-aq^{n-1}) & \text{if } n \geq 1, \end{cases}$$

$$(a;q)_\infty = \prod_{r=0}^{\infty}(1-aq^r),$$

where $|q| < 1$.
We define the poly-basic hypergeometric series by

$$\Phi\left[\begin{matrix} a_1, a_2, ..., a_r; z \\ b_1, b_2, ..., b_s \end{matrix}\right] = \sum_{n=0}^{\infty} \frac{(a_1;p_1)_n(a_2;p_2)_n...(a_r;p_r)_n z^n}{(b_1;q_1)_n(b_2;q_2)_n...(b_s;q_s)_n}, \tag{1.1}$$

where max $(|p_1|, |p_2|, ..., |p_r|, |q_1|, |q_2|, ..., |q_s|, |z|) < 1$ for the convergence of the series (1.1).
We use the following customary notation to represent a continued fraction,

$$b_0 + \frac{a_1}{b_1+}\frac{a_2}{b_2+}\frac{a_3}{b_3+...} = b_0 + \cfrac{a_1}{b_1 + \cfrac{a_2}{b_2 + \cfrac{c_3}{b_3 + ...}}}.$$

The first infinite continued fractions that one likely encounters in a course in elementary number theory are

$$1+\frac{1}{1+}\frac{1}{1+}\frac{1}{1+\ldots}=\frac{\sqrt{5}+1}{2} \tag{1.2}$$

and

$$\frac{1}{1+}\frac{1}{1+}\frac{1}{1+\ldots}=\frac{\sqrt{5}-1}{2} \tag{1.3}$$

[3; (2.1.18) p.23]

Ramanujan generalized the continued fraction

$$1+\frac{1}{1+}\frac{1}{1+}\frac{1}{1+\ldots}$$

to

$$1+\frac{q}{1+}\frac{q^2}{1+}\frac{q^3}{1+\ldots}. \tag{1.4}$$

$$1+\frac{q}{1+}\frac{q^2}{1+}\frac{q^3}{1+\ldots}=\frac{\sum_{n=0}^{\infty}\frac{q^{n^2}}{(q;q)_n}}{\sum_{n=0}^{\infty}\frac{q^{n(n+1)}}{(q;q)_n}}$$

$$=\frac{(q^2;q^5)_\infty(q^3;q^5)_\infty}{(q;q^5)_\infty(q^4;q^5)_\infty}. \tag{1.5}$$

[Andrews, G.E. and Berndt, B.C., 2; corollary (6.2.6) p.153]

There are a number of fascinating results involving q-series and continued fractions in the work of great Indian Mathematician Srinivasa Ramanujan. In the literature, there are very few results involving poly-basic hypergeometric series and continued fraction. The main aim of this paper is to establish a result involving poly-basic hypergeometric series and continued fractions. We shall also deduce a number of intersting results from the main result established herein.

2. Main Result

Let us consider the poly-basic hypergeometric series (1.1) which can be represented as,

$$\Phi\left[\begin{matrix} a_1,a_2,\ldots,a_r;z \\ b_1,b_2,\ldots,b_s\end{matrix}\right]=1+\sum_{n=1}^{\infty}\frac{(a_1;p_1)_n(a_2;p_2)_n\ldots(a_r;p_r)_n z^n}{(b_1;q_1)_n(b_2;q_2)_n\ldots(b_s;q_s)_n},$$

$$=1+\sum_{n=0}^{\infty}\frac{(a_1;p_1)_{n+1}(a_2;p_2)_{n+1}\ldots(a_r;p_r)_{n+1}z^{n+1}}{(b_1;q_1)_{n+1}(b_2;q_2)_{n+1}\ldots(b_s;q_s)_{n+1}},$$

$$= 1 + \frac{(1-a_1)(1-a_2)...(1-a_r)z}{(1-b_1)(1-b_2)...(1-b_s)} \Phi \left[\begin{array}{l} a_1p_1, a_2p_2, ..., a_rp_r; z \\ b_1q_1, b_2q_2, ..., b_sq_s \end{array} \right],$$

$$= 1 + C \left(\begin{array}{l} a_1, a_2, ..., a_r; z \\ b_1, b_2, ..., b_s \end{array} \right) \Phi \left[\begin{array}{l} a_1p_1, a_2p_2, ..., a_rp_r; z \\ b_1q_1, b_2q_2, ..., b_sq_s \end{array} \right], \tag{2.1}$$

where $C \left(\begin{array}{l} a_1, a_2, ..., a_r; z \\ b_1, b_2, ..., b_s \end{array} \right) = \frac{(1-a_1)(1-a_2)...(1-a_r)z}{(1-b_1)(1-b_2)...(1-b_s)}..$
Similarly we have

$$\Phi \left[\begin{array}{l} a_1p_1, a_2p_2, ..., a_rp_r; z \\ b_1q_1, b_2q_2, ..., b_sq_s \end{array} \right]$$

$$= 1 + C \left(\begin{array}{l} a_1p_1, a_2p_2, ..., a_rp_r; z \\ b_1q_1, b_2q_2, ..., b_sq_s \end{array} \right) \Phi \left[\begin{array}{l} a_1p_1^2, a_2p_2^2, ..., a_rp_r^2; z \\ b_1q_1^2, b_2q_2^2, ..., b_sq_s^2 \end{array} \right]. \tag{2.2}$$

From (2.1) and (2.2) we get,

$$\Phi \left[\begin{array}{l} a_1, a_2, ..., a_r; z \\ b_1, b_2, ..., b_s \end{array} \right] - \Phi \left[\begin{array}{l} a_1p_1, a_2p_2, ..., a_rp_r; z \\ b_1q_1, b_2q_2, ..., b_sq_s \end{array} \right]$$

$$= C \left(\begin{array}{l} a_1, a_2, ..., a_r; z \\ b_1, b_2, ..., b_s \end{array} \right) \Phi \left[\begin{array}{l} a_1p_1, a_2p_2, ..., a_rp_r; z \\ b_1q_1, b_2q_2, ..., b_sq_s \end{array} \right]$$

$$-C \left(\begin{array}{l} a_1p_1, a_2p_2, ..., a_rp_r; z \\ b_1q_1, b_2q_2, ..., b_sq_s \end{array} \right) \Phi \left[\begin{array}{l} a_1p_1^2, a_2p_2^2, ..., a_rp_r^2; z \\ b_1q_1^2, b_2q_2^2, ..., b_sq_s^2 \end{array} \right],$$

which gives

$$\Phi \left[\begin{array}{l} a_1, a_2, ..., a_r; z \\ b_1, b_2, ..., b_s \end{array} \right] = \left\{ 1 + C \left(\begin{array}{l} a_1, a_2, ..., a_r; z \\ b_1, b_2, ..., b_s \end{array} \right) \right\} \Phi \left[\begin{array}{l} a_1p_1, a_2p_2, ..., a_rp_r; z \\ b_1q_1, b_2q_2, ..., b_sq_s \end{array} \right]$$

$$-C \left(\begin{array}{l} a_1p_1, a_2p_2, ..., a_rp_r; z \\ b_1q_1, b_2q_2, ..., b_sq_s \end{array} \right) \Phi \left[\begin{array}{l} a_1p_1^2, a_2p_2^2, ..., a_rp_r^2; z \\ b_1q_1^2, b_2q_2^2, ..., b_sq_s^2 \end{array} \right] \tag{2.3}$$

Dividing both sides of (2.3) by $\Phi \left[\begin{array}{l} a_1p_1, a_2p_2, ..., a_rp_r; z \\ b_1q_1, b_2q_2, ..., b_sq_s \end{array} \right]$ we get

$$\frac{\Phi \left[\begin{array}{l} a_1, a_2, ..., a_r; z \\ b_1, b_2, ..., b_s \end{array} \right]}{\Phi \left[\begin{array}{l} a_1p_1, a_2p_2, ..., a_rp_r; z \\ b_1q_1, b_2q_2, ..., b_sq_s \end{array} \right]} = \left\{ 1 + C \left(\begin{array}{l} a_1, a_2, ..., a_r; z \\ b_1, b_2, ..., b_s \end{array} \right) \right\} -$$

$$\frac{C \left(\begin{array}{l} a_1p_1, a_2p_2, ..., a_rp_r; z \\ b_1q_1, b_2q_2, ..., b_sq_s \end{array} \right)}{\left\{ \frac{\Phi \left[\begin{array}{l} a_1p_1, a_2p_2, ..., a_rp_r; z \\ b_1q_1, b_2q_2, ..., b_sq_s \end{array} \right]}{\Phi \left[\begin{array}{l} a_1p_1^2, a_2p_2^2, ..., a_rp_r^2; z \\ b_1q_1^2, b_2q_2^2, ..., b_sq_s^2 \end{array} \right]} \right\}}. \tag{2.4}$$

Repeating this process once, we have

$$\frac{\Phi\left[\begin{matrix}a_1,a_2,...,a_r;z\\b_1,b_2,...,b_s\end{matrix}\right]}{\Phi\left[\begin{matrix}a_1p_1,a_2p_2,...,a_rp_r;z\\b_1q_1,b_2q_2,...,b_sq_s\end{matrix}\right]}$$

$$=\left\{1+C\left(\begin{matrix}a_1,a_2,...,a_r;z\\b_1,b_2,...,b_s\end{matrix}\right)\right\}-\frac{C\left(\begin{matrix}a_1p_1,a_2p_2,...,a_rp_r;z\\b_1q_1,b_2q_2,...,b_sq_s\end{matrix}\right)}{\left\{1+C\left(\begin{matrix}a_1p_1,a_2p_2,...,a_rp_r;z\\b_1q_1,b_2q_2,...,b_sq_s\end{matrix}\right)\right\}-}$$

$$\frac{C\left(\begin{matrix}a_1p_1^2,a_2p_2^2,...,a_rp_r^2;z\\b_1q_1^2,b_2q_2^2,...,b_sq_s^2\end{matrix}\right)}{\left\{\dfrac{\Phi\left[\begin{matrix}a_1p_1^2,a_2p_2^2,...,a_rp_r^2;z\\b_1q_1^2,b_2q_2^2,...,b_sq_s^2\end{matrix}\right]}{\Phi\left[\begin{matrix}a_1p_1^3,a_2p_2^3,...,a_rp_r^3;z\\b_1q_1^3,b_2q_2^3,...,b_sq_s^3\end{matrix}\right]}\right\}}. \tag{2.5}$$

Iterating it, we have the continued fraction for the ratio of poly-basic hypergeometric series in the following form;

$$\frac{\Phi\left[\begin{matrix}a_1,a_2,...,a_r;z\\b_1,b_2,...,b_s\end{matrix}\right]}{\Phi\left[\begin{matrix}a_1p_1,a_2p_2,...,a_rp_r;z\\b_1q_1,b_2q_2,...,b_sq_s\end{matrix}\right]}=\left\{1+C\left(\begin{matrix}a_1,a_2,...,a_r;z\\b_1,b_2,...,b_s\end{matrix}\right)\right\}-$$

$$\frac{C\left(\begin{matrix}a_1p_1,a_2p_2,...,a_rp_r;z\\b_1q_1,b_2q_2,...,b_sq_s\end{matrix}\right)}{\left\{1+C\left(\begin{matrix}a_1p_1,a_2p_2,...,a_rp_r;z\\b_1q_1,b_2q_2,...,b_sq_s\end{matrix}\right)\right\}-}\;\frac{C\left(\begin{matrix}a_1p_1^2,a_2p_2^2,...,a_rp_r^2;z\\b_1q_1^2,b_2q_2^2,...,b_sq_s^2\end{matrix}\right)}{\left\{1+C\left(\begin{matrix}a_1p_1^2,a_2p_2^2,...,a_rp_r^2;z\\b_1q_1^2,b_2q_2^2,...,b_sq_s^2\end{matrix}\right)\right\}-}$$

$$\frac{C\left(\begin{matrix}a_1p_1^3,a_2p_2^3,...,a_rp_r^3;z\\b_1q_1^3,b_2q_2^3,...,b_sq_s^3\end{matrix}\right)}{\left\{1+C\left(\begin{matrix}a_1p_1^3,a_2p_2^3,...,a_rp_r^3;z\\b_1q_1^3,b_2q_2^3,...,b_sq_s^3\end{matrix}\right)\right\}-...}\;. \tag{2.6}$$

3. Special Cases

In this section we shall deduce few interesting special cases of (2.6).

(i) Taking r=s=2 in (2.6) we get,

$$\frac{\Phi\left[\begin{matrix}a_1,a_2;z\\b_1,b_2\end{matrix}\right]}{\Phi\left[\begin{matrix}a_1p_1,a_2p_2;z\\b_1q_1,b_2q_2\end{matrix}\right]}=\left\{1+\frac{z(1-a_1)(1-a_2)}{(1-b_1)(1-b_2)}\right\}-$$

$$\frac{\dfrac{z(1-a_1p_1)(1-a_2p_2)}{(1-b_1q_1)(1-b_2q_2)}}{\left\{1+\dfrac{z(1-a_1p_1)(1-a_2p_2)}{(1-b_1q_1)(1-b_2q_2)}\right\}-}\;\frac{\dfrac{z(1-a_1p_1^2)(1-a_2p_2^2)}{(1-b_1q_1^2)(1-b_2q_2^2)}}{\left\{1+\dfrac{z(1-a_1p_1^2)(1-a_2p_2^2)}{(1-b_1q_1^2)(1-b_2q_2^2)}\right\}-}$$

$$\frac{\dfrac{z(1-a_1p_1^3)(1-a_2p_2^3)}{(1-b_1q_1^3)(1-b_2q_2^3)}}{\left\{1+\dfrac{z(1-a_1p_1^3)(1-a_2p_2^3)}{(1-b_1q_1^3)(1-b_2q_2^3)}\right\}-\dots}\;. \tag{3.1}$$

Taking $a_1 = 1$ in (3.1) we have

$$\Phi\left[\begin{matrix} p_1, a_2p_2; z \\ b_1q_1, b_2q_2 \end{matrix}\right] = \frac{1}{1-}\;\frac{\dfrac{z(1-p_1)(1-a_2p_2)}{(1-b_1q_1)(1-b_2q_2)}}{\left\{1+\dfrac{z(1-p_1)(1-a_2p_2)}{(1-b_1q_1)(1-b_2q_2)}\right\}-}$$

$$\frac{\dfrac{z(1-p_1^2)(1-a_2p_2^2)}{(1-b_1q_1^2)(1-b_2q_2^2)}}{\left\{1+\dfrac{z(1-p_1^2)(1-a_2p_2^2)}{(1-b_1q_1^2)(1-b_2q_2^2)}\right\}-}\;\frac{\dfrac{z(1-p_1^3)(1-a_2p_2^3)}{(1-b_1q_1^3)(1-b_2q_2^3)}}{\left\{1+\dfrac{z(1-p_1^3)(1-a_2p_2^3)}{(1-b_1q_1^3)(1-b_2q_2^3)}\right\}-\dots}\;. \tag{3.2}$$

Taking $b_1 = 1, q_1 = p_1, a_2 = a, p_2 = p, b_2 = b, q_2 = q$ in (3.2) we have

$$\sum_{n=0}^{\infty}\frac{(ap;p)_n z^n}{(bq;q)_n} = \frac{1}{1-}\;\frac{z(1-ap)/(1-bq)}{\left\{1+\dfrac{z(1-ap)}{(1-bq)}\right\}-}$$

$$\frac{z(1-ap^2)/(1-bq^2)}{\left\{1+\dfrac{z(1-ap^2)}{(1-bq^2)}\right\}-}\;\frac{z(1-ap^3)/(1-bq^3)}{\left\{1+\dfrac{z(1-ap^3)}{(1-bq^3)}\right\}-\dots}, \tag{3.3}$$

which can also be expressed as

$$\sum_{n=0}^{\infty}\frac{(ap;p)_n z^n}{(bq;q)_n} = \frac{1}{1-}\;\frac{z(1-ap)}{\{(1-bq)+z(1-ap)\}-}$$

$$\frac{z(1-ap^2)(1-bq)}{\{(1-bq^2)+z(1-ap^2)\}-}\;\frac{z(1-ap^3)(1-bq^2)}{\{(1-bq^3)+z(1-ap^3)\}-\dots}. \tag{3.4}$$

Puttig z/a for z and then taking $a \to \infty$ in (3.4) we have

$$\sum_{n=0}^{\infty}\frac{(-)^n p^{n(n+1)/2} z^n}{(bq;q)_n} = \frac{1}{1+}\;\frac{zp}{(1-bq-zp)+}$$

$$\frac{zp^2}{(1-bq^2-zp^2)+}\;\frac{zp^3}{(1-bq^3-zp^3)+\ldots}. \tag{3.5}$$

Replacing p by p^2 and putting z=-1, b=1 in (3.5) we get,

$$\sum_{n=0}^{\infty}\frac{p^{n(n+1)}}{(q;q)_n}=\frac{1}{1-}\,\frac{p^2}{(1+p^2-q)-}\,\frac{p^4}{(1+p^4-q^2)-}\,\frac{p^6}{(1+p^6-q^3)-\ldots}. \tag{3.6}$$

For p=q, (3.6) yields

$$\sum_{n=0}^{\infty}\frac{q^{n(n+1)}}{(q;q)_n}=\frac{1}{1-}\,\frac{q^2}{(1+q^2-q)-}\,\frac{q^4}{(1+q^4-q^2)-}\,\frac{q^6}{(1+q^6-q^3)-\ldots}. \tag{3.7}$$

Replacing p by p^2 then putting $z=-1/p$ and b=1 in (3.5) we find

$$\sum_{n=0}^{\infty}\frac{p^{n^2}}{(q;q)_n}=\frac{1}{1-}\,\frac{p}{(1-q+p)-}\,\frac{p^3}{(1-q^2+p^3)-}\,\frac{p^5}{(1-q^3+p^5)-\ldots}. \tag{3.8}$$

For p=q, (3.8) yields

$$\sum_{n=0}^{\infty}\frac{q^{n^2}}{(q;q)_n}=\frac{1}{1-}\,\frac{q}{1-}\,\frac{q^3}{(1-q^2+q^3)-}\,\frac{q^5}{(1-q^3+q^5)-\ldots}. \tag{3.9}$$

Replacing p by p^2, then putting $z=-p^{-2}$ and b=1 in (3.5) we get,

$$\sum_{n=0}^{\infty}\frac{p^{n(n-1)}}{(q;q)_n}=\frac{1}{1-}\,\frac{1}{(2-q)-}\,\frac{p^2}{(1+p^2-q^2)-}\,\frac{p^4}{(1+p^4-q^3)-}\,\frac{p^6}{(1+p^6-q^4)-\ldots}. \tag{3.10}$$

Putting p=q in (3.10) and using the well known identity

$$\sum_{n=0}^{\infty}\frac{q^{n(n-1)}}{(q;q)_n}=\sum_{n=0}^{\infty}\frac{q^{n^2}}{(q;q)_n}+\sum_{n=0}^{\infty}\frac{q^{n(n+1)}}{(q;q)_n}$$

we have,

$$\sum_{n=0}^{\infty}\frac{q^{n^2}}{(q;q)_n}+\sum_{n=0}^{\infty}\frac{q^{n(n+1)}}{(q;q)_n}$$

$$=\frac{1}{1-}\,\frac{1}{(2-q)-}\,\frac{q^2}{1-}\,\frac{q^4}{(1+q^4-q^3)-}\,\frac{q^6}{(1+q^6-q^4)-\ldots} \tag{3.11}$$

Putting b=0 and z=-1 in (3.5) we get

$$\sum_{n=0}^{\infty}p^{n(n+1)/2}=\Psi(p)=\frac{(p^2;p^2)_\infty}{(p;p^2)_\infty}$$

$$= \frac{1}{1-}\frac{p}{(1+p)-}\frac{p^2}{(1+p^2)-}\frac{p^3}{(1+p^3)-\ldots}, \tag{3.12}$$

where $\Psi(p)$ is Ramanujan's theta function defined as,

$$\Psi(p) = \sum_{n=0}^{\infty} p^{n(n+1)/2} = \frac{(p^2;p^2)_\infty}{(p;p^2)_\infty}.$$

[Andrews, G.E. and Berndt, B.C., 2;(1.1.7) p.11]

Putting b=0 in (3.5) we get,

$$\sum_{n=0}^{\infty}(-)^n p^{n(n+1)/2} z^n = \frac{1}{1+}\frac{zp}{(1-zp)+}\frac{zp^2}{(1-zp^2)+}\frac{zp^3}{(1-zp^3)+\ldots} \;. \tag{3.13}$$

Putting $b=1$, q^2 for q, $p=q^2$ and z=-q in (3.5) we get

$$\sum_{n=0}^{\infty}\frac{q^{n(n+2)}}{(q^2;q^2)_n} = \frac{1}{1-}\frac{q^3}{(1-q+q^3)-}\frac{q^5}{(1-q^2+q^5)-}\frac{q^7}{(1-q^3+q^7)+\ldots} \;. \tag{3.14}$$

Putting $b=1$, q^2 for q, $p=q^2$ and $z=-q^{-1}$ in (3.5) we get

$$\sum_{n=0}^{\infty}\frac{q^{n^2}}{(q^2;q^2)_n} = \frac{1}{1-}\frac{q}{1-}\frac{q^3}{(1-q^2+q^3)-}\frac{q^5}{(1-q^3+q^5)-\ldots} \;. \tag{3.15}$$

Taking z=1, p=q in (3.13) we have

$$\sum_{n=0}^{\infty}(-)^n q^{n(n+1)/2} = \frac{1}{1+}\frac{q}{(1-q)+}\frac{q^2}{(1-q^2)+}\frac{q^3}{(1-q^3)+\ldots} \;. \tag{3.16}$$

In the 'Lost' notebook of Ramanujan there are following five beautiful identities associates with false theta functions,

$$\sum_{n=0}^{\infty}\frac{(-)^n q^{n(n+1)}(q;q^2)_n}{(-q;q)_{2n+1}} = \sum_{n=0}^{\infty}(-)^n q^{n(n+1)/2}, \tag{3.17}$$

$$\sum_{n=0}^{\infty}\frac{(q;q^2)_n^2 q^n}{(-q;q)_{2n+1}} = \sum_{n=0}^{\infty}(-)^n q^{n(n+1)}, \tag{3.18}$$

$$\sum_{n=0}^{\infty}\frac{(q;q^2)_n q^n}{(-q;q)_{2n+1}} = \sum_{n=0}^{\infty}(-)^n q^{3n(n+1)/2}, \tag{3.19}$$

$$\sum_{n=0}^{\infty}\frac{(q;-q)_{2n} q^n}{(-q;q)_{2n+1}} = \sum_{n=0}^{\infty}(-)^n q^{2n(n+1)}, \tag{3.20}$$

$$\sum_{n=0}^{\infty}\frac{(q;-q)_n(-q^2;q^2)_n q^n}{(-q;q)_{2n+1}} = \sum_{n=0}^{\infty}(-)^n q^{3n(n+1)}. \tag{3.21}$$

[Andrews, G.E. and Warnaar, S.O., 1;(1.1a)-(1.1e) p.173]

In the right hand side of (3.17), if we replace q by q^2, q^3, q^4 and q^6 we get the right hand side of (3.18), (3.19), (3.20) and (3.21) respectively. The continued fraction representations for the series on the left hand side of (3.18), (3.19), (3.20) and (3.21) can be obtained from the right hand side of (3.16) by putting q^2, q^3, q^4 and q^6 for q respectively.
A number of other interseting results can also be secured.

Acknowledgement

The first author is thankful to The Department of Science and Technology, Government of India, New Delhi, for support under a major research project No. SR/ S4/ MS :735 / 2011 dated 7^{th} May 2013, entitled "A study of transformation theory of q-series, modular equations, continued fractions and Ramanujan's mock-theta functions," under which this work has been done

References

[1] Andrews, G.E. and Warnaar, S.O., The Bailey transform and false theta functions, The Ramanujan Journal, Vol. 14, No.1 (2007), 173-188.

[2] Andrews, G.E. and Berndt, B.C., Ramanujan's Lost Notebook, Part-I, Springer (2005).

[3] William, B. Jones and Thron, W.J., Continued fractions, Analytic Theory and Applications (Encyclopedia of Mathematics and its Applications), Addison-Wesley Publishing Company, London (1980).

