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VOLUME - VIII, ISSUE - 1 - JANUARY - MARCH - 2019
AJANTA - ISSN 2277 - 5730 - IMPACT FACTOR - 5.5 (www.sjifactor.com)

13. ZUMBA: A Top- Notch Workout

Ms. Arti Bagul

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Abstract

As an alternate to the traditional approach to physical exercise, new kinds of organized physical activity have been developed designed to engage huge segments of the population. Among all, Zumba fitness is very popular, with a growing number of participants. Zumba is an exercise fitness program that targets lots of various muscle groups at once for total body toning & boosts your heart health. You not only get aerobic benefits (it really gets your heart rate up), but also get anaerobic benefits – the kind that help you to maintain a good cardiovascular respiratory system. Apart from its heart-health benefits, Zumba delivers a workout for the whole body. Zumba also plays very important role in overcoming stress. As we know stress is a part of day to day life and it is a feeling of being under mental & emotional pressure. It is caused by various reasons. Therefore Zumba dance is a form of cardiovascular exercise that aids in improving mood and the energy level of an individual through the secretion of hormones that induce stress release such as norepinephrine, serotonin and dopamine. The aim of this research paper is to study the positive effects of zumba on health & how zumba helps to manage stess. This paper also highlights why zumba is considered as coporates wellness program.

Keywords: Zumba fitness, Stress, dance, exercise, Health.

Introduction

Zumba is becoming a global dance fitness activity to reduce lifestyle ailment epidemic . It has a mixture of popular entertaining music, different dance styles and aerobic exercises which improves the health of all age groups. It is one of the best popular exercise crazes in latest years, and with good reason! There are several health benefits of zumba, which includes its capacity to burn calories, work out the whole body, boost the metabolism, increase endurance, lift mood, help coordination, and improve confidence.

What is Zumba?

Zumba is an aerobic fitness program using movements inspired by various styles of Latin American dance and is usually performed to Latin/American dance music. Zumba is a workout combining cardio, muscle conditioning, balance and flexibility. "Zumba" is a made up of 21stcentury word. Zumba was founded in October 1999. It was created by Colombian dancer

AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION RESEARCH JOURNAL (AMIERJ)

A Peer Reviewed Multidisciplinary Journal

ISSN: 2278-5655

SJIF Impact Factor 6.236

Volume–VIII, Special Issues–XI

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STUDY OF WOMEN WELFARE SCHEMES W.R.T PRADHAN MANTRI UJJWALA YOJANA IN 'THANE DISTRICT

Ms. Arti Bagul, Mr. Ameya Kulkarni, Ms. Rashmi Shetty,
KS's Manjunatha College of Commerce, Thakurli East, Mumbai

Abstract

After post-independence the empowerment of women is one of the crucial issues in the process of growth of countries and all over the world. Women constitute about half of the total population of country but they suffer from many difficulties as compared to men in terms of literacy rates, labour participation rates earnings. Also there are many loopholes within our system which should be highlighted by the media and the flaws as well as areas must be reported where rigorous steps need to be taken to reach out to sickened sections. All the twigs of media whether Print, Electrical or Digital can work for this cause by creating awareness Also to encounter these social issues many different governments in India are taken prominent step at central and state level. But one of the major issues that are facing by women in India are they are not getting sufficient amount clean cooking fuel in there house. Due to this problem many of the women are facing problem like Non-Communicable disease such as heart diseases, stroke, Lung Cancer, Burning of Eyes Etc. and also creates air pollution. This problem is majority takes places in rural areas and people who belong to Below Poverty Line (BPL). Therefore to encounter this problem hon'ble Prime Minister Narendra Modi has launched "Pradhan Mantri Ujjawala Yojana" on 1/May/2016 from 'Ballia' in Uttar Pradesh. The intension of launching this scheme to supply clean cooking fuel to rural area people and Below Poverty line People (BPL). It is been discussion in the said paper about Pradhan Mantri Ujjawala Yojana which is about welfare schemes launched by government of India for betterment women in India and it is observe the positive impact on BPL women in state of Maharashtra with special reference to "Thane District" and all changes has been found and noted.

Keywords- *BPL, LPG, SUBSIDY, OMCs,*

Introduction -

Pradhan Mantri Ujjwala Yojana is an aspiring social welfare scheme of Narendra Modi Government launched on 1st May 2016 from Ballia in Uttar Pradesh. Under the PM Ujjwala Yojana, the government aims to offer LPG connections to BPL households in the Nation. The Scheme is focused at replacing the unclean cooking fuels mostly used in the rural India with the clean and more efficient LPG (Liquefied Petroleum Gas) . The spread of LPG cylinders has been predominantly in the urban and semi urban regions with the coverage generally in middle class and wealthy households.

But there are severe health hazards linked with cooking based on fossil fuels. There are about 5 lakh deaths in India alone due to unclean cooking fuels as per the estimates of WHO. Most of these premature deaths has taken place due to non-communicable diseases such as heart disease, stroke, chronic obstructive pulmonary disease and lung cancer. Indoor air pollution is also blameable for a major number of acute respiratory illness in young children. Providing LPG connections to BPL families will assure universal coverage of cooking gas in the nation. This measure will empower women and safeguard their health. According to Socio-Economic Caste census (SECC)-2011 Database, BPL is person /household who suffers from at least one deprivation. While issuing the new connections to BPL families, importance would be given to the States which have lower LPG coverage (compared to the national average) as on 1st Jan 2016.

The Scheme offers a monetary support of Rs.1600 for each LPG connection to the BPL households. The

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administrative cost of Rs.1600 per connection, which includes a cylinder, pressure regulator, booklet, safety hose, connection charges etc. would be borne by the Government. The Oil marketing companies [OMCs] would offer an option for the new consumer to opt EMIs, if she so wishes, to cover the cost of a cooking stove and first refill. The OMCs may recover the EMI amount from the subsidy amount due to the consumer on each refill. The scheme will cover BPL people under all forms of distributorship and for various sizes of cylinders {like 14.2 kg, 5 kg , etc.) depending of the field situation. Benefits under Pradhan Mantri Ujjwala Yojana has been stretched to people of all Hilly States including NE states by treating them as 'Priority states'. This step will efficiently address the problems faced by BPL people living in the States of Jammu and Kashmir, Uttarakhand , Arunachal Pradesh , Sikkim , Assam , Nagaland , Manipur , Himachal Pradesh, Mizoram, Meghalaya and Tripura in accessing LPG for cooking purposes.

Review of Literature -

(1) According to Associate Professor N Ahmad, Shalaghya Sharma, Anjani k Siingh in there research paper on Pradhan Mantri Ujjwala Yojana (PMUY) Step towards Social Inclusion in India said that Pradhan Mantri Ujjwala Yojana (PMUY) is very vital step taken by government of India regarding free LPG connection to every BPL household. This scheme helps the poor people to improve the standard of living and gives relief from unclean cooking fuel which content fossil fuel of 41 % which leads to severe diseases. Therefore Pradhan Mantri Ujjwala Yojana (PMUY) helps to give to connection of LPG Cylinder to BPL People which empowered the healthy living in the society.

(2) According to Professor Raman in his research paper on Pradhan Mantri Ujjwala Yojana Issues and challenges mentioned that India is having second largest huge amount of population of i.e 121.08 crore after china and which is approximately about 17.7% of total world's population. According to report of planning commission 21.9 % people i.e 2697.8 lakhs of Indian population lives below poverty line. That means many of the people are not having proper LPG connection at their home which causes many harmful diseases to women. Therefore Pradhan Mantri Ujjwala Yojana (PMUY) creates an historic an opportunity to BPL and provide LPG Connection to deserving ones. This scheme will lead to reduction of air pollution and provide opportunity for employment also it improves quality of life of poor households as well as it also improves status of empowerment in women.

Methodology Used -

(A) Use of Primary Data - Primary Data is collected by actual visits to Below Poverty line People in Thane District.

(B) Use of Secondary Data - Use of websites, and Reference Books.

Objective of Paper -

(1) To analyze primary data collected with reference to Below Poverty line People in Thane District.

(2) To discuss the finding of primary data collected.

Hypothesis -

After Subscription of LPG Cyclinder under Pradhan Mantri Ujjwala Yojana by Below Poverty Line People it is showing positive impact on their life.

Detail Description of Objective -

(1) To analyze primary data collected with reference to Below Poverty line People in Thane District -

The intension of research is to analyze and study the impact of Pradhan Mantri Ujjwala Yojana on Below Poverty Line People in thane district. The primary research has been done with sample size of 100 respondents of Below Poverty Line People in thane district thought structured questionnaire also secondary data is has been collected from official website of pmujjwalayojana.com, Books and published research paper.

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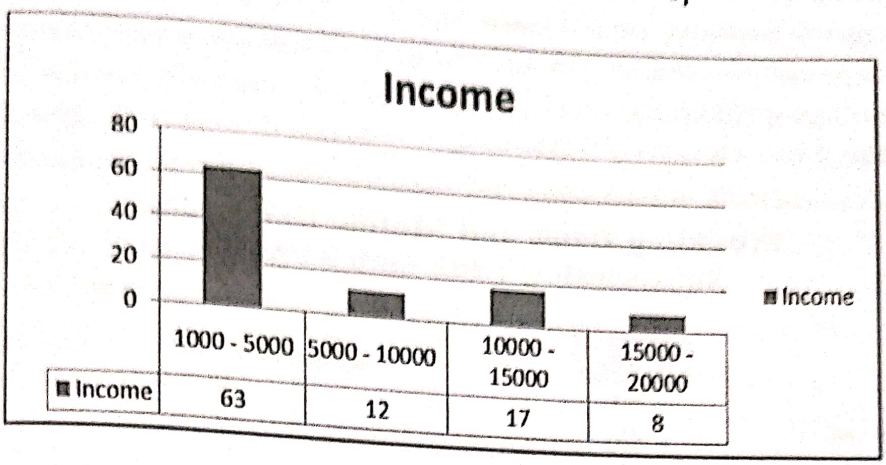
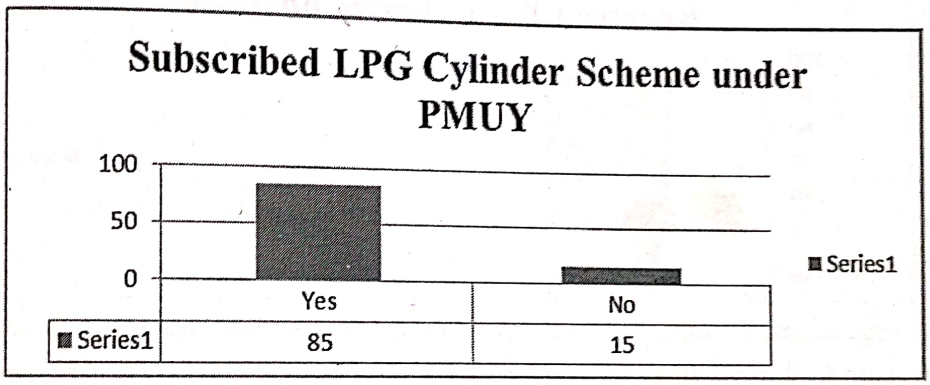
(Q.1) What is your income of annual year.
[1000 - 5000 = 63, 5000 - 10000 = 12, 10000 - 15000 = 17, 15000 - 20000 = 8]



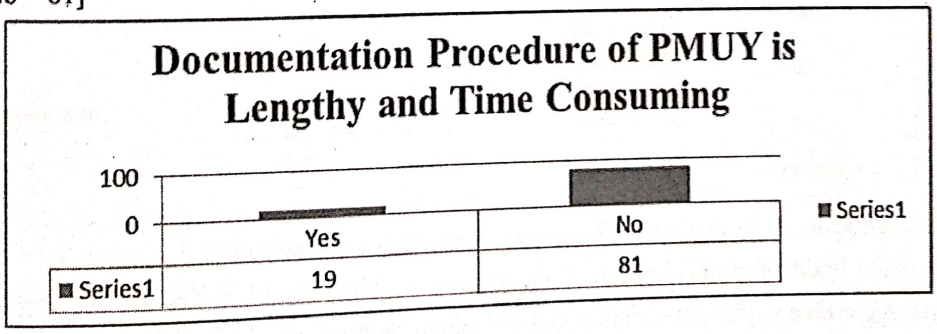
Out of 100 respondents, 63 respondents are having income between Rs 1000 - Rs 5000 Per Year, 12 respondents are having income between Rs 5000 - Rs 10000 Per Year, 17 respondents are having income between Rs.10000 – Rs.15000 Per Year, 8 respondents are having income between Rs. 20000 – Rs. 30000 Per Year.

(Q.2) Did you subscribed LPG Cylinder Scheme under Pradhan Mantri Ujjwala Yojana.
[Yes = 85, No = 15]



Out of 100 respondents, 85 respondents are saying yes and they have subscribed the LPG Cylinder under Pradhan Mantri Ujjwala Yojana Scheme and 15 respondents are saying no and they do not subscribed LPG Cylinder under Pradhan Mantri Ujjwala Yojana scheme yet.

(Q.3) Do you feel documentation procedure of Pradhan Mantri Ujjwala Yojana is lengthy and Time Consuming.
[Yes = 19, No = 81]



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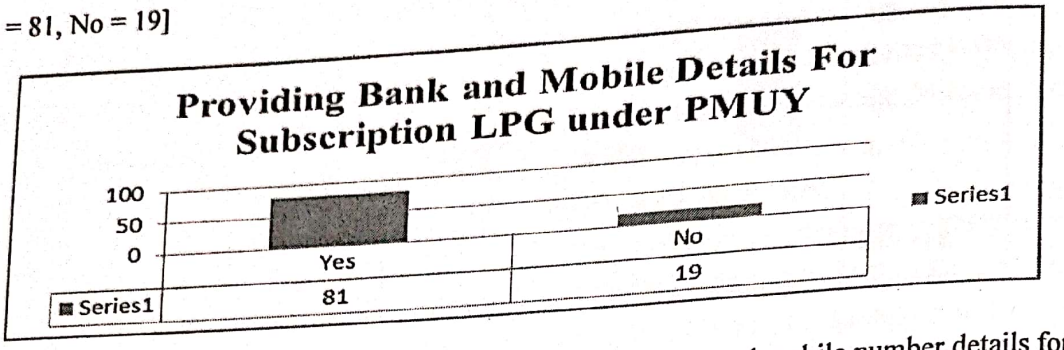
Out of 100 respondents, 81 respondents don't feel that documentation procedure under Pradhan Mantri Ujjwala Yojana is not lengthy and time consuming and 19 respondents feel that documentation procedure under Pradhan Mantri Ujjwala Yojana is lengthy and time consuming.

(Q.4) Did you provide your necessary bank details and mobile number for subscription of LPG Cylinder under Pradhan Mantri Ujjwala Yojana.

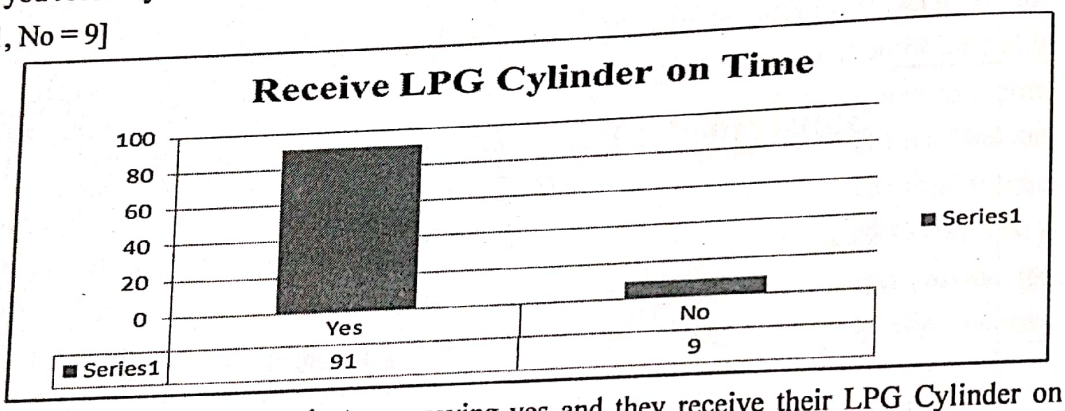
[Yes = 81, No = 19]



Out of 100 respondents, 81 respondents have given their bank details and mobile number details for subscription of LPG cylinder under Pradhan Mantri Ujjwala Yojana and 19 respondents has not given their bank details and mobile details for subscription LPG cylinder under Pradhan Mantri Ujjwala Yojana.

(Q.5) Did you receive your LPG Cylinder on time after subscribing under Pradhan Mantri Ujjwala Yojana.

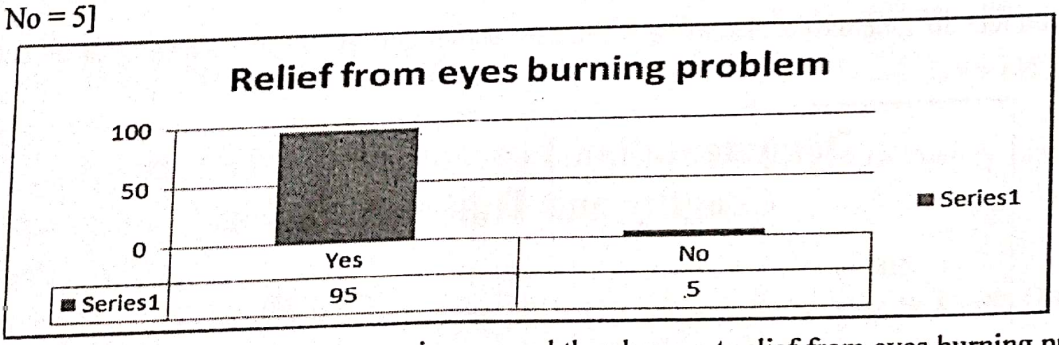
[Yes = 91, No = 9]



Out of 100 respondents, 91 respondents are saying yes and they receive their LPG Cylinder on time after subscription under Pradhan Mantri Ujjwala Yojana and 9 respondents are saying no and they are not received their LPG Cylinder on time after subscription under Pradhan Mantri Ujjwala Yojana.

(Q.6) After purchasing of LPG Cylinder under Pradhan Mantri Ujjwala Yojana do you get relief from eyes burning problem.

