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In collaboration with

University of Mumbai & **India Accounting Association**
[Thane Branch]



मुंबई विद्यापीठ
University of Mumbai



Organises
5th International Multi-Disciplinary Conference
on

"ROLE OF EDUCATION IN SUSTAINABLE DEVELOPMENT"

On 8th February 2020.

(PEER REVIEWED)

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VOLUME-2

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ABOUT THE COLLEGE

Chandrabhan Sharma College was established by Smt. Durgadevi Sharma Charitable Trust in the year 2004. The Managing Trustee of the Trust, Shri Prashant Gopal Sharma founded the College in memory of his late grandfather Pandit Chandrabhan Sharma, a renowned freedom fighter, philanthropist, social reformer and businessman. As per his philosophy the college is dedicated towards providing quality education, building values, nurturing talent and developing intellectual faculties for the learners. The college is affiliated to Mumbai University. The Degree College conducts various courses like B.Com, B.Sc (IT), BAF, BMS, BBI, BMM and BFM. The college is also affiliated to YCMOU and conducts three year degree courses in BCA and BIM. Currently more than 3000 students are pursuing their degree from the college. The education facilities are open to all communities. During a short span of time, the college has acquired good reputation, campus discipline and high academic standards. The college also ensures that students are offered opportunities to excel in extra-curricular fields like sports, cultural activities and also in co- curricular fields like NSS, DLLE and WDC.

ABOUT UNIVERSITY OF MUMBAI

University of Mumbai (also known by its former name University of Bombay, the name until 1997, or Bombay University), Informally known as (MU), is one of the earliest state universities in India and the oldest in Maharashtra. It offers bachelors, masters and Doctoral courses, as well as diplomas and certificates in many disciplines like the Arts, Commerce, Science, Medical and Engineering

ABOUT INDIAN ACCOUNTING ASSOCIATION - Thane Chapter

The Association was founded by academicians and professionals in accounting on March 17, 1969, and inaugurated on February 14, 1970 by the Accountant General of Uttar Pradesh. It is a member organization of the International Association of Accounting Education and Research (IAAER). It is also a member of prestigious American Accounting Association (AAA). At present, IAA has a network of 53 branches in India with more than 5600 life members, and a Research Foundation as an affiliate at Kolkata. It publishes bi- annual research journal, 'India Journal of Accounting' in the months of June & December. The Association gives IAA Young Research Award and IAA fellowship. The association offers life membership and annual membership for individuals & institutions through its chapters across India.

ABOUT THE CONFERENCE

Good quality education is an essential tool for achieving a more sustainable world. Education in sustainable development (ESD) promotes the development of the knowledge, skills, understanding, values and actions required in creating a sustainable world, which ensures environmental protection and conservation as well as promotes social equity and encourages economic sustainability. The aim of ESD is to enable people to make decisions and carry out actions to improve our quality of life without compromising the planet. It also aims to integrate the values inherent in sustainable development into all aspects and levels of learning. There are a number of key themes in ESD and while the dominant focus is on environmental concerns, it also addresses themes such as poverty alleviation, citizenship, peace, ethics, responsibility in local and global contexts, democracy and governance, justice, human rights, gender equality, corporate responsibility, natural resource management and biological diversity. The conference tries to explore the changes in various areas that are likely to take place in the next few decades. It also emphasizes the prospects and challenges in the different phases of "Education in sustainable development".

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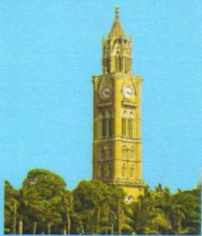
Prof. Suhas Pednekar
Vice Chancellor

MESSAGE

It gives me immense pleasure to know that Chandrabhan Sharma College of Arts, Science and Commerce in association with University of Mumbai and Indian Accounting Association - Thane Chapter is organizing One Day International Multidisciplinary Conference on "Role of Education in Sustainable Development" on 8th February, 2020.

Heartiest congratulations to Chandrabhan Sharma College of Arts, Science and Commerce for this laudable effort and all the best wishes to all the research delegates. I am sure that there will be high level of deliberation and panel discussion on the theme and there will be learning for all who are part of this conference. I extend my support and well wishes for the success of this conference which is ready to ignite the minds for a better tomorrow.

Prof. Suhas Pednekar
Vice Chancellor



University of Mumbai



Prof. Ravindra D. Kulkarni

M.Tech., Ph.D

Pro-Vice Chancellor

MESSAGE

It gives me an immense pleasure to know that Chandrabhan Sharma College of Arts, Science and Commerce in association with University of Mumbai and Indian Accounting Association - Thane Chapter is organizing One Day International Multidisciplinary Conference on "Role of Education in Sustainable Development" on Saturday 8th February, 2020.

It is certainly a positive step taken by the college to promote research. The conference will provide new insights to the participants about sustainable development which is a very important subject in the current scenario. The conference will definitely be an eye opener and fruitful for all the participants.

I wish the delegates and the organizers of the conference all success in making the conference memorable and successful.

(Prof. Ravindra D. Kulkarni)

MESSAGE FROM THE MANAGING TRUSTEE



SHRI. PRASHANT SHARMA

At the outset I would like to congratulate the Principal and the staff of Chandrabhan Sharma College for organizing the 5th International Multidisciplinary Conference on “Role of Education in Sustainable Development” .Considering the theme of the conference ,it would be apt on my side to put my views on the topic with contextual relevance in Indian economy.

The importance Sustainable Development is increasing across the globe and the emphasis has been shifted from a solely economic perspective to a larger view of development that includes three pillars i.e., environmental, social and economic sustainability . Moreover, it is also recognized that policy instruments or technological solutions are not going to be enough for achieving Sustainable Development rather behavioral change and public awareness are very crucial for sustainable development. Therefore, the role of education and its outreach programs such as training and capacity building, communication, creating public awareness, scientific and applied research, sharing and access to information, networking, partnerships etc. become the key strategies for achieving the Sustainable Development.

I am sure that the conference will bring useful insights, innovative thoughts and ideas as well as out of the box thinking from the participants and the paper presenters on the conference theme.

My best wishes for the success of the conference

MESSAGE



DR. ARVIND LUHAR
Chairman, IAA Thane Chapter

It gives me immense pleasure to acknowledge and announce that Chandrabhan Sharma College of Arts, Science & Commerce, University of Mumbai & Indian Accounting Association [Thane Chapter] organising One Day International Multi-Disciplinary Conference on “Role of Education in sustainable development” which provides a platform to scholars, researchers & professionals of diverse disciplines to discuss the various aspects of role of education.

Hearty congratulations to Chandrabhan Sharma College of Arts, Science & Commerce for this laudable effort and all the best wishes to all the research delegates. I am sure that there will be high level of deliberation and panel discussion on the theme and there will be learning for all who are part of this conference.

I extend my support and well wishes for the success of this conference which is ready to ignite the minds for a better tomorrow.

Dr. Arvind Luhar
Chairman, IAA Thane Chapter

MESSAGE FROM THE PRINCIPAL



It is a matter of great pride and honor for us at Chandrabhan Sharma College to organize an International Conference on “Role of Education in Sustainable Development” which is a very apt theme taking into consideration the current global scenario.

Education for Sustainable Development (ESD) is simultaneously a sub-field of education and a conceptual tool to aid policy makers in authoring educational policies that take into account the present environmental, societal and economic challenges. Education for Sustainable Development is based on all levels and types of learning - learning to know, learning to be, learning to live together, learning to do and learning to transform oneself and society.”

ESD can be seen as the total sum of diverse ways to arrive at a ‘learning society’ in which people learn from and with one another and collectively become more capable of withstanding setbacks and dealing with sustainability-induced insecurity, complexity and risks. From this vantage point, ESD is about - through education and learning - engaging people in sustainable development issues, developing their capacities to give meaning to Sustainable Development and to contribute to its development and utilizing the diversity represented by all people - including those who have been or feel marginalized - in generating innovative solutions to Sustainable Development challenges and crises.”

I am glad that we have received a large number of research papers from various Institutions encompassing both theoretical and empirical work.

I am very grateful to the management for supporting us in organizing the Conference.

I would also like to take this opportunity to thank all the delegates, teaching and non-teaching staff members for their active participation in the conference.

Dr. PRATIMA SINGH

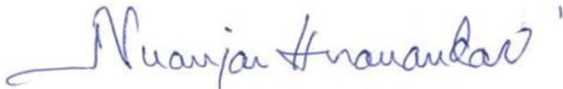
Chandrabhan Sharma College

MESSAGE

It gives me immense pleasure to know that Chandrabhan Sharma College of Arts, Science and Commerce in association with University of Mumbai and Indian Accounting Association - Thane Chapter is organizing One Day International Multidisciplinary Conference on "Role of Education in Sustainable Development" on Saturday 8th February, 2020.

To generate globally competitive youth Team CSC is striving hard not only to provide quality education but also provided platform to ensure all-round development in the personality of the students. I would like to congratulate the college for organizing International Conference on such important area which calls for deliberations among researchers. The conference would provide the participants a platform to share and express their views on Education & Sustainable Development.

I extend my greetings to all the participants and best wishes to the organizers for the success of the conference.



NIRANJAN HIRANANDANI



FROM STRATHCLYDE BUSINESS SCHOOL, UNIVERSITY OF STRATHCLYDE, GLASGOW

PROFESSOR IAN WOOTON, VICE-DEAN (INTERNATIONAL)

I am delighted to hear that Chandrabhan Sharma College is hosting the Fifth International Multidisciplinary Conference on the "Role of Education in Sustainable Development" on 08 February 2020.

This is an area of research that has global relevance and no small degree of urgency. I trust that the papers and discussions at the conference will offer new insights and understanding into the complex issues associated with sustainable development.

I wish all the participants in the conference my best wishes for a rewarding and productive exchange of ideas. I would also like to extend my congratulations to the Management, Principal and Staff for their efforts in organising the event.

A handwritten signature in red ink, which appears to read "I. Wooton", is positioned below the main text.

MESSAGE



MR PARAG ALAVANI

MLA-Santacruz

It gives me immense pleasure to know that Chandrabhan Sharma College is hosting 5th International Multidisciplinary Conference on “Role of Education in Sustainable Development” on 8th February, 2020 .

I would like to appreciate the organizing committee for choosing such a contextual and relevant theme for their conference. I am sure the conference will provide deeper insights to the participants towards sustainable development

I would like to congratulate the Management, Principal and Staff for organizing this conference and extend my good wishes for the event. .

MESSAGE



Dr. ARJUN GHATULE

Controller of Examination YCMOU

It very pleased to know that Chandrabhan Sharma College is organizing its 5th International Multidisciplinary Conference on “Role of Education in Sustainable Development” on 8th February, 2020.

The theme of the conference will give the scholars and academicians an opportunity to dwell on all areas concerning Sustainable Development. I am sure the conference will provide a platform for intellectual discussion among the delegates.

I would like to extend all my best wishes for the conference.

MESSAGE



Dr. Varadraj Bapat

Shailesh J. Mehta School of Management, IIT Bombay

It gives me immense pleasure to know that Chandrabhan Sharma College is organizing its 5th International Multidisciplinary Conference on “Role of Education in Sustainable Development” on 8th February, 2020.

Education for sustainable development (ESD) promotes the development of the knowledge, skills, understanding, values and actions required to create a sustainable world, which ensures environmental protection and conservation, promotes social equity and encourages economic sustainability. I feel Education for Sustainable Development can help change our future. Continued support from authorities, appropriate policies and laws, responsible action by individuals and communities, and above all a deep compassion for our planet will together serve to alleviate the global environmental crises we face today.

I would like to extend all my good wishes for the conference.

MESSAGE



DR. SANJAY BHAYANI
Dean, Professor and Secretary-IAA

*I am glad to learn that Chandrabhan Sharma College of Arts, Science & Commerce, University of Mumbai & Indian Accounting Association- Thane Chapter is organising International conference on “**Role of Education in sustainable development**”. I want to convey my best wishes to organizers and participants for grand success of this event and gratitude to all the contributors.*

A handwritten signature in black ink, appearing to read 'Sanjay Bhayani'.

DR. SANJAY BHAYANI
Dean, Professor and Secretary-IAA

MESSAGE



DR. NISHIKANT JHA
(Secretary, IAA Thane Chapter)

It is a matter of delight to start off a new year with enthusiasm, zeal and determination. I heartily welcome all the new entrants who are on board for their New Voyage of Knowledge at Chandrabhan Sharma College of Arts, Science & Commerce. The College is well known for its quality education, knowledge enhancement, learning procedures and excellent work culture. The purpose of this conference is to provide an International Forum for Academicians, Research Scholars, Industrial Delegates and Students to present their state-of-art research on “Role of Education in sustainable development” to exchange ideas and explore new avenues of collaborations.

It is very much heartening to see the immense response received for the conference from the research community for its very first edition. A good number of distinguished professors and researchers have also agreed to deliver keynote addresses/ invited talks in the conference. Young scholars participating in the conference will immensely benefit from these. I wish to express our sincere gratitude to all the authors who contributed significantly for the enrichment of this issue. I am thankful to all who have contributed towards the success of the conference.

(Dr. Nishikant Jha)
Secretary, IAA Thane Chapter

MESSAGE



Dr. Kuldeep Sharma
(*Treasurer, IAA Thane Chapter*)

It is a matter of great pleasure to see the Institute organizing its Multi- Disciplinary Conference in the form of a One Day International Conference on “Role of education in sustainable development”. I could see the amount of efforts put in by the young faculty in organizing this conference in this new Institute with minimal infrastructure of its own.

It is cheering to see the enormous response received for the first publication of the conference from the research community. A number of distinguished professors and researchers have agreed to deliver keynote addresses & talks at the conference. Young scholars participating in the conference will immensely benefit from their experiences.

My best wishes to the organizing committee and all the delegates. I also express my gratitude to all the researchers and the delegates across the globe for sending their research work and participating in this conference and making this conference a grand success

A handwritten signature in black ink, consisting of a stylized 'K' followed by a horizontal line and a small flourish.

Dr. Kuldeep Sharma
Treasurer, IAA Thane Chapter

MESSAGE FROM CONVENER



Mr. Umesh Kabadi - Convener
Chandrabhan Sharma College

It gives me immense pleasure to acknowledge and announce that Chandrabhan Sharma College, Powai in association with IQAC (Internal Quality Assurance Cell), University of Mumbai and Indian Accounting Association, Thane Chapter is organizing the 5th International Multidisciplinary Conference on “Role of Education in Sustainable Development” on 8th February, 2020.

This conference would offer an excellent platform for students and researchers across fields to express their opinion and outlook on education and its importance in sustainable development, it promotes the development of the knowledge , skills, understanding, values and actions required in creating a sustainable world, which ensures environment protection, conservation, promotes social equity and encourages economic stability. It also aims to integrate the values inherent towards the development at different aspects and levels of learning.

It would help students to comprehend and be aware of various roles education plays towards development and prosperity of a nation and also help people to understand the value of education towards progression. The conference would also study and explore the impact of sustainable development in various areas in the coming years.

So on behalf of Chandrabhan Sharma College I would like to welcome one and all to be a part of this conference and make it a success. And lastly, I would like to extend my gratitude towards the Conference Committee for all their efforts and time in organizing the program and all the Delegates for their painstaking efforts and belief towards the vision of the conference.

Mr. Umesh Kabadi - Convener
Chandrabhan Sharma College

MESSAGE FROM THE SECRETARY



It gives me immense pleasure to share my views for the 5th International Multidisciplinary Conference on “Role of Education in Sustainable Development” which is being hosted by Chandrabhan Sharma College .

With a world population of 7.7 billion people and limited natural resources, we, as individuals and societies need to learn to live together sustainably. We need to take action responsibly based on the understanding that what we do today can have implications on the lives of people and the planet in future. Education for Sustainable Development (ESD) empowers people to change the way they think and work towards a sustainable future.

The Government of India aims to improve access to quality education on sustainable development at all levels and in all social contexts, to transform society by reorienting education and help people develop knowledge, skills, values and behaviours needed for sustainable development. It is about including sustainable development issues, such as climate change and biodiversity into teaching and learning. Individuals are encouraged to be responsible actors who resolve challenges, respect cultural diversity and contribute to creating a more sustainable world.

CA NEETA VAIDYA

Chandrabhan Sharma College

MESSAGE FROM INTERNATIONAL GUEST

I am highly delighted to know that Chandrabhan Sharma College is organizing international conference on “Role of Education in Sustainable Development”.

Chandrabhan Sharma College has been organizing such conferences every year which is a good initiative to promote research. I would like to congratulate the organizing committee for choosing such a relevant theme for the conference.

I would extend my good wishes to the Management, Principal, and Staff for all their endeavors.

Ms. Leila Zarnani

Fitness Expert

MESSAGE



It is heartening to know that Chandrabhan Sharma College is hosting 5th International Multidisciplinary Conference on “Role of Education in Sustainable Development” on 8th February, 2020.

Sustainable Development is a very important aspect that everyone of us has to be concerned with in every sphere of our life. Obtaining a quality education is the foundation to creating sustainable development. In addition to improving quality of life, access to inclusive education can help equip locals with the tools required to develop innovative solutions to the world's greatest problems. The Conference will provide a platform for exchange of views among participants from various Institutions

I congratulate the Management, Principal and Staff for organizing this conference and extend my good wishes for the event..

EMMA SALISBURY

Corporate Relationship Manager

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SOCIAL MEDIA: A STRATEGY FOR BRANDING

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ABSTRACT

In the era of Facebook and YouTube, brand building has become a vexing challenge. This is not how things were supposed to turn out. A decade ago most companies were heralding the arrival of a new golden age of branding. They hired creative agencies and armies of technologists to insert brands throughout the digital universe. Social media is turning out to be one of the most effective tools to market your brand and stand out of the crowd. When social media branding is done correctly, it can and will help you connect to your target market in an optimal way. The given paper highlights the need for social media and strategies to connect, communicate the brand with the target audience.

Keywords: social media, branding, strategies, connecting, communicating.

INTRODUCTION

Social media branding forms a natural but an essential part of your overall marketing efforts on major social platforms such as Face book, Twitter and LinkedIn.

Social media branding is about consistently using the right methods to engage with the target audience on social media platforms. The aim or purpose is to boost brand awareness.



Chart 1: Average usage of social Media

As part of an introduction, here are a few social network examples.

- **Facebook** is the biggest and arguably most powerful social network in the world with 1.55 billion active monthly users. Regardless if you are a startup or fortune 500 company, you need to be on Facebook and start *engaging with your consumers. (*Positively. We don't want to replicate Amy's Baking Company's mistake).
- **Twitter** is known as the "in the moment" platform and boasts a respectful 255 million active monthly users. Twitter is a perfect online marketing tool for businesses that want to reach out to people (and are ready for a reply). The key is to be quick and smart, ever heard of dunk in the dark?
- **Instagram** is a visual platform designed for customers to post, share, comment and engage through digital media. As the old saying goes, a picture is worth a thousand words.
- **LinkedIn** is regarded as the professional social networking site. LinkedIn largely focuses on b2b marketing rather than b2c.
- **Google +, Youtube, Foursquare and Pintrest** are other social network sites that harshly miss out on the list. And then there's **Snapchat**, the new kid on the block, who recently recorded six billion daily views. Should Facebook be worried?

Branding is an important stage for any business that wants to generate long-term business. It's about defining what the business stands for and at the same time attract prospects that are likely to turn into customers. In the

initial branding stages, every business lead is important, which is why it's necessary to start the relationship on the right note.

A brand is more than a logo or set of colors, and its so much more than a cover photo. A brand is how you make your customers feel, and it's built by taking a consistent approach across every interaction they have with your brand. We've written this guide to help you uncover strategies to ensure a consistent brand across multiple social media networks.

Social media branding makes it easy for any business to get more relevant people into sales funnel by giving them a reason to trust the company. When the company gets social branding right, the rest of the sales process becomes more efficient.

SIGNIFICANCE OF THE PAPER

Social media has become a major tool of marketing and one of the best strategy to increase the reach of the product of service to a wide spread audience. Social platforms provide an opportunity to legitimize the brand. Social media allows the organization to demonstrate its expertise in a variety of ways along with the ability to write staff bios, share posts and produce content that can creatively highlight the company's core values, brand voice and unique qualities that the said services provide. The importance of social media is seen in that it provides value while also creating a low-cost way to market to any business. Plus, social media allows the company to have direct control over the messages that are shared with the world.

Adopting the social media strategy helps in evaluating the target audience such as :

- Who is the target audience you are trying to reach with social media?
- What platforms can your audience be accessibly reached?
- Is the target audience tech-savvy?
- What trends are popular among this audience?

OBJECTIVES OF THE STUDY

- To study the impact social media on the performance and branding of the L'oreal Paris India.
- To identify the various social media branding strategies adopted by L'oreal Paris India. .
- To study the various challenges faced in social media branding .
- To understand how social media branding has helped brands to reach their target audience and improve their growth in the last decade.

RESEARCH METHODOLOGY

This study is basically exploratory and descriptive in nature. The Research article has been developed from descriptive secondary data availed from Research papers, Journals , Newspapers Conference proceedings & Research Reports of various organizations and books of Human Resource Scholars on this topic.

FINDINGS

CASE STUDY :

Social Media Strategy Review: L'Oreal Paris India

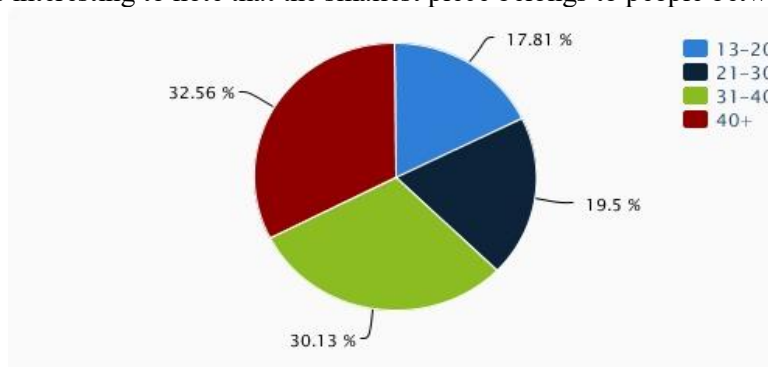
.Like an old grandma, even at the age of 106, L'Oreal Paris shares beauty and personal care solutions and secrets, trusted by millions of users all over the world.

The solutions which come both in the form of products and advices have many users in the country as well, and since social media has become such a huge thing in India, it becomes natural for a brand like L'Oreal Paris India to use this medium to share its expertise with its ardent followers and help them groom themselves, "Because you're worth it!" as the brand puts it.

AUDIENCE ANALYSIS OF L'OREAL PARIS INDIA

For a brand dealing with beauty products, it is perfectly normal to see such a huge female fan following in social media as is enjoyed by L'Oreal Paris India. A large portion of L'Oreal's customers are women and they have been active and conversant on L'Oreal's Page. It is obvious that the sentiments expressed in the replies of posts made are done predominantly by a female audience.

The demographic analysis of social media fans of the brand suggested that the older a person gets, the closer he or she comes to the brand. As you can see in the following image, it is the 40+ group that eats up the largest share of the pie, and if we include 31-40, which covers 30.13% of the pie, than the picture looks more skewed towards older fans. It's interesting to note that the smallest piece belongs to people between 13-20 years of age.



Source: Simplify360 – A Social Media Analytics Tool

Fashion is not worth following if it is not “In”. L’Oreal Paris India understands this fact and it keeps up with the recent trends and happenings, which can be seen in the posts it make on its Facebook wall and Twitter stream (see the image below).

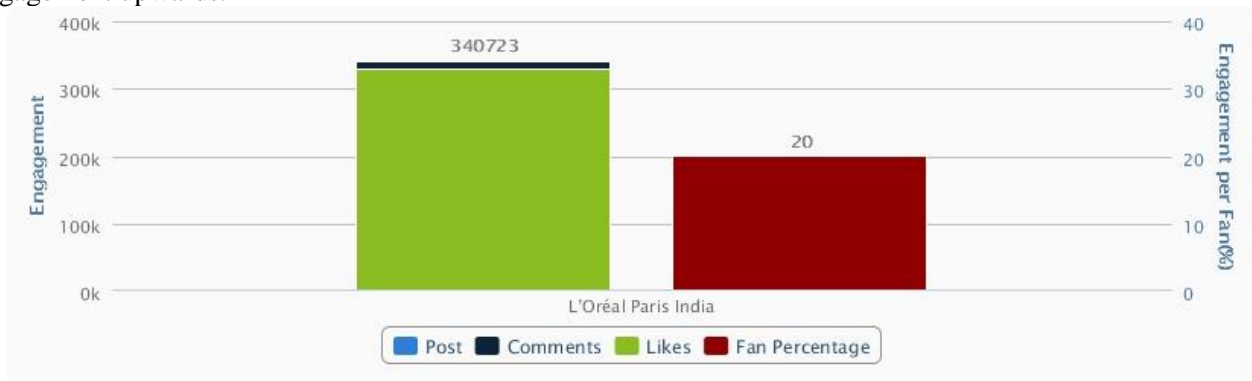
For a beauty product, it is very important to appear hip and fashionable, and for the brand to be the leader in the category, it is important that it connects with people and share insights, which should look trendy and friendly and not as if its coming from an authorial position. L’Oreal Paris India has embraced these guidelines in the content it shared and the interaction it sought from its fans and followers.

The main focus of Loreal Paris India’s Facebook page appears to be the style guru for its more than 1.7 million fans. The brand wants to stay true to the mantra of “looking good” because it is there that its market lies, and there is no better way to do so than to share tips and take cues from Bollywood (see images below).



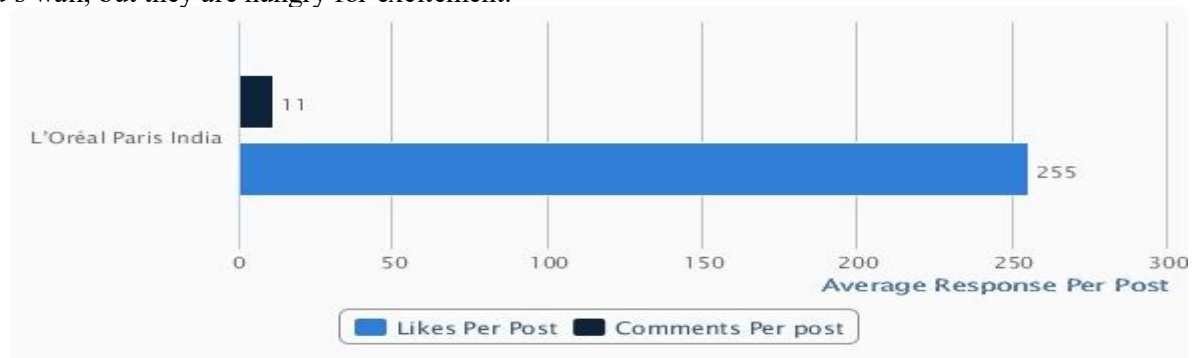
Lo’real Paris has already started Facebook Hashtags. This is increasing the page engagement day by day. The page has also made a wonderful use of its cover page and profile picture, which it changes regularly to match with the running promotion or event. The admins also use a welcome post for each month, which is an idea worth stealing.

The brand relies heavily on the signs and symbols of popular culture like Bollywood styles over the years, celebrity's makeup secrets, images of decked-up celebrities, weddings, etc. and rightly so. This drives the engagement upwards.



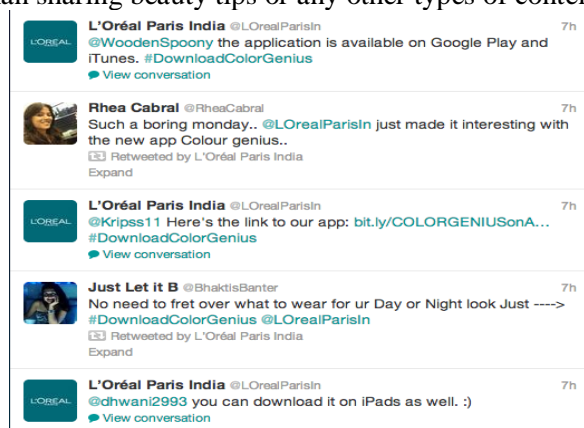
Source: Simplify360 – A Social Media Analytics Tool

But most of the events of engagement are of “Likes” (see the image below), which is not as active as are the comments and shares. It means that Facebook fans of L’Oreal Paris India may approve of the posts on the brand’s wall, but they are hungry for excitement.



Source: Simplify360 – A Social Media Analytics Tool

On Twitter, L’Oreal Paris India is more concerned about promoting its Colour Genius mobile app and hosting contests (see images below) than sharing beauty tips or any other types of content, of which not a lot is present.



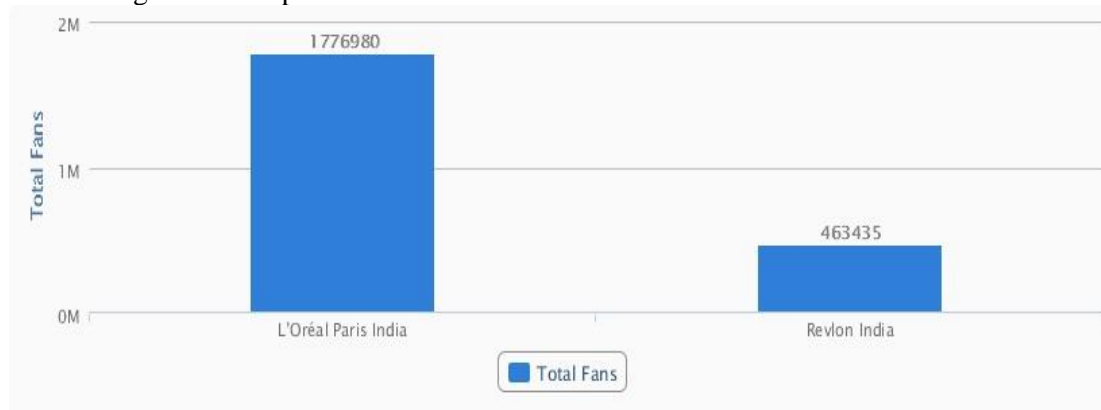
On the face of it, this appears to be a good strategy to create a buzz in the twitter-verse. These contests and promotions are largely targeted towards generating a buzz and creating offline word-of-mouth promotion for the brand. Sharing free gifts that people can touch and feel is a big word-of-mouth communication driver.

If this was the goal, then the brand has done well, using Twitter for this purpose and not Facebook, as the amplification power of the micro-blogging website is huge. But the brand should also have used Twitter to bring people to its Facebook page, where these followers (and winners of the contests) could have generated personalized recommendation, many of which would have led to further sales.

L’Oreal recently did a campaign around Cannes Festival. A virtual red carpet was spread all the way from India to Cannes. Fans across the official L’Oreal Paris India social media platforms like Facebook, Twitter, Instagram and Pinterest had to cover the distance in just 10 days in order to gain access to exclusive coverage from the festival.

Revlon, by far, is the closest competitor to L'Oreal Paris, but in terms of numbers of fans and engagement rate, it falls way behind the studied brand (see the images below). The competitor does not only have fewer fans, but the fan growth rate is also not comparable.

In the paragraphs below the images, I'll take you to a couple of Facebook posts to see why Revlon has not succeeded in making such an impact.



Source: Simplify360 – A Social Media Analytics Tool

For a brand dealing with beauty products, it is perfectly normal to see such a huge female fan following in social media as is enjoyed by L'Oreal Paris India. A large portion of L'Oreal's customers are women and they have been active and conversant on L'Oreal's Page. It is obvious that the sentiments expressed in the replies of posts made are done predominantly by a female audience.

L'oreal has done well with its brands engagement and activities on social media. But the big question for any FMCG player is how does this engagement translate into brand Impact and eventually sales. A lot of FMCG players have dabbled with generic tips and content that usually gets higher engagement numbers but does nothing for the brand or the adoption of the products.

So while the brand does fashion updates and even tries to engage with customers with its Stay rooted campaign. Brand oriented engagement vs generic content engagement has a gap. Now the big question for a brand manager is that what should he do in chasing higher engagement and what should he do in chasing brand resonance. This seems to be a clear dilemma for L'Oreal.

L'Oreal Paris India has done a remarkable job in using Facebook and Twitter independently for different purposes. The engagement and buzz it has thus generated is worth praising. But the effort is not flawless.

The social media team of L'Oreal Paris India need to find a way to form a loop to drive fans from one platform to another and eventually help the brand to maximize the reach of their promotions, contests, and engagement efforts. Some more thought needs to be put into the content strategy, and a little bit of consistency is also needed in terms of when to post what. Surprise is good, but not every time, so by following a schedule, the brand can build and channel expectations.

CONCLUSION

No marketing tool or technique plays a bigger role in influencing your brand perception than social media. Regularly interacting with followers, journalists, thought leaders and taste-makers can increase your profile, improve your public image and give your brand the sales it deserve

Building personal brands online is not difficult, especially when using social media. Social media campaigns help companies not only connect with their audience but also let their audience know what their company stands for and their company values. Companies that connect with their audience on a regular basis and produce meaningful content, have a better relationship with their consumers. Consumers like to feel like their voices are being heard and their opinions matter to the company. Brands that connect using social media can give real-time responses to consumers, generate more leads and create more meaningful connections. When brands connect in meaningful ways with their consumers, they come out on top. Social media has allowed firms to interact with the consumers in a timely and cost-effective manner than the traditional marketing tools. Social media is relevant to all kinds of firms (small, medium and large) looking to engage with the consumers

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WOMEN EMPOWERMENT THROUGH HIGHER EDUCATION

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ABSTRACT

Women are at the top management in a number of areas. This paper focuses on the role played by women in higher education not just at national level but globally as well. Education of women is considered as an investment for the future rather than a cost as thought earlier. Today, in the 21st century, one cannot afford to ignore the importance of higher education for women any longer. The reason for its need and urgency is that there is no biological difference in the systems of males and females. Empowerment of women needs to begin with her participation in different spheres of life. Education is a great determinant in this regard. To achieve empowerment women have to be educated to be aware of their rights and privileges in a modern society. It is education which can bring about awareness in them related to their social status, injustice and differentiation meted out to them.

Keywords: women Empowerment, higher education, awareness.

INTRODUCTION

"You educate a man; you educate a man. You educate a woman; you educate a generation."

Always an empowered woman is independent because of the knowledge and skills. An empowered woman doesn't mean that she is highly educated with employment rather along with it she should be rational, intelligent and skilful. In India, since the time immemorial women is treated as inferior to men within the patriarchal system of the society. They were away from all the rights like, education, voting, participation in public life, etc. In general they were stuck on to the traditional role of women within in the four walls of a house because of the rigid system of traditions and always led secondary life. In this situation giving importance for female education was like a mirage. When a woman is empowered, can able to take any decisions based on her own ability. The Oxford Dictionary defines 'empowerment' as 'to make stronger and more confident especially in controlling their life and claiming their rights. Education is an important factor for the development of every nation and its human resource too. From the last few decades importance is given for educating women out of her role as a home maker. This traditional role of women has undergone gradual change with primary education and higher education. There is a need to develop gender –specific pedagogy and provide flexibility in the system of education, in which women could fulfill their aspirations, overcoming their domestic obligations. Higher education should prepare them to face a world of opportunities and challenges

MEANING OF WOMEN EMPOWERMENT

The Oxford American Dictionary defines "empowerment" as "to make (someone) stronger and more confident, esp. in controlling their life and claiming their rights." But when we talk about women we want women taking more of an active participation in family discussions, giving their views in family matters and this is only possible when they are not only allowed to do so but also when their ideas are valued their opinions are heard by others and paid heed. Ideas are valued by others when your suggestions are feasible and implementable and feasibility and implement ability comes in ideas through education.

If you compare women of Urban India with the women of rural India, then the women of urban India go hand-in-hand with men and perform such tasks which were once thought not their cup of tea. Whereas the absence of equality in rural India is contributing the slow progress in women empowerment. We should break the barriers of caste, creed, colour, religion or society in order to elevate the progress of women empowerment in such areas India and provide equal opportunities to the women also. Integrated development approaches started by the government of India have encouraged women's participation in development and social problem resolution and formed specialised activity groups as means of mobilisation of women. Identification of the poorest and most oppressed in a geopolitical area has provided an entry point for action. Women were encouraged to find a separate time and space for themselves. Therefore, the reason for women's powerlessness is the lack of education or the lack of literacy rate in India

"Woman is the builder and moulder of a nation's destiny. Though delicate and soft as a lily, she has a heart far stronger and bolder than a man, she is the supreme inspiration for the man's onward march, an embodiment of love, pity and compassion, she is no doubt, her commanding personality; nevertheless, is given by solemn"- Rabindranath Tagore Women which nearly constitute half of the population of the country are essential to play vital role in the growth and development of the country. A nation goes ahead only through the contribution of

all its members. To realize the dream of becoming a developed country, there is a need for mobilization of women in large numbers by empowering them. Empowerment of women that will have long-term impacts must comprise of consciousness raising before the social structure of gender, which minions women in the family, class, caste, religion, or society, can be improved. Bookman and Morgen (1988) accepted empowerment as the recognition of the forces which act to dominate women and the motivation to change those factors in each woman's life which allow them to act. As Hall (1992) wrote in his literature "It is not the women's purpose to take power from men; rather, the goal of women is to develop their own power while respecting men for who they are" (1992: 104).

OBJECTIVES

- To study the necessity of higher education in women's life.
- To analyse relationship between women empowerment and higher education in India.
- To focus on women's role in building up of its economy

RESEARCH METHODOLOGY

This research paper is theoretical in nature. In this paper attempt has been made to investigate the greatest hindrance in the path of women empowerment as well as to analyse the importance of higher education for women in India. The data used in it is purely from secondary sources according to the need of this study.

HIGHER EDUCATION

Education is an art of imparting knowledge to others for betterment of their life and preparing a person to attain the aims in their life. Higher Education means training of highly skilled specialist in the field of economics, science, technology and culture at various types of higher schools, which accept persons who have successfully completed secondary general education. Higher Education of women plays a pivotal role in releasing their energy and creativity and enabling them to meet the complex challenges of the present society. Special emphasis should be given to Research and Development by engaging women in larger population. Status of Women in Indian society A civilization can be judged by exploring the status of women in the society. The Muslim influence makes a considerable change in the status of women in our country. They were deprived of their rights of equality in the society. Raja Ram Mohan Roy brought improvement in the status of women in our country. Mahatma Gandhi also induced women to participate in the freedom movement in India. Thus women started participating in politics and administration. Though women have uplifted themselves from the past scenario, but still illiteracy, dowry, ignorance and slavery have to be removed in order to get a rightful place in Indian society. At present education is the only tool to get the right place in our society.

NEEDS OF WOMEN EMPOWERMENT

The needs of women empowerment in our present society are as follows:

- Empowerment enables women to acquire knowledge, skills and techniques for their betterment of life.
- Economic empowerment is essential for improvement of female sex.
- Empowerment helps in gender equity, which every women desire.
- Empowerment give women the decision making power of their own.
- It helps in having positive thinking on the ability to make change.
- It helps in increasing one's positive self- image and overcoming all stigma of our society.
- It also helps to change others perceptions by democratic means.
- Empowerment also helps to access to information for taking proper decision.

RELATIONSHIP BETWEEN HIGHER EDUCATION AND WOMEN EMPOWERMENT HIGHER

Education can bring remarkable changes in women's life resulting in social transformation by inculcating the following characteristics among them:

1. Enhancing the self confidence within women.
2. Raising their status in the social infrastructure.
3. Increasing self efficacy.
4. Enhancing upward social mobility.

5. Bring awareness among the women, about their rights and duties in the society.
6. Giving career opportunities.
7. Boosting their self esteem.
8. Reducing dependability on others.
9. Changing the mindset of an individual.
10. Bringing awareness of gender equity.
11. Developing ability for critical thinking.
12. Fostering decision making within women.
13. Developing leadership qualities among women

According to the words of Pandit Jawaharlal Nehru, an individual is educated by educating a man, but a family can be educated only by making women to get educated. Therefore according to his words if a woman is empowered means mother India is empowered. These few words of Nehru will elucidate the clear relationship of women empowerment and higher education for women. As half of the population is women and they can strengthen the national economy to move towards progress by being empowered. Higher education represents itself as a milestone for women to empower by facing many challenges to come out of their traditional role of woman. Their increasing access to higher education makes women to free of rigid practices of gender inequalities through their potentialities.

There are various schemes taken under Higher education for women

- Higher education for women through Open and Distance Learning (ODL) Mode imparts distance learning system where teachers and learners can be flexible with respect to place and time Post School Diploma provides skill development strategies
- UGCs and AICTEs-initiatives for women education.
- Post Graduate Indira Gandhi scholarship for single girl child for pursuing higher and technical education.
- Construction of women's hostels for colleges, etc
- Introduction of women's studies in universities and colleges
- Post-Doctoral fellowships for women
- Indira Gandhi National Open University (IGNOU)

HIGHER EDUCATION AND ITS NECESSITY FOR WOMEN

As discussed above, half of the population is women and for many years they were unable to involve completely in society. As modern period arrived, they started gaining education in such a way that today number of women identified themselves as Business women, Politicians, Bureaucrats, Scientists, Doctors, Engineers and Vice Chancellors. Moreover they are considered as empowered women. Their empowerment is the contribution of higher education which is always inseparable by which the economic growth of a nation is made stable. The very role of higher education can support in two modes as traditional and modern. The traditional mode of higher education make women to be equipped with capacity to exercise the role of wife and mother and the significance of latter kind is very relevant in this globalized era to be strong enough in their lives. Henceforth the necessity of higher education is not only for male rather women too. As the present paper presents the significance of higher education for women to be empowered, the words of famous philosopher, educationist and president of India S. Radhakrishnan are very important. According to him female education is more important than that of male; it is because there is always an educated woman behind the educated man. Thus, education can make women to solve all sorts of familial problems and find individual and personal identity. Being educated they have the capacity to understand the problems of child marriage and fight against it. Thus, society can expect a better society based on higher education for women. Therefore in 1979, the commission on the higher education observes that higher education is necessary for both men and women for character formation, ability to earn, create self-expression and development of personality.

SUGGESTIONS FOR PROMOTION OF HIGHER EDUCATION FOR WOMEN

- Encouraging women for higher education through scholarships for poor and meritorious students in order to assist them financially and to create encouragement both among students and parents, and to make them free from economic burden.

- Designing education policies and imparting skilloriented education. Meanwhile facilitating by counselling to know the importance of higher education.
- Establishing educational organisations in every places like remote, urban and rural areas to access education easily by women from the pint of security Nagaraja, Empowerment of women through higher education .
- Arrangement of bank loan with less or no interest for women and establishment of colleges and universities for women and also appointment of women teachers comparing to men teachers
- Launch of other special schemes for welfare of women like Pradhan Manthri Sukanya Samridhi (PMSSY).

CONCLUSION

The emphasis of this study is to know about the role of higher education in women empowerment. Higher education was recognized as a powerful instrument of social- economic advancement of the society in general and a vehicle for upward social mobility for deprived and marginalized sections in particular. The role of higher education in bringing out the importance of women and their position in Indian society. It is especially more concern when talks in the sense of women from marginalized section of society, their empowerment, status, position in the society and the role of education in the higher and other strata of educational fields. The grant or financial support and the support of the family are like a catalyst in bringing the change in the status and position of women in society through the promotion of education. The study also discussed the obstacles such as social norms, workplace sexual harassment, gender discrimination, child marriage, etc. in the path of women empowerment.

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**STUDY ON TRANSFORMATION OF HUMAN RESOURCE MANAGEMENT IN BANKS WITH
REFERENCE TO STATE BANK OF INDIA, GHATKOPAR EAST BRANCH**

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ABSTRACT

This research paper identified several theoretical perspectives that are relevant and important in examining the research questions in the study. However during the last two decades, with modern large scale production of innumerable products for a wide market, the importance of human resources and their development has come to the forth. The importance of human resources to any organization need not be over-emphasized. Human resource is the wealth of a nation and an organization. In addition, understanding the role of a bundle of HRM practices in these relationships is critical as the system of HRM practices is the primary ways to influence the level of human capital that organizations possess and aggregate employee attitudes and behaviors that are exhibited for the organizations.

INTRODUCTION

Human resource as a name for employees, was first used in a book published in 1893 according to Wikipedia and was regularly used in the early 1900's. Modern use of the term, human resources, and dates from the 1960. By 2016, most organizations call employees and the department or office designated to assist the organization and its people. It helps to study and examine the opinion of the employees as to HRM of the banks with respect to service quality management, employee interaction management, employee retention management. It further studies organizations to attain its goals effectively and efficiently by providing competent and motivated employees. It helps to increase to the fullest the employee's job satisfaction and self-actualization. It helps in establishes and maintain cordial relations between employee and Management.

MEANING OF HRM

HRM is an organized learning experience aimed at matching the organizational need for career growth and development. It is a process involving series of learning activities designed to acquire desired level of competence among employees.

DEFINITION OF HRM

The National Institute of Personnel Management (NIPM) of India has defined human resource/personnel management as "that part of management which is concerned with people at work and with their relationship within an enterprise. Its aim is to bring together and develop into an effective organization of the men and women who make up an enterprise and having regard for the well-being of the individuals and of working groups, to enable them to make their best contribution to its success".

PROFILE OF STATE BANK OF INDIA**Introduction of State Bank of India:**

The origin of the State Bank of India goes back to the first decade of the nineteenth century with the establishment of the Bank of Calcutta in Calcutta on 2nd June 1806. Three years later the bank received its charter and it was re-designed as the Bank of Bengal (2nd January 1809). A unique institution, it was the first joint-stock bank of British India sponsored by the Government of Bengal. The Bank of Bombay (15th April 1840) and the Bank of Madras (1st July 1843) followed the Bank of Bengal. These three banks remained at the apex of modern banking in India till their amalgamation as the Imperial Bank of India on 27th January 1921.

Human Resources Management in State Bank of India:

The Bank believes that Human Resources Management is an important facet of organization's effectiveness. Aligned with the best practices of a caring and responsible employer, and befitting its status of "first among the equals" in the banking industry, our Bank has been making constant Endeavour to improve the functioning of HR as a strategic business partner by nurturing its loyal and dedicated employees who have made significant and lasting contributions towards achieving the Bank's goals on an upward scale, on year to year basis. Towards this end, the Bank has taken important measures to meet the business challenges, which include, recruiting young and qualified candidates in large numbers; improving the working /service conditions of the employees representing a wide diversity of group / interests; re-skilling them through training interventions, workshops, seminars, video-conferencing; assisting in the career development of the employees by providing for a scientific and objective approach to measure their performance; incentivizing the top performers ; putting in place an organized structure for skill / capability building in critical positions and by implementing various measures for

talent retention. All these have contributed in a big way to generate a highly satisfying working environment wherein the employees feel happy, engaged and enthusiastic about their work and take positive action to further the Bank's business interests and reputation. In keeping with the Management tradition of being proactive in employee engagement which is critical for the Bank to sustain growth with profit, the current leadership has taken it to greater heights by taking important

The SBI group under the public sector has also shown quite a gradual increase up to 2006-07 and in the year 2007-08 the cost again increased manifold from Rs. 0.06 Crore in 2006- 07 to Rs. 0.39 Crore in 2007-08, and thereafter again the increase in the cost is quite gradual. This indicates that in the year 2007-08 a very high cost per employee was incurred by both the classes of public sector banks. The old banks under the private sector have shown a very gradual increase during all the years under study

HUMAN RESOURCES MANAGEMENT INCLUDES

1. HUMAN RESOURCES PLANNING:

Human resources planning are the important managerial function. It ensures the right type of people, in the right number, at the right time and place, who are trained and motivated to do the right kind of work at the right time, there is generally a shortage of suitable persons.

2. JOB ANALYSIS:

Job analysis is a procedure through which you determine the duties and responsibilities, nature of the jobs and finally to decide qualifications, skills and knowledge to be required for an employee to perform particular job. Job analysis helps to understand what tasks are important and how they are carried on.

3. RECRUITMENT& SELECTION:

Recruitment is an activity of searching and hiring the right candidate for a particular post and Selection is a part of recruitment activity, in which the recruiter chooses the best employee among the shortlisted candidates for the job.

4. TRAINING & DEVELOPMENT:

Training is the act of increasing the knowledge and skill of an employee for doing a particular Job.

5. PERFORMANCE APPRAISAL:

Performance appraisal is a method of evaluating the behaviour of employees in a work place, normally including both the quantitative and qualitative aspect of job performance. Performance here refers to the degree of accomplishment of the tasks that makeup an individual 'job'. It indicates how well an individual fulfilling the job demands. Performance is measured in terms of results.

OBJECTIVES OF STUDY

1. To study human resources management in State bank of India.
2. To analysis ethical policies in Human Resource Management

REVIEW OF LITERATURE

1. **Raman (1992)** Study the HRD experiences of state bank of India, especially training and he state that the training philosophy of SBI as follows. "training in SBI is a pro-active, planned and continuous process as an integral part of organizational development. It seeks to impart knowledge, improve skills and reorient attitude for individual growth and organizational effectiveness
2. **Schuler and Jackson (1996)** The skills, knowledge and the experience of the employees are economic values for the organization because the employees enable the organization adaptable and productive. The organizations that run their Human Resource department successfully have higher level of productivity, higher market value, higher profitability and meeting the needs of their shareholders, investors, customers, employees and at the end the needs of the society
3. **Robbins (1998)** This is very crucial for any organization that its employee have been motivated, because if employee motivation level is at strong position than they can make good performance to get organizational goals.
4. **A Gradle Gardner (2009)** First see, what is the problem with which employees are leaving the organization, as may be they are not being offered enough responsibilities to satisfy their needs. This may be in term of self-management, development, creativity etc. Secondly, increase responsibility of employees. Organization should give extra responsibilities to make full satisfaction of her/his job. Like, they should be free for organizing their working days. In this ways, they would show their trust and loyalty in the work.

RESEARCH AND METHODOLOGY OF STUDY

This research work will depend on both primary and secondary data.

Primary Data

- Data is collected through questionnaire.
- Visit to Sate Bank of India, Ghatkopar East Branch and discuss with bank manager.
- The Branch chosen for study is State Bank of India, Ghatkopar (East),
Mumbai-77

Secondary Data

Information is collected from various internet sites, magazines and also from books and study materials.

LIMITATION OF STUDY

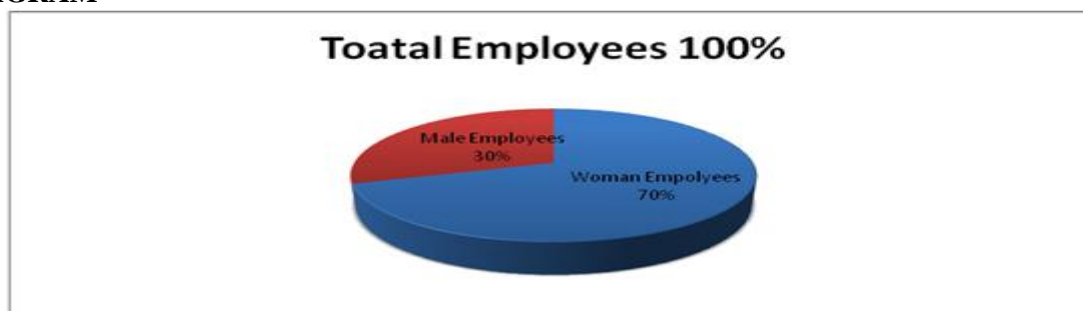
- The study is limited to the State Bank of India Ghatkopar East Branch.
- The study is subject to the limitation of area.
- State Bank of India only provides soft skill development training; Skill based (product/process) training is missing.
- The study is based both on secondary & primary data, still keen Observations and interactions is lacking.

DATA ANALYSIS AND INTERPRETATION

1. Gender wise Employees in State Bank of India:

TOTAL EMPLOYEES IN STATE BANK OF INDIA	
MALE EMPLOYEES	30%
WOMAN EMPLOYEES	70%

PIE DIAGRAM



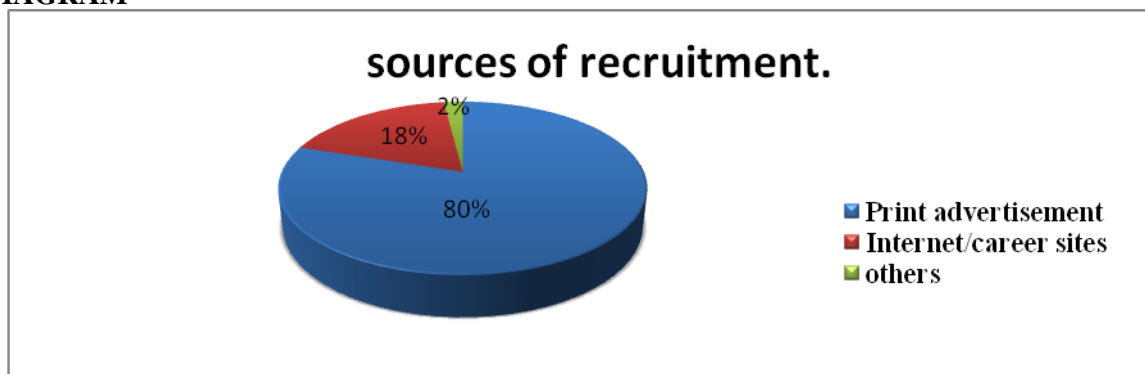
ANALYSIS

It is analysis the in State Bank of India the woman employees are more than the male employees so they can give more opportunity of job to given in future.

2. Sources of recruitment:

Print advertisement	80%
Internet/career sites	18%
others	2%

PIE DIAGRAM



ANALYSIS

The State Bank of India recruit the people from various sources such as Print advertisement is one of the most important source of recruitment by the State Bank of India it is 80 % Internet and career sites is second important which is 18% and others include educational institutes, consultant, placement agencies, etc. which is 2%.

3. Training needs:

Organizational needs	65%
Group needs	30%
Individual needs	5%

PIE DIAGRAM:**ANALYSIS**

In State Bank of India organizational (corporate needs), group (department ,team, function needs), and individual needs are the areas that are used to identify the training needs in the State Bank of India.. In State Bank of India they used organizational training 65%, Group training 30%, and individual training 5%.

FINDINGS & SUGGESTION

- ❖ State bank of India has to ensure that there is proper linkage among organizational, operational and individual training needs.
- ❖ Skill based training (product/process training) should also be provided.
- ❖ The evaluation procedure must be implemented concerning trainer, trainee and subject.
- ❖ State Bank of India has to give more Satisfaction to their employees.
- ❖ State Bank of India provides some schemes or policies to their employees.
- ❖ State bank of India has to take feedback of the employee, and also encourage to employees.

CONCLUSION

Human Resource is today more of a business partner in an organization and not just a support service function for administering HR programs Today, HR is not just part of the senior leadership of the organization, but also a key contributor to strategic workforce planning and the deciding force in the succession pipeline More and more organizations are realizing that they have grown on the merit of their business and market position but the only thing that will help them enjoy the same level of growth in the future is their talent landscape The HR function contributes and adds value to organizations by enhancing both individual and team productivity. In today's scenario the only true long term differentiator between two similar organizations are their ability to attract develop and retain their high performing workforce .Today, banks focus on designing programs and process and services to attract, develop and retain top talent. Utilizing the latest technologies HR team has launched sophisticated online systems that provide the employees with details on benefits, compensation, special programs and internal job opportunities. As a global employee population continues to grow, these cutting edge activities are increasingly important to the deliver world-class HR solution.

REFERENCES**Secondary Data:**

- <http://economictimes.indiatimes.com/state-bank-of-india/directorsreport/companyid-11984.cms>
- <http://www.itinfo.am/eng/human-resource-management/>

Primary Data:

- Visit to Sate Bank of India and took interview of Bank manager at Ghatkopar (East) Branch , Mumbai - 400077

LATEST ECONOMIC TRENDS AND DEVELOPMENT IN MICRO, SMALL AND MEDIUM ENTERPRISES DEVELOPMENT (MSMED)

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ABSTRACT

Understanding the transition from micro to small and medium enterprises (SMEs) in developing countries could help inform both the problem of the “missing middle” in the firm size distribution, and potentially play an important role in mapping a path for development.

The MSME sector is contributing 8% of country's GDP, 45% of manufacture and 36% its exports. The MSME's sector has consistently registered higher growth rate compare to the overall industrial sector. The distribution of MSME'S in all over India is not equal because of unavailability of raw material, unawareness or lack of entrepreneurial skills development and lack of support of financial and technical assistance from concerning local authorities at district or state and central level. However, a fundamental question is whether, and how, SMEs in developing countries grew from micro enterprises, or if they began as SMEs. This project seeks to shed light on the inception point and possible transition of current SMEs through a survey of microenterprises and SMEs in India. The survey uses a novel design aimed at capturing not only current firm characteristics, but also the history of each enterprise, in an effort to better illustrate the development of the business through time.

Additionally, the survey is designed to track both positive shocks, such as innovations to production, and negative shocks, such as family illness, that the business faced. It will be supplemented with questions about the entrepreneurs designed to capture entrepreneurial propensity, motivations for entering or exiting self-employment, labour and education history, and ability. The mutual change of technology among the different types of MSME'S, financial and technical assistance, liberal labour laws , training and skills formation will assist in the development of MSME'S . Recent changes in the Govt.plycy which has helped SSI to Survive for the Longer period and more new jobs opportunities which is created in future in the Economy.

Keywords: Micro, Enterprise, Problems, Prospect, Development, Motivation, skill Development.

Methodology: This research work is based on Secondary Data.

INTRODUCTION

The organization of the Development Commissioner (Micro Small and Medium Enterprises) [(earlier called Development Commissioner (Small Scale Industries)] was established as Small Industries Development Organisation (SIDO) in 1954 on the basis of the recommendations of the Ford Foundation. Over the years, it has seen its role evolve into an agency for advocacy, hand holding and facilitation for the small industries sector. With the enactment of the MSMED Act 2006, the organization has been renamed as Micro, Small and Medium Enterprises-Development Organisation (MSME-DO) with the wider mandate of promotion and development of MSME sector. It has over 60 offices and 21 autonomous bodies under its management. These autonomous bodies include Tool Rooms, Training Institutions and Project-cum-Process Development Centres. MSME-DO provides a wide spectrum of services to the small industries sector, now enlarged to include all enterprises, excluding the larger ones. These include facilities for testing, tool making, training for entrepreneurship development, preparation of project and product profiles, technical and managerial consultancy, assistance for exports, pollution and energy audits etc. MSME-DO provides economic information services and advises Government in policy formulation for the promotion and development of MSME sector. The field offices also work as effective links between the Central and the State Governments in the area of MSME development

Bank for the purpose of lending treats “Enterprise” as a source for generation of employment (both employers & employees) in large numbers. Such enterprises are being broadly classified into – i) Enterprises engaged in manufacture/production of goods pertaining to any industry and ii) Enterprises engaged in providing/rendering of services. Classification of MSME Sectors based on the original investment in plant and machinery with regard to Manufacture/production units & original investment in equipment with regard to Services units.