ISSN 2319-2429

Management Guru : Journal of Management Research

VOL.IV | Issue No.3 | April 2016 | Special Issue

International Journal

Uttari Bharat Sabha's

Ramanand Arya D.A.V. College

Bhandup East, Mumbai - 400042

(NAAC 'A' Grade with CGPA 3.19)

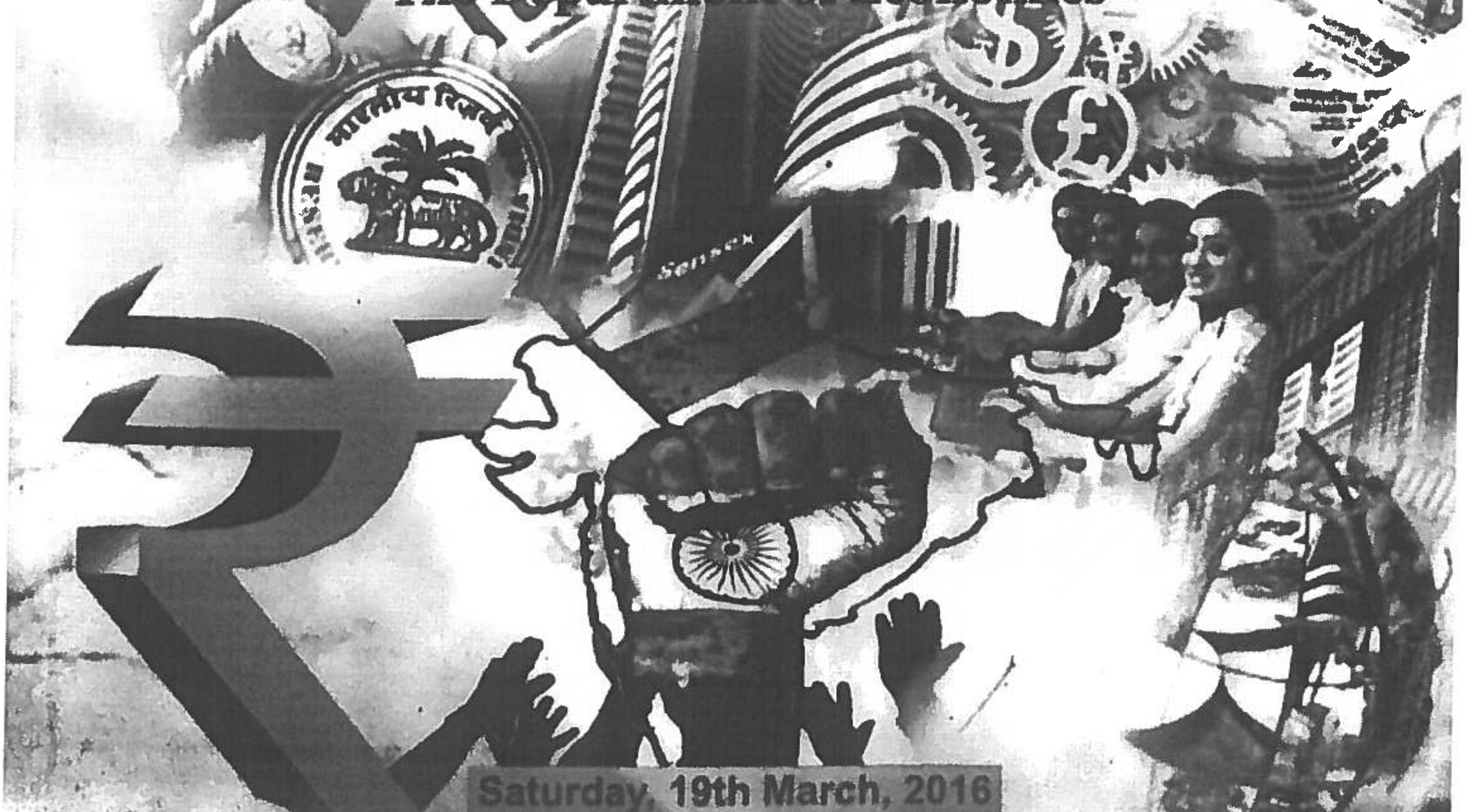
One Day National Conference

On

INDIAN ECONOMY IN THE NEW MILLENNIUM : ISSUES & POLICIES

Organised by

The Department of Economics



A NEW FACE OF REAL ESTATE SECTOR-KALYAN-DOMBIVALI REGION, THANE DISTRICT

MR. SANJAY KUMAR P. MISHRA
Research scholar
Department of commerce
Rashtrasant Tukadoji Maharaj Nagpur University,Nagpur,Maharashtra,
Email Id:sanjay_dhan@rediffmail.com

DR. GAJÀNAN B. PATIL
Research Guide HOD, Dept. of Economics, M.A. (ECO.),
M.com. M.phil. (Com. & Eco.), Ph.D., M.B.A,
Manoharrao Kamdi Mahavidyalaya Mahal, Nagpur-32,Maharashtra.

ABSTRACT

Kalyan is a suburb of Thane district and a part of the Mumbai Metropolitan Region. It is also known as the Mumbai region's exit station to north and south India. It is considered a part of the greater Mumbai built-up area, along with Thane, Bhiwandi, Ulhasnagar, Ambernath and Badalpur.

Kalyan also jointly forms the municipal corporation of Kalyan- Dombivali Municipal Corporation (KDMC). This locality is divided into two parts, Kalyan East and Kalyan West due to the traditional railway system. Kalyan West is regarded as the new face of real estate in Maharashtra and provides affordable homes, thus raising the demand for property in Kalyan West.

The purpose of this paper is to find out:

- *Growth and Performance of real estate sector in Kalyan - Dombivali region.*
- *Scope & Challenges of real estate sector at Kalyan- Dombivali region.*

1. INTRODUCTION:

The Indian real estate industry is on a high growth path having a current market size of $15 billion approximately as estimated by Desai & Rane (2006). The residential market in India comprises of around 80% of the total real estate potential. The growth in this market has largely been driven by rising disposable incomes, a rapidly growing middle class, low interest rates as well as increased urbanization. Households are expected to rise to 235 million by 2010 from 210 million in 2005 as per Narkar & Neema's (2006) estimates.Maharashtra is the most well developed state of the country. Maharashtra property is the most exclusive and expensive in these areas because they are the headquarters of all financial and entertainment activities. Mumbai being the financial capital of India provides ample job opportunities but lacks residential and commercial space. Kalyan–Dombivali area offers residential and commercial space at reasonable rate and is closer to Mumbai- thane belt, so recently lot of development has taken place in real estate sector of this region.

2. OBJECTIVES OF THE STUDY

ISSN 2319-2429

Management Guru : Journal of Management Research

VOL.IV | Issue No.3 | April 2016 | Special Issue

International Journal

Uttari Bharat Sabha's

Ramanand Arya D.A.V. College

Bhandup East, Mumbai - 400042

(NAAC 'A' Grade with CGPA 3.19)

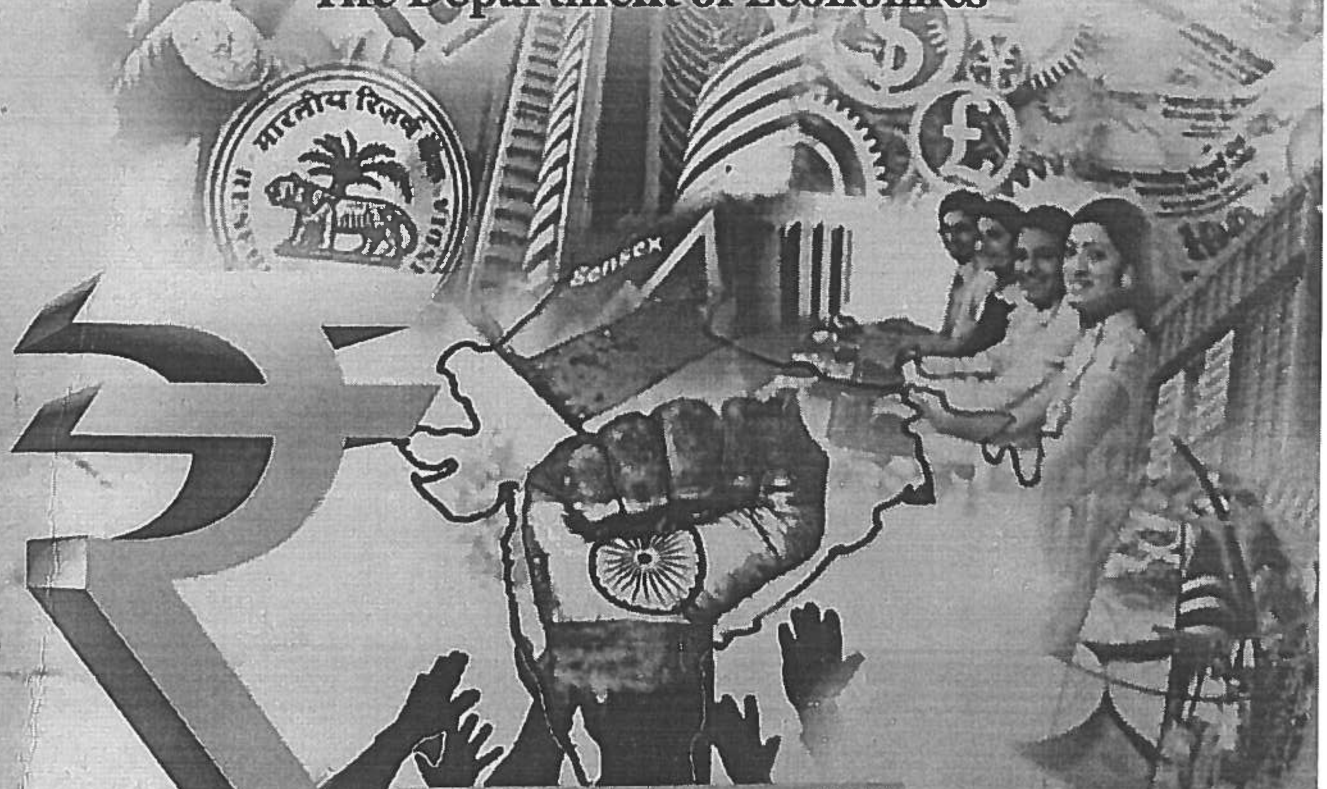
One Day National Conference

On

INDIAN ECONOMY IN THE NEW MILLENNIUM : ISSUES & POLICIES

Organised by

The Department of Economics



Saturday, 19th March, 2016

MICROFINANCE IN INDIA – ISSUES AND CHALLENGES

MS KALPANA.K.S
Assistant Professor,
Department of Economics
SPDT College, Andheri East.

ABSTRACT
Microfinance is not just about giving micro credit to the poor rather it is an economic development tool whose objective is to assist poor to work their way out of poverty. It covers wide range of services like credit, savings, insurance and non financial services like training and counseling. Although the Microfinance system has been experiencing a healthy growth rate, there have been a number of concerns related to this sector like higher interest rate, insufficient fund, and regional disparities etc.This paper analyses the main issues and challenges exist in microfinance sector in India.
Key words: Microfinance, MFIs, NABARD,SHGs

INTRODUCTION

Poverty is the main obstacle in achieving higher growth in developing and under developed countries of the world. It is a multidimensional problem requiring a comprehensive solution strategy. Many countries have different types of policies and programmes for poverty alleviation.Among this Microfinance institutions (MFIs) have emerged as an important strategy for poverty alleviation. Most MFIs focus on improving poor people's income. Micro finance is an emerging reality in contemporary development discourse and has come to occupy a significant place in financial intermediation in India. Due to the absence of access to formal financial services, the poor have developed a wide variety of informal, community-based financial arrangements to meet their financial needs. In addition to this, over the last two decades, an increasing number of formal sector organizations (non-government, government, and private) have been created in order to meet the same needs. Microfinance is the term that has come to refer generally to such informal and formal arrangements offering financial services to the poor. A major claim long made of microfinance is that it can reduce the credit constraints that often face potential entrepreneurs in poor communities, and that preclude enterprise development (Stiglitz, 1998).

OBJECTIVES OF THE STUDY:

1. To analyses the channels of Microfinance in India.

2. To identify the main issues and challenges in Microfinance in India.

METHODOLOGY:

The present study is of analytical nature and makes use of secondary data. The relevant secondary data has been collected from the various reports of the Government of India, Reserve Bank of India and NABARD. Various magazines, research articles and journals have been used for the collection of data. This paper analyses the main problems exist in microfinance in India.

Significance of the study

Access to credit has long been considered as the major poverty alleviation strategy in India. It helps to fulfill the main target of MDGs of eradication of poverty. It also provides women in India an

Smt. PARMESHWARIDEVI D. TIBREWALA LIONS JUHU COLLEGE

ESTD 1986

Interdisciplinary
One day National Seminar
on

"Contemporary Strategies in Higher Education"

Saturday, 13th February, 2016

Organized by:

Shri. Rajasthani Seva Sangh's
Smt. Parmeshwaridevi Durgadutt Tibrewala
Lions Juhu College of Arts, Commerce & Science
J.B. Nagar, Andheri (E), Mumbai - 400 059.

SHETH®
PUBLISHERS PVT. LTD.

"GATS POLICY IMPLICATIONS ON HIGHER EDUCATION IN INDIA"

Ms. Kalpana K. S.

Assistant Professor, Department of Economics

SPDT College, Andheri East

ABSTRACT

Higher education is considered as the tool of creating human capital, which experiences increasing returns, considered as the basis of socio economic development of all the economies. This paper examines the various issues related to trade in higher education services. It also analyses the role of private and foreign education providers in augmenting the capacity in the higher education system and improve access.

INTRODUCTION

Knowledge-based competition within a globalising economy is prompting a fresh consideration of the role of higher education in development and growth. Previously it was often viewed as an expensive and inefficient public service that largely benefited the wealthy and privileged. Now it is understood to make a necessary contribution, in concert with other factors, to the success of national efforts to boost productivity, competitiveness and economic growth. Higher education policy is becoming increasingly important on national agendas. The widespread recognition that tertiary education is a major driver of economic competitiveness in an increasingly knowledge-driven global economy has made high-quality tertiary education more important than ever in both industrialized and developing countries. Neoclassical economists like Solow (1957) laid emphasis on the importance of a large 'residual' factor in explaining economic growth, which he called human capital. In some developing countries, there has been a virtual halt in the growth of public higher education, reducing the relative size of the public sector to a negligible level. Within the private sector, it is the "for-profit" higher education segment that is growing fast. The widening of the WTO-GATS agreement to include education is seen as an important development in this context. With abundant skilled labour force India has immense opportunities by liberalizing of its education sector under the WTO.

OBJECTIVES

1. To analyses the education policy implication emanating from GATS.
2. To discuss the main difficulties in Indian higher education sector.

METHODOLOGY

The present study is of analytical nature and makes use of secondary data. The relevant secondary data has been collected from reports of the Ministry of Human Resource, Government of India, UGC and WTO. This paper analyses the implication of GATS in Indian education sector.

2016-17

Interdisciplinary
One day National Seminar
on

"Contemporary Strategies in Higher Education"

Saturday, 13th February, 2016

Organized by:

Shri. Rajasthani Seva Sangh's
Smt. Parmeshwaridevi Durgadutt Tibrewala
Lions Juhu College of Arts, Commerce & Science
J.B. Nagar, Andheri (E), Mumbai - 400 059.

SHETH PUBLISHERS PVT. LTD.

INDEX

EFFECTIVE LEARNING AND TEACHING ON SCIENCE, MATHEMATICS, AND TECHNOLOGY

Vijay Yadav

Department of Mathematics and Statistics,

S.P. D.T. College, Andheri (E), Mumbai

E-mail id : vijaychottu@yahoo.com

ABSTRACT

This paper presents non systematically and with no claim of completeness some principles of learning and teaching that characterize the approach of such teachers. Many of those principles apply to learning and teaching in general, but clearly some are especially important in science, mathematics, and technology education. For convenience, learning and teaching are presented here in separate sections, even though they are closely interrelated.

Keywords : Learning process, teaching ideas, observations on science, mathematics and technology.

INTRODUCTION

Many students would likely cite a desire to learn as the primary reason for committing four years to a college education. But what do we really mean when we use the word "learn"? It is something we all do from the moment of birth, so most of us likely take this very complex process for granted. How many of you have spent time trying to understand the meaning of learning, or how it occurs? Although many of us have a general sense of what it means to learn, there are often many assumptions involved. Teachers often assume that, because they are "teaching," students must be learning. Students assume that, because they have read their text and memorized facts, they have learned something. What should we expect to learn from a college education? What are the roles of students and teachers in the learning process? Are certain kinds of learning or thinking more valuable than others? What does sophisticated thinking look like and what are the developmental stages in getting there? What kinds of skills and knowledge do employers desire in their perspective employees? How do grades reflect a student's thinking and learning? What role does higher education play in modern society? These are but a few questions to consider while reflecting on the purpose of a college education.

The past few decades have seen considerable advances in understanding the brain and learning. These new findings have significant implications for what instructors teach and how students learn, and I have changed the way I approach teaching. As I began to revise my courses to include new instructional methods, I realized the need to add some readings and classroom discussions to help students understand their vital role in the learning process. I initially sought to find an existing document that would provide a concise summary about learning. After not finding a suitable overview, I decided to write one myself. So, the purpose of this document is to provide a brief overview of learning, how people learn, and the importance of learning as a lifelong objective

Current Situation

The Indian education system is considered among the best in the world. More than 30% of our nation's high school graduates continue on to college and each year our universities and colleges enroll thousands of students from other countries. Despite these statistics, several recent studies have shown that many college seniors have neither good general knowledge nor the necessary skills for reasoning in today's society. At the end of the course, the test scores of those studer who had completed the economics course were only 10% better than those who had not taken the course, and this differen dropped to less than 10% seven years after completion of the course. Equally shocking are the results of a study of criti thinking and college faculty in India. Although most of the faculty (80%) claimed to value critical thinking and to promote in the classroom, less than 25% were able to provide a clear explanation of critical thinking, and less than 10% were able identify criteria for evaluating the quality of students' thinking. The results of these studies, and many others, strong suggest that our current instructional practices are not working and that many students are not learning, or retaining what th do learn.

PRINCIPLES OF LEARNING

Learning is Not Necessarily an Outcome of Teaching

Cognitive research is revealing that even with what is taken to be good instruction, many students, [illegible] academically talented ones, understand less than we think they do. With determination, students taking an examination [illegible] commonly able to identify what they have been told or what they have read; careful probing, however, often shows [illegible] understanding is limited or distorted, if not altogether wrong. This finding suggests that parsimony is essential in [illegible] educational goals: Schools should pick the most important concepts and skills to emphasize so that they can [illegible] the quality of understanding rather than on the quantity of information presented.

- personal responsibility,
- ability to act in principled, ethical fashion,
- skill in oral and written communication,
- interpersonal and team skills,
- skills in critical thinking and problem-solving,
- respect for people different from oneself,
- ability to change,
- ability and desire for lifelong learning.

What Students Learn is Influenced by Their Existing Ideas

People have to construct their own meaning regardless of how clearly teachers or books tell them things. [illegible] person does this by connecting new information and concepts to what he or she already believes. Concepts the [illegible] of human thought that do not have multiple links with how a student thinks about the world are not likely to be [illegible] or useful.

But effective learning often requires more than just making multiple connections of new ideas to old ones; [illegible] requires that people restructure their thinking radically. That is, to incorporate some new idea, learners must [illegible] connections among the things they already know, or even discard some long-held beliefs about the world. The [illegible] the necessary restructuring are to distort the new information to fit their old ideas or to reject the new info[illegible] Students come to school with their own ideas, some correct and some not, about almost every topic they [illegible] encounter. If their intuition and misconceptions are ignored or dismissed out of hand, their original beliefs [illegible] out in the long run, even though they may give the test answers their teachers want. Mere contradiction [illegible] students must be encouraged to develop new views by seeing how such views help them make better sense of [illegible]

- effectively communicate orally, visually, in writing, and in a second language
- understand and employ quantitative and qualitative analysis to solve problems

- interpret and evaluate information from a variety of sources
- understand and work within complex systems and with diverse groups
- demonstrate intellectual agility and the ability to manage change
- transform information into knowledge and knowledge into judgment and action

In addition to intellectual skills, the report also emphasizes learning that includes "ways of investigating human society the natural world", including:

- the human imagination, expression, and the products of many cultures
- the interrelations within and among global and cross-cultural communities
- means of modeling the natural, social, and technical worlds
- the values and histories underlying democracy

Furthermore, to ensure citizenry with social responsibility, education should foster:

- intellectual honesty
- responsibility for society's moral health and for social justice
- active participation as a citizen of a diverse democracy
- discernment of the ethical consequences of decisions and actions
- deep understanding of one's self and respect for the complex identities of others, their histories, and their cultures.

Progression in Learning is Usually From the Concrete to the Abstract

Young people can learn most readily about things that are tangible and directly accessible to their senses visual, auditory, tactile, and kinesthetic. With experience, they grow in their ability to understand abstract concepts, manipulate symbols, reason logically, and generalize. These skills develop slowly, however, and the dependence of most people on concrete examples of new ideas persists throughout life. Concrete experiences are most effective in learning when they occur in the context of some relevant conceptual structure. The difficulties many students have in grasping abstractions are often masked by their ability to remember and recite technical terms that they do not understand. As a result, teachers—from kindergarten through college so me times overestimate the ability of their students to handle abstractions, and they take the students' use of the right words as evidence of understanding.

People Learn to Do Well Only What They Practice Doing

If students are expected to apply ideas in novel situations, then they must practice applying them in novel situations. If they practice only calculating answers to predictable exercises or unrealistic "word problems," then that is all they are likely to learn. Similarly, students cannot learn to think critically, analyze information, communicate scientific ideas, make logical arguments, work as part of a team, and acquire other desirable skills unless they are permitted and encouraged to do those things over and over in many contexts.

Effective Learning by Students Requires Feedback

The mere repetition of tasks by students whether manual or intellectual is unlikely to lead to improved skills or keener insights. Learning often takes place best when students have opportunities to express ideas and get feedback from their peers. But for feedback to be most helpful to learners, it must consist of more than the provision of correct answers. Feedback ought to be analytical, to be suggestive, and to come at a time when students are interested in it. And then there must be time for students to reflect on the feedback they receive, to make adjustments and to try again a requirement that is neglected, it is worth noting, by most examinations especially finals.

Levels of thinking, from lowest to highest, in the cognitive domain.

Level of Thinking		Example Question That Targets Understanding
1.	**Knowledge** (facts)	Define the term "mineral"
2.	**Comprehension** (understand meanings)	Explain why some crystal faces grow faster than others
3.	**Application** (apply to new situations)	For the 1994 flood in Minnesota, calculate the frequency of flooding [illegible] this magnitude.
4.	**Analysis** (see organization and patterns)	Compare the distribution of earthquakes along mid-ocean ridges [illegible] those of subduction zones
5.	**Synthesis** (generalize, create new ideas)	Use the sequence of rocks exposed along the Mississippi River [illegible] construct a model of the changes in sea level during the early Paleozoic [illegible]
6.	**Evaluation** (assess value of evidence)	Evaluate the arguments for and against the evidence of fossil [illegible] meteorites from Mars

Expectations Affect Performance

Students respond to their own expectations of what they can and cannot learn. If they believe they are able [illegible] something, whether solving equations or riding a bicycle, they usually make headway. But when they lack confidence [illegible] learning eludes them. Students grow in self-confidence as they experience success in learning, just as they lose confidence [illegible] the face of repeated failure. Thus, teachers need to provide students with challenging but attainable learning tasks and [illegible] them succeed.

What is more, students are quick to pick up the expectations of success or failure that others have for them. The [illegible] and negative expectations shown by parents, counselors, principals, peers, and—more generally—by the news media [illegible] students' expectations and hence their learning behavior. When, for instance, a teacher signals his or her lack of confidence [illegible] the ability of students to understand certain subjects, the students may lose confidence in their ability and may perform [illegible] poorly than they otherwise might. If this apparent failure reinforces the teacher's original judgment, a disheartening spiral [illegible] decreasing confidence and performance can result.

TEACHING SCIENCE, MATHEMATICS, AND TECHNOLOGY

Teaching Should Be Consistent With the Nature of Scientific Inquiry

Science, mathematics, and technology are defined as much by what they do and how they do it as they are by the results [illegible] they achieve. To understand them as ways of thinking and doing, as well as bodies of knowledge, requires that students [illegible] some experience with the kinds of thought and action that are typical of those fields. Teachers, therefore, should do [illegible] following:

Categories of Significant Learning.

Learning Categories	Specific Kinds of Learning	Examples from Technology
Foundational Knowledge	Understanding and Remembering Information & Ideas	Understand important technological features, processes, and concepts sufficiently well [illegible] explain and predict other observations

lication	Skills; Critical, Creative, and Practical Thinking; Managing Projects	Be able to find and analyze information to solve problems from a technological perspective; learn to manage complex tasks; develop new skills such as language, communication, music, dance, sports
gration	Connecting Ideas, People, and Realms of Life	Identify the interactions between technological and other realms of knowledge such as biology, politics, or economics
nan Dimension	Learning about Oneself and Others	Be able to identify ways in which one's own life affects and is affected by interactions with the Earth; learning how to be a leader or a team member; developing character and ethics; becoming culturally sensitive and serving others; taking responsibility for one's own life
ring	Developing New Feelings, Interests, and Values	Be interested in the technology and continue learning about it; wanting to be a good students; being excited about a subject or activity
arning How to Learn	Becoming a Better Student; Inquiring About a Subject; Self-Directing Learners	Be able to interpret the significance of new technology information; learning how to inquire and construct knowledge; developing a learning agenda and plan

and teaching usually begins with questions and phenomena that are interesting and familiar to students, not with ...actions or phenomena outside their range of perception, understanding, or knowledge. Students need to get acquainted ... the things around them—including devices, organisms, materials, shapes, and numbers—and to observe them, collect ... handle them, describe them, become puzzled by them, ask questions about them, argue about them, and then to try to ... answers to their questions.

...dents need to have many and varied opportunities for collecting, sorting and cataloging; observing, note taking and ... interviewing, polling, and surveying; and using hand lenses, microscopes, thermometers, cameras, and other ... instruments. They should dissect; measure, count, graph, and compute; explore the chemical properties of common ... plant and cultivate; and systematically observe the social behaviour of humans and other animals. Among these ... none is more important than measurement, in that figuring out what to measure, what instruments to use, how to ... correctness of measurements, and how to configure and make sense out of the results are at the heart of much of ... engineering.

...should be given problems at levels appropriate to their maturity that require them to decide what evidence is ... to offer their own interpretations of what the evidence means. This puts a premium, just as science does, on ...ation and thoughtful analysis. Students need guidance, encouragement, and practice in collecting, sorting, and ... evidence, and in building arguments based on it. However, if such activities are not to be destructively boring, they ... some intellectually satisfying payoff that students care about.

History is important for the effective teaching of science, mathematics, and technology also because it can lead to social perspectives—the influence of society on the development of science and technology, and the impact of science and technology on society. It is important, for example, for students to become aware that women and minorities have made significant contributions in spite of the barriers put in their way by society; that the roots of science, mathematics, and technology go back to the early Egyptian, Greek, Arabic, and Chinese cultures; and that scientists bring to their work the values and prejudices of the cultures in which they live.