[Yes = 95, No = 5]



Out of 100 respondents, 95 respondents are saying yes and they have get relief from eyes burning problem after subscription under Pradhan Mantri Ujjwala Yojana and 5 respondents are saying no and they don't get relief from eyes burning problem after subscription under Pradhan Mantri Ujjwala Yojana

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Conclusion –

The government has initiated some really worthy schemes for Women. The day, when these schemes and programmes will reach each and every corner of our country, then our developing country will arise as a developed and wealthy nation. Such kind of schemes help in reducing pollution. The Nation as a whole is benefiting due to decreased air pollution, clean environment & healthy society. It also improves the quality of life of poor households. From above we can conclude that the PMUY is a huge step towards social inclusion of poor people & such type of schemes has positive impact on economy and make life of BPL section easier.

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Dr. Swapnali Sunil Khairnar

Mr. Ameya Kulkarni

EFFECTIVE STRATEGIES FOR ECONOMISING TEACHING

Abstract:

There are inconsistent challenges at every level of teaching and training in the 21st century. We must reduce costs, increase student numbers and improve the quality. The important question is how we can personalise and customise teaching learning process and yet make it more effective and efficient. Current era is the era of virtual learning. Even primary and secondary education are digitizing too. In accordance with the law, the question arises: how to learn to organize as soon as possible and with as little hassle to learn more? There are no simple answers and prescriptions because any new learning is in some unique way. Several methods are developed in favour to lift the level of embracing knowledge. There are, of course, many ways to use new technologies for teaching and learning. However, especially e-learning activities are designed for efficiency. They are reusable. They improve more when they are employed. They involve other learners and readily available electronic resources. They can be used for participants who never meet or in combination with classroom activities or print-based distance learning. Combining other methods of learning teaching with e – learning, could be the key element for future sustainable success in economising teaching.

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There prevail various methods of teaching that are distinguished by many aspects like source of knowledge, thought process, level of pupil's active participation, etc. All these transforms the educational knowledge into a systematic and a specific teaching process. An explanation, a lecture or a description are widely used. Any teaching method is basically featured as the process of acquiring the educational objectives. Any method of teaching is a well-coordinated system of students learning activities and teacher's classroom activities that aim to achieve the objectives set by the teacher and followed by her students. If these teaching strategies are cost effective and are completed within the stipulated time or less than it then we can term these teaching strategies as economic teaching strategies.

A teacher with not much resources is constantly in the mode of searching the ways that will make her teaching more effective with less expenses by optimising the usage of available resources. If teachers need to make their teaching more effective, then more emphasis should be given to creative and cooperative teaching. Techers don't have to spend a lot to ensure that the classroom is getting what it requires.

The factors that can help to economise the teaching strategies are as follows:

Use of technology or integrating technology:

Technology can be used to minimise the cost of teaching-learning process as it caters to the needs of the learners anywhere and anytime. Email is free of cost which can be used along with many free and easy to use websites which aids the process of teaching and learning.

Today, educators realize that computer literacy is an important part of a student's education. Integrating technology into a course curriculum when appropriate is proving to be valuable for enhancing and extending the learning experience for faculty and students. Many faculties have found electronic mail to be a useful way to promote student/student or faculty/student communication between class meetings. Others use list serves or on-line notes to extend topic discussions and explore critical issues with students and colleagues, or discipline- specific software to increase student understanding of difficult concepts.

Explore maximum group task:

Cooperative learning groups are more fun for students and it saves money too. The values such as sharing, and caring are instilled in the students through it and students learn to value each other and respect each other's individuality. Group work upsurges their communication skills and life skills. Cooperative Learning is a systematic pedagogical strategy that encourages small groups of students to work together for the achievement of

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cooperative learning when, in fact, it is a separate strategy that encompasses a broader range of group interactions

such as developing learning communities, stimulating student/faculty discussions, and encouraging electronic exchanges. Both approaches stress the importance of faculty and student involvement in the learning process.

When integrating cooperative or collaborative learning strategies into a course, careful planning and preparation are essential. Understanding how to form groups, ensure positive interdependence, maintain individual accountability, resolve group conflict, develop appropriate assignments and grading criteria, and manage active learning environments are critical to the achievement of a successful cooperative learning experience.

Share with Co- Teachers:

Resources available in the institution can be effectively used by all teachers with mutual understanding and responsibility. All types of teaching aids, written materials, technology can be shared by teachers and reused as and when required.

Case Method:

Providing an opportunity for students to apply what they learn in the classroom to real-life experiences has proven to be an effective way of both disseminating and integrating knowledge. The case method is an instructional strategy that engages students in active discussion about issues and problems inherent in practical application. It can highlight fundamental dilemmas or critical issues and provide a format for role playing ambiguous or controversial scenarios. Case study model is a study of real or imaginary problem or event that is so structured and prepared in the best way for students. The problem can be presented to students in various ways: orally, text, video, etc. Students may be able to study selected cases individually, in pairs or team (in groups of three to six members or the whole class). Evaluation and monitoring of student progress must be carefully planned in such a mode and form of learning. The teacher assesses the progress of each individual and the group. With this goal in mind, the teacher constantly monitors the work group, provides feedback on progress and discreetly directs further work.

Active Learning:

Meyers and Jones (1993) define active learning as learning environments that allow students to talk and listen, read, write, and reflect as they approach course content through problem-solving exercises, informal small groups, simulations, case studies, role playing, and other activities - all of which require students to apply what they are learning. Many studies show that learning is enhanced when students become actively involved in the

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learning process. Instructional strategies that engage students in the learning process stimulate critical thinking and a greater awareness of other perspectives. Although there are

times when lecturing is the most appropriate method for disseminating information, current thinking in college teaching and learning suggests that the use of a variety of instructional strategies can positively enhance student learning. Obviously, teaching strategies should be carefully matched to the teaching objectives of a specific lesson and the expenses needs to be well-thought-out.

Distance Learning:

Distance learning is not a new concept. We have all experienced learning outside of a structured classroom setting through television, correspondence courses, etc. Distance learning or distance education as a teaching pedagogy, however, is an important topic of discussion on college campuses today. Distance learning is defined as 'any form of teaching and learning in which the teacher and learner are not in the same place at the same time'. Obviously, information technology has broadened our concept of the learning environment. It has made it possible for learning experiences to be extended beyond the confines of the traditional classroom. Distance learning technologies take many forms such as computer simulations, interactive collaboration/discussion, and the creation of virtual learning environments connecting regions or nations. Components of distance learning such as email, list serves, and interactive software have also been useful additions to the educational setting.

Dialogue culture:

Dialogue is, by definition, conversation between two people. The main difference between monologues and dialogues is in the main thought, in dialogue this thought is introduced and directed to everyone. The message or thought sent to others is packed in emotion, which requires two-way communication in the dialogue. This connection is established between people in dialogue; it is always organized and carried out with a purpose. In education, dialogues are always used and because of that they have become basic teaching methods. Its aim is to gain new knowledge, or to rebuild, establish or verify previous knowledge. Because of addressing the idea to someone and causing his reaction, exchange of opinions and discuss the talks, it makes possible to get to the truth, to the knowledge on the subject. It is the didactical value of dialogue. The best example of dialogue implementation lies in bought traditional and modern teaching methods.

The root of dialogue goes all the way back to ancient Greece and Socrates. Without dialogue the classic, even so the interactive teaching is unthinkable. Didactical and ethical

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values are very much obvious, but the crucial value is often hidden. Nowadays, the dialogue combined with interactive methods of teaching, are helping students to embrace the role and perspective of an active subjects. They need to explore, think, and confront each other, about different points of view, discuss about gained knowledge. Educational systems should pay more attention to teach student about tolerance in dialogues, how to express themselves

properly, how to hear, not just listen to everything that is addressed to them. In addition to that, the educational system must review and change the existing procedures for creating curriculums, so the dialogue could have time to develop in an encouraging and not stressful environment. Therefore, the dialogue culture would be reflected in the education as an effective strategy for economising teaching learning process.

Teamwork:

The team can be defined as a small group of people with complementary knowledge and skills, working together to achieve the objective, for which they are considered jointly responsible. Factors that are important for a team approach to the project are certainly in the first place, personal initiative, which largely creates the outcome of the task. Trust, cooperation and cost effectiveness are the qualities that are nurtured, learnt and improved. Working in teams can be effectively achieved in small groups as well as in large groups.

Small groups: There are from five to twenty students in the small group. Teachers often divide a large group (thirty students) into the small groups to use some of the strategies.

-The seminar as a teaching strategy is recommended to students who have already acquired certain independence. Here, it is expected that students exhibit the results of the study and exchange opinions with other students. It is desirable to have the students lead these educational activities; a speaker is included as an equal member of group

- Workshop is a simulation of a realistic situation with a view how to develop skills or strengthen some sensitivity to social problems. It is suitable as a strategy for linking theory with practice, and for verification of some theoretical assumptions. There are no observers, everyone is involved and the teacher acts as a member of the group. During the discussion, students present their ideas, their own experiences and opinions, stimulate some communication situations of everyday life, etc.

- Simulation as a strategy can be used as simulations of natural or technological processes and can serve as a simulation of social relations. It applies in cases where it is not possible to observe the process in real conditions, whether for reasons of danger, inscrutability, longevity, etc.

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Large groups: Large groups can be divided in:

- Lectures, speakers tend to systematize the content that students should learn or precedent to other teaching activities. For a successful presentation it is important that the teacher appropriately announces the goal, not to speak too long (depending on the objective and psychophysical maturity of students), to apply various techniques of visualization content (overhead projector, blackboard, posters, concrete objects, etc.), to use humour (anecdotes, cartoons, etc.), to have visual contact with the audience and to speak loudly. Lecturing classes will help in achieving educational goals with less expenses only if it is incorporated and meaningfully associated with other teaching strategies.

- Demonstration includes teacher explanation and independent exercise of all students. This strategy is important for the acquisition of skills and requires substantial involvement and patience of each presenter. It is important to show gradually the action, step by step, to encourage and monitor students' repetition and exercise activities

- Discussion is a suitable technique for activating the students when searching for the solution to a problem, taking personal views or expresses their own views on some issues. It is suitable as a strategy for expressing personal views and pointing out the unacceptable attitude of others as well as their change

- Videos can greatly enrich the educational process. Students can bring various parts of nature to which it is physically impossible to reach because they take place far away or in some very dangerous area or physically inaccessible parts, because they occur at a time when no school activities, because taking place too fast or too long, etc. In addition, through the video in the classroom can "lead" many professionals and artists. In any case, this attractive and effective form of media can significantly enrich the teaching communication, with adequate preparation and proper weighing scale at the time that such a strategy of studying and learning to be dedicated.

CONCLUSION

Teaching, as an organized process of learning and systematic adoption of knowledge and this means interaction of a teacher and a student which should in this process connect a common aim – development of students' potentials. Knowledge transfer is very effective when teachers use some of cost-effective methods to easily approach to students.

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teaching process are precious and they can show us the ways in which teaching should be improved. The need for further expert improvement of teaching in the respect of application of individual approach to work, application of interactive methods in work, maintaining positive communication with students, creating positive climate in the classroom, communicates with teachers and the local community and cost effectiveness. It is of great importance to use all technical development which offers opportunities to work with students as well on their advancements economically. It is necessary to differ from the traditional exchange of knowledge and to put emphasise on new methods and their effectiveness considering economised teaching.

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AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION RESEARCH JOURNAL (AMIERJ)

A Peer Reviewed Multidisciplinary Journal ISSN: 2278-5655

SJIF Impact Factor 6.236 Volume–VIII, Special Issues–VII

Department of Economics & Self Financing Department

Organized

Indian Bank Sponsored

One Day Multidisciplinary National Conference

On

"CHANGING PERSPECTIVES IN COMMERCE, MANAGEMENT, ECONOMICS AND TECHNOLOGY"

15th February, 2019

T.Z.A.S.P. Mandal's

Pragati College of Arts & Commerce, Dombivli (E),

D.N.C. Road, Dombivli (E), Dist. - Thane, Maharashtra- 421201

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IMPACT OF GST ON MICRO ENTERPRISE: A CASE STUDY ON AGARBATTI INDUSTRIES

Mr. Ameya Kulkarni, Mrs.Shreya Shetty
KS's Manjunatha College of Commerce, Thakurli

Abstract

In India multiple indirect taxes at Central and State level were exists with an impact of high prices and having cascading effect to tax payers. The indirect tax structure was reviewed and one nation one tax GST was launched on 1st July, 2017 by government of India. It is a great transformation in Indian economy and ensures transparency in indirect structure of tax system. In view of globalization India is emerging as major power in the world economy therefore GST meets all challenges of global environment such as it ensure automatic assignment of share of taxes between central and state government in the form of CGST, SGST, IGST. This type of tax reforms brings dynamic changes in economy for Micro, Small andMedium Enterprises(MSMEs). MSME's sector provides growth and development for Micro, Small, Medium enterprise and creates more opportunities for employment. It is been discussed in the said paper about the case study of "Agarbatti industries" which is at micro level and it has been observed that both positive and negative impact of GST after implementation and all changes has been found and noted. The paper tried to discuss problem faced by "Agarbatti industries" and still how they are managing their business after effects of GST.

Keyword -: *CGST, SGST, IGST, UTGST, MSMEs, GSTN*

Introduction -

Goods and Services Tax (GST) was implemented in India with effect from 1st July, 2017. GST is one of the biggest taxation reforms in India with the objective of integrating State economies. GST, the most historic indirect taxation reform and implemented with the aim of enhancing the overall growth of the Nation along with supporting the Make in India initiative. Goods & Services Tax regime of indirect taxes brought a single tax which was levied on supply of goods or services or both with concurrent jurisdiction of Centre and states. This led to bringing about amendments in the Constitution so that they may simultaneously levy and collect Goods & Services Tax. For implementation of GST the Constitution of India has been amended by the Constitution (One Hundred and First Amendment) Act, 2016 for this purpose. To bring out GST laws governing goods and services, Article 246A has been put to enable levy of tax on goods and services simultaneously both by Centre and states/ union territories.According Article 366 with clause (12A) defines the term 'Goods and Services Tax' as any tax on supply of goods, or services or both except taxes on the supply of the alcoholic liquor for human consumption. GST has been replaced with multiple taxes which is levied by central and state government such as Central Excise Duty, Services Tax, state level Value Added Tax (VAT), and Octroi charges etc. Therefore by implementation of GST it removes all cascading cumulative effectof multiple taxes. For the smooth conduct of GST program government of india has brought GST laws namely Central Goods and Service Tax (CGST), State Goods and Service Tax (SGST),Union Territory Goods and Service Tax (UTGST) and Integrated Goods and Service Tax (IGST) and GST (Compensation to states) act were passed by parliament and since been notified on 12/April/2017 (Except state of Jammu and Kashmir) and Union territory with legislature have passed their respected State Goods and Service Tax (SGST) The Economic integration of india has been completed on 8/July/2017 when state of Jammu and Kashmir also passed SGST Act and central government also CGST Act in state of Jammu and Kashmir.In India GST has four rate of tax structure i.e 5%, 12%, 18%, 28% with cess on sin goods and luxury items and 3% special rate on precious metals like gold. The

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threshold limit under GST is Rs 20 Lakhs for every suppliers of goods and services or both is required to obtain registration if his aggregate turnover ecceedsRs 20 Lakhs in a financial year. For special categories states (Except Jammu and Kashmir) enumerated in article 279A of the constitution the threshold exempted limit has been fixed at Rs 10 Lakhs. For Composition scheme threshold shall be Rs 1.5 crore after making necessary amendments in the act as decided in the 23rd meeting of GST council. This composition scheme is not available to inter-state suppliers, service providers (except restaurant service) and specified category of manufacturers. For special category states (except Jammu and Kashmir and uttarakand) enumerated in 279A of constitution threshold exemption limit has been fixed at Rs 75 Lakhs.Also government of india has setup "Good and Service Tax Network"(GSTN) as private company under erstwhile section 25 of company act 1956. GSTN provides three services taxpayers and new enterprise such as registration, payment, and return. GSTN has selected 73 IT Companies and ITeS and financial technology companies and one commissioner of commercial taxes (CCT, Karnataka) to be called GST "Suvidha Providers" (GSPs). Central government holds 24.5% in the stake in GSTN while the state government holds 24.5% stake in GSTN and remaining 51% are held by non-government financial institutions, HDFC and HDFC bank hold 20%, ICICI bank holds 10%, NSE strategic investment holds 10%, and LIC housing finance holds 10%. Micro, Small, and Medium Enterprises (MSME) as per MSMED Act, 2006 are defined based

on their investment in plant and machinery (for manufacturing enterprise) and on equipment for enterprises providing on rendering service. MSME is classified into two classes' i.e manufacturing enterprise and service enterprise. The Manufacturing Enterprisesis defined asenterprises engaged in the manufacture or production of goods pertaining to any industry specified in the first schedule to the industries (Development and regulation) Act, 1951 or employing plant and machinery in the process of value addition to the final product having a distinct name or character or use.The Service Enterprise is defined as enterprise engaged in providing or rendering service. Following are ceiling limit for manufacturing enterprise on investment in plant and machinery and for service enterprise on investment in equipment.

Enterprises	Manufacturing Enterprises	Service Enterprises
Micro	< 25 Lakhs	< 10 Lakhs
Small	> 25 Lakhs to < 5 Crores	> 10 Lakhs to < 2 Crores
Medium	>5Crores to < 10 Crores	>2 Crores to < 5 Crores

MSME is an emerging sector in indian economy with help of GST taxation structure of india has been simplified also it improve overall operational efficiency of MSME in market. With the implementation of GST the taxation structure of india has become transparent which leads to avoids of tax evasion which reduces cost of raw material and bring down the cost of theproduction on goods and services which gives relief to burden of overhead from micro , small, medium enterprise. MSME is having strong vision and mission toward sustainable developmentand growth in business, promote growth and development of micro, small, medium enterprise in khadi village and coir industry and to creates new employment opportunities in market.

(II)Review of Literature -

(1) According to Dr. Sanjeev Sharma in his research paper on 'A study of impact of GST on micro, Small,and Medium Enterprise - A critical Analysis said that India is liberalized economy in 1992and opened doors of economy for globalization resulting in international market and competition. The multiplicity of indirect taxes at national, state, level was synchronized andone indirect unified tax system throughout nation GST was launched

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micro, Small, and Medium Enterprise plays important role in manufacturing and service sectors of theeconomy. GST covers all registration, payment, refund return MSMEs and providebeneficial facilities to them.

(2) According to M. Jayalakshmi and G. Venkateswarlu in their research paper 'Impact of GST on micro,Small, and Medium Enterprise (MSMEs) said that GST is great step of transformation of economic scenario. The tax reform has changed economy and provided congenial environment for growth of MSMEs by online administration of indirect tax, innovation, creating investment and employment opportunities export.