	Investment in Plant and Machinery/ Equipment (excluding land and Building)	
	Manufacturing Enterprises	Services Enterprises
Micro	Up to Rs. 25 lakh	Up to Rs. 10 lakh
Small	More than Rs.25 lakhs and up to Rs. 5 crore	More than Rs. 10 lakhs and up to Rs. 2 crore
Medium	More than Rs.5 crore and upto Rs. 10 crore.	More than Rs.2 crore and up to Rs. 5 crore

The term “village industries” has been redefined in amended KVIC, Act, 1956 as "any industry located in a rural area which produces any goods or renders any service with or without the use of power and in which the fixed capital investment per head of artisan or worker does not exceed Rs. one lakh (Rs. one lakhs and fifty thousand in case of village industry located in a hilly area) or such other sum as may, by notification in the Official Gazette, be specified from time to time by the Central Government”.

Objectives of the ISSME: The main objective of ISSME is to foster, promote and coordinate international cooperation and put in place a framework for sustained growth of SMEs at national, regional and international levels

Objectives of the ISSME Study: i) To identify the determine factors influencing micro and small enterprises in India.

ii) To assess the roles of micro and small enterprises in employment generation and entrepreneurial development.

iii) To assess the extent poor financing has affected small and medium business operation in India.

iv) To recommend appropriate measures through which micro and small businesses can be more effectively developed in Indian economy.

Flourishing amidst a challenging environment, the Small and Medium Enterprises (SMEs) of India experienced several highs and lows in the past few years. With the Indian economy expected to emerge as one of the leading economies in the world and likely to become a \$5 trillion economy by 2025, major impetus is being given to strengthen the backbone of our economy - the SME sector. Comprehending the significance of the SME sector vis-a-vis lending numbers to the job market, contribution to ..

SME TRENDS IN 2017

Rise of SME focused B2B ecommerce: The advent of advanced technology is opening newer channels for businesses across several sectors. This is particularly true for B2B ecommerce firms focused on the Indian SME sector. Hitherto overlooked, the presence of innovative technological platforms is bringing on board a rising number of small players including the neighbourhood kirana store. This is a win-win situation for all involved enabling smoother transactions, procurement of raw materials and industrial goods, and forging a better connection between established brands and small shop owners. With SMEs in India touted to be a \$25.8 billion market for emerging technologies by 2020, the rise of B2B ecommerce is a trend that will certainly gain more momentum in 2017.

Amalgamation of e-commerce & m-commerce: Digital transformation is no longer a fancy term vis a vis Indian SME courtesy faster penetration of Internet. When this is coupled with extensive usage of smart phones which are becoming more and more affordable, Indian SMEs are experiencing simultaneous adoption of web as well as mobile based technology. As per an EY report, companies have enhanced their focus on mobility as against social, resulting in a change from Social-Mobil (S-M-A-C) to Mobility-Analytics-Cloud & Social (M-A-C-S).

M-A-C-S technologies are being readily adopted by second generation entrepreneurs eager to enhance their revenue by bringing in operational efficiency and transform customer experience. The Indian SME sector is likely to utilise a union of ecommerce and mcommerce as a perfect recipe for success in 2017

Improving SME lending with growth in FinTech firms: A major constraint in the growth of the SME sector has been non-availability of easy finance. Not all small and medium enterprises find favour with traditional banks when it comes to lending courtesy lack of experience, absence of collaterals and infrastructure, poor financials, and small ticket size. Given their significant online presence, several modern Fintech players are making it convenient for the SMEs to receive loans. The year 2017 will experience a surge in NBFCs with special focus on offering customised loan solutions on online platforms. Creating a disruption in the industry and for good, these alternative lending companies analyse credit worthiness of the sellers using analytics and

other scanning metrics like their sales and fulfilment records and can disburse loans in less than 48 hours. As a matter of fact, some of the banks like Bank of Baroda is also partnering with new age Fintechs to expand their reach especially in the SME sector.

Government Initiatives, a major boost: The MSME sector, acknowledged as the backbone of the India economy, is further expected to contribute significantly to India's growing GDP. The sector will inevitably support India to improve nation's financial inclusion and mitigate the urban rural divide. Also, it is expected that by 2020, India will have the largest job ready, youth population in the world and with favourable business ecosystem in the manufacturing sector it will not only generate employment of significant level but also become hot bed of entrepreneurial activities.

Our government realises the urgency for providing a fast paced growth to MSME sector and therefore, 2017 will further witness strengthening of current policies and introduction of new initiatives to improve the business environment for MSMEs. The most awaited reform in 2017 is implementation of GST bill. Implementation of GST Bill is expected to benefit MSMEs not only with simpler tax structure but also with aspects such as improved technology adoption in order to comply with GST system. The 'One tax' approach will make India an open market helping SMEs explore new markets with no or low entry barriers and experience business expansion. Therefore, the upcoming GST bill is expected to revolutionize the Indian tax system and offer the SME sector an equal footing as compared to their bigger more established counterparts. Despite the recent sluggishness in demand, India remains an attractive consumption-oriented market with the growth of the middle class and rising disposable income. However, only 15% of what is consumed in India is made by the domestic manufacturing industry, limiting the country's ability to create employment opportunities, said NRI Consulting, an affiliate of Nomura Holdings.

It said that micro small and medium enterprises (MSME), if nurtured well, can bridge the gap and create one crore jobs in the next 4-5 years.

“This could be done by following a market-oriented approach for MSMEs, wherein the organised private sector participants invest in capacity building of the MSMEs against a valid for-profit business case with long term benefits,” the research firm said in a note on Indian market, amid the political debate on jobs and joblessness. The MSME sector remained the highest job creator with the sector contributing **about 3.6 crore** jobs, which is about 70% in the manufacturing sector in 2017-18, according to official data. “A deep dive into product groups manufactured in various clusters in India suggests that a dedicated focus on developing these MSMEs can create **additional 75 lakh -1 crore** employment opportunities in the next 4-5 years through partial substitution of imports,” Japan-based NRI Consulting said the central and several state governments have been making efforts to enhance the flow of bank funding to make the sector stronger.

For instance, Uttar Pradesh's BJP government launched 'One District, One Product' (ODOP) scheme in January 2018, seeking to revitalise traditional industries and MSMEs in every 75 districts in the state. State government record shows that bank loans worth **Rs17,500 crore** has been disbursed to entrepreneurs under the scheme so far. Telangana launched an MSME networking portal, while the central cabinet approved an earlier MoU between India and Republic of Korea on start-up cooperation. Prime Minister Modi has flagged off a 59-minute loans scheme to expedite fund flow to small entrepreneurs.

MAJOR OBSTACLES FOR MSMEs IN INDIA AND THEIR REMEDIAL SOLUTIONS

Despite its importance, the MSMEs sector has long faceted extreme obstacles in accessing finance and markets. Some of these obstacles include inability to access finance and working capital loans from banks, inability to access capital from other sources, mistreatment by large procurement companies, difficult bureaucratic procedures for registration, and lack of management skills, etc. The increasing availability of cheap foreign imports has further hindered the development of Indian micro, small and medium enterprises. These obstacles have compelled the MSMEs lobbies and the Government of India to develop government intervention to ensure the continued growth and success of MSMEs. A survey conducted by the All India Management Association has also identified 'lack of finance' as one of the most crucial hurdles in the growth of MSMEs. The survey revealed that 60 per cent of the units fail due to lack of demand for products, 36 per cent due to marketing failure and 46 per cent due to lack of adequate finance. Significantly, as per a survey of ICSI, more than 60 per cent of the SSI units are sick and being pushed to closure due to non-availability of timely and adequate finance, whereas some Associations even feel that as many as 80 per cent of MSMEs are afflicted with financial problems. Some of the major obstacles being faced by MSMEs in our country are highlighted in the following sections.

Small and Medium Enterprises (SMEs) play a vital role for the growth of Indian economy by contributing 45% of industrial output, 40% of exports, employing 60 million people, create 1.3 million jobs every year and produce more than 8000 quality products for the Indian and international markets. SME's Contribution towards GDP in 2011 was 17% which is expected to increase to 25% by 2016. There are approximately 30 million MSME Units in India and 12 million persons are expected to join the workforce in the next 3 years.

Despite of the importance of the MSMEs in Indian economic growth, the sector is facing challenges and does not get the required support from the concerned Government Departments, Banks, Financial Institutions and Corporates which is proving to be a hurdle in the growth path of the MSMEs. The list of the problems that are faced by existing/new companies in SME sector are as under:

1. Absence of adequate and timely banking finance
2. Limited capital and knowledge
3. Non-availability of suitable technology
4. Low production capacity
5. Ineffective marketing strategy
6. Constraints on modernization & expansions
7. Non availability of skilled labour at affordable cost

Follow up with various government agencies to resolve problems due to lack of man power and knowledge etc. It is very important to empower the SME sector to utilize the limited resources (human & economic) they have in an optimum manner. The SMEs need to be educated and informed of the latest developments taking place globally and helped to acquire skills necessary to keep pace with the global developments. SMEs are now exposed to greater opportunities than ever for expansion and diversification across the sectors. Indian market is growing rapidly and Indian entrepreneurs are making remarkable progress in various Industries like Manufacturing, Precision Engineering Design, Food Processing, Pharmaceutical, Textile & Garments, Retail, IT and ITES, Agro and Service sector.

To counter the challenges faced by SME sector and grab the opportunities in the market, the Chamber has developed key strategies to promote and support the SME sector. The Chamber encourages SMEs to adopt innovative ideas and concepts for the promotion of their business. The goal of the Chamber is to organise Seminars, Conferences, Workshops and Training Programs and other trade promotional activities to educate & create awareness amongst the SMEs. CIMSME has decided to start various activities to empower and educate the SME Sector by organizing various trade promotional activities.

RECOMMENDATIONS

Based on the findings of the study, we recommend as follows; that government should re-introduce the small business credit scheme so that beneficiaries can use them to run the micro, small and medium enterprises. Government, chamber of commerce and other non-governmental organization should regularly organize seminars for potential and actual small and medium enterprise operators where they should be educated on how to plan, organize, direct and control their businesses. Micro, small and medium enterprises operators' should device effective marketing strategies. This includes such promotional strategies as

advertising, good management customers relations at all times. There should be re-introduction of Soft loans for small and medium business by the Government and Financial Institutions. Finally, the quality and quantity of micro, and small scale enterprises products should be high at all times. This will attract more customers. Besides, operators should exploit ways of producing at low costs and selling at relatively low price. This will make demand to be high always credit. However, when it comes to purchasing inputs, they are denied liberal credit facilities. As a result, they have to borrow excessive working capital than actually needed. This increases the general cost of production and prices, making it non-competitive.

There are many other initiatives taken by the Government to promote marketing of products/services of small units but no concrete action plan has been chalked out or targets made. Some of the important marketing strategies initiatives taken by the government in this regard are as follows:

- (i) **Small Industry Cluster Development Program:** The scheme applies to any cluster of industries where there is a commonality in the method of production, quality control and testing, energy conservation, pollution control etc. among the units of the cluster. The scheme aims to take care of the modernisation and the technological needs of the cluster. It covers a comprehensive range of issues related to technology

up gradation, improvement of productivity, energy conservation, pollution control, product diversification and their marketing, training needs etc.

- (ii) **Sub-Contracting Exchanges:** Sub-contracting Exchange is a novel concept announced under the liberalized policy package in 1991. The Exchange is an information centre where machine capacities of small scale industries are registered and enquiries from large industries for the manufacture of different components and sub-assemblies are passed on to the appropriate registered small scale units. Such an Exchange is a Store House of Data with regard to the capacities of the small scale units in term of products manufactured services rendered on one hand while maintaining data with regard to the requirement of the buyers, which could be products /components/ subassemblies/ services on the other hand. The
- (iii) **Tender Marketing:** In this scheme National Small Industries Corporation participates in bulk global tender enquiries and local tenders of Central and State Government and Public Sector Enterprises on behalf of small-scale units. It aims at assisting small units with ability to manufacture quality products but which lack brand equity and credibility or have limited financial capabilities.
- (iv) **Consortia Marketing:** A small unit in its individual capacity faces problems to procure and execute large orders, which inhibits and restricts their growth. **National Small Industries Corporation Limited (NSIC)** accordingly adopted Consortia Approach and built groups/consortia of units manufacturing same products, thereby easing out marketing problem of SSI units. The Corporation explores market and secures orders for bulk quantities which are then farmed out to small units in tune with their production capacity.

MARKETING PROBLEMS

All types of business enterprises face marketing problems, but these problems are more severe in case of small scale units because of lack of knowledge, adequate funds and lack of experience. Some of the marketing problems commonly faced by the small scale entrepreneurs in India are: (A). Competition from large scale sector: Because of scarcity of resources, small entrepreneurs usually use inferior technology. As a result their products are not standardized. The obsolete technology used by them gets translated into inferior quality of products. (B). Lack of marketing knowledge: Most of the small scale entrepreneurs are not highly educated or professionally qualified to have knowledge of marketing concept and strategy. Their lack of expertise further inhibits their understanding of the prevailing trends in the market. (C). Lack of sales promotion: Small units lack the resources and knowledge for effective sales promotion. Large scale units mostly have well-known branded names. They also have huge amount of resources to spend on advertisement and other sales promotion tools. Small scale units, on the other hand, have to pay a heavy commission to dealers for their selling efforts, which reduce profits margins. (D). Weak bargaining power: At the time of purchase of inputs, large scale entrepreneurs manage to get huge discounts and credit. Such facilities are not available to small units. (E). Product quality: It is costly and difficult for a small unit to have quality testing and evaluating equipment. (F). Credit sales: The small scale enterprise is invariably called upon to sell on.

CONCLUSION

To conclude, that MSMEs in India, play a significant role in income generation, job creation and poverty reduction. MSMEs, as a major contributor towards growth of domestic economy and employment generation, should get adequate support in terms of policy framework, incentives and other relevant aids 2017 is going to be a year of progressive changes in the Indian SME sector based on the above-mentioned trends. Several policy interventions along with technology and innovation will continue to play a pivotal role in creating a business-friendly atmosphere for the SMEs. Steps like providing infrastructural facilities, developing various industrial parks and technology incubators under MSME cluster development programmes, creating networks of organisations that help provide training to skilled workforce to improve productivity, encourage entrepreneurship and competency in management, funding R&D investments, technology advancement may work for the betterment of the sector. Although, Indian MSMEs are finding it difficult to sell their products in the domestic and international markets because of increasing competition. To make their products globally competitive, Indian MSMEs need to up-grade their technology and put more emphasis on innovation.

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**CHALLENGES AND OPPORTUNITIES OF ICT APPLICATION ON ACADEMIC LIBRARY:
INDIAN CONTEXT**

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ABSTRACT

Information and communication technologies (ICTs) are a diverse set of technological tools and resources used for creating, storing, managing and communicating information. Information technology is currently taking center stage and transformed the whole world into a global village with a global economy, which is increasingly dependent on the creative management and distribution of information. It create a lot of challenges for academic library professionals as they are forced to change the way they are functioning in providing information as per needs of users. These new roles required ICT skills and knowledge. Despite the availability of wide opportunities offered by the advent of ICT, it has been observed that application of ICT to library services in developing country in general and India in particular seems inadequate probably due to variety of challenges. There has been a growing interest and concern over modernization of library operations and services in India since 1980s With the methodology of simple literature review, the paper makes an effort to review related literature on ICT resources and ICT based services in libraries, benefits of ICT and the challenges associated with it and the role of library in sustainable development of India. Further, solutions and recommendations to address these challenges are also presented.

Keywords ICT, Global villages, Academic library Developing Countries

1. INTRODUCTION

In the last decade, we have witnessed an extensive changing role of public libraries. Although still open to all, their role as gatekeepers to information and knowledge has been heavily challenged by digitalization and the opportunities it presents for access to information anywhere anytime. ICT can be defined as use and application of computers, telecommunication and microelectronics in the acquisition, storage, retrieval, transfer and dissemination of information. Furthermore, the rapid transformation of the ICT infrastructure has created new opportunities and challenges for traditional libraries such that the new trend is to move towards digital collection. A nation without functional libraries and information centres may lack access to information that would enable her sustainable development. The success of ICT implementation depends largely on availability of competent library professionals. The ICT has tremendous impact on librarianship and library user's expectations. But even as many academic libraries in developing countries strive to incorporate ICT in library services, there are several factors such as financial constraints, technological factors, human factors, cultural factors among others that need to be addressed. The situation in academic libraries of India is the same as that of academic libraries the world over; however, Indian libraries are constrained to provide maximum information with limited resources. On the other hand, there are many challenges when using ICT enabling activities in the libraries. Insufficient funding, lack of ICT knowledge, change of software and hardware from time to time, insufficient bandwidth, copyright and intellectual property rights are the common problems that libraries were facing globally.

Hence, this study attempts to present an evaluation of impact of digital technologies in the transformation of academic library services and discover a number of major challenges faced by academic libraries in developing countries in general and India in particular at the end recommends solutions for proper implementation.

1.1 ICT: CONCEPT & APPLICATION IN LIBRARY SERVICES

Information and Communication Technology means a combination of computer applications and communication technology for gathering, processing, storing and disseminating of Information. ICT is a generic term that refers to the technologies that are used to collect, store, edit and communicate information in various format (Raji, 2018).. The term ICT is now also used to refer to the convergence of audio-visual and telephone networks with computer networks through a single cabling or link system. Developments in ICTs have offered academic libraries very exciting and challenging opportunities that requires them to respond positively in all facets of their services and functions if they are to remain relevant in the 21st century. Further, unlike in a print-based library system, access to digital information resources is not restricted to specified hours and days of the week at one physical library building. Information resources and services are available 24/7, throughout the year To speed-up accurate and reliable data transfer in future there is also a danger of non-availability of hard copies of documents, particularly to secondary sources that are available only on CD-ROM.

Knowing this, continuing education about ICT for libraries is essential. Due to the escalation in prices of periodicals and books, no library can afford to acquire all the publications; hence, resource sharing through networking is the only option. To participate in the network, computerization of libraries is a prerequisite. Because of this growth, manual bibliographic control is not feasible and ICT is needed.

2. OBJECTIVES OF THE STUDY

- To explore how librarians and library users interact with digital material, electronic resources, and online services and analyse their opportunities and challenges in academic libraries.
- To explore the use and impact of digital technology in academic libraries services and operations in India.

3. SCOPE OF THE STUDY

The study covers the development, use and problems of Digital Technology implementation in academic libraries of developing countries in general and India in particular.

4. NEED FOR THE STUDY

Libraries are universally recognized as important social institutions and no community is considered complete without a library system.

However, libraries are facing change due to impact of ICT, changing patron needs, changing information environment or Web/Google that is trying to replace Reference Librarians. Every institution is now trying to compete in the national and international rankings and with the changed roles and services; the libraries and librarians are playing key role. So the purpose of this study is to acquire knowledge regarding emerging trends and technologies in library and information services. In the present era ever changing information environment, libraries are encountering both opportunities and challenges. Furthermore, digital technologies have created a sense of urgency among library users and librarians themselves. Academic Libraries are witnessing new paradigm shifts.. How far Academic libraries in India are adoptable to such changed situation? The study wants to review this.

5. LITERATURE REVIEW

Considerable amount of literature is available regarding application of Information Communication Technology (ICT) in libraries, professional development and continuing education needs of library professionals. But studies are relatively few regarding the impact of ICT on professional development and educational needs of library professionals. A survey of the literature found that most of the studies are reported from foreign countries and that such studies are given due importance by the researchers in library and information science. An attempt is made here to present a survey of the literature available in India and abroad.

Alakpodia (2010) argue that, ICTs have transformed the world in all aspects of life including library services. According to Eseohe, Simeon, and Ehikioya (2014), the use of ICT in libraries simply entails using ICTs to carry out functions activities and services offered that previously relied on human manual labour. Aina, Okunnu and Dapo-Asaju (2014) postulated that ICT is a term used to describe the ability to access information with the use of telecommunication based internet resources. Saidu, Tukur and Adamu (2014) described ICT as the use of computer-based technology and internet for making information and communication services available to a wide range of users.

Information Technology (IT) has become an indications of a country's wealth level. Countries which fails to prepare for information technology and do not use it properly, are likely to loose their global competitiveness. Muslim countries have paid little attentions to leverage the benefits offered by the IT use in their library and information centers. The fears of some in the developing world toward ICT is widening the digital divide. In African country it is time to bridge the digital gap. Training is the first step, which will reduce fears when implementation of ICT begins, Adekunle, et al (2007). The accelerated adoption and use of ICT has resulted in the globalization of Information and knowledge resources.. An increased number of users, a greater demand for library materials, an increased in the amount of material being published, new electronic formats and sources, and the development of new & cheaper computers are some of the reasons for the growing need for ICT in Bangladesh. The country's libraries have not made equal progress in this areas. The government, must help develop ICT based libraries to meet the changing demands of the users, Islam, Shariful and Islam, Nazmul (2007).. What is required to sustain these projects adequate financial supports, support of the government industry and community participation, Valmiki and Ramakrishnegowda (2009) studies ICT infrastructure in university libraries of Karnataka and found that most of the libraries do not have adequate internet nodes and band with the campus

The analyses revealed that though the libraries had hardware, software, and communication facilities to some extent, ICT-based resources and services were not reaching the users to the expected extent. The ICT-based resource used by the largest percentage of the users was the e-mail. A good number of the library users were not satisfied with the application of ICT in their libraries and indicated "inadequate ICT infrastructure" as their major reason for dissatisfaction Haneefa (2007). The problems faced by the librarians in the use of ICT were as a result of lack of understanding, knowledge, skill and above all a lack of training. . K.S Sivakumaren, Dr V Geetha and B. Jeyaprakash (2011) stated that The University Libraries must increase the numbers of computer available to enable the users to maximize the usage of ICT-based resources and services. It is very useful to digitize rare collections such as older and out of print editions. Mhammed Ijas Mairaj, Widad Mustafa EI-Hadi (2012) found that provision of hardware, standardized library software, adequate financial resources, and proper training facilities for Medical libraries will help to strengthen ICT applications in Medical libraries of Lahore.. Even though library professionals have shown a positive attitude towards the use of ICT applications and library automation, they need extensive and appropriate training to make use of ICT tools, Sampath Kumar and Biradar (2010). Sinha, Manoj Kumar (2011) undertaken the study with the view to know the extent of ICT amongst the participants of refresher course on humanities conducted by

Assam University Silchar where teachers. are not very much comfortable using computers. University teachers have keen interest and also having positive attitude towards learning ICT and applying it for classroom teaching learning process So, the overall review illustrate that, the appropriate use of ICT in library is much essential. It is also considered that the proper infrastructure and ICT enabled environment can provide better and faster services to users.

6. USE OF ICT TOOLS IN ACADEMIC LIBRARY

The emergence of the information revolution as championed by information and communication technology (ICT) has enabled libraries to devise viable strategies for improved service delivery (Igwe, 2010). Library uses various technologies to provide information to its users. Some of the ICT tools which are basically used for different communication purposes are communication technology, voice-mail telephone, Fax , videoconferencing, Internet, Remote Control Technology, RemoteXs Technology, Social Media.

7. IMPACT OF ICT ON LIBRARY

Computer has brought in a new impact on the library and information usage. In libraries, information technology has assisted library professionals to provide value added quality information service and give more remote access to the inter-nationally available information resources.

The vital activities of libraries comprise collection development, reference services management, document delivery service, access to organised collections held by the library and assist users in information search and retrieval (Husain & Nazim, 2015; Cholin, 2005; Malhan, 2006).. ICT with its tremendous information sources, rapid transmission speed and easy access ensures the satisfaction of the user with complex demand, break down the distance barrier and shortened the time required and ensure the right information to the right reader at the right time. Libraries are facing a new generation of online users who are technologically savvy and integrate information access and use in all spheres of their lives to an unprecedented degree (Thomas & McDonald, 2005). The use of ICT in libraries has raised a number of challenges too. Money is required to maintain and upgrade the equipment and software, pay software fee, license fee, pay for access to e-journal and online databases and pay for the internet connection., Digital information resources can be copied and manipulated under pressure from information procedure. Copyright law in which the right holders are increased at the expense of users and this may affect the provision of access to digital information in libraries. Yet the Library and Information Services (LIS) sector in India has not kept pace with the paradigmatic changes taking place in society,.

8. ICT CHALLENGES FOR LIBRARY PROFESSIONALS IN INDIA

ICTs have improved provision of library and information services by overcoming time, distance and other barriers. Despite their tremendous potential, ICTs have also brought new challenges that must be overcome in order to increase effectiveness and efficiency of libraries in developing countries. ICT has transformed the nature of library services over a period of time. They now include digital resources created locally and those accessed over the Internet from computers that are managed by other libraries or information service providers. Today, there are tremendous opportunities presented by ICTs to libraries In a developing country like India, lack of technology, internet access, and qualified trainers act as the biggest challenges in providing ICT-based educational services to the masses, especially to the rural masses. According to the latest report by the Internet and Mobile Association of India (IAMAI) and the Indian Market Research Bureau (IMRB) released in February 2019, mobile internet penetration stood at 23 per cent in the country, with only 9 percent of rural people having

access to the technology. Adding to this, shortage of technical equipment and eligible teachers capable of imparting ICT-related content adds to the problem. In ICT era, information in the digital form is rapidly replacing the traditional printed counter parts. Gaddagimath, et al. (2006) stated that librarianship is caught in the midst of dynamic changes with respect to collection, preservation; control and dissemination of recorded Librarians now face difficulties and challenges due to new trends in information access.

Today, libraries are using ICTs, especially the Web, to implement online based bibliographic or library use (library literacy) programmes targeting their clients. Technological factors, such as ICT illiteracy is also a bottleneck hence there is need for consistent user training and user support services. Moreover, most of the staffs in the academic libraries in these countries need more experienced and training to deal with ICT services as illustrated by (Bader, 2008). Thus, there is a large segment of society and the decision-makers in government in developing countries who do not understand the critical role that a modern academic library could play in developing the economy of a nation. The rapid growth of student populations has provided enormous challenges to the academic libraries since the financial support for these institutions have not kept pace with increasing levels of students enrolment & growth. The survival of libraries has never been easy. All the modern academic Libraries are bound to face many of the above challenges. However, when these challenges are taken in a generous manner, keeping the user's interest in the foremost position, these challenges become opportunities for libraries of grow and flourish till eternity.

9. CONCLUSION & RECOMMENDATIONS

Until a few years ago the automation of libraries was a great dream for many libraries in the third world. Now more and more libraries in developing countries are working with online and/or CD-ROM databases, the Internet and OPACs. Internet usage has grown in the whole country, and at the academic libraries students are able to use the Internet whenever they please. Nowadays, most of the libraries blend traditional and digital library.

However, continuous efforts are essentially required to offer more and more sophisticated services to its users. But as we can see from the literature review the digital technologies have affected the way librarians and library users interact. Whilst ICTs have expanded the possibilities for access to information, they also present new challenges for users and librarians alike. Therefore, librarians and other stakeholders in the universities are urged to rework their profession to extend the traditional territories from the traditional library to the global information services.. Poor nations as well as poor individuals can create wealth through active contacts and use of knowledge and information. Libraries of the 21st century can help fight poverty and narrow the gap between rich and poor. For the first time in history poor are getting opportunity to enhance their wealth through the creation and use of knowledge. Application of ICT to provision of library services is a crucial effort towards sustainable development of India. Therefore, for libraries to remain agents that will facilitate sustainable development, efforts must be made to provide the right information at the right time.

In order to adapt to the ongoing process, libraries should be restructured according to today's needs. ICTs have increasingly become indispensable tools for development over the past few decades. ICT, the emerging technologies have given a challenge to the library professional's i.e., they should have proper knowledge of these technologies and should be well qualified so that they could use it easily. There is a Lack of LAN facility in most of the academic Libraries so the usage of Internet is less. It has been observed that very few libraries are offering Video conferences. The academic Libraries must increase the Video Conferencing facilities which enables the users to maximize the usage of ICT based activities and services.

It is also recommended that: fund should be provided to libraries on regular basis in their transitory phases. The government of India should make library and information services, a part of national development initiatives and plans.

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STUDY ON VIRTUAL CLASSROOM (LEARNING ENVIRONMENT)

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ABSTRACT

Information technology is revolutionizing the economic world structure. It is conjointly providing new capabilities for on-line coaching and development that is needed by the educated work force. The presence of a virtual learning atmosphere (VLE) will alter the dimensions of existing learning and therefore the teaching or coaching relationships in a forceful approach. This paper can explore however Institutes or Organizations and their students or employees can profit from applicable use of technology in {ways that ways in that} that facilitate them learn in an environment which is a lot of contributive as compared to the ancient ways of Face to Face Learning. The Paper highlights the potential pitfalls of victimization VLE. Further, it is explored on whether or not the part of Collaboration is supported in VLE or not. The ultimate goal of VLE is to transfer information gained associate degree exceedingly in a very} virtual surroundings to an actual real-world setting. The paper discusses the necessity for assessment of VLE. On the premise of studies drained the past, there's a general and long agreement that skills nonheritable in virtual surroundings will be transferred to real things and improve real-life task performance. However, the paper indicates that to make sure psychological feature skills nonheritable in an exceedingly VLE are transferable to the real world, coaching objectives want to be tied directly to realistic scenario events that successively are directly coupled to measures of specific needed behaviors.

Keywords: Virtual, Virtual Learning Environment

INTRODUCTION

Have you ever thought about learning environments outside of the classroom which may be more effective than classroom teaching? We could think of sending the students/employees for few days to get practical insights about say a Car Manufacturing Unit. However, it is not practical for 60 students or young trainees of an Organization to travel 200 kms to the company's location. Moreover, the company may not be able to accommodate so many students. The other impediments to the aforesaid idea are cost, time frame or danger/risk involved. The solution lies in computer generated Virtual Learning Environments (VLE).

With the help of Virtual learning environment (VLE), a student/employee (referred to as student hereafter) can sit in front of the screen and attend meetings, read documents, operate equipment, access computers, or view an assembly line, all from the comfort of their Mobile/Tablet/Virtual Realty Device/Computer/Laptop.

A Geology student could monitor equipment during Earthquake, a Biology student could study reproduction occurring live for any species, a Chemical Engineering student could understand the complete paint manufacturing process and experiment on various compositions of paints, a History student could revisit World War II, a Sociology student studying backward classes could design social awareness programs, an Accounting student could conduct an audit of the balance sheet, a Finance student could reduce debt of a firm by selling noncore assets, an Industrial Relations student could negotiate a Trade Union settlement, an HR student can conduct live recruitment, a Marketing student could implement strategies to fetch a sales deal, or an Operations student could implement a Quality Circles at a plant. In all of the above examples, the student gets to know the context for the learning process to take place. Contextualizing content helps in making their concepts more concrete, thus facilitating understanding, recall, integration of knowledge and enhancing the application of the knowledge.

Stonebreaker and Hazeltine (2004) describes Virtual learning as the delivery of learning through electronic mediation that reduces the gap when the instructor and the learner are separated in either time or place. According to Wilson (1996), Virtual Learning Environments (VLEs) are „computer-based environments that are relatively open systems, allowing interactions and encounters with other participants“. This definition widens the conventional understanding of the learning environment as it adds three more dimensions viz. interaction, technology and control (Piccoli, Ahmad and Ives, 2001). VLEs can support both blended and online (distance) learning i.e. VLE can be either used to provide lecture notes and presentations (before and after the actual face-to-face lectures), additional learning materials, assignments, feedbacks, useful web links, grades, discussion boards, and communication among students (and with tutors), among others (Halawi, Pires and

McCarthy, 2009) or deliver the actual training sessions. VLEs are referred to as technology-mediated learning, web enhanced learning, web-based learning, and learning management systems in the literature.

BENEFITS OF VIRTUAL CLASSROOM (LEARNING ENVIRONMENT)

These are some **benefits** of using Virtual Classroom (Learning Environment):

1. Improved Contact between Learner and Instructor

The use of VLE permits personal contact with the pedagogue through the use of specific software (e.g. Moodle, Blackboard, WebCT, CaMILE etc.). Group members will replicate on previous arguments and reply with a thought-out response. It conjointly allows sufficient time for deliberation. McKeough (2009) suggested that online tutorials offer learners a lot of time to scan the mandatory texts during a versatile means. The frequency and quality of Feedback between instructors and learners is additionally hyperbolic.

2. Improved Flexibility

The problems as a result of distance gap are dominated out as VLE permits learners to concentrate to the lectures, thereby removing the need to attend categories completely (Sawaan, 2006; Chattopadhyay and Sumrall, 2007). VLE improves the flexibility of operating hours for each students and lecturers, and facilitate them manage their time a lot of effectively. They will decide however and once to carry out their activities and take larger management of their own learning outside category time (Potter and Johnston, 2006). Students get a possibility to mix study and pursue a half time employment and so acquire the duty expertise necessary to boost their Resume and develop their career.

3. Active Learning

The scholars become a lot of actively concerned as learners. Students area unit not solely obtaining data however they conjointly take associate degree active half in the learning method. So, though a “virtual experience” will not replace the effectuality of live learning experiences, the combination of media, together with video, interactive and content made in an exceedingly fastidiously thought-about surroundings, offers opportunities to enhance the training experiences for college students in giant cohorts (Stanley and Edwards, 2005).

A student is ready to look at data from multiple views and numerous stakeholders” purpose of read. A VLE provides engages the student through totally different activities like observation, thinking, listening, reading, acting, doing and it so caters to wide vary of student learning designs as compared to ancient learning ways. The students in VLE settings area unit typically autonomous that leads to development of goal-setting skills, persistence and self-growth.

POSSIBLE DISADVANTAGE OF VIRTUAL CLASSROOM (LEARNING ENVIRONMENT)

Potential **Disadvantages** of VLE the utilization of VLE for may cause the subsequent disadvantages:

1. Impersonal Relationship

First, the teaching relationship between instructors and students will become impersonal since the contact is thru the pc. Exposure to VLE tends to steer to learners” feelings of isolation because of the absence of „elements of immediacy” like eye contact, smiling and vocal expressions (Brown 1996; Handy, 2005), learners” feelings of frustration, anxiety and confusion (Hara and Kling, 2000) and learners” reduced interest within the subject material (Maki et al., 2000).

Various researches ((Reynolds, Rice and Uddin, 2007; Braeckman, Fieuw and Van Bogaert, 2008)) counsel that learners like a mix of face-to-face education and VLE. It has been instructed that associate degree applicable amalgamated learning setting, combining virtual learning with new types of physical house, will restore the human moment within the instructional method (Bleed, 2001).

2. Technical issues

Second, the chance of technical failures cannot be dominated out. This could result to a software package down side, hardware downside, networking downside or web property downside. In an analysis study conducted by Lightner and Olson (2001), students expressed concern that there have been still cases of noncontinuous video or audio connections, and a few students expressly known “technical problems” as being an issue.

3. Passive angle

Third, passive attitudes on a part of the learner are often inspired. Students got to be impelled so as to extend their attention within the area, to raise queries of the teacher, to figure in teams, and to be told effectively. Thus, students in VLE got to be self-directed and impelled and to show ample self-discipline. For this reason, many investigations take into account students” participation and motivation as being a vital issue for VLE success (Rao and Walsh, 2000; Love and Fry, 2006; Hussin, Bunyarit and Hussin, 2009).

4. Compulsory Learning resolution

In some things, VLE will cause associate degree inadequate education structure, which is able to lead to a required learning scenario. A required learning scenario happens once a technology is meant to support a selected learning model that will not be congruent with the learner's philosophy beliefs regarding however learning ought to occur (Vermunt, 1998).

METHODOLOGY

This method is related to all the three forms of action in the virtual learning environment:

: INTERACTION

: DISCOURSE

: TERMWORK

Its most effective application, however, is in the interaction form in its two basic directions: interpersonal interaction and between-person-and-knowledge interaction. It is very suitable for the triggering-of-the-interest stage of the lesson.

There are several methods to develop online classes, and these will depend on the topic, your target student, requirements of your affiliated organization, and the demands of the user. For example, many colleges and universities give their instructors great independence in developing online courses while others provide strict guidelines for their structure. Online learning methods can mimic actual classrooms, with required attendance at specific times, can be self-paced, or blended, and use a variety of tools to engage students and support learning.

The courses are often referred to as self-paced programs and are time independent, meaning that the materials can be accessed 24 hours per day/7 days per week. There is usually a component of teacher/student interaction in the form of virtual office hours, weekly or monthly "check-in" online conversations or emails, and other such communications. These courses can often be accessed from multiple devices, making it easy to learn on the go.

Classes consist of downloadable pre-recorded lectures or slide presentations with or without voice-over commentary. There are often interactive discussion boards or other designated forums that foster student to student interaction. Email communication with the instructor and possible virtual office hours are part of this process. Collaborative tools, such as Google Drive, may be used for coordinating group projects or other interconnected activities. Student learning support tools, including virtual tutoring and resource centers, are often provided.

Many K-12, college, university, and corporate learning and training programs offer this online learning method to provide the most flexible learning environment possible.

CONCLUSION

Recent developments in computer technology has enabled that any learning environment can be suitably simulated electronically. The benefits of these VLEs far outweigh the disadvantages to both the students and the Institutions. Context-rich guided learning allows the student to internalize knowledge and develop problem-solving skills that can then be used in the real world. The decreasing cost of technology and the rising technical knowledge within educational institutions mean that virtual learning environments is bound to grow in future. Promoting Collaboration in VLE setting is difficult and VLE will not automatically lead to effective collaboration. We need to develop collaborative learning environments to support students' communication, coordination, and the development of their collaborative skills on one hand and improving the technical, educational and social aspects of VLEs on the other.

While implementation of VLE for a specific learning outcome is a welcome step, efforts must also be taken to identify the Impact of the VLE on the learning outcome and the measures needed to improve the impact. The idea of using VLE is not merely transfer of information but to provide the students an active learning experience.

There is an important role of VLEs in developing training programs on critical events in safe, controllable environments. However, the students should be exposed to the same cues which they are going experience on the real job. Any deviation between the two factors will lead to dissonance thereby reducing the impact of the VLE. Therefore, the extent to which a particular VLE is effective depends upon the development of strong performance measures.

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ROLE OF MATHEMATICS IN SUSTAINABLE DEVELOPMENT

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ABSTRACT

The most important issue for today's is how to sustain the natural environment and our planet's resources at the same time as develop wealth and well-being for a growing population.

Education for Sustainable Development (ESD) has been launched as one of the key answers to dealing with sustainability. SD is, in today's society, an overarching goal of balancing between the well-being and improved lives of people globally in space and time, while at the same time preserving natural resources and ecosystems. Thus the concept of sustainable development (SD) seeks to combine environmental concerns with social and economic development.

Mathematics is a tool of Sustainable Development. It plays an important role for sustainable development of society in the aspects of social, environmental, and economic. Mathematics not only helps us to understand natural phenomena, it also allows us to sustain the majority of human activity on the planet. Transport networks, the Internet and business transactions are all practical applications of research in graph theory and number theory in Mathematics.

The paper focuses on promotion of mathematics and the essential role that mathematics plays in the sustainable development.

Keywords: Development, Sustainable Development, Mathematics, tool.

• INTRODUCTION

“Literacy is at the heart of sustainable development”-- Kofi Annan

Sustainability is the ability to sustain, maintain, provide for or nourish something for an indefinite period without damaging or depleting the resources of the environment. It consists of three dimensions: the protection of natural environment, the maintenance of economic vitality and observance of specific social considerations about human development. In other words sustainable development is improving the quality of life of the present generation without excessive use or abuse of natural resources, so that they can be preserved for the next generation. The components are broadly divided into three elements namely social, economic and environmental.



The sustainability concept is often associated with ecological and economic issues, but it also applies in the education field. Education is considered as one of the main keystones for sustainable development. It acts as a gatekeeper in education. It is an essential discipline in today's world. Mathematics is a powerful tool for understanding and surviving in the world. Mathematics develops critical thinking, quantitative analysis skills and the ability to work in a problem-solving environment. It helps the man to give exact interpretation to his

ideas and conclusions. It relates the problem solving with the real world. It is the numerical and calculation part of man's life and knowledge. It plays a leading role in our day to day life and it has become an essential part for the progress of our present day world. Mathematics forms the basis of most scientific and industrial research and development. It helps to the mankind by the study of Climate change, protecting biodiversity, tackling pollution, controlling epidemics, ocean sustainability, averting natural disasters (volcanoes, earthquakes, tsunamis) and man-made disasters (fires) etc.

OBJECTIVES OF THE STUDY

- To identify the role of mathematics in social, economic and environmental development.
- To identify the digital technology enhancement in Mathematics learning.
- To identify the challenges faced in teaching and learning mathematics.
- To find the steps taken by the government to promote Mathematics subject.

RESEARCH METHODOLOGY

The research is based on secondary data. Secondary data was collected from various journals, articles and web sites.

ROLE OF MATHEMATICS IN SOCIAL DEVELOPMENT

The world is interconnected. Everyday math shows these connections and possibilities. Group work helps social skills. The ability to work on any task with others together can develop various social skills. Mathematical knowledge is necessary to live a social life because giving and taking process, business and industry depends upon the knowledge of Mathematics. The modern facilities like mode of transport, means of communication and progress in the field of science and technology are changing the social structure because of Mathematics only. Many world events and phenomena are unpredictable and can only be described using statistical models. Estimation of death tolls from earthquakes, conflicts and other calamities around the world can be calculated through the study of Statistics. In this way mathematics plays an important role in not only understanding the progress of society but also to develop the society.

ROLE OF MATHEMATICS IN ECONOMIC DEVELOPMENT

Mathematics is equally important in the economics development of the country. Many economic policies rely to a greater extent on keys prepared in Mathematical terms. Rapid national development can be achieved through application of mathematics on the national economy. Optimization problems as to goal equilibrium, whether of a household, business firm, or policy maker, knowledge of Mathematics is required. Mathematics involves problems solving related to ratio, percentage and partnership. It determines total cost, total income, budgets, financing, credit cost compared to cash, taxes and deductions, comparisons of insurance programmes and annual reports etc. This indicates that the study of Mathematics is important to prepare every economic policy by any government. Thus all the data in the policy depends upon Mathematics language and terminology. If the data is raw, it may not possibly give meaning but when interpreted mathematically, it would give meaning and consequently use in taking economic decisions.

ROLE OF MATHEMATICS IN ENVIRONMENTAL DEVELOPMENT

Mathematics is the universal language of our environment. It helps the mankind by describing and understanding how the universe works. Algebra can explain how the water becomes polluted quickly and how many people might become sickened on a yearly basis by drinking the contaminated water. A study of geometry can explain the science behind architecture throughout the world. It also studies how previously endangered animals are repopulated now.

The striking of extreme weather, identifying the change of weather pattern etc can be predicted by weather forecast. The prediction of weather and climate has become advanced in the last few decades. Mathematicians play an important role in this process, working with a set of equations that describe the atmosphere, taking into account temperature, pressure and humidity. Global Circulation Models (GCMs) describe the interactions between oceans and atmosphere to look at what the average conditions could be in decades to come.

• DIGITAL TECHNOLOGY ENHANCEMENT IN MATHEMATICS LEARNING BEHAVIOUR

Information and communication technology system has created greater connection across and outcomes from home and school mathematics learning practices. This communication and collaboration tool helped the teachers to assist the students in developing their knowledge and skills. It offers new ways of thinking about mathematical learning. Now, the role of Mathematics is not restricted to purely academic domain. It has entered the domain of Technology and Industry. New fields in Mathematics such as Operation Research, Control

theory, Signal Processing and cryptography have been generated which need technology. There are a lot of internet sites which provide students interactive learning tools. Calculators and other technological tools, such as computer algebra systems, interactive geometry software, applets, spread sheets, and interactive presentation devices, are vital components of a high-quality mathematics education.

• **CHALLENGES FOR MATHEMATICS TEACHING AND LEARNING IN DIGITAL AGE**

There are challenges in teaching and learning Mathematics that need to be faced if we are to increase participation in the subject. Most people just do not understand what the subject is about and why they are studying it for so many hours over so many years. Many students complain that math is boring. Math anxiety is also one of the reason for any individual who are otherwise strong students to freeze on a quiz or exam. They can have difficulty in finding the way to solve the problem, reading the question incorrectly or completing the far fewer problems than they are capable of. Due to anxiety many students make silly mistakes because of stress at that moment. The teaching tools have long consisted of chalk, board, pen and textbook. However in today's digital world there should be more emphasis on to use demonstrate model of various shapes and sizes, overhead projector drawing instruments, use of LCD, graph paper, different types of picture and mathematical magazines, manipulative skills in the modern classroom.

• **STEPS TAKEN BY THE GOVERNMENT TO PROMOTE MATHEMATICS**

The Ministry of Human Resource Development has launched the Rashtriya Avishkar Abhiyan (RAA) in July 2015, across School Education and Higher Education to encourage students towards learning Mathematics through activities related to Mathematics. Some of the interventions under RAA for promotion of the subject are strengthening of school Mathematics laboratories, conducting mathematics Olympiad, organising Mathematics melas and use of technology in Mathematics teaching.

• **CONCLUSION**

The importance of mathematics has been found to be understood after advancement of computers, computation and data handling. Many developmental challenges could be solved if it is possible to get mathematical models that could describe them. The sustainability of planet Earth depends on mathematical science. Mathematics as a science numbers, quantities and measurements continues to provide us with empirical statistical data upon which we can base sound decisions in our developmental efforts. Students can make sense of the world and solve complex and real problems with the help of Mathematics.

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FRONTIERS OF INNOVATION TO MAKE LEARNING A HOLISTIC EXPERIENCE

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INTRODUCTION

A *classroom* is a learning space that fosters talent and creativity. A good teacher can transform classroom learning into an optimum cognitive and experiential interactivity that promotes the curiosity, creativity and confidence of the learner. To address the limitations of space, crowd, time, learning resources and Diverse Learning Needs and to make learning a holistic experience, teachers and institutions today are going for many technological innovations. To make learning more effective, more engaging, and more interesting teachers are trying out some of the innovative techniques.

Kuboni (2006) defines innovation as ‘the process of making changes to something established by introducing something new.’ Fullan (1991) claims that, ‘Change is a process of learning new ideas and things. It is learning to do and learning to understand something new’. Carlopio (1998) describes change as ‘the adoption of an innovation, where the ultimate goal is to improve outcomes through an alteration of practices’.

Today, technology has become a major force to being about a change in everything concerning human life. It also plays a significant role in introducing innovation in pedagogical design and delivery. However, in Kuboni’s view (2006), the challenge is to ensure that innovation plays a constructive role in improving educational opportunities for billions of people who remain under-served in a rapidly developing world.

In today’s educational scenario, classroom is the main learning space. Classroom environment is one of the key factors affecting student learning. According to Young (2014), positive classroom environment provides relevant content, clear learning goals and feedback, opportunities to build social skills, and strategies to help students succeed.

INNOVATIVE CLASSROOM

An innovative classroom is a place of introducing new ideas, devices or methods that includes teaching strategies that are always evolving and are different from everyday routine. Innovation in education encourages teachers and students to explore, to experiment and to find new and interesting ways of teaching learning.

Essential Elements of An Innovative Classroom		
Characteristic Feature	Class room atmosphere	Learning Outcome
Expression and enquiry	Teachers persuade students to come up with queries. They encourage students not to be contented with existing state of affairs of things. Students are more vocal in asking questions and expressing their mind.	Students tend to learn more.
Originality and Creativity	Students are made to think. Students are encouraged to think out of the box. Coming up with distinctive solutions to everyday problems is rewarded.	Students learn to deal with challenges and find unique solutions.
Persistent learning	This classroom is full of enthusiasm and activity. Every event is seen as a learning experience. The classroom environment is fast-paced and ever-changing.	Students are encouraged to take initiative, responsibility and leadership.
Connection and Concern	The teacher is well connected to his pupils. Teacher knows the strengths and weaknesses of his students.	Students are aware of the new trends and changing scenario in the emerging professions.
Discipline and diligence	Class works with certain principles and routines. The teacher obeys and expresses life values from his/her conduct. Consistency, precision and orderliness are encouraged. Some rules are established and strictly followed.	Students integrate strong values in their personality.

Problem-solving	Students are encouraged to seek out problems in their learning, life and in the world around them. Teachers actively start sessions with a question and not with an answer. Answers can only be found only when students begin to ask questions about 'why' or 'how' and use of updated techniques and technologies.	Students develop understanding and learn the skill of problem solving.
Communication and Collaboration	Teachers encourage team spirit by making students are encouraged to work in groups and pairs of students who are different from each other in beliefs, behaviour or background. The students are encouraged to discuss and decide.	Students become team players and learn to work together to succeed.
Change and modification	Teachers use new methods and techniques for teaching or learning. Here the teaching strategies always evolve making learning fresh and interesting.	Students become positive about change and learn adaptation.
Experiment and Improvement	Teachers always try to keep changing, adapting and improving the ways of teaching learning. They do not fear trying new things and also rejecting them if they do not work. Learn from other's experiences and learn to experiment with new things.	Students learn to better every aspect of their performance.
Inspired by works of Wootten, 2015 and Lynch, 2018.		

INNOVATIVE METHODS OF TEACHING LEARNING

► Peer Teaching

In this method, teachers pair students who are high performers with students who are low performers. The high performing students willingly take up the role of the subject teacher. Peer teaching offers a platform of knowledge sharing among students and also encourages healthy competition. Students participate in peer teaching more actively which results in more attentiveness, more interaction, better grasping and also development of better communication skills. With regular peer teaching sessions, students may start to develop better liking and understanding of the subject.

► Games

The play-way methods of teaching are not only popular among students of all ages but also succeed in making them active and attentive. 'If the sessions are carefully designed and smoothly executed by teachers, this method reinforces cognitive knowledge, especially of mathematical and scientific concepts, and vocabulary.' (Wiselet, 2019). Teachers can use quiz, puzzles, word games, mathematical games, etc. Games teach application of knowledge and encourage smart thinking and healthy competition.

► Excursions

Education needs to make learners aware of the world around them. It should also broaden their outlook, encourage enquiry skills and make them seek the truth. A good method is field trips such as nature trails, visits to industries, NGO's, organisations, places of importance, etc. Learners feel connection with the subject and gain more practical knowledge to develop insight into the subject when they see and experience things physically. These excursions offer students the chance to learn independently and meaningfully.

► Collaborations

Collaboration is one very important life skills that helps to do well in personal and professional life. Collaboration is mutually beneficial since students interact and share ideas, as well as they understand how others work, think, negotiate and operate. They also learn to do research together. This skill can be fostered by allowing students to work in small and big groups. Teachers can play important role by guiding the students about how to plan, by providing them key points, by supervising their work, by helping to build team spirit and by trouble shooting.

► Role Plays

Role play brings the students back to the classroom mentally and creates interest and involvement. It helps to develop the ability to observe and analyse situation. It increases creativity and critical thinking in students. Students can go beyond their classroom settings and think about the situations empathetically. They gain confidence to apply their mind to express the content in a relevant manner as in the real world. It can also improve the decision making skills of learners. As an added advantage it allows discussion on the values, ideals and moral stand point while playing the roles.

ONLINE APPLICATIONS**► Google G-Suite**

Google has provided this online tool for assisting teaching learning. The Google G-suit includes the Gmail, Drive, Calendar, Classroom, Docs, Sheets, Slides and Sites. This Google G-suit has given us the power to make a classroom of his own choice. In this classroom, we can invite our students for the education. In this classroom, we are not required to bring books with us. There is a facility of chrome books in this Google education app. The teacher can add the documents here for their students. Teachers have the authority to create any kind of documents and spreadsheets for their students.

► Google Classroom

Online Google classroom helps by making instruction more organized, accessible and useful. In this Google education classroom, teachers and students work together as a team. This online classroom is easy for the admin to manage. Creation of material and sharing of ideas enhances the learning process. It keeps teachers work at his finger tips. Students from all parts of the world can get education from this Google education classroom. Google classroom further helps to share folders in Google Drive, differentiate instruction by creating folders with designated levels of access, communicate regularly by creating learning communities and Blogger to keep students up to date on what's going on in class, share previously graded model assignments as examples, provide digital feedback and grades to students, archive projects and specially developed lessons, use Google Calendar for reminders and alerts, create Google forms for quick and easy surveys, tests, etc., invite submissions of assignments.

► Google Scholar

Google Scholar index includes most peer reviewed online academic journals and books, conference papers, dissertations, pre-prints, abstracts, technical reports and other scholarly literature, including Court opinions and patents. Google Scholar allows users to search for digital or physical copies of these online or in libraries. (Wikipedia) This facility is available in the form of research papers and other literary documents which are written by subject scholars. The Google has provided a lot of research papers, courses and other educational material of different universities on this portal. All this material is available free of cost without any payment.

► LinkedIn for Students

LinkedIn is the world's largest online professional social networking site. This digital media application is an important platform for students. When students complete a phase of their education and become job seekers, they try to expand their social network to make themselves noticeable. They prepare their personal brand to enhance their professional opportunities. At this time, setting up a LinkedIn profile can be very useful. The sooner they create an online profile on LinkedIn the better. It gives them an opportunity to network with high placed professionals such as CEOs and managers. With help of LinkedIn they can create an online portfolio mentioning their achievements and accolades. This helps to boost their career opportunities.

► Skype

This digital media resource in the classroom is a free community that connects teachers with educators and guest speakers from around the world. It is a website where teachers can find and run Skype lessons for their students. (Fraser, 2013) Skype provides students and teachers with a platform to stay connected outside the classroom. When students need extra help studying for an examination, they can approach the teacher on Skype. This tool provides an opportunity for the groups of students to work collaboratively while working on group projects. Skype is a wonderful application to expand learning situations through voice, text and video sessions. However, it needs computers with a high-speed internet connection for teachers to use Skype as a learning tool in the classroom. It is recommended that teachers and students should take necessary precautions to protect their identities while using Skype extensively.

TECHNOLOGICAL DEVICES**► Wireless Microphone**

Sometimes students cannot hear the teacher clearly in the classroom. Room with poor acoustics or too large a crowd of student becomes the cause. In such a case, a wireless microphone becomes a viable option rather than unnecessary straining of teacher's voice. With Wireless Microphone students can hear the teacher with clarity of audio. It gives added voice amplification with hands-free mobility.

► Kindle e-Reader

The e-readers have made it easy for students to carry a single device called Kindle in place of lots of heavy books. The standard 'Kindle' allows you to easily carry all of your textbooks, references, and lesson materials

in the palm size light device carried in hand. The battery life of Kindle is very high. A single charge often lasts for weeks. This makes the Kindle an extremely reliable option.

► Knowledge-Yan

K-Yan was the world's first integrated multimedia device for group learning needs. It is a device that integrates a full-feature multimedia computer with a data projector, TV, audio system, and DVD player in a single, easy-to-use portable product, with an ultra-large display. It can be used to surf and download educational material from the internet, and can be used as a large screen television to view educational programs and videos. K-Yan means 'Knowledge Vehicle'. It has the power to convert any wall into an interactive digital board. This is a single wire plug and play 'All-in-One device' designed by IIT Mumbai. 'In 22,000 classrooms across the country, over 3 million students are learning in a more interactive way while more than 100,000 teachers are being empowered with K-Yan.' (ILFS, 2017)

► Digital Classrooms

Digital Classrooms are revolutionary modern day classrooms equipped with recent technologies that help to make teaching learning multi-dimensional and interesting. These interactive classrooms create responsive environment for the students that teach them important concepts in a fun filled manner.

There are numerous benefits of digital classrooms. They not only help students to gain knowledge but also help them in retaining their knowledge. They encourage teachers in preparing dynamic multi-media lessons too. 'Learning is more of a fun and less of a burden with the introduction of such digital classrooms in education'. (Edsys, 2018)

CONCLUSION

Due to the technological advancement many things about education has undergone a big change. That has inevitably resulted in introducing innovation in education. Innovation in education encourages teachers and students to investigate, examine and use all the different methods and tools to uncover something new. It evolves a different eye to look at problems and solving them. It helps students in a unique way to develop their imagination and improve their problem solving skills. 'By exploring new and better ways to educate students and also teaching the skills students need to become innovators themselves, today's educators can have a tremendous impact on the future of our world.' (Philmckinney, 2018)

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A STUDY ON THE IMPORTANCE OF EDUCATION IN SUSTAINABLE ECONOMIC DEVELOPMENT IN INDIA

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ABSTRACT

This paper will address the issues by advancing two different yet interrelated viewpoints, especially pinpointing on the example of climate change. First viewpoint is that the perception that there is an exchange between the goals of economic growth and environmental sustainability in the society through education. Second viewpoint that economic growth positively leads to an enhanced quality of life and human with education for sustainability but population developing rapidly and successfully in high-income societies is also problematic from a social science perspective. Education is very essential in economic development and no country can do economic development without it. No country can attain sustainable economic development without substantial investment in human capital.

Keywords: Economic development, Sustainability, Economic Growth, Technology and Environment

INTRODUCTION

As said by Nelson Mandela “Education is the most powerful weapon you can use to change the world.” Every country is thriving to be best and using all means to be on top, so as India. India is developing in all fields, recently there is fast pace in economic development too, but the question is, are we working toward sustainable economic development. Our country is the 2nd largest populated country so it is necessary to have educate our population towards sustainable economic development

Worldwide economists now accept that investment in education, or human capital, is an important element in the economic development process. Econometric studies provide very strong and consistent evidence that more educated workers are more productive and that they earn higher salaries. There is also no doubt that average levels of education and national income rise simultaneously.

Education enhances people’s understanding of themselves and the world. It improves the standard of their lives and results in broad social benefits to individuals and society. Education increases people’s productivity and creativity and promotes entrepreneurship and technological advances. It also plays a very important role in securing economic and social growth and improving income distribution.

Sustainable economic growth is economic development that endeavors to satisfy the needs of humans but in a manner that sustains natural resources and the environment for future generations. An economy functions in the ecosystem. We cannot separate the economy from it. In fact, an economy cannot exist without it. To have sustainability in India we must educate our society for growing importance to various aspects of sustainability in the context of economic policy – including questions of income distribution, impact in terms of the inclusiveness of growth and employment, regional economic integration, structural and industrial policy and strategies for economic development in resource-rich countries. The private sector must also initiate in educating the society so it can be integrated into economic policy decision- making and strategy development.