Effective oral and written communication is so important in every facet of life that teachers of every subject and at every level should place a high priority on it for all students. In addition, science teachers should emphasize clear expression, because the role of evidence and the unambiguous replication of evidence cannot be understood without some struggle to express one's own procedures, findings, and ideas rigorously, and to decode the accounts of others.

In science, conclusions and the methods that lead to them are tightly coupled. The nature of inquiry depends on what is being investigated, and what is learned depends on the methods used. Science teaching that attempts solely to impart to students the accumulated knowledge of a field leads to very little understanding and certainly not to the development of intellectual independence and facility. But then, to teach scientific reasoning as a set of procedures separate from any particular substance—"the scientific method," for instance—is equally futile. Science teachers should help students to acquire both scientific knowledge of the world and scientific habits of mind at the same time.

Understanding rather than vocabulary should be the main purpose of science teaching. However, unambiguous terminology is also important in scientific communication and—ultimately—for understanding. Some technical terms are therefore helpful for everyone, but the number of essential ones is relatively small. If teachers introduce technical terms only as needed to clarify thinking and promote effective communication, then students will gradually build a functional vocabulary that will survive beyond the next test. For teachers to concentrate on vocabulary, however, is to detract from science as a process, to put learning for understanding in jeopardy, and to risk being misled about what students have learned.

Science Teaching Should Reflect Scientific Values

Science is more than a body of knowledge and a way of accumulating and validating that knowledge. It is also a social activity that incorporates certain human values. Holding curiosity, creativity, imagination, and beauty in high esteem is certainly not confined to science, mathematics, and engineering—any more than skepticism and a distaste for dogmatism are. However, they are all highly characteristic of the scientific endeavour. In learning science, students should encounter such values as part of their experience, not as empty claims. This suggests that teachers should strive to do the following:

Patterns that are characterized by males and females at each level are also shown.

Level	Pattern Characterized by More Men	Pattern Characterized by More Women	View of Science
Absolute Knowing All knowledge that matters is certain, and positions are either "right" or "wrong". Authorities have the truth.	**Mastery** Students raise questions to make sure their information is correct and challenge deviations from their view of the truth.	**Receiving** Students record information passively, without questioning or challenging.	Science is a collection of known facts. Students at this stage exhibit difficulty understanding the use of evidence for basis of judgments or decisions.

ransitional Knowing ome knowledge is certain id some is not. Authorities ommunicate certainties, but udents bear responsibility r making own judgments here uncertain.	**Impersonal** Make judgments using prescribed logical procedures. Perceptions that full credit is deserved for following the right procedure, regardless of clarity or quality of the supporting evidence.	**Interpersonal** Base judgments on intuition and personal "sense"; distrust logic, analysis, and abstract theories.	Science is a set of theories and facts with exceptions.
idependent Knowing ost knowledge is uncertain. udents are responsible for learning and use; sions viewed as qually good with emphasis n use of objective rocedures.	**Individual** Rely on objective logic, critical thinking, and adversarial challenging of their own and others' positions to establish truth and make moral judgments.	**Interindividual** Rely more on caring and empathy as base for efforts to understand and judge. Listening to others as important as expressing ones own ideas.	
ontextual Knowing ll knowledge is uncertain, contextual, and individually constructed. Students take esponsibility for making judgments, acknowledge the need to do so in the face of uncertainty id ambiguity. Use all possible sources of evidence and remain open to change in when faced ith new evidence. No apparent gender differences at this level.			Science is collection of approximate models of reality; models are only as good as available data. Willingness to challenge what is known, question underlying assumptions, and tolerate ambiguity.

ice, mathematics, and technology do not create curiosity. They accept it, foster it, incorporate it, reward it, and discipline so does good science teaching. Thus, science teachers should encourage students to raise questions about the material eing studied, help them learn to frame their questions clearly enough to begin to search for answers, suggest to them roductive ways for finding answers, and reward those who raise and then pursue unusual but relevant questions. In the cience classroom, wondering should be as highly valued as knowing.

Many people regard science as cold and uninteresting. However, a scientific understanding of, say, the formation of tars, the blue of the sky, or the construction of the human heart need not displace the romantic and spiritual meanings of uch phenomena. Moreover, scientific knowledge makes additional aesthetic responses possible—such as to the diffracted attern of street lights seen through a curtain, the pulse of life in a microscopic organism, the cantilevered sweep of a bridge, he efficiency of combustion in living cells, the history in a rock or a tree, an elegant mathematical proof. Teachers of cience, mathematics, and technology should establish a learning environment in which students are able to broaden and leepen their response to the beauty of ideas, methods, tools, structures, objects, and living organisms.

Science Teaching Should Aim to Counteract Learning Anxieties

Teachers should recognize that for many students, the learning of mathematics and science involves feelings of [illegible] anxiety and fear of failure. No doubt this results partly from what is taught and the way it is taught, and partly from [illegible] picked up incidentally very early in schooling from parents and teachers who are themselves ill at ease with science and mathematics. Far from dismissing math and science anxiety as groundless, though, teachers should assure students that they understand the problem and will work with them to overcome it. Teachers can take such measures as the following:

Guidelines for developing elements of reasoning

Elements of Reasoning	Guidelines
Purpose or Motivation	Choose significant and realistic purposes; state you purpose clearly; distinguish your purpose from related purposes; periodically check that your purpose is still valid
Question or Problem	Clearly and precisely state the question; reformulate the question several different ways to clarify its meaning and scope; identify if the question has one right answer, is a matter of opinion, or requires reasoning from more than one point of view
Assumptions	Clearly identify your assumptions and determine if they are justifiable; consider how the assumptions are shaping your point of view
Point of View	Clearly identify your point of view; seek other points of view and identify their strengths and weaknesses; seek an open-minded evaluation of all points of view
Data, Information, Evidence	Restrict your claims to those supported by the data that you have; search for evidence that opposes you position as well as supports it; make sure that all information is clear, accurate, and relevant to the question; make sure that you have gathered sufficient information to address the question at hand
Concepts and Ideas	Identify key concepts and explain them clearly; consider alternative concepts; make sure you are using concepts with care and precision
Inferences and Conclusions	Infer only what the evidence implies; check inferences for internal consistency; identify assumption with lead you to your inferences
Implications and Consequences	Trace the implications and consequences that follow from you reasoning; search for negative as well as positive implications; consider all possible consequences

Build on Success

Teachers should make sure that students have some sense of success in learning science and mathematics, and they should deemphasize getting all the right answers as being the main criterion of success. After all, science itself, as Alfred North Whitehead said, is never quite right. Understanding anything is never absolute, and it takes many forms. Accordingly, teachers should strive to make all students—particularly the less-confident ones—aware of their progress and should encourage them to continue studying.

Support the Roles of Girls and Minorities in Science

Because the scientific and engineering professions have been predominantly male and white, female and minority students could easily get the impression that these fields are beyond them or are otherwise unsuited to them. This debilitating perception—all too often reinforced by the environment outside the school—will persist unless teachers actively work to turn it around. Teachers should select learning materials that illustrate the contributions of women and minorities, bring in role models, and make it clear to female and minority students that they are expected to study the same subjects at the same level as everyone else and to perform as well.

Science Teaching Should Extend Beyond the School

Children learn from their parents, siblings, other relatives, peers, and adult authority figures, as well as from teachers. They learn from movies, television, radio, records, trade books and magazines, and home computers, and from going to museums and zoos, parties, club meetings, rock concerts, and sports events, as well as from schoolbooks and the school environment in general. Science teachers should exploit the rich resources of the larger community and involve parents and other concerned adults in useful ways. It is also important for teachers to recognize that some of what their students learn informally is wrong, incomplete, poorly understood, or misunderstood, but that formal education can help students to restructure that knowledge and acquire new knowledge.

Teaching Should Take Its Time

In learning science, students need time for exploring, for making observations, for taking wrong turns, for testing ideas, doing things over again; time for building things, calibrating instruments, collecting things, constructing physical and mathematical models for testing ideas; time for learning whatever mathematics, technology, and science they may need to deal with the questions at hand; time for asking around, reading, and arguing; time for wrestling with unfamiliar and counterintuitive ideas and for coming to see the advantage in thinking in a different way. Moreover, any topic in science, mathematics, or technology that is taught only in a single lesson or unit is unlikely to leave a trace by the end of schooling. To take hold and mature, concepts must not just be presented to students from time to time but must be offered to them periodically in different contexts and at increasing levels of sophistication.

Behavioral dimensions of grades and characteristics of outstanding and average students

Behavioral Dimension	"A" or Outstanding Student	"C" or Average Student
1. Attendance (commitment)	Nearly perfect attendance; rare excused absences except for other scheduled conflicts; make prior arrangements for missed content	Sometimes comes to class late; occasional absences from class are rarely excused; frequently puts other priorities ahead of course
2. Preparation	Well-prepared; readings and assignments completed before class with great attention to detail; rarely misses deadlines; retains information from the course and makes connections with past learning	Readings and assignments completed in a timely, but perfunctory manner with little attention to detail or further contemplation; work often appears to be "draft" quality
3. Curiosity	Has a motivating purpose; inquisitive; asks thoughtful questions and is an active participant in classroom discussions; makes the extra effort to learn more and connect with other aspects of education or life	Uninterested in subject material and class; participates in class and projects without enthusiasm; exhibits only modest interest in subject matter

4. Attitude (dedication)	Has a winning attitude and shows responsibility, motivation and determination to succeed; enjoys and values learning; listens to feedback and acts on it	Rarely does more than required; Seldom shows initiative; defensive about feedback and unwilling to accept responsibility; perceive themselves as victims
5. Talent (ability)	Possesses special talents such as exceptional intelligence, unusual creativity, or outstanding commitment that are evident to the instructor	Can have greatly varying natural talent; some students are quite talented, but lack organization or motivation; others are motivated, but lack special aptitude
6. Retention	Learns concepts rather than memorizes details so better able to connect past learning with present material	Tries to memorize facts at the last minute rather than learn concepts; makes few conscious efforts to connect new learning with past knowledge
7. Effort (time commitment)	Reads, studies, and thinks about course subject on a regular basis; begins assignments and projects well before deadlines; often willing to devote extra time and effort when needed; attention to detail; seeks out instructor outside of class	Does not develop a regular system for studying and doing assignments; frequently begins readings and assignments at the last minute; rarely willing to devote time necessary to develop deeper understanding
8. Communication Skills	Speaks confidently and writes well; presentations and documents are well-conceived, well-prepared, and informative	Presentations and written work lack organization and clarity; papers are generally draft quality requiring extensive re-writing to be effective; quality of content limited by poor communication skills
9. Results (performance)	Exams and papers are always of the highest quality (among the highest in a class); contributions in the classroom are significant and insightful; work demonstrates critical thinking	Products are mediocre or inconsistent quality; writing and speaking indicate only a cursory understanding rath than a mastery of material

REFERENCES

1. Atkinson, R.L., Atkinson, R.C., Smith, E.E., and Bem D J., 1993, Introduction to Psychology. Harcourt Bra Jovanovich, Fort Worth, TX, 11th edition.
2. Anderson, L.W., Krathwohl, D.R., Airasia, P.W., Cruikshank, K.A., Mayer, R.E., Pintrich, P.R., Raths, Wittrock, M.C., (eds), 2001, A taxonomy for learning, teaching, and assessing: A revision of Bloom's taxono of educational objectives. Longman, New York.
3. Bain, K., What the Best College Teachers Do. Harvard University Press, Cambridge, MA, 207 p.

4. **Barr, R.B., and Tagg, J.**, 1995, From Teaching to Learning : A New Paradigm for Undergraduate Education. Change, v. 27, p. 13-25.
5. **Bloom, B.S.**, editor, 1956, Taxonomy of Educational Objectives : The Classification of Educational Goals. Handbook I : Cognitive Domain. McKay, New York.
6. **Butler, K.**, 2006, The grim neurology of teenage drinking. Article in New York Times, 04 July, 2006.
7. **Chickering A. and Reiser, L.**, 1993, Education and Identity. Higher and Adult Education Series, Jossey Bass Publishers, San Francisco, CA.
8. **Clark, Don**, 2004, Learning Styles : Or, how we go from the unknown to the known.
9. **Cuesta College**, 2004, Characteristics of a Successful Student : Cuesta College.
10. **Dolence, M.G., and Norris, D.M.**, 1995, Transforming Higher Education : A Vision for Learning in the Twenty-First Century. Society for College and University Planning, Ann Arbor, MI.
11. **Duch, B.J., Groh, S.E., and Allen, D.E., (editors)**, 2001, The Power Of Problem-Based Learning. Stylus Publishing, Sterling, VA, 274 p.
12. **Edelson, D. C.**, 2001, Learning-For-Use : A Framework For The Design Of Technology-Supported Inquiry Activities. Journal of Research in Science Teaching, v. 38(3), 355-385.
13. **Ericsson, K.A, Charness, N.**, 1994, Expert performance: Its structure and acquisition. American Psychologist, v. 49, p. 72-745.
14. **Felder, R., and Solomon, B.A.**, 2004, Learning Styles and Strategies. Available at : http://www.ncsu.edu/felder-public/ILSdir/styles.htm.
15. **Fink, L.D.**, 2003, Creating Significant learning Experiences: An Integrated Approach to Designing College Courses. Jossey-Bass Publishers, San Francisco, CA, 295 p.
16. **Gardner, H.**, 1993, Frames of Mind: The Theory of Multiple Intelligences. Basic Books, NY, NY.
17. **Goleman, D.**, 1998, Working with Emotional Intelligence. New York, Bantam Books.
18. **Huba, M.E., and Freed, J.E.**, 2000, Learner-Centered Assessment on College Campuses: Shifting the Focus from Teaching to Learning. Allyn and Bacon, Needham Heights, MA, 286 p.
19. **Johnson, D.W., Johnson, R.T., and Smith, K.**, 1991, Active Learning: Cooperation in the College Classroom. Interaction Book Company, Edina, MN.
20. **King, P.M. and Kitchener, K.S.**, 1994, Developing Reflective Judgment: Understanding and Promoting Intellectual Growth and Critical Thinking in Adolescents and Adults. Jossey Bass Publishers, San Francisco, CA.
21. **Kolb, D.A.**, 1984, Experiential learning: Experience as the source of learning and development. Prentice Hall, Upper Saddle River, NJ.
22. **Leamnson, R.**, 1999, Thinking About Teaching and Learning: Developing Habits of Learning with First Year College and University Students. Stylus Press, Sterling, VA, 169 p.
23. **McLeish, J.**, 1968, The Lecture Method. Cambridge Institute of Education, Cambridge, England.
24. National Research Council, 2003, Evaluating and Improving Undergraduate Teaching in Science, Technology, Engineering, and Mathematics. National Academy Press, Washington D.C., 215 p.
25. **Nuhfer, E.**, 2005, Nutrition for Neurons – Eating for Thinking (Part I). Nutshell Notes, v. 13, no. 8, December, 2005, Idaho State University. Available from

26. **Palmer, P.J.**, 1998, Courage to Teach: Exploring the Inner Landscape of a Teacher's Life. Jossey-Bass P...
San Francisco, CA, 199 p.
27. **Paul, R.**, 2004, Grading Policies: Critical Thinking. National Council for Excellence in Critical T...
Available from:
28. **Prince, M.**, 2004, Does Active Learning Work? A Review of the Research. Journal of Engineering E...
v. 93, p. 223-231.
29. **Wiggins, G., and McTighe, J.**, 1998, Understanding by Design: Association for Supervision and C...
Development. Prentice Hall, Upper Saddle River, NJ, 201 p.
30. **Williams, John, H.**, 1993, Clarifying grade expectations. The Teaching Professor, August/ September.
31. **Zull, J.E.**, 2002, The Art of Changing the Brain: Enriching the Practice of Teaching by Exploring the B...
Learning. Stylus Publishing, Sterling, VA, 262 p.

feb 2016 Proceedings

Interdisciplinary
One day National Seminar
on

"Contemporary Strategies in Higher Education"

Saturday, 13th February, 2016

Organized by:

Shri. Rajasthani Seva Sangh's
Smt. Parmeshwaridevi Durgadutt Tibrewala
Lions Juhu College of Arts, Commerce & Science
J.B. Nagar, Andheri (E), Mumbai - 400 059.

SHETH PUBLISHERS PVT LTD

YOGA : A NEW TRANSFORMATION IN HIGHER EDUCATION

MISHRA SANJAY PRABHAKAR

Asst. Prof. in Accountancy

S.P.D.T. Lions Juhu College of Arts, Commerce & Science

ABSTRACT

Yoga means union of the mind, body and spirit with the Divine and while this refers to a certain state of consciousness both individual and Universal, it is also a method to help one reach their desired goal. Adopting yoga in the main stream education at all levels would bring the benefits of yoga as a philosophy, spiritual path, psychology and therapy. This paper highlights on benefits of Yoga and Meditation in higher education, which in turn helps to maintain proper balance between the materiality and spirituality.

Thus the present research attempts to examine the role of Yoga and Meditation in Higher education .The Paper also summarises various paths of yoga and its usefulness in higher education

Keywords : Yoga, Pranayam, meditation, mind and spirit

INTRODUCTION

The word "Yoga" came from the Sanskrit word "yuj" which means "to unite or integrate." Yoga then is about the union of a person's own consciousness and the universal consciousness. Ancient Yogis had a belief that in order for man to be in harmony with himself and his environment, he has to integrate the body, the mind, and the spirit. For these three to be integrated, emotion, action, and intelligence must be in balance. The Yogis formulated a way to achieve and maintain this balance and it is done through exercise, breathing, and Meditation the three main Yoga structures.

In Yoga, the body is treated with care and respect for it is the primary instrument in man's work and growth. Yoga asanas improve circulation, stimulate the abdominal organs, and put pressure on the glandular system of the body, which can generally result to better health. Breathing techniques were developed based on the concept that breath is the source of life. In Yoga, students gain breathing control as they slowly increase their breathing. By focusing on their breathing, they prepare their minds for the next step - Meditation. In Meditation, students bring the activities of the mind into focus resulting in a 'quiet' mind. By designing physical poses and Breathing Techniques that develop awareness of our body, Yoga helps us focus and relieves us from our everyday stress.

OBJECTIVES OF THE PAPER

1. To Study the importance of Yoga in higher education.
2. To study the benefits of yoga in higher education

The Stages of Yoga

Sage patanjali describe eight stages of Yoga for the quest of soul. They are:

1) Yama (universal moral commandments);
2) Niyama (self purification by discipline);
3) Asana (posture);

Interdisciplinary
One day National Seminar
on

"Contemporary Strategies in Higher Education"

Saturday, 13th February, 2016

Organized by:

Shri. Rajasthani Seva Sangh's
Smt. Parmeshwaridevi Durgadutt Tibrewala
Lions Juhu College of Arts, Commerce & Science
J.B. Nagar, Andheri (E), Mumbai - 400 059.

CONCEPT OF COMMUNICATION IN HIGHER EDUCATI(

Dr. Nidhi Pundir

Assistant Professor, Department of English,

Smt. Parmeshwari Devi Durgadutt Tibrewala Lions College of Arts, Commerce and Science,

E-mail id : Nidhi_singh593.yahoo.com

ABSTRACT

Now a days communication within education has a dual role: on the one hand it is the instrument b; educational act is deployed: teaching - learning, and on the other hand it is the very factor subject to change important element that helps change the educational system in general and higher education in particular. Commu be best summarized as the transmission of a message from a sender to a receiver in an under stable mann communication strengthens the connection between teachers and students.The importance of effective comm immeasurable in higher education.

In this paper I have dealt the important "C" s in communication as communication should be correct, c consistent, coherent, courteous, credible, chronological etc. My main objective is to analyse the concept of comn higher education. My paper focuses on the effective use and handling of communication skills in higher edu process of communication, obstacles, solutions of the barriers of communication skills that.

Keywords : Communication, Obstacles, Higher Education.

INTRODUCTION

Concept of Communication and Education

The act of communicating represents a process of transmitting information, ideas and feelings (attitudes, o one individuals to another, from one individuals to a social group and vice versa. To Robert Escarpit, " Commu not only mean sending and receiving, but participating, on all levels, to an infinite of various exchanges that one another".

As such, this should be the premise of communication within the field of education in general, and highe particular. It should rely on investing in a process of communication based on two-way teacher-student informa words: steering away from the classic form of the student listening, towards the general idea of the stu participation within the course. Idea sharing is a key element.All of the above transform the communication mere process to the factor that may lead to radical changes regarding the quality of higher education.

One understands communication as the process of transmitting meaningful messages between people, as encompasses all those processes by which people influence each other. The act of communication takes place transmits signals via a channel, to the receiver ; when the sender sends out a piece of information , an idea (even through silence we can communicate).

One may speak about two meanings of communication: a limited one, whereby we understand t information transmission through messages (a human-specific process that has led to language development), loose meaning of contact and collaboration, employing sounds, gestures (also manifested in the animal kingdon

Interdisciplinary
One day National Seminar
on

"Contemporary Strategies in Higher Education"

Saturday, 13th February, 2016

Organized by:

Shri. Rajasthani Seva Sangh's
Smt. Parmeshwaridevi Durgadutt Tibrewala
Lions Juhu College of Arts, Commerce & Science
J.B. Nagar, Andheri (E), Mumbai - 400 059.

SHETH PUBLISHERS PVT. LTD.

HIGHER EDUCATION :
A CONCRETE PATH FOR WOMEN EMPOWERMENT

Ms. Karuna V. Shinde
Assistant Professor
HOD. Department of Economics
Smt. Parmeshwaridevi Durgadatt Tibrewala Lions Juhu college of
Arts, Comm. & Science. Mumbai.
Email id : karuna_24shinde@yahoo.com

ABSTRACT

"Education play a pioneering means of empowering women with the Knowledge, skills and self-confidence neccssary to participate fully in the development process". which provide opportunities to women to fulfilled their needs, comprise both essential learning tools (such as literacy, oral expression, numeracy and problem solving) and the basic learning content such as knowledge, skills, values and attitudes required by human beings to be able to survive, to develop their full capacities, to live and work in dignity, to participate fully in development, to improve the quality of their lives, to make informed decision making and to continue learning.

Women empowerment contributes its significantary role in health and productivity of whole families and communities and to improved opportunities for the future generation. It is the experience of all the socio-economic thinkers that education especially higher education, help an individual to make a place in the society into which he originate . It equips him with the ability that will enable him to explore the world, manipulate it for his or her survival and establish himself.

Key words: Women empowerment, self-confidence, basic learning, knowledge, skills, values and attitude

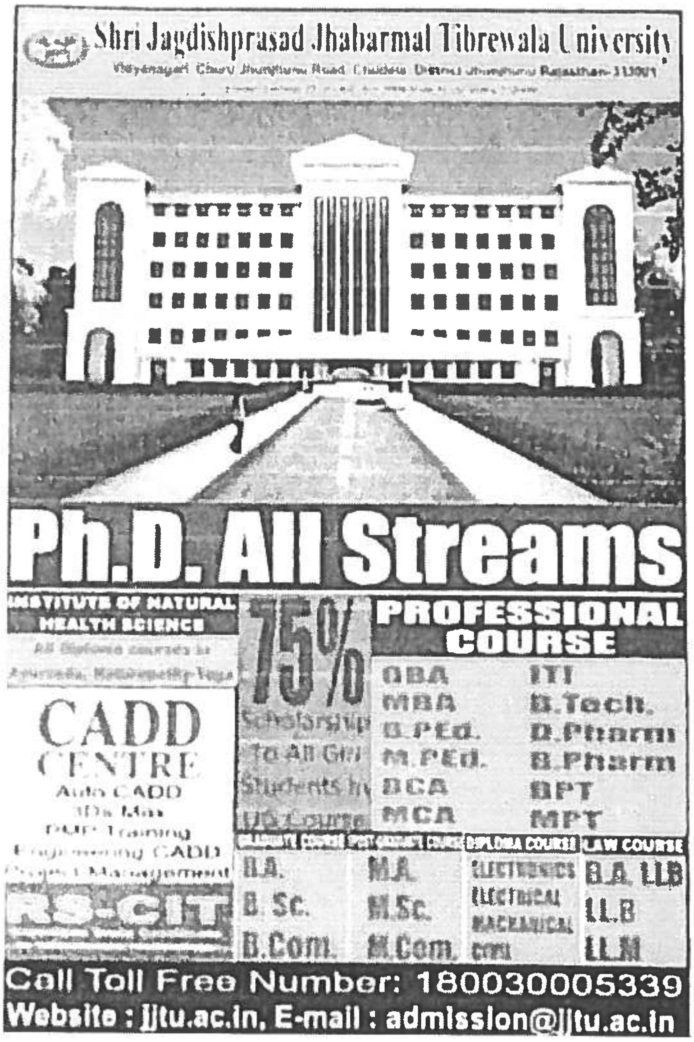
INTRODUCTION

"There is no chance of the welfare of the world unless the condition of the women improved. It is not possible for a bird to fly on one wing" Swami Vivekanand.

Education is important for everyone but it is especially significant for girls and women not just because it open the doors of other opportunities but it make her self-confident to have present effects within the family and across generation. It has been observed that if a man in family is educated need not necessary to make his entire family educated but if the women in a family is educated she will definitely make her entire family being educated.

It has been observed that the educated women can recognised the importance of the health care and have knowledge to seek it for themselves and their children. Education also help the women to aware about their rights and to gain confidence to claim them. But at the same time it is very true that if wo9men think just that being highly educated and employed means they are empowered , it is myth. Women have to awake from deep sleep and understand the real meaning of the empowerment.