(III)Methodology Used-

(A) Use of Primary Data - Data collected by actual visits to Agarbatti Traders in dombivli.

(B) Use of Secondary Data - Use of websites, and Reference Books.

(IV)Objective of Paper -

(1) To discuss impact of GST on Microindustries.

(2) To analyzeprimary data collected with reference to case study on Agarbatti Industries.

(3) To discuss the finding of primary data collected.

(V) Hypothesis -

Initially GST is showing adverse impact on MSMEs but this will be gradually improved after some time.

Detailed Description of Objective-

(1)Discuss impact of GST on Micro Enterprise -

After implementation of GST on 1/7/2017 it shows some positive and negative impact on Micro enterprise following are the impact GST on Micro Enterprise -

(1) Positive impact-

(a) After implementation of GST it becomes very easy for new Micro Enterprise to starting a business by bringing uniformity in the Centralized registration process which gives encouragement toMicroenterprises for start their own business.

(b) GST will makes easy the process of paying tax simpler by merging all taxes of different states and eliminate the cascading effect of multiple Central & States taxes which reduces the efforts of Micro Enterprises.

(c) The composition scheme attracts the lower tax rates on the limit between Rs. 20-50 lakh. It would be benefit for newly established Businesses of Micro Enterprises and existing SMEs.

(d) GST will reduce the logistic cost of the company producing non-bulk goods by 20% with encourage Micro enterprises to start their own business.

(2) Negative impact -

(a) As there are total 36 returns to be furnished in a year, to cope-up with system theMicroEnterprises have to hire an accountant or ask the third party to do the return filing work.So, the burden of return filing can increase the cost for businesses.

(b) The refunds totally depend on successful of export so Micro Enterprise and SMEs have nowmore burden to depend on supply chain for input tax credit and this is creating massive interdependence between Micro Enterprise and SMEs with the supply chain.

(c) There is variation in demand-supply ratio due to increased raw material cost. So it is expected that the profitability and debt ratio for Micro Enterprise and SMEs can be burdened if they are not able to overcome the tax fumes. The last resort for the Micro Enterprise and SMEs is to increase the product prices so that they can resist the overload.

(d) Micro Enterprise dealing with supply to end-users can face the burden as there is no taxexemption for supply of goods under input credit and it will increase the cost of the product.

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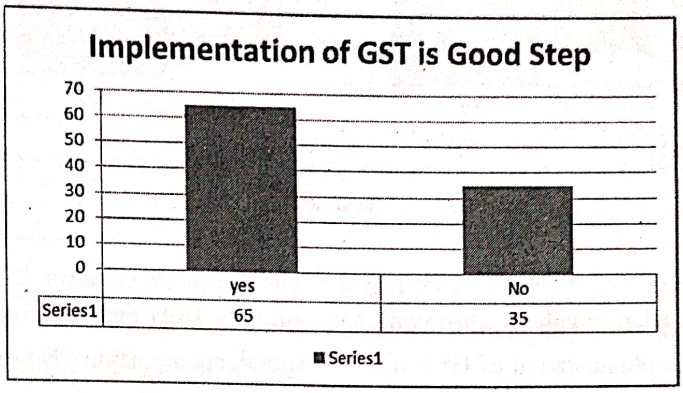
(2) To analyze primary data collectedwith reference to case study on Agarbatti Industries-

The intension of research is to analyze and study the impact of GST on trader who is belonging to Micro Enterprisei.eagarbatti trader. The primary research has been done with sample size of 100 traders in dombivli area thought structured questionnaire also secondary data is has has been collected from official website of MSMEs, Books and published research paper.

(Q.1) Do you think implementation of GST is good step taken by government of india.

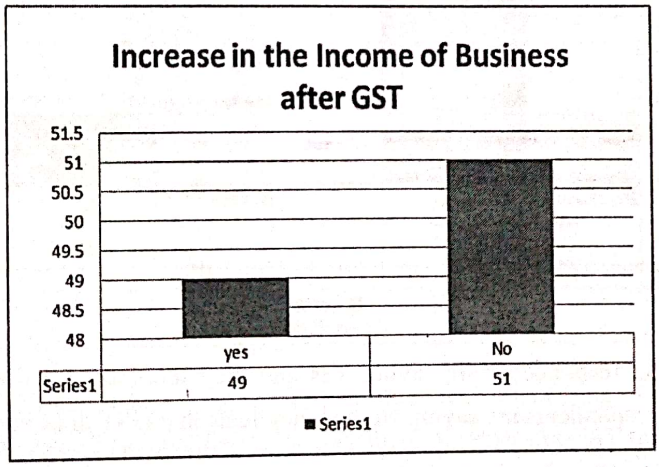
[Yes = 65, No = 35]



Out of 100 respondents 65 respondents are saying Yes and they feels that implementation of GST is the good step and 35 respondents are saying No and they feels that implementation of GST is the not good steps and it required more improvement.

(Q.2)After implementation of GST whether your income of business has increase.

[Yes = 49, No = 51]



Out of 100 respondents 49 respondents are saying Yes and they feels that there has been increase in the income of business after implementation of GST and 51 respondents are saying No and they feels that there has been not increase in the income of business after implementation of GST.

(Q.3) Do you find any new business avenue in agarbatti sector after implementation of GST.

[Yes = 65, No = 35]

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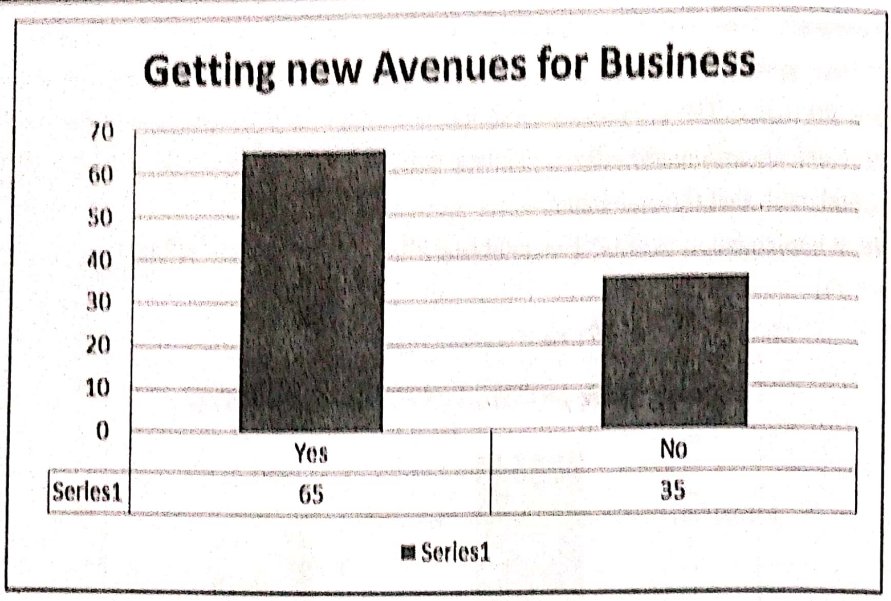
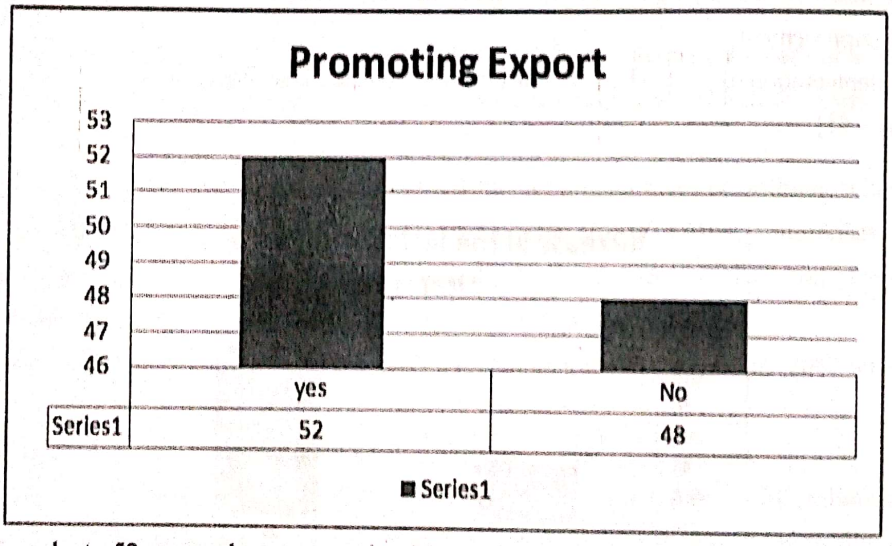


Out of 100 respondents 65 respondents are saying Yes and they feels that they have getting new avenue in agarbatti business after implementation of GST and 35 respondents are saying No and they feels that they are not getting new avenue in agarbatti business after implementation of GST

(Q.4) Does GST help in promoting of export inAgarbatti business.

[Yes = 52, No = 48]



Out of 100 respondents 52 respondents are saying Yes and they feels that GST helps to promote export in agarbatti business and 48 respondents are saying No and they feels that GST does not helps to promote export in agarbatti business.

(Q.5) Do you think that after Implementation of GST job opportunities in Agarbatti sector has increase.

[Yes = 48, No = 52]

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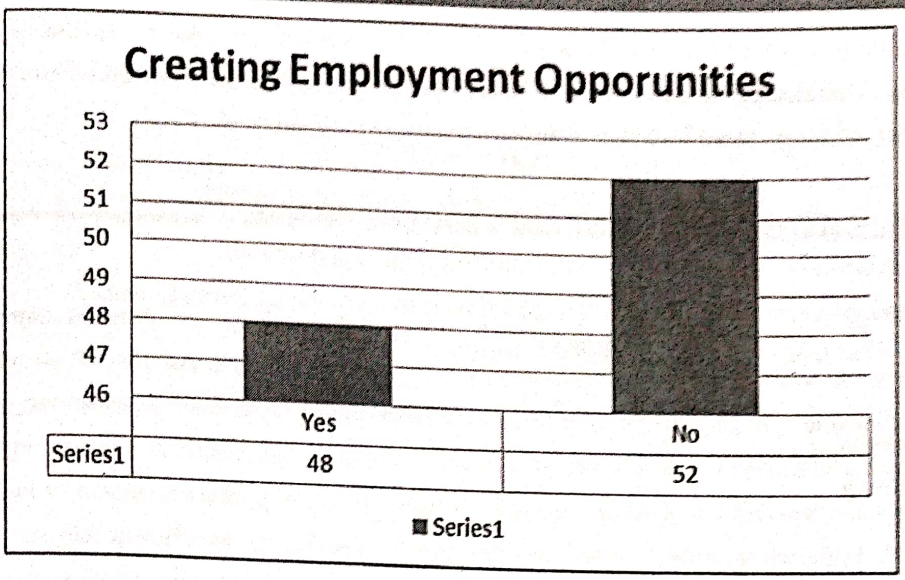
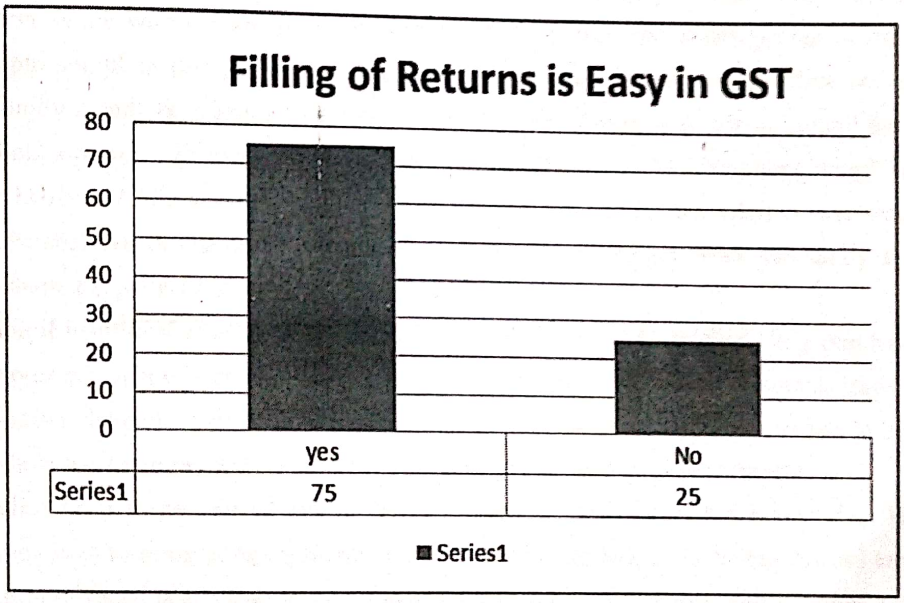


Out of 100 respondents 48 respondents are saying Yes and they feels that GST helps to create employment opportunities in agarbatti sector and 52 respondents are saying No and they feels that GST does not helps to create employment opportunities in agarbatti sector.

(Q.6) Do you think that filling the return in GST software is easy.

[Yes = 75, No = 25]



Out of 100 respondents 75 respondents are saying Yes and they feels that filling of returns in GST software is easy and 25 respondents are saying No and they feels that filling of returns in GST software is not easy.

Conclusion -

GST has exerted both positive and impact on the Micro enterprise in Manufacturing and service sector. GST has enabled to meet challenges of globalization such as providing new avenue to enterprise, promoting the export, creating job opportunities in market and maintaining good relation with international market. This would bring more Indirect tax Income to the government. The GST Network has provided online administration of taxes and helped in easy process of Registration, Return filing, refund. GST Council helps to resolve issues relating to Micro industries. The accounting software is capable of adapting changes in accounting procedure.Actually, the impact of GST hasalso resulted in non-operation of on Micro industries. Many small Industries have been

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stopped due to higher rate of taxation resulted by GST which leads to decrease in amount of sales in business and it also hamper income of businessmen. Therefore GST Council, MSMEs and Government of indiais expected to sort out issues faced by Micro Industries to ensure their survival.

Reference -

(1) Study Material of Company Secretary executive programme tax laws.
(2) Questionnaire filling- response taken from Agarbatti traders in dombivli.
(3) Micro, Small, Medium Enterprises (MSMEs) for inclusive growth by SarikaLohana.
(4) Introduction of Goods and Service Tax by Ainapure

Website -

(5) www.msme.gov.in
(6) www.gst.gov.in

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Pg No 1-8

ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VIII Issue - I Part - III January - March - 2019

Peer Reviewed Refereed and UGC Listed Journal

Journal No. 40776

ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

2018 - 5.5

www.sjifactor.com

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M.Sc (Maths), M.B.A. (Mktg.), M.B.A. (H.R.),
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❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)

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An International Multidisciplinary
Quarterly Research Journal

AJANTA

ज्ञान-विज्ञान विमुक्तये

Peer Reviewed Referred
and UGC Listed Journal

ISO 9001:2008 QMS
ISBN / ISSN

ISSN 2277 - 5730

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

Impact Factor - 5.5 (www.sjifactor.com)

Is Hereby Awarding This Certificate To

Mrs. Nisha R. Deodhar

As a Recognition of the Publication of the Paper Entitled

Horticultural Development of India in the Globalised and De-Globalised World

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1. Horticultural Development of India in the Globalised and De-Globalised World

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Abstract

De-globalisation has shown decrease in interdependence of certain units in the world and individual countries. This period is widely used to describe the decline in economic trade and investments among the countries of the world. At global level, two longer periods of de-globalisation occurred that is during 1930s and 2010 with great depression or recession. Financial crisis of 2007-08 has slowdown the world trade. De-globalisation was driven by autocratic decisions to strengthen self-sufficiency.

One of the prominent example of de-globalisation movement could be found in the USA, where the Bush and Obama administration institute "Buy American Act' clause, which was designed to favour American made good over traded goods. EU has imposed new subsides to match their agricultural sectors for their own protection. Decision on Brexit is the best example of de-globalisation.

But developing countries of the world can't think of de-globalisation. In turn by adopting a principle of "Think Globally and Act Locally" they are concentrating on some of their core activities and reframing their own foreign policies. This has given boost to maximise earnings through the traditional business practices. In case of India, globalisation has introduced new agricultural basket. Introduction of horticulture, floriculture, use of poly house as a part of sustainable agricultural has given a source of permanent income to many farmers. Floriculture of India is capturing local and global markets. New verities of fruits and vegetables are replacing indigenous horticulture basket of India. Karnataka, Andhra Pradesh states, the farmers identified an opportunity in adversity. Over a decade, many farmers changed their fortunes for the better by growing horticulture crops. With a land holding of one or two acres, crops like carrots, beetroots, fruits like mangoes and grapes and flowers like marigold etc. the farmers are changing their fate.

In the said paper it is been discussed the positive impact of horticulture development over traditional agriculture activity and the role of National Horticulture Board. A comparative study of India and Maharashtra horticulture development in globalisation in de-globalising world.

Keywords: - Neo-liberalism, TOP, Horticulture, Floriculture, Nutritional Security

Introduction

De-globalization is not a synonym for withdrawing from the world economy. It means a process of restructuring the world economic and political system so that the latter builds the capacity of local and national economies instead of degrading it" For de-globalisation, there is no "one size fits all" model like neo-liberalism. Instead, according to this scheme, diversity is expected and encouraged, as it is in nature. **Some key proposals of de-globalization to really address the relationship between globalization and inequality are:**

- Provide more resources to rural areas to halt the migrations that increase inequality and rob local communities through resource grabbing.
- This means expanding public services in rural areas and implementing tools to boost food sovereignty that have been developed by peasants and indigenous communities.
- Instead, we should maximise equity and redistribute what is available and possible without breaking the vital cycles of nature and overshooting the carrying capacity of the Earth.
- Make strategic economic decisions subject to democratic choice, rather than leaving them to the market. In other words, bring participatory democracy to the sphere of the economy.

These proposals of de-globalisation have helped India to concentrate on agriculture and create new food basket. The concepts of horticulture, floriculture, corporate farming etc. are no doubt, the gift of globalisation. Fruits, flowers, vegetables cultivation is traditionally remained the income earning activity in our country. But when the commercial aspect has been attached to it, the production is constantly showing an increasing trend. Hence, at world level India achieved 2nd position as far has horticulture production and export is concern.

In the process of de-globalising world, India has again started paying more attention towards profit earning agriculture practices.

Literature Review

(1) According to Prof Neeraj, Prof Akshay Chittra, Prof Vishal Johar, in their research paper on marketing and production of fruits and vegetables in India from Mewar University, Rajasthan said that India is the one of the important source of suppliers for fruits and vegetables after China. Over the past decade from 1991 India is improving new techniques of horticulture to developed more amount of fruits and vegetables to match up with current demand and supply of Indian economy. The main focus of horticulture was to enhanced production of food, nutritional security, Poverty Alleviation, provide food security to poor people and development of rural area.