BACKGROUND OF THE STUDY

In 1987, the United Nations’ **Brundtland Report** defined sustainable development as a process that “fulfills the needs of the present without compromising the ability of future generations to meet their own needs.”

The history of sustainability traces human-dominated ecological systems from the earliest civilizations to the present. This history is characterized by the increased regional success of a particular society, followed by crises that were either resolved, producing sustainability, or not, leading to decline. Society was getting more knowledge through education which can be seen technology advancement over several millennia which gave humans increasing control over the environment. But it was the Western industrial revolution of the 18th to 19th centuries that tapped into the vast growth potential of the energy in fossil fuels. Coal was used to power ever more efficient engines and later to generate electricity. Education has helped in modern sanitation systems and advancement in medical line which has protected large populations from disease.

Scholar Karl Seidman summarizes economic development as “a process of creating and utilizing physical, human, financial, and social assets to generate improved and broadly shared economic well-being and quality of life for a community or region”.

The perception that there is a hard tradeoff between the goals of economic growth and environmental sustainability and to deal with this our society must have knowledge for sustainability which can be given through education. If we do not educate our society for economic development and sustainability, then we may fail to stabilize climate which can create a major risk to the livelihoods of future generations. But capping growth may not in itself be necessary to alleviate the risks posed by today's production and consumption patterns.

OBJECTIVES

1. To analyse the impact of education on economic growth and environmental sustainability.
2. To study that education has led to an enhanced quality of human life with economic development.

RESEARCH METHODOLOGY

This research study is done on secondary data and descriptive analysis methods are used, for this data are collected from the websites, newspapers, databases and the articles published from the national and international journals.

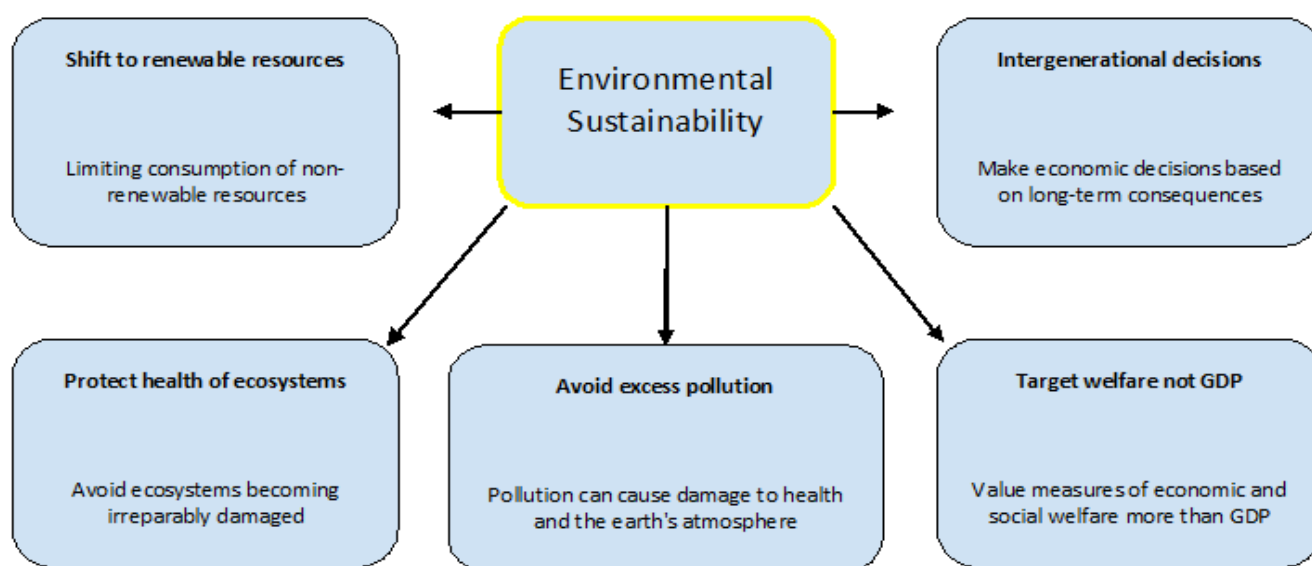
HYPOTHESIS

- 1) H0– Through education we can have economic growth which can positively leads to an enhanced quality of life
- 2) H1- Economic growth will have negative impact on and sustainability where education does not play any role.

NEED AND IMPORTANCE OF THE STUDY

This study will help us to understand how education can have an impact on sustainable economic development

ECONOMIC GROWTH WITHOUT ENVIRONMENTAL DAMAGE



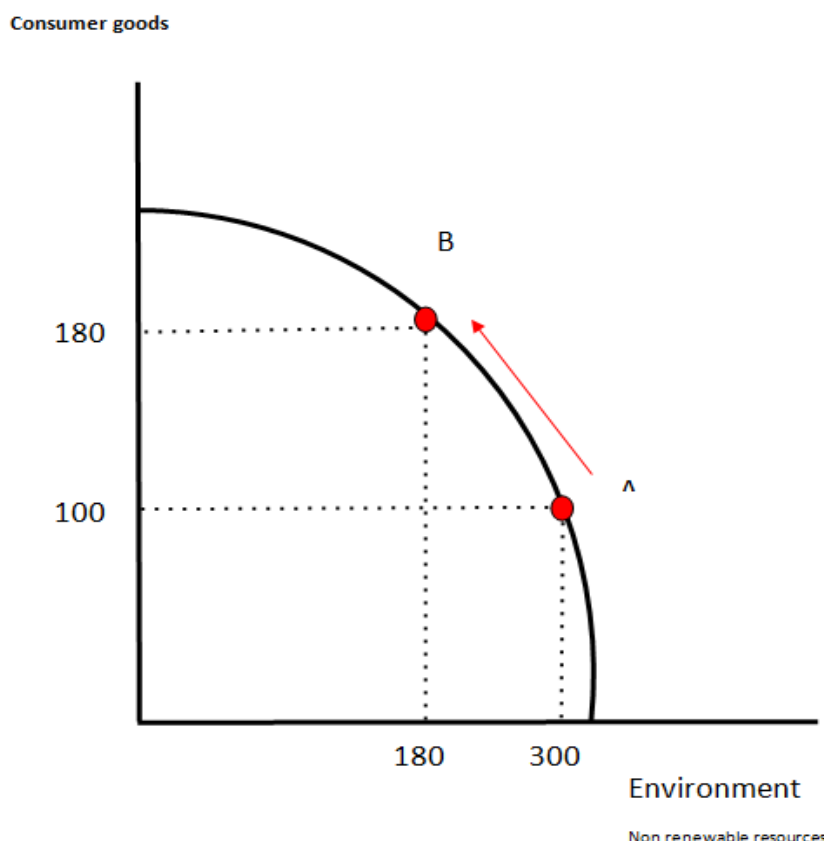
Economic growth provides a mix of benefits and costs in terms of its contribution to human well-being. In poor societies, growth can provide material goods that can satisfy urgent needs given just institutions that allocate goods and services to the impoverished. In affluent societies,

however, growth generates a complex set of social and environmental costs, explaining why surveys of life satisfaction have remained largely unchanged in industrial societies despite the large increase in production and consumption that has occurred since World War II.

Growing importance is being attached to various aspects of sustainability in the context of economic policy – including questions of income distribution, impact in terms of the inclusiveness of growth and employment, regional economic integration, structural and industrial policy and strategies for economic development in resource-rich countries. The private sector must also be integrated into economic policy decision-making and strategy development.

Until now, sustainable development issues like these have not been sufficiently defined in the context of economic policy. Consequently, there remains a need to further enhance the economic policy profile of German development cooperation with regard to the three dimensions of sustainability – the social, environmental and economic.

Classic trade-off between economic growth and environmental resources



This PPF curve shows a trade-off between non-renewable resources and consumption. As we increase consumption, the opportunity cost implies a lower stock of non-renewable resources. For example, the pace of global economic growth in the past century has led to a decline in the availability of natural resources such as forests (cut down for agriculture/demand for wood)

- A decline in sources of oil/coal/gas
- Loss of fishing stocks – due to overfishing
- Loss of species diversity – damage to natural resources has led to species extinction.

EXTERNAL COSTS OF ECONOMIC GROWTH

- **Long-term toxins**- Chronic exposure is continuous or repeated contact with a toxic substance over a long period of time (months or years). If a chemical is used every day on the job, the exposure would be chronic.

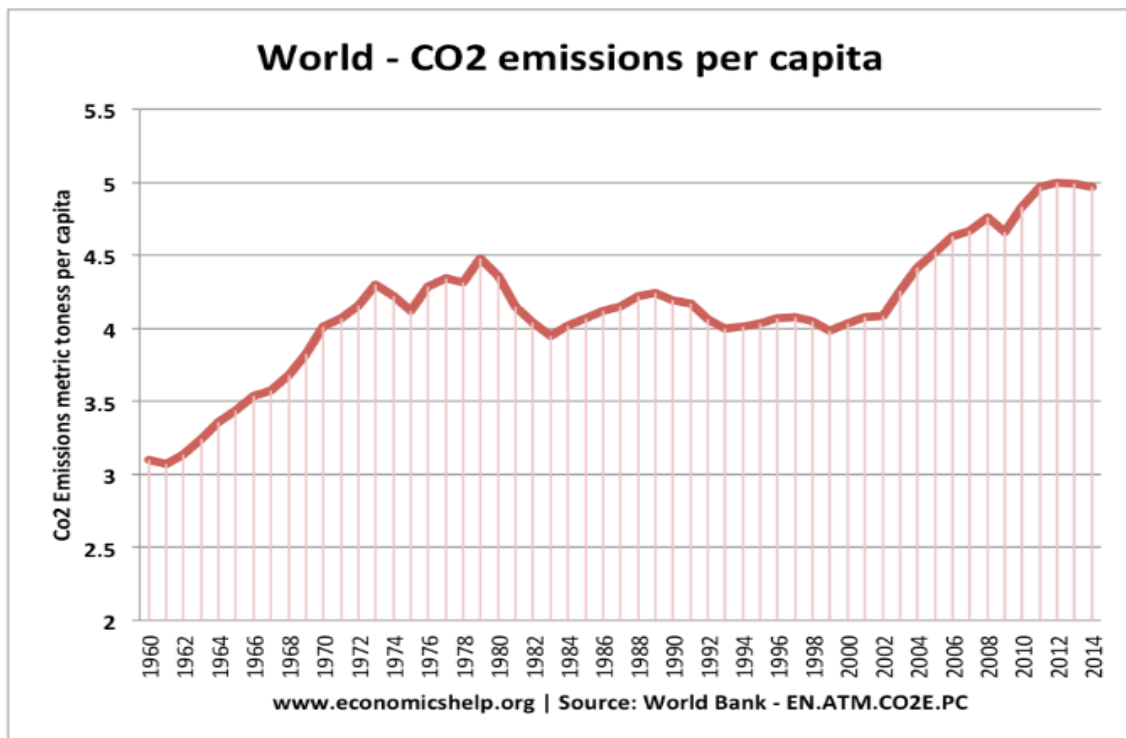
Loss of biodiversity- Biodiversity loss is the extinction of species (plant or animal) worldwide, and also the local reduction or loss of species in a certain habitat. Reduced biodiversity in particular leads to reduced ecosystem services and eventually poses an immediate danger for food security, also for humankind.

Soil erosion- It is the displacement of the upper layer of soil, it is one form of soil degradation. This natural process is caused by the dynamic activity of erosive agents, that is, water, ice (glaciers), snow, air (wind), plants, animals, and humans.

Global warming and volatile weather - Global warming is the long-term rise in the average temperature of the Earth's climate system. It is a major aspect of climate change and has been demonstrated by direct temperature measurements and by measurements of various effects of the warming.

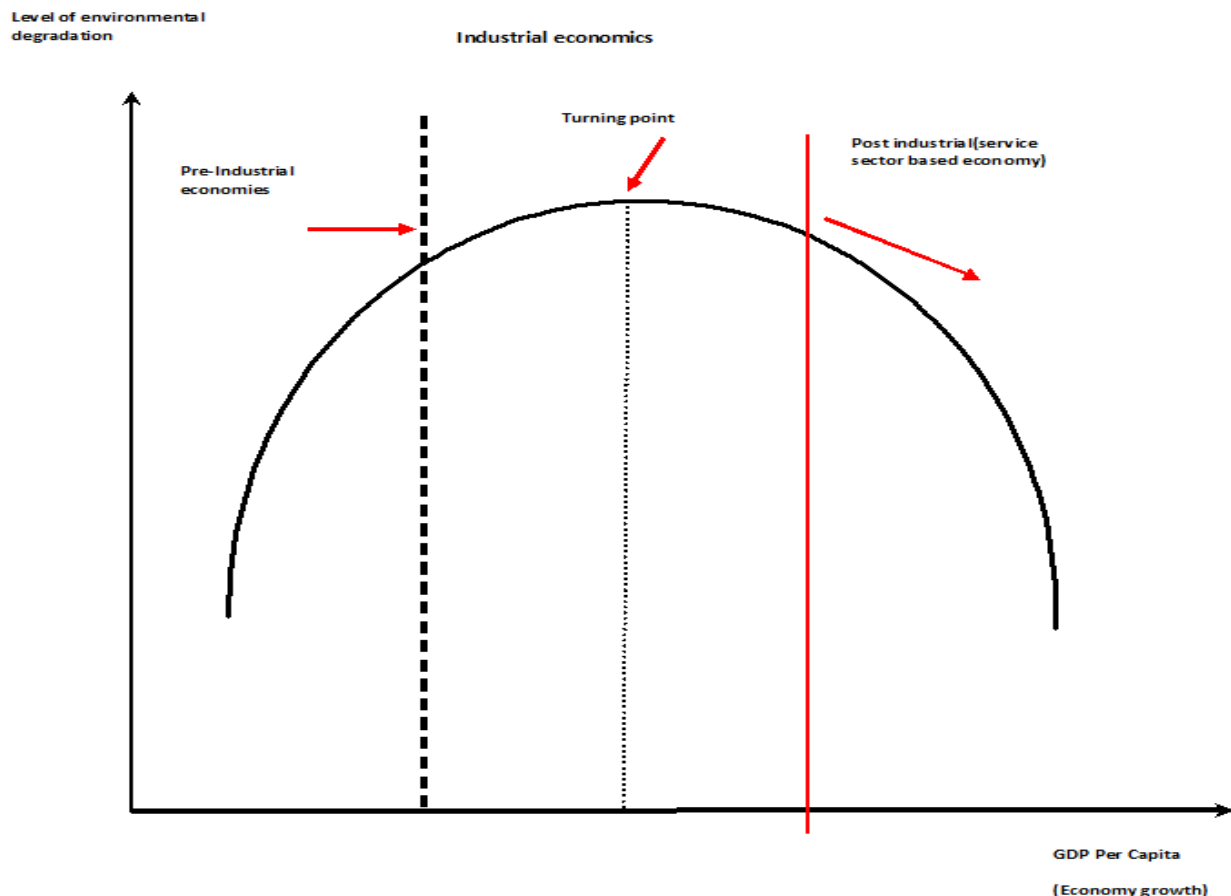
DAMAGE TO NATURE

- Less visible more diffuse pollution. Less visible more diffuse pollution. This we can see in smog in our environment due to development, the effects of increased CO₂ emissions are less immediately obvious and therefore there is less incentive for policymakers to tackle. Scientists state the accumulation of CO₂ emissions have contributed to global warming and more volatile weather. With this we can see economic growth is rapidly increasing with long-term environmental costs – not just for the present moment, but future generations.



The above graph shows CO₂ emissions per capita. We can see a 66% rise in per capita pollution between 1960 and 2014. The total emissions are also high because of population growth. During 1960 to 2014 there was a strong economic growth and despite the development of new technologies, it has failed to halt the rise. But we can see in the last few years 2011 to 2014 show a leveling – this is only a short time range, but could be due to improved global efforts to reduce pollution. (it was also a period of low economic growth in Western economies)

U-Shaped curve for economic growth and the environment



One theory of economic growth and the environment is that up to a certain point economic growth worsens the environment, but after that the move to a post-industrial economy – it leads to a better environment.

LIMITATIONS OF STUDY

1. Time is one of the constraints.
2. As the data is collected from Secondary Source, it can be biased.

RECOMMENDATION AND SUGGESTION

- Focus on educational and learning dimensions of sustainable development;
- Innovative development of new and creative solutions to common problems;

CONCLUSION

India cannot achieve sustainable economic development without providing education to society or we can say to have sustainable economic development the human capital need to be that much knowledgeable that they understand the importance of sustainability then only we can develop economically. So it is necessary to investment in human capital educationally.

The economic growth that a country and its people achieve over a period of time, is achieved at the cost of the environment. Environment is badly damaged because of various economic activities — industrial activities, mining activities, and infrastructure development, etc. Sustainable development is the need of the hour. It has the potential to address the challenges of the environment and also of the economy. All biotic and abiotic factors collectively constitute environment. All living organisms, such as animals, human beings, plants, birds, insects, and all other single cell and multi-cell organisms are biotic elements. All other non-living things, such as air, water, land, etc. are abiotic elements.

The environmental crisis creates many problems such as depletion of Ozone layer and Global Warming at the global level. Environment has a major impact on the life and living of people; it may cause health issues, natural calamities (floods, earthquakes, droughts, etc.). India has abundant natural resources (both renewable and non-renewable resources). An exponential increase in population threatened led to over-exploitation of the natural resources which thereby threatened the environment.

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ROLE OF TEACHERS IN INCULCATING VALUES AMONG STUDENTS

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ABSTRACT

Values in education are set according to the ever-changing needs of the society and the nation. Education and teacher attempt to meet them. The family, school and society have important role in the individual build up and setting the life patterns of which the values is one of the major components. The teachers' role in value inculcation is immense and superb as he/she is the guardian of organizing classroom teaching learning environment. The paper discusses as how to assign the new roles to these social institution for developing all dimensions of values in the learners for their integrated as well as differentiated growth.

Keywords: Values, Teacher Education, Erosion of Values

INTRODUCTION

Values are ideas that people see as worthwhile. They provide standards of conduct by which we measure the quality of human behavior. Values in education are set according to the ever-changing needs of the society and the nation. Education and teacher attempt to meet them. The family, school and society have important role in the individual build up and setting the life patterns of which the values is one of the major components. The teachers' role in value inculcation is immense and superb as he/she is the guardian of organizing classroom teaching learning environment.

What is value?

The value means to prize, to esteem, to appraise, to estimate. It is an act of cherishing something, holding it dear and also the act of passing judgment upon the nature and amount of values as compared with something else " (Dewey, 1948). Dictionary of Education (1959) explains value as, „the things in which people are interested-things they want, to desire to be or become; feel obligatory, worship or enjoy.

Values are the forces that govern behavior at the core of the personality. Behavioral dispositions of the individual are governed by value-orientations, attitudinal dispositions, and belief systems with specific reference and relevance to broader social context of the individual. A value orientation is essential for the planning of a good future for mankind. It is a matter of experience that mankind reacts to human behavior sometimes with approval and sometimes with disapproval. Not only the individual but society makes judgments on various kinds of human behavior.

The kind of behavior approved by the people is called moral behavior and the kind of behavior disapproved by the people is called immoral behavior. An individual can develop moral behavior only when he understands what is good and what is evil, what is right and what is wrong. This consciousness of right and wrong, good and evil is called moral values. Moral development is an important dimension of education of the child. The National Policy on Education, 1986 expressed a great concern over the erosion of moral values. It strongly emphasized that curriculum should be readjusted in such a way as it makes education a forceful tool for the cultivation of moral and social values. "Psychology of the child and curriculum" published by NCERT 1983 has listed the following important moral qualities which need to be developed in children.

- ☐ Honesty in words and deeds
- ☐ Truthfulness
- ☐ Self respect and a desire to respect others
- ☐ Self Control
- ☐ Duty – Consciousness Comparison

Role of teachers in inculcating values

In school, children are members of a small society that exerts a tremendous influence on their moral development. Teachers serve as role model to students in school; they play a major role in inculcating their ethical behavior. Peers at school diffuse boldness about cheating, lying, stealing, and consideration for others. Though there are rules and regulations, the educational institutions infuse the value education to the children in an informal way. They play a major role in developing ethical behaviour in children.

We should visualize education as a whole, having to do directly with all disciplines. Being a teacher involves being so many things at the same time that it might amuse you...you become a second parent to those students, many times a social worker, a psychologist, a therapist, a simple listener. You are also a model for them to follow. It is in the teacher's compromise towards education to try to help those students to be the best they can be, and if that involves trying to teach them the morals of society, then that are what a good teacher does. In Puerto Rico, it is indispensable for teachers to teach moral values, we must dedicate at least 5-10 minutes of our 50 minute classes to the discussion and the teaching of moral values. There must be no religion involved: just the teaching and review of values like love, integrity, sharing, dedication, responsibility, self-esteem, truth, tolerance...and so on. It's our responsibility as teachers to lead students to success, to a good and healthy life, to a life where hate, defiance, challenge of authority and disrespectful actions are not the answers to our problem.

Dealing with values and moral issues is recognized as an integral part of teachers' roles. Especially in culturally heterogeneous societies teachers face multiple values that students and their families may hold. The study reported in this article explores different conceptions of teachers' moral roles aiming to develop an instrument for assessing teacher beliefs about those roles that could be used in teacher development. Paternalist, liberal and social-relativist conceptions of teachers' moral roles were operationalised using data collected in three focus groups with teachers from Bosnia & Herzegovina and Serbia discussing cases of school practices involving value-laden issues. Initial items for construction of a questionnaire for teachers were generated from teachers' utterances to ensure ecological validity. Implications for teacher development and future research are discussed.

Teacher Education refers to the policies and procedures designed to equip prospective teachers with the knowledge, attitudes, behaviours and skills they require to perform their tasks effectively. Teacher Education is divided into following stages:

- Initial Teacher Education: A pre service course before entering the classroom as a fully responsible teacher.
- Induction: The process of providing training and support during the first few years of teaching.
- Teacher Development: An in service process for practising teachers. Teacher Education curricula can be broken into areas:
 - Foundational Knowledge in Education: Related aspects of philosophy, history, sociology and psychology of education.
 - Skills in assessing student learning and using technology to improve teaching and learning.
 - Content area and methods Emphasis is placed upon "transversal" or "horizontal skills". This knowledge and skills in students can be inculcated through value education. Supreka (1976) outlined eight different approaches to value education which are stated as follows:
 1. Evocation Approach: The students are encouraged to make spontaneously free, non rational choices, without thought or hesitation. It provides an environment which allows maximum freedom for students.
 2. Awareness Approach: In this approach the teacher presents value laden situations or dilemmas through readings, Films, Role playing, small group discussions and simulation.
 3. Inculcation Approach: A positive and negative reinforcement by the teacher helps value inculcation.
 4. Moral Reasoning Approach: Kohlberg's theory of six stages of moral development is the framework most frequently used in this approach. The teachers set up learning experiences which facilitate moral development. It consists of the students discussing a dilemma and by reasoning they attain a higher level of knowledge.
 5. Analysis approach: The group or individuals are encouraged to study the social value problems. They are encouraged to determine the truth and evidence of purported facts and arrive at purported facts and arrive at value decision, applying analogous cases and testing value principles underlying the decision.
 6. Commitment approach: It enables the students to perceive themselves not merely as passive reactors or as free individuals but as inner relative members of a social group and system.
 7. The Union Approach: The purpose is to help students to perceive themselves and act not as separate egos but as part of a larger inter related whole.

Values Identified

The society is a place of informal learning that guarantees inheritance to its members. It caresses the child with love and sense of possessiveness and the child learns to value the social patterns and its philosophy. The social tradition carries values of intimacy, language, love, equality, wishes to live, action, conduct, morality, unity, attachment and jealousy. These are the obvious traits, which a child borrows from the members of the society. The child encounters with many behavioral patterns and makes common causes with the peer groups; learns the value of neighborhood, unity in diversity, service to man is the service to God, co-operation and virtues comprehensively. The school is an important receiver to the society. It helps the member in choosing and distinguishing the values for which the nation aspires to achieve- democracy, socialism and secularism. „As the goals and aims have their own consequential values, lately schools have failed to put its learners on right track“.

Erosion of Values

Twenty first century witnesses maximum erosion in individual, social, national, moral, ethical and spiritual values. It is due to the prevalent materialistic variables in the society working at the cross-purposes. The vested interests, terrorism, disruption and access attachment to worldly life have created vacuum in the social cohesion and stability. Values are thus affected and eroded gradually. The growing cynicism, gulf between rights and duties, materialistic tendency, moral degradation and violence have affected the powers of man's wisdom. Aesthetic senses, neighbourly relationship, emotional quotient and spiritual values are swiftly declining. The national goals, democracy, socialism and secularism are sidetracked. The role of school, society and the teacher need to be assigned afresh in the inculcation of values.

Role of Teacher Educators in Value Education

It has been stressed again and again that nothing can be more helpful in moulding the child's moral behavior than the teacher's own conduct. A Teacher has to set a high standard of moral behavior before the child. The school plays a very important role in the moral values of the child. Through the organization of various curricular and co-curricular activities, teachers can foster among children various moral qualities. In the teaching of different subjects like languages and social studies etc., teacher may stress moral qualities like love, sacrifice, self-control, truthfulness, uprightness, etc., Dramas, games and sports provide many opportunities for an appeal to the moral sense of the students.

Education is a process of all round development of an individual-physical, intellectual, emotional, social, moral and spiritual. The teacher is expected to function not only as facilitator for acquisition of knowledge but also as inculcator of values and transformer of inner being. Ancient Indian Education was value based. Vivekananda has asserted: "Education is not the amount of information put into your brain and runs riot there, undigested all your life. We must have life building, man making, and character making assimilation of ideas. The ideal, therefore, is that we must have the whole education of our country spiritual and secular, in our own hands and it must be on national methods as far as practical."

Education was beyond all religions in the sense that it was aimed at realizing the ultimate reality, harmonious development and spiritual well being of and individual. The relationship between teacher and taught was spiritual and divine. With such a close relationship, individuals acquired knowledge, efficiency and attained meaning to life. In recent times, education became mere acquisition of information in cognitive learning areas with the sole purpose of passing examinations and getting degrees. This is resulting in the emergence of lop sided personalities. Man has become so narrower, materialistic, bewildered, frustrated and confused that he does not know the art of living with another. Everywhere, there is a feeling of emptiness, dreariness and meaninglessness. Therefore the poet T.S Eliot has called this world a "Waste Land" where man is spiritually dead in the midst of unparallel material progress and miraculous scientific achievements.

The moral and spiritual foundations on which we structure our education system alone can mould the personality of the child and future destiny of our country. Inculcation of values in the children, a sense of humanism, a deep concern for the well being of others and the nation can be accomplished only when we instil in the children a deep feeling of commitment of values that would bring back the people pride in work that brings order, security and assured progress. Values are the basis for the social, intellectual, emotional, spiritual and more development of an individual.

Value education is not a sphere of activity distinct from other activities. Values are regarded as abstract beliefs that transcend Kaur, K. & Nagpal, B. Educationia Confab specific situations, objects and issues and they function as standards of conduct as compared to attributes which are evaluative judgments related to specific issues and situations. Values are more central constructs and relate more closely to basic human needs and societal demands. Value acquisition goes on constantly in the school through various activities like instruction,

relationship between pupils, co-curricular activities etc. So education has a major role in inculcating basic values of humanism, socialism and national integration among the children and it presents a challenging task before the teacher and taught. As an integral part of education system, teacher education is intimately related to society. It is not only an institution; its scope and objectives have become larger in modern times.

The need of the hour is to have competent, committed and professionally qualified teachers who can meet the demands of the society. Prof. J.S Rajput in his capacity as the chairperson of NCTE has the right to expect from the teachers all the excellence in the output as well as interactions which develop knowledge and ethical values among students and create educative environment which could generate fraternity among fellow teachers and teacher educators. According to Rajput “talking of teachers and the multiplier effects of their work one must immediately revert to the teacher training institutions.

The number of teachers they produce has a direct relevance to the multiplier effects that is likely to be visible in the society”. Therefore the role of teacher educator is of paramount importance. Following are the ways by which values can be imbibed among teacher trainees during classroom teaching and learning process:

1. Basic human values need to be encouraged in the classroom teaching. Teacher educators should inculcate in the minds of teacher trainees that a child is born with values, a teacher need to uncover them. Sharma’s (1984) study identified a positive correlation between teaching aptitude, intellectual level and morality of prospective teachers.
2. Teacher educator must be clear about the values that he wishes to emphasise. A set of universal values will emerge that may include: honesty, peace, humility, freedom, cooperation, care, love, unity, respect, tolerance, courage, friendship, patience, quality and thoughtfulness.
3. Values cannot be taught in isolation but the teacher can provide experiences and situations in which students can consider and reflect about values and translate this reflection into action.
4. Teacher educator can involve students in active games in the classroom to inculcate the values of fair play, honesty, courage, cooperation; respect and love are best learnt through interaction with peers having diverse cultural, ethnic and personality traits among teacher trainees.
5. Value education should be a process of developing the spirit of rational enquiry and self discovery.
6. Human values need to be cultured for the sake of the mind and the body in the students.
7. Learning how to focus attention and to actively listen while sitting still are other skills that promote reflective learning and good interpersonal skills.
8. Teacher educators should make teacher trainees need to know human nature. With loving attention and care one can bring out the positive human values in child.
9. In order to create a positive school ethos there must be commitment by the whole staff that value based education is central to the school’s mission.
10. Celebrating current good practices is the key to encourage students to develop value based education.
11. Value education is most effective when the teacher act as a role model and ensures that it is at the heart of the school’s philosophy. Students observe the enthusiasm, commitment and “the talk and walk” of teachers which creates the impetus that ensures that values lie at the core of the human existence. Singh (1989) identified a significant relationship between intelligence and value orientation gain for cooperation, dedication, scientific outlook and rationalization among B.Ed. students.
12. After the lesson stimulus, whole class discussion allows the value to be explored more deeply. So teacher educators must encourage healthy discussions and also motivate teacher trainees to participate and explore themselves.
13. Maintaining an ethos in the classroom that is positive and all inclusive, with a feeling of equality, will help children gain most from value lessons. Rajendra Prasad (2005) found that the most preferred terminal values of teacher educators were a world of peace, happiness and self respect.
14. Emphasis should be laid on respecting pupils and ensuring that they are not criticized frequently.
15. Introspection is central to the establishment of a school than embodies values. It encourages pupils to work on themselves and their own attitudes and behaviours before criticizing others.

16. Teacher educators must develop competencies in teacher trainees to teach on the basis of the accepted principles of teaching and learning. In a nutshell, it can be said that a teacher educator is the teacher of future teachers which means a lot-a double responsibility.

First of all the teacher educators must have his own standard of quality and values which is to be imbibed by the teacher trainees and to the young youth of the nation. Time to time various introspective and retrospective measures must be taken to assess the quality of value education at all levels. The grass root level of our objective must be strong enough to fulfill our dreams. Values have been overlooked and finally dropped plunging humanity into chaos and danger. The remedy is to re induct them. This can be done at curriculum planning stage.

There is need of value education in teacher education curriculum which involves „educating the heart as well head“. Learning to live together becomes the most essential pillar of education. It promotes the values (for example: peace, tolerance, human rights, democracy, justice, equality etc.) for teachers, teacher educators, education planners and administrators. This is a major issue which needs utmost attention and follows up to enhance and save the quality of our education system.

CONCLUSION

The society, school and the teacher have to play variegated role in the light of changing course and situations. The new set of values is emerging and thus all the values are to be explained in the new context with their relevance. The modern concept of education is highly valuable for practice in the Indian scenario, „schools come to community and community goes to the school“. The National Curriculum Framework (2005) is comprehensive and should be implemented throughout the length and breadth of the country. The value of education, peace and its acculturating role needs to be narrated by the teacher in the right context. The new concepts emerged in education; liberalization, privatization and globalization as well as intelligence, emotional and spiritual quotient; are primarily to be narrated for scientific understanding of the children. Values are not absolute (Pragmatism) but changing.

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AGRITOURISM- FAMILY BUSINESS MANAGEMENT AND LEAN START UP

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ABSTRACT

Farming has not remained lucrative career option, obviously, the young generation is not interested to adopt agriculture as the profession. In spite of that some youngsters have successfully taken up agritourism as family business and created their name. The paper uses qualitative approach and investigates two case studies and concludes that agritourism does not require extra investment if available family and social resources are used optimally; it is sufficient to initiate agrioturim business as family business start –up. An educated rural youth have added advantage towards agriculture stewardship as they have good understanding of the concept of agritourism, more exposure to the world, access to technology, digital competency, up to date information about government schemes hence there are bright chances that Start-ups in agritourism can make the owner change maker in the society.

Keywords: Agritourism, Family business, Start up.

INTRODUCTION

Agrarian distress either “climate - driven”, or “market-driven”, traps the farmers in the debt and chronic poverty. Delhi based Centre for Study of Developing Societies (CSDS) conducted survey of 5,000 farm households across 18 states. The findings of the study report- “State of Indian Farmers”, says that given an option majority of farmers in the country would prefer to take up some other work and prefer to be employed in cities. Around 18 per cent of respondents admitted that due to family pressure they are continuing with farming. Poor income, lack of guaranteed minimum support price from the state, miserable future, and stress are the main reasons why farmers want to give up farming. Thus farming has not remained lucrative career option, obviously, the young generation is not interested to adopt agriculture as the profession.

A start-up is a business in the first stage of its operations. Generally start-up business is an attempt to capitalize on developing a product or service for which there is a demand. Therefore, often initially start-ups are bankrolled by their entrepreneurial founders. Due to limited income and high costs, most of these small-scale operations are not sustainable in the long term. Start-ups need to invest time and money into market research which helps determine the demand for a product or service. However, nowadays some entrepreneurial farmers have identified the need to diversify their farming and are starting “Agritourism” business on their family farm as a start-up. Agritourism is the latest concept but rapidly growing tourism sector which occurs on farms.

What is Agritourism?

Agritourism is the act of visiting to a working farm or any agricultural, horticultural, or agri business operation in order to enjoy, be educated by, or become actively involved in the activities of the farm or operation (Lobo, 2001). It is a business undertaking on an agricultural enterprise that provides entertainment, education and tourism with fun and authentic experience for the urban people. It has been identified as the fastest development model of tourism in the world (Hsu, 2005). The western countries adopted Agritourism as the strategy to curb issues related agrarian distress.

LITERATURE REVIEW

Some scholars think that agritourism may provide employment for family members or serve as a plan for farm succession (Veek et. al., 2006; Ollenburg & Buckley, 2007). According to Barbieri, (2008) agritourism creates more stable higher income for the farm household. Many studies have pointed out that during the period of economic distress receiving visitors for agritourism activities may provide an avenue for generating supplementary income for the farm household; it also helps in compensating for fluctuations in agricultural income by generating additional revenues, increasing farm revenue, and reducing farm debt etc. (Barbieri, 2009; Mc Gehee, 2007; Nickerson et. al. 2001). Some researchers have mentioned non-economic benefit of agritourism such as maintaining rural lifestyle, keeping the farm in the family, enjoying rural lifestyle and pride of being the farmer, to interact and educate public, preservation of local customs especially food production (Che, 2007, Mc Gehee & Kim, 2004; Turnoc, 2002; Getz & Karlson, 2000). This paper attempts to assess the possibility of adopting agritourism as a family business start-up by using existing family resources.

OBJECTIVES OF THE STUDY

- To assess the scope for agritourism as a family business start -up

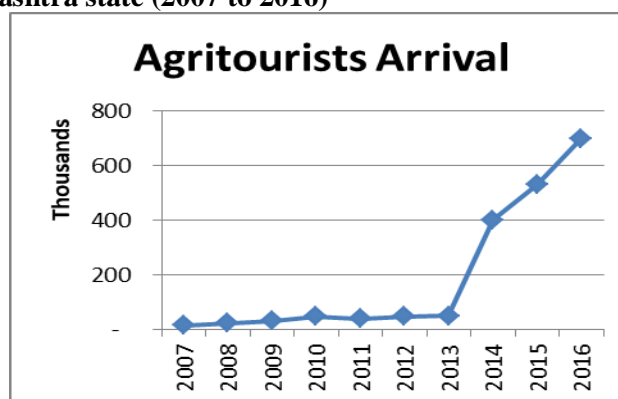
- To study role of education in successful management of agritourism as a business.
- To understand the best management practices for an agritourism family business
- To study the potential challenges in initiating agritourism as a start-up business

Scope for Agritourism as a family start-up Business in Maharashtra State

The Maharashtra state is the pioneer in promoting agritourism (The Hindu, 17th May 2017). More than 3.3 lakh tourists visited 328 agritourism centres across 33 districts from Maharashtra state in 2012-13, but the potential is much greater. In Maharashtra, without any financial or marketing support from the government, the agritourism business has grown to Rs. 13.14 crores (Times of India, 27th Sept., 2013). According to Pandurang Taware, director of Agro Tourism Development Corporation (ATDC), agritourism activities have generated more than Rs.50 crores income for the farming community who have hosted over 21,00,000 tourists in the last three years. Following graph shows the increasing trend of the tourists visiting agritourism in Maharashtra state.

Table Error! No text of specified style in document.-1, Trend of tourists visited Agritourism centres in Maharashtra state (2007 to 2016)

Sr.	Year	Agritourists Arrival
1	2007	15,000
2	2008	23,500
3	2009	31,200
4	2010	47,000
5	2011	38,900
6	2012	46,700
7	2013	49,850
8	2014	4,00,000
9	2015	5,30,000
10	2016	7,00,000



Source- ATDC survey, 2005 & Nicole Häusler, Dörte Kasüske (2011)

RESEARCH METHODOLOGY

Case study research methodology approach has been employed for the study purpose. Case study is one of types of qualitative research methodologies; useful in the preliminary stages of an investigation since it provides hypotheses, which may be tested systematically with a larger number of cases (Abercrombie et al., 1984). Two well-established agritourism centres from were selected for the purpose of the case studies namely Tarpa Agro Eco Tourism Centre, Palghar district and Saguna Bag Krushi Paryatan Kendra Raigad district of Konkan region of Maharashtra state to understand agritourism as family business start- up. Open ended questionnaire was used as the tool to interview the business owners to facilitate collection of primary data. Field observations, field notes and field photographs were used to substantiate the findings. The relevant secondary data was obtained from online research journal, Ph. D. thesis, websites of the respected case studies, Government reports etc.

Case Study No-1 Tarpa Agro Eco-Tourism Farm

Tarpa Agro Eco-Tourism farm is located at Gholwad, in Palghar district of Maharashtra state. In spite of meagre finances, the farm household developed 35 acres barren eroded piece of infertile land into the Chikoo Orchard in the 70's. The farm owner use to share rich experience of farming with students, investors and farmers. He gradually introduce farm-stay facility under bed and Breakfast scheme of MTDC which gas been developed now in nine innovative modern cottages. As the name itself indicates, the main objective of the agritourism business is to promote Warli tribal culture and rural life amongst urbanites. Tarpa Agro Eco-Tourism has unique collection of 300 plants. On farm activities of the agritourism includes guided farm tour, fishing, Basket weaving from Bamboo, Warli painting, mat weaving from dried coconut leaves, swimming, tractor safari, visit to the plant nursery and adventure activities for the tourists. Agritourism has huge farm-lake for rainwater harvesting, bee-keeping activities, Emu birds, and farm animals. Tourists can buy Chikoo products and Organic farm fresh as souvenirs. Tourist's segment of this agritourism includes mainly families, senior citizens, and students. The agritourism has provided employment to the local Warlis. The owner initially invested Rs. 5 lakh in constructing rooms with a 20-guest capacity has paid off. His annual turnover has more than doubled from the previous year. The agritourism centre has up-to-date website.

Case Study No-2 Saguna Bag Krushi Paryatan Kendra

Saguna Bag Krushi Paryatan Kendra is established in 1989. It is located at Neral from Karjat Taluka of Raigad district of Maharashtra state. The size of the farm is 55 acres. Perennial River Ulhas flows from the three sides of the farm. The owner of Saguna Bag, Mr. Shekhar Bhadsavale is foreign returned progressive farmer, graduate in agriculture. He is engaged in farm related experiments and sharing knowledge regarding sustainable farming among the fraternity of the farmers. He is the winner of several agricultural awards, and helped many farmers to start their business. Local people are employed in Saguna Bag. Saguna Bag provides a large range of innovative accommodation facilities such as pond house and variety of farm recreation activities such as guided farm tour, bullock cart riding, horse riding, trekking, archery, buffalo ride etc. The cottages are eco-friendly. The agritourism owner has explored the multiple uses of farm resources. The six farm lakes are filled by lift irrigation by nearby Perennial River. They are used for rainwater harvesting, pisci culture, irrigation, for rod fishing and for paddle wheel boating.

ANALYSIS OF THE CASE STUDIES

- The agritourism business had inherited family farm land. But most of the farm land was wasteland. The owners brought it under agritourism.
- The agritourism seeks help of family labours along with farm labours. They have employed women Self Help Groups (SHGs) and local youth for house- keeping. They have good human resource management hence provide year round employment to the labours. The labours are multi- tasking.
- Education wise, the agritourism owners are highly qualified and have world-wide exposure and well aware about various schemes of the government.
- The agritourism centre owners are progressive farmers and received many awards and appreciations for their commitment. They are engaged in conducting on farm experiments, consultancy for the neighbourhood farmers, conducts workshops, act as resource person for conferences and seminars.
- The agritourism centres are using websites, online reviews, tourism agencies, blogs for marketing and publicity. Apart from this, they have affiliation with Maharashtra Tourism Development Corporation and other Non- Government Organization.
- The agritourism business are protecting environment through optimal use of existing farm resources for farming as well as for tourism and educational purposes.
- The agritourism business have not taken financial assistance in initiating agritourism business but gradually developed by reinvesting profit and savings.
- Overnight tourist are more profitable than the day tourists. The agritourism business have created variety of agri entertainment services, delicious food and made available number of farm fresh products for entertaining the tourists.
- The cottages are made from local material and have eco-friendly designs.
- Families, Educational institutes and organised groups are their customer segment. They offer concession for the large groups and provide pick up and drop facilities and organise special recreation events for repeat customers.
- The agritourism businesses are using social resources for entertainment program, for farming, tourism and have good connections with local private vehicle owners. They have ensured signage on the road to guide the tourist.

DISCUSSION

Agritourism as a family business start-up needs no special investment as family home, farmland, traditional knowledge, skill, labours and farm animals would be used for agritourism business. Human resource management, farm resource management, financial management, marketing gimmick plays vital role as they are important in any other start-up. Thus without any extra financial investment, agritourism on family farm would be an attractive start-up for sustainable development of the rural areas, to curb rural urban migration, to provide employment for the local women, youth and marginalised sector like small farmers, fishermen, artisans, artists etc.

MANAGEMENT OF FINANCES FOR AGRITOURISM BUSINESS

Agritourism business does not require special investment in the beginning. The owner can either share his home or may start with only "Day Visitors". According to Pandurang Taware, there is net fifty percent profit in daily visitors while Mr. Prabhakar Save says that revenue is higher from overnight visitors. Chris Lucha (2014) feels

that the issue of lack of capital is less important for the agritourism business as major capital investment has already been made in most of the cases in the form of fixed asset like farmland and equipment. Agritourism often uses the excess or underutilized resources from farm production like family farmland, farm animals, farm labours and equipment. Once agritourism business is well established then the sources of income widens such as 1) income by provision of Food and Accommodation, 2) Income by charging fees for the recreational activities, 3) Direct Sale of Farm Fresh to the tourists, 4) Income from Training Program, 5) Income from Project Preparation and development for other agritourism centres, and 6) Working as Resource Person, Consultant for government and Educational institutions.

CHALLENGES IN AGRITOURISM AS FAMILY BUSINESS AS STARTUP

Lack of capital, Lack of training and capacity building, Lack of approach roads, Poor marketing and Publicity, Scarcity of Labours, Lack of Professionalism are some common problems faced by budding agritourism business owners. Sharing family and social resources reduces the problems. Che, Ann Veeck, and Gregory Veeck (2005) stated that once the owner of the centre manage to come over the marketing-related barriers, then nothing can stop the agritourism centre from developing to its fullest potential..

CONCLUSION

Educated rural youth have added advantage towards agriculture stewardship as they have good understanding of the concept of agritourism, more exposure to the world, access to technology, digital competency, up to date information about government schemes hence there are bright chances that Start-ups in agritourism can make the owner change maker in the society.

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QUALITY OF HIGHER EDUCATION SYSTEM IN INDIA: A COMPARATIVE STUDY

Sharlet Bhaskar¹ and Dr. Sushama Patil²¹Chandrabhan Sharma College²Ramanand Arya D.A.V. College**ABSTRACT**

Higher education system is essential for national, social and economic development of the country. There is a need of quality higher education system which empowers youth for self sustainability by inculcating employment skills and hence will help to reduce poverty. India's higher education system is the third largest in the world. This paper includes the comparative study of components of quality based higher education system of other developing countries like East Asia, the Pacific and Latin America with India. The paper proposes educational reforms and explains the critical aspects of managing, and delivering superior quality of the higher education system in India. This study gives a complete view of the need of quality higher education system in India.

Statement of the problem

In this paper, the main problem highlighted here is that Indian higher education is facing the problem of poor quality of higher education. The higher educational system has to be upgraded to be able to withstand global competitiveness.

Scope of the study

The scope of this research is to examine the quality of higher education system in India vis-à-vis other developing countries of the world namely, East Asia, the Pacific and Latin America.

Objectives of the study

The aims of this study are

- *To examine the quality of higher education system in India.*
- *To examine the quality of higher education system in other developing countries.*
- *To make a comparative analysis of the quality of higher education system and provide suggestions to improve India's higher education system.*

Hypothesis

Ho: Quality of higher education system in India is on par with other developing countries.

H1: Quality of higher education system in India is below par with other developing countries.

Research Methodology

The study is carried out with secondary data. Secondary data collected from articles, journals, websites etc. has been used in this research paper.

Significance of the study

Results of the study might assist practitioners at other institutions to implement and develop new educational reforms and practices.

Keywords: *Higher education system, Empower, Quality, Self Sustainability.*

INTRODUCTION

The higher education sector has undergone major changes throughout the world which led to increased competition for institutions in this sector (Kirp, 2003; Maringe and Gibbs, 2009). The world economy is experiencing an unprecedented change. New developments in science and technology, media revolution and internationalization of education and the ever expanding competitive environment are revolutionizing the education scene. According to UNESCO "higher education is no longer a luxury; it is essential to national, social and economic development". Education For All (EFA) is a global movement led by UNESCO (United Nation Educational, Scientific and Cultural Organization), aiming to meet the learning needs of all children, youth and adults by 2015. EFA was adopted by The Dakar Framework in April 2000 at the World Education Forum in Senegal, Africa. The six goals established in The Dakar Framework for Action, Education for All are:

- Goal 1: Expand early childhood care and education
- Goal 2: Provide free and compulsory primary education for all

- Goal 3: Promote learning and life skills for young people and adults
- Goal 4: Increase adult literacy by 50 percent
- Goal 5: Achieve gender parity by 2005, gender equality by 2015
- Goal 6: Improve the quality of education

These goals implicitly or explicitly integrate a quality dimension. Countries that are far from reaching goal 1 to 6 are also far from achieving goal 6. There are several indicators which provide information on dimension of quality. Public expenditure on education represents a higher proportion of GDP in rich countries where the EFA goals have already been achieved. In the developing countries, spending has increased over the past decade notably in East Asia and the Pacific and in Latin America. Several countries are reshaping their higher education systems for making them globally competitive.

INDIAN HIGHER EDUCATION SYSTEM

India has been always been a land of scholars and learners. In ancient times also, India was regarded all over the world for its universities like Taxila, Nalanda, Vikramshila and its scholars. By independence India had 20 universities, 500 colleges enrolling about 2,30,000 students. Since independence India has progressed significantly in terms of higher education statistics. This number has increased to 659 Universities and 33023 colleges up to December 2011-12. India has the largest number of higher education institutions in the world. The number of students enrolled is 10.5 million, the third largest globally after China and USA. At present, India has more than 18067 colleges and just fewer than 10 million students. In the next few decades, India will probably have the world's largest set of young people. Even as other countries begin to age, India will remain a country of young people. Although there are still few pockets of excellence, the average quality of India's higher education has been falling steadily behind the world average. However, even today's gross enrolment ratio of Indians in institutions of higher education is approximately 7 percent of the age cohort, which is considerably higher than developing country averages, but lower than the average for Asia as a whole (11percent) and much lower than OECD constitutes. Although total expenditure on higher education has risen since independence from 483 crores to 2418.3 crores between 1980 and 1995, spending per pupil in real terms declined for nearly two decades, before recovering modestly.

PUBLIC EXPENDITURES ON HIGHER EDUCATION (SHARE OF GDP AND TOTAL EDUCATION EXPENDITURES)

Year	Expenditure on Education as percent of GDP	Expenditure on Higher Education as percent of Expenditure on Education	Expenditure on Higher Education as percent of GDP
1981-1990	3.59	15.6	0.34
1991-2000	3.77	19.3	0.72
2001-2002	3.82	17.9	0.69
2002-2003	3.80	18.5	0.70
2003-2004	3.50	17.8	0.62
2004-2005	3.68	18.0	0.66

Source: Selected Educational Statistics 2004-05, Ministry of Human Resource of Development.

Higher education occupies a low priority in public expenditures. We may be outsourcing our brains, but we are far from educating them to maximum potential. The share of higher education in GDP was nearly 1 percent during the 1970s, just 0.35% in the mid- 1990s before increasing modestly to 0.6 by the end of the decade. The first such vicious circle is what we might call the diminishing signalling effect. It is evident that more than four-fifths of Indian students in higher education are not in professional schools like engineering or medicine. Investment in these institutions, on a per capita student basis, has been declining. This paper provides a framework to enable better understanding of the problems faced by India and adopts a comparative approach for analysis.

There are some issues and problems in the current Indian higher education system framework which are as follows:

1. **Teaching Quality:** The first issue that higher education in India is facing is decreasing teaching quality. Teachers are not well trained and qualified for the job they are assigned to. Some colleges recruit young graduates as professors who have no experience or knowledge.

2. **Financing:** Financing is also an issue with higher education in India. India's higher education is underfunded. Quality education requires more financing.
3. **Privatization:** The main issues with privatization is higher education fees. Privatization of higher education is the way to go. However just privatization is not going to solve the problem.
4. **Quota System:** Debating quota system is very controversial but not suggestive to improve the quality of education system. Talent and merit should be given priority.
5. **Gap in supply and demand:** India's gross enrollment rate (GER) is just 19% which is not good. GER is 6% below the world average. This has to change if we have to really improve state of higher education in India.
6. **Low Quality Institutes:** Mushrooming of low quality institutes all over the country is not good for higher education. These new colleges lack capacity and they are all about fleecing money from students and their parents leading to too much glamour and less quality of education.
7. **No project based learning:** Higher education lack project based learning. Young graduates need to learn new skills especially vocational skills that can give them job. Only theory is not enough, they also need practical knowledge.
8. **Accreditation of institutions:** Accreditation of higher educational institutions needs to be at core of the regulatory arrangement in higher education. Further, quality assurance agencies should guarantee basic minimum standards of technical education to meet the industry demand for quality manpower. The National Board of Accreditation should act as a catalyst towards quality enhancement and quality assurance of higher technical education.
9. **Inadequate facilities and infrastructure:** In India, many of the universities don't have adequate infrastructure or facilities to teach students. Even many private universities are running courses without classrooms. Internet and Wi-Fi facility is still out of reach of many students.

Comparative Analysis of Higher Education System of India with other Countries

1. **Participation in Education:** Participation in tertiary education can be checked by Gross Enrolment Ratio (GER). The GER gives a rough indication of the level of education from kindergarten to postgraduate education. As per studies, GER of India is increasing at a very slow rate. China's GER is increasing every year tremendously. Steps must be taken by Indian government to increase GER.
2. **Rankings in Global Competitiveness:** The Global Competitiveness Index (GCI) provides a open-ended dimension of Global Competitiveness. Reports state that India is comparatively at a very low position. China and Brazil are only countries which have shown improvement in the scores and hence improvements in ranks.
3. **Public Expenditure on Education:** India spends the lowest on education. India spends very less percentage of GDP on education, lower than other countries except China.
4. **Focus on practical:** Indian education focuses more on theory rather than practical. Indian education system doesn't allow creativity. Students are required to memorize facts and figures. Whereas in foreign countries; they focus more on practical based learning. And they allow creativity in education.
5. **Learning process:** In India; education is a formality, part of routine; every Indian must get a degree of Engineering or Medical stream; whether you learn something or not. In foreign countries; education is taken as a learning process.
6. **Curriculum:** Foreign education curriculum contains everything taking from arts to sports along with studies. They have arts, sports, music and theatre in syllabus. They focus more on sports; they have cricket, hockey and boxing in their college curriculum. Whereas Indian education system only emphasize on studies. There is no room for extracurricular in our education system.

SUGGESTIONS

1. India has to improve on the overall quality factor which effects value of higher education system by setting committees or organizations to keep a track and improve. Suggestions given by these committees and organizations must be implemented.
2. Indian government can improve Gross enrolment ratio by increasing public spending on education.

3. Government can also work towards provision of free education to all till graduation.
4. Government must take steps to have number of education fairs or seminars in order to make the students aware of various courses available in India.
5. Special career counselling cells must be set by the government so that students who are thinking of going abroad can be counselled and can study in India.

CONCLUSION

In this paper we have presented the present situation of India in higher education sector as compared to other developing countries. We also identified the challenges like demand-supply gap, lack of quality research, problem of infrastructure and basic facilities, shortage of faculty etc in the higher education. Education for all cannot be achieved without improving quality. To improve the higher education system we need to improve teaching pedagogy, build synergies between research and teaching, facilitate alliance of higher institutions among themselves, research centres and industries. Education quality low or high is judged by the extent to which its objectives are met. Successful qualitative reforms require government to play a strong leading role. The sections of society including women, children, rural communities, urban slums, tribal groups and other massive expansion of educational opportunities will translate into tremendous opportunities for all economically and socially disadvantaged communities and help us move towards a more equitable society. Finally, an environment of sustainable growth in the country will be created by key steps such as developing a resource of skilled manpower, a favourable eco-system for entrepreneurship and innovation, R&D, and an efficient system of delivery of public services.

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FACTORS RESPONSIBLE FOR THE POOR ATTENDANCE OF STUDENTS IN HIGHER EDUCATION WRT UNDERGRADUATE -COMMERCE COLLEGES IN MUMBAI

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ABSTRACT

The attendance of the students in higher education is substantially decreasing in undergraduate – commerce colleges in Mumbai. Students' active participation in the class is necessary for their academic growth. The most effective innovative teaching methods will be of no meaning if there is low or poor attendance of students in the class. There is a need to identify the causes for the poor attendance of the students and suggest the measures to improve the students' participation in the class. Researchers have thus attempt to understand the factors responsible for poor attendance of students in undergraduate programs of commerce colleges in Mumbai. Exploratory factor analysis was conducted on 33 variables to identify the factors responsible for poor attendance. Total 8 factors were derived i.e., Students' Approach Factor; Quality of Teaching and Teacher Factor; College Environment Factor; Career Oriented Factor; Family and Health Problems Factor; Social Factor; Curriculum and Examination Factor and Miscellaneous Factors

1. INTRODUCTION

Working on such topic is never a pleasant job for any academician. Many researches has been undertaken to understand relationship between attendance of students and their academic performance. Many strategies have been adopted at university and college level to enhance the quality of higher education. The well-developed strategies and methods for improving the quality in higher education will not be meaningful if the students do not regularly attend the college. The strategies and methods will be effective only with the active participation of students. Students with less attendance will not have a pleasant experience of classroom environment and will also affect the teachers for planning their lectures well. (Marburger, 2001). In the terms of quality absenteeism will result in waste of educational resources, time and human resources. (S. Mahnoud 2017). Fayombo (2012) highlighted few factors that leads to student absenteeism such as lack of subject interest, poor teaching strategies by lecturers, unfavourable learning environment, too much socialization, job to support family and poor relations with the lecturers. Student misses the important discussion that happens in the class and relies more on the information provided by peer and does not get the benefits of the examples used by lecturer to clarify any important topics. (Williams LL 2000)

Poor and low attendance poses great challenge for the lecturer. The poor attendance in the class not only demotivates the lecturer but also adversely affects the morale of the other students present in the class. In such situation it is difficult to implement the innovative Teaching - Learning Techniques such as Group Discussion, Case Study Methods, Management Games, Flip Classrooms, etc.

The colleges in Mumbai are facing a chronic problem of low attendance especially in regular B. Com. Program. The present study is an attempt to understand the highly influencing factors for poor attendance and absenteeism in commerce colleges in Mumbai.

1.1. Objectives of the Study

- To review the available literature for identifying factors responsible for poor attendance in higher education.
- To analyse the factors responsible for poor attendance in commerce colleges in Mumbai using Exploratory Factor Analysis.

1.2. Significance of the Study

The study will help universities, colleges, teachers and parents to understand the causes for poor attendance of students in higher education. This study will help in finding the possible solution to increase the attendance of students. It further helps in improving the performance of students in higher education.

1.3. Limitation of the Study

To understand the causes of poor attendance data was collected from the students with very low attendance (0-11%) to very good attendance (75 – 100 %). The limitation of the study is that the responses may vary between students with very low and students with good attendance. Another limitation is that 'frequency of attendance

per week' was collected from students which may be not be factual. Hence it gives tentative idea and not actual data.

2. RESEARCH METHODOLOGY

For conducting the present study both primary and secondary data was collected. Secondary data was collected through books, journals, articles and reports. Primary data was collected through self-structured questionnaire method. Convenient Non-Probability Sampling method was used to choose the sample from the population.

To identify the factor responsible for poor attendance in commerce colleges in Mumbai, Exploratory Factor Analysis was used. Through review of literature available, 33 variables were identified and questionnaire was formed. These variables were measured in the scale of 5 to 1 i.e., 5 being Highly Applicable to 1 Not Applicable. In EFA, Principal Component Analysis was used to reduce these variables into smaller group of variables to form factors. SPSS software was used to run the EFA.