17-18



CENTUM 2017

VOL. 10 ISSUE-1 2017 ISSN 2231-1475

CENTUM

MULTI-DISCIPLINARY BI-ANNUAL RESEARCH JOUNAL

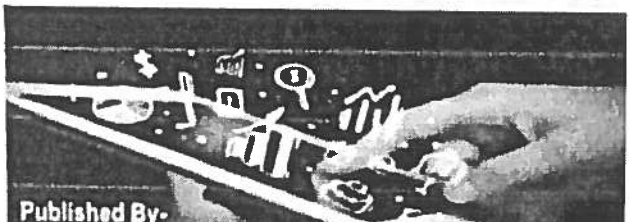
CSC

CHANDRABHAN SHARMA COLLEGE OF ARTS, SCIENCE & COMMERCE

In collaboration with

SHRI JAGDISHPRASAD JHABARMAL TIBREWALA UNIVERSITY

DIGITALISATION : A VEHICLE OF THE NEW AGE TRANSFORMATION



Published By-
JJT University, Vidyanagari
Chudela, Jhunjhunu, Rajasthan (India)

CENTUM Vol-10 Issue : 1 2017 ISSN-2231-1475

Transformation In Digital India

Dr. Nidhi Pundir, Assistant Prof.,
Smt. P.D. Tibrewala College Andheri (East), Mumbai.

Abstract : Digital is the latest fundamental shift in technology and it may be the greatest. Digital Technology uses binary codes which consists of all one and zeros which are transmitted from sources and reassembled at destination upon being read by another piece of equipment that utilizes digital technology. Digital Services are type of transfer that involves breaking a data, signals, information or form of communication between two machines or channels like B2B, B2C or C2C down into binary code. Technology has evolved from Analog to Digital. Analog technology had limitations of size and speed. There is no such limitation to digital technology.

Digital Technology can be divided in the form of text, voice, video, signals. In this paper we will cover various reasons for digital technology evolution in India because there was a requirement of communication channels to be used for communicating between source and destinations either for P2P communication, automation, analytics, Financial services or government services.This vast range of new technologies has the power to change how we do just about everything like social, mobile, analytics and digital technologies.

Introduction : Digital India is a campaign launched by the Government of India to ensure that most of the services initiated by the government and corporates are made available to citizens electronically by improving online infrastructure and by increasing Internet connectivity or by making the country digitally empowered in the field of technology.Officially digital India campaign was launched on 1 July 2015 by Prime Minister Mr. Narendra Modi. The initiative includes plans to connect Rural & Urban areas with high-speed internet networks. Digital India consists of three core components. These include:

- Planning & Deploying digital infrastructure : Implementing wired or wireless infrastructure so that digital services can be reached out to rural and urban areas.
- Digital Services Delivery : Services can be online & offline for benefiting the citizens and customers either by communication
- Digital Awareness: Citizen & customer awareness for accepting internet as mode of communication Financial, Regulatory Bodies such as RBI, Income Tax, SEBI etc and Technology companies had been using digital technology right from the inception of computers and networks for communication between its offices or reaching out to customers for providing them ease of services.

Objective of the study : The main objective of the study will give the information of digitally empowered society and knowledge economy. Digital India programme vision areas is centred on three keys – infrastructure as utility to every citizen, Governance and services on demand and digital empowerment of citizens.

Research Methodology : Data has been sourced from secondary data like journals , books, magazines and electronic media.

INSIGHT MANAGEMENT REVIEW

DECEMBER 2017

VOL : 8 ; ISSUE : 1

ISSN : 2277 - 5676

CONTENTS

MASS CUSTOMISATION IN GARMENT INDUSTRY: SPECIAL REFERENCE TO RAYMOND COMPANY

Dr. Nanda Indulkar, Assistant Professor
Smt. Parmeshwaridevi Durgadatt Tibrewala Lions Juhu College of Arts, Commerce and Science, Mumbai

Abstract:
It is seen that people always confuse between the terms, mass production and mass customisation. It is often felt that both the concepts are the same, however, there is remarkable difference between the two. Mass customisation concept helps customers create their product with the help of producer. In this method, customer satisfaction is the key for the business. Mass production is a process adopted by sellers to sell products which they can easily make and which can earn losses if customers are dissatisfied with them. Mass customisation is a need for today's competitive world and is slowly adopted by many sellers to win over customers.

Keywords: Mass Customisation, Raymond, Customer Relationship Management

Introduction

After globalization, mass customisation has become a need for certain companies. In this competitive environment, companies are not only concentrating on consumer demand but they are also very focused on the minimization of cost. It has been observed that in garment sector, companies give priorities to the requirements of customer as well as to larger quantity of similar products so that they can minimize the cost of production. In this method, proper utilisation of material is possible alongwith creative designs. It helps to control wastages of raw materials.

Garments are available in different sizes and also certain materials are utilized for concentration on certain class of consumers. For example, Raymond Company sells ready-made garments and they even have tailor-made clothes for their customers. The tailor made garments, gives rise to the proper modifications in the product or designs according to the customer's choice. Company can easily win customers by selling them what they desire for and they can also easily earn profits. It helps to minimize the cost as well as rejections from the customers.

Customers can help to create different styles, sizes, shapes or patterns that even the company may not be aware of till then. This may help give proper and more updated information of the latest market situation to the companies. Such primary data can be easily collected with the help of customers. Nowadays, online shopping is also available for the garment sector. Raymond is offering concierge service where customer can book an appointment online by filling up one online form. Delivery of product is also made to the door step of the customer. *(Source: raymondnext.com)*

Thakur Educational Trust's (Regd.)

THAKUR COLLEGE OF SCIENCE & COMMERCE

[NAAC Re-Accredited with Grade - A, (3rd Cycle) & ISO 9001 : 2008 Certified]

DEPARTMENT OF ECONOMICS

IN ASSOCIATION

WITH

University of Mumbai

ORGANISES

NATIONAL CONFERENCE

ON

VIBRANT INDIA: A NEW RENAISSANCE

4TH MARCH 2017

CONFERENCE PROCEEDING

ISBN No. 978-81-922978-7-3

Table of Contents

Sub theme- Political

ISBN No.: 978-81-922978-7-3

219

3. IMPACT OF FOREIGN PORTFOLIO INVESTMENT ON INDIA'S ECONOMY AND INDUSTRY

Sandeep Poddar,
S.P.D.T. Lions Juhu College Of Commerce, J.B.Nagar ,Andheri(E),Mumbai

Abstract

Nowadays Foreign Institutional Investors is playing significant role in Indian capital markets. The inflow of foreign investments is significantly influenced by industry specific factors other than economic factors of country. The foreign portfolio investments are received in the form of foreign institutional investments (FIIs) and through American/Global depository receipts (ADR/GDRs). This papers explores foreign investment contribution to Indian equity market. The foreign investments are important for every country not matter whether it is developing or developed country but the type of foreign investment may differ from country to country. The foreign investments are mostly needed in developing economies like India for boosting overall productivity of the economy through industries, labor, machinery etc. This paper shows that the capital inflow in the emerging country like India is determined by various conditions which includes performance of domestic stock market, fluctuation in exchange rate, exchange rate, growth in domestic output, rate of interest,foreign output growth and performance of equity market.

The analysis indicate that the performance of stock market, exchange rate and output growth of domestic market are the most critical determinants for FII inflows and ADR/GDR flows. The performance of equity market, fluctuation in interest rate and differential interest rate greatly influence foreign institutional investments and but not ADR/GDR. However the ADR/GDR flows are greatly influenced by foreign output growth.

Keywords: FII,ADR,GDR,FPI

Introduction:

The foreign flow of investments benefits both countries i.e. source country and host country. However, financial crisis occurred currently and in past have brought into limelight the fact that the foreign capital inflow can uncover the countries to new risks. So it is crucial to determine and understand the risks associated with these capital inflows and the factors that actuate this flows into India, so appropriate policies can be formulated in advance to prevent any imbalances occurring from extremely high inflows or sudden reversal of flows in near future.

Foreign portfolio investment (FPI) flows is considered to be most volatile capital flows in India which play crucial role in determining the balance of payments. During the sub-prime crisis as well as during Asian crisis, the huge reversal of FPI flows had led to deterioration in the overall balance of payments, because FPI flows do not involve a sustainable interest in the economy. The ultimate goal of FPIs is to earn profits and minimize risk.

ISBN No.: 978-81-922978-7-3

International Research Journal of Management and Commerce
ISSN: (2348-9766)
Impact Factor 5.564 Volume 4, Issue 12, December 2017
Website- www.aarf.asia, Email : editor@aarf.asia , editoraarf@gmail.com

A Comparative Study between NSDL and CDSL-Depositories in Indian Capital Market and their Role

By Dr.Sandeep R.Poddar- S.P.D.T. Lions Juhu College of Commerce-Andheri

Abstract:

The present study is an attempt to know the role and growth of NSDL and CDSL in Indian Capital Market for 10 years i.e. period ending 31st March 2006 to March 2016. On the basis of results, it is concluded that number of beneficiary accounts, number of companies available for DEMAT, number of depository participants, number of depository participants service centres, Quantity of DEMAT Shares/Securities (No. of Dematerialized Securities) and DEMAT Custody in NSDL & CDSL (Value of Dematerialized Securities).

Key words: NDSL, CDSL, Depositories

INTRODUCTION:

Below are the services provided by Depository

- Dematerialisation (usually known as Demat) is converting physical certificates of Securities to electronic form
- Rematerialisation, known as Remat, is reverse of Demat, i.e. getting physical certificates from the electronic securities
- Transfer of securities, change of beneficial ownership
- Settlement of trades done on exchange connected to the Depository
- Pledging and Unpledging of Securities for loan against shares
- Corporate action benefits directly transfer to the Demat and Bank account of customer..

NEED FOR STUDY

Indian stock exchanges nowadays are following screen based trading and electronic settlement system. The market width is also enlarged, quantity of investors spread to various distance places from trading and settlement place. There are some problems arising in the settlement and transfer system, in stock and share trading. In this circumstance, there are a limited number of studies in this area. Hence, there is a need for evaluation of depository system with in the area of investor's perspective. The present study is in this direction of research analysis covering role and performance of depository participants and the factors affecting the decision making of investor towards depository participant.

17-18
2016-17

International Journal of Research in Finance and Marketing(IJRFM)
Available online at : http://euroasiapub.org/current.php?title=IJRFM
Vol. 7 Issue 1, January - 2017, pp. 63~76
ISSN(o): 2231-5985 | Impact Factor: 6.397| Thomson Reuters Researcher ID: L-5236-2015

A Study on Volatility of Stocks Traded on BSE SENSEX

Dr.Sandeep R Poddar

Assistant Professor
(S.P.D.T. Lions Juhu College of Commerce)

INTRODUCTION

As we know the need for Foreign capital arises due to shortage from domestic side and other reasons. Indian economy has experienced the problem of capital in many instances. While planning to start the steel companies under government control, due to shortage of resources it has taken the aid of foreign countries. It is observed that the Securities on Sensex has shown significant improvement in the liquidity of stock prices of both BSE and NSE.However, it is believed that there exists a high degree of positive correlation between Securities, Investments, Market capitalization and FII "Volatility" as is called in stock market parlance. This high volatility has given sleepless nights to a lot of investors as well as market regulators.

BOMBAY STOCK EXCHANGE

The Stock Exchange, Mumbai (BSE) came out with a stock index in 1986, which is known as BSE Sensex. The base year of BSE Sensex is 1978-79 and the base value is 100. The exchange is the largest (in terms of market capitalization) in South Asia. In terms of the number of companies traded on the exchange (approximately 4700), it is the largest in the world. The main index which tracks the performance of the exchange is the BSE Sensex.

Bombay Stock Exchange Sensitive Index

The 30 stocks are chosen at random times, whenever the market has significantly changed enough to warrant the changes, and are chosen by their value of free- float shares. Although the index only tracks a very small percentage of the total stocks traded at the BSE, the index typically comprises about one- fifth of the market capitalization of the entire stock exchange.

Overview of Capital market

Meaning of Capital Market

Primary Market

Secondary Market

The secondary market known as stock market or stock exchange plays an equally important role in mobilizing long-term funds by providing the necessary liquidity to holdings in shares and debentures. It provides a place where these securities can be encased without any difficulty and delay. It is an organized market where shares, and debentures are traded regularly with high degree of transparency and security.

WHAT IS VOLATILITY?

Volatility is a statistical measure of the dispersion of returns for a given security or market index. Volatility can either be measured by using the standard deviation or variance between returns from that same security or market index. Commonly, the higher the volatility, the riskier the security.

Volatility of an asset is measured by the variability in the price over time measured as the variance or the standard deviation of the returns on the asset. The more the standard deviation the more

9.3.3

RESEARCH FRONT

An International Peer - Reviewed Multidisciplinary Research Journal

:: Impact Factor ::
1.115

ISSN : (Print) 2320 – 6446
(Online) 2320 – 8341

Special Issue No. 2 – Dr. Patangrao Kadam Mahavidyalaya, Sangli

Click to Download Cover   Contents

20	Agricultural Development And Crop Pattern In Purandhar Tahasil Of Pune District In Maharashtra Prof. Shashikant R. Memane., Dr. Dhanushwar R. S.	Download
21	Agricultural Labours Scenario In India: With Special Reference To Pune District, (MS.) Mr. Arjun B. Doke	Download
22	Agriculture Labourers In India: Challenges And Policy Measures Ms Kalpana.K.S	Download
23	An Assessment Of Floriculture Using Ranking Coefficient And Crop Combination In Solapur District, Maharashtra Ranjana Rathod, Neeraj Bhagat, Yogesh Pawar And Nikhil Pawar	Download
24	Micro Watershed Management For Agricultural Development In Semi Arid Region: A Study From Yerla River Basin, Maharashtra Dr. Namdev V. Telore, Bhaskar R. Tonape And Ramesh A. Shahapure	Download
25	Prospect Of Dairy Industry In Kolhapur District Gade A. D.	Download
26	Modern Agricultural Practices: Fertilizers Use In The Cash Crop Zone Farming In The Maharashtra State Shantaram D. Kokate, Ramakant N. Kaspate	Download
27	Problems And Needs Of Farmers In Sangli District And Remote Humidity Sensing System For Farmers S. R. Kumbhar, R. G. Jadhav	Download
28	Problems And Prospects Of Agriculture Labourers: Some Observations Dr. Vishal S. Mopn, Jyotsna M. Shiwankar	Download
29	Problems Of Agricultural Labour In India Sri R. Venkateswarlu, Dr. M. Ramakrishna Reddy	Download
30	Socio-Economic Status Of Milk Producers In Khatav Tahsil Dr. Alka Patil	Download
31	Socio-Economic Study Of Women Agricultural Laborer's In Two Villages From Kolhapur District Of Maharashtra Ms. Bharati Kadsiddheshwar Bhavikatti	Download
32	Spatial Distribution Of Primary Milk Co-Operative Societies In Kolhapur District Dr. S. K. Pawar, N.N. Naiknaware	Download
33	Status Of Rural Women Workers In India Dr. Sawant Waman Vyankatesh	Download
34	Use Of Biomass Fuel And Reduced Lung Function In Women Working In The Fields In Rural Area Of Rasulwadi From Sangli District Mrs. P.M. Patil, Dr.R.G.Patil And Mr.C.A.Shete	Download

35	Convolution Relations For Subclass Of Univalent Functions With Negative Coefficients Dr. Girish. D. Shelake	Download
36	शेतमजुरांचा समाजशास्त्रीय अभ्यास प्रा. कु. रुपाली विश्वनाथ सांभारे	Download
37	भारतातील मजुरांचे किमान वेतन आणि कृषी मजुरांच्या वेतनातील तफावत प्रा. डा^. दास. एस. गायकवाड	Download
38	भारतीय प्रजातांत्रिक चुनाव तथा कृषि मजदूरो की समस्या - एक अम्बेडकरवादी दृष्टिकोन नितिन वसंतराव खोब्रागडे	Download
39	नांदेड जिल्ह्यातील सामान्य भूमीउपयोजन प्रा. पुरी एन. एन.	Download
40	महाराष्ट्रातील कृषी कामगारांची विभागनिहाय स्थिती प्रा.एस. एम. कोल्हापुरे	Download
41	भारतीय शेतमजूरांच्या आर्थिक व सामाजिक समस्यांचा अभ्यास डा^. शिवाजी झाझरणे, श्री राजेंद्र घाडगे	Download
42	भारतीय शेतमजूरांच्या समस्या प्रा. शाहूराज व्यंकटराव गायकवाड	Download
43	भारतीय शेतमजूरांच्या समस्या प्रा. देवयानी सुधाकर बोदडे	Download
44	शेतकऱ्यांची आत्महत्या ग्रंथालयाचे योगदान प्रा. जयश्री धोंडीराम हटकर	Download
45	माळशिरस तालुक्यातील मृदेतील प्रमुख मुलद्रव्यांचा चिकित्सात्मक अभ्यास डा^. सी.व्ही. ताटे, प्रा. वी. एल. साळुंखे	Download
46	21व्या शतकातील भारतीय शेतमजुरांच्या समस्या प्रा. संजय दादासाहेब ठिगळे	Download
47	भारतीय हरितक्रांतीचे परिणाम आणि उपाय प्रा. मंगेश श्रीधर भोसले	Download
48	भारतातील शेतमजूरांच्या समस्या - एक समाजशास्त्रीय अभ्यास प्रा. बी. सी. वाघमोडे	Download
49	शेती वित्तपुरवठ्याचे स्त्रोत आणि महत्व प्रा. सुप्रिया दिनानाथ पावसकर	Download
50	शेतमजूर व शेतकऱ्यांना पुरक रोजगार मिळण्याच्या संधीचा अभ्यास प्रा. एस. बी. नावडकर, प्रा. एस. के. माने	Download
51	शेती उत्पादकतेचा -हास व नापिकता आर. ए. पाटील	Download
52	लोकराजा शाहू छत्रपतींचे शेती विषयक धोरण प्रा. उज्ज्वला अर्जुनराव देसाई	Download
53	शेतकऱ्यांच्या आरोग्यासाठी सूर्यनमस्काराचे महत्व कु. जगताप स्मिता रामचंद्र.	Download
54	भारतातील शेतमजूर समस्या, कारणे, उपाययोजना प्रा. राजू नबी संदे	Download
55	शेतमजुरांच्या समस्या व अपेक्षा कु. सुलभा सुभाषचंद्र तावडे	Download
56	Agriculture Labour In India: Problems And Prospects Prof. Kore Manohar Appasaheb, Mr.Indrajit Pradip Kulkarni	Download
57	Problems Of Agricultural Labour In India Prof. P. S. Dikule	Download

RESEARCH FRONT

RESEARCH FRONT

ISSN
(Print) 2320 – 6446, (Online) 2320 – 8341

AGRICULTURAL CRISIS AND FEMALE LABOUR IN INDIA

Dr. NidhiPundir, Assistant Prof., Smt. P.D. Tibrewala College Andheri (East), Mumbai.
Nidhi_singh 593@yahoo.com

ABSTRACT

Agricultural crisis means obstacles or hindrances in achieving agricultural production. It is generally observed that in agricultural aspect only capital and production are considered, labour is ignored.

I tried to focus on the condition of agriculture labour specially female labours, their problems in India. It shows how women and female children of poor rural households bear a disproportionately high share of the burden of poverty. This is manifest especially in a systematic bias against females in the intra-household distribution of food and health care. However, there are significant cross-regional differences in the extent of the bias which is much higher in the north-western states relative to the southern. Some of the likely factors - economic, social, historical - underlying these differences are discussed here. The specific problems of female-headed householdsare separately considered.

INTRODUCTION

Agriculture plays a vital role in Indian economy. Over 58% of rural population is dependent on agriculture as it is their main means of livelihood. Agriculture is the art and science of cultivating the ground which includes crop harvesting, rearing and management of livestock; tillage or husbandry.

Agricultural crisis means obstacles or hindrances in achieving agricultural production. Crop production also includes farmers and their economic condition, labourers, condition etc. Agricultural crisis means obstacle in crop production with degenerated economic status of farmers , villagers, labourers due to poverty, malnutrition, unemployment are increasing in rural areas. Here I tried to focus on aspects of agricultural crisis and female labour's condition . Out of 120 million agricultural workers(census of India, 1971) as many as 45 million are engaged as agricultural labourers. Among them every third agricultural labour is a female.

OBJECTIVE:

The objective of my study is to highlight some aspects of agricultural crisis in India as well as poor condition of female labour in India.

METHODOLOGY:

It is descriptive research based on secondary data collected from various sources like journals, magazines, government websites, articles in newspaper etc.

Limitations of my study:

The study is entirely based on secondary data.

Aspects of agriculture

There are three aspects of agriculture, viz. production, marketing and market research and farmer as consumer. All these three aspects and their present status are discussed here briefly.

Agricultural production :

Land, water, insecticides, medicines, crop- sprays human efforts and machinery are necessary to save the crop. In India the farmers who own their land is very less, it is very less, it is even below two acres of national average. Most of them are landless and working as labourers on others land. Capitalization has spread its tentacles in agriculture also. The farmers have to buy seeds, pesticides, pumps, electrics connections to run the pumps and

ISSN
(Print) 2320 – 6446, (Online) 2320 – 8341

other equipments. The rate of these farming materials are continuously increasing. National and International companies of agricultural products are earning huge profits, robbing the poor farmers by leaps and bounds.

Agricultural marketing

The governments have handed over the agro-products to open market under new liberal policies. The farmers have to sell their commercial crops like cotton, soyabean, wheat, rice, jowar, bajra, cereals, fruits and vegetables in the open and uncontrolled market in which agro market is in the hands of businessmen and merchants instead of farmers. The government talks to save the farmers but the reality is far away and contradictory to it. The farmers cannot even get the fundamental cost of their crop. As a result, the farmers are compelled to take loans from local money lenders, banks and government where interest rates are to high to repay. More than 40% of the farmers are compelled to borrow money from money lenders on 4% to 10% monthly rates . The poor farmer who is already in loss is deeply drowned in debts. His condition becomes worst due to timely floods, droughts crops infected by insects and pests or hailstone fall. As a result the poor farmers find no solution to their financial downfall, and commits suicides or leaving farming and choosing to work as a labourers.

Farmer as a consumer

Farmer has a fundamental right of food, house, clothing, education, health, entertainment and transportation. But he is deprived of these rights due to capitalist system. Capitalist governments which believe in the golden principles of liberalization and new inventions, ignore social services and social securities. Farmer's families are victims of unhygienic and unhealthy life. Many farmers due to poverty, unhygienic and unhealthy life styles, fall sick or even sometimes die. Their kids are deprived of basic education. Instead of taking the farmers out of these miserable condition, the capitalist systems dips them down in the mire of poverty and deprivations. Our society is in the chain of superstitions and caste system and the farmers have to pay for these ills of societal-norms. Rational thoughts, knowledge and wisdom are suppressed.

Women, who are often a crucial resource in agriculture and the rural economy, face constraints that reduce their productivity. Women's participation in rural labour markets varies considerably across regions, but invariably women are over represented in unpaid, seasonal and part-time work, and the available evidence suggests that women are often paid less than men, for the same work. Rural women often manage complex households and pursue multiple livelihood strategies. Their activities typically include producing agricultural crops, tending animals, processing and preparing food, working for wages in agricultural or other rural enterprises, collecting fuel and water, engaging in trade and marketing, caring for family members and maintaining their homes.

women and female children of poor rural households bear a disproportionately high share of the burden of poverty. This is manifest especially in a systematic bias against females in the intra-household distribution of food and health care. However, there are significant cross-regional differences in the extent of the bias which is much higher in the north-western states relative to the southern. Some of the likely factors - economic, social, historical - underlying these differences are discussed here. The specific problems of female-headed households are separately considered

Women's contribution to agricultural production :

Women play a significant role in the agricultural labour force and in agricultural activities, although to a varying degree. Consequently their contribution to agricultural output is undoubtedly extremely significant, although difficult to quantify with any accuracy. It has often been claimed that women produce 60-80 percent of food . However, assigning

ISSN
(Print) 2320 – 6446, (Online) 2320 – 8341

contributions to agricultural outputs by gender is problematic because in most agricultural households both men and women are involved in crop production. It can be attempted to allocate output by gender by assuming that specific crops are grown by women and others by men and then aggregating the value of women's and men's crops to determine the share grown by women.

Women do not usually produce food separately from men. Most food is produced with labour contributions of both men and women in a collaborative process. Quantifying the share of food produced by women involves making arbitrary assumptions about gender roles in the production process, which are not likely to hold universally. For example, if men typically provide the labour to clear the field and women plant and weed the crops, both men and women are involved in harvesting. In these and other similar cases it becomes impossible to separate output by gender.

CONCLUSION

To conclude the contribution of women to agricultural and food production is clearly significant. However, it is impossible to verify empirically the share produced by women because agriculture is usually a venture among household members and involves a range ofresources and inputs that cannot be readily assigned by gender. Women's participation in rural labour markets show much heterogeneity at the regional level, but women are over represented in unpaid, seasonal and part-time work, and the available evidence suggests that women are often paid less than men, for the same work.

REFERENCE:

1. Acharya, M. and L. Bennett. 1982. Women and the Subsistence Sector: Economic Participation and Household Decisionmaking in Nepal. World Bank Staff Working Papers, Number 526.
2. Brown, C.K. 1994. Gender Roles in Household Allocation of Resources and Decision Making in Ghana.
3. Family and Development Programme (FADEP), Department of Geography and Resource Development, University of Ghana, Legon, Ghana.
4. Budlender, D. 2008. The statistical evidence on care and non-care work across six countries. Geneva:
   United Nations Research Institute for Social Development (UNRISD). Buvinic, M. and G.R. Gupta. 1997. Female-Headed Households and Female-Maintained Families: Are They Worth Targeting to Reduce Poverty in Developing Countries? Economic Development and Cultural Change, 45(2): 259-80.
5. Chant, S. 2003. Female Household Headship and the Feminisation of Poverty: Facts, Fictions and Forward Strategies. Gender Institute, New Working Paper Series, Issue 9, May 2003. Charmes, J. 2006. A Review of Empirical Evidence
6. Elegance A biannual journal of humanities and social science: Agricultural crisis in India: forms and solutions .