(2) According to Prof Tawheed Nabi and Dr. S.T. Bagalkoti in their research paper on growth trends of horticulture crop in India from Dharwad University, said that, after 1991 policy reforms, modernization and urbanization of rural areas and urban areas. Therefore it also brings drastic changes in framing method, such as, framers are changing their pattern of framing from traditional to modern methods with the help of horticulture which in-turn gives opportunities to farmers to grow more cash crops. After adoption of horticulture method in India, agriculture sector has tremendous growth of 4 % in each year's earnings. This indicates that horticulture methods ahs brought Prosperity and Encourage Agro-based industries which created employment opportunities for rural areas people. The study on research also reveals that there has been growth in areas of production, and yield of horticulture crops which is accounted 26 % of total agriculture production in India.

Research Methodology

Secondary Sources

Official website of National Horticulture board of India.

Agriculture and Processed Food Product Export Development Authority (APEDA),

Handbook and Textbook Horticulture Etc.

Objectives of Research

1. To understand the meaning and benefits of "operation Green" adopted by India.
2. To understand the advantages of adoption Horticulture development in India.
3. To understand position of India in the world as far as horticulture is concern.
4. To compare Two states In India showing fast progress in this activity.

Description

Meaning and Benefits of "Operation Green" Adopted by India

Government budget for the year 2018-2019 made provision of Rs.500 crores for "Operation Green" The Aim of this scheme is to create farm logistics and processing facilities. It has provided professional management, favourable weather. This resulted in giving high result to the farmers concentrating on Horticulture crop production. It deals with flowers, land scape plants, vegetables and fruits. The idea behind Operation Greens is to double the income of farmers by end of 2022. Operation is essentially a price fixation scheme that aims to ensure farmers are given the right price for their produce. Operation Greens seeks to stabilize the supply of Tomato, Onion and Potato (TOP) crops and to ensure availability of TOP crops throughout the country round the year without price volatility. The government has laid down special measures and grants-in-aid under the scheme to ensure enhanced production of TOP crops and to augment value chain. Organisation included in this scheme are, State Agriculture and other Marketing Federations, Farmer Producer Organizations (FPO), cooperatives, companies, Self-help groups, food processors, logistic operators, service providers, supply chain operators, retail and wholesale chains and central and state governments and their entities/organizations will be eligible to participate in the programme and to avail financial assistance.

Increase in Production of Horticulture Crops in India

YEAR	Horticulture Crops In Million metric tons
2014-15	280.9
2015-16	286,1
2016-17	300.6
2017-18	311.7
2018-19	314.6

Table No.-1

Advantages of Adoption Horticulture Development in India

Indian agricultural land covers area of 140 million hectares out of which, 17% of area is dedicated to horticultural crops that contributes to 30% of total agricultural GDP. Fruits and Vegetables, our source of vitamins and nutrients; Spices, the king ingredient of Indian food which has an eminent position in our culture, extending from North to South, Some advantages of horticulture are as follows:-

1. It is intensive subset of agriculture dealing with cultivation of Land scape plants, Flowers, Fruits, Vegetable.
2. Achieving sustainability of small holdings.
3. Increasing employment and self-employment facilities.
4. Improving Environment.
5. Providing an enormous export potentials
6. Achieving Nutritional security.
7. Horticulture is that branch of agriculture that deals with Science, Arts and business of plant cultivation.
8. Edible and Ornamental plants give total different outlook to landscape design and construction.
9. Repairs the environment and personal aesthetics.
10. Income of farmers in India can increase by Rs 2, 19,724 by 2022-23, from that of Rs.96,703. Of the year 2015-16.

Position of India in the World in Horticulture Crop Production

As mentioned earlier India ranks 2nd largest fruit producing country next to Chin with a share of 8% in world's fruit production India accounts for about 15.5% of the 890 MMT of total global vegetable production. We even possess largest area under Mango production followed by Citrus and Banana. We are the largest producer of Ginger, Okra and Cabbages. We rank 2nd in the production Potatoes, Onion, cauliflower, Bringal. India produces 40.4% of Mangos which accounts to 65% of worlds production, and produces 25.7% of Banana which accounts to 11 % of worlds production. India is well-known for its fruit basket which includes Mangos, Grapes, Apple, Apricots, Oranges, Banana, Avocados, Guava, and Lichi.

India Earned Foreign Exchange of Rs.14, 000 Crores from Export of Horticulture Produce:

Record Horticulture Production, at 240 Million Tonne in 2012 which was Celebrated as Year of Horticulture.

Comparative Study of Two States in India Showing Fast Progress

A comparative study of Andhra Pradesh and Maharashtra is will highlight the continuous decline in area, but increasing production of horticulture crops. Gujrat has always

remained as largest producer but the research felt to do the comparative study of other states which are investing more in these crops to get maximum returns.

Table no.2

Horticulture Production of Andhra Pradesh.		
Years	Areas in Hectors	Production in MT
2012-13	940.74	13939.08
2013-14	640.05	10510.56
2014-15	545.86	9121.62
2015-16	577.03	10088.82
2016-17	604.76	12098.60

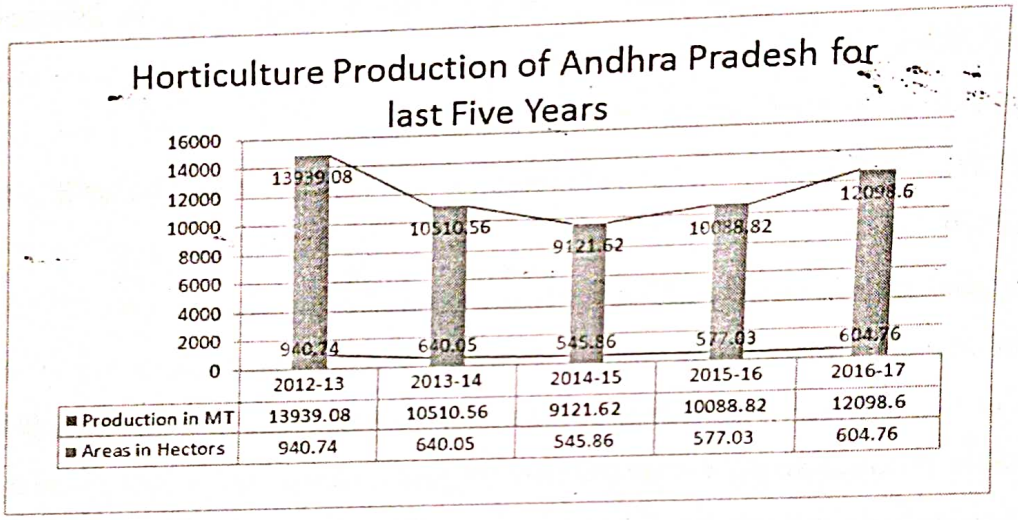

Fig.-1

Table.no.3

Horticulture Production of Maharashtra		
Years	Areas in Hectors	Production in MT
2012-13	1549	9785
2013-14	1565	13457.92
2014-15	742.28	11089.53
2015-16	736.69	9749.8
2016-17	763.51	10378.43

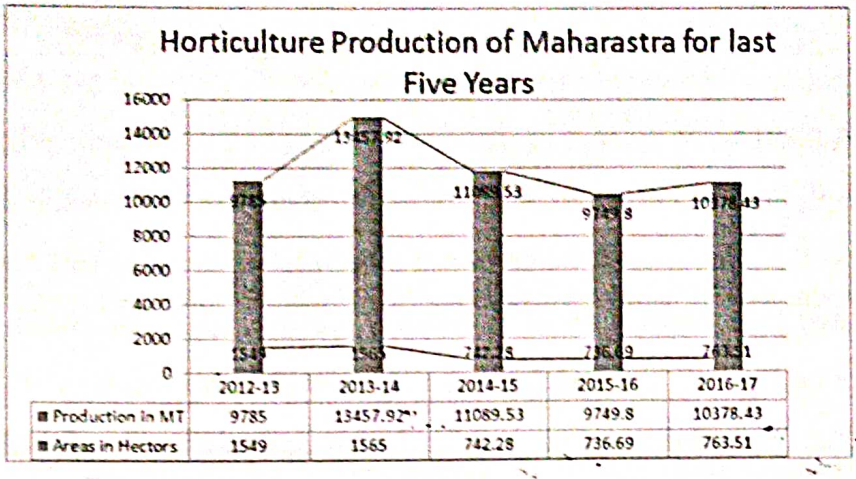

Fig.-2

Analysis

India is second largest producer of horticulture crop after china. Out 29 states in India researcher felt that Andhra Pradesh and Maharashtra are showing significant contribution in said field. As far as area of both states under horticulture crop is concern, Andhra Pradesh is showing slow decline where as Maharashtra shows drastic decline within 5 years Vice-Versa production of horticulture crops is showing an increasing trend in both the states.

In Andhra Pradesh the production for the year 2012-13was 13939.08 MT in the area of 940.74 hectors of land and in the next two consecutive year there was decline in the production as well as land the horticulture crops. But in the year 2016-17 Production increased upto 12098.60 in the land of 604.76 hector. **This indicates that though the land coverage under horticulture crops decline then also production has remained more or less same.** The reason for this is climate change.

In the state of Maharashtra the year 2012-13 Area the horticulture crop was1549.00 hector and Production was 9785.00 metric ton [MT], But in the year 2013-14 Area was 1565.hectors and Production increased considerably, that is 13457.92F MT. In the consecutive year area under horticulture sharply reduced but production has not decline in the same rate. In the year 2016-17 marginal increase in area has shown sharp increase in Production, which increased upto 10378.43MT. **The sufficiency in rainfall fevered Maharashtra to get maximum returns in the same year which affected Andhra Pradesh. That is year 2013-14 and 2014-15.** Thus the thinking of going back to traditional cultivate with introduction of new variety of fruits has helped India to gain foreign exchange and stand at 2nd position in global market.

Conclusion

Reorient national economies away from export production and toward production for the local market to full-fill basic human needs have fevered India. Relying primarily on domestic resources and employing technologies that enhance rather than destroy the community and the environment, as well as, life itself. The approach of de-globalization is still under construction. It needs to be debated and joined with other ideas if we have to build viable alternatives to the flawed system we have today, the one that has caused explosive inequality. But it certainly holds more promise than the empty claims of "inclusive growth." De-globalization means the transformation of a global economy from one integrated around the needs of transnational corporations to the needs of peoples, nations and communities. That is what India at its national and state level is achieving through horticulture as foreign exchange earning activity at local level.

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8) p.569. ISBN 978-0-205-09382-3 THE BLOG- Updated 18/05/2014 11:29 AM IST 'De-globalization' Is the Way to Reduce Inequality by Pablo Solon, HuffPost USActivist, advocate for human rights and the rights of nature.

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

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

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

IMPACT FACTOR / INDEXING
2018 - 5.5
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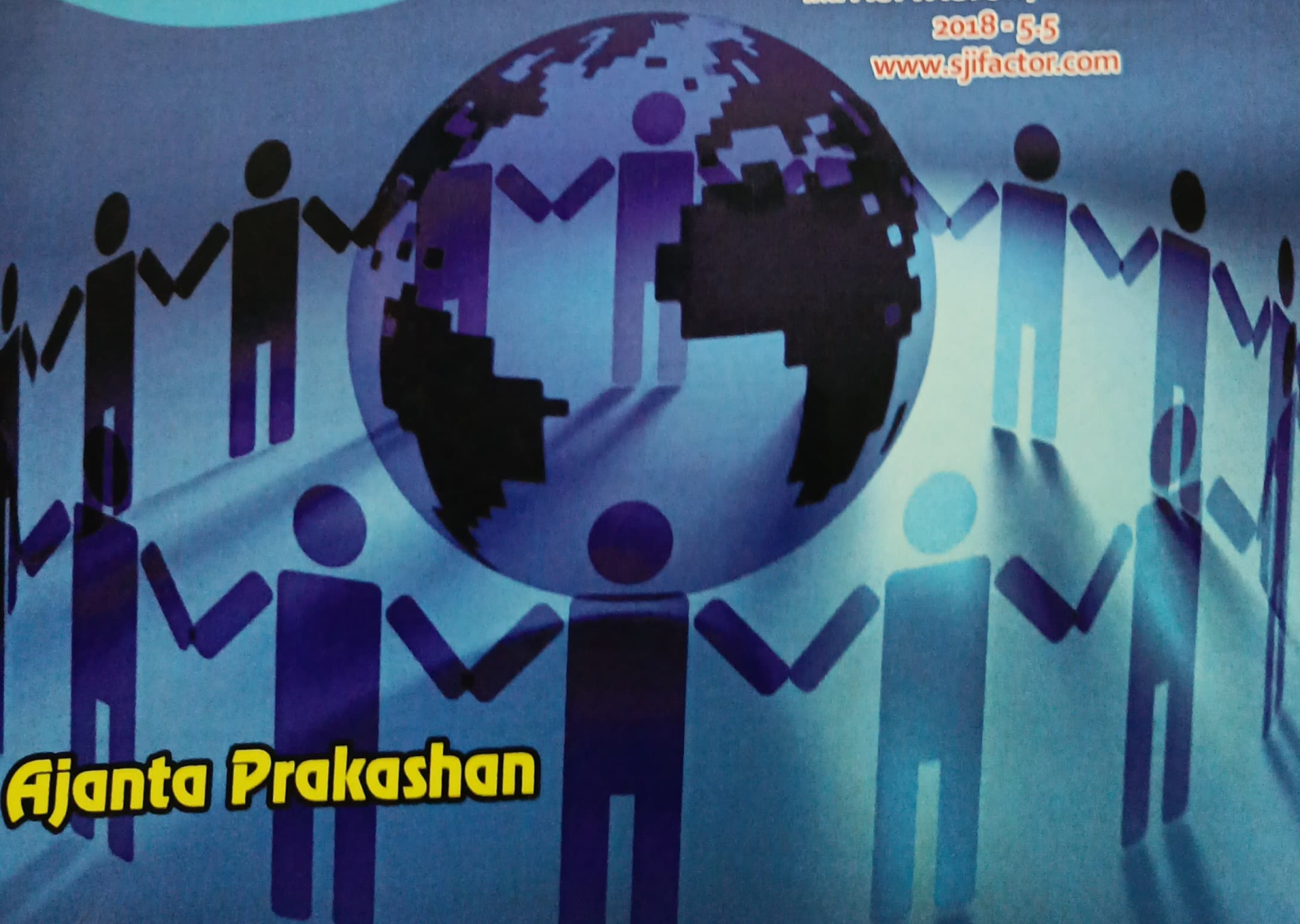

Ajanta Prakashan

(12) Pg 70-77

ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY QUARTERLY RESEARCH JOURNAL

AJANTA

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

Peer Reviewed Refereed and UGC Listed Journal

Journal No. 40776

ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

2018 - 5.5

www.sjifactor.com

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Ajanta Prakashan

Aurangabad. (M.S.)

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9. India's Increasing Carbon Credits in De-Globalisaing Wold Irrespective of Low Environment Performanace Index

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Abstract

De-globalisation is the process of diminishing interdependence and integration between certain units around the world, typically nation-states. It is widely used to describe the periods in history when economic trade and investment between countries decline. It stands in contrast to globalization, in which units become increasingly integrated over time. Globalisation and de-globalisation are antitheses, they are no mirror images. The occurrence of de-globalisation has strong proponents who have claimed the death of globalisation, but is also contested by leading academics such as Michael Bordo who argues that it is too soon to give a good diagnosis.

In the said paper it is been discussed the increasing carbon credit earning of India in spite of decreasing Environmental Health and decreasing Environmental Performance Index. The EPI of some world countries with India are also compared. The said paper will even discuss which Indian companies earn carbon credit for our country. India Ranks 177 among 180 countries surveyed for Environmental Performance Index, with EPI value 30.57, environment Health value is just 9.32 and ecosystem validity is 44.74. In spite of this it is expected that **India** will gain at least $5 billion to $10 billion from **carbon trading** (Rs 22,500 crore to Rs 45,000 crore) over a period of time. **India** is one of the largest beneficiaries of the total world **carbon trade** through the Clean Development Mechanism claiming about 31 per cent (CDM).

Key Words:- Anti-globalists, CDM, CER, UNFCCC, EPI, Environmental Health, Ecosystem vitality, cap and trade or carbon emissions trade

Introduction

Anti-globalists and some environmentalists argue that globalisation is harmful to the environment because it leads to an increase in the global demand for and supply of goods and increased energy production. If globalisation is perceived as harmful to the environment, then should we expect that the current de-globalisation trend in the Global north can reverse the harmful impacts that globalisation is seen to have borne on the environment?

In contrast, we have seen a country like the US that has been at the forefront of fighting against environmental damage slowly drifting away from this fight because of its embracing the anti-globalisation process of the current president Donald Trump. Through its America First Energy Plan, the Trump administration has outlined its preference for polluting industries, the use of fossil fuels, and revival of the coal industry. These points to the fact that countries seeking self-sufficiency or expressing anti-globalisation sentiments may drift away from sustainable development practices

Restricting international trade may have a negative impact on the environment. De-globalisation would isolate countries, making them less accountable toward other countries for protecting the environment..

Hypothesis

1. In globalisation process India is showing degrading environmental quality.
2. But India cannot afford to go for de-globalisation. The gains associated with globalisation could be used as an effective bargaining strategy through carbon trading. India wants benefit from global trading systems.

Methodology

Secondary Data

1. Use of secondary data from web sources.
2. Reference from Books, magazines and news paper.

Objectives

1. To assess the environmental quality of India in comparison to other countries of the world, through Environment Performance Index.
2. To understand the role of CDM, CER, UNFCCC.
3. To understand the concept of Carbon Trading and its benefits to India.
4. To understand how the de-globalisation process of world helps India to face environmental challenges.

Description

Environmental quality of India in comparison to other countries of the world, through Environment Performance Index:-

The Environmental Performance Index (EPI) is a method of quantifying and numerically marking the environmental performance of a state's policies. The EPI was developed to evaluate environmental sustainability relative to the paths of other countries. **India** has been **ranked 177 among 180 countries** in the Environmental Performance Index (EPI) – 2018. This index has been developed by Yale University. Environmental health is the branch of public health concerned with all aspects of the natural and built environment affecting human health.

Environmental health and Ecosystem Vitality are the parameters to judge the EPI.