3. REVIEW OF LITERATURE

Sr. No.	Authors	Factors responsible for low attendance or absenteeism of students in Higher Education
1	Wadesango, N., & Machingambi, S., 2011	Poor teaching strategies by lecturers; unfavourable learning environments; poor socio-economic background and peer influence as well as non-conducive interpersonal relations between students and lecturers.
2	Crespo, N & Palomo, M & Mendez, Mariano, 2012	Physical, motivational, emotional factors; the nearness of examinations; the Professor's teaching methodology and the social commitments.
3	Massingham, P. and Herrington, T., 2006	Student is either busy, sick, at work or bored; students must be having technology alternatives (eduStream), and the teacher students relationship is not healthy.
4	Fayombo, G.A., 2012	Student-centred, home, school and society related reasons
5	Demir, K. & Akman Karabeyoglu, Y., 2015	Individual, family, and school variables on students' absenteeism; students' commitment to their school; family's monitoring level and students' perceptions of the school environment
6	Kottasz R., 2005.	Illness of the student; transportation problem; inconvenient lectures timing; stress level of the student and easy availability of notes or study materials.
7	Mahmoud S. 2017	University related factors; Social factors; preparation for exams; lack of confidence; lack of interest and excess of homework are the highest causes of absence.

Source: Secondary Data

From the reviews stated in Table No. 1, the prominent causes for poor attendance of the students in higher education institutions are as follows:

- Poor teaching strategies by teachers
- Unfavourable learning environment in colleges
- Peer influence
- Poor interpersonal relations between students and lecturers
- Learning alternatives due to technology (MOOC)
- Family related issues
- Health related issues of Students
- Transportation problem
- Inconvenient lectures timing
- Availability of notes or study materials.
- Lack of interest among the students

4. FACTOR ANALYSIS

An exploratory factor analysis (EFA) was performed to examine the factors responsible for poor attendance of students in colleges with 33 items. In order to determine the structure of the scale factor, Varimax Rotation Method was used. Principal Components Factor Analysis method was applied to scores obtained from answers given by 343 students to the scale.

The Correlation Matrix showed the determinant score above the thumb rule of .00001. Furthermore, the correlation value of all the variables was less than .90 i.e., ($r < 0.90$), which shows that data is free from multicollinearity.

Table No. 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.865
Bartlett's Test of Sphericity	Approx. Chi-Square	4481.614
	Df	528
	Sig.	.000

In Bartlett's Test of Sphericity, the p value was less than 0.05 ($p = .000$) which showed that the data had patterned relationship. The suitability of the data for factor analysis was tested by Kaiser-Mayer-Olkin (KMO) coefficient and Bartlett Sphericity Test (Ugulu, 2011). KMO value was found to be 0.865 which is acceptable in Principal Component Factor Analysis.

EFA on the variables extracted eight factors with eigenvalues exceeding 1.0. These factors altogether explained **62.86%** of variance of results. Scree plot shows that four factors were in sharp descent and then started to level off. This was evidence that rotation was necessary for eight factors. Varimax rotation was used.

Eight factors derived from the EFA accounted for **62.86%** of total variance and these factors were named according to the common characteristics of the items loaded on the same factor. Eigenvalues of the factors are 9.38, 2.58, 2.10, 1.75, 1.40, 1.33, 1.20 & 1.04 **6.588, 2.528 and 1.575, respectively**. The proportion of explained variance by the prime factor in valid scales should be at least 20% (Reckase, 1979). As the 1st Factor accounted for **28.45%** of total variance (Table 2), these results are considered satisfactory. This suggests the presence of one major factor and thus reinforces the prior evidence concerning the internal consistency of the study.

Table No. 2: Rotated Factor Matrix^a

	Factor							
	1	2	3	4	5	6	7	8
Quality of Teaching and Teacher Factor								
Poor and monotonous teaching methods adopted by a teacher	.835							
Lack of motivation / zeal from teachers	.791							
Lack of favorable or healthy relationship with teachers	.745							
Very low classroom enthusiasm during lecture	.558							
No benefits in attending lectures	.446							
Family and Health Problems Factor								
Problems in family		.871						
Lack of motivation from family		.607						
Working to support family		.565						
Health Problems		.551						
College Environment Factor								
Poor college infrastructure			.855					
Poor classroom facilities			.823					
Irregular conduct of lecture or too many free lectures			.463					
College does not take any action against defaulters			.338					
Less or no students in class demotivates me to attend lectures			.280					
Quality of Curriculum and Examination Factor								
Syllabus is not challenging and too simple				.776				

Examination (question paper & assessment) is so easy that I can pass without attending lectures				.650				
Syllabus does not include contemporary issues				.562				
Notes and study materials are available hence no need to attend the lectures				.454				
I find no benefits in attending lectures				.362				
Students' Personal Approach Factor								
I always go to bed too late (active on social media, playing games or surfing over internet) and hence cannot wake up early in morning					.599			
I cannot learn in classroom environment					.474			
I am just interested in degree and not interested in learning					.446			
I find timings of the lectures are too early					.420			
My friends influences me to bunk my lectures for movies, outing or other activities					.318			
Social Factor								
Conflict with classmates						.750		
Ragging						.578		
No or less friends in college						.375		
Career Oriented Factor								
Pursuing articleship or internship to gain industry experience							.926	
Pursuing professional program or certification like CA /CS / Interior designing / Fashion Designing etc.							.511	
Miscellaneous factors								
Stress due to love affair or relationship issue								.687
I am a outstation student and keep visiting my home								.653
Too busy in participation extra-curricular and co-curricular activities NCC/ NSS / Sports etc.								.467
There are no extra-curricular activities in college and hence you are demotivated to attend lectures								.396

Extraction Method: Principal Component

Rotation Method: Varimax with Kaiser Normalization.

4.1. From the literature review and Exploratory factor Analysis following:

1. Quality of Teaching and Teacher Factor Family and Health Related
2. College Environment Factor
3. Family and Health Problems Factor
4. Curriculum and Examination Factor
5. Students' Approach Factor
6. Social Factor
7. Career Oriented Factor
8. Miscellaneous Factors

4.2. Reliability Test

Further to test the reliability of the factors to be used for measuring causes for poor attendance Cronbach's Alpha statistics measure was used.

Table No. 3: Factor-Wise Reliability Test

Particulars	Cronbach's Alpha
All Statements	.910
Factor I	.818

Factor II	.793
Factor III	.789
Factor IV	.773
Factor V	.705
Factor VI	.706
Factor VII	.741
Factor VIII	.732

From the above table it is seen that the alpha coefficient value of all the items together and each factor separately is more than .7 thresholds. This shows that the scale passes the test of reliability. Thus, this scale can be used to measure the factors responsible for poor attendance of students in higher education.

5. RESULT ANALYSIS AND INTERPRETATION

Table No. 4: Respondents Profile

Sr. No.	Profile	Percentage
1.	Gender	
	Girls	46.1
	Boys	53.9
2.	Nature of Program Pursuing	
	Regular B. Com.	24.5
	Specialised Program of B. Com.	75.5
3.	Class	
	First Year	13.4
	Second Year	30.0
	Third Year	56.6
4.	Percentage of lectures attended per week	
	0 - 10 %	12.8
	11 - 24 %	14.3
	25 - 50 %	17.5
	51 - 74 %	27.1
	75 - 100 %	28.3

Source: Primary Data

The above table shows the profile of respondents. Out of 343 respondents, 46.1% was female and 53.9 % was male. 24.5 % of respondents were from regular B. Com. Whereas, 75.5% was from specialised program of B. Com. 13.4 % respondents were from first year, 30% from second year and 56.6 % from third year. Out of total respondents 12.8 % respondents attended less than 10% of lectures per week, 14.3 % attended 11 – 14%, 17.5 % of students attended 25 to 50 % of lectures, 27.1 % attended lectures between 51-74% and 28.3 % of respondents attended more than 75% attendance. This shows that the responses collected highly reflects the approach of students from specialized programs. As the 56.6 % of respondents were from third year it will help to get the better responses as these students are more experienced then students from first year and second year.

Table No. 5: Mean Score of Factors Responsible for Poor Attendance

Sr. No.	Factors	Mean	Rank
1	Students' Approach Factor	2.79	I
2	Quality of Teaching and Teacher Factor	2.78	II
3	College Environment Factor	2.59	III
4	Career Oriented Factor	2.59	III
5	Family and Health Problems Factor	2.55	IV
6	Social Factor	2.15	V
7	Curriculum and Examination Factor	2.09	VI
8	Miscellaneous Factors	2.02	VII

Source: Primary Data

From the above table it is seen that the highest responsible factor for poor attendance was students' approach (mean-2.79), followed by quality of teachers and teaching method used (mean-2.78). Third influencing factor was college environment and career oriented factor (mean – 2.59). It was found that curriculum and examination factor was least influencing factor in poor attendance of students.

Table No. 6: Five most influencing variables Responsible for Poor Attendance

Sr. No.	Variables	Mean	Rank
1	Timing of lectures (either too early or too late)	3.95	I
2	Less or no students in class demotivates me to attend lecture	3.11	II
3	Poor and monotonous teaching methods adopted by a teacher	2.90	III
4	No or less friends in college	2.92	IV
5	Very low classroom enthusiasm during lecture	2.85	V

Source: Primary Data

The above table highlights the first five responsible factors for poor attendance of students. It is seen that timing of lectures is highly responsible for poor attendance with mean score of 3.95. Less or no students also demotivates students to attend lecture was second most influencing variable responsible for poor attendance. Poor and monotonous teaching method was sometimes applicable variable for poor attendance. Less number of friends in college further was responsible for poor attendance and the fifth influencing variable was very low classroom enthusiasm during lecture.

Table No. 7: Five least influencing variables Responsible for Poor Attendance

Sr. No.	Variables	Mean	Rank
1	Ragging	1.47	I
3	Stress due to love affair or relationship issue	1.53	II
2	I am a outstation student and keep visiting my home	1.64	III
5	Lack of motivation from family	1.69	IV
4	Conflict with classmates	1.89	V

Source: Primary Data

Table no. 6 shows the five least influencing variables responsible for poor attendance of students in commerce colleges in Mumbai. Ragging was the least factor responsible for poor attendance, followed by stress die to love affairs, outstation students, and lack of motivation from family and conflict with classmates.

6. CONCLUSION

From the above analysis it is seen that though there several factors responsible for poor attendance of students in higher education, some are very dominating. Exploratory Factor Analysis was used to extract the factors responsible for poor attendance of students in colleges. Total eight factors were extracted such as Students' Approach Factor, Quality of Teaching and Teacher Factor, College Environment Factor, Career Oriented Factor, Family and Health Problems Factor, Social Factor, Curriculum and Examination Factor and Miscellaneous Factors. Further to check the reliability of the factors formed Cronbach's Alpha was used. All eight factors passed the test of reliability. Hence, these factors can be used to analyse the factors responsible for poor attendance of students in higher education.

The present study shows that 'students' approach' and 'quality of teaching and teachers' are main cause of poor attendance of students in under-graduate commerce colleges in Mumbai. Whereas, 'social factor' and 'curriculum factor' was the least responsible factor for poor attendance of students.

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THE ROLE OF ICT IN HIGHER EDUCATION**Mohammed Zainuddin Khan**Assistant Professor, Department of Accounts, Gurukul College of Commerce, Ghatkopar

ABSTRACT

Information and communication technologies (ICT) have become commonplace entities in all aspects of life. Across the past twenty years the use of ICT has fundamentally changed the practices and procedures of nearly all forms of endeavour within business and governance. Within education, ICT has begun to have a presence but the impact has not been as extensive as in other fields. Education is a very socially oriented activity and quality education has traditionally been associated with strong teachers having high degrees of personal contact with learners. The use of ICT in education lends itself to more student-centred learning settings and often this creates some tensions for some teachers and students. But with the world moving rapidly into digital media and information, the role of ICT in education is becoming more and more important and this importance will continue to grow and develop in the 21st century. This paper highlights the various impacts of ICT on contemporary higher education and explores potential future developments. The paper argues the role of ICT in transforming teaching and learning and seeks to explore how this will impact on the way programs will be offered and delivered in the universities and colleges of the future.

Keywords: Online learning, constructivism, higher education

INTRODUCTION

Information and communication technology (ICT) is a force that has changed many aspects of the way we live. If one was to compare such fields as medicine, tourism, travel, business, law, banking, engineering and architecture, the impact of ICT across the past two or three decades has been enormous. The way these fields operate today is vastly different from the ways they operated in the past. But when one looks at education, there seems to have been an uncanny lack of influence and far less change than other fields have experienced.

There have been a number of factors impeding the wholesale uptake of ICT in education across all sectors. These have included such factors as a lack of funding to support the purchase of the technology, a lack of training among established teaching practitioners, a lack of motivation and need among teachers to adopt ICT as teaching tools. But in recent times, factors have emerged which have strengthened and encouraged moves to adopt ICTs into classrooms and learning settings. These have included a growing need to explore efficiencies in terms of program delivery, the opportunities for flexible delivery provided by ICTs the capacity of technology to provide support for customized educational programs to meet the needs of individual learners (eg. Kennedy & McNaught, 1997); and the growing use of the Internet and WWW as tools for information access and communication (eg. Oliver & Towers, 1999).

As we move into the 21st century, these factors and many others are bringing strong forces to bear on the adoption of ICTs in education and contemporary trends suggest we will soon see large scale changes in the way education is planned and delivered as a consequence of the opportunities and affordances of ICT. This paper seeks to explore the likely changes we will see in education as ICT acts as a powerful agent to change many of the educational practices to which we have become accustomed. In particular, the paper will explore the impact both current and emerging information and communication technologies will be likely to have in coming years on what is learned, when and where learning will take place and how the learning will occur.

THE IMPACT OF ICT ON WHAT IS LEARNED

Conventional teaching has emphasised content. For many years course have been written around textbooks. Teachers have taught through lectures and presentations interspersed with tutorials and learning activities designed to consolidate and rehearse the content. Contemporary settings are now favouring curricula that promote competency and performance. Curricula are starting to emphasise capabilities and to be concerned more with how the information will be used than with what the information is.

a. Competency and performance-based curricula

The moves to competency and performance-based curricula are well supported and encouraged by emerging instructional technologies. Such curricula tend to require:

- Access to a variety of information sources;
- Access to a variety of information forms and types;

- Student-centred learning settings based on information access and inquiry;
- Learning environments centred on problem-centred and inquiry-based activities;
- Authentic settings and examples; and
- Teachers as coaches and mentors rather than content experts.

Contemporary ICTs are able to provide strong support for all these requirements and there are now many outstanding examples of world class settings for competency and performance-based curricula that make sound use of the affordances of these technologies (eg. Oliver, 2000). For many years, teachers wishing to adopt such curricula have been limited by their resources and tools but with the proliferation and widespread availability of contemporary ICTs, many restrictions and impediments of the past have been removed. And new technologies will continue to drive these forms of learning further. As students and teachers gain access to higher bandwidths, more direct forms of communication and access to sharable resources, the capability to support these quality learning settings will continue to grow.

b. Information Literacy

Another way in which emerging ICTs are impacting on the content of education curricula stems from the ways in which ICTs are dominating so much of contemporary life and work. Already there has emerged a need for educational institutions to ensure that graduates are able to display appropriate levels of information literacy, “the capacity to identify and issue and then to identify, locate and evaluate relevant information in order to engage with it or to solve a problem arising from it”. The drive to promote such developments stems from general moves among institutions to ensure their graduates demonstrate not only skills and knowledge in their subject domains but also general attributes and generic skills.

Traditionally generic skills have involved such capabilities as an ability to reason formally, to solve problems, to communicate effectively, to be able to negotiate outcomes, to manage time, project management, and collaboration and teamwork skills. The growing use of ICTs as tools of every day life have seen the pool of generic skills expanded in recent years to include information literacy and it is highly probable that future developments and technology applications will see this set of skills growing even more.

THE IMPACT OF ICT ON HOW STUDENTS LEARN

Just as technology is influencing and supporting what is being learned in schools and universities, so too is it supporting changes to the way students are learning. Moves from content-centred curricula to competency-based curricula are associated with moves away from teacher-centred forms of delivery to student-centred forms. Through technology-facilitated approaches, contemporary learning settings now encourage students to take responsibility for their own learning. In the past students have become very comfortable to learning through transmissive modes. Students have been trained to let others present to them the information that forms the curriculum. The growing use of ICT as an instructional medium is changing and will likely continue to change many of the strategies employed by both teachers and students in the learning process. The following sections describe particular forms of learning that are gaining prominence in universities and schools worldwide.

a. Student-centred learning

Technology has the capacity to promote and encourage the transformation of education from a very teacher directed enterprise to one which supports more student-centred models. Evidence of this today is manifested in:

- The proliferation of capability, competency and outcomes focused curricula
- Moves towards problem-based learning
- Increased use of the Web as an information source, Internet users are able to choose the experts from whom they will learn

The use of ICT in educational settings, by itself acts as a catalyst for change in this domain. ICTs by their very nature are tools that encourage and support independent learning. Students using ICTs for learning purposes become immersed in the process of learning and as more and more students use computers as information sources and cognitive tools, the influence of the technology on supporting how students learn will continue to increase.

- b. Supporting knowledge constructionThe emergence of ICTs as learning technologies has coincided with a growing awareness and recognition of alternative theories for learning. The theories of learning that hold the greatest sway today are those based on constructivist principles. These principles posit that learning is

achieved by the active construction of knowledge supported by various perspectives within meaningful contexts. In constructivist theories, social interactions are seen to play a critical role in the processes of learning and cognition.

In the past, the conventional process of teaching has revolved around teachers planning and leading students through a series of instructional sequences to achieve a desired learning outcome. Typically these forms of teaching have revolved around the planned transmission of a body of knowledge followed by some forms of interaction with the content as a means to consolidate the knowledge acquisition. Contemporary learning theory is based on the notion that learning is an active process of constructing knowledge rather than acquiring knowledge and that instruction is the process by which this knowledge construction is supported rather than a process of knowledge transmission.

The strengths of constructivism lie in its emphasis on learning as a process of personal understanding and the development of meaning in ways which are active and interpretative. In this domain learning is viewed as the construction of meaning rather than as the memorisation of facts. Learning approaches using contemporary ICTs provide many opportunities for constructivist learning through their provision and support for resource-based, student centered settings and by enabling learning to be related to context and to practice. As mentioned previously, any use of ICT in learning settings can act to support various aspects of knowledge construction and as more and more students employ ICTs in their learning processes, the more pronounced the impact of this will become.

THE IMPACT OF ICT ON WHEN AND WHERE STUDENTS LEARN

In the past educational institutions have provided little choice for students in terms of the method and manner in which programs have been delivered. Students have typically been forced to accept what has been delivered and institutions have tended to be quite staid and traditional in terms of the delivery of their programs. ICT applications provide many options and choices and many institutions are now creating competitive edges for themselves through the choices they are offering students. These choices extend from when students can choose to learn to where they learn.

a. any place learning

The concept of flexibility in the delivery place of educational programs is not new. Educational institutions have been offering programs at a distance for many years and there has been a vast amount of research and development associated with establishing effective practices and procedures in off-campus teaching and learning. Use of the technology, however, has extended the scope of this activity and whereas previously off-campus delivery was an option for students who were unable to attend campuses, today, many more students are able to make this choice through technology-facilitated learning settings. The scope and extent of this activity is demonstrated in some of the examples below.

- In many instances traditional classroom learning has given way to learning in work-based settings with students able to access courses and programs from their workplace. The advantages of education and training at the point of need relate not only to convenience but include cost savings associated with travel and time away from work, and also situation and application of the learning activities within relevant and meaningful contexts.
- The communications capabilities of modern technologies provide opportunities for many learners to enroll in courses offered by external institutions rather than those situated locally. These opportunities provide such advantages as extended course offerings and eclectic class cohorts comprised of students of differing backgrounds, cultures and perspectives.
- The freedoms of choice provided by programs that can be accessed at any place are also supporting the delivery of programs with units and courses from a variety of institutions. There are now countless ways for students completing undergraduate degrees for example, to study units for a single degree, through a number of different institutions, an activity that provides considerable diversity and choice for students in the programs they complete.

b. anytime learning

In concert with geographical flexibility, technology-facilitated educational programs also remove many of the temporal constraints that face learners with special needs. Students are starting to appreciate the capability to undertake education anywhere, anytime and any place. This flexibility has heightened the availability of just-in-time learning and provided learning opportunities for many more learners who previously were constrained by other commitments.

- Through online technologies learning has become an activity that is no longer set within programmed schedules and slots. Learners are free to participate in learning activities when time permits and these freedoms have greatly increased the opportunities for many students to participate in formal programs.
- The wide variety of technologies that support learning are able to provide asynchronous supports for learning so that the need for real-time participation can be avoided while the advantages of communication and collaboration with other learners is retained.
- As well as learning at anytime, teachers are also finding the capabilities of teaching at any time to be opportunistic and able to be used to advantage. Mobile technologies and seamless communications technologies support 24x7 teaching and learning. Choosing how much time will be used within the 24x7 envelope and what periods of time are challenges that will face the educators of the future.

The continued and increased use of ICTs in education in years to come, will serve to increase the temporal and geographical opportunities that are currently experienced. Advancements in learning opportunities tend to be held back by the ICT capabilities of the lowest common denominator, namely the students with the least access to ICT. As ICT access increases among students so too will these opportunities.

EMERGING ISSUES

A number of other issues have emerged from the uptake of technology whose impacts have yet to be fully explored. These include changes to the makeup of the teacher pool, changes to the profile of who are the learners in our courses and paramount in all of this, changes in the costing and economics of course delivery.

a. expanding the pool of teachers

In the past, the role of teacher in an educational institution was a role given to only highly qualified people. With technology-facilitated learning, there are now opportunities to extend the teaching pool beyond this specialist set to include many more people. The changing role of the teacher has seen increased opportunities for others to participate in the process including workplace trainers, mentors, specialists from the workplace and others. Through the affordances and capabilities of technology, today we have a much expanded pool of teachers with varying roles able to provide support for learners in a variety of flexible settings. This trend seems set to continue and to grow with new ICT developments and applications. And within this changed pool of teachers will come changed responsibilities and skill sets for future teaching involving high levels of ICT and the need for more facilitative than didactic teaching roles.

b. expanding the pool of students

In the past, education has been a privilege and an opportunity that often was unavailable to many students whose situation did not fit the mainstream. Through the flexibilities provided by technology, many students who previously were unable to participate in educational activities are now finding opportunities to do so. The pool of students is changing and will continue to change as more and more people who have a need for education and training are able to take advantage of the increased opportunities. Interesting opportunities are now being observed among, for example, school students studying university courses to overcome limitations in their school programs and workers undertaking courses from their desktops.

c. the cost of education

Traditional thinking has always been that technology-facilitated learning would provide economies and efficiencies that would see significant reductions in the costs associated with the delivery of educational programs. The costs would come from the ability to create courses with fixed establishment costs, for example technology-based courses, and for which there would be savings in delivery through large scale uptake. We have already seen a number of virtual universities built around technology delivery alone. The reality is that few institutions have been able to realize these aims for economy. There appear to have been many underestimated costs in such areas as course development and course delivery.

The costs associated with the development of high quality technology-facilitated learning materials are quite high. It has found to be more than a matter of repackaging existing materials and large scale reengineering has been found to be necessary with large scale costs. Likewise costs associated with delivery have not been found to diminish as expected. The main reason for this has been the need to maintain a relatively stable student to staff ratio and the expectation of students that they will have access to teachers in their courses and programs. Compared to traditional forms of off-campus learning, technology-facilitated learning has proven to be quite expensive in all areas of consideration, infrastructure, course development and course delivery. We may have to brace ourselves for the advantages and affordances which will improve the quality of education in the near future to also increase components of the cost.

STAKEHOLDERS AND INFLUENCES

The ideas that have been discussed in this paper suggest that while ICTs may not have had a large impact to date, their use will grow to play a significant role in many aspects of the design, development and delivery of educational programs in the coming years. The various influences that have been discussed provide examples of an agent that has the capacity to influence education at all levels and hence to be an agent supporting and encouraging considerable change. When the future of education is considered in this way, it is interesting to speculate among the stakeholders, for whom the change will be the greatest. Table 1 lists the principal stakeholders and suggests how the various issues discussed in the paper might influence each. Clearly the stakeholders for whom technology would seem to proffer the most influence and change are the students. So while institutions are pondering how they will be influenced in years to come, whatever the outcomes, the beneficiaries of the activity and change will be the students. This would seem to be the outcome everyone would want to see.

Table 1: The influence of ICT on education and its stakeholders

	What is learned and how much	How it is learned	When it is Learned	From whom it is learned	Who is learning	What it costs
Students	x	x	X	X	x	x
Employers	x		x	x		
Teachers	x	x	x	x		
Institutions	x		X	x		x
Government	x	x	X	x	X	x

SUMMARY AND CONCLUSIONS

This paper has sought to explore the role of ICT in education as we progress into the 21st century. In particular the paper has argued that ICTs have impacted on educational practice in education to date in quite small ways but that the impact will grow considerably in years to come and that ICT will become a strong agent for change among many educational practices. Extrapolating current activities and practices, the continued use and development of ICTs within education will have a strong impact on:

- What is learned;
- How it is learned;
- When and where learning takes place;
- Who is learning and who is teaching.

The upshot of all this activity is that we should see marked improvements in many areas of educational endeavour. Learning should become more relevant to stakeholders' needs, learning outcomes should become more deliberate and targeted, and learning opportunities should diversity in what is learned and who is learning. At the same time, quality of programs as measured by fitness for purpose should continue to grow as stakeholder groups find the offerings matched to their needs and expectations. To ensure that the opportunities and advantages are realized, it will be important as it is in every other walk of life to ensure that the educational research and development dollar is sustained so that education at large can learn from within and that experiences and activities in different institutions and sectors can inform and guide others without the continual need for re-invention of the wheel. Once again ICTs serve to provide the means for much of this activity to realize the potential it holds.

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A STUDY ON CORPORATE SOCIAL RESPONSIBILITY AND EXPECTED UPCOMING FUTURE TRENDS IN INDIA

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ABSTRACT

Business units function on the inputs by the society and stakeholders .The various inputs can be raw materials from environment, money from investors, profits due to customers etc. Therefore it is clear that a business cannot function being isolated from a society .But here comes a question that firms gain huge profits due to the society but what do the society get in return?

So since long age's firms as a part of return try to help society in possible ways with the part of profit earned which is now known as CSR

The purpose behind this study is to study what CSR activities actually are and also check expected upcoming future trends in CSR activities.

Significance of research

- 1. To know what CSR actually means and how does it contribute to the development of society*
- 2. To understand current CSR trends and find the loopholes which create hurdles in development*
- 3. To predict what future trends can be expected in CSR activities*

Keywords

- *CSR : background*
 - *Need and importance*
 - *Indian laws*
 - *Loopholes*
 - *Benefits*
 - *Expected trends*
-

INTRODUCTION**What is CSR?**

CSR is the realization of the company of its responsibilities towards the society, community and environment. CSR is a company's voluntary actions over and above its legal requirement with meeting ethical needs.

CSR responsibilities can be viewed as economic, legal, ethical and philanthropic responsibility.

CSR talks about long term sustainability and development by contributing to economic, social, environmental, legal aspects of the society.

Corporate social responsibility is a broad concept that can take many forms depending on the company and industry. Through CSR programs, philanthropy, and volunteer efforts, businesses can benefit society while boosting their brands.

As important as CSR is for the community, it is equally valuable for a company. CSR activities can help forge a stronger bond between employees and corporations; boost morale; and help both employees and employers feel more connected with the world around them.

CSR CONCEPTS – long term , sincerity , market , ethics, sustainability ,resources, goal

Key points

- Corporate social responsibility is beneficial to both consumers and companies.
- CSR law enforces the companies to contribute towards the welfare of the society.
- CSR increases the morale of the employees associated to the organization.
- The stakeholder's confidence is maximized when the image of an organization is improved through CSR.

Top Indian companies contributing to CSR are TATA, INFOYSIS , RELIANCE , ITC , ETC

Background and history

Previously CSR was looked upon as religious traditions like daan, seva, zakat etc.

It was viewed as philanthropic activity and was done as per wish. But as phases changed, the meaning of CSR changed and the concept got due importance and became mandatory.

Time period	economic phase	CSR activities
1. 1850-1914	industrialization	charity
2. 1914-1947	trade barriers	support through finance
3. 1947-1960	socialism	support leaders with money
4. 1960-1990	heavy regulations	corporate trusts
5. 1991-2013	liberalization	family trust ,NGO ,sponsorship
6. 2013 and later	globalization	Indian law of 2% compulsory contribution to CSR

Applicability of law to firms

According to company law 2013,

Any company having a **net worth of 500 crore** or more

Or

A **turnover of 1000 crore** or more

Or

Net worth of Rs 5 crore

Are mandatorily contribute to CSR activities

Aspects of CSR

1. Responsibility towards shareholders, employees , management , investors, customers , suppliers, competitors , government , society
2. Accountability
3. Sustainability
4. Social contract

Benefits of CSR to companies

1. Creating an image
2. License to operate
3. Attract and retain employees
4. Improve growth
5. Improve public relations

Emergence and need

Since past, profit maximization continued to be the sole business objective but this view of profit no more is acceptable. If companies want to survive and maintain growth in the market, if they want to become market leaders, they have to sacrifice part of the profits in favor of groups other than owners.

This outlook of business recognizes the concept of social responsibility. It emphasizes business organization's obligations to look after the interests of society beyond their economic interests. Traditionally, providing goods and services to society, maximizing corporate profits and creating job opportunities were viewed as social responsibilities of business.

Today, the focus has changed from economic aspects to social aspects of the business decisions. Business organizations help to solve a broad range of social problems like poverty, crime, pollution etc. They are expected to raise the level of education, create job opportunities, and uplift the minority and weaker sections of society.

Managers have begun to realize that they owe responsibility to society as they owe to business enterprises.

As **firms are dependent on the society** it functions within they **have certain obligations** towards it. Most firms for sake of huge profits **starting exploiting its stakeholders and society** which went a long way until people realized it. Some firms willingly helped the society to fight the issues prevailing within while others exploited for profits. in such situation **the Indian government in 2013 came up with a law of contributing 2% of their profits to the CSR activities.**

How CSR does help an economy

The funds contributed are used for purposes such as poverty eradication, education, promotion of healthcare, employment, skill development programs, protection of environment etc.

The term CSR talks about long term sustainability which in turn is beneficial in long run for any economy.

When society is developed and free of social issues automatically the development takes place.

Myths about CSR- only for big companies, expensive, needs a lot of time to administer etc.

Programs adopted by various companies under CSR activities- child education, agricultural development activities, health awareness programs, health camps etc.

RESEARCH METHODOLOGY

The method followed here to collect is a **mixture of primary and secondary method of data collection.** Use of **online questionnaire and online websites** are used for data collection.

Primary method - to understand people's views regarding CSR.

The **online questionnaire** included the following questions

1. Name
2. profession
3. Are you aware of the term corporate social responsibility i.e. CSR?
4. What does CSR mean to you?
5. Which key issues you know firms are focusing on as a part of CSR activities?
6. What as a part of CSR you expect from a firm?
7. What companies you are aware of which are involved in CSR activities?
8. What trends you expect in CSR in future?

Answers

Sr no	Name	profession	Qt 3	Qt4	Qt5	Q6	Q7	Qt8
1	Akshay	Doctor	yes	philanthropy	Poverty	Share benefits	Tata	More participation
2	Ramakant	Accountant	Yes	More than philanthropy	Developing Under-Privilege	Social work	ITC	Contribution
3	Binsu	Manager	Yes	More than philanthropy	Environmental Issues General issues	Responsibility of development	ITC	Ground level development
4	Nigum	Consultant	Yes	philanthropy	Social issues	Company sharing benefits	WIPRO	More help
5	Asad	Social media Marketer	Yes	More than philanthropy	Social work	Donations and funding for society	TATA	Focusing on basic
6	Manthan	Student	Yes	More than philanthropy	Development Of society	Taking lead in actions to develop	RELIANCE	Driving poverty
7	Azam	Service	Yes	More than philanthropy	Education	Invest for social benefits	GODREJ	More investment

8	Newton	Student	Yes	More than philanthropy	Protecting nature	Animal welfare	TATA	Growth
9	Heba	Student	Yes	More than philanthropy	Consumer satisfaction	Cheap price best product	TATA	Start with ground level
10	Rushikesh	Student	Yes	More than philanthropy	Labour improvement	Minimization of waste	TATA	More funds
11	Ankit	Student	Yes	More than philanthropy	Corporate responsibilities	Follow laws	TATA	Employment
12	Arun	Professor	Yes	More than philanthropy	Conserving human rights	Employee welfare	TATA	Use of technology to solve issues
13	Brinel	Student	Yes	More than philanthropy	Dealing with human issues	Society welfare	TATA	More concentration on basic issues first
14	Nikhil	Trainer	yes	More than philanthropy	Industrial growth	development	TATA	Actual development
15	akansha	student	yes	More than philanthropy	Widen human life improvement programme	Improving human lifestyle standards	TATA	Societal development and helping to develop the base of country first.

Analysis

- Most of urban people are aware about CSR.
- Out of 15 people ,all people believe that CSR is more than philanthropy.
- CSR is about concentrating about various problems or aspects of societal development.
- The expectations from a firm is to tackle the issues regarding environment concerns and have sustainable development.
- Most people are only aware about few organizations who are successfully abiding to CSR law.
- The trends expected are technology and funds to be deployed to sustainable development.

Secondary method-to get information of total amount of funds spend on CSR activities

Statistics of CSR activities conducted by various firms.

	2018-19	2017-18	2016-17	2015-16	2014-15
NUMBER OF COMPNIES CONSIDERED FOR ANALYSIS	224	1077	992	911	849
REQUIRED CSR SPENDS	4366.82	10364.78	9668.51	9088.06	8201.51
SHORTFALL IN SPENDS	372.56	1740.91	1565.06	1883.41	2444.63
PERCENTAGE OF SPENDS	91.47	83.20	83.81	79.28	70.19

Source: NSE annual report

Organizations and their commitment towards issues in society.

TATA group

Tata group is committed in csr activities which is relating to community improvement and poverty alleviation. It is engaged in women empowerment programs, child education etc.

Ultratech cement

It works across 407 villages in the country aiming to create sustainability and self-reliance . also it focuses on social welfare.

Mahindra and Mahindra

It runs a program named nanhi kali focusing on education for girls and sanitization issues prevailing in rural.

ITC group

ITC group focuses on development of farmers.

CHALLENGES IN IMPLEMENTATION OF CSR PROGRAMS

In India companies like TATA and Birla are practicing the Corporate Social Responsibility (CSR) for decades, long before CSR become a popular basis. In spite of having such good glorious examples; In India CSR is in a very much budding stage. A lack of understanding, inadequately trained personnel, coverage, policy etc. further adds to the reach and effectiveness of CSR programs. Large no. of companies are undertaking these activities superficially and promoting/ highlighting the activities in Media.

These challenges are listed below

- **Need to Build Local Capacities :** The organizations are not aware of ground level issues and also they lack efficiency which reduces the overall impact of csr programs. There is a need to upgrade the local capacities for increasing performance.
- **Issues of Transparency:** Lack of transparency is one of the key issues. There is a impression of people that the organizations do not make adequate efforts to disclose information on their programs, audit issues, impact assessment and utilization of funds. This reported lack of transparency negatively impacts the process of trust building between companies and local communities, which is a key to the success of any CSR initiative at the local level.
- **Lack of Community Participation in CSR Activities:** The local community lacks interest towards participating and contributing to CSR activities of companies. This implies that there exists little or no knowledge about CSR within the local communities as no serious efforts have been made to spread awareness about CSR and instill confidence in the local communities about such initiatives. The situation is further aggravated by a lack of communication between the company and the community at the ground level.
- **Non-availability of Well Organized Non-governmental Organizations:** there is also a believe that there is non-availability of well-organized nongovernmental organizations in remote and rural areas that can assess and identify real needs of the community and work along with companies to ensure successful implementation of CSR activities. This also builds the case for investing in local communities by way of building their capacities to undertake development projects at local levels.
- **Visibility Factor:** The role of media in highlighting good cases of successful CSR initiatives is welcomed as it spreads good stories and sensitizes the local population about various ongoing CSR initiatives of companies. This apparent influence of gaining visibility and branding exercise often leads many nongovernmental organizations to involve themselves in event-based programs; in the process, they often miss out on meaningful grassroots interventions.
- **Narrow Perception towards CSR Initiatives:** Non-governmental organizations and Government agencies usually possess a narrow outlook towards the CSR initiatives of companies, often defining CSR initiatives more donor-driven than local in approach. As a result, they find it hard to decide whether they should participate in such activities at all in medium and long run.
- **Non-availability of Clear CSR Guidelines:** There are no clear cut statutory guidelines or policy directives to give a definitive direction to CSR initiatives of companies. It is found that the scale of CSR initiatives of companies should depend upon their business size and profile. In other words, the bigger the company, the bigger is its CSR program.
- **Lack of Consensus on Implementing CSR Issues:** There is a lack of consensus amongst local agencies regarding CSR projects. This lack of consensus often results in duplication of activities by corporate houses in areas of their intervention. This results in a competitive spirit between local implementing agencies rather than building collaborative approaches on issues. This factor limits company's abilities to undertake impact assessment of their initiatives from time to time.

FINDINGS AND CONCLUSION

Loopholes in CSR/ issues /challenges in CSR

1. Unawareness of actual cause of problem
2. No transparency of funds deployed
3. Corruption
4. Not starting from basic
5. Actual public not benefitted

6. Lack of strict rules for regulation

7. Unethical practices

As per the law the contribution of 2% of the total profits dedicated towards CSR activities are tried being devoted in the right direction contributing to development . But there are several loopholes in the process which creates hurdles in the development path .

Trends expected in future in CSR are as follows:

Diversity in development programs

Focused and forward thinking solutions to social issues

Use of technology to solve problems

Shift from finding solution to finding problem

Higher contributions by more number of companies

Shift to green technology

Artificial intelligence

Sustainability

Supply chain maintenance efforts

Green transportation etc.

Other important trends expected are increased transparency, green technology, global companies acting locally, diversity and inclusion, employee engagement, ground level development.etc.

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IMPACT OF ICT IN HIGHER EDUCATION**Chetna Panchal**Assistant Professor, Gurukul College of Commerce, Ghatkopar

ABSTRACT

Education is defined as the process of learning something. Education is a very socially oriented activity and quality education has traditionally been associated with strong teachers having high degrees of personal contact with learners. The advent of ICT has introduced us with a new bunch of possibilities that complement the traditional teaching and learning techniques. The role of ICT in higher education has been growing ever since its introduction to the learning ecosystem. It has opened new doors for teachers as well as students into endless opportunities and arrived with a package of benefits with itself. However, its usage also poses certain threats that need to be tackled. This paper discusses the impact and various merits and demerits of ICT in higher education.

Keywords: ICT, Higher Education, learning improvement, online courses.

INTRODUCTION

Information and communication technologies (ICT) have become commonplace entities in all aspects of life. Across the past twenty years the use of ICT has fundamentally changed the practices and procedures of nearly all forms of endeavour within business and governance. Within education, ICT has begun to have a presence but the impact has not been as extensive as in other fields. Education is a very socially oriented activity and quality education has traditionally been associated with strong teachers having high degrees of personal contact with learners. The use of ICT in education lends itself to more student-centered learning settings and often this creates some tensions for some teachers and students. But with the world moving rapidly into digital media and information, the role of ICT in education is becoming more and more important and this importance will continue to grow and develop in the 21st century. This paper highlights the various impacts of ICT on contemporary higher education and explores potential future developments. The paper argues the role of ICT in transforming teaching and learning and seeks to explore how this will impact on the way programs will be offered and delivered in the universities and colleges of the future.

REVIEW OF LITERATURE

Ozdemir and Abrevaya (2007) asserted that ICT is reducing the cost per students and expanding the enrolments and makes the provisions for employers and supports enduring learners.

Lalitbhusan S Waghmare, et-al (2014) studied "Role of Information and communication technology in Higher education: learners perspective in rural medical schools". They concluded that there is a need to foresee the role of technology in education and take appropriate measures to equip the stakeholders for adequate and optimum application of the same.

Uttam kr Pegu studied "Information and communication technology in higher education in India: challenges and opportunities" (2014). The study revealed that ICT enabled education will ultimately lead to the democratization of education and it has the potential for transforming higher education in India.

Mahisa, Anju studied "The role of ICT in higher education in India" (2014). The study revealed that ICT play vital role as a strong agent for change among many educational practices.

DEFINITION OF ICT IN EDUCATION

Information and Communication Technology in Education; ICT stand for information and communication technologies and is defined, as a diverse set of technological tools and resources used to communicate, and to create, disseminate, store, and manage information.

The UGC initiated scheme called "ICT for teaching and learning process" for achieving quality and excellence in higher education. Network facilities with the help of ERNET, Ministry of Information and Technology, Government of India were installed at UGC office to promote a healthy work culture.

ADVANTAGES AND DISADVANTAGES OF ICT:**ADVANTAGES**

1. Communication - Speed / time – money can be saved because it's much quicker to move information around. With the help of ICT, it has become quicker and more efficient.

2. Globalization - Video conferencing saves money on flights and accommodation. ICT has not only brought the countries and people closer together, but it has allowed the world's economy to become a single interdependent system to contact either a business or family member.
3. Cost effectiveness - It feels free to send an email (although it isn't); it's without doubt cheaper than phone calls. ICT has also helped to automate business practices, thus restructuring businesses to make them exceptionally cost effective.
4. Greater Availability - ICT has made it possible for businesses to be automated giving client's access to a website or voicemail 24 hours a day, 7 days a week
5. Bridging the cultural gap – Greater access to technology has helped to bridge the cultural gap by helping people from different cultures to communicate with one another, and allow for the exchange of views and ideas, thus increasing awareness and reducing prejudice.
6. Creation of new jobs - Probably, the best advantage of ICT has been the creation of new and interesting jobs.
7. Education – Computer's along with their programs and the Internet have created educational opportunities not available to previous generations.
8. Through ICT, images can easily be used in teaching and improving the retentive memory of student.
9. Complex structure - through ICT, teachers can easily explain complex structure, instruction and ensure students comprehension.
10. Through ICT, teachers are able to create interactive classrooms and make the lesson more enjoyable.

DISADVANTAGES

1. Education – Computer's along with their programs and the Internet have created educational opportunities not available to previous generations.
2. Lack of job security – Experts in a wide variety of fields believe that ICT has made job security a big issue, since technology keeps on changing nearly every day. This means that individuals need to be constantly studying or at least keeping up with changes in their profession, if they want to feel secure in their jobs to be secure.
3. Overriding Cultures - While ICT may have made the world a global village, it has also contributed to one culture consuming another weaker one. For example, it is now argued that teenagers in the US influence how most young teenagers all over the world now act, dress, and behavior.
4. Privacy - Though information technology may have made communication quicker, easier, and more convenient, it has also brought along privacy issues. From cell phone signal interceptions to e-mail hacking, people are now worried about their once private information becoming public knowledge.
5. Reliance on Technology – Professor Ian Robertson, a neuropsychology expert based at Trinity College Dublin who carried out the study, said: "People have more to remember these days, and they are relying on technology for their memory but the less you use of your memory, the poorer it becomes. . people don't bother learning to spell because they use spell-checker or need a calculator do perform minor addition or subtraction.
6. Reliability of Information – Anyone with access to a computer and an internet connection internet can start a blog or post something up on a website, so just because something's on the web does not mean it's reliable. A prime example of this is the open source encyclopedia, Wikipedia, although considered a good source of information it is not recognized by academic institutions as a trustworthy reference.
7. Computer viruses, worms, Trojans, malware, spam, phishing- any or all can cause chaos and disrupt our daily lives
8. Setting - setting up the device can be very troublesome.
9. Expensive -It is too expensive to afford.
10. Lack of experience - hard for teachers to use with a lack of experience using ICT tools.

HOW CAN WE IMPROVE HIGHER EDUCATION IN INDIA:

5 Strategies to Improve Quality of Higher Education in India:

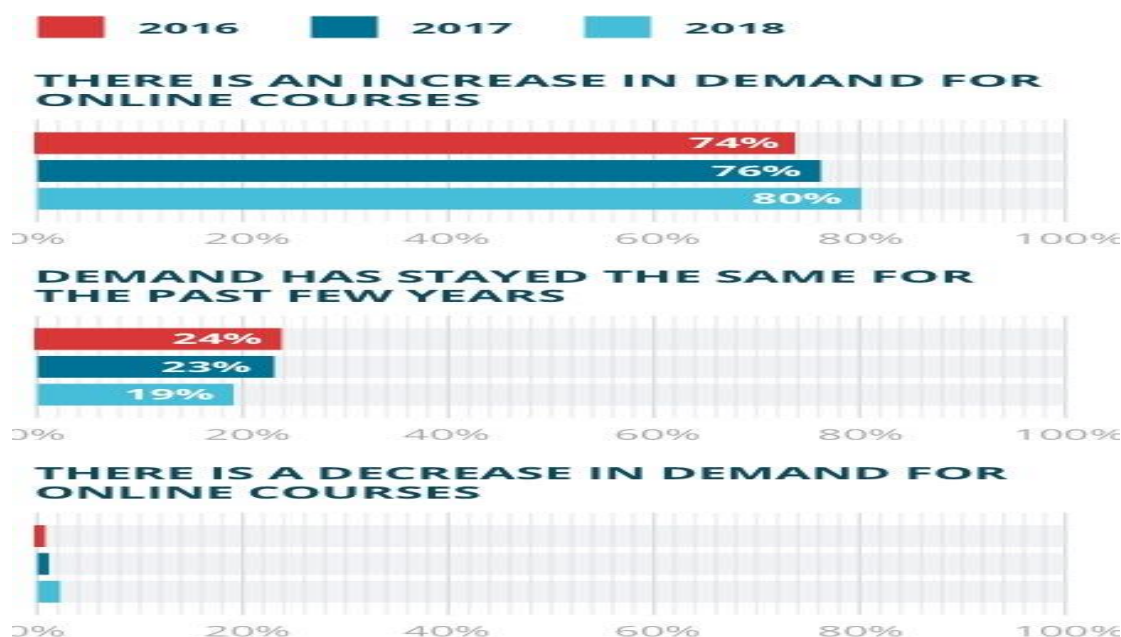
- Instead of dogmatic, transform the curriculum into something dynamic. ...
- Give Teachers their Due by Paying Them More. ...
- Convert Private Institutes into Profit-making Ones Rather than Non-Profit. ...
- Industry Interaction should be a Placement Obligation
- Use the Influence and Fame of Alumni.

CURRENT USE OF ICT IN HIGHER EDUCATION:

At present, ICT is used widely in the learning ecosystem in various avenues such as:

- Attendance recording and management
- Student database management
- Online educational courses
- Audio visuals in classroom
- Virtual classrooms, etc.

Information and communication technologies consist of hardware, software, network and media for collecting, storing, processing, transmitting and presenting information (voice, data, text and image) as well as related services. ICTs can be divided into two components: Information and Communication Infrastructure (ICI) and Information Technology (IT). The former refers to physical telecommunications system and network (Cellular, voice, mail, radio and television) while the latter refers to hardware and software of information collection, storage, processing and presentation. According to UNESCO (2002): ICT now permeates the education environments and underpins the very success of 21st century education. ICT also adds value to the process of learning and to the organization and management of learning institutions. Technologies are a driving force behind much of the development and innovation in both developed and developing countries. ICT is considered as a mainstream in higher education. ICTs are being used in many areas such as: developing course materials; delivering content and sharing content; communication between learners, teachers and the outside world; creation and delivery of presentation and lectures; academic research; administrative support and student enrolment. When applying ICT in higher education, learning is no longer confined within schedules and timetables. In this context, e-learning using ICT facilities are put into existence. E-learning has increased not only the speed of transferring knowledge, but also the method of transferring from one person to another. E-learning is about learning and teaching philosophies and methodologies within the context of outcome-based education, using ICT in the learning environment.



As depicted in the above diagram, the demand for online courses has been increasing drastically over the years than staying the same or decreasing. This is because the participants of the learning ecosystem, which majorly

constituents the young population is fast evolving, and it is in favor of new technologies. Such courses offer a variety of conveniences to its audience, some of them being visual support, time saving, ability to replay videos, etc. All these might not be offered by the traditional teaching methods and they also are not viable to them. This culture is being shown great acceptance by the education industry which can be proven by the recognition of such courses by universities and colleges. Not only this, even the workplace hiring fresh graduates are considering these courses in the ever changing environment.

Another area in education which has seen enormous improvements is Research. Research has become an important part of higher education these days. A majority of self finance courses have weighted research as vitally as an entire subject. New developing technologies in the field of research has helped the users articulate their topics eloquently. A very basic example being google forms. They provide its users a simple way to collect primary data from across the world. Softwares such as Asana, Trello, ToDoist, etc. present you the best of options to effectively and accurately conduct your research.

CONCLUSION

The use of ICT is a symbol of a new era in education. Besides, ICT alters thought patterns, enriches existing educational models and provides new training models. These models shares features of a technology-based training and suggest new learning methods in which the learner plays an active role and also emphasizes self-directed, independent, flexible and interactive learning. Educational effectiveness of ICTs depends on how they are used and for what purposes. And like any other educational tool, ICTs do not work for everyone or everywhere in the same way. E-learning has many advantages, disadvantages, conveniences and limitation.

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ROLE OF EDUCATION IN WOMEN EMPOWERMENT

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ABSTRACT

Education is the most powerful force for manifestation of hidden potentialities within the girl students. Higher education age in the women's life is the most fertile period for shaping the personalities with desired traits within them. So education plays important role in the empowerment of women.

Objectives being set for this study are, to understand the dimensions to be developed in women, to visualize some practices to develop the several abilities within the girl students, to predict the outcomes of women empowerment practices and to orient the women students regarding modern out look towards life rather than conventional etc.

In this study it is found that girls aptitude are equally responding to development practices as boys aptitude, only the distinction is in emphasis of efforts on the part of developers. It is also found that girls are more responsive than boys to the development practices. The practices which are introduced for women empowerment have yielded more or less positive outcomes and desired results.

As a result of implementation of development practices, involvement of girl student is gradually increased but proportionate emphasis on women empowerment is not given by the higher educational institutes. Personal counseling of girls, mentoring and behavioral evaluation are not exercised with expected sincerity.

INTRODUCTION

Women possess the great treasure of several potentialities, only problem is with the awakening of these potentialities. Today, this issue has stretched global attention, not only because women constitute about 50% of population but manifestation and utilization of women power for the constructive cause of nation building.

Education is the most powerful force for manifestation of hidden potentialities with the girl students. Higher education age in the womens' life is the most fertile period for shaping the personalities with desired traits within them. It has been proved that, many women have contributed lot to a several walks of life since the ages. Empowerment and enlightenment of the people is incomplete without empowerment of women and such social development is just fractional. Here, in this study some important practices in higher education for empowering the women are narrated.

OBJECTIVES OF THE STUDY

- 1) To understand the dimensions to be developed in women.
- 2) To visualize some practices to develop the several abilities within the girl students.
- 3) To predict the outcomes of women empowerment practices.
- 4) To orient the women students regarding modern outlook towards life rather than conventional.

HYPOTHESIS

- 1) Girls' aptitude is not so favorable for their development as compared to boy's student.
- 2) Girl students are more responsive to developmental practices compared to boy's student.
- 3) Women empowerment practices necessarily reflect through girls behavioral patterns.

RESEARCH METHODOLOGY

- Data collection: primary data collected through informal dialogue and discussion with the various categories of college girls. Secondary data collected through internet and literature on women empowerment.
 - Scope and limitations: The study is restricted to the girl students learning in:
 1. Dayanand College of Commerce, Latur
 2. Dayanand College of Science, Latur
 3. Dayanand College of Arts, Latur
 4. Abhinav D. Ed college for girls, Latur
-

Interpretation of Data: Innovative Practices for Women Empowerment

- 1) **Efforts to eliminate unwanted established psychological issues within the girls:** Women empowerment through education is possible. Education to women should have certain key factors which will eliminate unwanted established psychological issues within the girls. Psychological and cognitive elements like inferiority complex lose confidence; unreasonable feeling of backwardness, sexual instinct, and issues related to gender discrimination, feeling of physical weakness etc. can be eliminated, at least minimized through proper modes of orientation.
 - 2) **Efforts to develop confidence and self esteem within the girls:** It is the only education which builds confidence and self esteem within the girls. It is not 17th or 18th century anymore, where women role was restricted to four walls of home only. The situation has been improved but still efforts are desired for further improvements. Confidence and self esteem can be developed through setting examples of women legends. Through such type of orientation, girls should realize tremendous hidden power within them which can accomplish every zenith in all walks of life.
 - 3) **Efforts for awakening the potentialities:** Every human being is the rich treasure of numerous potentialities. So the women also have potentialities which are important for the development of nation and society. The importance of education for women from the point of view of awakening potentialities within them. Scientific test like aptitude, IQ and EQ should be conducted in respect of girls, through which real strengths and weaknesses can be traced out. The efforts relevant to the issues disclosed can be taken by the teachers and external professional experts also. Counseling, mentoring, observation of behavioral pattern etc. may result in awakening the potentialities.
 - 4) **Career orientedness activities to develop career orientedness:** one of the purposes of education is to have employment opportunities so that one can stand on his own. So for having this, there should be such activities in the education which develops career orientedness. E. g. experiential learning, field visits, open dialogue with eminent business tycoon from women, open interview of successful women entrepreneurs from the alumni etc. will create optimism regards bright future of the girls.
 - 5) **Development of struggle instinct against social evils:** Present social situation is not so healthy and supportive to the women. There are so many social evils like dowry, rape, domestic violence, women abuse, gender discrimination etc. A strong struggle instinct should be developed within the girls through several modes of practices like development of EQ, awareness about evils, practical training to fight, efforts to unite the women power, presentation of relevant documentaries before the girls.
 - 6) **Development of competitive strengths:** It is the era of competition if one wants to stand strongly in this competitive era; she should be perfectly capable to survive. "Survival of the strongest and fittest has been emphasized by Darwin in theory of evolution. Women should become competent enough through education to stand in this era. With a view to develop several competitive strengths within the girls some innovative practices may be adopted like preparation classes to face competitive exams, mock interviews, development of communication skills, participation of girls in state and national level competition.
 - 7) **Development of abilities to face probable challenges in women's' life:** Human being faces so many social and natural challenges; especially women face lot of challenges. Education should develop relevant strengths and abilities within them to face these challenges strongly. Such abilities can be developed within the girls' student through varieties of practices like creating awareness and visualization of probable challenges in women life, presentation of women examples who faced the critical challenges bravely, relevant case studies, and development of skills to unite women power to face these challenges, efforts to develop strong morel stronger than challenge etc.
 - 8) **Creation and development of health awareness:** there are so many health related problems exclusively faced by females. Health awareness should be created through education so that they can concentrate on most important other activities rather than spending the time in facing health problems. Right from degree first year classes to PG classes, some practices for physical and mental health awareness may be adopted like open dialogue with lady doctor, personal counseling with lady doctor in required cases, yoga pranayam training and practice, participation in sports, Gym and physical activities, awareness regards diet and daily life routine etc.
 - 9) **Counseling of girl students:** Counseling of girl students is important at different stages of life. So many psychological issues can be dealt with and treated well through counseling. Several mysterious psychological issues may exist within the girls which are the hindrances in the way of their development.
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Personal counseling by able teacher or professional expert is the best remedy to bring the issues on surface and dealt with them. The issues like frustration, feeling of injustice and discrimination, gender issues, family problems, losing the hope towards life, recurring academic failure may arise in the minds of girls, which can be tackled with skills and great sensitivity.

- 10) **Observation of behavioral pattern:** Real parameter of evaluation of learning process is whether the learning reflects through behavior, which must be ensured by the Institutions. An independent mechanism to be formed for the keen observation of girls behavioural patterns in different circumstances. Feed backs of behavioural patterns to be provided to girls and parents personally. Psychologically conic must be discussed in counseling committee, which is constituted with women and men teachers, proper remedies must come out and implemented sensitively.
- 11) **Development of Initiatives for leading:** Girls should not be always in the role of just followers but they should become able leaders to lead several activities. Leadership skills should be developed within the girls through deliberate orientation towards this direction. Management experts may be invited frequently for such special orientation of selected girls.
- 12) **Efforts to create Noble values through value Education:** Now in the days of value crisis, value education has become imperative to inculcate and develop the noble values within the girls. Actually live example of the teachers living great values must be presented before the girls. Self initiated curriculum of value education should be designed by the colleges and to be taught by proper persons.
- 13) **Encouragement for higher education:** Girls students should not remain satisfied with just minimum education obtained but they should aspire to accomplish greater heights in the higher education. Girls should be academically prepared for getting admitted to higher courses and mainly they should be convinced and inspired for this cause. Girls students education normally stops earlier due to different family pressures about their future lives, In such cases senior lady teachers and responsible administrative authority should consult the parents.
- 14) **Special orientation in respect of gender issues:** Gender issues involved in girl students are very sensitive and undisclosed. Lady teacher should observe such issues keenly and should have personal friendly dialogue and should have friendly dialogue with the concerned girls.
- 15) **Development of perceptual abilities:** In spite of teachers outstanding abilities and several influencing teaching methodologies, 'receiving' much depends on perceptual abilities of the students. Scholars and professional experts in students' psychology should be invited for the orientation of girls in this respect.
- 16) **Efforts for holistic development of personalities:** The very concept of girls' development should be well perceived by college administration and lady teachers. Holistic concept of development consists the development of body intellect mind and soul. Different abilities in the girls personalities should be developed with different relevant modes of efforts and girls personalities should be properly shaped.
- 17) **Orientation regarding awareness about rights and duties:** Now a day, creating awareness about rights and duties of women has become global issue. Institute in higher education should respond this issue of global interent positively. Teachers should be well acquainted with women's rights and duties and then they can develop the awareness in this regard within the girls.
- 18) **Special efforts for the girls belong to deprived classes:** The problems of girls belong to deprived classes are exclusive and really different from other classes. The problems normally originate through heredity and environment right from their childhood. In spite of potential sparks hidden under the circumstances must be brought on the surface and all these girls belong to deprived categories should be brought into the main stream and treated with special attention.
- 19) **General orientation regarding goal oriented life:** True education should stimulate the students to live goal oriented life. Primarily, every girl student should realise the mission of her life and set the goal accordingly. Every action should lead to girls towards the direction of their goal. Providing enough freedom to set the goals and the goals oriented voyage of life is the matter of social phenomenon. Particularly lady teachers should orient the girls in this regard through sincere dialogue with great intimacy with the girls.
- 20) **Open dialogue with eminent lady social workers:** Burning lamp only can light other lamp. The women involved in social work with dedication and missionary spirit can inspire the girls for their social involvement. Dialogue with such eminent personalities necessarily inspires the girls. Even though the

odyssey of women life begins with 'I' but ultimately should merge into 'WE' which should be the parameter of fruitful life. Such orientation of girls necessarily results in enlightenment and expansion of horizons.