KS'

Thakur Educational Trust's (Regd.)

THAKUR COLLEGE OF SCIENCE & COMMERCE

[NAAC Re-Accredited with Grade - A, (3rd Cycle) & ISO 9001 : 2008 Certified]

DEPARTMENT OF ECONOMICS

IN ASSOCIATION

WITH

University of Mumbai

ORGANISES

NATIONAL CONFERENCE

ON

VIBRANT INDIA: A NEW RENAISSANCE

4TH MARCH 2017

CONFERENCE PROCEEDING

ISBN No. 978-81-922978-7-3

09. FINANCIAL INCLUSION: THE ROAD MAP FOR INDIA TO BECOMING A GLOBAL PLAYER

Karuna V. Shinde
Smt.Parmeshwaridevi Durgadatt Tibrewala Lions Juhu College of Arts Commerce & Science, Mumbai

Abstract

"Instead of giving food to a hungry person, there is a need to help that person to earn that food himself." As the charity will make him passive and dependent, though the financial independence is a concrete solution for it. It has been observed that major part of the Indian population especially a vulnerable or we can say a marginalised, disadvantages group of the people(society) is financially excluded from the last six and half decade of the independence. Financial inclusion is one of the step which has capacity to bring this people in the main stream of life on one hand and minimise the gap between rich and poor on the other.
Obviously, financial inclusion is widely recognized not only in India but also has become a prioritized policy in many countries. Financial inclusion is the road map in a developing country like India which needs to travel a long way to reach the destination and becoming a global player.

The process of financial inclusion is an attempt to bring the weaker and vulnerable sections of society within the range of the organized financial system. It may, therefore, be defined as the process of enabling access to timely and adequate credit and other financial services for vulnerable groups such as the weaker sections and low-income groups at affordable cost. Present paper focus on this aspect that how the financial inclusion will help the marginalised group of people to attending the mainstream life, and critically evaluate up to what extend financial inclusion is possible in India in particular and the whole world general. The secondary source of data has been used to evaluate the aspect.

Introduction

Financial inclusion is the requirement of modern era to face the crisis that the world has pass through recently. It refers to availability and access of financial services to all members of an economy. It is a requirement of not only developing countries but also developed countries. Global Financial Inclusion is not merely a concept but has actually been acted upon in every corner of the world. In India Financial Inclusion has evolved as a need which was much before identified and initiated at global level.
Many socio-economic thinkers emphasising on the fact that poverty anywhere is threat to prosperity everywhere." And it has been observed that worldwide approximately 2.5billion people do not have formal account at financial Institution .Obviously access to financial service might help to overcome poverty, may reduce income disparities, and may result in to increasing economic growth. The unambiguous reality is that most poor people in the world

ISBN No.: 978-81-922978-7-3

KS

VOL. 10 ISSUE-2(I) JULY 2017 ISSN 2231-1475

CENTUM

National Conference

On

BUSINESS EXCELLENCEConcepts, Strategies & Challenges

<u>In association with</u>

Smt. Parmeshwaridevi Durgadutt Tibrewala,
Lions Jhuhu College of Arts,Commerce & Science(SPDT)
J B Nagar, Andheri East(Mumbai)-59

Published by:

Shri Jagdishprasad Jhabarmal Tibrewala University
Jhunjhunu-Churu Road, Vidhyanagri, Distt.- Jhunjhunu (Raj.)

EXCELLENCY IN THE WONDERING OCCUPATION OF DHANGAR TRIBES OF MAHARASHTRA

KARUNA V. SHINDE
RESEARCH SCHOLAR, SHRI JAGDISHPRASAD JHABARMAL TIBREWALA UNIVERSITY, RAJASTHAN

Abstract : India has largest number of tribal groups in the world. It also has the largest tribal population worldwide. The total tribal population in the country is nearly one hundred and four million, as per the census2011. According to the Anthropological Survey of India, there are 750 tribes in the country. The Ministry of Tribal Affairs (Government of India) has identified 698 Scheduled Tribes, spread over the country, out of which 75 groups have been classified as primitive Tribal Groups. In Maharashtra, there are 45 tribes and their population as per the 2011 census is 5.86 percent of total tribal population of India.More than one crore and eighty lakhs estimated population of dhangar pastoral nomads in Maharashtra comprises 22 endogamous and 108 exogamous groups of Dhangars have been generally observed 'all over Deccan, Konkan and the Southern Maratha country, These people are spread over all the twenty-six districts of Maharashtra. The major occupation of sheep-rearing.

The survival of any pastoral group depends on the primary herd animal on which it has based its herd system. The requirements of the primary herd animal in turn influence the use of echo-niches, pattern of migration and the necessity of interaction with the other existence systems. The choice of the primary herd animal is determined by environmental and biological considerations. But so far as primary herd animals are concerned, it appears that their choice is necessarily dependent on eco-factors. It is observed that the number of sheep and goats maintained by the nomads may also depend upon the distance between markets and pastoral settlements. So along with the environmental setting as a major factor, a number of other variables like availability of grazing land, share of earning income, Cost of maintaining livestock etc.operate in the determination of the species composition of a herd. The present paper analyze the influence of the geographical factors of Maharashtra determined the nomadic way of life of Hatkat and Gavalidhanagr of Maharashtra and their herd system .

Introduction : More than one crore and eighty lakhs estimated population of dhangar pastoral nomads in Maharashtra comprises 22 endogamous and 108 exogamous groups of Dhangars have been generally observed 'all over Deccan, Konkan and the Southern Maratha country, These people are spread over all the twenty-six districts of Maharashtra. The major occupation of sheep-rearing Hatkars, Ahirs, Thellari, sheep-rearing and wool and blanket weaving Khutekasrs and Kannade, blanket weaving Sangars, buffalo-rearing Dange, and the meat-selling Khatiks occupy a predominant position over other castes. Compared with these communities the Nikhar, Ladshe, Hande, Kurmar, Kannade, Telangi and others are a minor component of this caste-cluster. Even the cattle-keepers were also part of them.

Hatkar Dhangars are found in the districts of Ahmednagar, Akola, Amravati, Aurangabad, Bhir, Buldhana, Dhulia, Jalgaon, Kolhapur, Nanded, Nasik, Osmanabad, Parbhani, Pune, Sangli, Satara, Sholapur, Wardha and Yeotmal. Their main concentration, preferably in the semi-arid tract of central Maharashtra, which has a rainfall of 800 mm or less per year'. On the other hand the buffalo and cattle-keepers, who are also called Gavli-Dhangars, are located between 190 N to 130 N latitude, over 11 districts and 47 tehsils of the three states of Maharashtra, Goa and Karnataka. But due to the lack any known genetic defence against malaria they seem to consciously avoid malarial tracts of the region of above three states.The high-rainfall tract occupied by the Gavlis lies beyond the 'intersect' and the Maval and to the west of the semi-arid zone. The environmental conditions of the Western Ghats are conducive to buffalo herding. In Western Ghat range part of the Maharashrathese Gavlis are variously known as Gavli-Dhangars, Mhaske-Dhangars, Dange-Dhangars and Gollas. But since they are a single homogeneous group they will be consider as the Gavli. The survival of any pastoral group depends on the primary herd animal on which it has based its herd system. The requirements of the primary herd animal in turn influence the use of echo-niches, pattern of migration and the necessity of interaction with the other existence systems.

The choice of the primary herd animal is determined by environmental and biological considerations. But so far as primary herd animals are concerned, it appears that their choice is necessarily dependent on eco-factors. It is observed that the number of sheep and goats maintained by the nomads may also depend upon the distance between markets and pastoral settlements. So along with the environmental setting as a major factor, a number of other variables like availability of grazing land, share of earning income, Cost of maintaining livestock etc.operate in the determination of the species composition of a herd. Sheep, goats, cattle, buffaloes and horses (as pack animals) are the primary herd animals that constitute the herd system. The domestic sheep can tolerate a complete lack of shade and scarcity of water but cannot tolerate wet conditions. The semi-arid tracts of Maharashtra offer the optimum habitat for shepherds.The present paper analyze the influence of the geographical factors of Maharashtra determined the nomadic way of life of Hatkat and Gavalidhanagr of Maharashtra and their herd system .

Methodology : The present paper is based on the review of literature and secondary source of the data and the primary data have been collected from the two villages namely Maan Village and Vanjulwadi village of Satara district, Maharashtraby following observation method.

Objectives :

1) To study the interrelationship between geographical factors and Nomadic way of life among Hatker and Gavalidhangar's in Maharashtra.
2) To understand how the topography, climate, vegetation and other biological and human factors governed the distribution of the Hatkardhangar and GavliDhangar in different region on Maharashtra.

The Dhangar Caste-Cluster : The Dhangar caste constitute one of the caste-cluster of the Hindu caste society. Each one of the Hindu castes is an endogamous group with all marriages being confined to within the caste. Each caste follows a traditional occupation which even now tends to be retained by most members of the caste. Each caste is distributed over a well-defined region and tends to be a self-governing social unit. Distribution of each of these caste is primarily determined by the animal either directly maintained by that group or whose products form the basis of the source of survival of that group.

Maharashtra-The setting : The state of Maharashtra forms a triangular wedge with a shore line of the length of 825kms forming the base of this region. A narrow coastal strip of 50-80km width is bordered by the hill chain of the Western Ghats which rise abruptly from the coastal plain to an altitude of 1000-1500 meters The Western Ghats run parallel north-south to the coast The hills of the Western Ghats pass through a series of hills extending over a belt of 60 km. into the Deccan plateau at average altitude of 500-600 meters. The precipitation, confined to the four months of monsoon from June September is heaviest in the west coast and the Western Ghats everywhere exceeding 2500mm It decreases rapidly to the east of crest of the Ghats reaching level of less than 600mm in a semi-arid belt which at its broadest is 150km in width. The rainfall again increases to the east of this semi-arid tract and ranges between 800-1200mm in the eastern half of the state.

Source: Google Search

The climax vegetation of Maharashtra would have varied from dry deciduous and scrub forest in the semi-arid tract to the evergreen forest on the crest of the Westerns Ghats. However the human activities (Construction, Century Park, shifting cultivation etc.) play a major role in changing this vegetation drastically over the period of time. The requirement of the domestic animals and of cotton and the dependence on them force various sub-caste of the dhangar community to accept the migratory style of living. The distribution over Maharashtra of this castes primarily dependent on the nature of the livestock like buffalo, cattle, sheep, weaving of sheep wool and weaving of cotton. And it is observed that the buffalo herders are prefer to restrict to the high rainfall tracts of west coast and western Ghat, whereas the Hatkars one of the sub-caste of dhangar are restricted to deciduous forest zones of Kolhapur-Sangli and Dhulia district. These are the only two areas in Maharashtra where the moderate rainfall zone still remains intact.

Everywhere else the land which was earlier under deciduous forest has been brought under plough. The cultivators of these tracts do keep cattle in small numbers. However there is no large connecting area suitable for gazing by the herds of cattle primarily kept by the pastoral caste in these zones except in the areas of Kolhapur-Sangli and Dhulia district. The optimum habitat for the sheep is the open semi-arid tract of central Maharashtra. Only the river valleys of this region can sustain agriculture on a long term basis and there are vast tracts of uncultivated land available for grazing sheep in this zones. The sporadic presence of irrigation and the underdevelopment of water resources in dry tracts, facilitated most of the land to remain under semi-intensive irrigated farming with large patches of uneconomic seasonal dry farming leaving huge tracts of pastures and grassland. Sheep and goats rearing continues to survive because of the strong presence of traditional skill in sustaining the occupation. And it is observed that the sheep keeping dhangar castes are largely concentrated in this tract. There is only sprinkling of primarily sheep-keeping dhangars in eastern Maharashtra, they largely depend on the uncultivated areas of the region. The densities of sheep populating which clearly established this fact that traditionally only Dhangar caste maintained sheep. But as the occupation become economically viable they are simply captured by other castes (Financially sound), as a result they are no more left as caste profession. In recent years however rather negligible number of sheep also maintained by the other castes. But still we except that the sheep distribution in general will correspond with the distribution of sheep-keeping Dhangar caste. Classification of density of dhangar population. Following table show the district wise classification of the various caste cluster of the dhangar community in the state of Maharashtra.

Table.1 District wise classification of density of dhangar population

Dhangar Sub-caste	District
Buffalo herders	Pune, Kolaba, Ratnagiri, Kolhapur, Satara
Cattle keeping Thellaris,	Dhulia, Nasik, Jalgoan, Sangli.
Hatkar (sheep)	Satara, Aurangabad, Parbhani, Osmanabad.

Many of this shepherded caste do maintain horses as pack animals. There is however one traditionally sheep-keeping caste known as Zende Dhangars which bred horses largely for army. The rather restricted distribution of the horse breeding caste to just a small part of shepherd range in sangali and kolhapure. Part of these tract rather hilly and cover with deciduous forest it is possible that since the horse cannot tolerate as much aridity as sheep, so this may have been a part of shepherd range particular suitable for horse breeding. It is also possible the patronage of some local ruler may have played a role in encouraging this particular shepherd to take up to horse breeding.

Even wool weaving is entirely extracted to the caste within the Dhangar caste-cluster. The wool-weaving caste predominantly concentrate in the western half of the range of the sheep keeping caste, except for Kumars This concentration is due to heavy rainfall tract of the west coast and the Western Ghats which lies entirely to the west range of shepherds.

HatkarDhangar : The major concentration HatkarDhangar is in the semi-arid tracts of central Maharashtra, which has a rainfall of not more than 750 mm. The location of the camp-sites of the Hatkar Dhangars is observed Junnar in the north to Ajra in the south. The north-eastern boundary is surrounded by the Ahmednagar plateau and is sharply demarcated in the south by the Mahadeo range and the Khanapur-Jath plateau. The eastern boundary inculcate toOsmanabad, where the semi-arid tract rainfall gives way to more stable rainfall. Generally two types of HatkarDhangar settlements were observed in the study area.

1. The majority of them are now are located at the edges of villages, as they given up the their traditional pastoral nomadism and have taken to agriculture and animal husbandry
2. Whereas some settlements are away from villages. who still today followed fully nomadic and Hatkar Dhangars inhabit these

Optimum size of a band of mono-clan Hatkar Dhangars consists of about 20 household units, and each household is composed of 5 or 6 persons, and to maintained their family atleast 100 sheeps are required is throwing light on the fact of biomass of the flock vis-a-vis the area.The most important seasonal movement of the HatkarDhangar clans takes places at the end of the monsoon season. The sheep-keepers are forced to vacate their seasonal monsoonal settlements in the semi-arid zone by October-November (Ashvin-Karttik) and have to migrate to Konkan. They return by June-July, the entire cycle of migration being shaped by the onset and the withdrawal of the monsoon.

Migratory routes :

1. Settlements in the vicinity of the area from Jejuri to Phaltan in the Upper Karha Valley start from beyond Jejuri and follow the route linking Jejuri-Saswad-Hadapsar-Chinchwad-Dehuraod-Talegaon-Khumset-Lonavala (Bhor-ghat)-Khopali to Roha Taluka of Kulaba District.
2. Another route frequented by the Dhangars links Phaltan with Mahad through Vadale-Phaltan-Kalaj-Lonand-Bhade-Sirkhimvadi-Rajwadi-Bhor-Manjari (Varandha pass).
3. Settlements near Gulunce and Baramati take the Bhade-Jejuri-Hadapsar-Kothrud route to Pauna valley and stop and spread out near Paud.
4. Settlements forming an area from Dahiwadi-Mhasawad-Pandharpur follow the Diwad-Khatav-Khamgaon-Kuroli route to Satara and then through the Bamnoli pass to the west coast.
5. Settlements hugging the edge of Maval in the south near Pattankodoli in Kolhapur district go towards Arewadi in Osmanabad district.

The settlements that do not cross into Konkan stop at the Junnar-Pune-Satara-Karhad-Kolhapur axis, the heartland of Maval. As noted elsewhere, all the Dhangar groups do not cross Maval. One of the main reasons for this seems to be opposition from the sedentary population. The migration route generally follows an east-west direction from the semi-arid zone. The migrations are uninterrupted and last for 15-20 days. There is no interaction between the villagers and the nomads during the actual period of migration.

The Dhangars' seasonal camp-sites are located in an area that is characterised by dry mixed deciduous and thorny forests. Scanty, precarious and often unreliable rainfall supports vegetation of thorn forest. The migration route takes the Dhangars to the semi-evergreen and monsoonal evergreen forest formations of the Western Ghats.During the migration camp these people provide the manuar of the sheep specifically crops like Bajara, Jowar, peddy during the rubbi and kharifcrope cultivation.

The Dhangars on an average spend 7 to 8 months in the Maval and Konkan. In Konkan the settlement splits into its nuclear components after the summer pastures are reached. The fields in Konkan are smaller than their counterparts on the plateau, and thus 80-100 sheep are adequate for penning in one field. In exchange for sheep manure the Dhangars receive rice, which is transported back to the plateau. The Dhangars primarily subsist on ragi (Elusinecorocana) while they are in Konkan. The families of agriculturalists and the fields where the sheep are penned have ties and these ties go back at least four generations, and this was confirmed by the agriculturalists from the plateau.

The sheep are moved to various villages in what can be termed a local migration. The requirement of manure is usually felt after the harvesting of kharif paddy, not before March, in Konkan, when the operations for the kharif crop begin.

Return to summer camp : The Dhangars vacate Konkan with unusual alacrity at the onset of the monsoon. The sheep cannot tolerate slushy conditions, and they therefore have to keep ahead of the ferocious downpour in Konkan and on the ghats. But the Dhangars tend to spend some more time in Maval, where sometimes the resources of 3-4 settlements are mobilised to provide manure for the larger fields. At times 2,000 to 3,000 sheep are penned in the fields. The return to the seasonal monsoon camp is conditioned as much by the monsoon as by the requirement of the agricultural system. The sheep finally return to the summer camps at the end of June or the beginning of July.

Gavli Distribution : The Gavli primarily a buffalo-keeping caste distributed over the forested hill tracts of the Western Ghats from 193'N latitudes covering 11 district and 47 tahsils of three states Maharashtra, Goa and Karnataka. In Maharashtra, Gavlis are restricted to the rainfall zone of 2000 to 6000mm. The dry deciduous forest in the rainfall limit of 800-1500mm, offers the best habitat of buffalo and cattle under particular climatic conditions. The moist deciduous forest in the rainfall zone of 1500-2500mm with an opened up canopy has excellent grass and bamboo growth and infect constitutes an optimum habitat for buffalo and cattle.

The Gavali settlement have not developed in low rainfall areas of Maharashtra. The tree growth has been destroyed in Maharashatra even in the higher rainfall tracts. This high rainfall zone is therefore the region colonized by the Gavlis in Maharashtra all the way to the highest rainfall tracts of Mahabaleshwar, with the rainfall over 6000mm a year. The practice of shifting cultivation may have played an important role in opening up forest canopy and inducing excellent grazing for Gavlis animals in this high rainfall zone in the earlier times when the forest was considerably better preserved.

Conclusion : Changes in topography of Western Ghats change the composition of the herd changes from being dominated by the buffalo to cattle to goats with a degradation of the tree growth as the buffaloes are least tolerant to the scarcity of brows, shades, and water in the dry season and goats are only animal which can survive in the totally degraded scrub which resulted from the a complete destruction of tree growth in this high rainfall tract.

The overall picture is that increasingly large number of pastoral and weaver of Dhangar caste being forced to give up their traditional profession and take to cultivation of land or occupation open to unskilled labour. Since traditionally nomadic pastoral had deprived from right over land forced most of them to cultivate small tracts of marginal land, which ultimately lowering their quality of life. Lack of education will make them handicap to cope up with the changing environment of the economy. Ultimately they deprived from the benefits of the development and leading miserable and undignified life.

References :

1) Allchin F.R.1963a. Neolithic cattle Keepers of South India: a study of the Deccan Ashmounds. Cambridge University Press: Cambridge.

2) Allchin, F.R. 1963b Cattle and economy of Neolithic South India. In A.E. Mourant and F.E.Zeuner(eds),Man and andcattle:proceeding of a symposium on Domestication.pp149-155,Robert Maclehose and co Ltd:Glasgw.

3) Cockrill,W.R.1974, The Husbandary and Health of the Domestic Buffelo. F.A.O.Rome.

4) Gadgil,M.and K.C. Malhotra,1979,Ecology of a Pastoral caste :the GavliDhangar of Peninsular India. Technical Report N.Anthop/3/1979,Indian Statistical Institute: Calcutta.
5) Ghurye,G.S.1957. Caste and Class in India, Popular Prakashan: Bombay.
6) Karve, I. 1961. Hindu Society: An Interpretation. Deccan College.Pune.

***

N.7

ISBN 978-81-921132-6-5

Parle Tilak Vidyalaya Association's

M. L. DAHANUKAR COLLEGE OF COMMERCE

(Affiliated to University of Mumbai & Accredited by NAAC with "A" Grade)

NATIONAL SEMINAR

ORGANISED BY

DEPARTMENT OF ENGLISH

Date: 8th July 2017

EDITOR IN CHIEF : DR. MADHAVI S. PETHE

BRIDGING THE GAP...

ENHANCING EMPLOYABILITY THROUGH EFFECTIVE COMMUNICATION AND LIFE SKILLS

Effective Communication in Business World

Dr. Nidhi Pundir
Assistant Professor, Department of English
Smt. Parmeshwari Devi Durgadutt Tibrewala
Lions College of Arts, Commerce and Science
Andheri- East, J.B.Nagar
nidhi_singh593@yahoo.com

Introduction:

"A great thing is a great book; but a greater thing than all is the talk of a great man."
- Longfellow

Communication plays a vital role in the current business world, nation building and development as it exposed the people to various problems and issues. Communication also acted as one of the sources for modernisation. In business world we need to communicate at every step to get success. We read information, we listen to instruction, and we have to ask questions, we may be put into teams where communication is essential. Even "entry level" jobs require high level skills in reasoning, mathematics and most important communicating skills.

Research Methodology: It is descriptive research based on secondary data collected from various sources like books, journals, magazines, government websites, articles in newspaper etc.

Limitations of my study: The study is entirely based on secondary data.

Goals of communication: Communication is the process of sending and receiving messages. However, communication is effective only when the message is understood and when it stimulates action or encourages the receiver to think in new ways.

It is dynamic, transactional (two-way) process that can be divided into six phases. The communication process, which is repeated until both parties have finished expressing themselves, is the exchange of thoughts, messages or information, by speech, signals, writing or behaviour between a sender and a receiver.

There are four main goals of communication:

1. Making the receiver understand
2. Receiver's response
3. Favourable relationship
4. Organizational goodwill

You can anticipate problems, make decisions, coordinate workflow, supervise others, develop relationships and promote products and services. You can shape the impressions you and your company make on colleagues, employees, supervisors, investors and customers in addition to perceiving and responding to the needs of these stakeholders (the various groups you interact with). Without effective communication, people misunderstand each other and misinterpret information. Ideas misfire or fail to gain attention, and people and companies flounder.

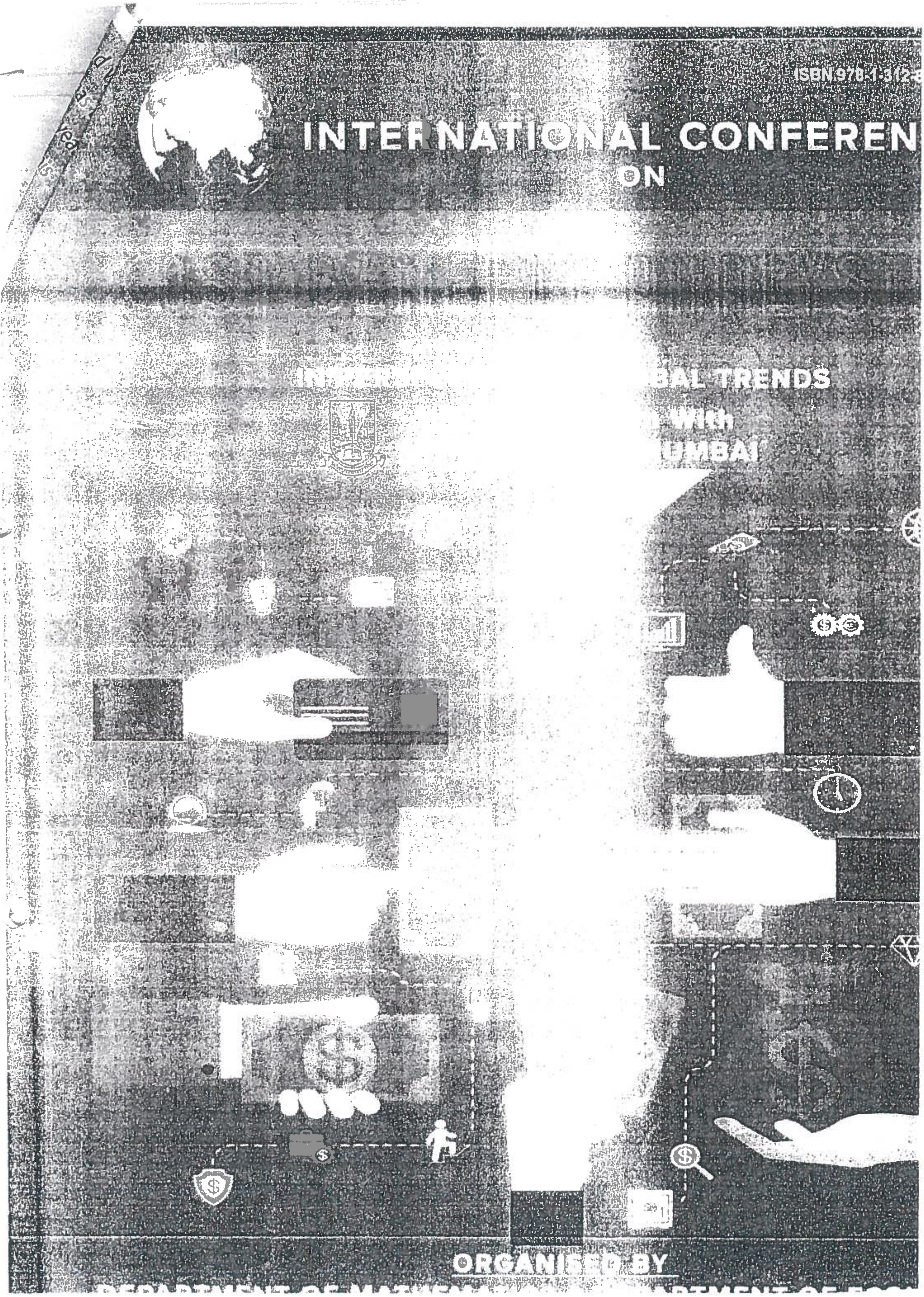
Communication in business:

1. **Communication and obtaining a job**: A study concluded that the most common skill sought by MBA hiring organizations was communication (verbal and non verbal) with 85% of the respondents including the characteristic in the candidate evaluation form. A study of 500 managers determined oral communication was the highest

N.8

2017-18.