Indicators or Parameters

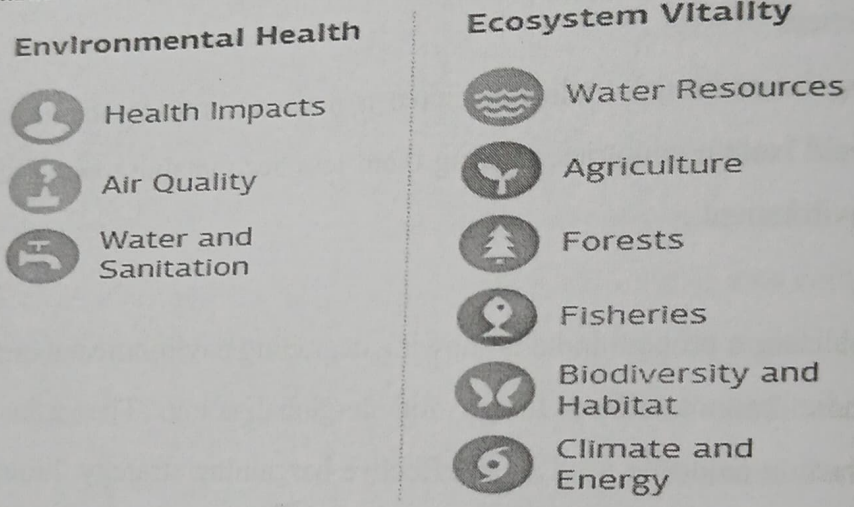

Table No. 1

Air Quality (household, solid fuels and PM 2.5 exposure). Water & Sanitation. Heavy Metals (lead exposure). Climate & Energy (CO_2, Methane and Black Carbon Emissions) Air Pollution (SO_2 and NOx emission) These are some of the environmental issue categories which decides the EPI ranking. The overall EPI is based on a country's performance in these issues. High rank in the EPI shows long-standing commitments to protecting public health, preserving natural resources and decoupling greenhouse gas (GHG) emission from economic activities. Some of the most environmentally-friendly countries are -Finland (EPI rating: 90.68) Iceland (EPI rating 90.51) Sweden (EPI rating 90.43). Denmark (EPI rating 89.21), Slovenia (EPI rating 88.98) Switzerland ranks first and Burundi rank 180th in the EPI ranking the comparative study of Environmental health and Ecosystem Vitality. These is no relationship between the population

of a country and declining EPI ranking. Countries like China has 138.84 crores population, but ranks 120th in EPI rank where as India having population 133.92 crores and ranks 177th. Country like Burundi has only 1.09 crores of population and have an area os27,830 sq.km., but it ranks 180th in EPI ranking

Position of India in Environment Performance Index Rank

sr. No.	Name of country	EPI RANK	EPI VALUE	ENVT.HEALTH	ECOSYSTEM VITALITY
1	SWITZERLAND	1	87.42	93.57	83.32
2	FRANCE	2	83.95	95.71	76.11
3	JAPAN	20	74.69	92.99	62.68
4	EGYPT	66	61.21	68.61	56.28
5	**CHINA**	**120**	**50.54**	**31.72**	**63.62**
6	BHUTAN	131	47.22	35.27	55.18
7	CAMEROON	161	40.81	39.19	41.9
8	PAKISTAN	169	37.5	16.8	51.3
9	**INDIA**	**177**	**30.57**	**9.32**	**44.74**
10	DEM.REP.CONGO	178	30.41	19.7	37.56
11	BANGLADESH	179	29.56	11.96	41.29
12	**BURUNDI**	**180**	**27.43**	**25.69**	**28.59**

Table no. 2

To Understand the Role of CDM, CER, UNFCCC

Clean Development Mechanism (CDM). The Indian market is extremely receptive to CDM. Shri. Srikanta K. Panigrahi, the former member-secretary of CDM Authority of India said," India have not been able to implement CDM for large projects, which could have earned huge carbon credits to us" CDM can be implemented by individual state, individual industry or companies.

Certified Emission Reduction (CER) Indian companies sell CERs to the developed countries, especially Europe through bilateral deals or carbon exchanges. Through energy efficiency, solid waste management and use of renewable energy, has generated 421 million CERs in the year 2012 and have earned more than Rs.17, 000 crores for India.

United Nation Framework Convention on Climate Change (UNFCCC).This is allowing countries to earn carbon credits from planting trees, which functions as carbon sink [absorb carbon dioxide from atmosphere and store carbon] India's dominance in carbon trading under the

clean development mechanism (CDM) of the UN Convention on Climate Change (UNFCCC) is beginning to influence business dynamics in the country.

Concept of Carbon Trading and its Benefits to India

Carbon Credit means, a permit which allows a country or organization to produce a certain amount of carbon emissions and which can be traded if the full allowance is not used.

Hence Carbon credits are a vital component of national and international emissions trading strategies to lessen carbon footprints and global warming. The social cost of carbon is roughly $40 per ton. The Low case forecasts a CO2 price that begins in 2020 at $15 per ton, and increases to $25 in 2030 and $45 in 2050 Carbon trading is an approach used to control carbon dioxide (CO2) pollution by providing economic incentives for achieving emissions reductions. It is sometimes called cap and trade or carbon emissions trading. Companies that need to increase their allowance must buy credits from those who pollute less. The purpose of cap-and-trade is to push companies to reduce their greenhouse gas emissions by "capping" the amount they can emit and allowing them to "trade" excess credits. Carbon credits worldwide are traditionally traded in-carbon markets.

India offers a large potential for CDM because of its inherent dependence on fossil fuels for development. So countries with relatively low abatement and transaction costs like India are a major attraction for CDM projects. For the third consecutive year, China was the world leader in CDM supply with a 73% market share in terms of 2007 transacted volume. Brazil and India, at 6% market share each, transacted the highest volumes after China. Africa followed with 5% of the market.

India is the fourth largest emitter of greenhouse gases in the world in absolute terms. But its per capita emission of 1.2 tons per person per year is much lower than the West's figure of 20 tons, or than the global average of 8 tons. If India has to realize its ambitions of economic growth then its necessary to still reduce carbon emission and earn carbon credits.

According to the recent World Bank Report, There is a great opportunity awaiting India in carbon trading which is estimated to $100 billion for the year 2010. In recent years, the country could emerge as one of the largest beneficiaries accounting for 25 per cent of the total world carbon trade. The countries like US, Germany, Japan and China are likely to be the biggest buyers of carbon credits which are beneficial for India to a great extent. India pocketed Rs 1,500 crores in the year 2005 just by selling carbon credits to developed-country clients. Various

projects would create up to 306 million tradable CERs. Analysts claim if more companies absorb clean technologies, total CERs with India could touch 500 million. Of the 391 projects sanctioned, the UNFCCC has registered 114 from India, the highest for any country. India's average annual CERs stand at 12.6% or 11.5 million. Hence, MSW dumping grounds can be a huge prospect for CDM projects in India. These types of projects would not only be beneficial for the Government bodies and stakeholders but also for general public

The De-Globalisation Process of World Helps India to Face Environmental Challenges

India is getting benefits from carbon trading due to the individual companies and some states at their own level are investing in clean development mechanism. The de-globalisation process in the world is highlighting the shift to self dependence. That is what, we through the concept of "act of think globally but act locally" are trying the achieve.

Last year global carbon credit trading was estimated at $5 billion, with India's contribution at around $1 billion. India has generated some 30 million carbon credits and has roughly another 140 million to push into the world market. Waste disposal units, plantation companies, chemical plants and municipal corporations can sell the carbon credits and make money. A company has two ways to reduce emissions. One, it can reduce the GHG (greenhouse gases) by adopting new technology or improving upon the existing technology to attain the new norms for emission of gases. Any company, factories or farm owner in India can get linked to UNFCCC and know the 'standard' level of carbon emission allowed for its outfit or activity..

Nearly 850 projects with an investment of Rs 650,000 million are in the pipeline. Carbon is also now being traded on India's Multi Commodity Exchange. It is the first exchange in Asia to trade carbon credits. India with its individual Industrial units is earning carbon credits to trade.

For example-

1. **Jindal Vijaynagar Steel plant**: - It has recently declared that by the next ten years it will be ready to sell $225 million worth of saved carbon. This can be made possible since their steel plant uses the **Corex furnace technology** which prevents 15 million tonnes of carbon from being discharged into the atmosphere.
2. **Powerguda in Andhra Pradesh**:- The village in Andhra Pradesh was selling 147 tonnes equivalent of saved carbon dioxide credits. The company has made a claim of having saved 147 MT of CO2. This was done by **extracting bio-diesel from 4500 Pongamia trees in their village.**

3. **Handia Forest in Madhya Pradesh:-** In Madhya Pradesh, it is estimated that 95 very poor rural villages would jointly earn at least US$300,000 every year from carbon payments by **restoring 10,000 hectares of degraded community forests.**
4. **Power Exchange India Ltd (PXIL), Mumbai and Indian Energy Exchange (IEX) Delhi** had on March 30, 2011 opened First trading session for **trading of Renewable Energy Certificates (RECs). 532 RECs issued, 424 were sold successfully.** The Ministry of Power (MOP), Government of India, under the proposed "**Perform, Achieve and Trade (PAT)**" Scheme, has developed a market based mechanism to drive delivery of additional energy savings on a cost effective basis. Under proposed scheme Ministry of Power, has notified 563 Designated Consumers, in eight industrial sectors viz. thermal power plants, fertilizers, cements, pulp and paper, textiles choir-alkali, iron and steel and aluminium

Conclusion

Carbo Carbon credits are a highly regulated medium of exchange used to 'offset', or neutralize, carbon dioxide emissions. A single carbon credit generally represents the right to emit one metric ton of carbon dioxide or the equivalent mass of another greenhouse gas.

However, de-globalisation may not necessarily translate into the reduced emission of harmful gases such as CO2, SO2, NO2, but could actually produce the opposite effect.

The globalisation can trigger environmentally friendly technological innovations that could be transferred from countries with strict environmental regulations to pollution havens. With globalisation not only entailing the movement of final goods, but also the transfer of intermediate, capital goods and technologies, multinational corporations with clean state-of-the-art technologies could transfer their green technologies to countries with low environmental standards. It is widely recognised that multinational firms use cleaner types of energy than local firms and thus attain more energy-efficient production processes. Thus, de-globalisation could mean a minimal transfer of these environmental-friendly technologies. Through this developing countries like India who are showing very low environmental quality but can get maximum benefits and face the environmental challenges.

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

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
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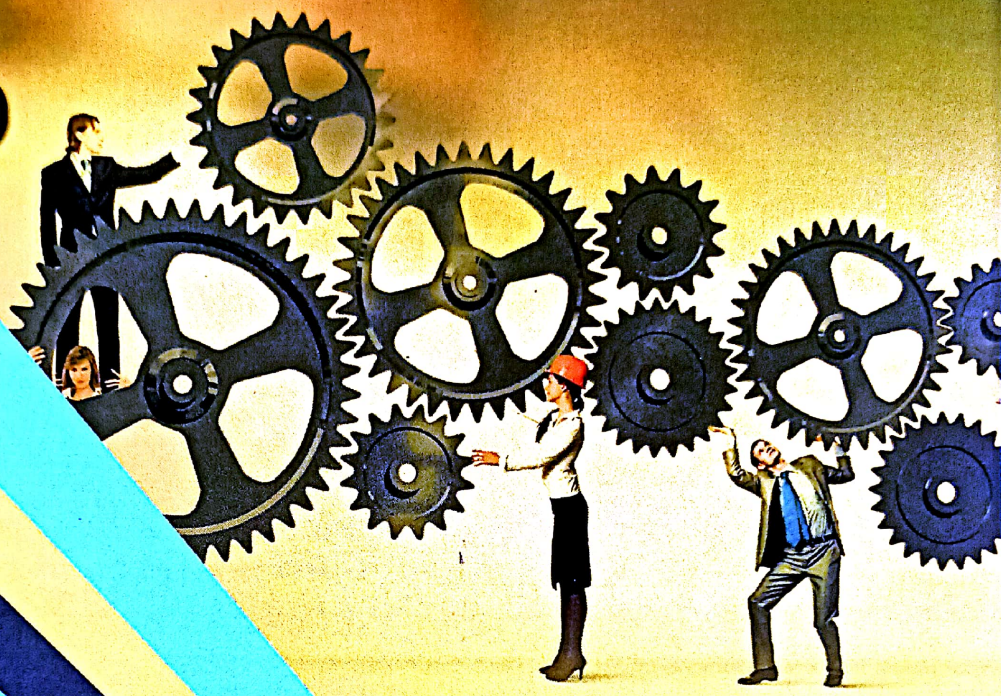

AJANTA

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

IMPACT FACTOR / INDEXING
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7. Are all your Eggs in One Basket? : Mutual Fund is the Way

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Abstract

An investment is the commitment that we should get good returns on the amount we have invested. So for that fixed deposit, Recurring deposit, bonds, debentures, shares, real estates, public provident fund came into existence. But investing in shares was subject to market risk and people were not able to understand in which shares they should invest, so the concept of mutual fund came into existence in 20th century. Mutual fund pools the capital of investor and invest in the better way. In mutual fund Asset Management Companies (AMC) that manages the mutual funds and regulated by SEBI or RBI (in case the AMC is promoted by bank) defines the paths where they think profitable opportunities exist. Here researcher wants to study about the awareness among investor related to mutual fund in India. And to do the comparative study related to importance given to mutual funds in India and Other countries.

Key words: Asset Management company, SEBI, Investor, UTI,

History

Prof. K Geert Rouwenhort has traced mutual fund in 18th century in Netherland. The first mutual or open ended fund was introduced in Boston in the year 1924, the stock market crash in 1929 in US that is the great depression and outbreak of the Second World War slackened the pace of growth of mutual fund. In America investment company act 1940 rules the organisation and actions of companies includes mutual fund companies, that trade and investment in securities. In the year 1963 mutual fund emerged in India by UTI and initiative was taken by Reserve Bank of India and government of India. The first scheme was launched by UTI was unit scheme 1964.In the year 1993-2003 many other public sector entered in mutual funds. The state bank of India established the first non UTI mutual fund. SIP is also the concept of mutual fund

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which is growing in India. Globalization of finance and expanding presence of large multinational financial group has added a good performance of equity and bond market has led to growth of mutual funds.

Introduction

Mutual fund industry in India started in 1963 with the formation of UTI (Unit trust of India). Mutual fund investment is done in stock, bond and other instruments require considerable expertise and constant supervision. It allows the investor to take right decision. Mutual fund transactions are generally very large, so it attracts lower brokerage commission and other cost. There are various types of mutual fund based on the investment that is equity bond fund, hybrid fund, money market. Based on the structure it has been divided into three schemes that is open ended scheme, closed ended schemes, interval funds. So mutual fund is a vehicle that attracts small and medium investor to strengthen our capital market. In mutual fund the person who invests the money gets units and the NAV (Net Asset Value) gives us the value of mutual fund. Here fund manager decides which stocks, bonds and assets our money must be invested depending upon the mutual fund we select. Mutual fund gives an opportunity for foreign and domestic investment, it help to access to investing for all types of people including those who prefer to invest small amount at regular intervals. Mutual fund is registered under SEBI (security exchange board of India). Here trustee appoints the AMC (Asset Management Company).AMC in return charges a fee for the service providing and these fees are borne by the investors. In AMC (Asset Management Company) compliance officer is must, as the fund manager buys and sells with the permission of compliance officer the holdings are held in the Depository through Depository participants. SEBI has made it mandatory to give periodical, reports and certain statutory disclosure to the investor. For Research and Analysis purpose analysts study the market and pass the report to the fund manager. Here we have AMFI (Association of Mutual Fund in India) is another statutory body that redress the grievances of investors.

Objectives

1) To study awareness in India related to mutual fund.
2) To make a comparative study between India and few countries.

Research Methodology

Secondary data has been collected from websites, journals, periodic, books. Here researcher has taken AUM (Asset under Management) of few countries to do comparative study

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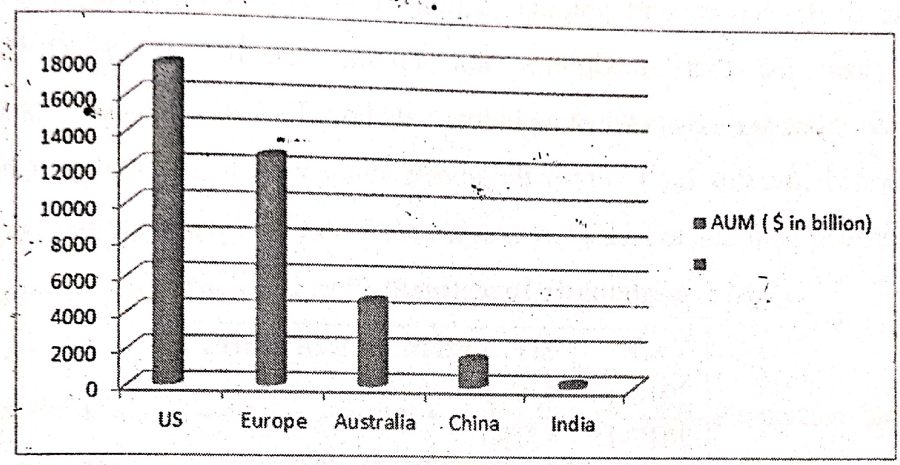
between India and other country and researcher want to find out holding pattern followed in India.