Students development process is a part of social sciences are always inexact and subjective. Even though there cannot be any concrete uniform formula to develop all the girls students but the above practices certainly lead to gain the development to a great extent.

HYPOTHESIS TESTING:

- 1) It is found that girls aptitude are equally responding to development practices as boys aptitude, only the distinction is in emphasis of efforts on the part of developers, hence, the hypothesis stands unproved.
- 2) It is found that involvement in development programmes and responding to development efforts by girls is with more sincerity compare the boys, hence, hypothesis stands proved.
- 3) All women empowerment practices yield more or less positive outcomes and desired results, hence, the hypothesis stands proved.

CONCLUSION AND SUGGESTIONS

- Involvement of girl student is gradually increasing but proportionate emphasis on women empowerment is not given by the higher educational Institutes. Several thoughtful innovative activities and events must be arranged through specially formed women empowerment cell.
- Personal counseling of girls, mentoring and behavioral evaluation are not exercised with expected sincerity and weight age. Either some of the lady teachers should be trained for executing these practices or professional experts in relevant branch should be invited for this cause.

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BUILDING THE BRIDGE TO BRIDGE THE GAP BETWEEN EDUCATION AND EMPLOYABILITY

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ABSTRACT

Education is the basic need of human being and education is the measure to get the employment. India is a country with a huge population and India's youth are educated but there is still a shortage of skilled manpower and this is the basic reason that employment rate shows negative trends. A smart city has one dimension to it: smart education. Already, many cities have introduced the smart city concept to boost the society's quality of life, including in the education sector. To fill that gap between the education and employability smart education is needed. Along with education, what we need is skilling that will help the youth jump the low-paying entry level jobs into mid-level jobs which are not only more remunerative but also offer better career paths. This paper will focus on bridging the gap between the education and employability in smart city. In this paper, youth employability, in relation to the new challenges of smart cities, is analysed.

Keywords-Smart City, Education, Skill development, Youth Employability

INTRODUCTION

India is growing and emerging as one of the world's biggest economies. Empowering the youth through education and skills has been scripting success stories in many countries around the world. India is estimated to need 700 million new skilled workers by 2022, to meet our economic growth needs. This fantastic demographic dividend needs to be harnessed through job creation and people meeting aspirations. Time has come when we have to move away from traditional education system to job-oriented education which does not ape the model of other countries. Today, in many states of the country, including Nagpur, there is a huge migration of youth, particularly to the metros, because of lack of suitable educational and skilling facilities in accordance with the need of current and future industrial world. There is a need thus to identify the gap between academics and expectations of industry and society. To fill this gap, current education needs a major reform and up-gradation, integrating greater use of the information technology with the field of education through constant updating of the syllabus. A Skilling the youths with the latest in technology is a win-win situation both for the prospective youths as well as the employers.

OBJECTIVE

1. To know the current scenario of skill based education in smart city.
2. To study the challenges faced by educated youth in order to get job in smart city.
3. To find out the solution to fill the gap between education and employability

NEED OF EDUCATION FOR EMPLOYMENT

- Education is a basic determinant of the quality of life of individuals, people with limited skills and competencies are excluded from good jobs and have fewer prospects for economic prosperity.
- It enhances people's understanding of the world they live in, and hence the perception of their ability to influence it.
- Higher educational achievement rates are typically related to better job prospects and higher individual incomes, thereby having a positive impact on their quality of life.
- People who have completed tertiary education boost their work securing possibilities: unemployment rates decrease with the level of education.

LITERATURE REVIEW

For the country to be able to optimise its demographic advantage, the two pivotal points where interventions are needed, are education and skilling. The government of course recognises this which is reflected in initiatives such as the Right to Education and Skill India, designed to bring about large-scale systemic change by deepening education and having a better skilled workforce, respectively. On the education initiative, we seem to have done reasonably well in terms of access to education. Recent data indicates that about 230 million children have enrolled in the school system between Standard 1 and 10 in 2014. But the drop-out rate before completing Standard 10 is at an alarming 47 per cent. Assuming that the minimum education level required to enter the workforce today is Standard 10, it is indeed worrying to note that more than half our children are not reaching

that qualifying milestone. On the other hand, it is estimated that 12 million youth enter the workforce every year, whereas there are only about 7.5-8 million jobs awaiting them. For those who have not attained higher levels of education, the available jobs are at the entry level, and are usually plagued by high attrition and stagnant salaries. Rapid economic and technological progress coupled with education systems that have been unable to keep pace and shifting demographics have led to significant discrepancies between the supply of skills and the needs of the market. While the government's efforts -- supplemented by corporate CSR and NGOs on both access to education and focus on skill development -- are laudable and should continue to grow and evolve, we need to also recognise that by itself education alone is not adequate to generate a productive work force. Similarly, providing skill training as an afterthought will create only a limited talent pipeline for India. Education and skilling need to be integrated to maximise and sustain the advantage of labour on India's economy.

According to the government statistics, India's youth literacy rate (15-24 years) and adult literacy rate (15 years and above) in 2011 were 86.1 per cent and 69.3 per cent, respectively. It has set a target to increase the Gross Enrolment Ratio (GER) in higher education to 25.2 per cent in 2017-18 and further to 30 per cent in 2020-21.

The Government's Draft National Education Policy 2016 also envisages to include skills and training in the curriculum to expand opportunities for students to acquire relevant skills, including skills needed for work and entrepreneurship, to name a few.

By next year, India will emerge as the youngest country in the world, with a median age of 29 years. According to a recent survey by SHRM (Society for Human Resource Management, an expert, convener and thought leader on issues impacting today's evolving workplaces), millennials or the "Gen Y" will comprise 50% of India's workforce by 2020, and by 2025, this percentage will increase to 75%. In order to reap the dividends of this demographic advantage, only having a young workforce is not enough. We must also evaluate the employability of these individuals. The unfortunate reality is that less than 25% of MBAs, 20% of engineers and 10% of all graduates in India are found to be employable. According to an ASSOCHAM report, only 20% of the five million fresh graduates every year get employed.

OBJECTIVE WISE FINDINGS

• Current scenario of skill based education in smart city

Research suggests that every year about one million people enter the Indian job market. However due to the lack of training, they remain out of jobs. Only 2.3 % of the country's present workforce has undergone formal training. Despite India's shortage of skill inculcation, only a small fraction of graduates find stable, productive jobs. This has contributed to the un-employability of a large chunk of India's population. There is currently a huge gap between India's demand for and the supply of skilled labour. Companies in India, big as well as small, are currently seeking people with a balanced mix of technical skills, soft skills and life skills. Government initiatives such as Skill India and National Skill Development Mission under the Ministry of Skill Development and Entrepreneurship (MSDE) are going some way in empowering India's youth with skill sets that make them more employable and productive in their work environment.

• Challenges faced by educated youth in order to get job in smart city.

Ability growth in India has been seen as one of the critical aspects for job creation. India has a significant demographic advantage in the young age group with more than 60 per cent of the population. Yet employability needs to be improved in order to get dividends from such a large work force. According to the current statistics, only 10% of fresh graduates are employable and the remaining 90% lack the skills needed for eligible to be hired by corporate. India's GDP is growing at great rate of around 6 to 8% but job creation is not catching up with it. The reason may be an unnecessary burden in the form of competition, unemployment, lack of job skills and skills-based jobs and the like. At present, Indian Youth is also facing acute pressure from job to job performance in every sector. The Indian labour-force is expected to grow by more than 8 million per year in the coming decade. More and more young people should enter the labour-market. So the real challenge facing policy-makers is to build enough market employment for this trained workforce to direct the youth and nation.

The solution to fill the gap between education and employability

- Our government should make proper and suitable changes in our education system.
- In addition, I think our ministries of HRD, Education, Commerce and Finance will work together to make Industry ready for students.
- Open-book examinations with simulation and case studies are necessary nowadays, so that the new age student clearly emerges from the habit of memorizing "by heart" and becomes adept in critical thinking in developing logical and analytical skills.

- Focusing on skills like public speaking on random topics of interest, encouraging active participation in sports and cultural events, student exchange programmes, social work, festivals etc., may help in this regard. Academia needs to appreciate that it is their responsibility to deliver a pathway to holistic development.
- With the growing difference between demand and supply, industry and academia need to work in tandem, just as in any other sector – they form a chain or loop of ' production – supply – demand. ' In addition, raising awareness about career opportunities and choices means identifying the needs of a person, educating them about the value of setting goals and, ultimately, providing them with an opportunity to follow them. This will reduce the over-demand for typical unproductive university degrees and create a passionate, skilled, and productive talent pool. There's also multitude of reasons for underperformance.
- Proper use of digital technology-Technology is the key to making big changes. Young people use technology so we need to use it to impact, inform and create the necessary competitive spirit and fun-filled atmosphere to solve these problems. Internet of Things (IOT), social networks, collaboration with industry, academia— all of them uses technology and should be used creatively.

SUGGESTION

- Government will have to provide a mechanism for helping learners and businesses through this transition era to establish a win - win situation for everyone, "
- Government will have to give tax benefits to companies hiring young people at a certain wage and in responsible roles.
- Academy must have fair days in which businesses are invited to campus and can position jobs for students, as is done at Harvard and all universities in the United States,
- To provide students exposure of the outside world, institution should signed MoUs with all MSMEs (Micro, Small and Medium Enterprises) of the country to provide them internships for the potential students to come and join as interns or trainees.
- “Smart India Hackathon”, wherein students can get live projects by different Ministries of the Government of India — to first solve on the paper, then on code, and then finally build an application or a software.

CONCLUSION

Given the size of the challenge in smart cities, the private sector has a role to play by working closely with the government and by leveraging technologies such as smart classrooms and online platforms to ensure the size, deeper outreach and reduced costs of both education and skills programmes. We have our curriculum systems in place, and we are in full force of our training programmes. For smart cities of India to discover the potential of its demographic dividend, what we now need, is to create bridges that connect these two parallel streams.

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ADVERTISING HYPE: INFLUENCE IN DISGUISE

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ABSTRACT

“No product sells by itself, that is where advertising comes in picture” this is a well known jargon by one of the advertiser and it is so true particularly in today's context when there is a big boom in the economy with numerous products and services available amidst cut throat competition. India has become one of the most attractive destinations for investment owing to favourable government policies and reforms in the past few months. Growth in India is expected to rise to 5.6 per cent in 2014 and pick up further to 6.4 per cent in 2015 as both exports and investment will increase, according to the World Economic Outlook (WEO) report released by International Monetary Fund (IMF). In the backdrop of such a big market, even advertising has evolved from traditional to conventional methods and seen a big jump in terms of revenues, expenditure and exposure. Times are changing fast and so are the rules of advertising. Today, you need to stand out, shout out, and look out (for new trends) or else be prepared to be shut out (forgotten) by the consumers. Advertising is no more confined to newspapers and magazines, but has come to our homes via telephone, cellphone, internet, co-branding with utility bills etc. The reason of this change is the consumer is changing. Gone are the days when sports events, movies, serials were just plain jane, but now are big marketing tools for products and services to get visibility.

INTRODUCTION**India – Economy for the world**

Indian markets grew by 19 per cent in the first half of FY15, the best performance by any market during this period, globally. The rise was primarily due to strong inflows from foreign institutional investors (FIIs). India has become a promising investment destination for foreign companies looking to do business here. Only India is anticipated to witness better growth momentum among the BRIC bloc whereas other member countries are expected to see stable growth momentum, according to Organisation for Economic Cooperation and Development (OECD).

India could become the world's seventh biggest nation in terms of private wealth. Furthermore, the new 'Make in India' initiative is expected to be a vital component in India's quest for achieving wholesome economic development. With second largest population in the world, it is not only a big market for local consumption but also for the entire world's products and services.

Apart from varied demographics it is also home to many cultures, tastes, preferences, adaptabilities and also a variety of geographic diversities ranging from desert to snow to oceans and forests. This unique diversity makes India the most attractive destination for marketers all across the globe and off course Indian businessmen are not lacking behind.

Advertising can change perceptions, create new perceptions and the one who advertises intelligently, scores.

Evolution of Advertising in India

There has been a long tradition of advertising in India since the first newspapers published in India in the 19th Century carried advertising. Advertising Industry in India has witnessed a low profiled steady growth since its inception. J. Walter Thompson (JWT), now known as HTA – Hindustan Thompson Associates had set up office in India in 1926 and Ogilvy & Mather (O & M) in 1928. The first advertising appeared on state television in 1976.

With the opening of the economy in the 1980s there was a growth in the number of alliances with multinational agencies and an expansion in advertising though foreign network participation in agency ownership was limited.

Advertising Mediums

Broadly advertising in India is classified into the following:

- Print Medium – Newspapers, Magazines, Pamphlets
- Broadcasting Medium – Television, Radio
- Outdoor Medium – Hoardings, Banners,
- E-Medium – Internet, Cell phones

RECENT TRENDS IN INDIAN ADVERTISING

Gone are the days when spending on advertising was considered to be an expenditure of waste, but today corporate have a budget allocated towards this spending and is now called as investment on which the returns are guaranteed and banked upon. Major FMCGs like Godrej, Hindustan Unilever, Britannia Industries, Parle, ITC to name a few have a full fledged advertising department who lease with the ad agencies, work with core management team of the company and periodically bring out new advertisements to announce to the market.

We now examine some of the recent trends in the Indian advertising media:

1. Newspapers

India by virtue of huge demographics is home to the most number of newspapers being published and circulated across all the corners in many languages. Infact publications like Times of India have separate editions in all the major cities. Earlier the newspapers were the only medium for advertisements related to Indian products and awareness about independence struggle and freedom, but today they are the voice and face of companies. Newspapers now come in multi number of pages and supplements and people in the morning eagerly wait for new product announcements.

Some of the highlights of today's advertising in newspapers are;

- Properties are generally advertised in Saturday editions wherein major newspapers have supplements based on real estate.
- Recently Volkswagen when launched their sedan "Vento" in Indian market, they had an exclusive tie-up with Times of India wherein an audio device was pasted on the second page of the paper. When the reader turned the page, a voice would say the features of the car.
- Newspapers like Hindustan Times, DNA, and Mid Day by way of advertising have started schemes of yearly and two yearly subscriptions, whereby as a consumer you have to pay INR 500 for full year's news papers. The reason being so many advertisements in their papers which means to charge less from the readers.

2. Magazines

The opening up of the economy and further inviting FDI in print medium has brought in many magazines across the country. Major publication houses have different magazines to address to different strata of the society. For e.g. Bennett & Coleman the owners of Times of India have Femina exclusively for female readers, Filmfare for movie buffs, and Times Food Guide for gourmet lovers. Magazines too come in all languages of the country. Some of the trends being observed in magazine advertising are;

- India Today one of the most popular weekly magazine of India had made a contract with Bajaj Auto for exclusive back page advertisement for one full year.
- Many companies give free samples of shampoo, chocolates, health drink, toothpaste, soap etc along with a magazine.

3. Television

The satellite revolution changed the way we Indians watched television. It's now a 24 x 7 factories running in all major languages across the country and the biggest contributor to this show is advertising industry. If these companies do not advertise then the subscription rates for watching so many channels would not be affordable to a huge Indian population. Some of the highlights of advertising in Television are;

- For a 30 minute serial it is a nothing less than 10 – 12 minutes of advertising, the rest being core content.
- Television advertising slot rates are divided into peak hours, TRP popularity, major events, sports action etc.

4. Radio

The advent of FM channels has taken new market segmentation in the youth. With FM radio available on most cell phones, car audios it is the apt source to cut time during the journey either while going to work or coming back home. It has given rise to new employment opportunities in form of Radio Jockeys who with their voice modulations keep the listeners hooked. Advertising in radio although with no product visible makes listeners curious about the product and service. Recently a major real estate developer has started a series of stories of day to day life exactly in 60 seconds highlighting their features and yet keeping them entertained and informed.

5. E-Commerce

The service industry in India is growing at a huge rate and so are the employment opportunities. Like in the west we too are now a population of DI2K (Double Income 2 Kids) and hence getting all the things at the click of a button is both convenient and affordable.

Now e-commerce is not restricted to paying utility bills like electricity or telephone but is now used to get groceries, cosmetics, footwear and books.

Flipkart.com, Jabong.com, Yebhi.com, greendust.com are the leading portals offering almost everything on their site. They have tie ups directly with the manufacturers who get a direct audience and the portals the economies. In the end the customer gets all the variety at a click of a button within the comfort of office or home.

We will now check some of the trends being witnessed in the Indian Advertising scenario:

Children as the most successful brand ambassadors in advertisement

A child however innocent and mischievous is always the centre of attraction in the family and this trump card is played well by advertisers. Earlier children were used in products used by them like toys, games, chocolates etc. However with the recent times now children are used as models in advertisements ranging from car to online portals.

Flipkart.com, India's largest portal selling from pens to computers has a series of advertisements with only children enacting roles of adults.

Unconventional Models vis a vis Unconventional Products

Film stars were considered the apt models for advertisers and the next best were cricketers. Now with the advent of media exposure and India's rise in other spectra like sports etc even other sportspersons excelled in the field of Badminton, Wrestling, Tennis and even chess and shooting have found themselves to be sought after for modelling.

Saina Nehwal, Sania Mirza, Sushil Kumar and Abhinav Bindra became youth models endorsing scooties, televisions, health drinks etc.

On the other hand film stars moved on from beauty soaps to hawai chapals and even banians.

Synergies and Partnerships

However big the economy is growing there is equal pressure on the money markets and liquidity. Advertisement costs too are soaring with rise in prices everywhere. Marketers are also in need of synergies and partnerships to stay afloat mainly because of intense competition and secondly to keep the momentum going.

Advertising professionals and advertisement agencies come out with unique marketing and branding strategies which are helpful to many companies working together to increase the visibility and brand image.

Apart from detergent powders being endorsed by washing machines and lubricant oils being preferred by automobile manufacturers (Surf recommended by LG & Indian Oil referred by Ashok Leyland), the co-branding has reached movies and televisions.

Sporting Events

Apart from the conventional sport events like the world cups, routine tennis tournaments, football matches etc IPL and opening up of Buddha Racing Circuit in Noida gave ample scope of advertising.

IPL opened up a totally new chapter into how much an advertiser can penetrate in your lives. The principal sponsor, the tickets, the stands, the merchandise etc everything was branded and each team had exclusive rights to showcase the brand identity in their respective territories.

Special Event Centric Advertisements

This phenomenon is trending in India rapidly. Since there are many events all across the year the advertisers are on the toes to offer new concepts to the companies and also to the audience.

Amul the leading dairy product brand of India has its utterly butterfly girl in a polka dot dotting the space of prime hoardings and space in the newspapers from ages.

Airtel shifted from a being a technology brand to a communication brand and roped in none other than the great musical maestro A.R.Rehman who created a rage amongst the youth with Airtel anthem and signature caller tune. Their offering "Jo Tera Hai wo Mera Hai" topped all the musical charts.

Comparative “BAD-VERTISING”

Comparative advertising has irresistible appeal for marketers, especially when in backed by a genuinely better product. But there are definite risks as well, so this strategic tool has to be used very carefully. The fastest way of ensuring the viewer's attention towards your product is through comparative advertising.

Some classic examples have benchmarked the history of comparative advertising and leading the fight club is the protagonist of this story, Pepsodent, which in its advertisements claimed, “New Pepsodent is 102 % better than the leading toothpaste”. Expectedly Colgate took HUL (which owns Pepsodent) to the court, and HUL had to withdraw its advertisements.

Emerging Social Media Marketing (SMM)

India is one of the largest computer and telephone market. Our subscriber base in cell phones is more than half of our population. This makes companies tap this potential by way of unique techniques. Infact Facebook, Twitter, Google & Yahoo could not wish away not opening their offices in India. With good English speaking and techno savvy netizens, Facebook and Twitter have caught the rage of the youth. Major brands of automobiles, cell phones, cosmetics etc have their dedicated pages on Facebook and exclusive handles on Twitter.

Amitabh Bachchan and Sachin Tendulkar are amongst the leading celebrities who have a verified and professionally managed Twitter and Facebook accounts.

Corporate Social Responsibility and Community Service Advertisements

Indian corporates have come all out with their generous hands and are doing a bit for the society. They get associated with various Government bodies and departments for the welfare of the poor, under privileged and the needy.

Recently Mahindra and Mahindra in collaboration with Ministry of Rural Development and Ministry of Tribal Affairs started a campaign called Spark the Rise. In this campaign they are inviting ideas from all over the country for rural upliftment. Mahindra by virtue of sturdy vehicles what is makes has a big market in rural India and at the same time will be service to the nation as well.

Similarly Aamir Khan was appointed as brand ambassador for Incredible India, a series of advertisements done by Ministry of Tourism. It was an honour for Aamir Khan who did not charge anything but won many hearts.

Green Marketing is Smart Marketing

Companies are now developing products keeping the environment in mind and marketers are using “environmentally friendly” as the new trick to sell their products and make them look more attractive. Organic foods, diet compatible snacks, digestive meals etc are the new buzz words being used by advertising agencies.

Maruti Suzuki launched their most successfully running products like Wagon R, Zen Estillio and Eeco in CNG variants and the advertisements not only on cost saving but also on less pollution.

Advertising Agencies – The new super powers for Branding

Advertising agencies are those independent entities that streamline the Advertising Industry. As a service provider, an Advertising Agency takes up the important task of representing its clients to their target audience in an innovative and effective manner. This can range from creating a single ad or a series of ads, spread across different media vehicles in the form of advertising campaigns that meet the client's budget, requirements and short / long term objectives.

Their role has now been extended not only from creative writing, filming, copy writing but to be part of the company, be associated with the product closely and work with the models and create a sense of ownership for the brand.

Advertising agencies have a fixed set of clientele and companies keep them in loop with every stage of development.

CASE STUDIES**1. Pepsi**

India always has been an interesting battleground for the cola giants. Pepsi for one has come a long way from its Lehar Pepsi days. The brand has backed memorable campaigns over the years from “Yehi hai right choice baby, Aha” in the early 90's complete with musical TVC (Television Commercial) and “Yeh dil mange more” (1999) to Youngistan, My Pepsi, My Way and Change The Game. Celebrity endorsers have come and gone, glass

bottles have given way to new packaging formats, logos have been transformed and the brand has grown and changed with the game.

2. Maggi

Nestle India Limited (NIL) subsidiary of Nestle introduced this brand in Indian markets in 1982. The launch of Maggi Noodles created an entirely new category – instant noodles – in the Indian packaged food market. Then the tag line was “Mummy bhokh lagi hai”, “Bas 2 minute”; “Fast to cook, Good to health; health bhi, taste bhi”.

CONCLUSION

The world of advertising changes our values and perception about things worth admiring and emulating in life. We are made to believe that a person who owns a Mercedes car is to be admired, irrespective of the quality of the human being he is. Health problems are exploited to sell solutions and products, which are not always beneficial. If this is what the future holds in store for us, we need to understand that advertising will become a key guiding factor in deciding human behaviour in a society. Mankind will benefit immensely and markets will sustain for long with a steady pace of growth, if the unending chase for more is given up by greedy market-driven capitalism and it rather opts to support a more human, need-based and happier capitalistic society.

**FRAMEWORK AS A SERVICE – FOR API, APPLICATION LIBRARIES & TESTING
APPLICATION FUNCTIONALITIES**

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ABSTRACT

Applications has become ubiquitous & pervasive in today's digital world. With social media platforms like Facebook, WhatsApp, Twitter trending the chartbuster of apps, followed by photo & media sharing platforms like Instagram grossing the eyes of everyone; application development has gained tremendous impetus in last decade. Not only desktop applications but also mobile apps are spear heading the application development league. From Android to iOS, from open source to subscription based licensed; apps of all saga are making a mark in human's daily life today. Albeit, demand for Android is much higher but even iOS & windows based apps are not far behind in this elite league of digital transformation. Businesses has also been fascinated with these trends of mobile computing thereby bringing their business an inch closer to consumer. From banking to finance, shopping to logistics, healthcare to fitness everything, almost "everything" is now within the hands of the masses at their fingertips. With such a huge market, tremendous demand of apps & leveraging customer experience; quick & convenient delivery times is the need of the hour. To proportionate the demand of the masses, application delivery also leveraged the concept of using framework as a service for API connectivity & using cloud based application libraries for faster development of the application code. Although, still in its infancy stage but already started creating an impact in the development arena of applications & its delivery.

Keywords: Framework, API, libraries, application delivery, application development, devops, platform, middleware, android, iOS, mobile apps, windows, open source.

1. INTRODUCTION

In this increasing world of mobile & ubiquitous computing, mobile-based apps are staggering in numbers on the market. There were 500 apps on the first iteration of Apple's App Store in 2008. There were 20 million registered iOS developers catering for the 500 million weekly visitors to the App Store alone. Although equivalent figures for Android are not known exactly but they are above iOS in terms of developer volumes. That's a lot of developer talent; but they are catering to one of the world's biggest consumer bases: app users. There are over five billion mobile users in the world, with global internet penetration standing at 57%. There are over millions of app downloads on a daily basis while app development still sloths at hundreds. Web based applications are also gearing up pace in the league of digitization & enhancing customer experience through omni-channel touch points. With the advent of e-commerce, more & more businesses are turning to digital marketplace, which increases revenue, reduces CaPex (& OpEx) costs & improves customer experiences with efficient customer relationship management. To cater digital transformation needs, businesses are turning tides with application development for web-based market place & mobile based e-commerce applications. Both of this arena needs a distinct & distinguished set of workforce while skeleton structure remaining the same. Moreover, this digital journey is only successful if businesses are able to proportionate demand with supply on a timely & effective manner. These has been possible with the new DevOps model of development but still lacks the speed & convenient of application library, API connectivity & testing results.

PURPOSE STATEMENT:

To find an effective, efficient & rapid way of application development. This paper proposes one such method of quick, convenient & efficient practise of developing apps independent of any platform or form.

OBJECTIVES OF RESEARCH:

- To study existing method of application development.
- To study challenges with application development & delivery.
- To propose a suitable efficient & effective method of quick & convenient application delivery.

2. EXISTING APPLICATION DELIVERY FRAMEWORK & ITS CHALLENGES:

Application delivery currently uses a trivial model with development leading ahead of testing. Application developers write a set of code usually hundreds & thousands of lines with several function calls. These function calls are made to the library created within the application & available internally to that particular application only. These entire process of building a library first, then writing a code & making function calls for application

consumes significant efforts & ample of valuable development hours. Post development, while in the testing phase; a tester writes set a test codes again to be validated & tested against the developed application. All these manual works involves human intervention & high probability of erroneous errors being embedded unintentionally by the developers and/or testers. Moreover, by the time error code surfaces, delivery schedule had already went on a toss with stringent timelines & slim chances of rectifying within a limited window of space. Very often, such situations end up with application delivery ending up into production without proper test cases & expected outcomes of the results.

3. FRAMEWORK AS A SERVICE

To tackle the above-mentioned challenge, a simple yet effective mechanism could prove fruitful for developers & testers in terms of application delivery. A framework is a set of programming libraries, functions & pre-written logic interwoven together as a common fabric for application development & testing. This framework is universal irrespective of platform, language or functionalities needed to execute codes in development or testing phase. This framework can act as a centralized repository for logic & libraries. Not only this, it can also serve as a common portal for several applications to interconnect as one while still being distinguished from each other.

Application architect provider who will deposit this structure on a cloud infrastructure or a shared resource environment will do the design & building of this framework. This core will house several application-needed libraries along with some pre-defined set of programming logic. It can be looked as an engine driving the wagons from one place to another where wagons are nothing but small application modules written by different developers, in different languages for different platforms. Moreover, this framework is universally designed keeping in mind future requirement of developer & need of the business. This core can also be used as API to interconnect two separate set of applications, which can exchange data, understanding each other's logic while been executed independently in one's own isolated environment. Thereby forbidden to interfere into each other's programming logic & avoiding disturbing functionalities. This will also enable developers to write shorter codes & simply make numerous function calls to library for executing various functionalities required within the application. Even testers has to just initiate smaller test cases while entire tests are being run from the internal engine of the framework. Hence, such kind of service can serve not only the business purpose but also save valuable hours & significant efforts in writing repetitive codes. Moreover, probability of errors is much less during development since framework takes most of the execution & coding part.

4. SUMMARY & BROADER IMPLICATIONS

The proof of concept (PoC) will provide a new faucet to application delivery thereby opening doors for endless possibilities in development & testing domains. This concept will result is good turnaround times for delivery & giving substantial time & space in rectifying errors. With such cloud-based services becoming realities, an ocean of opportunities awaits for think tanks to encash upon with minimal skillsets & maximum output.

5. CHALLENGES:

Initially, building a universal framework engine will be tedious task to involve several functions, languages & platforms based requirements together. Some would be reluctant in using this cloud-based service owing to data security & privacy concerns.

6. FUTURE SCOPE

This method could be widely adopted by various tech giants to develop an in-house application framework engine supporting their development's needs. While some cloud provider could make it subscription based or pay-as-you-go model. This could provide an impetus to educational institutes motivating students in application development & testing fields. With such versatile compatibility, this framework could be a boon for developer community & serve as a ripened fruit for testers who can start testing right from zeroth day of development.

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A STUDY ON IMPACT OF INTERNSHIP ON REGULAR STUDIES OF UNDERGRADUATE STUDENTS

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ABSTRACT

An internship during college studies can help to enhance quality of higher education and to improve skills & competencies amongst students. It helps to fill the gap between the theoretical learning at class room and practical application at work place. It is also seen that the student undergoing internships while their 3 years degree course are not able to perform better in their regular exams because of time constraints. On the other hand, Internships also help them to achieve higher professional competencies and excellence in their field of interest and so that they can perform better in their future job with full potential knowledge. In this study we analyze the positive as well as negative aspects of internships on regular studies of undergraduate students of self-financing courses (BMS, BBI, BAF, etc.) with the help of data collected from 319 students by random selection of sample size.

Keywords: Undergraduate students, Internship program, Higher Education.

1. INTRODUCTION

An **internship** is a period of work experience offered by an organization for a limited period of time. The Internship is typically undertaken by students and graduates looking to gain relevant skills and experience in a particular field. Employers benefit from these placements because they often recruit employees from their best interns, who have known capabilities, thus saving time and money in the long run.

The benefit of bringing an intern into full-time employment is that they are already familiar with the company, their position, and they typically need little or no training. Internships provide current college students the ability to participate in a field of their choice to receive hands on learning about a particular future career, preparing them for full-time work following graduation.

Definition: An internship is an opportunity to integrate career related experience into an undergraduate education by participating in planned, supervised work.

BENEFITS TO STUDENTS:

- Opportunity to work in career related or professional environment
- Provide career awareness for the students
- Give the students the chance to evaluate, reflect upon and try a career field
- Provide valuable experience that helps secure future employment
- Can earn money or credit
- Provide professional networking contacts
- Make classroom learning more interesting
- Help the student develop job search skills
- Develop self-confidence as they identify skills, abilities and talents

BENEFITS TO THE EMPLOYER

- Can evaluate the student for potential full time employment
- Give the employer access to quality candidates
- Students contribute new energy and ideas to the work place

BENEFITS TO THE DEPARTMENT/COLLEGE/UNIVERSITY

- Strengthen ties to alumni and the community
 - Make the transfer out process easier for students
 - Curriculum can benefit through feedback from employers
-

- Help with retention and graduation
- Strengthen the students' ties to the university when the experience is facilitated by the department/college

2. REVIEW OF LITERATURE

(1) Michael Hergert, San Diego State University, USA (2009)

Internships are an important part of the business school curriculum. They play a crucial role in helping students to make the connections between their traditional coursework and the workplace. The study found that students place a great value on the internship experience. This is particularly true when the internship has a direct connection to their ultimate career goals. It is clear that students appreciate the benefits of internship programs, particularly when designed to meet their needs.

(2) Chen, Chin-Tzu & Hu, Jin-Li & Wang, Cheng-Cai & Chen, Chun-Fu. (2011).

The main purpose of their study was to explore the positive and negative effects of the internship experience on the behavioral intentions of college students in Taiwan. The results of their study shows the different effects on satisfaction, willingness to return to the original internship organization, willingness to work, willingness to recommend the internship organization to other students, ability to move between departments during the internship, etc.

(3) Thilakerathne, P.M.C. & Madurapperuma, Wasanthi. (2013)

Increasingly, internship has become an essential component of the undergraduate degree programs. It provides students with a smooth transition from on-campus environment to the working environment. Employers benefit from internships because interns are sources of future employees. The relationship between Internship and academic performance on accounting degree is significantly under-researched. This paper examines the effect of accounting student internships on subsequent academic performance in one of the national universities in Sri Lanka. For this purpose post-internship course unit performance of students with accounting internship experience were considered.

(4) Ivana, Diana. (2019).

The study analyzes the internships of students within an international study program (German line of study) in order to determine what factors account for the most valuable internship experience. Based on the elements of the experiential education approach, the results reveal some characteristics that contribute to a higher level of perceived internship effectiveness in accordance with the employment status and gender.

(5) Mr. Gautam (2017)

His study concludes that majority of the students are satisfied from the intern opportunity and hence they wish to join hotel industry. The study has observed low but positive and significant relationship with satisfaction and intention of changing attitude. The study has also explored the fact that there is no gender influence in satisfaction level of the intern students but male students are more prone to change on behavioral intention. Students are positive regarding their career choice but are found of developing negative attitude towards college management as well as in-college activities.

3. OBJECTIVES

1. To analyze and compare among undergraduate students who undergo Internship and who do not opt for Internship.
2. To examine the reasons for which students opt for Internship during their three year degree course.
3. To understand the Impact of Internships on Regular studies.
4. To analyze the views of Undergraduate students towards internship with respect to whether it helps them in their regular studies.
5. To suggest and recommend the effective ways of studies while taking up Internship program.

4. HYPOTHESES:

HO: Internships are not helpful for students to understand regular college syllabus

H1: Internships are helpful for students to understand regular college syllabus

HO: The students who undergo for internship program are not able to perform better in exams

H1: The students who undergo for internship program are able to perform better in exams

HO: Internship does not help students to get the Jobs easily after completion of degree course.

H1: Internship helps students to get the Jobs easily after completion of degree course.

HO: Internships does not help students to learn practical application of knowledge at their workplace.

H1: Internships helps students to learn practical application of knowledge at their workplace.

5. RESEARCH METHODOLOGY

Data Collection

Primary Data- To get the data from the students, survey method will be carried out. Data has been collected from 319 respondents by using Random sampling technique with the help of structured questionnaire.

Secondary Data- This data has been collected from, research article, journal, writ-up, theses and dissertation etc.

Research Design

The present study is Analytical and Descriptive in nature. It will highlight the Impact of Internship on Regular studies of undergraduate students of Self-Financing Course.

Sample Design

Students currently undergoing three year self-financing degree course are taken into consideration only.

Sample Size and Technique

For this study, Random convenient sampling is used as only the Undergraduate students of Self-Financing Course will be studied and results will be assumed to be applicable to other students. Sample size depends upon the number of students enrolled in the colleges situated in Central Mumbai.

Data analysis

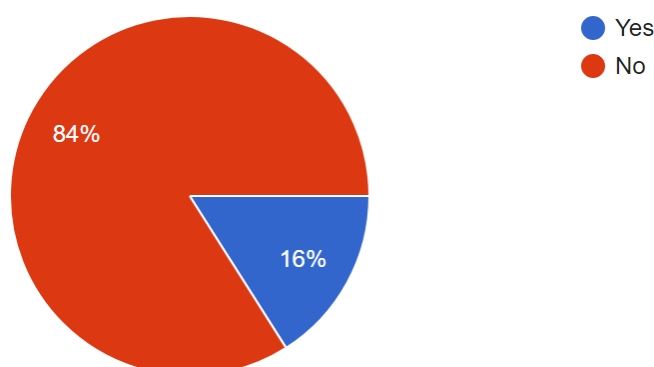
Data relating to Performance of students while engaged in Internship program are collected from Undergraduate students of Self-Financing Course from different colleges in Mumbai.

Limitations of the study

1. The study is restricted to the college situated in Central Mumbai.
2. The study is restricted to students currently undergoing three year self-financing degree course only.

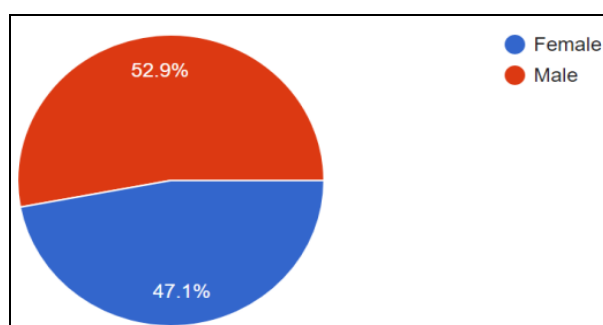
6. DATA ANALYSIS & INTERPRETATION:

1) Have you ever taken any internship program?



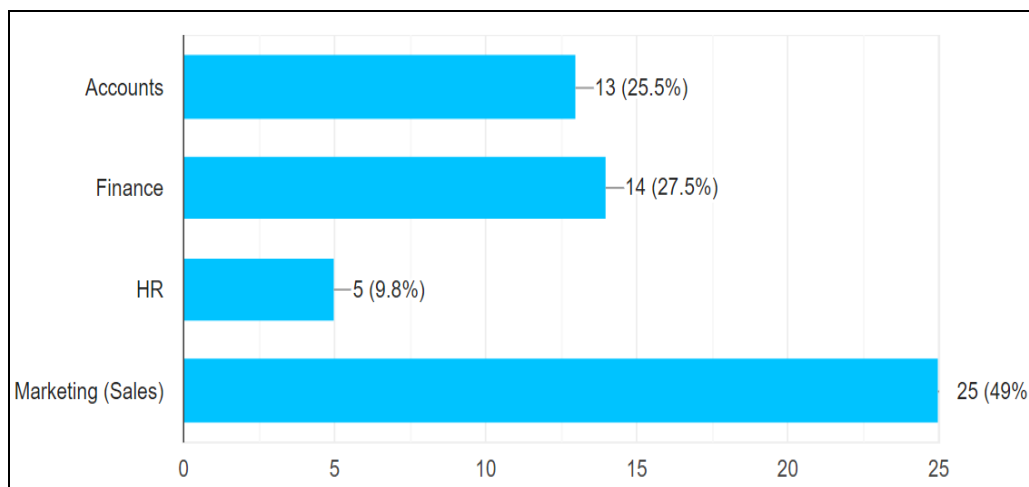
The study reflects that out of 319 respondents, 51 students (only 16%) have taken internship during their three years degree course and rest 268 students (84%) did not opt for the internship.

2) Gender-wise distribution of students who have opted for internship:



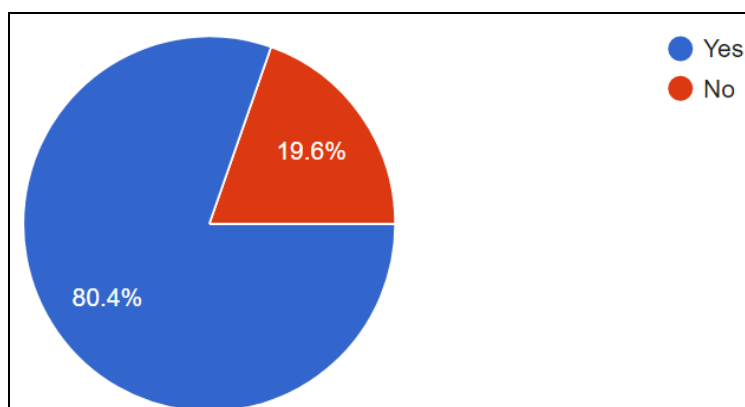
Out of those 51 students who opted for internship, about 47% which comes around 24 students are females and rest 27 students (53%) are males.

3) Department in which internship was done:



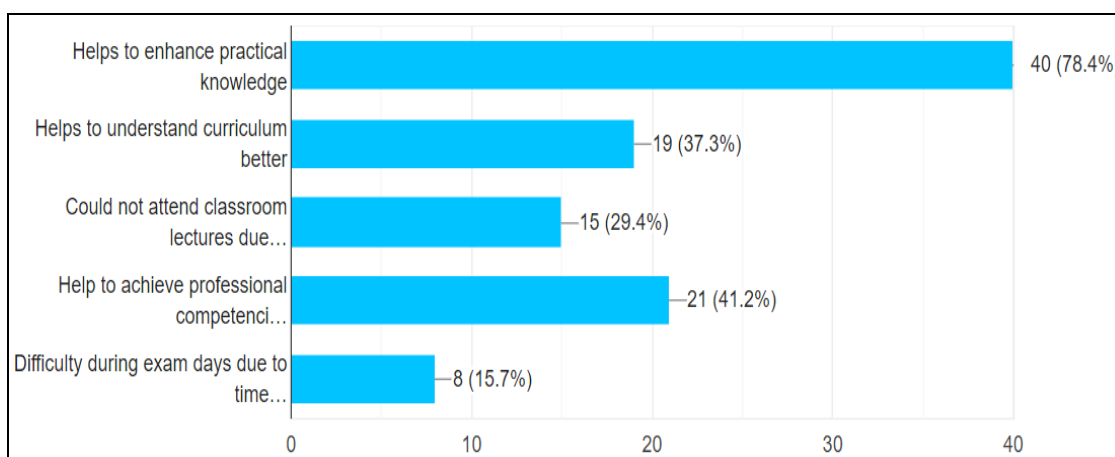
It is observed that most of the companies offer the students to take active part in their Marketing (Sales) department which is about 49% and the least is found in HR department which is only 5%.

4) Is internship helpful in their regular studies?



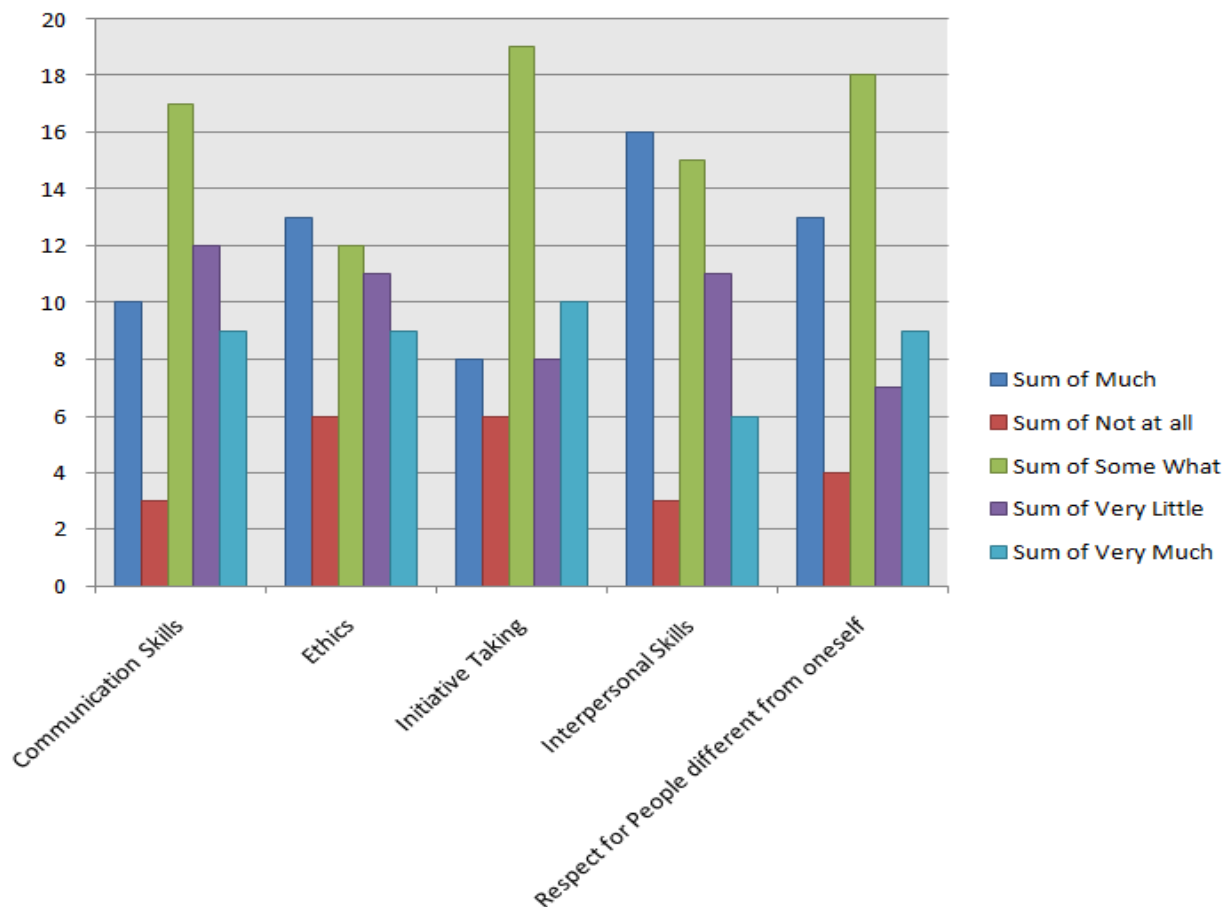
80% i.e. 41 students responded that internship is very helpful in their regular studies.

5) What they feel about impact of internsp on their regular studies?



Most of the students (i.e. 78%) have positively responded about the internship as they feel it is very helpful to enhance their practical knowledge and around 41% students believe that internship is valuable to achieve professional competencies. Whereas, it is also found that around 37%, 29% and 15% students' responded internship helps to understand curriculum better, due to internship they could not attend the lectures and they find it very difficult during their exam days due to time constraints respectively.

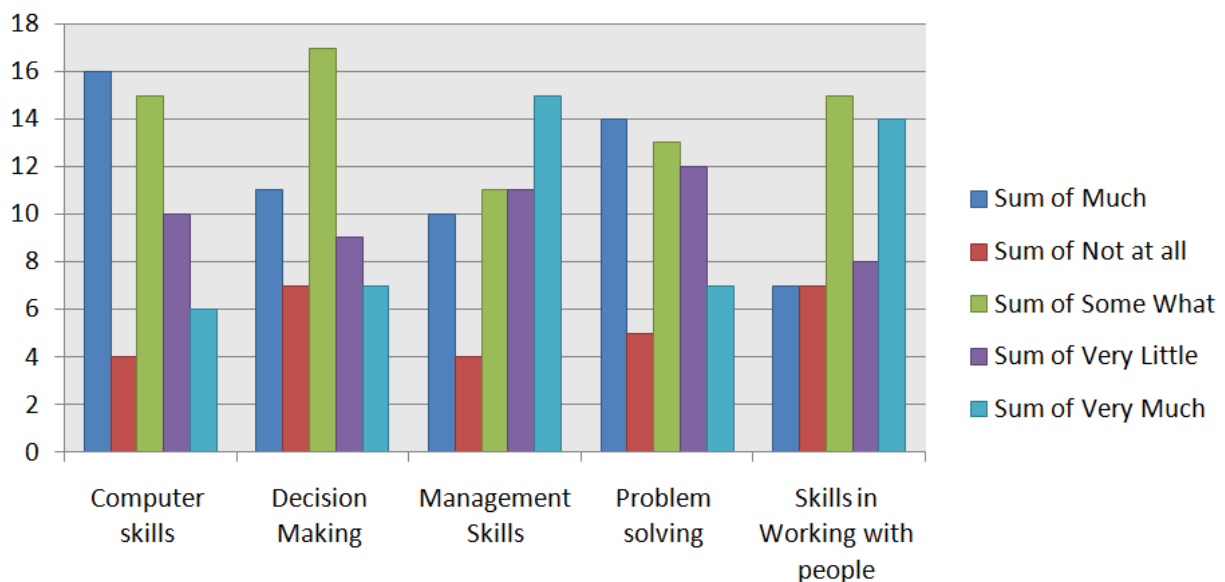
6) The contribution of Internship program towards development of Personal skills of students



Response Out of 51 students:

Skills	Positive response towards development of skills	Internship program helped students to a certain extent	Negative response
Communication	19	29	3
Ethics	22	23	6
Initiative Taking	18	27	6
Interpersonal	22	26	3
Respect for others	22	27	4

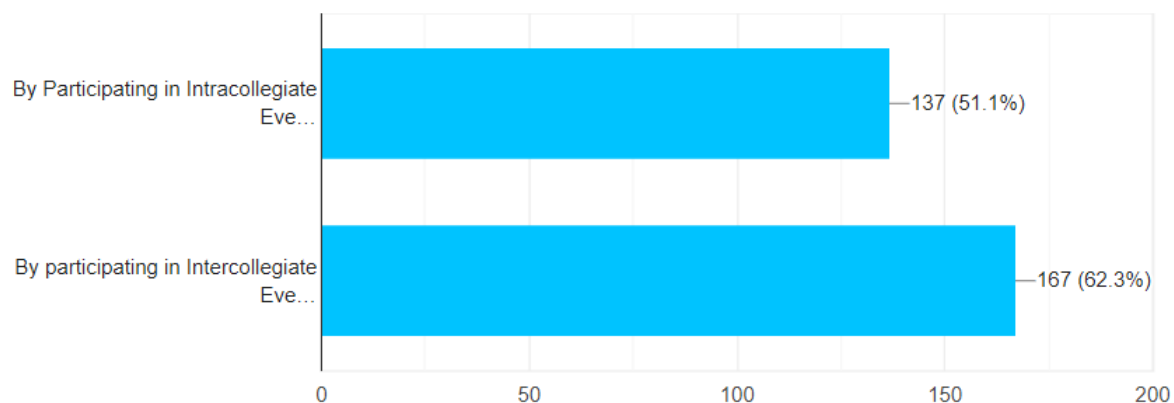
7) The contribution of Internship program towards development of Professional skills of students



Response Out of 51 students:

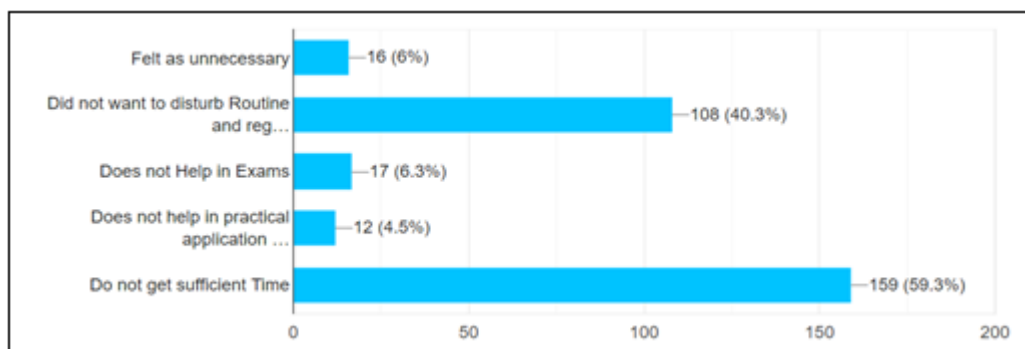
Skills	Positive response towards development of skills	Internship program helped students to a certain extent	Negative response
Computer	22	25	4
Decision making	18	26	7
Management	25	22	4
Problem solving	21	25	5
Skills of working with People	21	23	7

8) How you develop Communication, Interpersonal and other related skills without taking Internship program?



Out of 268 students (who did not opt for Internship program) 137 and 167 students developed their different skills through participating in Intra-collegiate and Inter-collegiate events respectively.

9) What is the reason behind not choosing to go for Internship Program?



Response of 268 students regarding the Reasons for not taking Internship Program:

Reason for not Taking Internship program	No. Of students	Percentage
Felt as unnecessary	16	6%
Did not want to disturb routine and regular lectures	108	40%
Does not help in exams	17	6.3%
Does not help in practical application of Knowledge	12	4.5%
Do not get sufficient time	159	59%

10) How did you manage studies and Internship both in balanced manner?

It is found that, Most of students took their Internship program during their summer vacation and other students had done part time internship to gain Practical knowledge. Many students also responded that they somehow managed their time to go for the job during their regular studies by scheduling proper time for their learning part every day.

HYPOTHESES TESTING

Data is tested by employing Averages from the responses received in the course of the survey.

1. HO: Internships are not helpful for students to understand regular college syllabus

H1: Internships are helpful for students to understand regular college syllabus

It is proved; only 37% students (Q.5) responded that Internship is helpful to them to understand the curriculum better. Majority of students felt that Internships are not helpful to understand the college syllabus. Therefore, we accept our Null hypotheses.

2. HO: The students who undergo for internship program are not able to perform better in exams

H1: The students who undergo for internship program are able to perform better in exams

Only 15% students (Q.5) find Internship difficult during their exam days. Whereas, Majority of students are able to cope up better even during their exams. Therefore, we reject our Null hypotheses and accept the alternate hypotheses.

3. HO: Internship does not help students to get the Jobs easily after completion of degree course.

H1: Internship helps students to get the Jobs easily after completion of degree course.

Since, it is proved (Q.6 & Q.7) Internship helps students enhance their Personal and Professional skills, which makes them capable enough to get Jobs opportunities easily in their career. Therefore, we reject our Null hypotheses and accept the alternate hypotheses.

4. HO: Internships does not help students to learn practical application of knowledge at their workplace.

H1: Internships helps students to learn practical application of knowledge at their workplace

It is proved (Q.7) students enhance their Professional skills through Internship, which helps them apply practical knowledge at their workplace. Therefore, we reject our Null hypotheses and accept the alternate hypotheses.

CONCLUSIONS

It is noted that, very less number of students (i.e. 51 out of 319) had opted for Internship program. And those who have taken Internship are mostly active in marketing (Sales) department which helps them improve their communication, Interpersonal, Computer, and Decision making etc skills. Also it is helpful to enhance their practical knowledge and apply it at their workplace.

Whereas, those who have not opted for internship responded that they find it difficult to do internship during their regular studies as they cannot manage both together. So, how do they develop their skills? When asked, they responded they enhance their different skills through participating in Intra- collegiate and Inter-collegiate events.

SUGGESTIONS

1. Students must go for Internship program because it helps enhance Practical knowledge.
2. It helps students to apply their practical knowledge at their workplace.
3. Every Educational Institution must make Internship as a part of their curriculum activity which will help improve students their Personal and Professional skills during their three year degree course.
4. It is better for Companies also who offer internships to students, as it will help them place a right person for the right job easily because they are already aware about the skills of their Interns.
5. Proper Time management is required for taking Internship program during regular studies i.e. they need to find and give scheduled time every day for their regular studies after attending the Internship session so that students can keep a balance between the Internship and studies which help them perform better in exams also.

ACKNOWLEDGEMENT

First and foremost we would like to express our gratitude to Prof. Dr. Vilasini Patkar for her support during research paper. We express our sincere thanks to our family, faculties, students and others for their support.

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ABBREVIATIONS

BMS: Bachelor of Management Studies

BBi: Bachelor of Banking & Insurance

BAF: Bachelor of Accounting & Finance

A STUDY ON USE OF ELECTRONIC RESOURCES BY THE TEACHING FACULTY MEMBERS OF TATA INSTITUTE OF SOCIAL SCIENCES, MUMBAI

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ABSTRACT

Today academic libraries are struggling to keep their place as the major source of inquiry in the face of emerging digital technology. Digital technology has revolutionized not only the way information is packaged, processed, stored and disseminated, but also how users seek and access information. The application of computers in information processing has brought several products and services into the scene. The internet and the availability of information resources in an electronic form are constantly influencing the development of new modes of scholarly communication. The main focus of this research project is to find out the use of electronic resources by the teaching faculty members of Tata Institute of Social Sciences, Mumbai. The study is designed to seek opinions of users concerning the use of electronic resources in Tata Institute of Social Science.

Keywords- E-Resources, Database, EPW.

INTRODUCTION

A well established library is essential for any academic institutions. As a focal point for teaching, learning, and research, it is expected to provide standard information resources. Today academic libraries are struggling to keep their place as the major source of inquiry in the face of emerging digital technology. Digital technology has revolutionized not only the way information is packaged, processed, stored and disseminated, but also how users seek and access information. The application of computers in information processing has brought several products and services into the scene. The internet and the availability of information resources in an electronic form are constantly influencing the development of new modes of scholarly communication. All these factors are convincing many libraries to move towards digital resources or e-resources. Academic libraries no longer can restrict themselves to print resources but are constantly updating their collection by acquiring electronic resources (e-resources).

PROFILE OF TISS.

The Tata Institute of Social Sciences (TISS) was established in 1936 as the Sir Dorabji Tata Graduate School of Social Work. In 1944, it was renamed as the Tata Institute of Social Sciences. The year 1964 it was declared Deemed to be a University under University Grants Commission.

Tata Institute of Social Sciences organises teaching programmes to facilitate the development of competent and committed professionals for practice, research and teaching; undertakes research; develops and disseminates knowledge; and reaches out to the larger community through extension, at the local, national, regional and international levels. TISS Library established along with the institute way back in 1936 is one of the leading social science libraries in the country. The library was named as "Sir Dorabji Tata Memorial Library" on 3rd May, 2002 in the memory of late Sir Dorabji Tata. It provides a conducive environment for intellectual enquiry by providing user-focused services to obtain and evaluate scholarly information and knowledge. Since the library specializes in the field of applied social sciences, it has become most sought after library for the social scientists in India. It is a unique knowledge centre, which offers essential and specialized information resources and services to meet the growing information needs.

OBJECTIVES

The broader objectives of the study are to seek opinions of users concerning the use of electronic resources in Tata Institute of Social Science. The specific objectives are

- To know the availability of different types of electronic resources in TISS, Mumbai.
- To study the purposes for which electronic resources are used by faculty members.
- To find out the problems faced by faculty members while accessing using the electronic resources.

LITERATURE REVIEW

Literature search was done in print and electronic media. Various articles were referred through print and electronic journals of Library & Information Science, Emerald database, ProQuest database, LISTA database etc.

The survey was carried out by **Tyagi (2012)** to study the user experience and perception of using different types of electronic information sources (EIS) by the scientists, pharmacopoeic associates and scientific assistants at the Indian Pharmacopoeia Commission (IPC). Awareness among the users about the availability of online journals was found satisfactory (100%). All the respondents (100%) used pharma- based journals, e-books, online databases. Majority (76%) respondents were found using subject specific websites. The result showed a growing interest in online journals among the users at IPC. The survey showed that all (100%) of respondent marked that library passed useful online journals and databases for the scientific community.