Proceeding



Effectiveness of Corporate Social Responsibility

DR. NIDHI PUNDIR
Assistant prof. Dept. of English, Smt. P.D. Tibrewala College Andheri (East). Mumbai.

ABSTRACT:

"Though big Indian companies have started practicing corporate citizenship, the degree to which it is being done is inadequate. Growing awareness among the academic institutions towards CSR as a subject to sensitize the future managers of this nation to the societal needs besides generating profits for their organization with increased efficiency, will need a great deal from the managers to do the balancing act. There must be a fundamental change in the corporate culture to enable business to take ethical, social and environmental considerations in decision-making"

What is CSR?

Although the concept of CSR has been developing since the early 1970s, there is no single, commonly accepted definition of CSR. Below is some example of CSR definitions.

"CSR is defined as operating a in a manner that meets or exceeds the ethical, legal, commercial and public expectations that society of business. CSR is seen by leadership companies as more than a collection of discrete practices or occasional gestures, or initiatives motivated by marketing, public relations or other business benefits. Rather, it is viewed as a comprehensive set of policies, practices and programs that are integrated throughout business operations. and decision-making processes that are supported and rewarded by top management,"

"CSR is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large.

"CSR is a public movement, which has gained more momentum as citizens demand corporations to be accountable for their impacts, consumers, investors and employees alike are recognizing the power held by corporations and efforts are being made on several levels to create global change with the hope that earth will become a better place."

CSR generally refers to:

1) A collections of policies and practices linked to relationship with key stakeholders, values, compliance with legal requirements, and respect for people. communities and the environment ; and
2) The commitment of business to contribute to sustainable development, commonly understood as sustainable development is the ability of the current generation to meet its needs without compromising at the present the ability of future generations to meet theirs.

"Corporate Citizenship "which is based on the concept of the corporations as a citizen, is also frequently used while referring to CSR, and is sometimes interchangeably used.

ISBN 978-81-921132-6-5

Parle TilakVidyalaya Association's

M.L. DAHANUKAR COLLEGE OF COMMERCE

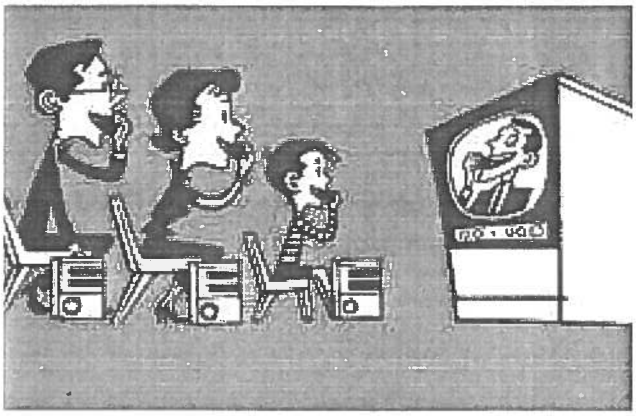
Re-accredited by NAAC with "A" Grade

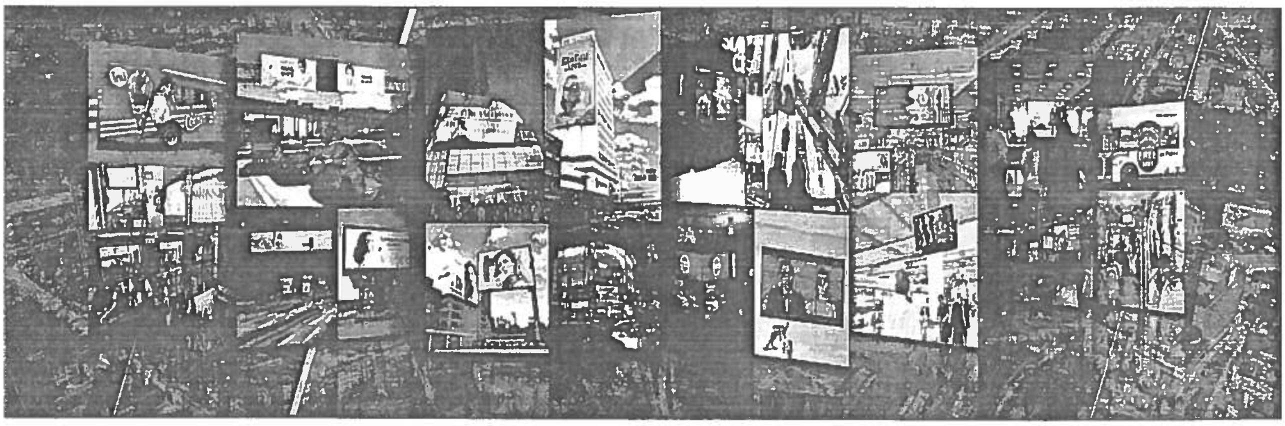
NATIONAL CONFERENCE

ORGANISED BY

RESEARCH CELL

Chief Editor : **DR. MADHAVI PETHE**





Poly-Dimensional Approach Towards Mesmerising World of Advertising

Date: 25th February 2017

NEED OF ETHICS IN ADVERTISING

Dr. Nanda Indulkar
Assistant Professor in Commerce
Smt. Parmeshwaridevi Durgada Tibrewala LJ College ,J. B. Nagar, Andheri East. Mumbai

INTRODUCTION:

After liberalization, many foreign companies came to India to sell their products as India has second largest population in the world. This made our country exposed to western culture and their advertising methods. Practices used by western advertising agencies were adopted by Indian companies easily to compete with other firms in the market. Advertisers started finding new ways to attract consumers towards their product. This gave rise to some unethical practices in the advertisement of the products. Advertising the product is becoming more and more demanding to create brand image in mind of customers. Indian advertising industry showed that changed to achieve success by any means which ultimately neglected the ethics.

Recently we have seen how pan bahar advertisement which raised an issue of ethics on part of Mr. Pierce Brosnan. He created such a unique image in the mind of people with character he played of 007 James Bond. Suddenly his appearance in tobacco advertisement tarnished his image in mind of target market. It shows that even actors like him can promote unethical products for monetary benefits.

Such situations demand some discipline on the part of companies who are promoting products unethically. Advertising shares information with masses and convince them to purchase certain products, this creates sense of responsibility on part of advertising agencies also. They should be careful while choosing advertising methods. Advertisement of any brand or product should be done after considering ethical values and morality.

OBJECTIVES OF THE STUDY

1. To find out thoughts of viewers on unethical advertisement.
2. To find out whether ethical advertising is need for Indian Advertising Industry.

ETHICS IN ADVERTISING:

Any good conduct or conduct which is beneficial for the society in good way. Moral principles and values help individual realize what is good and bad. This also makes easy for person to make right choices and decisions. There are ethical principles in the advertisement as per the International Code of Advertising practice which are morality, honesty and truthfulness. Advertising agencies should follow these ethical practices while promoting products.

WAYS OF UNETHICAL ADVERTISEMENTS:

- Surrogate Advertisements promotes products like cigarettes, tobacco, Alcohol which can give serious damage to the health of customers.
- In puffery advertisements, advertisers praises product with language which is more attractive and appealing. Customer falls for false claims made by advertisers in ad campaign.
- Obscenity in the advertisements is common unethical issue in India. In most of the perfume advertisements which are meant for men, female models are shown with vulgarity.
- Use of advertisements to provoke children to purchase costly products. This is also unethical way of advertisement and gives rise to materialism.
- Subliminal advertising, emotional appeal to the consumers can lead to unethical practices in advertising.
- Stereotype advertising is common in India, many products like washing machine, washing powder and fairness products etc.

2017-18

Proceedings of the 16th Annual Conf.
SSFA, Vol.16, 2017, pp.22-32

On Certain Transformation Formulas for Ordinary Hypergeometric Series

Satya Prakash Singh and Vijay Yadav*,
Department of Mathematics,
T.D.P.G. College, Jaunpur-222002 (U.P.) India.
E-mails; snsp39@gmail.com; snsp39@yahoo.com

*Department of Mathematics
S.P.D.T. College, Andheri (E), Mumbai-400059, India
E-Mail: vijaychottu@yahoo.com

Abstract: In this paper, using Bailey transform and summation formulas for ordinary hypergeometric series due to Verma and Jain, certain interesting transformation formulas for ordinary hypergeometric series have been established.
Keywords and Phrases: Bailey transform, ordinary hypergeometric series, summation formula, transformation formula.
Mathematics subject Classification: Primary 33D15, 33D90, 11A55; Secondary 11F20, 33F05.

1. Introduction, Notations and Definitions

Throughout this paper, we shall employ the Pochhammer symbol defined by,

$$(\lambda)_n = \begin{cases} 1, & \text{if } n=0 \\ \lambda(\lambda+1)(\lambda+2)...(\lambda+n-1), & \text{if } n=1,2,3,\ldots . \end{cases} \tag{1.1}$$

In term of Gamma function, we have

$$(\lambda)_n = \frac{\Gamma(\lambda+n)}{\Gamma(\lambda)} \tag{1.2}$$

and

$$(\lambda)_{-n} = \frac{\Gamma(\lambda-n)}{\Gamma(\lambda)} = \frac{(-1)^n}{(1-\lambda)_n}, \quad n=1,2,...; \ \lambda \neq 0, \pm 1, \pm 2, \ldots . \tag{1.3}$$

The generalized hypergeometric series is defined as,

$${}_rF_s\left[\begin{matrix} a_1, a_2, ..., a_r; z \\ b_1, b_2, ..., b_s \end{matrix}\right] = \sum_{n=0}^{\infty} \frac{(a_1)_n (a_2)_n ... (a_r)_n z^n}{(b_1)_n (b_2)_n ... (b_s)_n n!} \tag{1.4}$$

The ${}_rF_s$ series in (1.4) converges for $|z| < \infty$ if $r \leq s$; for $|z| < 1$ if $r = s + 1$ and diverges for all $z \neq 0$ if $r > s + 1$. Also, the denominator parameters $b_i \neq 0, -1, -2, \ldots$ for $i = 1, 2, \ldots, s$.
In 1947, Bailey [1] established the following simple but very useful transformation; If

$$\beta_n = \sum_{r=0}^{n} \alpha_r u_{n-r} v_{n+r} \tag{1.5}$$

and

$$\gamma_n = \sum_{r=0}^{\infty} \delta_{r+n} u_r v_{r+2n}, \tag{1.6}$$

where u_r, v_r, α_r and δ_r are any functions of r alone and the series γ_n exists, then

$$\sum_{n=0}^{\infty} \alpha_n \gamma_n = \sum_{n=0}^{\infty} \beta_n \delta_n, \tag{1.7}$$

provided both series of (1.7) converge.
We shall make use of following results.

$${}_3F_2\left[\begin{matrix} -n, 1+n+2x+2y, x; 1 \\ 1+x+y, 1+2x \end{matrix}\right] = \frac{(1)_n(1+x)_m(1+y)_m}{(1+2x)_n(1+x+y)_m(1)_m}, \tag{1.8}$$

[Verma and Jain 3; (2.26)p. 1028]

where m is the greatest integer $\leq \frac{n}{2}$.

$${}_3F_2\left[\begin{matrix} -n, 1+n+2x+2y, 1+x; 1 \\ 1+x+y, 1+2x \end{matrix}\right] = \frac{(-1)^n(1)_n(1+x)_m(1+y)_m}{(1+2x)_n(1+x+y)_m(1)_m}, \tag{1.9}$$

[Verma and Jain 3; (2.27)p. 1028]

where m is the greatest integer $\leq \frac{n}{2}$.

$$\begin{aligned} &{}_3F_2\left[\begin{matrix} -n, 2+n+b+2x, x; 1 \\ 1+\frac{1}{2}b+x, 2+2x \end{matrix}\right] \\ &= \frac{(1)_n(2+b+x)_n\left(\frac{3}{2}+\frac{1}{2}b+x\right)_m\left(1+\frac{1}{2}b\right)_m\left(1+\frac{1}{2}x\right)_{2m}}{(1+x)_n(2+b+2x)_n(1)_m\left(\frac{3}{2}+x\right)_m\left(1+\frac{1}{2}b+\frac{1}{2}x\right)_{2m}}, \end{aligned} \tag{1.10}$$

[Verma and Jain 3; (3.2)p. 1033]

where m is the greatest integer $\leq \frac{n}{2}$.

$${}_3F_2\left[\begin{matrix} -n, 2+n+b+2x, 1+x; 1 \\ 1+\frac{1}{2}b+x, 2+2x \end{matrix}\right] = \frac{(-1)^n(1)_n\left(\frac{3}{2}+\frac{1}{2}b+x\right)_m\left(1+\frac{1}{2}b\right)_m}{(2+b+2x)_n(1)_m(1+x)_m}, \tag{1.11}$$

[Verma and Jain 3; (3.4)p. 1033]

where m is the greatest integer $\leq \frac{n}{2}$.

$$
{}_4F_3\left[\begin{matrix} x, \frac{1}{2}x-\frac{1}{2}, 1+a+n, -n; 1 \\ x-1, x+1, \frac{1}{2}+\frac{1}{2}a \end{matrix}\right] = \frac{(1)_n(1+a-x)_n\left(1+\frac{1}{2}a\right)_m\left(\frac{1}{2}+\frac{1}{2}a\right)_m}{(1+a)_n(1+x)_n(1)_m\left(\frac{1}{2}+\frac{1}{2}a-\frac{1}{2}x\right)_m}, \tag{1.12}
$$

[Verma and Jain 3; (3.6)p. 1033]

where m is the greatest integer $\leq \frac{n}{2}$.

$$
{}_3F_2\left[\begin{matrix} \frac{a}{3}, 1+a+n, -n; \frac{3}{4} \\ \frac{1}{2}+\frac{1}{2}a, 1+\frac{1}{2}a \end{matrix}\right] = \frac{(1)_n\left(1+\frac{a}{3}\right)_m}{(1+a)_n(1)_m}, \tag{1.13}
$$

[Verma and Jain 3; (4.6)p. 1036]

where m is the greatest integer $\leq \frac{n}{2}$.

$$
{}_3F_2\left[\begin{matrix} \frac{a}{3}, 1+a+n, -n; 1 \\ \frac{a}{2}, \frac{1}{2}+\frac{1}{2}a \end{matrix}\right] = \frac{(-1)^{n-m}(1)_m\left(1+\frac{a}{3}\right)_m}{(1+a)_n(1)_m}, \tag{1.14}
$$

[Verma and Jain 3; (4.7)p. 1036]

where m is the greatest integer $\leq \frac{n}{2}$.

$$
{}_4F_3\left[\begin{matrix} \frac{a}{3}, 1+\frac{a}{2}, 1+a+n, -n; 1 \\ \frac{a}{2}, \frac{1}{2}+\frac{1}{2}a, 2+\frac{a}{2} \end{matrix}\right] = \frac{(1)_n\left(\frac{a}{2}\right)_n\left(1+\frac{a}{3}\right)_m\left(2+\frac{a}{6}\right)_m}{(1+a)_n\left(2+\frac{a}{2}\right)_n(1)_m\left(\frac{a}{6}\right)_m}, \tag{1.15}
$$

[Verma and Jain 3; (4.9)p. 1037]

where m is the greatest integer $\leq \frac{n}{2}$.

$$
{}_1F_0[a; -; z] = (1-z)^{-a}, \quad |z| < 1. \tag{1.16}
$$

[Slater 2; (2.2.2.2)p. 46]

2. Main Results

In this section we have established following results

(i)

$$
(1-z)^{-2x-2y-1}\,{}_2F_1\left[\begin{matrix} x, \frac{1}{2}+x+y; -\frac{4z}{(1-z)^2} \\ 1+2x \end{matrix}\right] = {}_2F_1\left[\begin{matrix} 1+y, \frac{1}{2}+x+y; z^2 \\ \frac{1}{2}+x \end{matrix}\right]
$$

$$+\frac{z(1+2x+2y)}{(1+2x)}\,{}_2F_1\left[\begin{matrix}1+y,\frac{3}{2}+x+y;z^2\\ \frac{3}{2}+x\end{matrix}\right], \tag{2.1}$$

provided max. $\left(|z|,\left|\frac{4z}{(1-z)^2}\right|\right)<1$.

(ii)

$$(1-z)^{-2x-2y-1}\,{}_2F_1\left[\begin{matrix}1+x,\frac{1}{2}+x+y;-\frac{4z}{(1-z)^2}\\ 1+2x\end{matrix}\right]={}_2F_1\left[\begin{matrix}1+y,\frac{1}{2}+x+y;z^2\\ \frac{1}{2}+x\end{matrix}\right]$$

$$-\frac{z(1+2x+2y)}{(1+2x)}\,{}_2F_1\left[\begin{matrix}1+y,\frac{3}{2}+x+y;z^2\\ \frac{3}{2}+x\end{matrix}\right], \tag{2.2}$$

provided max. $\left(|z|,\left|\frac{4z}{(1-z)^2}\right|\right)<1$.

(iii)

$$(1-z)^{-2-2x-b}\,{}_2F_1\left[\begin{matrix}\frac{3}{2}+\frac{1}{2}b+x,x;-\frac{4z}{(1-z)^2}\\ 2x+2\end{matrix}\right]$$

$$={}_7F_6\left[\begin{matrix}1+x+\frac{b}{2},\frac{3}{2}+x+\frac{b}{2},1+\frac{b}{2}+\frac{x}{2},\frac{3}{2}+\frac{b}{2}+\frac{x}{2},1+\frac{b}{2},\frac{1}{2}+\frac{x}{4},1+\frac{x}{4};z^2\\ \frac{1}{2}+\frac{x}{2},1+\frac{x}{2},1+\frac{b}{2}+x,\frac{3}{2}+x,\frac{1}{2}+\frac{b}{4}+\frac{x}{4},1+\frac{b}{4}+\frac{x}{4}\end{matrix}\right]$$

$$+\frac{(2+b+x)z}{(1+x)}\,{}_7F_6\left[\begin{matrix}\frac{3}{2}+\frac{b}{2}+x,2+x+\frac{b}{2},\frac{3}{2}+\frac{b}{2}+\frac{x}{2},2+\frac{b}{2}+\frac{x}{2},\frac{1}{2}+\frac{x}{4},1+\frac{x}{4},1+\frac{b}{2};z^2\\ 1+\frac{x}{2},\frac{3}{2}+x,2+\frac{b}{2}+x,\frac{3}{2}+x,\frac{1}{2}+\frac{b}{4}+\frac{x}{4},1+\frac{b}{4}+\frac{x}{4}\end{matrix}\right] \tag{2.3}$$

provided max. $\left(|z|,\left|\frac{4z}{(1-z)^2}\right|\right)<1$.

(iv)

$$(1-z)^{-3-2x-b}\,{}_2F_1\left[\begin{matrix}\frac{3}{2}+\frac{b}{2}+x,1+x;-\frac{4z}{(1-z)^2}\\ 2+2x\end{matrix}\right]={}_2F_1\left[\begin{matrix}\frac{3}{2}+\frac{b}{2}+x,1+\frac{b}{2};z^2\\ \frac{3}{2}+x\end{matrix}\right], \tag{2.4}$$

provided max. $\left(|z|,\left|\frac{4z}{(1-z)^2}\right|\right)<1$.

(v)

$$(1-z)^{-1-a}\,{}_3F_2\left[\begin{matrix}x,\frac{x}{2}-\frac{1}{2},1+\frac{a}{2};-\frac{4z}{(1-z)^2}\\ x-1,x+1\end{matrix}\right]={}_3F_2\left[\begin{matrix}1+\frac{a}{2}-\frac{x}{2},1+\frac{a}{2},\frac{1}{2}+\frac{a}{2};z^2\\ \frac{1}{2}+\frac{x}{2},1+\frac{x}{2}\end{matrix}\right]$$

$$+\frac{(1+a-x)}{(1+x)}\,{}_4F_3\left[\begin{matrix}1+\frac{a}{2}-\frac{x}{2},\frac{3}{2}+\frac{a}{2}-\frac{x}{2},1+\frac{a}{2},\frac{1}{2}+\frac{a}{2};z^2\\ 1+\frac{x}{2},\frac{3}{2}+\frac{x}{2},\frac{1}{2}+\frac{a}{2}-\frac{x}{2}\end{matrix}\right], \tag{2.5}$$

provided max. $\left(|z|, \left|\frac{4z}{(1-z)^2}\right|\right) < 1$.

(vi)

$$(1-z)^{-1-a}\ {}_1F_0\left[\frac{a}{3};-;-\frac{3z}{(1-z)^2}\right] = (1+z+z^2)\ {}_1F_0\left[1+\frac{a}{3};-;z^3\right] \tag{2.6}$$

provided max. $\left(|z|, \left|\frac{3z}{(1-z)^2}\right|\right) < 1$.

(vii)

$$(1-z)^{-1-a}\ {}_2F_1\left[\begin{array}{l}\frac{1}{2}+\frac{a}{2}, \frac{a}{3}; -\frac{3z}{(1-z)^2}\\ \frac{a}{2}\end{array}\right] = (1-z+z^2)\ {}_1F_0\left[1+\frac{a}{3};-;z^3\right] \tag{2.7}$$

provided max. $\left(|z|, \left|\frac{3z}{(1-z)^2}\right|\right) < 1$.

(viii)

$$(1-z)^{-1-a}\ {}_3F_2\left[\begin{array}{l}\frac{a}{3}, 1+\frac{a}{2}, 1+\frac{a}{2}; -\frac{3z}{(1-z)^2}\\ \frac{a}{2}, 2+\frac{a}{2}\end{array}\right] = {}_3F_2\left[\begin{array}{l}\frac{1}{3}+\frac{a}{6}, 2+\frac{a}{6}, 1+\frac{a}{3}; z^3\\ 1+\frac{a}{6}, \frac{4}{3}+\frac{a}{6}\end{array}\right]$$

$$+\frac{az}{a+4}\ {}_4F_3\left[\begin{array}{l}\frac{1}{3}+\frac{a}{6}, 2+\frac{a}{6}, \frac{2}{3}+\frac{a}{6}, 1+\frac{a}{3}; z^3\\ \frac{a}{6}, \frac{4}{3}+\frac{a}{6}, \frac{5}{3}+\frac{a}{6}\end{array}\right]$$

$$+\frac{a(a+2)z^2}{(a+4)(a+6)}\ {}_3F_2\left[\begin{array}{l}\frac{2}{3}+\frac{a}{6}, 1+\frac{a}{6}, 1+\frac{a}{3}; z^3\\ \frac{a}{6}, \frac{5}{3}+\frac{a}{6}\end{array}\right], \tag{2.8}$$

provided max. $\left(|z|, \left|\frac{3z}{(1-z)^2}\right|\right) < 1$.

Proof of (2.1)-(2.8)

As an illustration, we give the proof of (2.1).

Choosing $u_r = \frac{1}{(1)_r}$, $v_r = (1+2x+2y)_r$, $\alpha_r = \frac{(x)_r(-1)^r}{r!(1+x+y)_r(1+2x)_r}$ and $\delta_r = z^r$ in (1.5) and (1.6) and applying the summation formula (1.8) and binomial theorem (1.16) respectively we find the values of β_n and γ_n. Putting these values of α_n, β_n, γ_n and δ_n in (1.7) we get (2.1) after some simplifications.

Proceeding as above by choosing properly u_r, v_r, α_r and δ_r in (1.5) and (1.6) and then applying the summation formulas (1.9)-(1.15) and binomial theorem (1.16) one can easily calculate β_n and γ_n. Putting these values in (1.7) we find (2.2)-(2.8).

3. Special Cases

In this section we have deduced certain results as special cases of the results of section 2.