Asset under Management by Other Countries

Countries	AUM ($ in billions)
US	17700
Europe	12700
Australia	4700
China	1520
India	168

Table no: 1



Graph no:1

As Per Graph no: 1 US being a developed capital market have the maximum AUM (Asset under management) then developing or emerging market are beginning to breakout. Here US has maximum AUM that is $17700 billion and Europe has $12,700 billion in AUM next is Australia has $4,700 billion next comes China $1,520 billion India is showing the low penetration of Mutual fund that is $168 billion. Due to lack of awareness and due to risk factors there is less number of investors in India

As per SEBI Unit holding pattern of mutual fund industry as on (31 March,2010)

Category	Net asset (Rs. In Crores)
Individuals	2,45,390.28
NRI's	27,428.86
FIIs	6,335.00
Corporates/ Institutions/ Others	3,37,812.58

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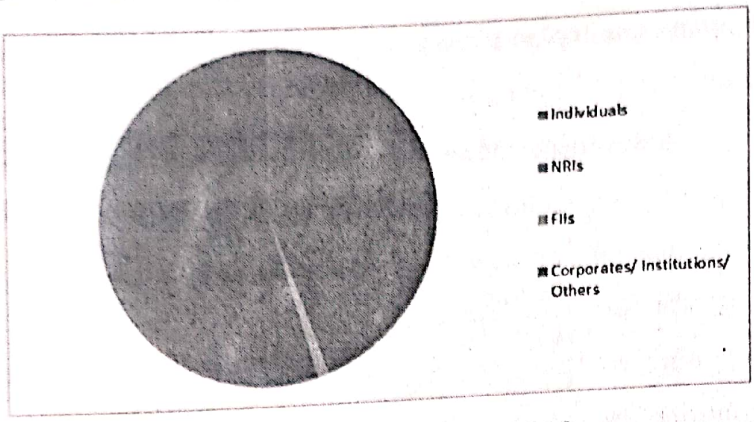
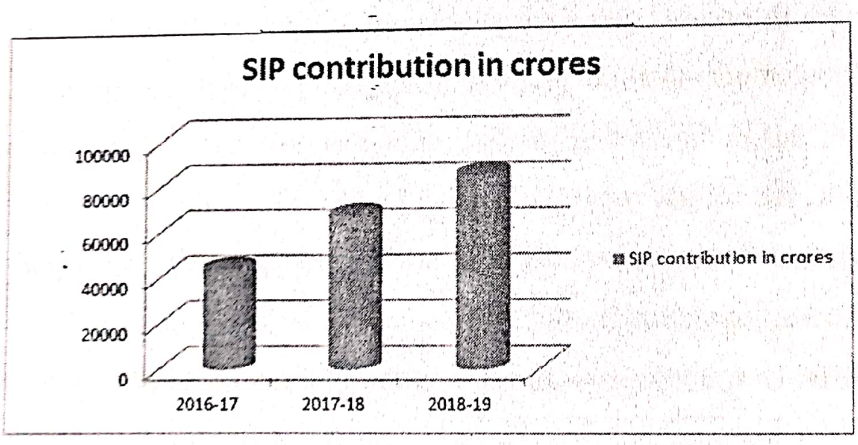


Source: SEBI **REPORT 2010**

As per SEBI Report, unit holding pattern of mutual fund industry in India has been shown. We can see that maximum unit holding is Rs. 3, 37,812.58 crores by corporates/institutions and others whereas individuals hold Rs.2,45,390.28 crores and the least is the FII (Federated Investor Inc.) From the above study we can see that unit holding among individual is growing but due to lack of awareness FII's unit holding is negligible.

SIP (Systematic Investment Plan Rs in crore)

Year	SIP contribution in crores
2016-17	43921
2017-18	67190
2018-19	84638



Graph 3: Source: Association of Mutual Funds in India

Systematic investment plan is also a part of mutual fund where one can invest in SIP periodically at fixed interval. As per the report, slowly and steadily SIP is also gaining importance among Indian investors. As per AMFI data, SIP contribution is increasing in India. In the year 2016-17 it was 43921 crores some growth is seen in the year 2017-18 that is 67190

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crores and in the year 2018-19 till now it has been doubled as compared to 2016-17 that is 84638 crores.

Process of Mutual Fund in India

Here sponsor forms a trust and appoint board of trustees. Trustees regulate the mutual fund as per the rules of SEBI and AMFI. AMC decides which funds to buy sell and hold of securities. Custodian is responsible for holding and safeguarding the mutual fund units. Registrar and transfer agents are the records keeper.

Advantages of Mutual Funds

- Return on investment
- Small investor can also invest in this.
- If we don't want to invest lump sum we can go for SIP were periodically we can invest.
- Tax saving
- High returns can be expected
- Dividends are tax-free

Conclusion

As per the study, compared to other country the investors for mutual fund in India are less. In India, investor looks for growth and investment as their primary objective. Many of them don't want to invest in mutual fund due to high risk involved. Investors are unaware about the concept of mutual fund even if they know it they are unable to understand how to invest in mutual fund. As amount invested in bank are secured though the returns are less, investor believe it is safe to invest. Old age group does not want to invest in mutual fund as the dividend is fluctuating.

Here AMC should create awareness among people and they should focus on particular age group between 25 to 45 as this age group wants high returns and they are ready to bear the risk. Some schemes should be brought for non-risk taker or retired people as they will also start investing in mutual funds. Here the company under Asset management should show the record of growth and dividend already they have given as it will be a proof for investor and he will be enthusiastic to invest in mutual fund. Companies should create awareness among investors the proportion of salary they are getting and the investment they have to do to secure their future. Periodically information related to units allotted and current NAV should be sent to investor in case of SIP (systematic investment plans).

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on
9th March 2019

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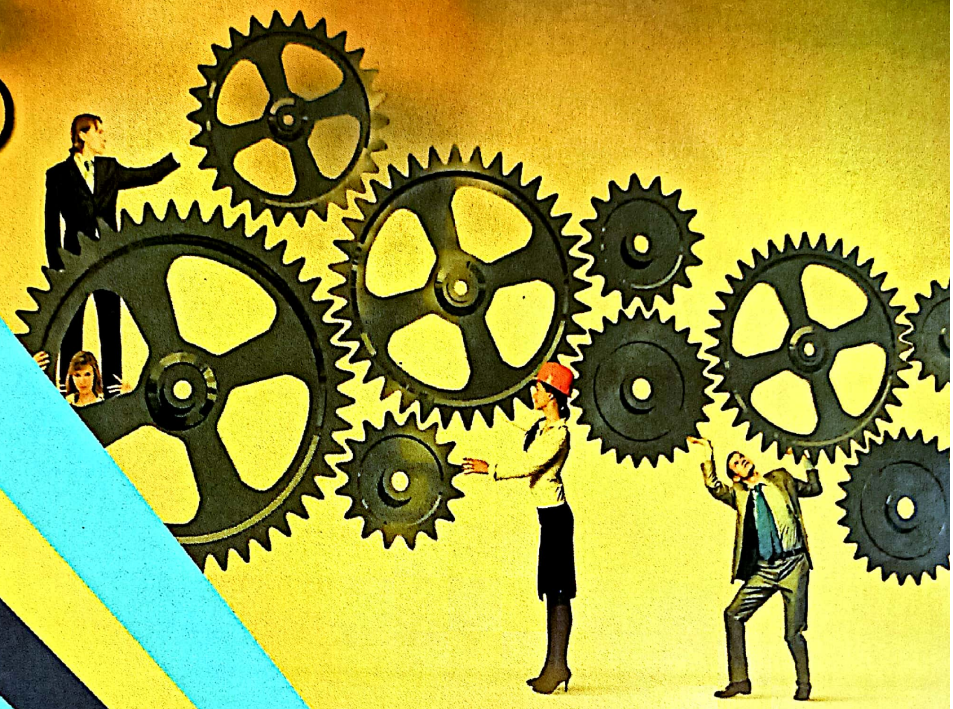
Peer Reviewed Referred and UGC Listed Journal
(Journal No. 40776)

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL



AJANTA

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

IMPACT FACTOR / INDEXING
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9. Impact of Globalization Era on Capital Market

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Abstract

Capital market is market where buyer and seller enters into contract of buying and selling of financial securities like bonds, stocks etc. It consists of Primary and Secondary market. The capital market plays a very vital role in promoting economic growth through the mobilization of the long term savings and savings get invested in the economy for productive purpose. The economy of India had undergone significant policy shifts in the beginning of the 1990s when the globalization model came into effect. Globalization stands for the consolidation of the various economies of the world. There was a tremendous change in the capital market after this significant reform. Earlier there was myth amongst the people that the capital market is gambling, but after globalization the outlook of the people for capital market has drastically changed. The researcher has made an attempt to analyse the impact of globalization on Indian capital markets.

Key Words: Globalization, Capital Market, Stocks, Evolution

Introduction

Capital market is the place where the buyer and seller buys and sells shares. The core responsibility of capital markets is to connect people and organizations that want capital with people and organizations that have capital. Now, how the capital market emerged? The organisation needs capital to run a business or if a person wants to start up business with innovative ideas or expands its existing operation or even for strategic acquisition etc. for all these purpose they need capital. In all these scenario capital market comes into the picture, wherein the companies raise capital by issuing shares in the capital market. When company issues shares for the first time in the market, it is known as Initial Public Offer (IPO). There are two types of market Primary Market and Secondary Market. In Primary Capital Market, investors buy directly from the issuing company. In Secondary Market, investors trade securities among themselves. The Secondary Market includes New York Stock Exchange, The London

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Stock Exchange and Nasdaq. The first organised stock exchange was established in India at Bombay in 1887. When the Securities Contracts (Regulation) Act 1956 was passed, only 7 Stock exchanges i.e. Mumbai, Ahmedabad, Kolkata, Chennai, Delhi, Hyderabad and Indore received recognition. By the end of March 2004, the number of stock exchanges increased to 23. The growing integration of global capital markets now makes it easier for organizations to access capital outside of their home countries. The capital market plays a very vital role in promoting economic development through the mobilization of long-term savings and the savings get invested in the economy for productive purpose. In India the capital market is a well-integrated structure and its components contains stock exchanges, developed banks investment trusts, insurance corporations and provident fund organization. The Securities and Exchange Board of India Act, 1992 (the SEBI Act) came into existence with the prime objective to protect, develop and regulate the security markets. Since then, the capital markets in India have experienced remarkable progress because of the well-developed regulatory system in place.

Structure of Indian Capital Market

Let us quickly glance at the structure of the Indian Capital Market. It consists of Market (primary and secondary), Instruments (equity, hybrid and debt), Intermediaries (Brokers, Investment bankers, Stock Exchanges,Underwriters), Regulator (SEBI), Players (CRA, Corporate, Intermediaries, Inidividual, Banks/FI, FDI/FII)[1]

Objectives

1) A country opting Globalization welcomes the other countries to invest in them considering the domestic and international policies. It facilitates financial flow, development in trade increase in employment opportunities.
2) To study Globalization and the Indian Capital Market.
3) To determine the impact of these reforms on the Indian capital market.

Review of Literature

Dr. Leena James, Chandni Vijay, Shruti Bhansali (2015) study has shown that impact of globalisation on Indian capital market through changes in the market size, its volatility measures and they used variation, Ratio analysis and standard deviation formulas. They have shown there is major change in the capital market and capital market has played a important role in the economic development. As per their study the market size and volatility also shows a correlation of -0.4. The liquidity indicators are have high positive correlation.

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According to Ms. Fiona Jeelani (Assistant Professor), Prof. D. Mukhopadhyay (Assistant Professor), Dr. Ashutosh Vashishtha (Assistant Professor) (August 2013), health of an economy is reflected in the performance of its capital market. His study says that with completely uncontrolled capital flows, it is no longer possible for the country to control the amount of capital inflow or outflow, and both movements can create consequence that are undesirable.

Factors Affecting the Capital Market in India

The capital market is affected by numerous factors like performance of domestic companies, global cues, environment factors, political stability and governmental policy, growth prospects of economy, investor sentiment and risk appetite.

The performance of the companies' or rather corporate earnings is one of the factors which has direct impact or effect on capital market in a country. Weak corporate earnings lead to less investment by the investors in the capital market or vice-versa. Globalization has made it easier for new companies to start competing with old incumbents, to increase the intensity of R&D, innovation and capital in their output and even performance of trade has increased which ultimately led to the growth of capital market.

The macroeconomic numbers also affect the capital market which are Index of Industrial Production (IIP), Export and Import numbers, Core Industrial growth rate which comes out every month and annual inflation number indicated by the Wholesale Price Index (WPI) which is released every week. After globalisation the numbers has increased which indirectly had positive affect on the capital market.

Corporate earnings of MNC's, consumer confidence index in developed countries, jobless claims in developed countries, global growth outlook given by various agencies like IMF etc. are all included in Global cues. Activities in one country have direct or indirect impact on the other countries. So, in this globalised scenario, various economies are inter-linked which again affect the capital market accordingly.

After globalisation national income of the country and per capita income of the people increased. Increase in income of the people lead to higher saving and higher saving brings more money from the investors in the capital market. Therefore we can say that growth of the economy has direct impact on Capital market.

Before globalisation the people were afraid of investing in the capital market as they were of the view that "Capital Market is Gambling". But after globalisation the mindset of the people

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has changed to the major extent and most of the people are aware about the capital market. People are every ready to take risk. So Investor Sentiment and risk appetite are the another factor which influence the capital market as the investors are the main drivers of the capital market.

Sebi and it's Role in Indian Capital Market

The Securities and Exchange Board of India was enacted on April 12, 1992 in accordance with the provisions of the Securities and Exchange Board of India Act, 1992. SEBI has power to make new rules for controlling stock exchanges in India. It also has the power to provide license to dealers and brokers of Capital market. SEBI uses his power to audit the performance of different Indian Stock Exchange for bringing transparency in the working of Stock Exchange. Even it has the power for stopping fraud in Capital Market. It can ban on the trading of those brokers who are involved in fraudulent and unfair trade practices relating to stock market. SEBI has the power of imposing penalties on the Capital Market intermediaries if they involve in insider trading. SEBI plays a vital role for protection of the interest of the investors.

Pre and Post Globalization Market Capitalization

Pre Liberalisation	Market Cap. (Crores)	Post Liberalisation	Market Cap. (Crores)
Year	X1	Year	X2
1982-83	9769	1992-93	188146
1983-84	10219	1993-94	368071
1984-85	20378	1994-95	435481
1985-86	21636	1995-96	526476
1986-87	25937	1996-97	463915
1987-88	45519	1997-98	560325
1988-89	54560	1998-99	545361
1989-90	65206	1999-00	912842
1990-91	90836	2000-01	571553
1991-92	323363	2001-02	612224

Market capital is the aggregate valuation of the company based on its current share price and total number of outstanding stocks. [4]

Formula: Market Capitalization= Current Market price x Shares Outstanding

From the above the table, we can say that there are tremendous changes in the market

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capitalization before and after globalization. In the year 1982-83, the market capitalization was Rs.9,769 crores wherein the market capitalization has increased to Rs.1,88,146 crores in 1992-93. In 2001-02 it has risen to Rs.6,12,224 crores. This shows that market size has increased after globalization to major extent.

Conclusion

The organization's demand for the capital is met due to growth of trade and globalization of capital market. Due to numerous reforms brought out after globalization, capital market has developed a lot. It has made it possible to compare Indian capital market with the international capital market. SEBI is taking a lot of effort for the development of capital market. SEBI Regulation has made every business and stock exchanges transparent. Because of which confidence of the investor has increased but still there are investors who are not yet confident for investing their savings in the capital market.

So we conclude that after globalization there are many positive impacts on Capital market, increase in the investors' confidence, increase in the economic growth which indirectly improved the capital market. Even the overall market capitalization has changed drastically after the globalization.

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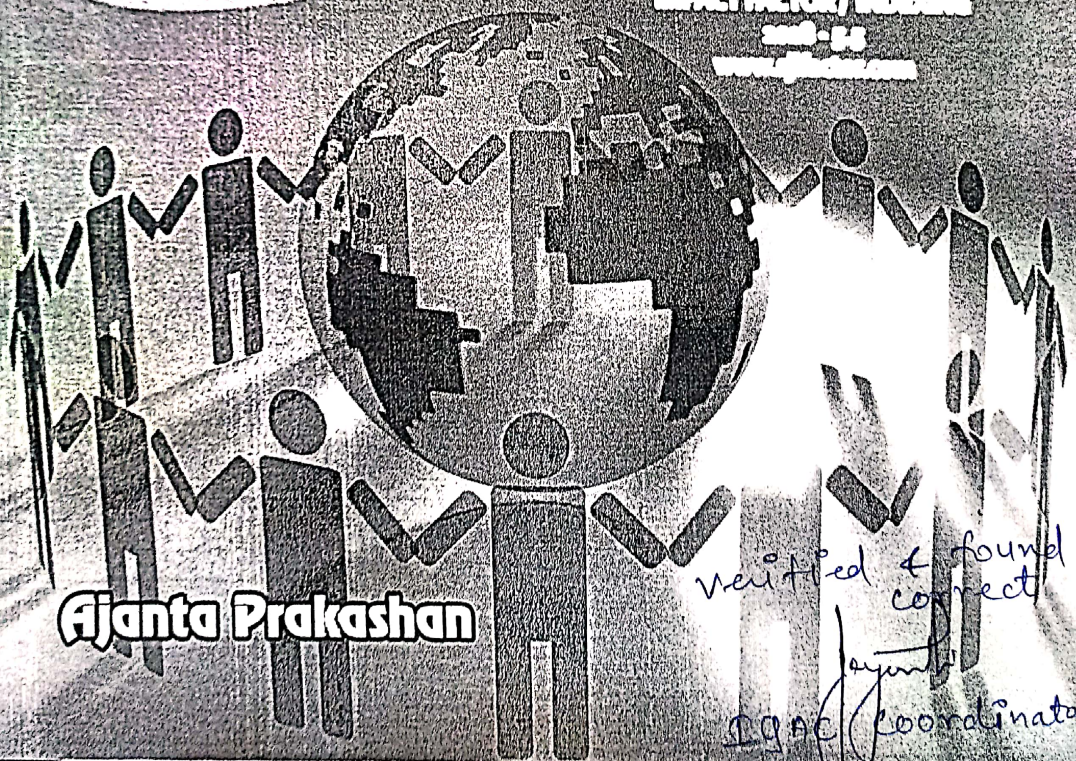
Peer Reviewed Referred and UGC Listed Journal
(Journal No. 40776)

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume-VIII, Issued
January - March - 2019
Part - I

IMPACT FACTOR/ INDEXING
2018 - 6.5



Ajanta Prakashan

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(21)

ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

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

Peer Reviewed Refereed
and UGC Listed Journal

Journal No. 40776

ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2018 - 5.5
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Ajanta Prakashan
Aurangabad. (M.S.)

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

15. A Brief Study of Financial Literacy and Investment among Women

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Abstract

Financial inclusion is a significant tool of empowering women. On the one hand, there is consensus that women tend to live longer than men. On the other, it is also agreed that the financial literacy as well as investments of women are low. In a study conducted over twelve countries, it was seen that the gap in gender with respect to financial literacy transcends national borders. (Fisk, 2015) How has education and employment affected financial literacy and investments amongst young girls and women? With a view to surveying the awareness and perception of young girls and women, both home-makers and professionals, this study will undertake a brief survey based on a structured questionnaire targeted at a sample of convenience. The discussion and interpretation of the findings will be followed by a reflection on the necessary steps to be taken for empowering women by enhancing their financial literacy and reinforcing the need for investing for their financial well-being.

Keywords: awareness, empowerment, financial literacy, investment, women

Introduction

There is general consensus, on the one hand, that women live longer than men; on the other, it is also agreed that women's awareness and perception regarding financial literacy and financial investments are comparatively low. In the specific context of India, the increasing trends of globalisation, migration and change in employment patterns have brought about a paradigm shift in the family structures i.e. the breakdown of joint families. The trend of nuclear families has deprived widows, divorcees and singles of social security offered by joint families. .