The study carried out by **Singa, Singha and Sinha (2011)** showed that the use electronic resources had a great impact upon users of Assam University Central Library in their research and development works. The study highlighted that maximum (70%) of the respondents had awareness about e-resources available under UGC-INFONET. Majority (68.02%) of the respondents found e-resources service as highly useful service. The study reveals problems faced by respondents while accessing e- resources. Many (68%) respondents felt limited working hour as major barrier.

The result of the study carried out by **Maharana, sethi & Mallick (2010)** reveals Majority (50%) of students preferred to use both full text and bibliographic database of INDEST consortia e- resources regularly. It was encouraging to note that digital library services were getting utilized by the majority of students. Majority (54.55%) of students pointed out that lack of adequate number of PCs as a major barrier in usage of e- resources regularly.

The survey research conducted by **Nisha and Ali (2012)** was found that most of the users are aware of e-journals and they are not only using them for building and updating their knowledge but also for collecting relevant material for their study and research purpose as information can be acquired expeditiously through e-journals.

RESEARCH METHODOLOGY

The present study is a descriptive research. This study is made use of both primary and secondary data. Primary data had collected through sample survey method. The structured The questionnaire was the tool used for data collection. The population of the present study is faculty members of Tata Institute of Social Science, Mumbai, using electronic resources to select the sample directory of Tata Institute of Social Science and a list of faculty members from the university website was collected. A list of 70 staff members was prepared. The questionnaire was distributed to 70 available faculty members out of which 62 duly filled in questionnaires were received back and were analyzed. Simple random sampling method was used to select the sample.

FINDINGS AND ANALYSIS

1. Types of Recourses available in Sir Dorabji Tata Memorial Library.

The library employs a strong collection development policy and on an average, three thousand books are added to the collection every year. As on date it has a stock of about 1,24,000 volumes.

Resources under UGC-Infonet Digital Consortium:

- Project Muse (389 journals)
- Wiley InterScience (503 journals)
- Oxford University Press (202 journals)
- JSTOR (729 journals)
- Springer Link (1236 journals)
- Taylor & Francis (1076 journals)
- Cambridge Journals Online (279 journals)
- JCCC (Gateway Portal)
- ISID (Industrial Development Bibliographic Database)

e-Resources Subscribed by SDTM Library:

- Sage Publications (488 journals from 2009 to 2013)
- Emerald Management Xtra (160 journals)
- Indiatat.com (statistical database)
- Manupatra.com (Indian Legal Information database)

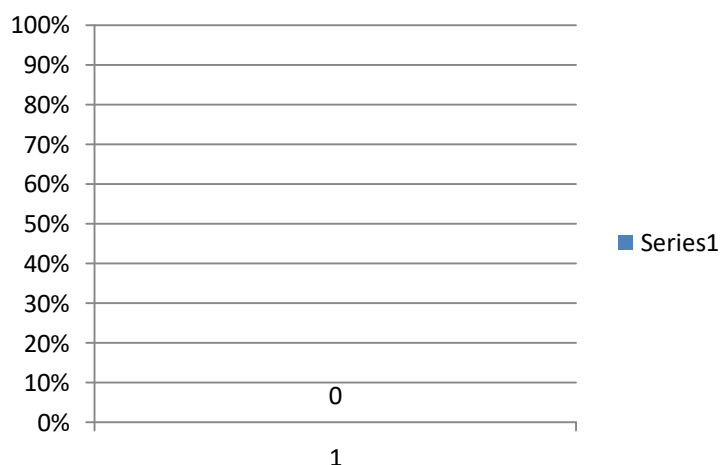
- India Business Insight Database – IBID (bibliographic database)
- GALE Virtual Reference Library (e-Books-30 titles)
- OCLC NetLibrary (e-Books-111 titles)

Available e-resources in TISS library

- Cambridge University press journals online
- Economic and Political Weekly
- J-Store
- Oxford university press journals
- Project MUSE
- Wiley Online Library
- Springer Link
- Taylor and Francis Journals Online
- Emerald Insight
- EBSCO Business Source Elite
- APA Psych ARTICLES
- SAGE Journals Online
- Manupatra Online Legal Research Database
- West Law India
- Science Direct
- Economic and Political Weekly Research Foundation
- Indiatat.com
- India Business Information Database (IBID)
- Institute for Studies in Industrial Development (ISID)
- Institute for Studies in Industrial Development (ISID)
- Web of Science

2. The purpose of using e-resources

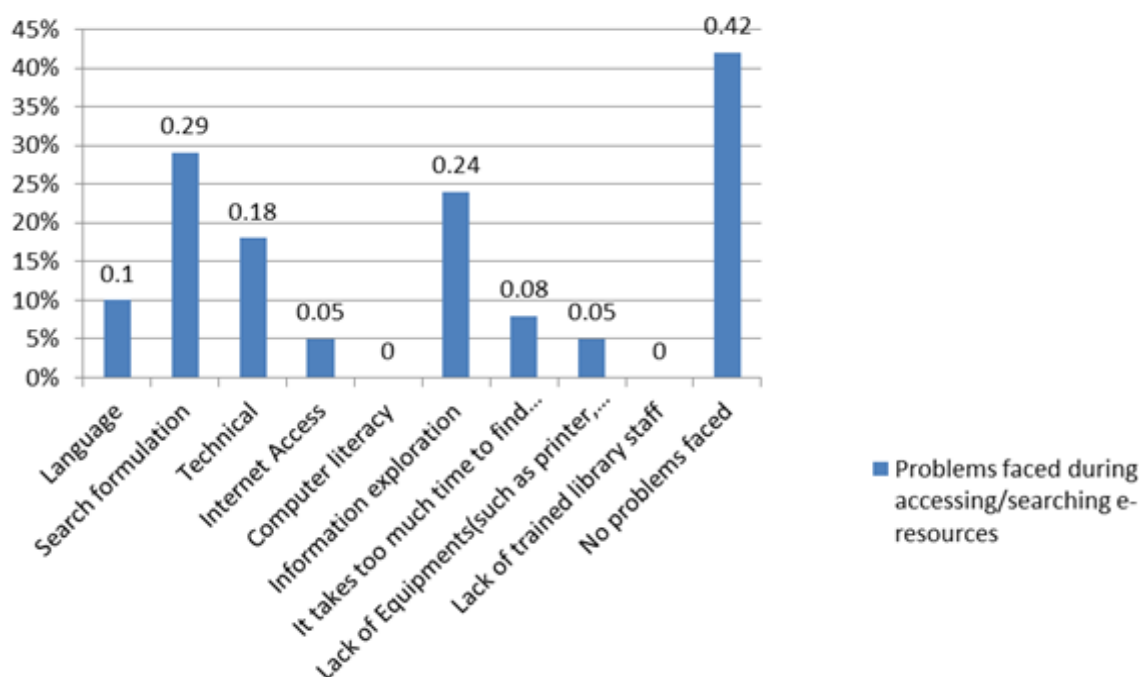
Chart Title



To explore the purposes of using e-resources, the respondents were asked to choose multiple options with multiple selections. The above chart reveals the reasons for using e-resources by the respondents. 95% of the respondents mainly used for teaching purpose, 81% used it to update knowledge, 74% used it for research work, 61% used it to do literature review, 47% used it for study purpose, 34% used it to gather information on a particular topic, 11% each used for time saving purpose and more information. It was discovered that large proportion of the respondents made use of the E-resources mainly for teaching purpose. And most of them answered, that they were using it to update knowledge. Only few of them answered that they were using e-resources for time saving purpose and for being more informative.

3. Problems faced during accessing/searching e-resources

Problems faced during accessing/searching e-resources



The above Chart shows the problems faced during accessing/searching e-resources. The chart shows that 42% answered that they never faced a problem during accessing/searching e-resources. 29% answered that the problem was search formulation and 24% answered information exploration, 18% technical problem, 10% language, 8% says that it takes too much time to find relevant information on electronic resources 5% internet access and another 5% answered that Lack of Equipments(such as printer, connection) limits the use of electronic resources in the library. Among the faculty member's majority feels they don't face any problem while accessing the e-resource. But still they raised problems like search formulation and information exploration.

The findings of the study are as follows

- ❖ Library is providing access to e-resource portal and the portal gives access to the entire range of e-resources like e-journals, e-books, Datasets, Bibliographic Databases.
- ❖ As far as library e-resources are concerned, library is providing 21 e-resources to its users. After analyzing the responses of various e-resources available at Tata Institute of social science, Mumbai it is evident that every faculty member is using e- resources of the Institute. In the case of individual disciplines, however, the popularity of the databases differs. Among the 21 e-resources, every faculty member is using "Economic and Political Weekly and J-Store". Most of the faculty members frequently used Cambridge University press journals online. The respondents most frequently used the database is J- Store.
- ❖ Though the faculty members belong to different age groups each and every one of them is using e-resources. Majority of them feel that they don't face any problem while accessing the e-resource. But still a few of the faculty members feel that search formulation and information exploration are the problems they face while accessing the e-resource.

CONCLUSION

The main focus of this research project is to find out the use of electronic resources by the teaching faculty members of Tata Institute of Social Sciences, Mumbai. The study is designed to seek opinions of users concerning the use of electronic resources in Tata Institute of Social Science. This study highlighted 70 faculty members and 62 responded (89% responses received.) "Sir Dorabji Tata Memorial Library "of Tata Institute of Social Sciences providing State of the art Cyber Library, a 24 X 7 facility is located on the first floor. This has provision of over 92 workstations and study places, where users will have desk with ample reading space and also a PC with internet access. These study places provide seamless access to print as well as digital learning resources of the library. Now a day's internet has emerged as the most powerful medium for storage and retrieval of information. In order to retrieve relevant information, users have to make use of different electronic and web resources.

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PERSONNEL MANAGEMENT A STUDY OF HRM FUNCTIONS A REVIEW

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ABSTRACT

Any enterprise now is a significant part of the world economy both in terms of trade and employment. The performance of a business organization is in part dependent on the capability of its Human Resource. The knowledge of experience employees is a source of competitive advantage however where this is realized of not may depend on having the right Human Resource policies managers therefore seek to implement best practice and in multinationals there is the potential for intra-organization learning across national boundaries.

Keywords: Personnel H-R-M Function

INTRODUCTION

The term "Human resource management has been commonly used for about the last ten to fifteen years prior to that, the field was generally known as personnel administration. HRM has changed in name various times thought history. The name change was mainly due to the change in social and economic activities throughout history industrial welfare was the first form of H.R.M.

An origination H.R.M. function focuses on the people side of management. It consists of practices that help the origination to deal effectively with its people during the various phases of the employment cycle, including pre-hire phase involves planning practices. The origination must decide what type of Job openings will exist in the upcoming period and determine the necessary qualification for performing these Jobs.

History of Personnel Management to H.R.M. :

The Second World War brought about welfare and personnel work on a full time basis at all establishment creating war materials because an expanded ministry of labor and national service insisted on it. Just as the government had insisted on welfare workers in munitions factories in the foregoing conflict. The government saw specialist personnel management as part of the drive for greater efficiency and the number of people in the personnel function grew substantially. There were around 6300 in 1945.

Employment management and welfare work had become combined under the broad term. Employment management. The role of personnel function in work me had been largely that of implementing the rules demanded by large scale, state-governed production and thus the image of an emerging profession was very much a bureaucratic one.

In 1960 the Royal commission under Lord Ponovan was set up reporting in 1968. It was critical of both companies and unions personnel managers were criticized for lacking negotiation skills and failing to plan industrial relations strategies. At least in part Ponovan suggested these deficiencies were a concern of management failure to give personnel management sufficiently high priority.

In 1980 the term H.R.M arrived from the USA. The term HR is a fascinating one: it seemed to suggest that employees were on asset or recourse like machine but at the same time HR also appeared to emphasis employee commitment and motivation

Today H.R. profession encompasses a number of specialist disciplines, including reward, diversity, employee, relationships, resources, learning of development.

DISCUSSION**Personal Management**

In management is an administration function of business and Industries that exists to provide the personnel needed for organizational activities and general employee relationship. Personnel management can be defined as using and maintaining satisfied employees. It is an important part of management concerned with employees at work and with their relationship within the origination personnel management makes efforts to maintain fair terms and conditions of employment at that time efficiently managing personnel activities for individual department. Personnel Management refers to the foundation that many employees now refer to as H.R. These are the functions that HR perform relative the organs employees and include recruiting, hiring, benefits new employee orientation, training and performance appraisal system also management comprises developing and implementing policies and processes orderly, employee supportive work place. It is an older term that is falling into discus in modern business origination. Moreover the term personnel management brings forth images of employee unions strict job classification and established pay grades that leave line management with few

movement options on the other hand these are not included in personnel management nor is the performance management system approach to developing employees of their carriers.

H.R.M

Today in practice the H.R. foundation which business organization in the other countries is infinitely flexible. originationally contingent over time and driven principally by the external contexts of the age of these change within short periods of time.

Hence, HRM is the process of recruitment selection of employees providing proper orientation and induction providing proper trading of the developing skills assessment of employee providing proper compensation of benefits motivating maintaining proper relations with labour and with trade unions maintaining employees safety welfare and health by complying with labour laws of concerns state of country.

HRM Function

Human Resource Management is all about increasing employee performance to their highest level corresponding to their role in origination giving intensive orientation to employee is one of mayor function of H.R.M.

Training of development

Training and development is a subsystem of an origination which emphasize on the improvement of the performance of individuals and groups. Trading is an educational process which involves the sharpening of skill, concept, changing of attitude of gaining more knowledge to enhance the performance of the employees by training people can learn new information new methodology & refresh. Here knowledge companies to keep improving it are important for origination to have controls trains of development for origination to have countries trains of development programmers for their employees and also increase profitability.

Recruitment & Selection

The effectiveness of different recruit and selection criteria of employee has been the research for over 60 year. The effectiveness has primarily been assessed by examining the rates of turnover job survival and job performance along with origination issues such as referrals by current personnel in house job posting of the rehiring of former employee.

Performance Appraisal

Performance appraisal is a process for individual employees and those concerted with their performance typically line mangers to engage in a dialogue about their performance and development & the support they need in their role. It is used to both assess recent performance of focus on future objectives, opportunities of resources needed (CIPD-2014)

The performance appraised is a review and discussion of an performance of assigned duties of responsibilities. The appraisal is based on results obtained by the employee in his/her job not on the employee's personality characteristics.

Benefits and Compensation

Personnel management adopt new way of benefits to work forces more or less

- 1) Work days
- 2) Paternity leave of child care
- 3) Medical
- 4) Extended vacation time
- 5) Continuing education/Skill development.
- 6) Award & recognition program
- 7) Life Insurances
- 8) Disability insurance
- 9) Retirement
- 10) Leave transfer program
- 11) Tuition assistance plan
- 12) Training opportunities

H.R. Strategy

In H.R. strategic management of H.R aligned with the organization intended future direction. In is concerned with longer term people issue and macro-concern about structure quality culture, value, commitment of matching, recourses to future deed. You will find here information on HR strategy.

Today globalization of individual business and capital markets over the past two decades has changed the business concern. The minimum of companies have expanded operations overseas and ever strictly demotic business are facing competition from over sears.

CONCLUSION

The research work based on review of literature of thorough examination of the H.R.M studies. It introduction carefully through analysis of research in a conscientious effort to explore HRM. The research object study will open new dimensions for other researchers to give more research in the field to other related issues which can contribute to the knowledge of enhancement of H.R.M practices within the world.

In H.R.M. concept origination are increasingly encouraged to implement a range of practices which as is argued will improve their competitiveness in the global market area. Therefore change initiative within origination follow one after the other.

H.R.M now participated adding value to the strategic application of employees and that employee programs impact the business in measurable ways. So that a new role of H.R.M. involves various direction of measurement to determine work.

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ENVIRONMENTAL CLICKTIVISM: SOCIAL WARRIORS VS REAL WARRIORS

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ABSTRACT

The degradation of the earth's condition is a global issue these days. Web-based life has had a solid nearness in the present society and nearly everybody approaches a profile on different online social sites. Web-based life significantly stretched out the stages to spread the correspondence with respect to natural issues. By using social media, people came together and made change happen. While somebody all alone may do not have the capacity to call up the individuals who can bring the change, however, can request the change, the web-based life has started to give a stage to do something very similar. Online networking has made an issue called "clicktivism." It's when individual's kind of a post or offer something and want they've done all that they can. This can prevent things from being changed, in light of the fact that nobody knows, if their click really did anything. Individuals who are dynamic via web-based networking media and convey about environmental issues or is by all accounts promising for condition security, may not really effectively protect the environment. Accordingly, the present paper attempts to locate those social warriors, who expected to save the environment determinedly, are in real warriors or not.

Keywords: Environment, Social Media, Protection, Real Warriors, Social Warriors, Clicktivism, Slacktivism

INTRODUCTION**Environment**

The environment is everything that is around us. It can be living or non-living objects. It includes physical, chemical and other natural forces. It's everything that creates up our surroundings and affects our ability to measure on the earth—the air we breathe, the water that covers most of the surface, the plants and animals around us, and much more. We sleep in the environment and use environmental resources like air, land, and water to satisfy our needs. Development also means meeting the requirements of the people. While meeting consistently developing needs, we put pressure on earth. At the point when the weight surpasses the conveying limit of nature to fix or supplant itself, it makes a difficult issue of environment corruption. If we utilize any environmental asset, for example, groundwater past its limit, we may lose it for eternity. People are quickly changing the planet. The atmosphere is warming, creature species are ceasing to exist at a phenomenal rate, and a couple of our most cherished natural treasures are relied upon to get unrecognizable inside the range of our lifetimes. Subsequently, there's a prerequisite to make 'awareness' about Environmental assurance. While efforts are being made at the worldwide levels to monitor our environment, every resident additionally must utilize our environment assets with mind and shield them from degradation. But it's not just the aesthetic great thing about nature that's at stake — human health is affected also, in ways you would possibly not expect.

Social Media

Social media is the means of interactions among people during which they create, share, and/or exchange information and concepts in virtual communities and networks. Such as Facebook, Twitter, Instagram, Snapchat, YouTube and Vimeo accounts.

Web-based life began as an approach to associate with loved ones however was later received by organizations that needed to exploit a famous new specialized strategy to contact clients. The intensity of Web-based life is the capacity to associate and impart data to anybody on Earth, or with numerous individuals all the while.

Social media and Environment awareness

Online life, from its beginning, has been a stage for big names to each and every regular man, to speak more loudly against any worldwide incident. As environmental awareness has been a significant issue of concern everywhere throughout the world, online networking has given activists who are trying to raise worries on this issue, a chance to arrive at the greatest number of open public present on the social scene.

Each nation is stressed over the present condition of environmental degradation. This concern has led pressure to spread environmental awareness among people to get them aware of global warming and other natural hazards. Like numbers of movements, Environmental movements are increasing day by day using social networking sites(SNS) to promote their causes and their campaigning activities. The success of social media has encouraged environmental activists to use the platform to spread awareness and concerns.

There is a fine line everyone has to acknowledge when deciding to use social media to change such a broad issue like environmentalism. Sometimes you need to retweet that hashtag and then get up and do something about it. That might be adjusting your habits or leading a community event to get more people involved. Social media has created a problem called “clicktivism.” It's when individual kind of a post or offer something and want they've done all that they can. This can prevent things from being changed in light of the fact that nobody stops to think about whether their click did anything. Continuously ensure that in case you're keen on helping the environment, you're bringing issues to light and having to make a difference both on and off the web.

Social warriors Vs Real Warriors

The obligations of Facebook aren't solid to the point that a like or shared infographic will make somebody quit denying environmental change. Online petitions, campaigning, videos, hashtags, blogs are they gaining popularity and significant results in reality? This is a big question arising today. The online campaign can transform into offline engagement only when participants are already motivated. Initiating a small change in the environment by the individual can get positive results towards the environment.

The manners by which each individual can contribute towards making this world less contaminated and environment-friendly, are being posted as pictures, recordings and crusade promotions on well-known social stages like Facebook, Instagram, Twitter, and so on. Countless video posts delineating the outcomes of our reality may confront if these environmental degradation proceeds have brought a feeling of awareness and will to change in the minds of individuals. Various environment protection campaigns are live-streamed nowadays for greater commitment from individuals.

So to finish up, it must be said that web-based life has had a very significant effect on making environmental awareness universally.

The barrier for legitimate participation is raised. 'Real' activism becomes only that where individuals invest large amounts of time physically located in a particular place. Online engagement is presented as a 'Barrier' to 'Cripple' activist movements.

REVIEW OF LITERATURE

In order to identify the research gaps a review of existing literature was conducted and the results are tabulated as below:

Year	Authors	Title	Research Description
2012	H. C. Purohit	Product Positioning And Consumer Attitude Towards Eco-Friendly Labeling and Advertisement	The research concludes that eco-friendly product positioning and labelling will be helpful in the buying decision of the consumers. The environmental friendly marketing plan of a firm can increase its sales units results leading to an increase of market share for its products in the ongoing globally competitive business world.
2013	Akiko Hemmi & Jim Crowther University of Edinburgh	Learning environmental activism through social networking sites	The research focuses on the role of SNS in developing people engagement and awareness towards environment. It concluded that Facebook provides the facility to articulate a personal identity built from disparate elements and present it to the world. The preferred low-key engagement is facilitated by SNS, which enables users to take part in environmental movements to raise public awareness and potentially shape public opinion as active agents through supporting environmental organisations like FoES.
2016	Mariwan Rahim & Jwan Jalaladeen	The Role of Social Media on Environmental Awareness of Undergraduate Students in University of Sulaimani in Iraq	The research focus on environmental awareness in undergraduate students. It concluded that mostly students use social media (Facebook) more than four times daily that uses at night on mobile device continuously to get News and information as a number one as priority for them. The participants were used the social media to get news and information as number one,

			<p>increase their knowledge as number two, raise awareness about science and education as number three, and finally increase environmental awareness as number four. In addition, the majority of students were intentioned sometimes to environmental awareness post; also the majority of them have tried to care social media in order to get environmental awareness, and in part, they have tried to post or publish the environmental awareness posts on social media as individual activity.</p> <p>Also they have thought that the social media has mediocre effect to raise environmental awareness while the minority of them thought that it has not effect to increase the environmental awareness.</p>
2018	Nisha Rani	Online Media and Environmental Activism: Study of Indian Environmental Movements	<p>This research concludes that when it comes to the environment, online activism is still in its nascent stage. However, it is due to the efforts of the activists that several environmental issues like climate change, global warming, pollution, deforestation and others are being debated and discussed. Taking an online action offline is a big challenge. Not all online protests are impactful, even if its repercussion in the real world is small, it makes a huge difference and gives a direction to move forward. It is important to realise that people are better informed and hence better decision makers because of the internet. This is the real victory for online activists.</p>
2018	Amandeep Kaur & Dr. H.S. Chahal	Role of Social Media in increasing Environmental issue Awareness	<p>Research finding shows that there is strong connection between social media sites usage and change in environment issue awareness level. Study showed that users make use of social media for “posting information”, “getting information”, and “to see what others are posting”. Environmental concern level of users is quite satisfactory according to study results.</p> <p>Users’ involvement in social networking sites although don’t fully leverage green practices adoption but extensively usage of social media sites by environmental groups to share their concern on different environmental issues with authenticate information may motivate users to change their attitude towards environmental and sustainability issues.</p>

RESEARCH QUESTIONS

- Are people becoming environment friendly only due to recent trends?
- Are people just social warrior and no real warrior?

RESEARCH OBJECTIVE

- To analyze the human behavior towards environment.
- To know if environment is just a trend on social media and people are just using social media to follow this trend.
- To know whether people are just social warrior or real warrior
- Being environmental conservationist is more on virtual side then in reality.

Conceptual Model



Dependent Variable: Social Media, Actual Work

Independent Variable: Knowledge, Awareness

RESEARCH METHODOLOGY

The data is collected using a questionnaire. The structured questionnaire was prepared and circulated electronically among the people in Nagpur using the snowball method. The respondents belong to diverse demographics. The sample size targeted was 100. The valid responses collected were 90. Thus the success rate was 90%. The data so collected were coded, tabulated and analyzed for interpretation and concluding.

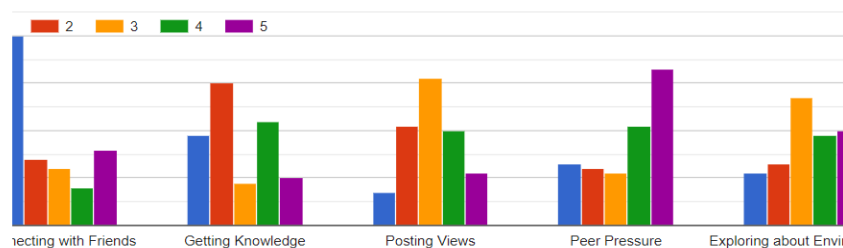
DATA ANALYSIS AND FINDINGS

Data was collected using questionnaire consisting of 3 sections to collect different information.

- 1) Social Media Awareness
- 2) Environment knowledge
- 3) Real life situations to protect environment

<https://forms.gle/YT5GWsVyKeZhXYZw6>

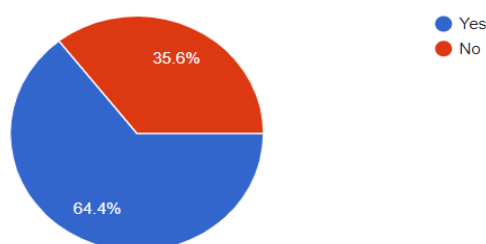
For what purpose do you use social media? (*Rank/Give Priority* according to most important 1 being highest and 5 being lowest)



Though this research we found that most of the respondents have given 1st rank to connecting with friends, 2nd rank to getting knowledge, 3rd rank to posting views, 4th rank to exploring about environment and 5th rank to peer pressure. Through this we can conclude that most of the respondents used social media to get connected with friends and getting knowledge, while few used it to explore environment.

Have you shared anything about environmental concerns on social media?

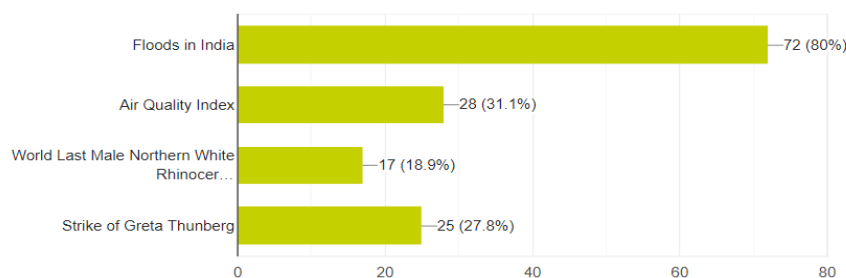
90 responses



From the above Pie chart, we found that 64.4% respondents have shared environmental post on social media, while 35.6% respondents haven't shared anything related to environment. Through this we can conclude that respondents are interested in sharing post on environmental concerns.

What's the recent news you have heard about the environment?

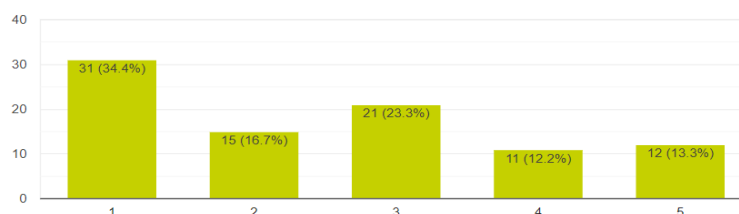
90 responses



Through this research we found that 80% respondents know about floods in India, 31.1% respondents know about Air Quality Index, 18.9% respondents know about Worlds last male Northern White Rhinoceros, and 27.8% of respondents know of Strike if Greta Thunberg. Through this we can conclude that most of respondents know only about that news which are very popular/viral in India.

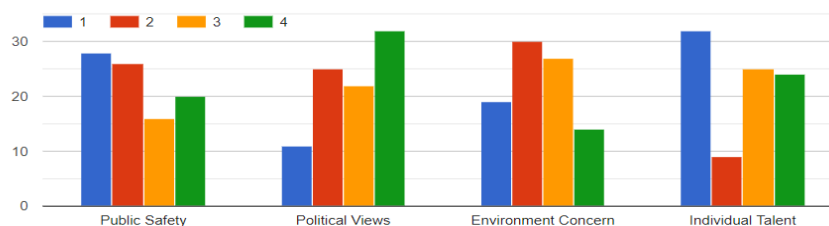
Do you think an influential person/ Celebrity is needed to drive people towards an environment friendly approach?

90 responses



It's important to know if respondents needed any influential person/celebrity to influence/motivate them towards environmental friendly approach. From the above graph, we found that 51.1% respondents agree, 23.3% respondents are neutral, while 25.5% respondents disagree. Through this we can conclude that most of respondents feel they need influential person/Celebrity to influence/motivate them towards environmental friendly approach.

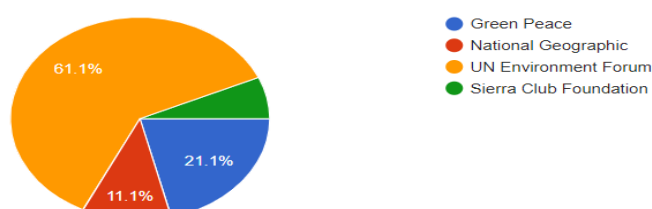
Do you think social media awareness is necessary for? (*Rank/Give Priority*according to most important 1 being highest and 4 being lowest)



From the above graph, we found that most of the respondents have given 1st rank to Individual Talent, 2nd rank to Environment Concern, 3rd rank to Public Safety and 4th rank to Political Views. Through this we can conclude that mostly respondents think social media awareness is necessary for individual talent and environment concern.

Do you know Dia Mirza is a Good Will Ambassador of?

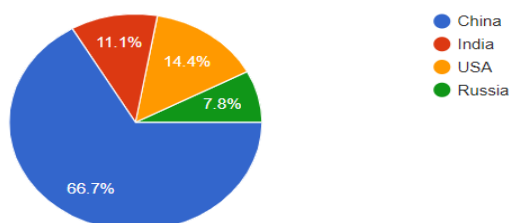
90 responses



Through this research we found that 61.1% respondents know about Dia Mirza is a Good Will Ambassador of UN Environment Forum, while rest of respondents didn't know about it. Though this we can conclude that while most of the respondents know about it, there are many who didn't know about it even though they know about Dia Mirza.

Do you know which country built the largest air purifier in the world?

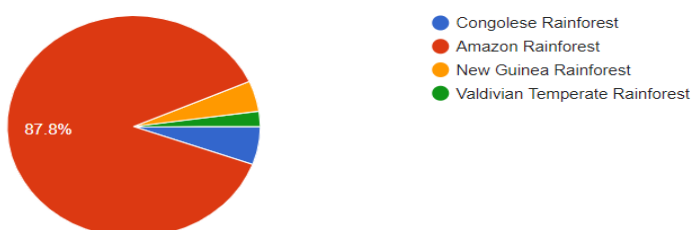
90 responses



Though this research we found that 66.7% respondents know about China building world largest air purifier in the world, while rest of them didn't know about it.

Do you know which forest in the world considered as a lung of the earth?

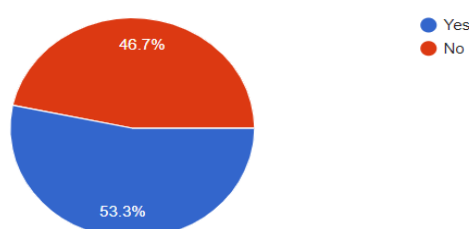
90 responses



Through this research we found that 87.8% respondents know about Amazon forest being lung of the earth, while remaining respondents didn't know about it.

Have you ever clicked any wildlife/nature photography and uploaded them on social media websites?

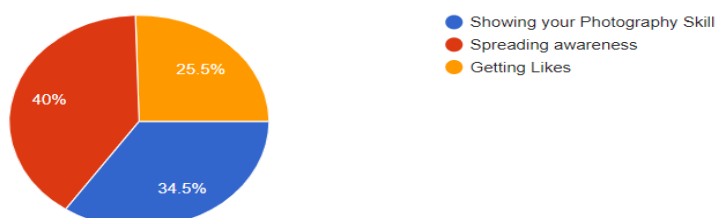
90 responses



From the above pie chart, we found that 53.3% respondents said yes to clicking wildlife photograph and uploading it on social media, while 46.7% respondents said no. Through this we can conclude that most of respondents like to do wildlife photography and upload it on social media.

If yes, then for what purpose have you uploaded it on websites? (If no skip this question)

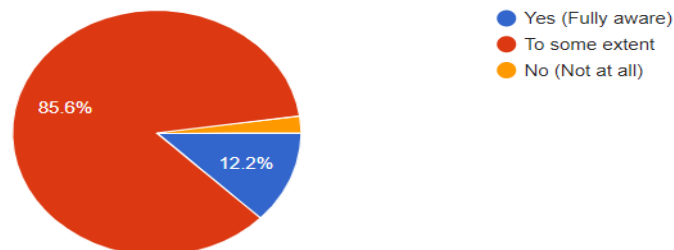
55 responses



From the above pie chart, we found that 40% respondents like upload wildlife photo for spreading awareness, 34.5% respondents like to upload it for showing photography skill, while 25.5% respondents upload it for getting like.

Do you think you are aware of the environment?

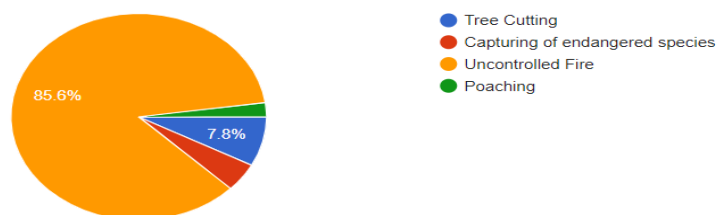
90 responses



Through this research we found that 85.6% respondents have selected that they know about environment 'To some extent', 12.2 % respondents have selected 'Yes (Fully aware)', while 2.2% respondents have selected 'No (Not at all)'.

Did something go wrong in Amazon Forest recently?

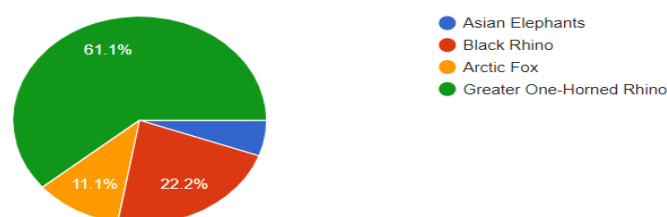
90 responses



From the above pie chart, we found that 85.6% respondents know about recent Amazon Fire, while rest of respondents didn't know about it.

Which one of them are critically endangered species

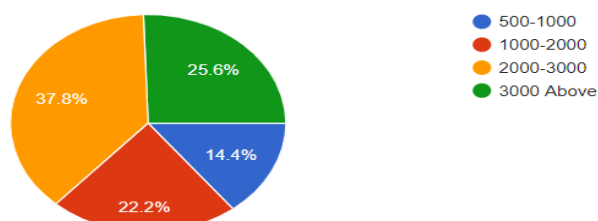
90 responses



Through this research we found that only few respondents i.e. 22.2% respondents know about Black Rhino being critically endangered species, while rest didn't know about it.

Do you know the tiger population as of now?

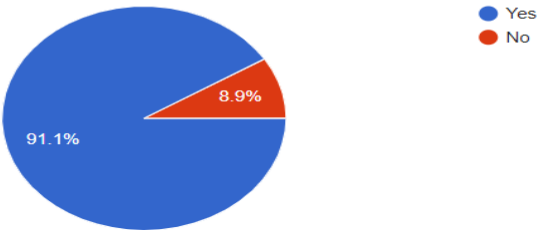
90 responses



From the above pie chart, we found that only 37.8% respondents know about tiger population as of now i.e. between 2000-3000 (2967 to be accurate), while rest didn't know about it.

Do you think the saving paper is necessary nowadays?

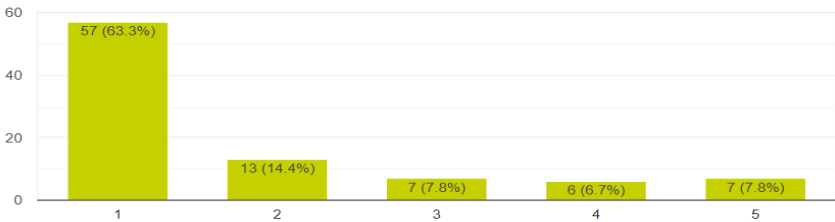
90 responses



Through this research we found that 91.1% respondents think saving paper is necessary now days, while 8.9% respondents think it’s not important. Though this we can conclude that even after transformation in paper industry people are still stuck in old way.

Do you think banning plastic is a step towards greener earth?

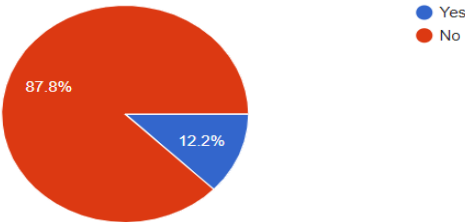
90 responses



From above bar graph, we found that 63.3% respondents strongly agree, 14.4% respondents agree, 7.8% respondents are neutral, 6.7% respondents disagree and 7.8% respondents strongly disagree. Through this we can conclude that while most of the respondents think banning plastic is step towards greener earth, rest of respondents think there can be more ways then this.

Do you think we should allow the Amazon forest to burn for more development activity?

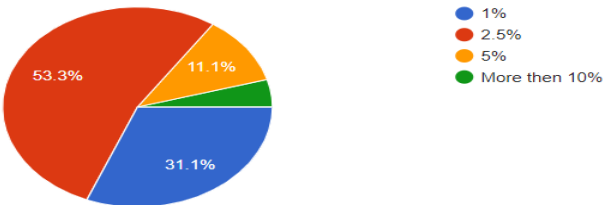
90 responses



It’s important to know if respondent think burning of forest is important for development activity or not. Through this research we found that most of the respondents i.e. 87.8% disagree, while 12.2% agree. Through this we can conclude that most of respondent don’t want development in sacrifice of forest.

Since our earth is surrounded by 70% of water, What’s the percentage of drinking water on the earth?

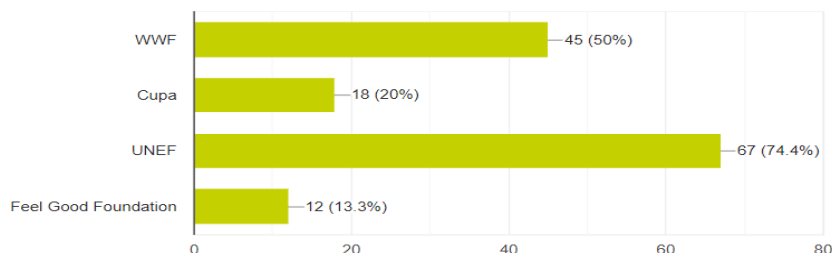
90 responses



Through this research we found that only 53.3% respondents know about right drinking water percentage on earth.

Which of the following organizations work for the environment? (Select 2)

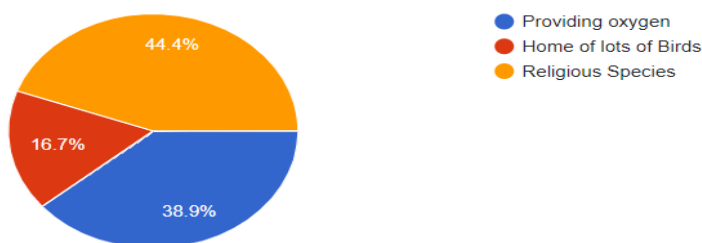
90 responses



From the above graph, we found that most of respondent know about UNEF (United Nation Environment Forum), WWF (World Wide Fund for Nature), organization work for the environment.

Do you know why we pray to Banyan Tree in Temples?

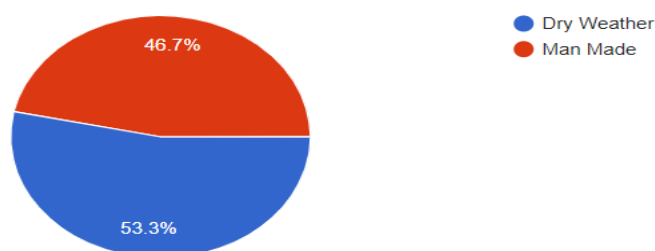
90 responses



It's important to know if respondents know about most common tree which they prey to. Through this research we found that only 16.7% respondents know about the real reason, while 38.9% respondents know about the basic but not all and 44.4% respondents didn't know about it.

Do you know what caused a fire in Amazon?

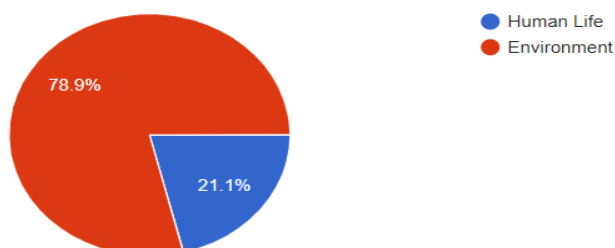
90 responses



Though this research we found that 53.3% respondents think fire was due to dry weather, while 46.7% respondents think fire was man made.

Which one of the following is more crucial to save?

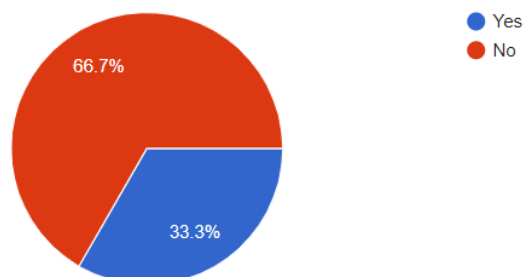
90 responses



It's important to know what does respondents feel and gave preference to, through this research we found that 78.9% respondents will prefer to save environment first, while remaining choose human life.

A poor fruits vendor who is unable to afford a cloth bag gives you fruits in a plastic bag; will you take a plastic bag from him?

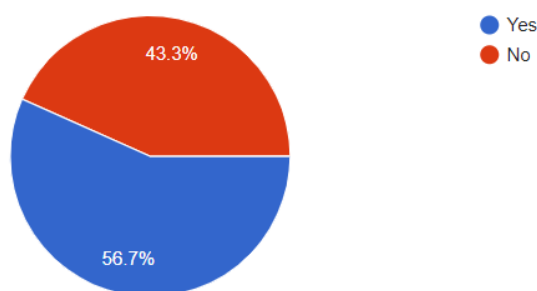
90 responses



It's important to know if respondent's moral is stopping them from environmentally approach, through this we found that 66.7% respondents allow their moral to come between environmentally approach, while 33.3% respondents won't allow to stay with their moral.

Have you applied remedies to saving the environment after getting aware of it in social media?

90 responses



It's important to know if respondents have used/applied remedies to save environment after getting aware about it in social media, through this research we found that 56.7% respondents have applied remedies, while 43.3% respondents haven't done anything. Though this we can conclude that while all are aware about different methods to help environment only few respondents have actually done something.

If yes, can you tell us how? (If no skip this question)

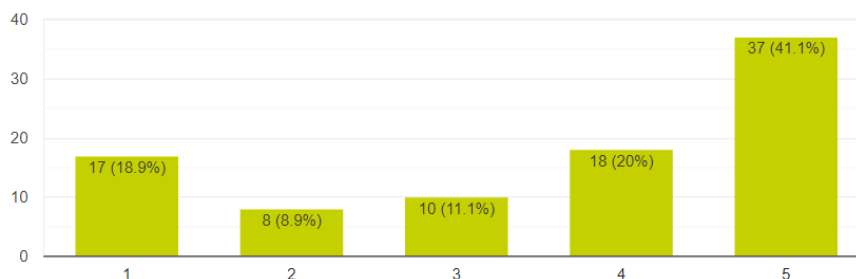
35 responses



Through this research we found that most of the respondents only know of planting trees and using less plastic ways to help environment, while only few respondents have said to consume less fuel and energy.

Don't you think it's only MOEF (Ministry of Environment, Forest and Climate Change) job to keep watching/ improve environment condition rather than a general public job?

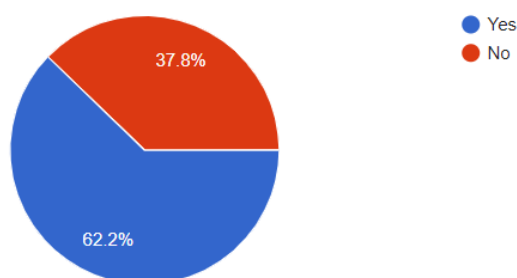
90 responses



It's important to know if respondents think that it's not their job to help environment. Through this research we found that 61.1% respondent disagree says it's their job also, 11.1% respondent are neutral, while 27.8% respondent agree and says it's not their job to look after environment and only MOEF job. Through this we can conclude that most of the respondent think it's their responsibility, while there are few who think it's not their responsibility.

Have you ever visited any wildlife sanctuary/ tourist spot and seen any plastic, garbage, waste laying around?

90 responses



Through this research we found that 62.2% respondents said yes and have seen waste laying around wildlife sanctuary, while 37.8% respondents said no they haven't seen any waste laying around. Through this we can conclude there are still wildlife sanctuaries that have trash laying around.

If yes, what have you done about it? (If no skip this question)

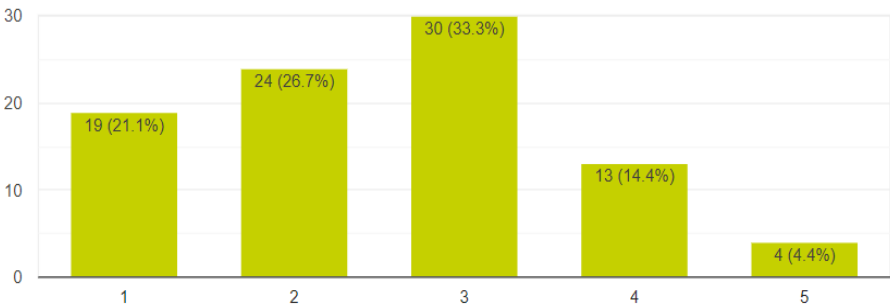
32 responses



Through this research we found that most of respondents didn't do anything, while few told appropriate authorities and very few respondents actually pick it up and put it in dust bin.

Do you think going to all-electric vehicles will help in reducing pollution?
(as we are not fully on renewable energy and still making energy from coal)

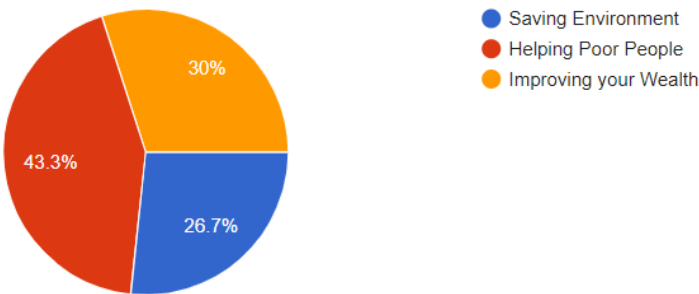
90 responses



From above graph, we found that 47.8% respondents agree, 33.3% respondents are neutral, while 18.8% respondents disagree. Though this we conclude that while most respondent think it’s good going all electric vehicles but very few who disagree and think it’s won’t matter as we are still using coal to make energy and are not fully on renewable energy.

Suppose you hit a jackpot of lots of money, for what purpose will you use it?

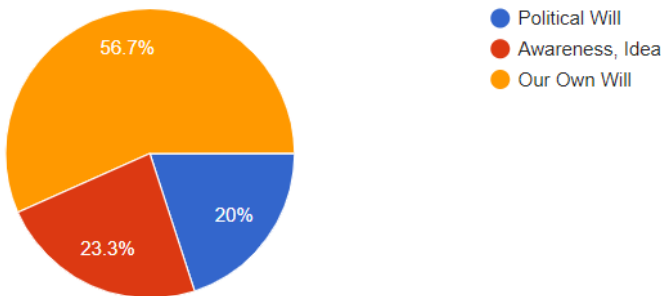
90 responses



From above pie chart, we found that 30% respondents will improve their own wealth, 43.3% respondents will help poor people, while only 26.7% respondents will save environment. Through this we can conclude that even through people have money, they won’t use it to save environment, while only few who will contribute towards it.

What do you think where we lack to protect the environment?

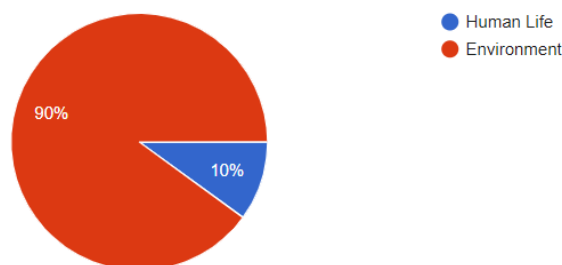
90 responses



It’s become very important to know where we lack to help environment. Through this research we found that 56.7% respondent said that they lack their own will, 23.3% respondents said that they lack awareness and ideas, while 20% respondents said they lack political will. Through this we can conclude that most of the respondent agree and admit that they lack their own will to help environment.

A lot of health problem are due to bad environment, now what you think which is important to save?

90 responses



From the above pie chart, we found that 90% respondents will prefer to save environment first, while remaining choose human life. Through this we can conclude that most of respondent are willing to help environment only when it affects them.

CONCLUSION

It was found that most people are aware of the environment and they actually wanted to save the environment, but most people do not have the right knowledge regarding environmental degradation and how it can be protected fruitfully. They showed their interest to protect the environment but actually not doing anything to protect it until it starts affecting their own health.

We use social media for awareness and showing concern but only by putting social media aside can we do something, in reality, is a big question now. We can say that social warriors are so busy on social networking sites that in spite of willing to do something to protect the environment they cannot be a Real Warrior.

Social media is encouraging awareness regarding the environment but it is failed to make social warrior into a real warrior.

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STUDY OF AUTONOMOUS COLLEGES AND ITS IMPACT ON POST GRADUATES STUDENTS OF MUMBAI UNIVERSITY”

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ABSTRACT

Education is the backbone of development of any country, a strong education can build the strong nation, Britishers come and they have started the higher education in India. In 1857, They have established the three universities in India, Mumbai Universities is one of them, The education policy of 2016 has brought the drastic changes in the educational structure, the status of autonomous where the private institutions have been given more rights in forming the syllabus, exam structure, appointment of teachers and staff as well as admissions and fee structure of the colleges, develop new courses etc.

The recent study indicates that the students are finding the alternatives to autonomous colleges for the post graduates education, as far as the fees, timing of lectures, and examination process, it is the time to think properly about the autonomous status of the colleges where no control from the universities on various educational activities of the colleges and ultimately the students are the victims of it.

INTRODUCTION

India is the third largest country of higher education system in the world, Britishers have sown seeds of higher education in India In 1857, and they had started three universities in India. Calcutta, Madras and Mumbai Universities, At present There are 49 central universities, 402 state universities. 124 deemed universities and 334 private universities. In Maharashtra there are 42 different universities. The UGC is the higher body which brings the reforms in educational structure and advised to the government, the government of India and Human resource Ministry has started the autonomous status to the colleges, those colleges who have received “A” grade (NACC) accreditation from the UGC; they are eligible to get the autonomous status. In Mumbai region there are 16 colleges have been received the status of autonomous colleges. The colleges gets the autonomy in framing the syllabus, examination process, results procedure ,appointments of teaching and non teaching staff etc. The UGC aims to give the scope in research, academic excellence, Innovative teaching strategy, introducing new courses etc.

In recent years it is found that the staff and the students of autonomous colleges are not satisfied with the structure of Autonomous, they are facing the challenges of working hours , extra burden of workload , promotion etc.

ORIGIN OF THE PROBLEM

The autonomous colleges started their own policy, they frame the syllabus which is not sufficient in order to gaining the skill and knowledge, the colleges charge the fees as per their own whim which is different from the universities fees structures, new courses are introduces but its fees not affordable to the other students, hence students find the alternative of IDOL or non- autonomous colleges.

SIGNIFICANCE OF THE STUDY

The review of present education policy of 2016 of Maharashtra is very essential from the point of view of the students, teachers, non- teachers and institution, the trends of giving the status of autonomous has many discrepancies it has to be removed otherwise there will be socio-education discrimination will take place and it will be big problem to the society and education field.

REVIEW OF LITERATURE

UGC: (2016) According to new clause of XII plan once a college submit an application for autonomous college to university, within three month’ s the affiliated university should make correspondence with UGC, after three month the UGC will assume that there is no objection from the concern college they can offer Autonomous status.

Madhya Pradesh (2013) hundred colleges may loss the Grants of UGC due to not feeling the Accreditation Assessment of colleges, next term the UGC can loss their recognition from Madhaya Pradesh Universities of colleges.

According to Arvind Pangariya and B, Venketeshkumar (2018),On the recommendations of NITI Ayog and Human resource development ministry and UGC,initiated an important reform in Higher education. They are giving fund facilities to autonomous colleges and autonomy for research development.

OBJECTIVE OF THE STUDY

- 1) To make study of autonomous colleges in Mumbai universities.
- 2) To make the study of students perceptions about autonomous colleges.
- 3) To make suitable suggestions for the development of autonomous colleges.

RESEARCH METHODOLOGY

In the present study the descriptive research methodology has been adopted to get the solution to the given problem, primary data is collected from the post graduates students through the questionnaire, fifty students as a respondent has been selected to know the perceptions of the students about the autonomous colleges and their strategy of education.

The area for the study is selected of affiliated colleges of Mumbai University. The chi-square test is used for the statistical data and SPSS software used to find out the findings and the conclusion of the study.

DATA ANALYSIS**Table No.1.1**

Sr. No.	Factors	Frequency	Agree	Disagree	Total
1.	Fees structure	50 (7, 43)	14%	86%	100
2.	Exam. Pattern	50 (32, 18)	64%	36%	100
3.	Lectures Timing	50 (9, 42)	18%	82%	100
4.	Faculties	50 (21, 29)	42%	58 %	100
5.	Cultural Activities	50 (22, 28)	44%	56%	100

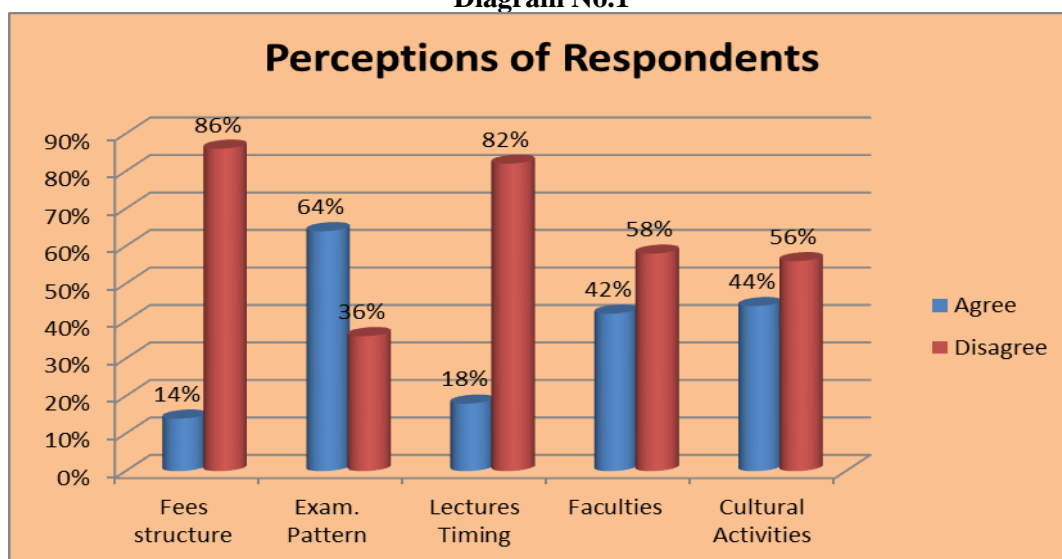
(Note: first Frequency in the bracket shows agree and second Disagree)

The above table indicates the perceptions of respondents of post graduates students

About the autonomous colleges, 86% students are not satisfied with the fees structure of autonomous colleges, there is vast difference in the fees of university colleges and autonomous colleges, it is three time more than university colleges.

Examination pattern is satisfactory for the students, 64% students like examination pattern. 82% students are disagreed with lecture timing of morning session. 58% students are not satisfactory about the teaching faculties, without criteria teachers are appointed for the PG. course. 56% students can't participate in the cultural activities of the universities and colleges.

The above table shows that the out of six criteria the students dislike the five criteria, which is indicated that the autonomous colleges do not prefer by the post graduates students.

Diagram No.1**FINDINGS OF THE STUDY**

- 1) The students are not satisfied with the fee structures of the autonomous colleges it is more than the university colleges, hence maximum students going to IDOL or University colleges.

- 2) The students are satisfied with the examination structure, mostly autonomous colleges follow the 40-60 marks pattern, which is acceptable to the students, limited syllabus and students can make the study in a short span of times.
- 3) 82% students are not satisfied with the lecture timing of these colleges, it is kept in the morning session which is not acceptable to the students, because the students of these class are joined the private duties; hence they like evening lecture timing.
- 4) As per the UGC norms the senior faculties or Ph.D. and university recognized faculties needed for teaching but in various colleges appointed P.G. teachers without fulfilling the criteria of UGC and Universities..
- 5) The students are interested in attending the lecture and participate in cultural activities but many students couldn't get opportunities to participate in cultural activities.
- 6) Many colleges are not concentrating the strict attendance of the students; hence students take admissions for only giving the examinations.

SUGGESTIONS

- 1) The autonomous colleges should see the fees structure, it shouldn't be vast difference between the universities and autonomous colleges, and moderate fees structure is required to maintain the flow of students in such colleges.
- 2) The college timing should be in the evening because maximum students are going to job, therefore , attending morning lecture is difficult, hence students preferred the external admissions, better keeping morning lecture is always better.
- 3) The reforms in examination structure is required, in autonomous colleges 60-40 examination pattern is implemented where students knowledge and skill is not tested properly , if hundred marks paper is continued, then it will be challenging part for securing such P.G. degree.
- 4) Students should give an opportunities for their inborn skill apart from the study, the autonomous colleges should frame activities by taking in to confidence to the students.
- 5) The colleges should make available the placement opportunities; these facilities are available only for the professional courses students not to P.G. students.
- 6) The students face the problem of A.T.K.T. exam. Reforms in such examination is required, in the same year additional exam should have been conducted by the colleges so that the students can save their academic year.
- 7) Financially weak students can't get the admissions to the autonomous colleges , these colleges should Tie up with the NGO's or large scale companies for the payment of fees or colleges itself provide the financial protection to such students as a part of social responsibility.
- 8) The autonomous colleges should provide earn and learn schemes during the learning period of the students so that maximum students can complete the higher education.
- 9) The autonomous colleges making the class discrimination, only rich class students can get the admission to such colleges those students financially weak , they couldn't get an opportunity in these institution, by which we degrading our constitutional values and social justice. Therefore these colleges should have taken the precautions of removing such illegal incidents.