(i) Taking $y = -1$ in (2.1) we get,

$$ {}_2F_1\left[\begin{matrix} x, x-\frac{1}{2}; -\frac{4z}{(1-z)^2} \\ 1+2x \end{matrix}\right] = \left\{1 + \frac{z(2x-1)}{(2x+1)}\right\}(1-z)^{2x-1}. \tag{3.1} $$

(ii) For $y = 0$ (2.1) yields,

$$ {}_2F_1\left[\begin{matrix} x, x+\frac{1}{2}; -\frac{4z}{(1-z)^2} \\ 1+2x \end{matrix}\right] = (1-z)^{2x}. \tag{3.2} $$

(iii) Taking $y = -1$ in (2.2) we get,

$$ {}_2F_1\left[\begin{matrix} 1+x, x-\frac{1}{2}; -\frac{4z}{(1-z)^2} \\ 2x+1 \end{matrix}\right] = \left\{1 - \frac{z(2x-1)}{(2x+1)}\right\}(1-z)^{2x-1}. \tag{3.3} $$

(iv) Putting $y = 0$ in (2.2) we find,

$$ {}_2F_1\left[\begin{matrix} 1+x, \frac{1}{2}+x; -\frac{4z}{(1-z)^2} \\ 2x+1 \end{matrix}\right] = \frac{(1-z)^{2x+1}}{(1+z)}. \tag{3.4} $$

(v) Adding (3.1) and (3.3) we have,

$$ {}_2F_1\left[\begin{matrix} x, x-\frac{1}{2}; -\frac{4z}{(1-z)^2} \\ 2x+1 \end{matrix}\right] + {}_2F_1\left[\begin{matrix} 1+x, x-\frac{1}{2}; -\frac{4z}{(1-z)^2} \\ 2x+1 \end{matrix}\right] $$
$$ = 2(1-z)^{2x-1}. $$

(vi) Substracting (3.3) from (3.1) we obtain,

$$ {}_2F_1\left[\begin{matrix} x, x-\frac{1}{2}; -\frac{4z}{(1-z)^2} \\ 2x+1 \end{matrix}\right] - {}_2F_1\left[\begin{matrix} 1+x, x-\frac{1}{2}; -\frac{4z}{(1-z)^2} \\ 2x+1 \end{matrix}\right] $$
$$ = \frac{2z(2x-1)}{(2x+1)}(1-z)^{2x-1}. \tag{3.6} $$

(vii) Taking $b = -2$ in (2.3) we get,

$$ {}_2F_1\left[\begin{matrix} x, x+\frac{1}{2}; -\frac{4z}{(1-z)^2} \\ 2x+2 \end{matrix}\right] = \left(1 + \frac{x}{(1+x)}\right)(1-z)^{2x}. \tag{3.7} $$

(viii) Putting $b = -2$ in (2.4) we get,

$$ {}_2F_1\left[\begin{matrix} 1+x, x+\frac{1}{2}; -\frac{4z}{(1-z)^2} \\ 2x+2 \end{matrix}\right] = (1-z)^{2x+1}. \tag{3.8} $$

(ix) For $b = 0$, (2.4) yields,

$$ {}_2F_1\left[\begin{array}{l} \frac{3}{2}+x, 1+x; -\frac{4z}{(1-z)^2} \\ 2x+2 \end{array}\right] = \frac{(1-z)^{2x+2}}{(1+z)}. \tag{3.9}$$

(x) From (3.8) and (3.9) we get

$$ (1-z)\ {}_2F_1\left[\begin{array}{l} 1+x, x+\frac{1}{2}; -\frac{4z}{(1-z)^2} \\ 2x+2 \end{array}\right] = (1+z)\ {}_2F_1\left[\begin{array}{l} \frac{3}{2}+x, 1+x; -\frac{4z}{(1-z)^2} \\ 2x+2 \end{array}\right] \tag{3.10}$$

(xi) Taking $a = -1$ in (2.5) we have

$$ {}_3F_2\left[\begin{array}{l} x, \frac{x}{2}-\frac{1}{2}, \frac{1}{2}; -\frac{4z}{(1-z)^2} \\ x-1, x+1 \end{array}\right] = \left(1 - \frac{xz}{1+x}\right). \tag{3.11}$$

(xii) For $a = -3$, (2.7) yields

$$ {}_2F_1\left[\begin{array}{l} -\frac{1}{2}, -1; -\frac{3z}{(1-z)^2} \\ -\frac{3}{2} \end{array}\right] = \frac{(1-z+z^2)}{(1-z)^2}. \tag{3.12}$$

References

[1] Bailey, W.N., Some identities in combinatory analysis, Proc. London Math. Soc. (2) 49 (1947), p. 421-435.

[2] Slater, L.J., Generalized Hypergeometric Functions, Cambridge University Press (1966).

[3] Verma, A and Jain, V.K., Some summation formulae of basic hypergeometric series, Indian J. Pure App. Math., 11(8) (1980), p. 1021-1038.

ISSN 2319-2429

Management Guru: Journal of Management Research

International Journal
A Journal Approved by UGC (University Grants Commission)

Vol. V | Issue No. 06 | July 2017 | Thane | Monthly Journal

Mumbai Pradesh Arya Vidya Sabha's

GURUKUL COLLEGE OF COMMERCE

In Association with

DEPARTMENT OF COMMERCE, UNIVERSITY OF MUMBAI

Organizes

One Day Inter-Disciplinary National Conference

THEME: GLOBAL IMAGES OF INDIA... PAST, PRESENT & FUTURE

Performance of India's Agriculture Trade: A Post Reform Analysis

Ms Kalpana.K.S

Smt Parmeshwaridevi Durgadutt Tibrewala L J College
J.B Nagar Andheri East
Email Id :kallusathyan@gmail.com

Abstract

India has brought about landmark green revolution which has transformed the nation from dependence of food grain imports into global net exporter of food. As per the WTO, India ranks 19th in merchandise export but 6th in agricultural export, that shows India's global competitiveness in agriculture. Through the past few years the agricultural product have consistently seen a rise in their share in export basket, mainly due to huge stocks resulting from bumper output as well as favorable government policies. This paper attempts to analyses agriculture trade in India in post reform period.

Introduction

The initiation of economic reforms in India in 1991 brought about a drastic changes in macroeconomic policy which existed during 1950-51 to 1990-91.Although the economic reforms mainly focused on industrial and trade policy, it was argued that agricultural sector will indirectly benefited from the new macroeconomic policy frame work. Many of the critics argued that the agricultural growth has experienced deceleration especially during post reform period. Even though there was a decline in the public investment for infrastructure development for agriculture during 1990s , which stared in 1980's along with rising trend in the input subsidies. The same period also witnessed change in exchange rate and liberalization of external trade. Measures have been taken to promote integration of domestic economy with global economy. These changes in turn have affected domestic prices of several commodities and, terms of trade for agriculture have undergone changes during the decade of 1990s. Along with liberalization of trade, private sector has been allowed and encouraged to participate in the import and export of major agricultural products. The share of India's agriculture export in world export has increased during the post reform period is a remarkable achievement. The process of reforms, particularly trade reforms, further intensified since 1995 following implementation of WTO agreement on agriculture.

Review of literature

Bhole (1995) made an attempt in his paper 'Prospects of Indian Agriculture in New Economic Environment' to identify the potential areas of export under new economic environment. The study indicated that despite high rank in production, India' share in total world export of most agricultural commodities was negligible. However, India could contribute sizeable share in world export of tea (14.31 per cent). Close examination of nominal protection coefficients and provisions under the New Economic Policy indicates that India is having a most advantageous position for export of basmati rice followed by tea.

S K Goyal and Satnam Kaur (1995)" in a study on the performance of agricultural export in the light of new economic policy , revealed that the world prices had shown a declining trend for most of the commodities during 1980-92, while India's prices had shown a reverse trend during the same period. They suggested that emphasis should be laid on those commodities in which India has comparative

VOL. 4 NO. 2 Feb. 2018
(UGC Approved Journal No. 63716)

ISSN: 2454-5503
IMPACT FACTOR: 4.197(IIJIF)

CHRONICLE OF HUMANITIES AND CULTURAL STUDIES

A BIMONTHLY REFEREED INTERNATIONAL JOURNAL

Special Issue on the Occasion of National Seminar on
Contemporary Social Issues of Indian Society
December 22nd and 23rd, 2017
Organized by

Shri Rajasthani Seva Sangh's
Smt. Parmeshwaridevi Durgadutt Tibrewala Lions Juhu College of Arts, Commerce and Science, Mumbai

Principal
Dr. Trishla Mehta

Issue Editors
Ms. Jayeeta Datta
Ms. Kalpana K. S.

7

Financial Literacy: An Upcoming challenges for India.

Ms. Karuna v. shinde
Assistant Professor
HOD. Department of Economics.
Smt.Parmeshwaridevi Durgadatt Tibrewala Lions Juhu college of Arts Comm &science. Mumbai.

Introduction : Integrated Global Financial market and changing financial objectives increased individuals scope and responsibility in managing their own finances and securing their financial future. In an environment where the range and the complexity of financial products continuously Deeping the market, it is very necessary that individuals have to develop well understanding of the world of finance in order to make better choices that are most appropriate to their financial goals and needs. Research from around the world reports inadequate financial literacy which raises serious concerns about the ability of individuals to secure their financial well-being.

Concepts of Financial Literacy : According to its **literal definition**. "financial literacy is the ability to use skills and knowledge to take effective and informed money-management decisions. For a country like India, this plays a bigger role as it is considered an important adjunct to promotion of financial inclusion and ultimately financial stability".

Noctor, Stoney and Stradling (1992) introduced, conceptualized and defined the term financial literacy as "the ability to make informed judgments and to take effective decisions regarding the use and management of money".

Anthes (2004) stated that "personal financial literacy is the ability to read, analyse, manage and communicate about the personal financial conditions that affect material well being".

OECD (2005) defines financial education is "the process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being."

Obviously Information includes providing consumers the facts, data and specific knowledge to make them aware of financial opportunities, choices and consequences.

Ben Bernanke (2011) highlighted the need for continual updating of financial literacy across all age groups because of the dynamic nature of financial products and services as well as the changing needs and circumstances of individuals with time. He observed that exposing young people to financial concepts is particularly important as they are vulnerable to the temptations of taking excessive debt.

Financial literacy and financial stability are two key aspects of an efficient economy. Where Financial literacy enhances individuals' ability to ensure economic security for their families, Financial stability promote this ability to facilitate and enhance economic processes, manage risks, and absorb shocks. Moreover, financial stability is considered a continuum changeable over time and consistent with multiple combinations of the constituent elements of finance.

Literature Review : Mark Taylor (2010). In his work found that the age, health, household size and structure, housing tenure, and the employment status of the individual and other household members.are the kye determinants to financial literacy Older men and women in full-time work with an employed spouse have the most financial capability although many of these characteristics have significant impacts on financial capability, but results suggest that age, and employment status has the largest impacts.

Tullio Jappelli(2009),in his survey observed that literacy varies quite substantially among countries, and its level depends on educational achievement, social interactions (as proxies by the share of urban population), and mandated savings in the form of social security contributions. The contribution rate is used as an (inverse) proxy for financial market deepening to minimize the risk of reverse causation between financial literacy and financial development, financial knowledge depends on cognitive ability

Puneet Bhushan &Yajulu Medury(2013). In their work Suggest that overall financial literacy level of respondents is not very high. Financial literacy level gets affected by gender, education, income, nature of employment and place of work whereas it is found that the people who are government employee has less level in comparison to the privet employee, geographical region do not affect the level of financial literacy. The level of financial literacy among the working young in urban India is similar to the levels that prevail among comparable groups in other countries i.e. the influence of several socio-demographic variables like influence of family income and gender on various dimensions of financial literacy is similar as recorded in other studies in Indian context.

Jason West (2012)in his work show that the actions of individuals who are financially literate do not necessarily mean they will demonstrate good financial behavior. In order to improve the financial behavior of consumers, two critical areas need to be addressed. Firstly, the objectives of financial literacy programs should be not only to educate consumers about financial markets and products but highlight to individuals the psychological biases and limitations that they as humans cannot easily avoid. Secondly, the regulation of financial products sold to

consumer's needs alteration to meet the aim of protecting retail consumers from complex financial products that are confusing, ambiguous and inappropriate.

A survey, conducted by Visa, found that 34% of Indian women and 29% of Indian men claimed to have no

savings.Even 43% of Indian women do not discuss matters of money management with their children, due their own lack of understanding the subject.

Objectives of research:

- To study the present level of financial literacy in India.
- To recognise the determinants of financial literacy and education.
- To analyse the role of Regulatory authorities towards improvement of financial education in India.
- To understand the relevance of financial education in present day context?
- To suggest some measures for improving the level of financial literacy in India.

The design of research study is exploratory. The data used is secondary. I.e. data is collected from various sources such as magazines, journals, research papers; newspapers etc. different websites are also being studied to collect the required data.

Global scenario of financial Literacy: As per a global survey by Standard & Poor's Financial Services LLC (S&P) less than 25% of adults are financially literate in South Asian countries. For an average Indian, financial literacy is yet to become a priority. India is home to 17.5% of the world's population but nearly 76% of its adult population does not understand even the basic financial concepts.

The survey confirms that financial literacy in India has consistently been poor compared to the rest of the world. Financial illiteracy puts a burden on the nation in the form of higher cost of financial security and lesser prosperity. Which has been prove by the fact that most people choose to investing more in physical assets and short-term instruments, which conflicts with the greater need for long-term investments, both for households to meet their life stage goals and for meeting the country's capital requirements for infrastructure.

It's time to bring financial Experts, Subject specialised individuals and efforts under one roof and appropriately amend the necessary framework to ensure better result.

Financial regulators in India—Reserve Bank of India (RBI), Securities and Exchange Board of India (Sebi), Insurance Regulatory and Development Authority of India (Irdai) and Pension Fund Regulatory and Development Authority (PFRDA)—have created a joint charter called 'National Strategy for Financial Education', detailing initiatives taken by them and also other market participants like banks, stock exchanges, broking houses, mutual funds and insurers. What is required is a joint effort by all the banking, financial services and insurance companies as well to be able to achieve noticeable changes in the perceptions that an average Indian has about financial management. It's time to bring individual efforts under one framework to ensure better outcomes.

The recent massive exercise of demonetization should help bring many more people into the organized sector, thereby opening up possibilities for financial inclusion and literacy. However it has been observed that only 53% of Indians had bank accounts against 79% in China till 2014but the gap has narrowed significantly after the launch of Pradhan Mantri Jan Dhan Yojana, which has led to over 280 million new accounts being added to the financial system in2017.

The launch of digital wallets, Universal Payments Interface (UPI) and new-age commercial and payments banks have paved new ways for a less-cash economy. According to RBI, the total number of digital transactions has grown from over 419 million in November 2015 to 692 million in March 2017. But there is still huge scope. Nigeria, for example, is almost one-fourth of India's economy, but reported over 910 million digital transactions in 2016 alone.

The push to increase usage of mobiles for payments is significant, as India is already the world's second biggest smart phone market with over 220 million smart phone users. Mobile internet users in India total 350 million, and are expected to grow 50 million every year till 2020. These numbers create enormous possibilities to go digital and create new opportunities to engage and share financial knowledge with consumers.

The millennials are economically more active compared to their predecessors but are also more fragile in dealing with personal finances. The bottom-line, therefore, is that a 'me-too' approach to financial literacy will not work in India. All stakeholders including consumers must work in conjunction for financial literacy through a combination of innovative strategies.

Financial literacy is essential for both developed nations and emerging economies. However, we need to bear in mind that the focus of financial literacy initiatives would differ which depending on the economic profile of the target population. For developed countries, the access to financial products/

services is fairly widespread and hence, consumers/ market participants are required to be educated more about the characteristics of the financial products/services, including their risks and returns. However, for emerging market economies, ensuring adequate access to financial products and services is more important with the financial literacy initiatives focusing on creating demand for these products/services. In India, the access to products itself is lacking. Therefore, ensuring widespread access to financial products/ services and greater knowledge about the basic financial products/ services, including their risk/ return profiles, is essential for expanding the outreach and inclusiveness of the financial system. Thus, our financial literacy efforts are closely interlinked with our financial inclusion strategy.

Financial Literacy Level Across Globe

Country	Financial Literacy (In Percentage)
Norway	71%
sweden	71%
Denmark	71%
United Kingdom	67%
United States	57%
Germany	66%
South Africa	42%
Brazil	35%
China	28%
Russia	38%
India	24%

The above table shows that financial literacy stands the highest in Norway, Sweden and Denmark i.e. 71 percent. In BRICS (Brazil, Russia, India, China and South Africa) countries, the level of financial literacy is as low as 28 percent. Among BRICS, India has the lowest rate of financial literacy (24 percent). According to the survey conducted by Standards & Poor‟s, over 76 percent Indian adults lack basic financial literacy and they don‟t understand the most basic and key financial concepts. Such type of level of financial literacy can not

accelerate the pace of financial inclusion which will further hamper the economic growth of the Indian economy.

Present Scenario of India's Financial Literacy : It has been observed that the literacy level and financial literacy go hand in hand, there is direct relationship between these two variables. The below table show that Kerala being the highly literate state in India, has the second highest level of financial literacy i.e. 36 percent. States like Goa, Manipur and Gujarat stands the highest level of financial literacy at 50 percent, 36 percent, 33 percent respectively, which is still considered very low. Whereas states like Chhattisgarh, Mizoram, Bihar, Nagaland, Sikkim, Odisha, Arunachal Pradesh, Uttar Pradesh, Punjab, Jharkhand, Himachal Pradesh Maharashtra has the lowest level of financial literacy i.e. below 20 percent.

Whereas the financial literacy among Union Territories in India. Chandigarh has the highest level of financial literacy with the 38 percent followed by Delhi, Dadra and Nagar Haveli with 32 percent and 31percent respectively. Whereas Andaman and Nicobar Island shows the lowest level of financial literacy.

State-wise level of Financial Literacy in India (2015)

Name of the state/Union Territories	General Literacy (in Percentage)	Financial Literacy Level (in Percentage)
Kerela	84	36
Goa	80	50
Manipure	69	36
Gujrat	68	33
Chhatisgarh	60	04
Mizoram	77	06
Bihar	50	08
Nagaland	68	08
Sikkim	73	08
Odisha	64	09
Arunachal Pradesh	55	10
Uttar Pradesh	57	10
Punjab	67	13
Jharkhand,	56	15
Himachal Pradesh	73	16
Maharashta	73	17
Delhi	80.76	32
Dadra and Nagar Haveli	64.32	31
Andaman and Nicobar	82.43	14

***Source*- Data Complied from the National Centre for Financial Education Report, 2015.**

Determinants Of Financial Literacy And Education : Financial education is "the process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being."

No doubt the financial literacy level determined by many economic and social variables like education and income of the individuals; the social factors such like family size, family background, age, regions nature of employment have a little impact on this.

Gender: Financial literacy is affected by gender as women's literacy in India is matter of debate since past, where general financial literacy is poor in India the financial literacy among women is extremely questionable. No doubt in the present periods India has improving status of women's in terms of educations as well as employment level.

Age: Financial literacy follows an inverted-U shape with respect the age. Financial literacy increases among the youths is high as soon as the age increases it decline this is may be due to time as soon as time varies a lot of changes took place in the financial market and youth is make effort to update and accept the changes.

Education &Income: Financial literacy is associated with higher educational attainment and income. As soon as the education levels of individuals increases their understanding about the financial terms and clarity about their financial needs and goals in order to protect their finance they increases the effort toward the accessing the information ,which ultimately enhances their knowledge of present financial services and products.

Geographical region &Employment Financial literacy is associated with more sophisticated investment. Financial literacy is independent of geography and religions of the individuals. While it is dependent upon the nature of employment the private employees have better levels in comparison of government employees

Stretegies adopted in India to Promote Financial Literacy: In India, a large number of stakeholders including financial regulators, financial institutions, educationists and other agencies are involved in spreading financial literacy. Efforts are continuously been made so as to improve the level of financial literacy in India. Some of the initiatives undertaken are as follows :-

Securities Exchange Board of Indian : Securities Exchange Board of India (SEBI) has undertaken various measures to spread the financial literacy awareness across the nation to various segments of the society viz.school students, college students, working executives, middle income group, home makers, retired personnel, self help groups etc.,

Recently SEBI has launched a toll free helpline number in 14 languages for the investors wherein they can seek information on any related issue of the finance.

Reserve Bank of India : An initiative under "Project Financial Literacy" has been undertaken by the Reserve Bank of India (RBI). The objective of this project is to disseminate information regarding the basic banking concepts to various target groups, including school and college students, women, rural and urban poor and senior citizens.

Insurance Regulatory and Development Authority : Insurance Regulatory and Development Authority (IRDA) has taken up different steps in the area of financial literacy. Awareness programmes has been organised on national television and radio wherein the simple messages about the rights and duties of the policyholders are discussed in English, Hindi and 11 other Indian languages.

An official website has been designed for the consumer education in insurance by IRDA.

Pension Fund Regulatory and Development Authority : The Pension Fund Regulatory and Development Authority (PFRDA) has developed Frequently Asked Questions on the pension related issues on its official website, and has associated itself with the various non government organizations to spread the pension awareness in India.

Other Market players : In view of the national emphasis on electronic benefit transfer, the commercial banks have initiated various measures for creating awareness through Financial Literacy and Counselling Centres and Rural Self Employment Training Institutes on financial literacy.

The objective of these centres is to advise people on gaining access to the financial system including banks, creating awareness among the public about financial management counselling people who are struggling to meet their repayment obligations and help them resolve their problems of indebtedness, helping in rehabilitation of borrowers in distress etc.

Similarly, many Stock Exchanges like National Stock Exchange, Broking Houses and Mutual Funds have initiatives in the field of financial education that spawns conducting seminars, issuance of do's and do not, and newspaper campaigns. Insurance companies too, carry out campaigns and other educational activities for generic education in insurance.

Conclusion: The strategy for improvising the financial well being of individuals, India should be focused on the young investors along with educating and securing interest of senior citizens of India.

Engaging Expert panel /Forum to analyse the global benchmark and standards and recommend the required changes and amendments with complete clarifications.

Refrences:

1. P. Bhushan Et Al. Financial Literacy And Its Determinants (2013), Ijebea Pp. 155-160
2. Chakrabarty, K. C. (2013). The what, why, who and how of financial literacy. Retrieved from RBI Speeches: http://www.bis.org/review/r130205h.pdf.
3. W.Jason.(2012). Financial Literacy Education And Behaviour Unhinged:Combating Bias And Poor Product Design, International Journal Of Consumer Studies 36.
4. Rekha, Lavanya. (2015). Financial Literacy : The Indian Story. *World Journal of Social Sciences. Vol. 5(3).* pp. 45-57.
5. Martin, Matthew. (2007). A Literature Review on the Effectiveness of Financial Education. Federal Reserve Bank of Richmond Working Paper No. 07-03. Retrieved from https://poseidon01.ssrn.com/delivery.pdf. Accessed on January 4, 2017.
6. National Centre for Financial Education. (2014). Report on Financial Literacy in India. Retrieved from http://www.ncfeindia.org/national-survey. Accessed on January 4, 2017.
7. http://Indiabudget.Nic.In/ Economic Survey 2012-13

□□□

IBS®

ICFAI BUSINESS SCHOOL

ICFAI Business School, Mumbai

2nd International Conference on Finance and Economics

Issues & Implications in Corporate Consolidation

April 2018

Conference Proceedings

SPD®

AMDISA

SUPPORTED PROGRAMME

Financial Markets and Investment Melange

5

Impact of Announcement of Final Dividend on Share Price Based on Consolidated Financial Statement

Dr. Sandeep R. Poddar, Assistant Professor, S.P.D.T. Lions Juhu College of Commerce-Andheri, poddarsr@rediffmail.com

Abstract

Corporate finance focuses on ways and means for maximization of shareholders wealth. The [illegible] associated with investment, finance additionally and/or dividends are expected [illegible] price. Capitalization is influenced by share value price hooked up by the market. The [illegible] growth prospects, strategic direction and potential for future results affects the share costs. [illegible] in market costs replicate the perceived increase or decrease within the price of the [illegible] corporate amidst ever-changing atmosphere associated in response to make-up the co[illegible] as relations with shareholders.

Keywords: *Finance, Announcements, Dividend*

INTRODUCTION

Markets tend to be derived by the information updates of events within the extern[illegible] additionally by the information communicated by the corporate through its [illegible] Indian exchange has grown up over a period to emerge because of the most out[illegible] The capitalist must be alert and understand the means of the various terms [illegible] corporation declares dividend like money dividend, dividend, ex-dividend date, effective [illegible]

Definition of Dividend

A dividend is a distribution of some of a company's earnings, determined by the board of [illegible] to a category of shareholders. Dividend will be issued as money payments or as shares of [illegible]

Cash dividends area unit unremarkably paid to the shareholder every quarter, but so[illegible] dividend annually or semi-annually.

Sometimes firms additionally distribute dividend, whereby further shares are unit [illegible] shareholders. Dividends also are called stock splits.

SS INTERNATIONAL RESEARCH NETWORK

SS INTERNATIONAL JOURNAL OF ECONOMICS AND MANAGEMENT
(Internationally Indexed, Listed & Referred E-Journal)

A Study on Commuter's Satisfaction Level toward Mumbai Metro

Dr.Kuldeep Sharma* & Sandeep R. Poddar**

*K.P.B. Hinduja College of Commerce

**S.P.D.T. Lions Juhu College of Commerce-Andheri

Abstract

Consumer switching behavior is transparent and they are valuing psychic cost, time cost and journey , their comfort for travelling from one place to another place. Due to deregulation, availability of alternative mode of transportation and increasing expectation of the Commuter'ss, public transport organizations are adopting Commuter's centric approach for offering better quality of services to Commuter's The study is done to identify the level of commuters satisfaction towards Mumbai Metro, through questionnaire method also to identify the various factors influencing their satisfaction level towards Mumbai Metro. The sample comprises 100 respondents who are the commuters of Mumbai Metro.

Keywords: Commuters, public transport, Mumbai metro, Satisfaction,Services

Introduction:

Fast increase of population coupled with large-scale immigration because of high economic growth has resulted in ever increasing demand for better transport, putting excessive pressure on the city's existent transport infrastructure. Like many other cities in the developing world, the city faces acute transport management problems leading to air pollution, congestion and resultant loss of productivity. Services quality and Commuter's satisfaction are the two important areas over a decade, both for the academic world and for the researches. The attention directed to these two concepts, services quality and Commuter's satisfaction is mainly due to the rapid increase in the competition in the market, as well as due to the pressure of political factors and of the population, over organizations in the field of public administration. Mumbai Metro Railways has become very popular in advanced transportation practice in India .It is equipped with state of Art Infrastructure,

89

2017-18 (02)

EXCEL International Journal of Multidisciplinary Management Studies ____________ ISSN 2249- 8834
EIJMMS, Vol.8 (3), MARCH (2018), pp. 7-42
Online available at zenithresearch.org.in

STUDY ON THE RETURNS FROM AN IPO IN INDIAN MARKET

DR.SANDEEP R. PODDAR

S.P.D.T. LIONS JUHU COLLEGE OF COMMERCE-ANDHERI.