Globalisation has assured that women are getting educated as well as joining the employment sector. CNN Money[1](2018) categorically proclaims that in comparison to men, women are found to have only half the savings on retirement and the reasons are threefold,

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namely, the lack of awareness regarding investment, wage-gap and gender gap which mainly arises due to career breaks on account of child-bearing. In his comprehensive study conducted in twelve countries, Fisk (2015) has revealed the gendered gap with respect to financial literacy and investments. Financial inclusion is a significant tool of empowering individuals in general and women, in particular. First, it is necessary to understand the term financial literacy and its parameters.

According to OECD (Organization of Economic Co-operation and Development) INFE (International Network of Financial Education) (2011), financial literacy is 'A combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial well-being'. (p.1) Some of the significant parameters of financial literacy, according to ANZ (2011), are keeping an account of one's finances, making future plans, choosing financial products which enhance financial well-being, keeping a tab on one's financial behavior and taking measures to become financially sound and savvy.

Objectives of the Study

1. To examine the level of financial literacy among young girls and women
2. To analyse the awareness about investment options among women
3. To make women realise the necessity of reflecting on one's own financial well-being
4. To suggest measures for reducing the gendered gap w.r.t. to awareness and investments

Hypothesis

1. Women who are educated show a greater financial awareness but there is a co-relation between the level of education and financial literacy.
2. Employed women showed a greater awareness of the various investment options.

Research Methodology

The research comprises of primary and some significant survey based studies as already mentioned. This study, descriptive and analytical, was aimed at surveying and analyzing the financial literacy and investment among young girls and women, both working and home-makers, with a view to understanding the co-relation between their education, profession and financial awareness and investments. The primary data was collected by means of a questionnaire which was targeted at young girls and women from diverse areas. More specifically, a google form was created and the link was circulated among a sample of convenience i.e. our own groups of friends, colleagues and communities, easily accessible in

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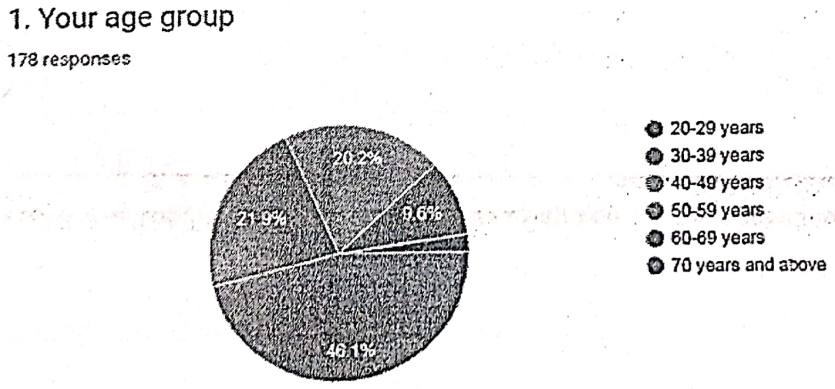
whatsApp groups. The questionnaire was structured in four parts. The first comprised age-group, education, marital status, employment status and the perception of financial independence. The second aimed at understanding the co-relation between education and financial awareness. As such, the questions posed covered aspects like ease of internet banking, financial investment and awareness of diverse portfolio, investment objective and influences. The third looks at different investment preferences and expectations, besides a 'what if' question to test investment choices and family influences on financial decisions. The final part proposes tentative solutions for enhancing financial awareness and knowledge which would further lead to increase in financial well-being and empowerment i.e. the need for the conduct of various seminars and workshops.

Limitations of the Study

First, the target respondents were from a sample of convenience i.e. close friends and groups from whatsApp. The locale was spread over, namely friends from Thane district, the US and greater Mumbai. Second, the respondents also belonged to a wide range of age-groups. Third, the primary reason for using a google form was to deploy technology and avoid paper-wastage. However, the use of google-based questionnaire prevented the survey from being extended to women from the grassroots level and those who were not technologically equipped. This could be overcome by translating the questionnaire into regional languages and/or interacting personally with the respondents and recording their responses.

Findings and Discussion

A total of 178 responses were received within five days. The following pie-chart provides a quick overview of the respondents and their age-groups:



A quick glance at the highest level of education of the target group revealed that 35 were professionals, 83 were post graduates, 48 were graduates, 10 had completed secondary Education

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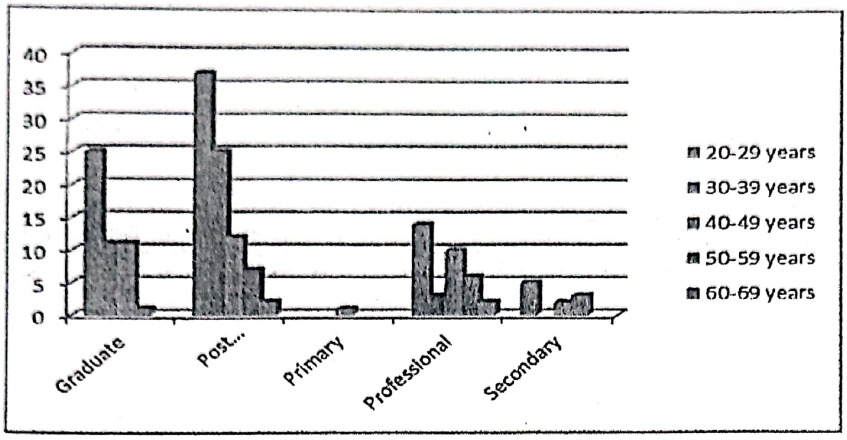
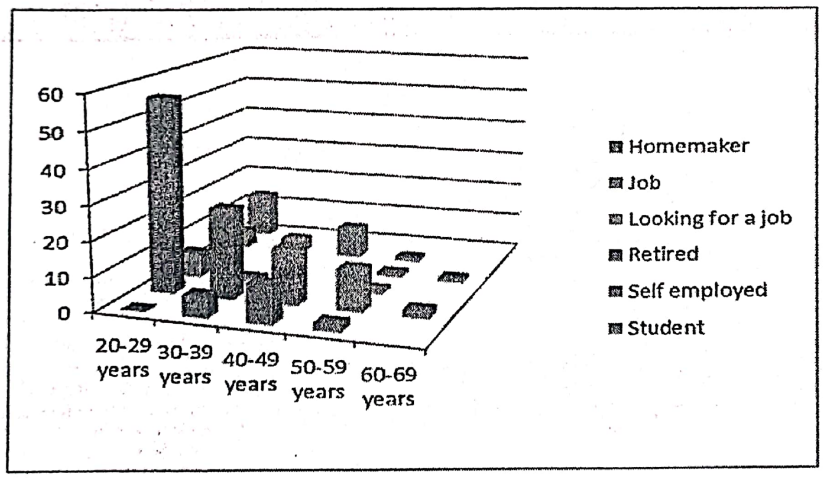
and one had completed primary Education. The co-relation between the age-groups and the Education level is presented in the following figure:



With a view to understanding the relation between the financial awareness and investment, it was necessary to additionally understand the employment status. The following figure shows the co-relation between the employment status and the different age-groups:



With respect to marital status, the respondents mainly fell into the married or unmarried slot and one divorcee. Asked if they had thought about financial independence, 160 replied in the affirmative, 3 replied in the negative and 14 were uncertain. When asked to rate themselves on their financial knowledge, 9% rated themselves as very good, 42% as good, 42% as satisfactory and only 7% perceived their knowledge to be poor. Interestingly, 82.6% wished to increase their financial literacy skills, 2.2 % did not show any interest, 11.8% were uncertain and 3.3% admitted they had never given a thought to it. 62.3% admitted to making their own investment decisions as against 37.7% who did not. 134 had investments in their own names, 31 did not have any investment as against 6 who were uncertain. 3 were unaware if their family had made

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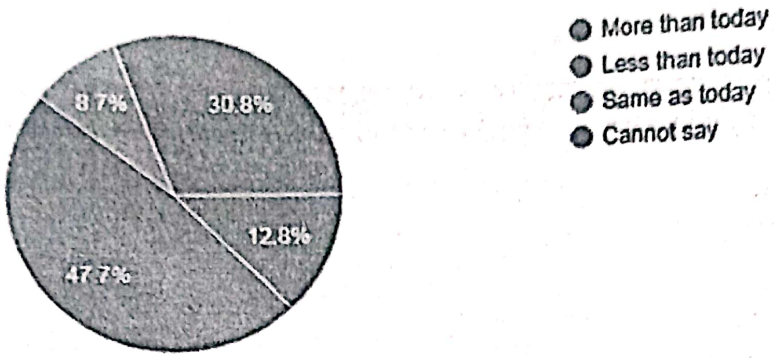
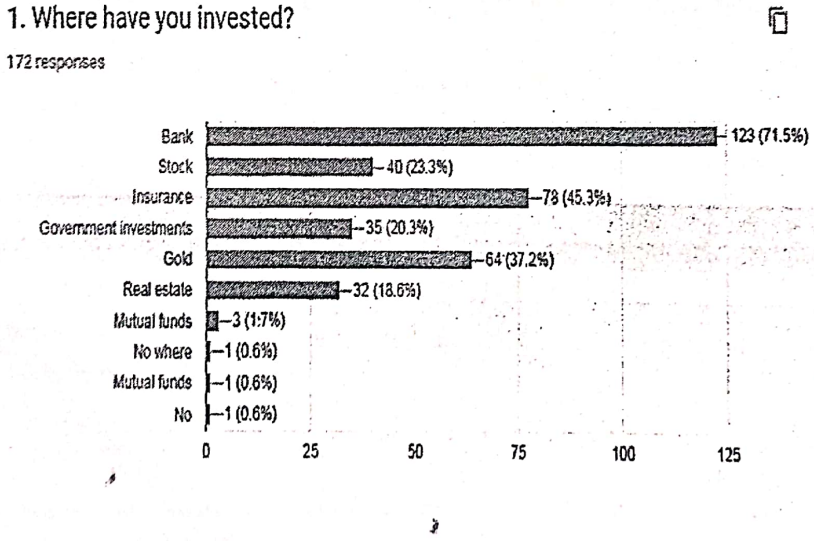
any investments in their names and 3 failed to respond. The following pie-chart shows the basic financial literacy skill with regards to the effect of inflation and purchasing power:



Nearly 71.6% were aware that investment in a diverse portfolio than a single company stock constitutes less risk. In contrast, 7.7% were unaware, 16.6% said 'both true and false', 4.1% said 'neither true nor false' and eight did not respond at all. 75.9% were comfortable using internet banking and electronic cards as against 12.6% who were not, 10.9% were uncertain, 0.6% had never used internet banking or electronic cards and three did not respond. In response to the question whether women in India are discouraged from taking financial decisions, 54.9% agreed, 14.3% disagreed, 30.3% were uncertain and 0.5% vehemently denied the fact. 54.7% affirmed that they could file their own returns as against 45.3% who could not; thereby proving the co-relation between Education and financial literacy. The representation with respect to financial investment options, sources and objectives in shown in the subsequent three figures:



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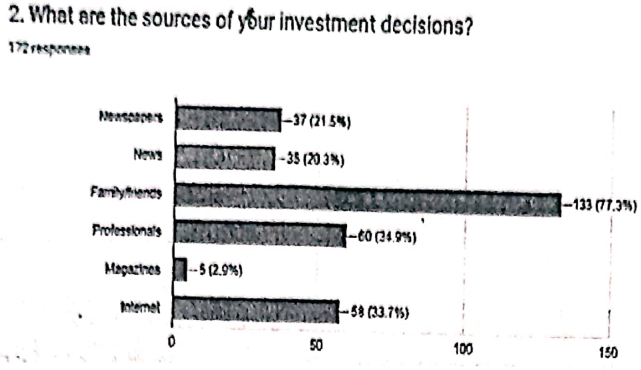
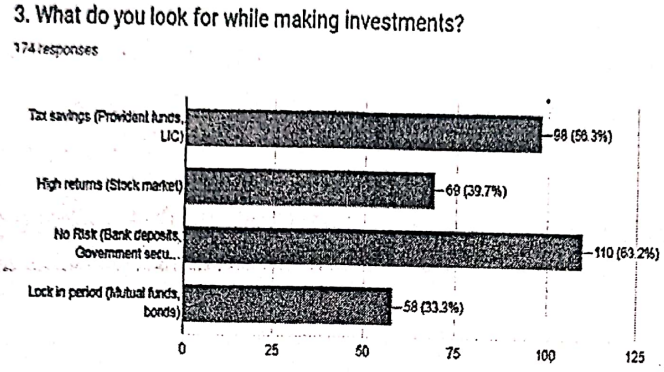
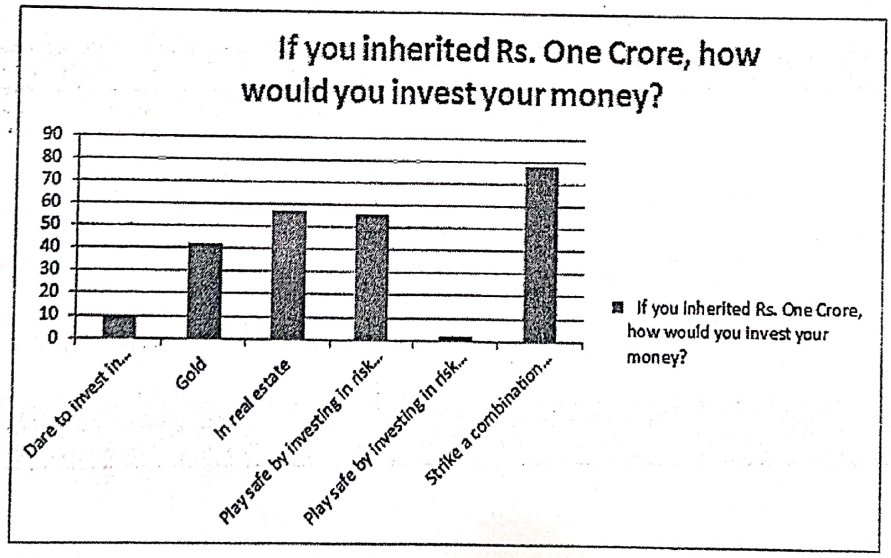




With a view to testing the application of financial knowledge, a 'what if' question was posed and the following figure indicates the various investment preferences:



61% affirmed that their investment decisions would be accepted by their family, 1.7% disagreed, 27.9% were unsure, 0.6% said that their family would never accept their decisions and

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8.7% did not care about the opinions of their family members. The final part inquired whether the respondents looked for various programs for enhancing financial well-being. 86.6% were of the opinion that there should be more avenues or programs initiated by the Government to increase women's financial literacy, 2.9% disagreed and 5.2% were unsure and 5.2% had never thought on those lines. 45.1% were interested in the conduct of a one-day seminar, 46.8% were doubtful, 7.5% were not interested and 0.6% were not interested at all. Nearly 51 were ready to pay for the seminar, 41 were not ready, 75 were doubtful, 2 rejected the idea and 8 did not repond.

Conclusions and Suggestions

92% of the young girls and women surveyed were financially independent and many had invested in banks and insurance, however, there is lack of awareness about return on investments. Many consulted family and friends for investment matters but wished to enhance their financial literacy skills. Majority of the women were professionals and post-graduates and got the financial literacy questions right; however, their investment choices are still traditional proving that the gender gap with respect to investment choices continues to be still relevant.

The solution is to address the issues at the grassroots level of Education and there must be more government initiatives for financial inclusion and empowerment of women. Most importantly, Ad campaigns must be intensified through TV and social media platforms regarding the conduct of various awareness programmes. The Reserve Bank of India's financial Education initiative provides a lot of reference materials on their official website and the financially literate should create SHGs to disseminate the information at the grassroots level. SEBI initiatives to boost investment awareness amongst the youth should continue with more focus on the young girls. There must be a mechanism, if possible, to assess the effectiveness of the knowledge drive.

The Colleges, on their part, can conduct various activities through the establishment of a financial club by the Accountancy Association. Herein, they can conduct quiz contests and mock investments in the stock market. In India, the stock market is regarded as speculation than investment and special training programmes must be conducted for investors in general and young girls in particular. Participation in virtual market games (See SIFMA Foundation) followed by a group discussion will accelerate their financial decision-making skills. These tentative measures will enable the young girls to start planning early for their retirement.

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The scope could be extended to actually conducting experiments with controlled and uncontrolled group of young girls who would be exposed to a series of foundation lectures and/or trainings for enhancement of financial knowledge over a period of time. One could also conduct a follow-up of these young girls over a five-year period to see whether they are equipped with the necessary financial decision-making skills for increasing their financial well-being.

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ON

"Global Issues and Opportunities in Commerce and Management"

On

18TH JANUARY 2019

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Bandra (E), Mumbai-400051, Maharashtra.

Reg.No.U74120 MH2013 PTC 251205
Harshwardhan Publication Pvt.Ltd.
At.Post.Limbaganesh,Tq.Dist.Beed
Pin-431126 (Maharashtra) Cell:07588057695,09850203295
harshwardhanpubli@gmail.com, vidyawarta@gmail.com
All Types Educational & Reference Book Publisher & Distributors / www.vidyawarta.com

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"Global Issues and Opportunities in Service Sector"

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Sr. No	Tittle of the Paper	Author
1	Global Issues and Opportunities of Hospitality Industry in India	Prof.Chalindrawar Ganesh Kishanrao
2	Global Issues and Opportunities in Travel, Tourism and Hospitality	Prof.Ashwini Naik Dr.Rajeshwari Ravi
3	Recent Trends in Banking	Dr.P.B.Kharat
4	Impact of Rural Tourism on changing land use Pattern: Case Study of Donegaon, Vangani, Dist-Ambernath	Prof.Nisha Deodhar
5	Issues and Opportunities in Banking Sector	Prof.Arvind Sable
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Certificate

This is to certify that Mrs. Nisha R. Deodhar

Of Manjunath College of Commerce, Thakurli

has participated / ~~acted as chairperson~~ / presented the paper entitled

"Impact of Rural Tourism on changing Landuse Pattern: Case Study of Donegaon, Vangani, Dist- Ambernath"

at the Fourth National level conference Organised by Department Of Commerce on

"Global Issues and Opportunities in Commerce and Management"

held on 18th January, 2019 at Chetana's Hazarimal Somani College of Commerce & Economics, Smt. Kusumtai Chaudhari College of Arts, Bandra (E) Mumbai - 51.