CONCLUSION

The above study indicates the pros and cons of autonomous colleges, the UGC should take Necessary measures to improve the quality education but along with this the opportunity Should be given to those students who can't afford the fees of these colleges.

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ACCREDITATION & ITS IMPACT IN ENHANCING INDUSTRY- ACADEMIA INTERFACE IN B-SCHOOLS

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ABSTRACT

Education holds the key role in the development of any nation. It is the fundamental enabler of knowledge economy which lays the foundation for a continuous and equitable growth of any country. The continued strong growth of the Indian knowledge economy demands a greater supply of quality graduates to cater to its growing and complex needs. A strong higher education system is necessary precondition to underpinning India's efforts to enhance further the productivity and efficiency of its economy. Education has now been closely linked to employability. Indian academics in general and management institutes in particular are now gearing up to take this new age challenge. Management has become an integral part of the today's business scenario. According to survey, just 30 percentage of technical and 10 to 15 percentages of other graduates are employable. Therefore management institutes would develop technical, analytical and conceptual skills of the students in order to bridge the gap between what is expected by the industry and what is offered by B-Schools.

This paper seeks to understand the impact of accreditation of B-schools in enhancing Industry-Academia Interface. The study tried to find the gap between the Industry and B-Schools due to which Management students are not getting a satisfactorily job. The Research has been carried in University affiliated as well as Autonomous B-Schools in Mumbai.

Keyword: Accreditation, Employability, Industry-Academia Interface, knowledge Economy, Quality of Education.

1. INTRODUCTION

India has one of the largest higher education systems in the world, with 760 University, 38498 Colleges and 12276 Stand Alone Institutions, out of which 2.86 million students enrolled at PG Level and 547386 students enrolled for Management Programs. Is the business world ready to accommodate all these and many more who walk out after several other courses into the job market?

The corporate world is very competitive and demands quality. How many of the students passing out from a B-School are eligible to rigours the challenge of the corporate world.

Higher Education especially Education in Management is losing its sheen. Reason being that most MBA's are not fruitfully employed after completion of their Studies. Reason cited by corporate is that most MBA's are not ready for the corporate world and need further practical training.

Now the question arises as whether these existing Management Institutions are really able to provide quality education to the students and make them fit to face the challenges of the corporate world?

In order to have Quality Education, Accreditation and ranking of B-Schools plays a vital role, but the corporate world really reward these accreditation or they prefers students having fitting job skills.

Accreditation has a direct impact on improvement and development of any B-School. It is a quality based standard process used by higher education system to scrutinize colleges, universities and higher education programs for quality assurance and quality improvement.

The performance of B-Schools measured on the basis of output the students in terms of result and placement. Accreditation helps to maintain and enhance the quality and teaching pedagogy of B-Schools.

1.1. Definition

"Accreditation is a system for recognizing educational institutions and professional programs for a level of performance, integrity and quality that entitles them to the confidence of the educational community and the public" - **American Dental Association**

1.2. Accredited Bodies

B-Schools prefer to have accreditation from various accredited bodies at National and International level. Following are the Accredited Bodies:

1.2.1. National Accreditation Bodies

In India, there are three Government Accredited Bodies which rank the Institutions on the basis of their pre defined quality based standards. These are as below:

- a) NBA (National Board of Accreditation)
- b) NAAC (National Assessment and Accreditation Council)
- c) NIRF (National Institute Ranking Framework)

In India, there is no separate Accreditation Body for accrediting Management Institutions.

NBA is an autonomous body of AICTE (All India council for Technical Education), Government of India, that give accreditation approval to Technical and Professional program only.

NAAC is an organisation set up by UGC (University Grant commission), Government of India which give approval for both program and institutions.

NIRF is an initiative of MHRD (Ministry of Human Resource Development), Government of India, started with an objective to rank higher Education Institutions on the basis of pre-defined standard parameters.

1.2.2. International Accreditation Bodies

There are various international bodies for accreditation. In India, many premium B-Schools prefers to have International Accreditation. It becomes more attractive for global students, faculty and recruiters. It also helps in differentiating an image with higher ability to create a price differentiation in fees and admission brochure. It gives an advantage of international recognition, status and exposure across the globe.

The following are the renowned international accrediting Bodies \:

- AACSB (The Association to Advance Collegiate Schools of Business)
- AMBA (The Association of MBAs)
- EQUIS (The European Quality Improvement System)
- SAQS (South Asian Quality Assurance System)
- ACBSP (The Accreditation Council for Business Schools and Programs)

2. PROBLEMS DEFINITION

- The craze of Management Program is gradually reducing in last few years..
- Students with MBA's Degree are not able to get a satisfactorily job.
- The Corporate World feels that the MBA's today do not possess the skills required to face the challenges in the dynamic and competitive market.

3. OBJECTIVE OF THE STUDY

- To study the process of accreditation, its benefits to the academic institute and flaws in the process of accreditation.
- To study the positive and negative effects of accreditation on the B-Schools
- To study if business schools that go for accreditation have better admissions and acceptance by students community
- To Study the problems faced for Accreditation by Non- Accredited B- schools and to suggest major inputs to improve them.
- To Study if Accreditation is academically strong to provide quality based learning to the students which help in Placement of the students.
- To analyse the different parameters in selecting B Schools by the MBA's aspirants
- To study if Accreditation of B-School helps in enhancing Placement opportunities.

4. HYPOTHESIS

H₀1: There is no significant improvement the Industry-Academia Interface of Accredited B-Schools.

H_A1: There a significant improvement in the Industry-Academia Interface among Accredited B-Schools.

H₀₂: There is no significant difference in selection procedure of corporate world in Accredited and Non-Accredited B-Schools.

H_{A2}: There is significant difference in selection procedure of corporate world in Accredited and Non-Accredited B-Schools.

5. RESEARCH METHODOLOGY

5.1. Methods- the study was descriptive and analytical, so a Survey method was used. Questionnaires were divided into three sections. First two sections consist of Personal and Demographical details of respondents' while the third section consists of the research questions.

The questionnaires were based on the input which consists of the teaching methodology, faculty knowledge, infrastructure, Placement Record of B-Schools and the parameters which help in enhancing the brand value of B-School.

Each Questionnaire was objective type with options which was measured on likert- scale basis.

Data were collected from both Primary and Secondary sources.

Primary data were collected from all the stakeholders who include students, Academicians, Parent and Corporate Professionals.

Students include those who are studying in first Year and Second year both. Academician means faculty members, administrators, Directors of B-Schools. Parent means father or mother whose ward was pursuing management program. Corporate Professionals include professionals from corporate who involve in recruitment and selection process.

B-Schools selected from all the following 5 regions of Maharashtra as per the regional offices of "Directorate of Technical Education (DTE, Maharashtra)" which include the following cities:

(i) Mumbai (ii) Pune (iii) Nagpur (iv) Aurangabad (v) Amravati (vi) Nashik

Secondary data were collected from different relevant previous Research thesis, relevant websites, newspapers, magazines, and research articles.

5.2. Sampling

5.2.1. Universe- Second and Third Tier Autonomous B-Schools or/and University Affiliated B-Schools. It includes both accredited and Non-Accredited.

The B Schools having second and Third Tier type were selected for the study. First Tier B Schools means IIM'S and few others that managed by Central Govt.

Second Tier means Institutions having above average facilities and brand image in corporate world.

Third Tier includes B-Schools which are established in last 7-10 years or have vacant seats of minimum 20% of total Intake capacity in last 3-5 years. These institutions have average or below infrastructure facilities and have satisfactorily brand image in outside world.

The institutions selected for study include both University affiliated colleges offering MBA, MMS Degree as wells as Autonomous Institutions offering AICTE approved PGDM.

In Mumbai, University of Mumbai offers Master of Management Studies (MMS) instead of MBA.

5.2.2. Sample Size

- B -Schools of Maharashtra- 60
- Size of Respondents

Sr. No	Respondents	Nos.
1	Student	725
2	Academician	210
3	Parent	160
4	Corporate Professional	120

Table 1, Source: Primary Data

a) Demographical Distribution of B-School

Program	Amravati	Aurangabad	Mumbai	Nagpur	Nashik	Pune	Total
MMS/MBA	2	2	12	3	2	10	31
PGDBM	3	2	10	4	2	8	29
TOTAL	5	4	22	7	4	18	60

Table 2, Source: Primary Data

b) Sample Distribution of Students

status of Accreditation Vs Location of the College (City) Vs Gender								
Gender	status of Accreditation	Q5. Location of the College (City)						Total
		Mumbai	Pune	Nagpur	Aurangabad	Amravati	Nashik	
Male	Accredited	105	40	25	5	20	30	225
	Not Accredited	85	70	75	30	15	10	285
	Sub-Total	190	110	100	35	35	40	510
Female	Accredited	75	25	10	10	0	10	130
	Not Accredited	5	55	0	0	25	0	85
	Sub-Total	80	80	10	10	25	10	215
Total	Accredited	180	65	35	15	20	40	355
	Not Accredited	90	125	75	30	40	10	370
	Total	270	190	110	45	60	50	725

Table 3, Source: Primary Data

c) Sample distribution of Academician

status of Accreditation Vs Location of the College (City) Vs Gender								
Gender	status of Accreditation	Q5. Location of the College (City)						Total
		Mumbai	Pune	Nagpur	Aurangabad	Amravati	Nashik	
Male	Accredited	22	5	8	8	12	14	69
	Not Accredited	17	8	30	5	10	5	75
	Total	39	13	38	13	22	19	144
Female	Accredited	17	10	5	0		8	40
	Not Accredited	5	16	0	5		0	26
	Total	22	26	5	5		8	66
Total	Accredited	39	15	13	8	12	22	109
	Not Accredited	22	24	30	10	10	5	101
	Total	61	39	43	18	22	27	210

Table 5, Source: Primary Data

d) Sample Distribution of Parent

status of Accreditation Vs Location of the College (City) Vs Gender								
Gender	status of Accreditation	Location of the College (City)						Total
		Mumbai	Pune	Nagpur	Aurangabad	Amravati	Nashik	
Male	Accredited	24	6	0	0	0	18	48
	Not Accredited	17	0	29	6	12	0	64
	Total	41	6	29	6	12	18	112
Female	Accredited	18	6	6	0	0	0	30
	Not Accredited	6	6	0	6	0	0	18

	Total	24	12	6	6	0	0	48
Total	Accredited	42	12	6	0	0	18	78
	Not Accredited	23	6	29	12	12	0	82
	Total	65	18	35	12	12	18	160

e) Sample Distribution of Corporate Professional

Location of the Company (City) Vs. Type of Business of the company Vs Gender						
Gender	Location of the Company (City)	Type of Business of the company				Total
		FMCG	Service Industry	IT	Others	
Male	Mumbai	4	14	12	14	44
	Pune	0	12	11	4	27
	Aurangabad	4	0	0	0	4
	Nashik	0	4	7	0	11
	Sub-Total	8	30	30	18	86
Female	Mumbai	7	4	4	0	15
	Pune	4	15	0	0	19
	Sub-Total	11	19	4	0	34
Total	Mumbai	11	18	16	14	59
	Pune	4	27	11	4	46
	Aurangabad	4	0	0	0	4
	Nashik	0	4	7	0	11
	Total	19	49	34	18	120

Table 8, Source: Primary Data

Preference for campus Recruitment Vs Type of Business of the company Vs Gender						
Gender	Preference for Campus Recruitment	Type of Business of the company				Total
		FMCG	Service Industry	IT	Others	
Male	Accredited	6	3	21	4	34
	Non-Accredited	2	10	6	2	20
	Both	0	17	3	12	32
	Sub-Total	8	30	30	18	86
Female	Accredited	8	3	3	0	14
	Non-Accredited	1	8	1	0	10
	Both	2	8	0	0	10
	Sub-Total	11	19	4	0	34
Total	Accredited	14	6	24	4	48
	Non-Accredited	3	18	7	2	30
	Both	2	25	3	12	42
	Total	19	49	34	18	120

Table 9, Source: Primary Data

5.5. Techniques of Selection

Simple Random sampling was used for the study.

5.7. Analysis Method

The data collected for study was carefully validated and uploaded on SPSS software for Analysis. Excel was also used for analysis of the data

6. ANALYSIS & FINDINGS

6.1. Hypothesis Testing

6.1.1. H₀1: There is no significant improvement the Industry-Institute Interface of Accredited B-Schools.

Respondents	status of Accreditation	N	Mean	Std. Deviation	Std. Error Mean	T	df	Sig. (2-tailed)
Student	Accredited	355	3.2554	0.67313	0.03573	3.15	704.893	0.002
	Not Accredited	370	3.1063	0.59718	0.03105			
Academician	Accredited	109	3.3456	0.70554	0.06758	2.133	207.033	0.034
	Not Accredited	101	3.1518	0.61015	0.06071			
Parent	Accredited	78	2.4103	0.39813	0.04508	6.011	158	0.00
	Not Accredited	82	2.0894	0.26733	0.02952			

Table 10, Source: Primary Data

Respondents	Preference for Campus Recruitment	N	Mean	Std. Deviation	Std. Error Mean	Sum of Squares	Df	Mean Square	F	Sig.
Corporate Professional	Accredited	48	3.3177	.39525	.05705	.370	2.00	.185	1.250	.291
	Non-Accredited	27	3.3796	.40054	.07708					
	Both	39	3.4487	.35900	.05749					

Table 11, Source: Primary Data

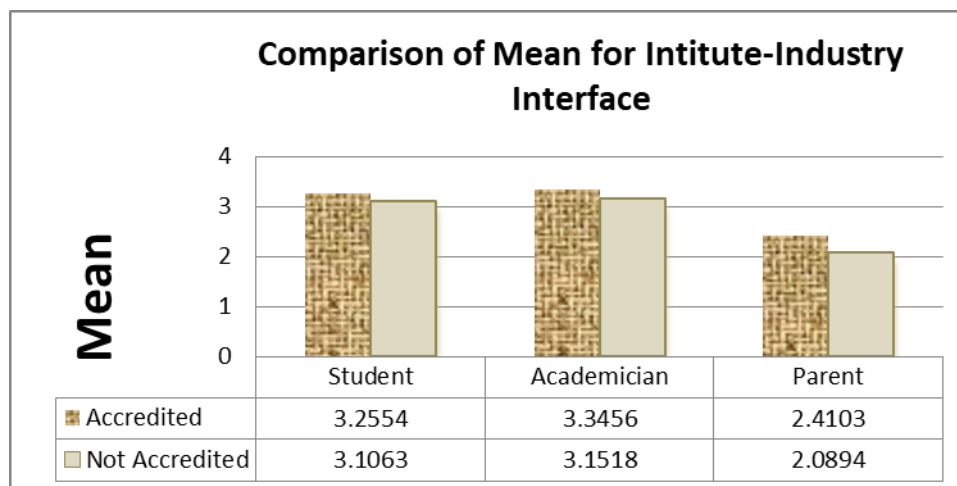


Figure2, source: Primary Data

Referring Table 10, the calculated value of t-test for Student, Academician and Parent are 0.02, 0.34 and 0.00 which are less than the critical value 0.05, hence it is highly significant. H₀1 is not accepted. The t-test was used at 95% significant level.

The study found a mixed response from all the 4 categories of respondents. As per the response from students (Mean 3.2, reference figure 3), most of them agreed that placement of Accredited B-Schools are better than Non- Accredited B-Schools. They told that placement enhances because of the teaching pedagogy and Industry Interface. Most of them agreed that accreditation helps in enhancing the Industry-Institute relationship.

A mixed response has been found from academicians. Most of the academician agreed that the Industry Interface help in getting practical exposure to the students (Mean Value 3.345, reference fig 2). Few of them who disagreed on this statement told that Placement depends on the calibre and attitude of the students, not on accreditation.

Referring figure 2, mean value for responses of Parent for accredited B-Schools (2.4103) is higher than that of Non Accredited B-School. (2.0894). Most of parents agreed that the placement at accredited B-Schools is better than non-accredited B-Schools because of the good industry-interface relationship. Most of them told that the accreditation provides a good learning environment to the student which helps them to be ready to face the challenges of the corporate world.

6.1.2. H₀₂: There is no significant difference in selection procedure of corporate world in Accredited and Non-Accredited B-Schools.

ANOVA test

Preference to campus recruitment	N	Mean	Std. Deviation	Std. Error	Sum of Squares	df	Mean Square	F	Sig.
Accredited	22	3.19	.237	.051	.119	2	.060	.461	.633
Non-Accredited	14	3.26	.368	.098					
Both	23	3.14	.442	.092					
Total	59	3.19	.356	.046					

Table 5, Source: Primary Data

Table 5, reflects that the calculated value (0.633) is greater than the critical value (0.05), hence H₀₂ Accepted.

The Mean value for all the 3 categories of samples of corporate professional on the basis of their preference for Campus Recruitment, it reflects almost the same. It shows that Accreditation of B-School is not parameters for selection process. Few of recruiters especially from IT and FMCG sectors told that they have to go for Campus Recruitment only from Accredited B-Schools as per their company's policy.

6.2. Preference of factors for Recruitment Process

Report							
Preference for Campus Recruitment		Subject Knowledge	Personality	Academic Performance	Attitude & Behaviour	Confidence	Communication Skills
Accredited	Mean	3.77	3.86	3.41	3.59	3.55	2.95
	N	22	22	22	22	22	22
Non-Accredited	Mean	3.07	4.00	3.07	4.29	4.14	2.64
	N	14	14	14	14	14	14
Both	Mean	2.91	4.13	3.00	4.78	4.70	2.78
	N	23	23	23	23	23	23
Total	Mean	3.27	4.00	3.17	4.22	4.14	2.81
	N	59	59	59	59	59	59

Table 6, Source: Primary data

Table 6 reflects that recruiters first preference for selection of the students is "Attitude & Behaviour"(Mean value 4.22) followed by "Confidence". Most of corporate professionals told that if Attitude of the student is good then they can mould them as per their requirement. Also, the study found that the confidence level of the students is directly proportional to the selection. Most of the recruiters told that if the students are confident, then they can perform well in their areas. Confident students have the ability to think high and take fast decision.

7.3. Do you feel that accreditation of a Management Institutes is a must?

			Total
Do you feel that accreditation of a Management institutes is a must?	Yes	Count	149
		% within Program	78.4%
	No	Count	41
		% within Program	21.6%
Total		Count	190
		% within Program	100.0%

Table 7, Source: Primary data

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.992	2	.030
Likelihood Ratio	6.858	2	.032
Linear-by-Linear Association	1.010	1	.315
N of Valid Cases	190		

Table 8, Source: Primary data

With reference to Table 6, it reflects that 78.4% of students agreed for compulsion of Accreditation in B-School whereas 21.6% of them are not agreed on it. Many students of accredited B-Schools told that Accreditation defined certain benchmark for the improvement of the Quality of education which ultimately helps an Institute for continuous improvement which leads to good placement opportunities and Brand image.

Table 8 reflects the value of $p(.0315) < .05$, so accreditation is must for a Management institutes.

7. CONCLUSION & POLICY IMPLICATIONS

The study concluded with the facts that Accreditation helps in maintaining certain standards which help in enhancing the Quality of Education which results in better placement of Management students and enhancement of B- School Brand.

Most of the stakeholders' students, Academician, and Corporate professionals agreed on the facts that accreditation help in enhancing Quality of B-School which leads to better industry interface. The students from accredited B-Schools are more confident with practical knowledge and are more capable to face the challenges of today's competitive and dynamic world. For Corporate World, Accreditation is not much important for campus Recruitment. They prefer to select the student on the basis of their personality, behaviour, calibre and Subject knowledge. Ranking through accreditation helps in creating brand value of institutes due to which the stakeholders easily ready to associate with it.

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IMPACT OF DIGITAL PAYMENT APPLICATIONS ON SPENDING PATTERN OF CUSTOMERS

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ABSTRACT

Digital payment modes/ Mobile wallets have made our life simple and faster. Burden of carrying cash, risk associated with carrying cash and limitation of carrying cash can be avoided with the help of Digital payment applications which are easily available. But at the same time there can be few repercussions of use of digi apps like security of transactions and data, duplications in payments etc.

This paper is based on a general observation that people tend to spend a little more than planned / budgeted on daily expenses due to simple and easy digital payment mechanism.

The paper will study the behavioral pattern of the people while using the digi payment apps.

BRIEF INTRODUCTION OF DIGITAL PAYMENT APPS :-

These are internet based applications which can be installed in our phone easily.

Once installed and activated one digital wallet or a payment app can perform numerous cash transactions without actual handling of cash as these apps are either linked with the selected savings account of the user or some certain amount has to be transferred from savings account to the specific app for usage. E.g. at grocery store, malls, food court, movie theaters, petrol pumps, bills payment, even at a small tea / coffee/ snacks centres one can make the payment using these apps.

Hence one can actually be cash free when he has these apps installed, provided there is no connectivity problems as use of the apps needs internet connectivity.

In the article the word “Digi Apps” is used to indicate Digital Payment Modes / Mobile Wallets.

RESEARCH AREA

Being cashless and going for digitalization helps to bring more transparency in transactions. Since these apps are quite handy, it also helps to bring down the rate of indebtedness (if any) in daily routine, reduces the risk of losing hard cash.

It eliminates the problem of limiting spending / cutting down few wants due to carrying limited cash as in case of Digi Apps the entire amount available in your account (after min balance to be maintained) is the amount available for use at that moment to the particular user.

Going further in case of shortage of funds on our account can also be sorted out to some extent in no time by money transfer facility available on these apps.

But it is observed that these facilities available on finger tips of anyone are affecting the spending habits or spending pattern of people using the digital payment apps.

STATEMENT OF PROBLEM

Since digital payment facilitates easy payment and eliminates the limitation of carrying certain (limited) amount of cash, users of the apps sometimes tend to spend more than budgeted which might increase their overall expenditure for day to day basis which in turn might affect on expected savings.

THEORETICAL BACKGROUND TO THE RESEARCH PROBLEM

According to data published BY ALEX ROLFE NOVEMBER 26, 2018 [paymentscardsandmobile.com](https://www.paymentscardsandmobile.com), DAILY NEW, there is significant rise in usage of mobile wallets across nations, across all age groups and it is going to rise day by day.

According to Global mobile payment usage penetration 2018, by region

Published by J. Clement, Jul 22, 2019, 47% of the respondents of Asia Pacific regions are found to be the users to mobile wallets.

Likewise many articles have discussed about the increase in use of digital payment apps.

There are several factors that affect on buying behaviors of the customers such as demographic features, income level, objectives, market conditions etc. In addition to these typical influential factors, “Digital Payment Apps / Mobile Wallets” can be considered to be another influential factor in buying behaviour of customers due to the ease of service provided by these apps.

As per the article : Digital payments growing in India at 12.7% CAGR:

by KPMG (KPMG is a global network of professional firms providing Audit, Tax and Advisory services.) , the mobile wallet market is expected to continue its expansion at a CAGR of nearly 52.2 per cent by volume during 2019-23, it added. The article also mentions that another factor that has led to the next wave in mobile payments is the Unified Payments Interface (UPI)-based real time payments. The volume of UPI transactions have increased at a CAGR (Compound annual growth rate) of 246 per cent during the period from 2016-17 to 2018-19.

Now this increased usage of mobile wallets have shown positive correlation in volume of various businesses . According to an article : Mobile payments have positive impact on business growth : WED, FEB 13, 2019 - SUMIT AGARWAL in The Business Times , overall the findings show the positive impact of mobile wallets on business growth, indicating that complementarity among different payment means can boost retail traffic and attract new customers, especially for small businesses and new entrepreneurial ventures. This is particularly significant for the economies of South-east Asia, where SMEs make up between 50 and 90 per cent of all enterprises.

Taking into consideration the statistics on usage of digital payment applications / mobile wallets , this article has studied impact of these apps on budgeted spending Vs actual spending

RESEARCH METHODOLOGY

A structured questionnaire was used to collect the data . There are a total 73 respondents . A simple percentage method is used to analyse the data .

The Questionnaire is divided into three parts

A Demographic Information

Name

Age Group

Occupation

B Generalised questions on Digi apps

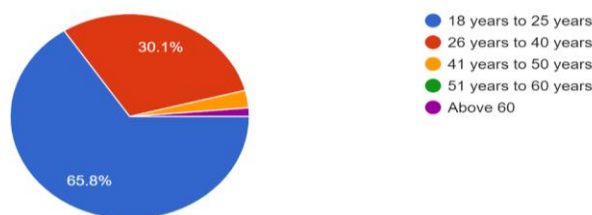
C Specific questions on impact of Digi apps .

Limitations of the study and scope for future research

The study has major pendants below age 40 , also it dose not differentiate between male / female behavior .

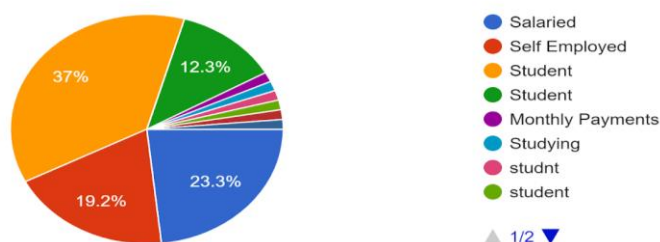
DATA ANALYSIS AND FINDINGS

Age Group
73 responses



Majority of the respondents are from the age group of 18 to 25 years .

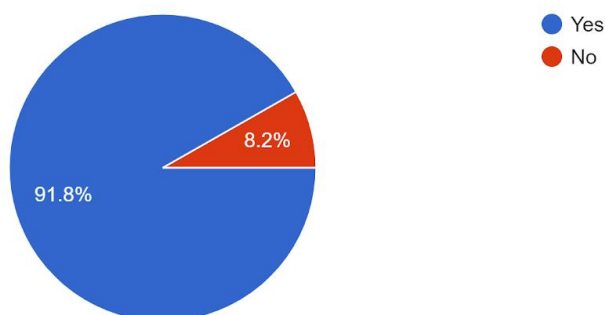
Occupation
73 responses



Majority of the respondents are students followed by salaried people .

Do you use digital payment modes like Google pay or Paytm etc?

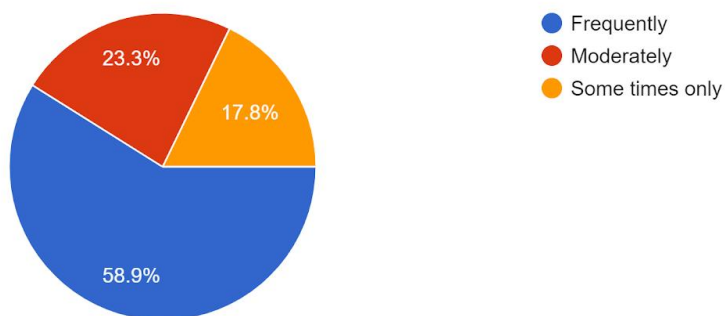
73 responses



Approx 92 % of the respondents use Digital Payment Modes .

What is your usage rate ?

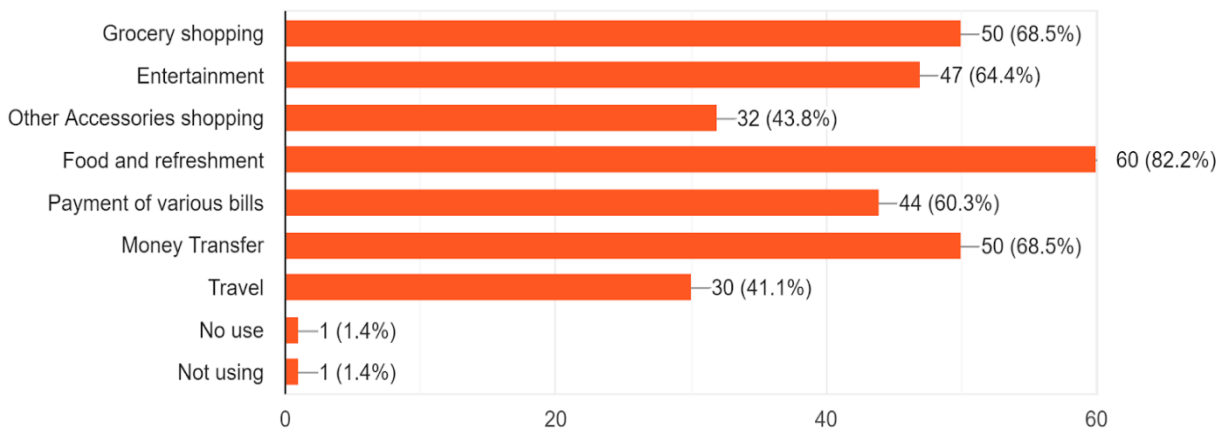
73 responses



Approx 59 % of the respondents use the Digi Apps frequently .

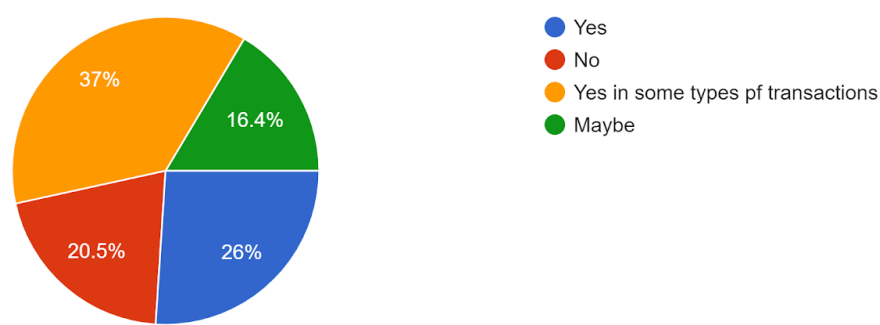
On what kind of day to day transactions you use digi payment modes

73 responses



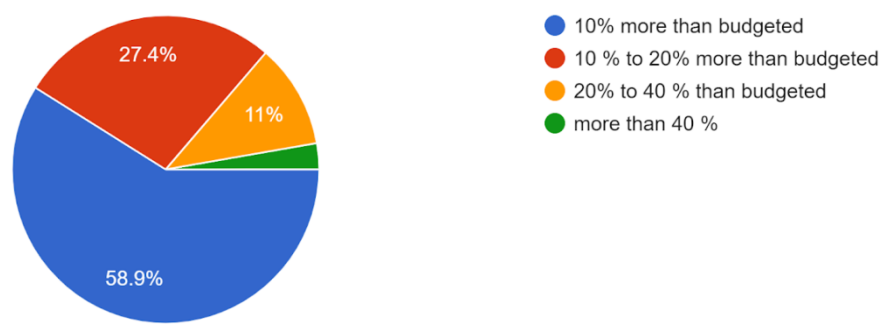
Looking at the response , it is observed that most the digi app usage is for Food and Refreshment purpose followed by grocery shopping & Money Transfer followed by entertainment , least is on Travel .

Do you think that while using digi payment modes you tend to spend more than decided ?
73 responses



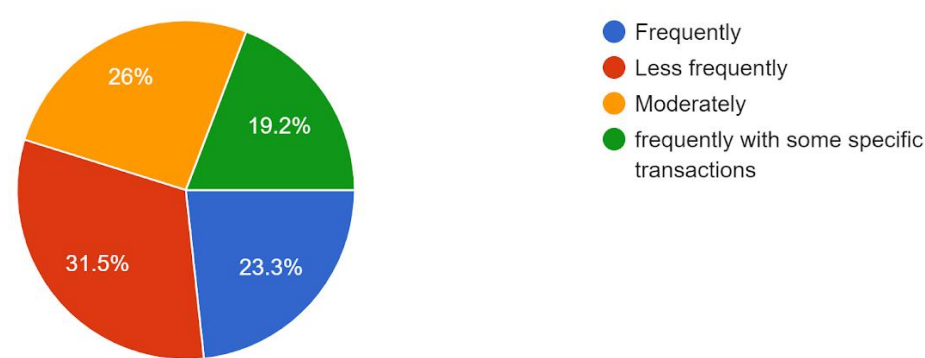
Interestingly very few have shown no correlation in digi apps and more spendings but many have accepted that digi apps induce to spend more in some special type of transactions .

According to you tentatively how much money you spend more than budgeted due to digi payment apps?
73 responses



Approx 59 % of the repondants feel that they spend around 10% more than budgeted due to Digi Apps .

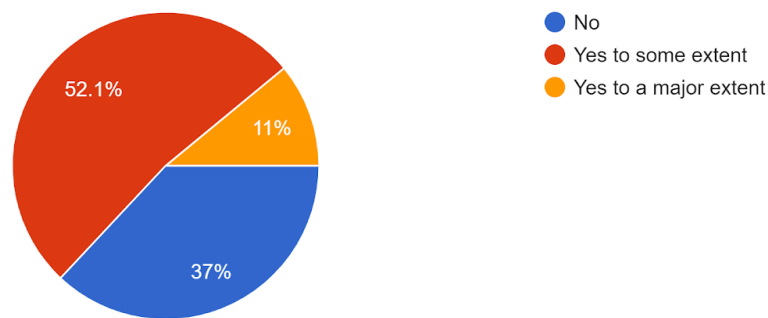
Spending more than decided happens
73 responses



Though Digi Apps have impact on spendings , the frequency of spending more is comparatively low among the respondents.

Do you think Digi payment modes have affected on your expected savings

73 responses

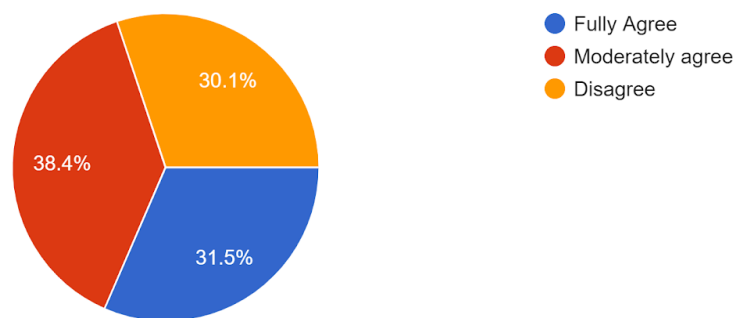


While 37 % of the respondents denied the statement that digi Apps affect on savings , appox 52% respondents have accepted that Digi Apps do have an effect on savings to some extent.

Do you agree that cash payment does help to limit the expenses as per budget over digi payments

?

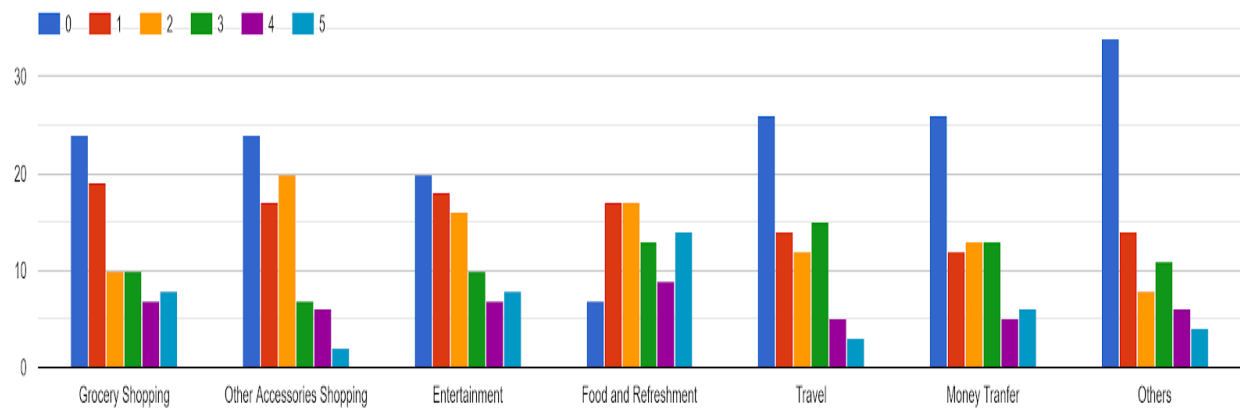
73 responses



Majority of the respondents moderately agree on the statement that cash payment can limit the expenses.

The figure indicates most of the respondents spend more on Other Shopping Accesorpres , followed by Entertainment and food and comparatively low on Travel , Grocery shopping and Money Transfer .

Spending more happens with which type of transactions (Rate on 0 to 5 scale depending upon level of usage where in 0 being minimum and 5 maximum)



OVERALL FINDINGS ABOUT THE STUDY

- Many people these days use Digi Apps for payment , many also feel that Digi Apps induce to spend more but on some specific type of transactions only ..
- The items on which more money is spent using Digi Apps include Shopping Accessories followed by Entertainment and food.
- Though Digi Apps make us spend more , in case of majority of people it doesn't exceed more than 10% than budgeted expenses and also frequency of spending more is low or moderate .
- In spite of the fact that the frequency of spending more is low , majority of the respondents feel that Digi Apps have affected the savings but at the same time apporx 30 % people feel that cash payment is a better limiting factor for payment over Digi Apps .

Brief reasons on why Digi Apps make respondents spend more demonstrates

- Cash Payment gives a feel of actual spending over Digital Payment though technically both are same .
- Digi Payments some times involve hidden costs / taxes which increase the total cost of the transactions
- Lucrative Offers , Cash Backs , Discounts etc on Digi Apps attracts more and more customers
- Ease in payments and accessing the money and some people don't think much about the balance left unlike cash .

CONCLUSION

Digi Apps have positive correlation on" spending" but the frequency and volume doesn't seems to be moderate. It actually affects the budget of some type of transactions only .

Taking into consideration these facts with the help of further detailed research , some businesses can attract more customers or even some equally easy , simple and short investments schemes can be launched to diverts people from spending more .

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ONLINE TEACHING AND LEARNING- NEW FRONTIER OF INNOVATION IN EDUCATION

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ABSTRACT

Any learning that takes place across distance and not in a traditional Classroom is known as Distance learning. Distance learning has a long history. Online learning is just one type of “distance learning”. Online learning is the newest and most popular form of distance education today. In the past decade it has had a major impact on higher education and this trend is only increasing. The trend is changing from “Sage on Stage” to “the guide on the side”.

Keywords: Distance Learning, Online Learning

MEANING

Online learning is education that takes place over the Internet. It is often referred to as “**e-learning**” among other terms. However, online learning is just one type of “distance learning”. There are several types of distance learning which are available today, namely:

a. Correspondence Courses: Distance education originated in the United States in the 1800’s when teachers and learners at the University of Chicago, who were at different locations, tried to connect through correspondence programs.

b. Telecourses: Development of radio as a communication medium during World War I opened the door for using that technology for distance education in colleges and schools such as School of the Air established in Wisconsin in the 1920s. With the popularity of television in the 1950s, visual instruction became possible for the first time between teachers and students who were not in the same locations.

c. CD-ROM Courses: As computer and emailing technology blossomed in the 1970s and 1980s, distance education began to expand dramatically.

d. Online Learning: The first fully online course was offered in 1981, and the first online program was established by the Western Behaviour Sciences Institute in the following year (Harasim, 2000). In the mid-1980s, the first online undergraduate and graduate courses were initiated by several universities and schools. In the late 1980s, due to a shortage of teachers on math, science, foreign languages, etc., some K-12 schools turned to commercial courses offered through the then-new satellite technology, which greatly spurred still faster growth of distance education. The advent of the World-Wide Web (WWW) in 1991 was a powerful catalyst for moving distance education forward, and was a milestone in the rapid expansion and growth of online teaching and learning. WWW “facilitated the widespread use of web sites and the development of online community groups supported by web pages and various forms of communications software”. Since then, colleges and universities both in the United States and around the world have offered not only just online courses but entire degree programs online as well.

e. Mobile Learning: By means of devices such as cellular phones, PDAs and digital audio players (iPods, MP3 players).

By far the most popular approach today is online learning.

Online learning is creating a paradigm shift in the process of teaching and learning. There is a total shift from stage lecturing and passive students to a more interactive, collaborative approach in which students and instructor co-create the learning process. **The Instructor’s role is changing from the “sage on the stage” to “the guide on the side.”** Earlier years, instructors had to create their “virtual classrooms” from scratch which was difficult and often led to poor results. Today, an entire industry has emerged to do this for us. **Course Management System (CMS)** software is utilized by just about all colleges today. CMS allow instructors to design and deliver their courses within a flexible framework that includes a number of different tools to enable learning and communication to occur.

As an instructor, one should focus on the experiences that would best generate learning from the learner's point of view, rather than just publishing and assessing the information you think they need to know. Each participant in a course can and should be a teacher as well as a learner. The job changes from being the sole source of knowledge, to being a guide and role model. The instructor connect with students in ways that address their own

learning needs by moderating discussions and activities in a way that collectively leads students towards the larger learning goals of the class.

An online instructor must be able to compensate for the lack of physical presence in the virtual classroom by creating a supportive environment where all students feel comfortable participating and especially where students know that their instructor is accessible. Failure to do this can alienate the class both from each other and from the instructor and would make for a very weak learning environment. An online instructor should be willing to give individual attention to students who may need extra help. Being sensitive, open and flexible is mandatory for success in the online realm.

ADVANTAGES OF ONLINE TEACHING AND LEARNING

Some of the main advantages of online learning include:

- **Convenience:** The ability to access a course from any computer with Internet access, twenty four hours a day, seven days a week is a tremendous incentive for many of today's students. 24/7 access from any online computer; accommodates busy schedules; no commuting, no searching for parking.
- **Enhanced Learning:** Research shows online learning increases the depth of understanding and retention of course content. It results in more meaningful discussions. It emphasis on writing skills, technology skills, and life skills like time management.
- **Levelling of the Playing Field:** Students can take more time to think and reflect before communicating; shy students tend to thrive online; anonymity of the online environment.
- **Interaction:** It increases student-to-teacher and student-to-student interaction and discussion. It creates a more student-centered learning environment.
- **Innovative Teaching:** It is a student-centered approach. It creates increased variety, creativity of learning activities and address different learning styles.
- **Savings:** It accommodates more students and it increases student's satisfaction, higher retention and fewer repeats.
- **Maximize Physical Resources:** It creates lesser demand for limited campus infrastructure and decreases congestion on campus.
- **Outreach:** It reaches new student markets and appeal to current students thus increasing enrolments.

CONCLUSION

Online education is here and is highly likely to stay and grow. The review of its history clearly shows online education has developed rapidly, fuelled by Internet connectivity, advanced technology, and a massive market. It has evolved from 19th century correspondence programs to the 21st century's vibrant and well-designed institutional online offerings. It is unlikely, however, to replace traditional higher education but merely to be an alternative. But, owing to its flexibility, accessibility and affordability, online education is gaining in popularity, especially for people who are otherwise unable to obtain education because of physical distance, schedule conflicts, and unaffordable costs.

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THE CONTRIBUTION OF CORPORATE SOCIAL RESPONSIBILITY IN SUSTIANABLE DEVELOPMENT

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*“Ask not what your country can do for you, but ask what you can do for the country.”**John F Kennedy, 35th President of United States.***ABSTRACT**

The problems and challenges which are in front of society today are not only of different types but are very complex, which are difficult to be solved by Government and NGOs alone. The long term sustainable solutions to society's problems can only be initiated through the collaboration of Corporate, Government and NGOs.

Corporate Social Responsibility (CSR) helps in achieving sustainable development.

Every business should design its CSR model, which should be self-regulating and makes a business socially accountable towards public in general and its stakeholders in particular.

Keywords: Corporate Social Responsibility and Sustainable Development.

INTRODUCTION

The concept of Corporate Social Responsibility (CSR) originated in the USA and the concept came into prominence in public debate during 1960s and 1970s.

During 1980s to 2000 corporations generally recognized a responsibility to society and weighed against the demands of being competitive in a rapidly changing global economy.¹ CSR and related concepts such as corporate citizenship and corporate sustainability have expanded. This has perhaps occurred in response to new challenges such as those emanating from increased globalization on the agenda of business managers as well as for related stakeholder communities. It is now more a part of both the vocabulary and agenda of academics, professionals, non- governmental organization consumer groups, employees, suppliers, shareholders, and investors.

The problems and challenges which are in front of society today are not only of different types but are very complex, which are difficult to be solved by Government and NGOs alone.

The long term sustainable solutions to society's problems can only be initiated through the collaboration of Corporate, Government and NGOs. Companies have tremendous strengths; that they have extremely capable human resources, technology, financial resources, the ability to reach wide of geographical area etc.

OBJECTIVES OF STUDY

- To understand the concept of sustainable development.
- To study role of corporate social responsibility in sustainable development.
- Provisions of Companies Act 2013 for corporate social responsibility.

RESEARCH METHODOLOGY

The study is based on the case study of “Minda Corporation Limited”

Based on Secondary data collected from books and websites.

CORPORATE SOCIAL RESPONSIBILITY

Corporate social responsibility popular with its abbreviation CSR. Corporate social responsibility is a model that every business should design depending on the type and nature of business activity undertaken by it and its impact on economic, social and environmental. The model should be self-regulating, which makes a business socially accountable towards public in general and its stakeholders in particular. The model should be designed with the objectives of producing high standard of living and better quality of life for the communities around in which the business is located and balancing the same with its earnings for its stakeholders.

The role and importance of corporate social responsibility for sustainable development depends upon type of company/industry.

CSR is connect between corporate and society. Corporate social responsibility activities creates strong bond between corporate and stakeholders. Corporate social responsibility is important from both the ends.

To boost the brands of the business and to work for the benefit of society, corporate sector is undertaking number of CSR programs, philanthropy and volunteer efforts.

Corporate social responsibility means the involvement of business in meeting their legal, ethical and economic responsibility.

CSR programs are undertaken by small, mid-sized and large businesses.

The initiatives undertaken by small and mid-sized businesses towards CSR do not get well publicized as compared to large businesses.

Every company should be first accountable to itself and its shareholders, also should be having good practices towards environmental, society and governance.

It is evident that those companies who have taken efforts in adopting corporate social responsibility programs have achieved sustainable development.

The growth of large corporations with their professional managers has change the nature of society through its competitive forces and the ownership of private property. With their increases power in society, they are forced to concern themselves with the nature of social responsibilities. Management must take decisions involving moral issues and must adapt itself to the social forces that affect it. The idea of social responsibility of business is based upon the concept that business is something more than purely economic institutions.

The problems and issues that confront society today are too large and complex to be solved by government and NGOs alone. Sustainable solutions to society's problems can only be found through the collaboration and involvement of all who are part of it. Companies have tremendous strengths; that they extremely capable people, technology, access to money, the ability of geographical reach etc.

SUSTAINABLE DEVELOPMENT

Sustainable Development is an approach which tries to find out better ways of doing the things in present and accepting the change for betterment of future. Sustainable developments works towards the betterment of life of common man.

Developing countries are facing the problem of increasing population on one side and diminishing resources on the other side. Hence every country should try to achieve the goal of growth with sustainability.

There are 17 Sustainable Development Goals which are adopted by the members of United Nations.

Provision of Companies Act 2013 on Corporate Social Responsibility

Section 135(1) of the Companies Act, 2013 mentions about the applicability of CSR provisions and mandatory formation of CSR Committee for the company having either of the following:

- Net Worth of Rs. 500 Crore or more
- Turnover of Rs. 1000 Crore or more
- Net Profit of Rs. 5 Crore or more in any financial year.

The CSR committee of Board consisting of three or more directors, out of which at least one director shall be an independent director should be formed.

Composition of CSR committee shall be disclosed in Board's report under section 134(3).

The role of CSR committee is to formulate and make recommendations for the activities that should be undertaken by the company as per requirement of Schedule VII of Companies Act 2013.

The Schedule VII of Companies Act 2013 mention the list of activities which may be included by companies in their Corporate Social Responsibility Policies.

The CSR Committee should also monitor the work done by the company from time to time towards CSR. The committee should also give an estimated amount which should be incurred on each type of activity. It is the duty of Board to ensure that company should spend in every financial year at least two percent of the average net profits of the company made during the three immediately preceding financial years.

CASE STUDY

Minda Corporation Limited

The winner of National CSR Award 2019 under the category of "Contribution to the National Priority Areas" and sub- category of 'Support to Differently abled'.

The **National CSR Awards** has been instituted by the Ministry of Corporate Affairs to recognize corporate initiatives in the area of Corporate Social Responsibility (CSR) to achieve inclusive growth and inclusive sustainable development.

The Group was founded in **1958** by **Late Shri S. L. Minda** in Delhi.

It has 28 manufacturing facilities across India and 6 manufacturing facilities at global level.

Minda Corporation Ltd is one of the largest suppliers of electronic and mechanical security system for 2 wheeler, 3 wheeler and off road vehicles.

The company is greatly involved in community development since long period.

CSR activities which are undertaken from the triple bottom line model of People, Planet and Profit. To implement the CSR projects the Group has established Spark Minda Foundation in December 2014, which is a section 8 Company.

CSR Policy of Spark Minda Foundation :” *Corporate Social Responsibility is part of the way we do business with commitment to community, for a green environment, safe workplace, good health and for sustainable future.*”

Spark Minda Foundation undertakes the following programs at community level.

Educational/Vocational Training Programs, Community Health Programs, Community Infrastructure and Program for persons with disability.

Programs undertaken at Business level for environment and resource protection which includes Tree plantation and protection, Energy conservation, Water conservation and Waste management.

Spark Minda Foundation has developed a programme called “Saksham” to ensure sustainability to the lives of Persons with Disability through ensuring their mobility, skilling and employability. Under this programme, the Persons with Disabilities (PWDs) are not only benefitted with assistive aids but are also provided with assistance for employment and livelihood. Saksham was launched as a programme in the year 2015 and since then it has played an important role in the empowerment of the PWDs. Over these last 4 years, this programme has provided 6337 assistive aids and has employed more than 200 PWDs within the Group

This programme provides accessible and assistive aids, facilitate getting disability certificates, organise job fairs, skilling and employment. Saksham, as a programme, is facilitated majorly by Artificial Limb Fitment Camps and by an Empowerment Centre for Divyangs; which is located in Khed Taluka of Pune District in Maharashtra. It is a permanent centre operating free of cost for PWDs.

CONCLUSION

From the above, it could be safely said the CSR is the process of business operations carried out while ensuring compliance with legal requirements, linked to ethical values and respect for people, communities and their environments.

Being “socially responsible” has a positive appeal. The organization improves its standing in the public, which has the effect of enhancing its own performance opportunities. If the firms ignore the changing priorities and expectations of society, the result could be greater public criticism and more onerous regulation by government.

Many corporate voluntarily go for social audit and include ‘Social Audit Report’ in their Annual Report.

No business should flourish at the cost of society. CSR is an Art of balancing between needs of shareholders and Society, which will lead to sustainable development.

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A STUDY ON THE FINTECH REFORMULATING FINANCIAL SERVICES IN INDIA

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ABSTRACT

Technological and digital revolutions are taking place in all the spheres and zones across the globe, same is happening in financial services sector. Various types of digital and technological developments have taken place as a contribution to financial technology by the new FinTech Companies. These last few years have made the financial services faster, easier, convenient and cheaper by constant innovation. These continuous affords in FinTech is having both positives and negatives, but over a passing term the negatives are reducing by providing securities and checks on personal and sensitive information of the customers. The study was conducted to understand the various developments and prospects of technology in financial services sector. Secondary data was collected through various sources available which help in fulfilling the objectives. The study also gives detail on opportunities and challenges in implementing these developments of Financial Technological Innovations.

Keywords: FinTech, Financial Technology, FinTech Companies, Financial Services.

INTRODUCTION

The words quoted by Bill Gates in 1994, which states that "Banking is necessary Banks are not" become quite through with the introduction of various technologies in financial service sector. With different interdisciplinary approach, one of the popular and fast evolving approaches is technology in financial sector, which is "FinTech" the word which has been quite heard of now a day in various newspaper, journal, article etc. There are thousands of companies who are working towards giving us a way of getting financial service. These few thousands of FinTech companies are attracted towards banking. They are advertising to share a part of banking company profit.

Fintech weekly (2016) define that FinTech describes a business that aims at providing financial service by making use of software and modern technology. The financial institution have been working and using a lot of their funds towards finding various way to provide faster, cheaper and convenient service to the customer by the way of technology Fintech companies is a light in this sphere which are capable enough to initiate better solution to various financial institutions.

The innovations and development in FinTech will have benefits for global economy, social and environmental dynamics. Any new way providing these services grew because of the available IT enabled environment, the reach of internet and the increase in the use of mobile phones. The ongoing pace of FinTech enabled service will pave the way for getting the unbanked under banking system.

REVIEW OF LITERATURE

- According to Anjan V. Thakor (2019) has stated that paper is a literature review in relation to FinTech and its impact on banking. The researcher mentioned that FinTech has provided innovative services in payment systems, cryptocurrencies, credit markets, P2P lending, and insurance, with the help of Blockchain, a smart technology. The paper provides reviews on the theoretical and empirical literature on FinTech, along with examining some statistics and facts systematically. The paper summarizes knowledge and concludes with future research.
- According to Landa Ramesh (2019) mentioned in her paper that the rise and growth of FinTech companies startups and widening of the world's digital ambitions are putting high pressure on traditional operating system of banks, insurers, and other financial players. Customers' donot any longer expect their bank to provide them the best experience digitally. Due to the new vast and improved data, FinTech companies have gained market grip significantly, by new innovative and successful offering products and services for consumer demand, conveniently at lower operating cost. The paper mentioned the collaborations of Banks with FinTech startups companies, challenges and supportive environment.

OBJECTIVES OF THE STUDY

1. To understand the FinTech as a term used in the study.
2. To analyse the growth and development of FinTech in different verticals while providing financial services.

3. To study the opportunities for FinTech in providing financial services.
4. To study the challenges of FinTech in providing financial services.

RESEARCH METHODOLOGY

The data has been collected through various sources of secondary data. Secondary data has been collected through journals, research papers, books and websites. Secondary data which is collected from other researchers have served a good source for collecting the required data for analysing the objectives, which will further add to derive a justifiable conclusion for the study.

DEVELOPMENT OF FINTECH

The specific verticals where FinTech was able to make its place may be varied but the major ones are discussed further below. These verticals were able to make a significant growth for there were number of factors which have contributed over years. The contributing factors are the sound advancement in technological environment, the expectance and preferences of customer and investor, the shift in the landscape of regulations, and the coverage provided by mobile phones usage.

- **Digital & Electronic Currencies**

Over the period of time there are now more than two hundred digital currencies existing in independent and non fiat form. From amongst these 12 are the ones which have market capitalization of more than dollar five million. Digital currencies in the form of Bitcoin to litecoins offering new p2p channel for demolish and international payment, now there are many merchants globally accepting Bitcoin wallets as a mean of remittance. The users are expected to increase tapping over 765,000 users and crossing more than dollar 5 million transaction value. The fiat currencies and money transfer service are a part of electronic currencies which is experiencing growth. The money transfer services have helped to bring greater financial inclusion. Across all the countries more than 30% of countries GDP are the transactions which are handled through electronic currencies.

- **Digital Payment System**

Other than the over currencies, digital payment systems is gradually evolving and reshaping the way consumers and businesses interact for payment. The innovations and reformation in communicating and making the payments have improved. FinTech companies are looking forward to work even more on digital security for making payments. The innovation of in the same respect is continuous. Future of communication, transfer, authentication and security in payment being made in digital space is good and rapidly evolving.

- **Online Finance and Investment Platforms**

Challenges such as efficient services, lower cost of operation, user friendly products and environmental friendly approach has made the traditional financial service to suffer out the hands of new online finance and investment services. These new platforms are made available to the customers and Investor by the leading FinTech companies. FinTech enable finance and investment platform providing loan to small-business, loan for start ups and so on. The innovation in this variable through online financial service is innovative investments and crowd funding platforms are providing to be beneficial is specially for new and small entrepreneurs.

- **Big Data**

Large data combination and analytics are allowing the financial services providers to use the platform for offering innovative services and products at comparative low price. The wasting times to get access to loans have been reduced drastically. FinTech platforms are also trying to make the credit available to the unbanked share of population with the development the risk is also posed about cyber security and personal privacy. However they are working to overcome these challenges. So that the share using this could be increased and feel most satisfied and delighted.

Opportunities of FinTech

Different researches, studies and reports have suggested the following benefits and opportunities of FinTech in financial sector by keeping in view the varied perspectives. According to studies and reports such as Peters & Panayi, 2016, Financial Stability Board, 2017, BCBS, 2017; IOSCO, 2017 the below mentioned opportunities are summarized:

- **Increased access to capital**

The capital appears in the Peer to Peer and Equity Crowd Funding platforms in providing capital to the borrowers, with special emphasis to Small and Medium Enterprises. It tries to provide access to those in needs and face difficulty in getting loans from banks. FinTech also helps in opening new possibilities of accessing equity finance.

- **Financial inclusion for underserved groups**

Digital transformation and development in financial sector has been supportive enough to provide financial services to each and every section of the society. The under-served groups like small scale business, rural population, people who resides at remote locations and so on are now connected included in financial services sector because of the technological improvement taking place day by day. Increasing FinTech platforms are targeting larger sized trades by shifting them from to firm and executable orders. New asset classes are another beneficial side.

- **Better tailored banking services**

Banks has been benefited a lot from the specialization of FinTech firms. The traditional offerings of the banks are improved and they are able to deliver services to the customer in more flexible, convenient and cost effective way.

- **Cost effective**

FinTech firms are able to offers better and faster financial services at lower transaction costs. FinTech players have speed up payments, transfers at a comparatively lesser costs. Various markets have been benefitted from the reduced counterparty and settlement risks in shortened. Blockchain technologies have the potential to reduce the settlement cycle from 3 days to 2 days, and then lead to near-instantaneous settlement.

- **Increased competition, a positive impact on financial stability**

The entry of new competing players with incumbent banks will eventually fragment the financial services market and help in reducing the systemic risk associated with players of systemic size.

- **Regulation Technology (Regtech)**

Contemporary innovative technologies provide help to financial institutions for complying with regulatory requirements such as prudential requirements which includes reporting and consumer protection. Banks can benefit from RegTech which is more effective ways to improve their regulatory compliance and management of risk.

- **Enhanced security**

One of the core developments in FinTech, security is built into blockchain through encryption of the blocks and providing the links between the blocks. Attacking every node build in a blockchain is more difficult with the present state of technology than to attack a central database. FinTech services is also providing various methods to protect personal and confidential information by providing anonymity and preventing information leakage.