ABSTRACT:

An initial public offering (IPO) is the first time that the stock of a private company is offered to the public. IPOs are often issued by smaller, younger companies seeking capital to expand, but they can also be done by large privately owned companies looking to become publicly traded. The paper aims to analyse returns with respect to IPO in Indian market. Secondary data is used to analyse the returns.

KEY WORDS: IPO, Returns,Market.

Introduction

In an IPO, the issuer obtains the assistance of an underwriting firm, which helps determine what type of security to issue, the best offering price, the amount of shares to be issued and the time to bring it to market.

<u>The Process:</u>

- The Issuer who is planning an IPO nominates a lead merchant banker as a 'book runner'.
- The Issuer specifies the number of securities to be issued and the price band for orders.
- The Issuer also appoints syndicate members with whom orders can be placed by the investors.
- Investors place their order with a syndicate member who inputs the orders into the 'electronic book'. This process is called 'bidding' and is similar to open auction.
- A Book should remain open for a minimum of 5 days.
- Bids cannot be entered less than the floor price.
- Bids can be revised by the bidder before the issue closes.
- On the close of the book building period the 'book runner evaluates the bids on the basis of the evaluation criteria which may include –
    - Price Aggression
    - Investor quality
    - Earliness of bids, etc.
- The book runner and the company conclude the final price at which it is willing to issue the stock and allocation of securities.

291

20-21
JANUARY
2018

24th NATIONAL CONFERENCE OF

MAHARASHTRA STATE COMMERCE ASSOCIATION

Organised by
Vidya Shikshan Prasarak Mandal AHE'S

CENTRAL INSTITUTE OF BUSINESS MANAGEMENT RESEARCH & DEVELOPMENT, NAGPUR

In Association with

Department of Commerce,
RASHTRASANT TUKADOJI MAHARAJ NAGPUR UNIVERSITY (RTMNU)

CONFERENCE PROCEEDINGS

ISBN 978-81-930128-9-5

www.cibmrdcimc.in

CIBMRD

309

 ISBN 978-81-930128-9-5

INDEX

A STUDY ON IMPACT OF DEMONETIZATION ON NET BANKING IN INDIA

Dr. Sandeep R. Poddar
S.P.D.T. Lions Juhu College of Commerce-Andheri

Abstract

November 8, the most momentous day of this past year, saw Donald Trump spectacularly defeat Hillary Clinton to become the next President of the United States. On that same day, India's Prime Minister, Narendra Modi, gave a surprise address in which he announced the demonetization of the 500 and 1000 rupee notes. In the United States, 40% of transactions involve cash. That's a larger share of economic activity than debit cards (25%) and credit cards (17%), yet hardly indispensible. Now imagine an economy, not quite as large but still massive, in which cash is used in 90% of transactions. Further, in this economy, 86% of the cash in circulation exists in the form of two banknotes, the 500 (roughly $7.5 USD) and 1000 (roughly $15 USD) bills. To understand the impact of the same study is under taken.

Key words:Impact, Net Banking, Demonetization

Introduction on net banking

The concept of Internet banking has been simultaneously evolving with the development of the World Wide Web. Programmers working on banking data bases came up with ideas for online banking transactions, sometime during the 1980s. The creative processes of development of these services were probably sparked off after many companies started the concept of online shopping. The online shopping promoted the use of credit cards through Internet. Many banking organizations had already started creating data ware housing facilities to ease their working staffs. The developments of these databases were widely used during the development of ATM's.

Sometime in 1980s, banking and finance organizations in Europe and United States started suggestive researches and programming experiments on the concept of 'home banking'. Initially in the 80's when computers and Internet were not so well-developed, 'home banking' basically made use of fax machines

211

proceeding

Research Dimensions

UGC - Journal No. 45814

ISSN No. 2249-3867 Impact Factor: 5.1899(UIF)

Vol III , March 2018

Nagrik Shikshan Sanstha's
College of Commerce & Economics

Afiliated to University of Mumbai
Re-accredited (3rd Cycle) 'B++' Grade by NAAC
M.P. Mills Compound, Behind AC Market, Tardeo, Mumbai 400034,
Tel. 022 23510203 Website : nsseducation.org,

One day Multidisciplinary National Conference
on
"Recent Trends and Issues in Commerce, Management and Economics: A road map tochange India's future"

Saturday, 24th March 2018

College Building
Auditorium, 'B' Wing,
N.S.S. College of Commerce & Economics, Tardeo, Mumbai
Email : nsscomm@gmail.com

RESEARCH DIMENSIONS

Content

ISSN NO:-2249-3867 Impact Factor : 5.1899(UIF)

RESEARCH DIMENSIONS
ISSN: 2249-3867
IMPACT FACTOR : 5.1899(UIF)

"ATTRITION IN INDIAN INFORMATION TECHNOLOGY COMPANIES"

Dr. Nanda Indulkar
Assistant Professor In Commerce , Smt. Parmeshwaridevi Durgadatt Tibrewala Lions Juhu College Of Arts Commerce And Science J. B .Nagar , Andheri East, Mumbai .

INTRODUCTION:

India is ranked as second highest in the world for providing information technology services after United States on America. There is a huge scope for Indian IT companies in foreign market which is creating more job opportunities for software engineers. This sector is expanding rapidly and demand for highly qualified employees astounding. Every IT company is in need of competitive employee to achieve their goals. This creates competition among IT companies which led to offer good scale and better facilities to retain employees. Some companies are poaching other company's employees by offering better work environment. Here, Human Resource Department plays key role to control attrition by offering different kinds of facilities according to need of employees. It is important to treat employees as success partners than just slaves. This will help gain the confidence of employees and company can properly utilize their potentials in better way.It is nuisance for the HR department to invest more time in making new employees aware about company policies, culture and values. Human Resource Manager should analyse employees well and try to retain quality employees by offering proper motivational factors.

In many cases, it has been seen that 80% of employee leave their organisation because of poor management system. Normally, when employee does good job he /she gets promotion as team leader. It is duty of team leader to develop their team members and make them capable to handle their own teams in near future. Instead of that, team leaders are not spending quality time teaching their members new skills. This created dissatisfaction among team members, they wish to grow in the same environment. If they get opportunity, they will stay. If they don't get opportunity, they will leave the organisation.

IT companies need highly qualified employees for their projects. This creates more expectation on the part of employees from their companies.Major companies like TCS and Infosys are also facing attrition problems. They are implementing different strategies in their companies to retain competent employees. Attrition rate is still in two digits for both the companies which affects whole working atmosphere as well as corporate image.

MEANING OF ATTRITION:

Attrition is gradual reduction in strength of employees in organisation. It means employees are leaving organisation in case of retirement, death or for better opportunities. IT companies faces attrition problems maximum time because employee is leaving job for higher education. Attrition can be done intentionally due to reduction in cost and survival in the competitive market. There are cases where company indirectly forces employees to take voluntary retirement. If the company does not appoint another employee for the same post. Then the work of that person is transferred to another. This is creating more work pressure on the surviving employees. This is major drawback of attrition.

OBJECTIVE OD THE STUDY:
"TO FIND OUT REMEDIES TO MINIMIZE ATTRITION PROBLEMS IN THE IT COMPANIES"
RESEARCH METHODOLOGY:

This research paper is based on secondary data such as books, online articles and research papers and case studies on Infosys and Tata Consultancy Services.

CAUSES OF ATTRITION IN IT INDUSTRY:

1. **Better Opportunity**: - Competitive employee is always in search of better salary or better position in organisation. It is desire of the employee to achieve hispersonal goals with organisational goals. If employee feels that current organisation cannot fulfil his goals, then he may join another organisation for better opportunities.
2. **Ineffective Top-Level Management**: -Top level management is not implementing proper facilities for benefit of the employees. In such cases, employees feel dissatisfied which results in employee turnover.
3. **Lack of Motivation and training programmes**: - Organisation is not conducting proper training and development programme for the growth of employees, they feel more reluctant to work at such organisation. Lack of monetary and non-monetary benefits can create disinterest in work and make employee search for another job.
4. **Migration**: - Migration to another state or country by one of the family members can push employee to leave the job. Employees like to be with the family, it is a social need. This also gives rise to attrition.
5. **Conflicts with Superior**: - Employees can be dissatisfied with the workplace, if he is not having good relations with his superior. This makes them think that they will not have future in such organisation. Superiors will not give them proper growth opportunities.
6. **Easy Job Availability**: - IT sector is having more demand for professional employees which makes availability of good job opportunities. Employees can easily switch their jobs and work for another organisation.

CASE STUDY ON ATTRITION IN TCS: -

Tata Consultancy Services is one of the leading organisation in IT sector of India. Company showed its 940 million net profit in year 2016. It has achieved lots of national and international awards for their work in foreign countries. Though company is increasing their strength by hiring new employees, it is still affected by the attrition problem. In the year 2015, company had 3,44,691 employees and attrition rate was 15.9%.
In the year 2016, first quarter showed that TCS employee strength has been increased to 3,62,079. Attrition rate was reduced to 13.6%. In the year 2017, there is gradual reduction in attrition rate to 11.9%. Company is working hard to control their attrition rate. They are using various employee retention policies.

CASE STUDY ON ATTRITION IN INFOSYS: -

Infosys is the second largest Indian IT company in terms of revenues. In spite of this fact, company is having high attrition rate. In the march 2016, attrition rate was 18.7%, nearly 34688 people left company in year 2016. Every quarter showed rise in number employees leaving the company. This results in attrition rate raised to 19.2% in march 2017. Infosys is not even hiring people for the vacant posts as it shows gradual reduction in their addition of number of employees. Company added 6320 people in financial year 2017 which is not even half that they added in financial year 2016 i.e. 17857. It has been seen that attrition rate in June quarter has raised to 21% as compared to its previous quarter that is 17.3%.

SUGGESTIONS TO CONTROL ATTRITION IN IT COMPANIES: -

- **Fair Promotion Practices**: -Employees should be treated fairly for their promotion and growth opportunities. This will make them work for organisation for long term. Favouritism and nepotism should be stopped immediately. It makes employees leave the organisation.
- **Job Enrichment and Job Enlargement**: - It makes employees loose interest in work if they do same work over and over again. They need challenging task, this makes them creatively awake. It is human

need to be enthusiastic about their work. Human Resource Manager should implement proper job enlargement and job enrichment policies in the organisation.

- **Exit Interview**: - Exit interview is conducted to understand the reason behind employee turnover. This will make organisation aware about certain issues which is creating dissatisfaction at work. It will help to rectify some of the policies for betterment of employees and help retain employees for longer duration.
- **Team Spirit**: - Organisation must encourage team activities which can help employees develop good human relations. This generates team spirit among employees and help them bound with each other for longer duration. This motivates employees for better work and encourages them for more efficiency.
- **Career Planning and Succession Planning**: - Employees have their own goals to achieve in the organisation. No one wants to retire at the same place which they join at the entry level. They want to grow in the organisation which can be done only if organisation uses proper performance appraisal and training programmes for the development of employees.
- **Good working conditions**: -Proper working conditions help employees work effectively and complete their targets on time. If the working conditions are not up to the mark, it creates dissatisfaction among employees. It is important to pay attention to working conditions.
- **Training and Higher Education**: - In IT sector, employees tend to take sabbatical leaves for higher studies or to train themselves for better opportunities. If the leaves are not sanctioned by the organisation, then employees do not have other option but to leave the organisation. This creates problem for company as they have to find new employee, train him and make employee understand all rules and regulation and technics of work. It increases cost and wastes the time. Companies should have tie up with different educational institution who are providing proper higher education and advance knowledge to the employees. This is how IT companies can help their employees get good knowledge and train them properly. Employees will feel more motivated to do the work at such organisation.
- **Proper Placement**: - Placement is right person for the right job. If employee feels he is not suitable for job he is doing. He might turn in the resignation. There has to be proper placement procedure in IT companies which can help to preserve employees for longer duration.
- **Rewards and Recognition**: - Employees need recognition for their work in organisation. It is important to evaluate employee performance time to time. This helps to find out employee's dedication towards work. Dedicated employee should be rewarded properly so they can keep doing good work for their organisation. Proper compensation should be given to employees which shall not create any dissatisfaction.
- **Social and cultural environment**: - IT companies should maintain proper working environment. It should not focus on one religion or community. They should celebrate every festival with proper enthusiasm, this will help to control problems of diversity. Groupism should be avoided strictly in the organisation. it might create negative image of the company.
- **Employee Stock Options Programme**: - IT company can provide long term benefits to their employees in the form of shares , debentures and bonds. This will help to retain employees for longer duration. It also helps to create good image of the organisation.
- **Mentoring**: - Mentoring activities should be promoted heavily in the organisation. This helps to encourage superiors to guide their subordinates effectively. New employees can easily get guidance and learn their work at faster pace. They can share their problems and new ideas with the superior before implementing. This will help them understand work in better way and they can commit less mistakes.
- **Employees participation and empowering**: - Companies should take suggestions from employee on certain issues that involves interest of employee. This will make them feel important and they will not resist any technological change in the organisation. This helps them to empower in organisation.

CONCLUSION:

TCS and Infosys are earning huge amount of foreign capital for the nation. It is crucial problem for country if such companies fail to retain the employees. TCS policies seem to work better in the current scenario. They are working hard to control their attrition rate than Infosys. Infosys faced major problem in quarter June, which couldbe because of employees leaving job for higher education. TCS has implemented a policy to retain their employees which is three months' notice period. This helps them evaluate reason behind increase in resignation letters from employees. It gives them time to convince employees not to leave organisation. TCS is implementing Human Capital Analytics which works on four major dimensions like employee profile, performance, psychographs and market data. This helps them to evaluate each and every employee's worth for the company. Such technology helps them to retain quality employees and eradicate others. It seems to work for TCS as attrition rate for it is gradually reducing. On the other hand, Infosys has implemented fast track programmes for high performers so they can stop employee turnover. This is not working that effectively as rate of attrition is still high in the Infosys.

REFERENCES: -

Article by Dhilon Manjula, "Attrition in Indian IT Sector, published by Indian Federation of United Nations Association, New Delhi, ISBN 978-81-931039-1-3 19th June 2016.

Article by Goswani Brijesh and Jha Sushmita, "Attrition issues and Retention Challenges of Employees", International Journal of Scientific & Engineering Research 2012

Article by Kaur Savneet "Attrition in India- Causes and Remedies", International Journal of Emerging Research in Management & Technology.

http://www.business-standard.com/article/news-ians/marginal-decline-in-tcs-attrition-rate-118011101423_1.html

http://www.infotechlead.com/bpo/infosys-outlines-strategies-control-attrition-22040

https://economictimes.indiatimes.com/topic/TCS'-attrition-rate/news

https://www.indiainfoline.com/article/news-top-story/infosys-saw-more-people-leaving-in-fy17-attrition-rate-at-19-117041300378_1.html

https://www.tcs.com/tcs-delivers-steady-performance-in-q3

https://www.tcs.com/tcs-financial-results-q1-fy-2017

https://www.thehindubusinessline.com/info-tech/it-majors-see-high-attrition-rates-in-q1/article8960452.ece

Marathe Sushma, "Attrition Management", ICFAI UNIVERSITY PRESS (2006)

Varma Anil, "Challenges of Attrition and Retention Strategies", ICFAI UNIVERSITY PRESS (2008)

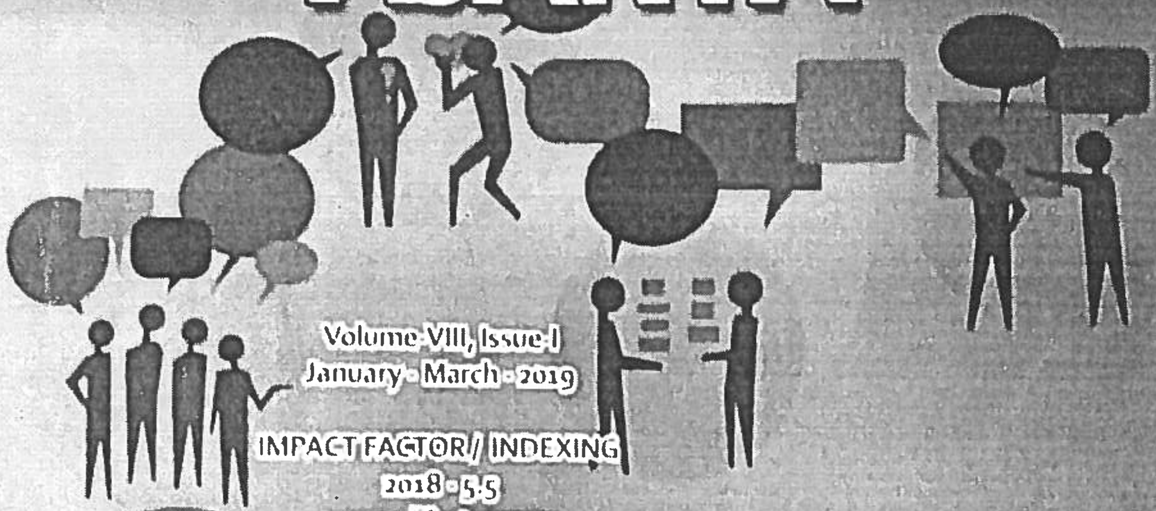
12-20

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

ISSN 2277-5730

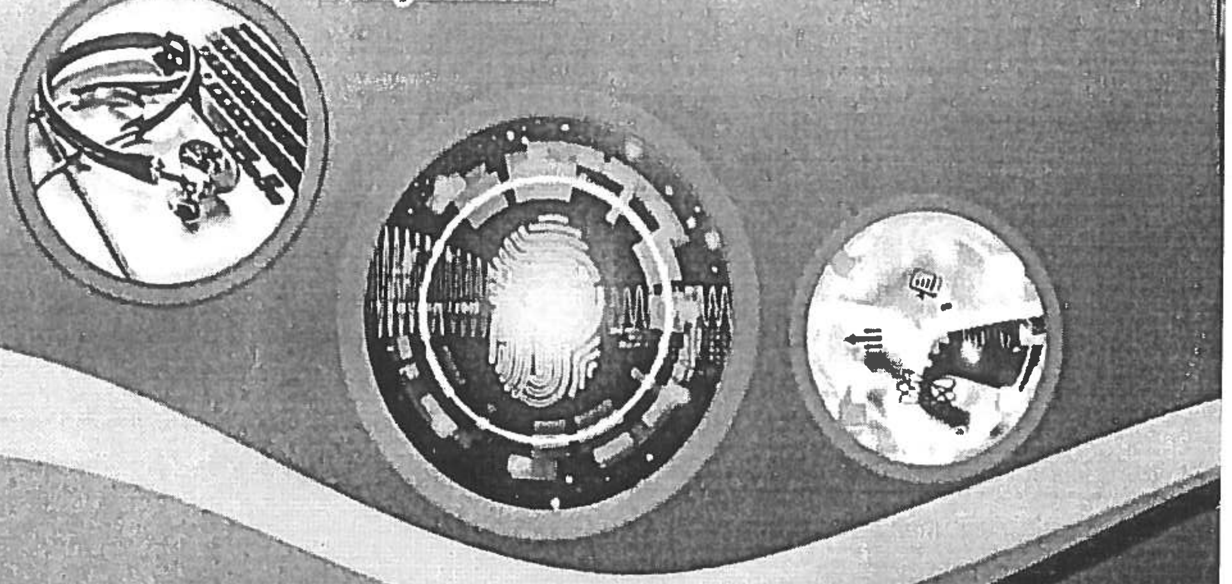
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA



Volume-VIII, Issue-I
January - March - 2019

IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com



Ajanta Prakashan

7. Rising Stars of our Society

Dr. Nidhi Pundir
Assistant Prof., Smt. P.D. Tibrewala College Andheri (East), Mumbai.

Abstract

Through this paper I try to focus on rural women in India their condition, their status in society and what are the step taken by government to empower rural women. Pandit Jawaharlal Nehru Lal Nehru had once said ," You can tell the condition of a nation by looking at the status of its women" India is an agricultural country here main occupation of people are farming. Rural women are key agents for achieving the transformational economic, environmental and social changes required for sustainable development.

To conclude It aims to empower rural women to claim their rights to land, leadership, opportunities and choices and to participate in shaping laws, policies and programs.

Key words: empower, rural women etc.

Objectives of the Study

Objectives of my paper is to find out some aspects of rural women's life and also try to cover the points of empowering rural women.

Research Methodology

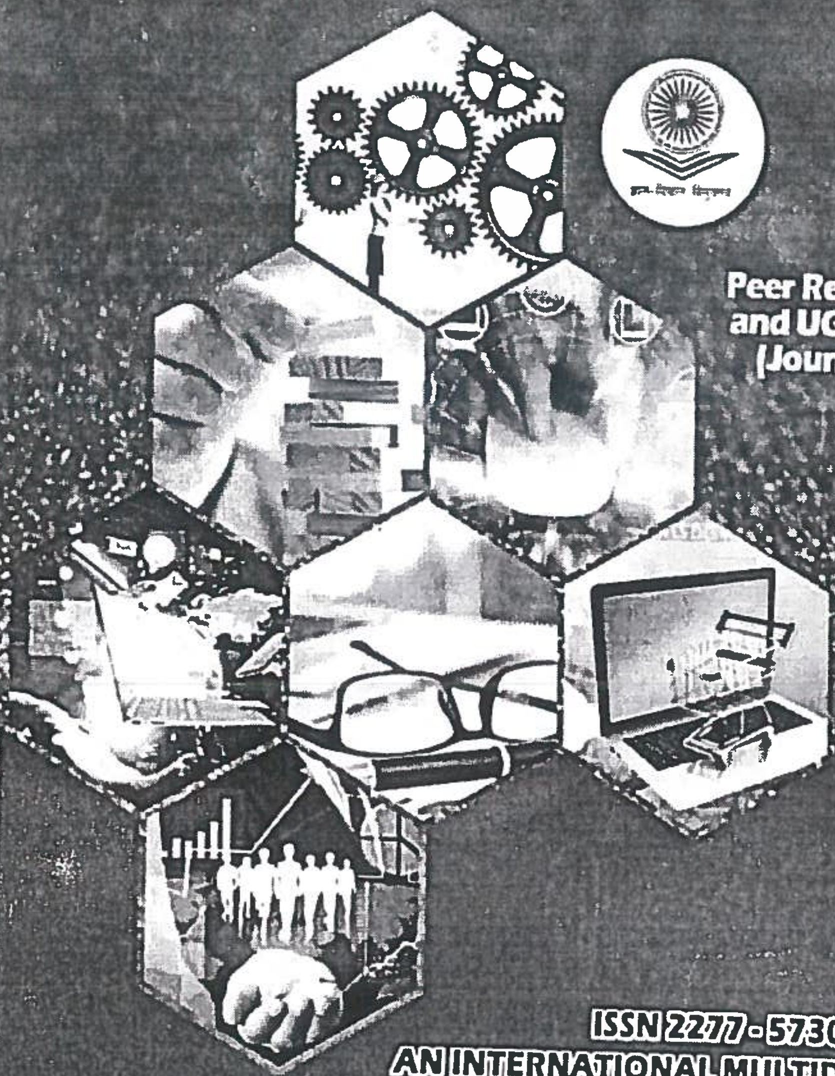
It is descriptive research based on secondary data collected from various sources like journals, magazines, government websites, articles in newspaper internet etc.

Limitations of my Study

The study is entirely based on secondary data.

Introduction

India is a country of Gods and Goddess. Women are worshipped as deities, without whose blessings, work cannot be initiated. Women: the word sounds so powerful since eternity, women have played a role more important than man and that is no exaggeration. The world would not have been the same lovely adorable and liveable place without wonderful contribution so selflessly made by women. It has been said that, you teach a female and build up a nation and truth can't be closer.



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

ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY QUARTERLY RESEARCH JOURNAL

AJANTA

Volume-VIII, Issue-I
January - March - 2019
Part - V

IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com

Ajanta Prakashan

VOLUME - VIII, ISSUE - I - JANUARY - MARCH - 2019
AJANTA - ISSN 2277 - 5730 - IMPACT FACTOR - 5.5 (www.sjifactor.com)

17. Empowering Women through Education

Dr. Nidhi Pundir
Assistant Prof., Rajasthani Seva Sangh's Smt. P.D. Tibrewala College Andheri (East), Mumbai

Abstracts

The paper being presented is an attempt to study the status of women empowerment through education using various key indicators and tools such as decision making process, leadership skills, for managing the resources , conflict management, negotiations skills effective communication and presentations skills. keeping self- motivated, stakeholder management using stress management technique . freedom of movement etc. Through this paper I tried to highlight some successful Indian women achievers who have been pioneers and led large organizations in banking, law, the media, advertising, government services, health care, consulting etc. I tried to focus on their guiding principles that were helpful to these successful women in their journey of life.

Key words *Leadership , empowerment, etc*

Introduction

Empowerment of women is essentially the process of uplifting the economic social and political status of women in the society. .Pandit Jawaharlal Nehru Lal Nehru had once said ." You can tell the condition of a nation by looking at the status of its women" One such way is higher education . By educating a woman you educate the whole family. An educated women is better capable of taking care of the health nutrition and education of her family. An educated women has better sense of decision making, leadership, effective communication skills etc.

Some examples are Arundhati Bhattacharya, Kaku Nakhate, Naina Lal Kidwai, Kiran Bedi, VijayLakashmi Iyer from banking and capital markets, Anjali Basnal, Bharti Gupta Ramola from Consulting etc.

Objectives of the study- Objectives of my paper is to analyse the importance of women empowerment through education and tried to give some suggestions based on lives of some successful Indian women.

Research Methodology: It is descriptive research based on secondary data collected from various sources like journals, magazines, government websites, articles in newspaper etc