Challenges of FinTech

Like any other developments, FinTech too as challenges along with various opportunities, these challenges are spread across various arears/ sectors. FinTech challenges . The following are the few challenges of this new technology.

- **Competitive market share**

Rapid unbundling of banking services to non-banking FinTech or BigTech firms have increased the potential risks to profitability of the banks. As these new entrances are considered to be having the potential of providing better services at lower cost is making the already existing financial institutions to lose their market share and profit margin because of innovation and customer satisfaction.

- **Risk of malpractices**

Risk of malpractices like fraud, collapse, theft and so on is more on such platform. Some of its users have faced certain cases of materialisation by fraud on such platform. These malpractices are most common in case of buying and selling of securities.

- **Operational risk**

With the development of FinTech in various sectors the need and information technology interdependence between market players and required market infrastructures will increase. This interdependence would cause escalate into a systemic crisis, especially where services are concentrated in hands of few dominant players. The FinTech firms in reformulating the banking services will increases the complexity of the system and IT risks.

- **Difficulties in meeting compliance requirements**

The Compliance of Anti-money laundering and countering financing of terrorism AML/CFT obligation are difficult to be met. The increasing automation and distribution of the product or service between banking companies and FinTech companies can result in lesser transparency on transactions execution and compliance

responsibilities. Risk of conducting solicitation / unlicensed activities became more than before, for FinTech platforms may not be able to regulated activities because they only offer execution services, information services, matching services and such others.

- **Data privacy risk**

Risk associated to not complying with data privacy rules may increase with the development of big data, more outsourcing have increased the cases of fraud mostly amongst retail investors and users, over a span of 18 months. The platform of FinTech is being operated by entities with no proper registration and this in turn increases the risk of privacy.

- **Cyber-risk**

Increased reliance on cloud computing , application programming interfaces (APIs), and other new technologies have improved the interconnectivity and making the banking system more vulnerable to cyber-threats, and exposure of large volumes of sensitive data to other potential breaches.

- **Liquidity risk**

Use of new technology creates opportunities for customers to easily change between different savings accounts or mutual funds for obtaining better return. This will most likely increase efficiency; it can also affect the loyalty of the customer and increase the volatility of deposits leading to higher liquidity risk for banks.

CONCLUSION

The study states the ease in growth of FinTech which is making it to provide day by day by new, improved and innovative services to the customer at an affordable price and convenience. This growth and development is making the services better for the customers and in turn is helping these technology oriented companies to gain the market share making traditional services outdated. If the technical infrastructure is improved and updated with more security will help them to provide more customer satisfaction. The potentiality and opportunities are ample with a few challenges which need to be solved and handled very crucially.

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**IMPLEMENTATION OF SOLAR POWER FOR ICT AND SUSTAINABLE DEVELOPMENT IN
NEW ECONOMIC ERA**

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ABSTRACT

Role of Electricity is crucial in the development and use of information and communication technologies (ICT) and in the process of achieving sustainable development in new economies. It has been shown that electrical energy is intrinsically linked to economic, environmental and social dimensions of sustainable development. The demand for electricity in residential, commercial and industrial sectors in developing countries (emerging economies) is likely to increase, both as a result of increase in population and expanding industrialization. It remains amongst others, a growing challenge for these nations to obtain and put in place reliable and secured electricity supplies, for accessing ICT and to work towards achieving sustainability. Solar electricity is of major interest for the energy sector in developing or emerging economies because it offers the possibility of generating renewable electricity using sunlight – a resource that is widely and free available in most if not all developing countries. This paper aims to systematically examine and draw attention to potential benefits of Implementation of solar power for access to and use of ICT aimed at sustainable development in emerging economies. Specifically, the paper provides an extensive analysis of the major contribution of solar electricity in various sectors such as economic, social and environmental benefits.

1 INTRODUCTION

Apart from land, capital and labour, electrical energy is a crucial input in the process of sustainable development in emerging economies (Brazil, Russia, India, China and South Africa). It has been shown that electrical energy is intrinsically linked to environmental, social and economic aspects of sustainable development [1]. However, for the past decades, the electrical energy demands in emerging economies have been met by non-renewable energy sources (specifically coal, thermal, oil and gas) which are pollution agent, not equally distributed and worse still, limited. On the other hand, the demand for electrical energy for technological use and sustainable development in emerging economies is likely to increase, both as a result of increase in population and expanding industrialisation. The need for emerging economies to address climate change and increase its reliable, affordable, clean and secured electrical energy supplies, in both urban and rural areas, is a key challenge which requires market penetration of low carbon emitting energy technologies. Solar electricity (from photovoltaic) is clearly one of the most promising prospects to these problems since it is non-pollutant, renewable and sunshine is available to all emerging economy countries, although with varying intensity.

2 IMPACT OF ICTS IN ADVANCE AND EMERGING ECONOMIES

By definition, Information and Communication Technologies (ICTs) include electronic networks, embodying complex hardware and software that is linked by a vast array of technical protocols [2]. It covers internet service provision, telecommunications equipment and services, information technology equipment and services, media and broadcasting, libraries and documentation centres, commercial information providers, network-based information services, and other related information and communication activities [3]. It has been reported that the 'new ICT' is about electronic means of capturing, storing, processing, sharing, displaying, protecting and managing information [4].

For the past two decades, the role of ICTs in economic growth, social change and transformation in various developmental sectors has received considerable attention. The reason is that ICT enables the production of goods in a short amount of time with the assistance of computerised systems [5]. ICT is regarded as a reliable vehicle for changing and modernising educational systems, a platform for communication, a means for improvement in health sector and a powerful tool for economic growth [6, 7, 8]. It has been argued that extensive applications of ICTs creates 'intangible assets' (in the form, for example, of organisation or managerial improvements), which contribute to increasing the overall efficiency of all sectors of production, thus increasing the total factor of productivity (TFP) [8]. Investment in ICTs is a capital input which contributes to overall capital-deepening in other sectors, thus helping to increase labour productivity [9]. India) and in a wider context, ICT is seen as a 'gateway for successful economic and social transition' [10, 11].

The World Bank often classifies the economy of a country by its Gross National Income (GNI) per capita. Developing countries are characterised by low per capita income and considers this to be a statistical indicator

for general unemployment, poverty, scarcity of highly paid jobs, low-level of personal income, energy crisis, insufficient capital resources and lack of investment in technology.

3 ICT IN EMERGING ECONOMIES

Sustainable economic development requires a well-developed infrastructure and a substantial number of high value added industries. Thus in emerging economies, ICTs should be regarded as an enabler and catalyst for successfully shifting away from economic dependency on low value added industry sectors, such as agriculture and raw materials extraction. Many studies have identified various sectors where ICTs can make a great impact in emerging economies. While the ICTs contribution still accounts for a relatively small share in these sectors, it can make a relatively large contribution if it can be accessible and affordable by the majority in both urban and rural areas like in the developed countries. However, in order to make this technology truly available, accessible and affordable to the majority, especially in rural areas, there are number of important factors which should be tackled before the emerging economies can reap the benefits of ICTs. The major constraints facing the ICTs sector in emerging economies include:

- The digital divide due to imbalance of diffusion of ICTs infrastructure between urban and rural areas.
- High cost of the technology such as high cost of bandwidth and high cost of ICT devices
- Lack of human resource capacity which limits the ICT implementation .
- Lack of awareness about the benefits of ICTs .

While all these are very important prerequisites conditions for ICTs development and implementation in emerging countries, they are insufficient conditions. Electricity availability and reliability is the major pre-condition due to the fact that all ICT devices use and need regular supply of electricity. Electricity is the engine for development, access and implementation of ICTs. It is impossible to operate any form of ICT in remote locations without electricity or urban areas without adequate and reliable grid electricity.

4 ELECTRICITY SCENARIO IN EMERGING ECONOMIES

All emerging economies are blessed by enormous non-renewable energy resources such as petroleum, natural gas, coal and uranium and renewable energy resources such as solar energy, wind, geothermal and hydropower [12]. However, the status of electricity in both urban and rural areas in these countries does not reflect the enormous resources they have although the magnitude varies considerably from one country to another. Due to variation in technology, economic growth and the type of energy sources, the dominant energy sources for electricity also various from one country to another.

5 SOLAR ELECTRICITY FOR ICTS AND SUSTAINABLE DEVELOPMENT

Electricity from solar energy is obtained through stand-alone Photovoltaic (PV) system which is defined as a small autonomous energy station, powered by a PV module, that provides electricity for basic services such as lighting, radio, television, computer, internet devices and operation of small appliances [13]. For a household or building with grid electricity, solar electricity acts as back-up electricity. Stand-alone solar system consists of a solar module which converts the solar radiation into electricity; rechargeable battery which stores the generated energy for use in the night and during cloudy days; charge controller which controls the charging of the battery; an alternative current (AC) inverter to covert direct current (DC) to AC current, switches, interconnecting wires and PV mounting rack [14]. It may also include circuit breaker to prevent the cabling from overloading.

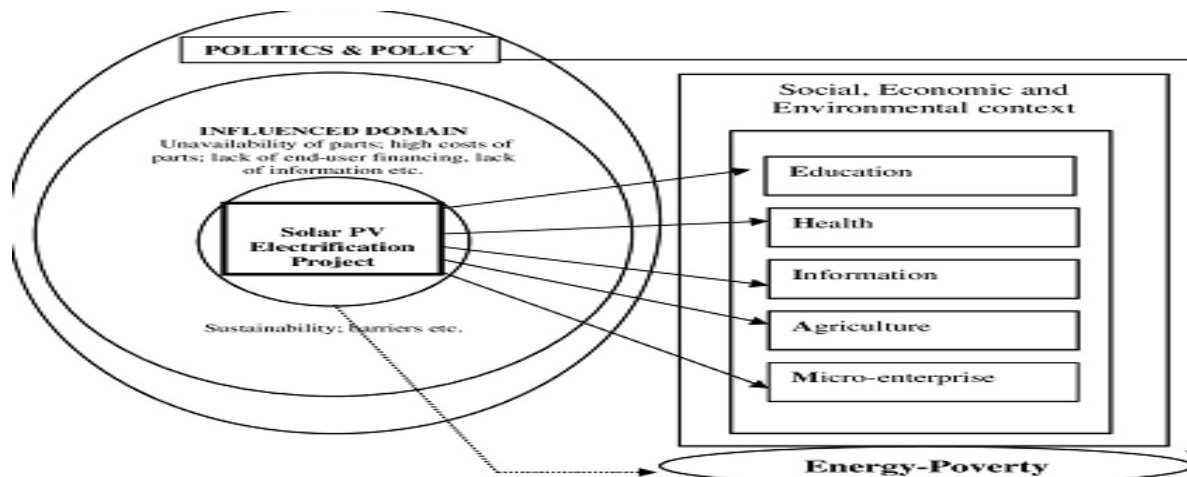


Fig. Multi-sectoral linkages of solar electricity influence on quality of life

Despite these impacts, which will be the cases for ICTs and sustainable development, solar electricity in rural areas in emerging economies has not been utilised as much as it should have been due to:

- Lack of qualified solar technicians which result into system failures leading to high cost for users, disappointment with the solar electricity and a strong negative about the technology.
- Lack of established markets and establishes business modes.
- Lack of renewable energy education at various levels .
- Studies have found that education systems in most emerging economies have been designed along established non-renewable energy sources

6 DEVELOPMENT OF SOLAR POWER GENERATION

For significant penetration of solar electricity in rural areas and urban areas without reliable grid electricity, which will in turn, support extensive use of ICTs as well as accelerating sustainable development and reducing the effect of climate change, we therefore recommend the following:

- Training skillfully qualified solar electrical technicians, in both urban and rural areas, who will be able to design, install and provide timely solar system maintenance.
- Renewable (solar) energy courses should be introduced to all people, at all education levels and through all possible modes of education. The content of the courses and the mode of delivery should vary with the age of the learner.
- The government should put policies and programs in place that will maximize private, community and public investment in rural solar electricity.
- The government should support policies that encourage community investment in stand-alone solar systems including community finance funds and training.
- Since stand-alone solar system can be built in phases, we also recommend the use of ‘modularity approach’ for low income families. Modularity approach is the method of adding components (particularly the PV modules, inverter and storage battery) to the existing system depending on financial availability. It may also include a process of purchasing one component at a time, until the whole system is complete. This has not been done in the past due to lack of basic knowledge in solar electricity as most people regards stand-alone solar system as a ‘generator’.
- For solar electricity to be available for use by everyone the government of each country must view electricity as a basic need the way water, air and roads are perceived. That means it has to be free or at marginal cost or provided as part of public infrastructure.

7 CONCLUSIONS

In emerging economies, ICTs is growing rapidly, but its effects to sustainable development have been heavily concentrated amongst the few due to fact that it is not accessible to many people who live in rural areas. In order to make ICT truly available, accessible and affordable to the majority, especially in rural areas, one of the important factors which should be tackled before the emerging economies can reap the benefits of ICTs is clean, reliable and available electricity. This has the potential to lead to expanded and sustained use of e-Learning for all sectors and at all levels of engagement with knowledge and skills acquisition, thereby promoting education for all and improving the workforce through lifelong learning. Solar electricity has been indentified as the best option to these problems as well as accelerating sustainable development and reducing the effect of climate change. However, some constrains must be addressed properly before its effect can be clearly seen. These include qualified solar technicians, established PV markets and business modes, renewable (solar) energy education, appreciation of solar electricity as one of the major energy component, lowering initial cost of the PV technology, availability of finance mechanisms for customers, import tax exemption and regarding electricity as one of the basic needs like food, shelter and cloth.

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A COMPARATIVE STUDY ON FACTORS INFLUENCING PEOPLE TOWARDS STREET FOOD CORNERS AND RESTAURANTS IN MIRA BHAYANDAR REGION**Daksha Choudhary**

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INTRODUCTION

Eating outside the home is very common these days. People usually have food outside because of various reasons. Sometimes it is the need to fulfill the hunger quickly whereas sometimes people eat outside due to some special occasion. The choice of eating outside home also brings the options of eating at various places such as roadside street food corners or restaurants.

Eating at roadside street food corner is more famous than having food at restaurants. People usually prefer to eat snacks and fast food items at roadside street food corners and have complete meal, lunch or dinner at restaurants. This maybe because street food items are available as ready to eat quickly and offers cheaper price as compare to restaurants whereas restaurants takes more time in preparing the food and charges comparatively a higher price.

People prefer to eat at restaurants occasionally or on weekends whereas frequency of eating at street food corners is almost daily and it comes due to various reasons like no tiffin, quickly fulfill the hunger and hangouts. The choice of places to eat also gets influenced by availability of money and spending habits of the people as well as by the group of people with whom they want to eat. People may prefer to eat at restaurants with family and to eat at street food corners with friends or colleagues. Ambience and other services of restaurants also play a vital role in deciding the place to eat as these things are not available at street food corners.

This research study is an attempt to study and analyze the various factors responsible for eating at street food corners or at restaurants from people living in Mira Bhayandar region. There can be multiple reasons for selecting the place to eat like price, food quality, taste, ambience and quick availability of food etc. Here the researcher has tried to find out the reasons from respondents through questionnaire.

OBJECTIVES OF THE STUDY

1. To study the factors influencing people towards roadside street food corners.
2. To study the factors influencing people towards restaurants.
3. To study the satisfaction level of the people in street food vs. restaurant food.

RESEARCH METHODOLOGY

- a. **Sources of data collection:** The research study was based on primary sources of data collection from respondents in Mira Bhayandar region through questionnaire.
- b. **Tools and Techniques used:** The statistical tools of frequency and percentage were used for data analysis.
- c. **Sample method:** Random sampling method was used for collection of data from people living in Mira Bhayandar area.
- d. **Sample Size:** The data was collected from 260 respondents in Mira Bhayandar.

LIMITATION OF THE STUDY

The research study is limited to analyze the factors responsible for people making choices between street food corners and restaurants and data is collected from the respondents living in Mira Bhayandar area only.

DATA ANALYSIS AND INTERPRETATION

The present study is focused on evaluating the multiple factors that influence the people to eat either roadside street food corner or restaurant. The primary data has been collected from the respondents through questionnaire. A detail description of the data collected and analyzed is given below.

Table No.1 provides the information regarding demographic profile of the respondents. It gives the details regarding age, gender, occupation and income of the respondents.

Table No.1 Demographic Profile

Parameters	Category	Frequency	Percentage
Gender	Male	154	59.23

	Female	106	40.77
	Total	260	100.00
Age	15-25	134	51.54
	25-35	104	40.00
	35-45	18	6.92
	45 & Above	4	1.54
	Total	260	100.00
Occupation	Student	108	41.54
	Employee	130	50.00
	Business	14	5.38
	Unemployed	8	3.08
	Total	260	100.00
Annual Income	0-2.5 Lakh	182	70.00
	2.5-5 Lakh	44	16.92
	5-7.5 Lakh	22	8.46
	7.5 Lakh & Above	12	4.62
	Total	260	100.00

Source: Primary data

Table no.1 indicates that out of total 260 respondents approximately 59% of respondents were male and 41% of respondents were female. More than 50% of the respondents were between the age group of 15-25 and almost 40% of the respondents were between the age group of 25-35. Approximately 7% of the respondents were between the age group of 35-45 and less than 2% of the respondents were between the age group of 45 & above. Almost 50% of the respondents were employee and nearly 41% of the respondents were students. Almost 70% of the respondents earn between 0 to 2.5 lakh annually and less than 5% of the respondents earn more than 7.5 lakh annually.

Table no.2 exhibits the various reasons for eating at street food corners. There can be multiple reasons like cheaper price, quick availability, food quality, and hygiene factor and taste preferences of the people towards eating the street food.

Table No.2 Reasons for Eating at Street Food Corner

Reasons	Yes	No	Total
	%	%	%
Cheaper price	50	50	100
Quickly Available	84	16	100
Food Quality	58	42	100
Hygiene Factor	42	58	100
Taste Preference	91	9	100
Ambience	48	52	100
Other services	47	53	100

Source: Primary data

The above table reveals that almost 50% of the respondents eat street food because of cheaper price whereas almost 84% of the respondents prefer street food because of quick availability of food. More than 50% of the respondents think that food quality is also one of the reasons to eat at street food corners. At the same time less than 50% of the respondents believe that hygiene factor is the reason behind eating the street food. More than 90% of the respondents have taste preference towards street food. More than 50% of the respondents don't prefer street food because of ambience and other services.

Table no.3 provides the details regarding perception of respondents towards eating at restaurants.

Table No.3 Reasons for Eating Restaurants

Reasons	Yes	No	Total
	%	%	%
Higher price	25	75	100
Quickly Available	53	47	100
Food Quality	92	8	100

Hygiene Factor	80	20	100
Taste Preference	91	9	100
Ambience	76	24	100
Other services	70	30	100

Source: Primary data

The above table shows that almost 75% of the respondents don't prefer to eat at restaurant because of higher price but for other reasons like food quality, hygiene factor, taste preferences, ambience and other services.

Table no.4 represents the factors that influence the people to eat either at street food corner or at restaurant.

Table No.4 Factors Influencing People's Perception

Factors	Yes	No	Maybe	Total
	%	%	%	%
Does money factor influence you to eat street food instead of restaurant food?	35	22	43	100
Does peer factor influence you to eat restaurant food instead of street food?	23	29	48	100

Source: Primary data

The above table indicates that almost 35% of the respondent believes that money factor influences them towards eating at street food instead of restaurant food where as 22% of the respondents don't feel the same. On the other hand, only 23% of the respondents believe that peer factor influences them towards eating at restaurant instead of street food corner and 29% of the respondents don't agree the same. More than 40% of the respondents believe that money factor as well as peer factor both influences them towards their decision.

Table no.5 shows the satisfaction level of the respondents eating at roadside street food or at restaurants.

Table No.5 Satisfaction Level with Outside Food

	Not Satisfied	Satisfied	Highly Satisfied	Total
	%	%	%	%
Street Food	16	66	18	100
Restaurant Food	12	62	26	100

Source: Primary data

The table represents that almost 66% of the respondents were satisfied with street food along with 18% of the respondents were highly satisfied with street food. On the other side, 62% of the respondents were satisfied with restaurant food and 26% of the respondents were highly satisfied with restaurant food. Only 12% of the respondents were not satisfied with restaurant food and 16% of the respondents were not satisfied with street food.

FINDINGS

1. It was found that maximum people who prefer eating outside home were either students or employees and their income ranged between 0 to 2.5 lakh per annum
2. It was observed that more than 75% percent of the respondents prefer having food outside home. Out of which almost 50% of the respondents eat outside home on weekly basis and 35% of the respondents eat outside home on monthly basis.
3. Approximately 60% of the respondents prefer having food at both the places i.e. at street food corners as well as at restaurants.
4. Eating snacks was more preferred as compare to eating meal amongst the respondents for having food outside.
5. It was found that maximum respondents prefer eating food at street food corners because of cheaper price, quick availability and food quality and taste preferences.
6. Lack of hygiene factor, ambience and other services was the reason for people to not to eat at street food corner whereas these services were highly available at restaurants.
7. One of the factor for not to prefer restaurant food was high price charged by them as well as the unavailability of food on time.

8. It was found that majority of the respondents eat at street food corner instead of restaurant because of money factor.
9. On the other hand peer factor was the reason for the respondents to eat at restaurant instead of street food corner.
10. It was found that majority of the respondents were satisfied with both street food as well as restaurant food.

CONCLUSIONS

The above research study was conducted to analyze the various factors that influence the people for eating at street food corners or at restaurant's food. It can be concluded that nearly 75% of the people eat outside for various reasons like no tiffin or special occasions or just for hangouts. The choice of having food at street food corner was influenced by multiple reasons such as cheaper price, quick availability, and food quality and taste preferences. On the other hand, the choice of eating at restaurant was influenced by food quality, hygiene factor, ambience and other services provided by restaurants. Besides this money was the major factor that influenced people for having street food instead of restaurant food. On the other hand peer factor was the reason of maximum people to eat at restaurant instead of street food. There was not much difference found with the satisfaction level of the respondents between street food and restaurants food. Respondents were satisfied with both street food as well as restaurant food.

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A STUDY ON ROLE OF TOURISM EDUCATION IN DEVELOPMENT OF SUSTAINABLE ECONOMY WITH SPECIAL REFERENCE TO VASAI FORT, PALGHAR DISTRICT

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ABSTRACT

This is research has been carried for Developing Sustainable Economy for India utilising its inner resources of beauty & Cultural heritage sites which has not been highlighted till yet, here researcher aims to develop economy boosting tourism by drafting new model & policies to generate revenue and boost tourism in Palghar District with making everyone aware by role of tourism education for economy development.

INTRODUCTION

Tourism is one of the economy boosting major sector over the globe, today the sector Contributes 9 % of the world GDP which creates employment for 1 from every 11 population worldwide being specific to India it creates 6.7% (at present INR 7,642.5 billion)of the GDP which is expected to boost till 7.6% by 2025 creating 45.5 million of employment opportunities which is 9% of National Workforce.

Researcher want to develop policies for development of Tourism sector in Palghar district which will help in improving bio-diversity, culture, popularity & revenue for this region. Palghar is less popular region for tourism despite of having historical importance and heritage, it has total “11” Tourist attraction point which includes Forts, Beaches & Temples all connected with Histories, Godly legends & Nature which are namely :

Arnala fort, Vasai Fort, Gambhirgad, Kaldurg Fort, Kelwa Beach, Kamandurg Fort, Shirgaon Fort, Tandulwadi Fort, Vajreshwari hot water spring, Mahalakshmi Temple, Jivdani Mata temple

To develop & make this district strong by enhancing tourism sector through Education & policies. This region is dependent largely primary and tertiary sector. The emergence of Boisar as an industrial town meant reduced industrialization of Palghar. Palghar being the seat of Taluka and District, has lots of government offices and people working there. Agriculture, animal husbandry, dairy and fisheries are practiced in abundance in the rural areas around the city and fuel the economy of the city.

This research will help to increase revenue through Tourism, boosting local employment , making awareness through tourism education & improving bio-diversity by government as more focus would be their towards sustainable economy development.

Vasai-Virar City is the only Metropolitan City (having population more than 10 lakhs in Palghar district which is also having Municipal Corporation. It is located at North Mumbai. The area of Vasai-Virar City is 311 sq. km. Vasai-Virar City has been separated from Greater Mumbai and Mira-Bhayandar City because of presence of Vasai Creek. The City is well connected to Mumbai by Western Railway and through Mumbai-Ahmedabad National Highway. The city is connected to Navi Mumbai, Thane, Bhiwandi, Kalyan and Panvel cities by the Vasai-Diva Railway line. Vasai Virar city has significant growth potential due to close proximity to Brihan Mumbai.

Hence, Researcher has took Vasai Fort as topic for study to explore opportunities for boosting economy with it Tourism which is yet to be highlighted which has high historical value via making role on tourism education as important.

RATIONALE OF THE STUDY

Vasai Fort or Fort Bassein is located in palghar district, Maharashtra State, this fort was build in year 1184 by Yadavas of Devagiri later controlled by Chalukya dynasty (-1432), Gujarat Sultanate (1432-1533), Portuguese Empire (1534-1739), Maratha Empire (1739-1818), United Kingdom East India Company (1818-1857), British Raj (1857-1947), India (1947- till date).

Special story attached to this place which makes it value more is its more than 800 years old, apart from this, Fort has a honour story of unsung hero Chimaji Appa or Bhau (1707–1740), the younger brother of Bajirao Peshwa of Maratha Empire. He was an Great military commander who liberated the western coast of India from Portuguese rule. The high Achievement of his career was the capture of Vasai fort from the Portuguese in a hard-fought battle. He was know to run strategy and plan for the Maratha Empire battle.

At Present, its owned by Government of India & The Fort is a monument of national importance hence protected by Archaeological Survey of India, its sea side forts which has ruins condition these days but prosper

by its olden infrastructures and flora and fauna. Which highlight this fort has high potential of tourism for Maharashtra State its 110 acres long if this fort is preserved by Geographical Indicator a part of Intellectual Property Rights in UN by nominating for United Nation Education, Scientific and Cultural Organisation (UNESCO) which will increase its global value and may lead to global tourism boosting economy this Fort also its fulfil criteria both parameter of cultural and Natural out of 10 which are as below:

Cultural

3. "to bear a unique or at least exceptional testimony to a cultural tradition or to a civilization which is living or which has disappeared"
4. "is an outstanding example of a type of building, architectural, or technological ensemble or landscape which illustrates a significant stage in human history"
5. "is an outstanding example of a traditional human settlement, land-use, or sea-use which is representative of a culture, or human interaction with the environment especially when it has become vulnerable under the impact of irreversible change"
6. "is directly or tangibly associated with events or living traditions, with ideas, or with beliefs, with artistic and literary works of outstanding universal significance"

Natural

7. "contains superlative natural phenomena or areas of exceptional natural beauty and esthetic importance"
8. "is an outstanding example representing major stages of Earth's history, including the record of life, significant on-going geological processes in the development of landforms, or significant geomorphic or physiographic features"
9. "is an outstanding example representing significant on-going ecological and biological processes in the evolution and development of terrestrial, fresh water, coastal and marine ecosystems, and communities of plants and animals"

In India, there are total 38 UNCESO Recognised sites these include 30 cultural sites, seven natural sites and one mixed-criteria site. India has the sixth largest number of sites in the world will from this Maharashtra has total 6 sites which includes 5 (Ajanta Caves, Ellora Caves, Elephanta Caves, Chattrapati Shivaji terminus, Victorian de art deco ensemble of mumbai) Exclusive sites and 1 (Sahyadri Sub- Cluster) Inclusive sites.

Hence Vasai Fort is blessed by Historic value and nature both which can help in generating revenue and employment opportunities in region with investment in it and making it more lavish and tourism attraction point if such tourism education was in every business syllabus it would have helped to economic solution at earliest rather than studying specific stream keeping in eye importance of boosting tourism for economic development.

STATEMENT OF THE PROBLEM

Due to lack of tourism education, some historic Cultural heritages site in palghar district has not been in light for development which is resulting in losing opportunity in generating revenue & employment opportunities for this region with little or more investment in it.

OBJECTIVE OF STUDY

To Prepare Business Model & Tourism Policy For Palghar District For Sustainable Economic Development

Businesss Model

Palghar has population of 29,90,116, Maharashtra has population of 11.42 crores & India has population of 1355.80 Million which is 17.99% of world population from which 1.85 billion are domestic tourist so if 20% of its come to visit developed fort of Bassien it will generated near about 67.79 Million p.a if charged INR 100 as a fees where total Maharashtra revenue is 1,88,040 crore in 2018-19 and this will create employment opportunities for 2,71,829 population at palghar level.

Government to Business and Business to Entrepreneurship Model where in this business framework is design by renting fort place to government, business or enterprise organisation for specific period of time wherein these body will be given responsibility of develop artefacts, museum, dream wedding destination, destination events or hotel, bio-diversity park within fort which will attracts tourists and with every tourist revenue will come in this model from enterprise level to big organisation everyone will play important in maintenance & development of fort and after specific period government may take back their possession as agreed as a result with 0 investment government can develop such fort apart from 0 investment government may also invest

whole and take direct revenue rather than waiting for specific period of time where tourism education will play great role in educating skill workforce for economy development.

Government may also franchise fort specific parts and may charge royalty till the contracts is valid this will help government is revenue accumulation also with having part in profit with no cost and no investment.

This model of Business is linked to Government to Business to Enterprise to Franchise (GBEF) Model of doing business and generating revenue with little Investment.

Tourism Policy

- 1) Redevelopment of Fort or damaged body of it with same stone used.
- 2) Making Museum within it with Portrait and artefacts of legends behind eg. Chimaji Appa.
- 3) Making Historical Story Board for tourist so they can be educated regarding fort.
- 4) Building of Statues of importances within fort.
- 5) To Make Bio-diversity park to help flora and fauna flourish.
- 6) Making fort into hotel or destination wedding, which is good sources of revenue generation.
- 7) Introduction of Tourism Management in every Business Syllabus rather than specifically offering.
- 8) Keeping place of fort neat and clean.
- 9) Employment opportunity first to palghar locality population.
- 10) Nominating Vasai Fort for UNESCO Selection.
- 11) Renting place for more than 15 years with a part of development with specific above features.
- 12) Charging Nominal fees from tourism with respect to investment made and service provided.

RELEVANCE AND IMPORTANCE OF THE STUDY

This research is highly important to be highlighted as palghar district have neglected for its tourism speciality which may yield good returns for both people and society whereas place like Victorian de art deco ensemble of Mumbai, Gateway of India, Chattrapati Shivaji Terminus which built after 1800 have high tourism value within Maharashtra whereas palghar district has played great role in connectivity in history 1000 years back and till today with its cultural value which need to be brought in front of all so that it may help economy to develop substantially.

In Building Statue of Unity (Gujrat), government has invested more than 2800+ crores and in similar enthusiasm if government invest in most of rare fort, beaches etc. it can increase potential of Maharashtra Development in contribution to national development.

SCOPE AND LIMITATION OF THE STUDY

If Tourism Sector is focused it has wider scope of development internationally which can help to boost 7.3% p.a GDP for India, this study is link to education, GI-IPR, Tourism development, Revenue Generation and Employment creation. Only limitation is paper is focused on Palghar district tourism development to make sustainable economy in coming future.

LITERATURE REVIEW

Hajare P. J. (2012):He has done his Ph.D. on the topic titled "Tourism Development in Raigad District: A Geographical Analysis." The objective of the study is to make a geographical investigation of tourism in Raigad District. The researcher examined the factors which are responsible for the development of tourism. The study covers the aspects of transportation and accommodation facilities which are equally essential for the development of tourism. Socio-cultural impact of tourism at tourist places has also been examined by the researcher. He explained the problems at tourist places in Raigad District and recommended measures to solve them. The study identifies new locations with tourism potential.

Biju M.R. (2006): wrote a book titled "Sustainable Dimension of Tourism Management." In this book he critically analyzed various aspects of tourism industry. The book examines the global, national and regional evolution of tourism sector. Strategic management, service quality personalization, natural environment and impact of terrorism in tourism industry are also studied in this book. Proper products planning and development of attractive tourism products develop tourism in the commercial aspect. The author states in the conclusion that

in Kerala tourism is recognized as an important sector for the development of employment and source of income.

Ruchi Ramesh and S. K. Singh. (2012): in their book titled, "Tourism in India Challenges and Opportunities" focused on issues related for promotion of tourism sector in India. The study revealed that all round development is extremely important for inclusive growth of the country.

SCHEME OF RESEARCH REPORT

This is a comparative analysis of 3 Most Popular site in Maharashtra with Vasai Fort which has cost but no revenue identified till date hence are in safeguard of government rather than making use of opportunity to boost economy via tourism whereas for Vasai Fort which has great historic value, cultural value, Nature value, recognised by Archaeological Survey of India but investment on it yielding no revenue and just ruins in fort.

Particulars	Victorian de art deco ensemble of Mumbai	Gate way of India	Chhatrapati Shivaji Terminus	Vasai fort
build	19th Century	1924	1996	11th Century
owned	Bombay High Court	Archaeological Survey of India	NA	Government of India
Revenue	NA	NA	NA	NA
cost of investment	NA	21 lacs	16 lacs	NA
Histroic Importance	YES	Yes	YES	YES
Nature Importance	NO	NO	NA	YES
ASI site	NO	YES	NA	YES
Developed	YES	YES	YES	NO

RESEARCH METHODOLOGY

Researcher has used Descriptive research method including both primary data from local people by being Observation & Interview Method of Data Collection and secondary data from reliable government sources with online method of data collection

Descriptive method has been utilised as this area of research was not explored and need to address at earliest.

SCOPE FOR FURTHER STUDY

Only revenue & employment estimation is made for vasi fort if jointly palghar district have been studied than its research becomes subject to great importance as it will help government and concern body in decision making for growth of economy through tourism sector.

INFERENCES

Tourism in Palghar District must be made popular by educating people, as vasai fort in a micro study of these part hold high historic value which need to utilise in generating revenue and employment opportunities which will boost economy resulting in sustainable development.

Palghar district have always been center of connectivity for thane side, western Mumbai and Gujrat side as a transporatation hub which can help into interlink tourism package resulting in development from region to region.

Here situation of Forts, Beaches and Bio-diversity need to be improved by reconstruction, making of museum, giving equal entrepreneurship opportunity of that it can nurture from base this will also result in less cost and high productivity.

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INFRASTRUCTURE PROJECTS AND PUBLIC PRIVATE PARTNERSHIPS: ASPIRATIONAL EMPHASIS IN THE BUDGET 2020 AND EMERGING ISSUES

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ABSTRACT

Project financing in the developing world peaked around the time of the Asian Financial Crisis but the subsequent downturn in industrializing countries. The need for project financing remains high throughout the world as more countries require increasing supplies of public utilities and infrastructure. The new project finance structures emerged primarily in response to the opportunity presented by long term power purchase contracts available from utilities and government entities, better known as Public Private Partnerships (PPP).

This research paper begins with the necessity of Infrastructure projects in the Context of Budget 2020 and past trends in financing for infrastructure projects. The second part discusses the Indian experience in financing infrastructure projects along with a discussion on PPP with its advantages and limitations. Emerging issues are posed in the conclusion.

Keywords: Infrastructure Projects, Project Financing Arrangements, Public Private Partnership (PPP), Budget

INTRODUCTION

Honourable Prime Minister Shree Narendra Modi in his Independence Day speech 2019 had highlighted that Rs.100 Lakh crore would be invested on infrastructure over the next 5 years. To implement the “Aspirational measure”, Union Minister of Finance Smt Nirmala Sitharaman launched the National Infrastructure Pipeline on 31st December 2019 of Rs.103 lakh crore. It consists of more than 6500 projects across sectors and is classified as per their size and stage of development. These new projects will include housing, safe drinking water, access to clean and affordable energy, healthcare for all, world class educational institutes, modern railway stations, airports, bus terminals, metro and railway transportation, logistics and warehousing, irrigation projects, etc. The National Infrastructure Pipeline envisions improving the ease of living for each individual citizen in the country. It also will bring in generic and sectoral reforms in development, operation and maintenance of these infrastructure projects, information projects.

Project finance for long-term infrastructure projects is based upon a complex financial structure than industrial projects where project debt and equity are used to finance the project. Usually, a project financing scheme involves a number of equity investors, known as sponsors, as well as a syndicate of banks which provide loans to the operation. The loans are most commonly nonrecourse loans, which are secured by the project itself and paid entirely from its cash flow, rather than from the general assets or creditworthiness of the project sponsors. The financing is typically secured by all of the project assets, including the revenue-producing contracts. Project lenders are given a lien on all of these assets, and are able to assume control of a project if the project company has difficulties complying with the loan terms. Generally, a special purpose entity is created for each project, thereby shielding other assets owned by a project sponsor from the detrimental effects of a project failure. As a special purpose entity, the project company has no assets other than the project. Capital contribution commitments by the owners of the project company are sometimes necessary to ensure that the project is financially sound. Project finance is often more complicated than alternative financing methods. It is most commonly used in the mining, transportation, telecommunication and public utility industries.

It is now well recognized that a country's development is strongly linked to its infrastructure strength. Infrastructure helps in determine country's ability to expand trade, cope with population growth, and reduce poverty and a host of other factors that define economic and human development. Good infrastructure raises productivity and lowers production cost, but must also expand fast enough to accommodate growth. The precise link between infrastructure and development has been subject to extensive debate.

The main reason for a shift towards private infrastructure is the growing dissatisfaction with the public ownership monopoly and provision of infrastructure facilities. Fiscal constraints faced by the governments and technological developments are other factors which have favoured increased private participation.

□ Technology developments have reduced the natural monopoly characteristics that have allowed unbinding private entry and competition into many infrastructure services. Technology developments in many cases have helped to create more competitive pressures.

□ Contract based relationship (e.g. Build-Operate-Transfer, Build- Own- Operate - Concessions) have allowed private entry even within the existing regulatory network but with minor modifications.

Also, the private sector entry often sets up a pressure for further regulatory changes and sometimes competition may mitigate the need for close regulation. Private financing is expected to ease the burden of infrastructure borne by the government.

INDIAN EXPERIENCE IN INFRASTRUCTURE FINANCE

Recently, banks have been very shy and slow in disbursing funds. With respect to infrastructure projects, the Conditions Precedent (CP) to disbursements stipulated by banks is quite stringent. Despite completing all CPs, some of the banks are not disbursing funds, citing liquidity and market conditions. In case of new projects, banks are hesitant in taking up fresh exposures because of the following:

- Increase in cost of funds and consequent charging of higher rate of interest for infrastructure projects, say over 15%. At this interest rate, the infrastructure projects may not be viable.
- RBI prescribed group exposure ceilings
- Asset-liability mismatches

The significant weakening of the Indian Rupee and the volatility in the Foreign Exchange markets has also caused a level of distress for financing infrastructure projects.

The following are the characteristics of project financing in Infrastructure projects:

- A separate project entity is created that receives loans from lenders and equity from sponsors. The components of debt are very high in project financing. Thus, project financing is highly leveraged financing.
- The project funding and all its other cash flows are separated from the parent company's balance sheet.
- Debt services and repayments entirely depend on the project's cash flows. Project assets are used as collateral for loan payments.
- Project financiers' risks are not entirely covered by the sponsor's guarantees.
- Third parties like suppliers, customers, government and sponsor's commit to share the risk of the project.

Project financing is most appropriate for those projects, which require large amount of capital expenditure and involve high risk. It is used by companies to reduce their own risk by allocating the risk to a number of parties. It allows sponsors to:

- Finance large project then the company's credit and financial capability would permit.
- Insulate the company's balance sheet from the impact of the project.
- Use high degree of leverage to benefit the equity owners.

MAIN TYPES OF PROJECT FINANCING ARRANGEMENTS

(a) The Build-Own-Operate-Transfer (BOOT) Arrangement

The Build-Own-Operate-Transfer (BOOT) is essentially an extension of the project financing concept. It is a special financing scheme, which is designed to attract private participation in financing, constructing and operating infrastructure projects. In BOOT scheme, a private project company builds a project, operates it for a sufficient period of time to earn an adequate return on investment, and then transfer it to the host government or its agency. BOOT projects have been implemented or a rein the process of being implemented in many developing countries.

(b) Build-Own-Operate (BOO) Arrangement

The issue of "transfer" (the T in BOOT projects) is ambiguous because most of the BOOT projects under operation or construction have the transfer dates quite far away and, therefore, they are not a real concern as yet.

Public Private Partnership (PPP)

Infrastructure shortages are proving a key constraint in sustaining and expanding India's economic growth and ensuring that all Indians are able to share in its benefits. However, the scope for making improvements on this scale is fundamentally constrained by the state of public finances.

Responding to this challenge, the Government of India is actively promoting the expansion of Public Private Partnership (PPP) activities across all key infrastructure sectors including highways, ports, power and telecoms. To date, various PPP models have been tried in India, including public contracting; passive public investment

(equity, debt, guarantee, grants); joint ventures; and long-term contractual agreements. Regardless of the model pursued, however, the overwhelming consensus is that PPPs are the primary means by which the Government of India will seek to overcome the 'infrastructure deficit'.

There is no widely accepted definition of a Public Private Partnership (PPP). It can be understood perhaps more simply as a method of "infrastructure financing." In broad terms, Infrastructure finance projects enable public bodies such as governments or municipal authorities to raise money quickly and also access knowledge for the timely and successful delivery of public services. In many countries, PPPs are now a central feature of ongoing efforts to modernize public services and infrastructure.

Advantages of PPP

- ☐ Help the participating State to implement PPP schemes effectively and efficiently
- ☐ Enhance capacity of PPP cells in participating entities to prepare, evaluate and appraise PPPs in infrastructure.
- ☐ Significantly improve monitoring of overall progress in PPPs in infrastructure at both central and state levels through well-knit databases.
- ☐ Increase awareness among potential private sector partners about the project cycle of PPP projects in infrastructure and the expectations of Government with respect to value for money.
- ☐ Over the long term, an increase in private sector participation in infrastructure development and management throughout the country. The most important advantage of public private partnership is to creation of value for money.
- ☐ Competition:

Generally the benefit of introduction of competition to an area which is normally dominated by public sector monopolies are: lower prices, greater innovation, increased investment and better service. Other benefits of PPP include

- ☐ Cost efficiencies:
- ☐ Reduction on the public treasury PPP help to reduce the capital demands on the public treasury for infrastructure development.
- ☐ Improved cost calculation:

Because of the PPP, improved cost calculations will result the sunk cost, cost which the government isn't used to take into account when making cost estimates, will become visible.

Limitations of PPP

1. Higher Transaction Cost:
2. Higher Capital Cost:
3. Insecurity:
4. Inefficiencies:
5. Culture Gap:
6. Short term rigidities:
7. Hold-up problem

The Role of PPP and Recent Experience

As per a World Bank financed and DEA commissioned study by Price water house Coopers, in the last 10 years a total of 227 PPP infrastructure projects were found to have achieved financial close. Furthermore, PPP projects in India clearly show a sharp increasing trend in the past 10 years. Out of the 227 PPP projects, more than 117 projects have achieved financial close in the last three years. Road sector which forms more than 81% of the total projects by number accounts for only 54% of the total projects by value. Port and Airport projects which form 8.4% and 1.8% respectively by number constitute 21% and 17.2% respectively of the pie by value. Western region followed by Southern region dominates both in terms of number and value of projects

CONCLUSION - EMERGING ISSUES

Indian economy has been experiencing unprecedented growth in almost all sectors. Over the years, Government of India has been providing infrastructure through budgetary provisions. This led to inadequate public expenditure on infrastructure, leading to significant deficit in the physical infrastructure, thereby hindering economic development. In the scenario of Budget 2020 it is difficult for the government to manage infrastructure financing alone, hence, they opened the door for private sector. Public Private Partnership has become a catchword which is must for countries inclusive growth. Both the government and private players have realized the virtue of joining hands for mega infrastructure projects. Mobilizing money from the capital market has become easier. In any PPP mode, while the private sector is responsible for designing, financing, building, and operations of the services, the public sector provides a legislative frame work and institutional support.

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TO STUDY THE IMPACT OF ABSENCE OF JOB SECURITY ON COLLEGE TEACHERS IN MUMBAI

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ABSTRACT

Decades ago, teaching was considered as a very hassle free and low stress occupation but over the past few years, it has turned out to be one of the most stressful professions. The paramount role of the educators in the education of the child makes it imperative for researchers to study all the aspects related to it. There is no specific study that relates to occupational stress among teachers and that too in the geographical limitations of the city of Mumbai which is the educational hub of India with the largest number of affiliated colleges in the fold of the University of Mumbai. Also changing policy framework of the higher education sector in the country raises a number of doubts in the minds of teachers about their career prospects, which ultimately result in stress. This study is meant to determine the impact of absence of job security as an occupational stressor on the college teachers with special reference to Mumbai.

Keywords: Occupational Stress, College Teachers, Absence of Job Security

INTRODUCTION

The role of a teacher is extremely important for the society and the world at large. In this ever-changing era, teaching has become a very challenging occupation. The job demands constant learning, acquisition of new skills, understanding technical expertise, knowledge of the surrounding and an adapting behaviour. Such a demanding job consumes a lot of a teacher's personal life. While this being true, if the teachers are stressed due to absence of job security, they may not be able to provide quality education which puts the future of our country's youth in jeopardy. A similar study by Dr. Pratap Singh and Sangeetha Rani (2015) in Haryana had concluded that stress has become a contemporary issue, which must be dealt with promptly both at the college level and the university level. Mumbai University itself is currently affiliated with 711 colleges. Many other autonomous standalone colleges in Mumbai and the University employ more than 10,000 teachers. Hence it is of vital importance to understand the level of impact of this occupational stressor.

OBJECTIVES OF THE STUDY

- To understand occupational stressors
- To identify absence of job security as an occupational stressor for college teachers in Mumbai.
- To study the impact absence of job security across the varied demographic factors of college teachers in Mumbai.
- To suggest measures to cope with the impact for the teachers and the university.

RESEARCH METHODOLOGY

The data has been collected through primary and secondary sources. The primary data has been collected through an objective questionnaire sent to teachers teaching across multiple disciplines in various capacities (including permanent, visiting and contractual faculty) in the aided as well as the unaided courses in colleges across Mumbai. The secondary data has been collected through various books, journals, online blogs, publications, magazine articles and newspapers. Cross tabulation and Chi square test have been used to analyse, understand and interpret the data.

OCCUPATIONAL STRESS AMONG TEACHERS

Occupational stress involves stress caused at work or due to work. Various situations at work can create an unpleasant or uncomfortable environment leading to stress. Other than environment, other elements related to job can also turn out to be a stressor. According to Selye (1974) occupational stress is when work related factors that interact with an individual's physiological or psychological situation and probe them to act differently. He concluded that prolonged stress or lingering stress endangers the level of efficacy of all individuals including the teachers. Later in 1993 he had analysed that relationship of a subject with all its superiors, peers and subordinates is extremely vital for a good health of the organization and all its employees. Similar factors are responsible for the climate within the organization. Structure of the organization rules the way the organization runs. Career Development could be related to fear of job loss, lack of growth opportunity, progression of peers despite having same experience and qualification, obsolescence of skills and lack of time to learn new skills.

Other than these factors, there are in numerous personal stressors which can cause to disrupt the professional life of the subject

ABSENCE OF JOB SECURITY - OCCUPATIONAL STRESSOR

Teachers as working professionals who are employed on part time basis or contractual basis or on clock hour basis are usually worried about the higher probability of them losing jobs compared to the full time or permanent employees. **Cartwright and Cooper (1997)** determined six vital sources of occupational stress. These factors included intrinsic factors, job role, organizational/professional relationships, factors contributing to career development, climate and structure organization and other personal pressures. The intrinsic factors consisted of workload, type of technology in use, commute time, working hours or conditions. The role in the organization was comprehended as job security, clarity of job role, no excessive expectations and few other factors. As per the study, job security played the most vital role among the factors.

ANALYSIS AND INTERPRETATION

The effect of Lack of job security as an occupational stressor has been studied across various demographic factors of the respondents. These demographic factors include age, gender, educational qualification and annual income.

Table 1: Displays the relationship Absence of Job Security with Gender of the respondents

Gender Based Distribution								Total
			SD	D	N	A	SA	
Gender	Female Male	Count	7	22	1	36	48	114
		Count	6	5	1	26	28	66
Total		Count	13	27	2	62	76	180
		% of Total	7.20%	15.00%	1.10%	34.40%	42.20%	100%

Table 2: Displays the relationship of Absence of Job Security with the Age of the respondents

			Age Bracket of Respondents					Total
			SD	D	N	A	SA	
Age	21-30	Count	2	5	1	20	43	71
	31-40	Count	6	10	0	25	23	64
	41-50	Count	4	9	1	10	8	32
	51 and Above	Count	1	3	0	7	2	13
Total		Count	13	27	2	62	76	180
		% of Total	7.20%	15.00%	1.10%	34.40%	42.20%	100.00%

Table 3: Displays the relationship of Absence of Job Security with the Annual Income of the respondents

			Annual Income					Total
			SD	D	N	A	SA	
Annual Income	< Rs. 1 Lakh	Count	0	0	0	7	14	21
	Rs. 1-3 Lakhs	Count	2	6	1	15	35	59
	Rs. 3-5 Lakhs	Count	3	8	1	9	17	38
	> Rs. 5 Lakhs	Count	8	13	0	31	10	62
Total		Count	13	27	2	62	76	180
		% of Total	7.20%	15.00%	1.10%	34.40%	42.20%	100.00%

Table 4: Displays the relationship of Absence of Job Security with the Educational Qualification

			Educational Qualification					Total
			SD	D	N	A	SA	
Educational Qualification	PG	Count	1	6	0	16	45	68
	M.Phil or M.Ed	Count	2	5	0	22	20	49
	PhD	Count	7	9	1	14	7	38
	Others	Count	3	7	1	10	4	25
Total		Count % of Total	13 7.20%	27 15.00%	2 1.10%	62 34.40%	76 42.20%	180 100.00%

OBSERVATIONS

- On studying the relationship between gender and the factor Absence of Job Security, it was observed that in total 76.6% (SA+A) considered it to a factor causing stress at work. Within gender, more than 70% of female and 80% of the male respondents consider it a factor causing stress.
- Out of the total respondents, more than 75% (SA+A) of the respondents find that Absence of Security is an occupational stressor. The respondents in the age group 21 to 30 years and 31 to 40 years agree have the same opinion.
- Respondents with income level beyond 5lakhs do not consider job security to a stress-causing factor. There is a high majority among respondents in all the other three-income groups.
- The cross tabulation of the educational background of the respondents with Absence of Job security as a potential occupational work stressor. 75% of the respondents with PG degree consider it a stressor while mere 8% of Other Professional degree holders do not consider job security to be a stress-causing factor.

CONCLUSION

After analysing the data, it is eminent that College teachers across different age brackets, genders, belonging to different income groups consider lack of job security to be an important occupational stressor. Universities and institutes must work towards handling this insecurity the teachers face. Mumbai University must make better rules and policies which grants permanent job to teachers after a certain amount of experience for teachers across all disciplines. Better pay grades must be given for contractual teachers as well teach as for teachers hired on clock hour basis. College management must find a way to absorb teachers who have been on contract with the college for more than two years permanently onto their payroll. University should provide guidance and groom the skills of prospective teachers and teachers who have been affiliated with the colleges for many years and yet haven't received a permanent job. Unified guidelines must be issued by the university to the colleges regarding the teachers to be hired including their educational qualification, teaching experience and skill in the desired discipline. Teachers with specialization in a particular subject must be given the job to teach the same subject or field, this will help them hone their skills, increase their chances at getting a permanent job.

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UNDERSTANDING DIGITAL STORAGE: FROM PRODUCTS TO PLATFORMS

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ABSTRACT

Nowadays all the companies irrespective of the domain and size (either by area or personnel), IT Infrastructure is needed for progress in this competitive era. And for this dedicated Server Room has to be present along with all the necessary equipment and servers such as File Server, Mail Server, Database Server, Modems, Routers, QPS (Query per Second to identify the load of the server), Switches, Internet Services and to look after all these, Maintenance Engineers are needed for daily monitoring.

For making the above scenario possible, companies need to spend a lot on it and to avoid such heavy spending on it, Cloud Computing came into existence.

Keywords: Cloud Computing, SaaS, PaaS, IaaS

1) INTRODUCTION

History

- Concept developed in 1950 at IBM called as RJE (Remote Job Entry Process).
- In the year 2006 Amazon delivered first public cloud service called AWS (Amazon Web Services).

Definition: Cloud Computing means storing and using data and programs over the Internet instead of your computer's hard drive. The **cloud** is just a representation for the Internet.

The services are provided and consumed over the Internet and are charged for by the **cloud** customer on an as-needed or pay-per-use business model.

In other words, we can say that Cloud is something, which is present at remote location and it provides the services over network, which can be either public or private (WAN, LAN or VPN). Various applications such as e-mail, web conferencing, customer relationship management (CRM), all run in cloud.

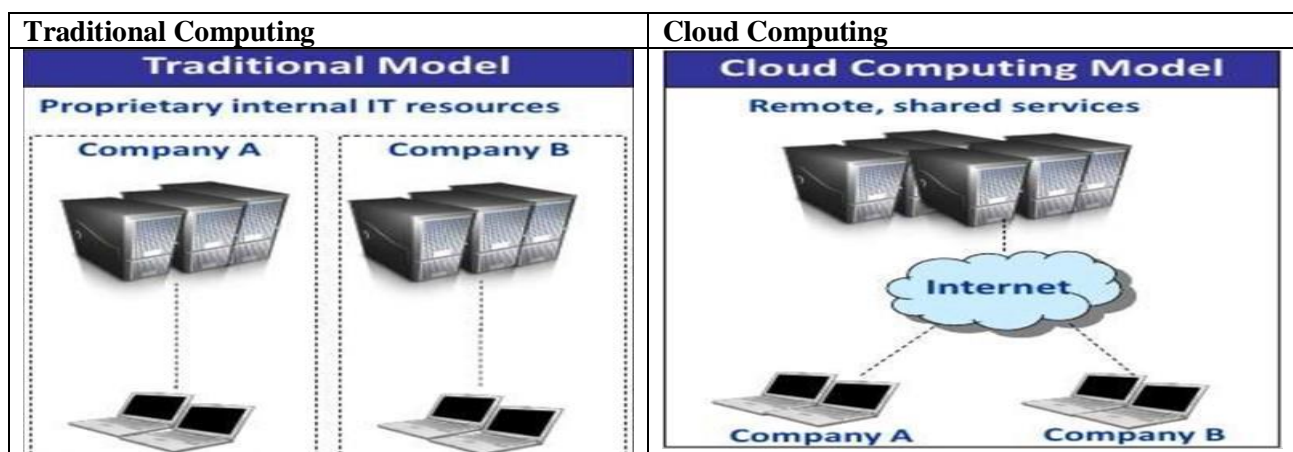
2) Why Cloud Computing is needed:

Traditional Computing method:

- Need to own the desktop/s and to store the data need to be owing personal server.
- Infrastructural expenditure like server cost, rent, admins to take care of server/s.
- Operational expenditure like salaries of employees maintaining the server, electricity charges, cooling charges for server, frequent updation of hardware and software.

Benefits of implementing Cloud Computing:

- Location
- Availability
- Accessibility
- Cost



3) Implementation of services and challenges faced:

Common Examples of SaaS, PaaS, & IaaS

Platform Type	Common Example
SaaS	Google Apps, Dropbox, Salesforce, Cisco WebEx, Concur, GoToMeeting
PaaS	AWS Elastic Beanstalk, Windows Azure, Heroku, Force.com, Google App Engine, Apache Stratos, OpenShift
IaaS	DigitalOcean, Linode, Rackspace, Amazon Web Services (AWS), Cisco Metapod, Microsoft Azure, Google Compute Engine (GCE)

IaaS: Infrastructure as a Service

- Prepared of extremely scalable and programmed computer resources.
- Completely self-service for accessing and observing computers, networking, storage, and other services.
- Makes businesses to buy resources on-demand and as-needed instead of owing it by purchasing.

Limitations using IaaS

- Security
- Legacy systems operating in the cloud
- Internal resources and training
- Multi-tenant security

PaaS: Platform as a Service

- While using applications software, it delivers certain cloud components for execution.
- Helps in creating customized applications for developers by providing a framework.
- Helps the developers to manage applications while servers, storages and networking managed by enterprise or third-party provider.

Limitations using PaaS

- Data security
- Integrations
- Vendor lock-in
- Customization of legacy systems
- Runtime issues
- Operational limitation

SaaS: Software as a Service





- Known as cloud application services which symbolize the common utilization option for businesses in the cloud market.
- Uses an internet to provide applications, which are accomplished by a third-party vendor, to its users.
- Need not to install or download any other software to run majority of its applications as it can be executed using web browser/s.

Limitations using SaaS

- Interoperability
- Vendor lock-in
- Lack of integration support
- Data security
- Customization
- Lack of control

- Feature limitations
- Performance and downtime

Summary of Key Differences:

On Premises 	Infrastructure as a Service 	Platform as a Service 	Software as a Service 
Applications	Applications	Applications	Applications
Data	Data	Data	Data
Runtime	Runtime	Runtime	Runtime
Middleware	Middleware	Middleware	Middleware
OS	OS	OS	OS
Virtualization	Virtualization	Virtualization	Virtualization
Servers	Servers	Servers	Servers
Storage	Storage	Storage	Storage
Networking	Networking	Networking	Networking

Managed by Us	Managed by Others
---------------	-------------------

IaaS vs PaaS vs SaaS			
	Infrastructure as a Service	Platform as a Service	Software as a Service
Services model:	Provides virtualized computing resources over the internet.	Delivers tools necessary for application development over the internet.	Hosts software and makes them available for clients over an internet.
Implemented on:	Server storage network OS & Middleware packaged software.	Server storage network OS & Middleware.	Server storage network.
Provides access to:	resources such as virtual storages (like cloud, drive, etc.), virtual machines (VMWare etc.)	runtime environments, developments & deployment tools for applications.	Software as a service to end users.
Used by:	Network Architects	Developers	End Users

CONCLUSION

- To implement the cloud computing globally needs standardized methods and technical solutions which makes stakeholders to assess privacy risks and gives adequate protection levels.
- As per business needs, privacy should be utmost priority for cloud providers before providing different services.
- But it requires involvement of all stakeholders to cover multidisciplinary approaches which would be useful all areas of human society.
- Privacy standards can be of crucial stage in acceptance of cloud services by encouraging social concern and addressing confidential challenges.

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