Dr. Prashant H. Bhagat
Conference Convener

Dr. Maheshchandra G. Joshi
Principal

systems providing all necessary assistance. There should be efficient regulated market and government should also lend its helping hand in this context. Grading and standardization should be promoted and promotional activities should be enhanced. NGO's should be provided full support by government.

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08

IMPACT OF RURAL TOURISM ON CHANGING LANDUSE PATTERN

CASE STUDY OF DONEGAON, VANGANI, DIST. AMBARNTH

Mrs. Nisha R. Deodhar
Manjunatha College of Commerce. Thakurli

KEY WORDS:- Feeding farm animals, Katkari population Liner Residential pattern development, Tropica Floriculture farm, saplings nursery business, Nisarg Upchar Kendra.

INTRODUCTION:-

Under the banner of Agro Eco Tourism a range of activities, services and amenities are been provided by farmers and rural people to attract tourist from urban areas in the vicinity. This in turn generates extra income for their families and their traditional business. Rural Tourism includes; Popularly known as the Nature Farms, Farm Houses, which also give its visitors experience of firsthand activities in farming such as harvesting, feeding farm animals, transplanting and seed sowing, fishing, and urban gardening, small swimming pool etc. This is prompting the Department of Tourism (DOT) to give the farm the recognition of being the first to bring back the urban population [mostly the youngsters] back to agriculture and understand the rural life style.

At present India is passing through of heavy transformation of rural areas to urban centres. Even rural areas are tapped for developing new tourist destinations. Rural tourism in a form of Agro-tourism, development of farm houses etc. is rapidly being embraced as a strategy to conserve the family farm, increase revenue, and teach the public about authentic farming life.

The family farm—it's not just for growing food anymore. Today's farms are looking at a new cash crop to supplement their revenue from agricultural commodities—tourism, the world's largest export industry and the third largest employer (TIA, 2002). Farm tourism, which is also known as "agri-tourism," has been defined as the opportunities for tourists to "reside and sometimes participate in the working activities of farms and ranches" (Smith & Long, 2000:222

Vangani is a town in Maharashtra, just 68 kg.of central railway and takes 2 hr.45min via eastern express highway from Mumbai. Mumbai being a financial capital of India provides a support system to its towns in the vicinity. Vangani is just 30 min. Distance from Neral station which is close to Matheran Hill station. It is serviced by the Vangani railway station on the Central Line of the Mumbai Suburban Railway on the Mumbai-Karjat route and the MH SH 43 Highway which connects it with the Suburban Mumbai. Done gaon is located just 1 km from Vangani station having location on the bank of river Ulhas and the last village connecting Thane and Raigad District. Hence Done gaon has became a perfect location for the development of farm house tourism. The location may have encouraged tourism and other commercial activities but discouraged rural outlook of village.

MEHODOLOGY:-

PRIMARY DATA:-

1. Primary Survey and visit to agro-tourism centres and farm houses at Done gaon.
2. Interview with authorities from grampanchayat and talathi office and the villagers.

SECONDARY DATA

1. Use of website.
2. Brouchers of centres.

OBJECTIVES:-

1. To understand the historical background of Done gaon .
2. To access the factors for the development of agro-tourism and farm houses.
3. To evaluate the reasons for change in the land use pattern.
4. To analyse the impact on the villagers and village culture.

DETAIL OF STUDY:

To understand the historical background of Done gaon:-

Mouje Done was bestowed as gift to 'Jaysing Rane' by Peshwas to fought war with them to win Vasai Fort. Since then Rane's became the land lord of entire land of Done village. They have resettled their own relatives like Patange, Varke etc.and agriculture has become the dominant activity and source of income for them. The Katkari population were the natives of this region. As Rane's have became the land lord of the entire village the katkari's became the peasant to work in the agricultural fields and cultivate food grains for their lords. Since 1926 the fragmentation of agricultural land of this village has began due to natural process of transfer of the father's property among the children.

After the Independence the tenant- ship act came into existence and the cultivators became the owners of the land. [One who cultivates the land is the owner of the land- in Marathi is commonly known as 'KUL-KAYADA"] This act has subdivided the agriculture land and various new owner of the land holding were seen in map of Done. More, Kundke. Sawant, Wagod, Gaikwad, Patange etc. has now became the land owner. Old Ganapati and Vitthal - Rukmini temples are still existing the village.

To evaluate the reasons for change in the land use pattern:-

At present total population of Done gaon 1940 out of which 396 are Nomadic tribes. 16 new building of 3 or 4 storied have came up in the region. The village kachha road is now totally concretised. Liner Residential pattern development [along the road] came in to

existence. The Google Maps below are clearly reflecting the change in the land use from agricultural to non-agricultural purposes. Most of the land owners are sealing the land for development of residential areas. Nearness to Mumbai, Neal, and Pune is creating demand for residential areas. Done-gaon is providing cheap land, good water supply.

Transformation of Done and surrounding region from 2010 to 2018.

Land under cultivation is deliberately kept fallow to convert it into non-agricultural practices.

The second reasons for change in the land use is -the Development of plant or saplings nursery business. This business is practically developed by each house-hold in Done-gaon, as side business along with the employment in Mumbai city. This village has become the major supplier of sampling to most of the developed cities nearby. They survey conducted in this area showed that nearly 10 acres land is under the nursery garden cultivation, and is giving source of income to 50 plus non resident, and other population. Tropica Floriculture farm is well-known in this region. It is purely corporate farming business activity. The local youths are getting jobs here.

Third reason for sealing agriculture land for different purposes is non availability of labourers to work in agricultural fields. The labourers have to be hired from other areas out of Maharashtra. The per-day charges of each labour is around Rs. 200 to 300/- , this is unaffordable to the farmers of Done gaon. Hence original farmers are sealing their land to private contractors. Some of the farmer's young generation has totally sold the land and even shifted to Badlapur and Ambarnath towns.

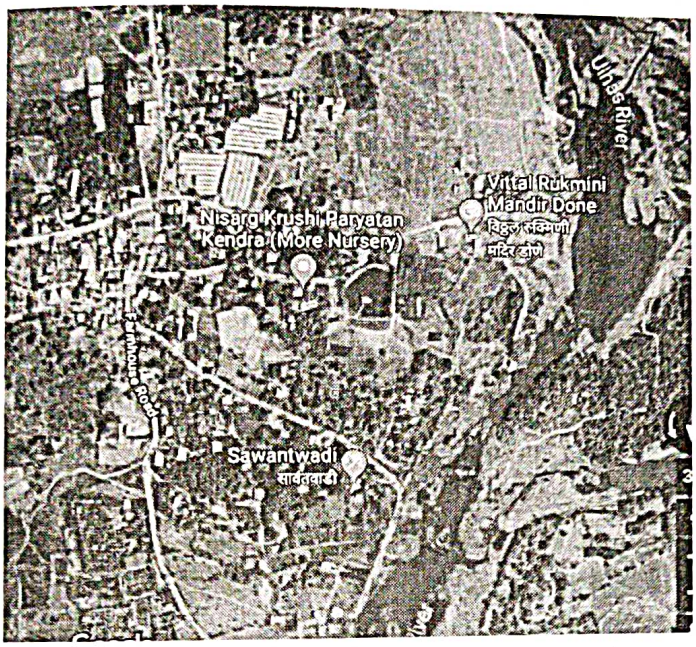
Fourth reason for change in the land-use pattern the first hand owners of land started using their 10 to 12 acres of land for commercial development of form houses and agro-tourism centres. This no drought helped to attract urban tourist to his village and some film actor like Mr. Naseerudden Shah has purchased land in this village and developed his own farm house. This has even given glamour to this village.

To access the factors for the development of agro-tourism and farm houses

Tourism in rural areas is growing partly because economic developers are gradually embracing tourism and cottage industries as viable means for diversifying their investment and increasing wealth of farmers. Rural landowners are also searching for a means to supplement their incomes, keep children working on the family farm, and act as a farming community ambassador to the urbanized visitors who are disconnected from their food source (Garcia-Ramon, Cannoves, & Valdonvinos, 1995; McIntosh & Campbell, 2001).

Rural farms are becoming attractive tourist destinations also because more visitors are nostalgic for a "simpler" time. They want to escape the hustle of city life and connect with natural and cultural heritage and enjoy a richer and authentic leisure experience. They want to learn, connect with meaning, and meet genuine people engaged in a rural/agricultural lifestyle

LOCATION OF AGRO TOURISM CENTRES [FARM HOUSES]



1. Nisarg Krushi Paryatan Kendra (More Nursery Address:- near done grampanchayat.
2. Wagad Farm house Done road, near done grampanchayat.
3. Sawantwdi agro-tourism NH 43. Done-Badlapur road. Maharashtra.

These are the three major farm houses developed in Done-gaon and indeed helped in modifying the structure of the village. As far as economic development is concern construction of accommodation facilities within the farm houses has brought urban tourist to the village and traditionally paddy cultivation land has been converted in to vegetable and fruit garden land. The local farmers who are still practicing agriculture is getting local market for their produce as they are getting buyers from these agro-tourism centres and farm houses.

Sawantwadi is an agro tourism place developed by a Shri. Vishwanath Sawant in 2002. In1996 they have made plantation in 3 Ackers land. They got Agro Tourism certificate in year 2007, and since that many people enjoying a trip with a nature This place organises various activities, for example-For students/people who like adventure sports:

- Rappelling, Rock climbing, River crossing, Burma bridge, Commando Bridge
- Net crossing, Fan fox.

For tourists:

- Swimming pool, Rain Dance, Mini train, Fisheries
- Small conferences, engagement & birthday PARTIES.

For scout guide/ NCC camps:

- Environment preservation Bird watching, Snake handling, Astronomy
- Jungle life/ cooking, Magic show, Air Rifle shooting, Camp fire.

Nisarg Krushi Paryatan Kendra developed by Shri Satish More since 1990. It is developed in 11 acres of land at joining Ulhas River. Earlier it has developed different flower nursery specialised in Rose flowers cultivation and medicinal plants. Since 2010 More nursery has been converted into agro-tourism centre. Their 2019 plan to start "Nisarg Upchar Kendra" that is hospital based on naturopathy treatment. In this Kendra different tours are planned for different types of tourist. For school children-play ground and swimming pool and visit to medicinal plant and flower garden is planned. Whereas for general tourist along with this tree appreciation, adventure activities and taking bath in Ulhas River, Sona bath etc. is provided.

Wagad Farm house it is very recently developed tourist centre. They are still getting sufficient tourist during sowing and harvesting time. This farm house is preserving village culture but slowly converting into the sampling nursery. Seed bomb making, tree plantation sapling making are the major activity.

Nearness to Ulhas River, Pleasing climate, availability of agricultural land for commercial development, vicinity to Mumbai and Pune metropolitan cities, satisfying need for urban tourist to utilise their quality time with families and friends. These are the few reasons for development of rural tourism at Done gaon near Vangani, Dist. Ambarnath.

CONCLUSION:-

Developing agro-tourism is really modifying the scenario of many villages. The urban sprawl in the areas has given new opportunities for farmer to gain subsidiary income. But this is affecting the villager. The process of Conversion of agriculture land to non agricultural purposed has increased. Rural youths are sealing their land. The village culture has even modified. Visits of urban tourist is putting impact on the young generation. Use of T.V, Mobile, gambling and consumption of Alcohol is even changing the mindset of youngsters of this village. They are neglecting the agricultural avtivity. Fast sealing of land to private builders is modifying the land use pattern of Done gaon. Developing of tourism is also adding to changing land use.

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09

Road Transport in India : Strategic Need for A Total Change

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Abstract

Transport refers to moving of people and products between or across places. Transportation system ensures, fast, speedy, safe, cost competitive, convenience, flexibility towards movement of people and products and services. Transport network plays a very important role in reducing disparities and bringing about a balanced and integrated development. A good transport network provides connectivity and accessibility to remote areas. Transport development helps to open-up remote regions and resources for production, it also helps in the better and fuller utilization of resources. Industrial development plays a very important role in the economic development of the country. Hence, an increase in the efficiency and sufficiency of transport is an essential element for industrial growth.

This paper attempts to study the pattern of road transport in India. It studies development of road transport in the state with selected parameters such as road length, passenger and goods traffic, density of motor vehicles per Kms. etc. the study is stretched over a period of five years i. e. from 2009 -10 to 2014 – 15.

Introduction:

Transportation is the means to carry people and goods from one place to another.

ISSN 2319-4766

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56. INCREASING ATTEMPTS TO USE GREEN TECHNOLOGY TO COMBAT CLIMATE CHANGE IN INDIA

Mr. Ravindra Deodhar., Lect *At S I W.S. College, Wadala, Mumbai*
Mrs. Nisha R. Deodhar, *Lect. At. Manjunatha College of Commerce, Thakurli [E].*

Abstract

India with a peninsular location and seventh largest country in the world with second largest as on today in population, shows growing concern about protecting its own environment and its resources too. Climate Change is a long term change in Earth's climate, change in climate of a region or a city, apparent from the mid to late 20th century onwards and attributed largely to the increase levels of carbon dioxide produced by the use of fossile fuels. In the increasing concern about challenges caused due to global warming, since the Kyoto protocol, the countries in the world are using their own ways to reduce carbon dioxide emission and the overall impacts of global warming. India is not at the back foot to adopt and implement new green technologies with continuing the use of indigenous methods of protecting its own environment. Most of the industries in India are labour intensive and now a days many private and public companies are producing green energy to reduce the use of conventional energy resources, Suzlon Energy, Orient Green Power Limited, Azure Power AutoMire Energy, are few examples. ***In increasing urbanization adopting green building footprint, plastic roads, Use of CFL and LED bulbs and tubs, use of Biodiesel, CNG in most of the vehicles, concept of Green Chemistry is also flourishing, While in agricultural sector increasing use of Biofertilizer and Pesticides, drip irrigation and sprinkles, use of greenhouse or polyhouse for commercial farming and many more are helping to control effects of global warming at local and regional level.*** *Green technology has many advantages like Sustainability, Source Reduction, Energy Conservation, and improving its Efficiencies. It needs lot of blending of innovations and traditional methods with improved techniques. These attempts of India and many more to come will defiantly help in controlling the impacts of global warming and related climate change. This will make the life of common Indian toxic free and in return we can earn more CARBON CREDITS*

Keywords:- *IGBC, Green Building Footprint ,Timbercrete, Mycelium, Ferrock*

INTRODUCTION:- With the fastly developing and transforming economies in many countries in the world, the need for environmental management is given priority. Throughout the development history the Anthrocentrism has shown an increasing trend. This has destroyed the environment world over. Hence environment degradation has not remained at global level, but now to local level and that to out footstep. Global Warming and its related problems of increase in sea level due to melting of glaciers, change in climatic conditions which has accelerated risk from disasters. The gradual increase in the overall temperature of the earth's atmosphere generally due to greenhouse effect caused increase levels of Carbon Dioxide, CFCs, Led oxides, sulfur dioxide and many more pollutants etc. These problems were highlighted and heavily discussed in the KYOTO CONFERENCE in the year 1997. The KYOTO PROTOCOL was signed by 119 countries of the world and even signed to achieve Kyoto targets by reducing GHC emissions in their own countries. They even agreed to implement projects to reduce GHGs emissions and carry out CARBON TRADING. Carbon trading to reduce the impact of global warming and related climate change is becoming popular day by day in developing countries. India as it is earning through this process. In spite of this India equally facing the consequences of global warming hence at every level attempts are been made to protect the local and regional environment. Adopting GREEN TECHNOLOGY is the easiest way to go green and assuring sustainable life for population in India.

METHODOLOGY USED:-

] Visit to Swami Vivekananda Kendra, Kanyakumari, helped to understand methods Of Green Building.

] Use of secondary Data from Web Site, News Paper, Magazines etc.

BJECTIVES:-

To understand the need and concept of Green Technology.

To relate the Green Building footprint to the main Theme.

Advantages of green building and the material used in it to protect environment.

DESCRIPTION:-

1] To understand the need and concept of Green Technology:- Green Technology is relatively new concept of the recent decades. The technology which is environmental friendly, developed and used in such away so that it doesn't disturb the environment and conserve the natural resources. It encompasses a continuously evolving group of methods and material from techniques for green energy to non-toxic cleaning products. Unlike other technological waves, Green Technology is almost entirely material science based. Relying on the availability of alternative sources of energy, it reduces effects of global warming. Its main objective is to find ways to create new technologies in such as way that they do not damage or deplete the planets natural resources. It also creates less harm to human, animal and Planet health.

There are many **examples** of it. Some of them are as follows:-

1] Alternative fuel and energy resources,
2] Environmentally preferred purchases, (commonly known as green consumption),
3] Green Building,
4] Green Chemistry.
5] Green Nanotechnology.

The major advantages of this technology are----

1] Sustainability [which is a need of an hour] 2] At source reduction and reuse of waste.
3] Innovation. 4] Energy saving.
5] Water conservation. 6] No addition of Greenhouse gases.
7] Non-toxic. 8] Generates Healthier surrounding.
9] Reducing carbon emission. 10] Earning carbon credits to a country. Etc

In the phase of increasing urbanization in India. The transformation of life style is unavoidable. Overcrowding, Deforestation, quarrying to get construction material, water logging, and generation of different types of waste, urban heat island are few consequences of this urbanization.

Use of green technology in the form of GREEN BUILDING CONSTRUCTION is the environmental friendly option available to all the countries in the world, so as to our INDIA

2] To relate the Green Building footprint to the main Theme:- Today India stands 2nd after United States in using Green building space. As on the date we have used 4.5 billion square feet of area for green building construction. According to the recent data Maharashtra with 1124 green buildings gets 1st rank in the country as far as green buildings are concern [out of which Mumbai alone has 753 buildings], followed by Tamil Nadu [has 355], Karnataka [354], Utter Pradesh[351] Telangana [253], Delhi [197] and Haryana[has 194] According to Indian Green Building Council [IGBC] with 4.5 billion sq.ft. Of Green Building Footprint across the country, India has managed CO2 reduction by 50 million tons, ensured energy saving worth 50,000 GW/Hr. and water saving to 170 giga-literes. Green Building industry in India, is expected to grow by 20 percent, driven largely by environmental regulations and the demand for healthier neighborhood. IGBC has set up an ambitious target to facilitate 10 billion sq.ft. of registered green building footprint by 2022. A total 20 Green Building Councils all over the world unveiled their national commitments to transform the sustainability of their buildings to reduce GHGs emissions and ensure that the buildings and construction industry plays its part in limiting global warming to 2 degree Celsius. India's Carbon Credit Trading is around $1 billion and generated some 30 million carbon credits and has roughly another 140 millions to push into the world market. In this scenario by constructing more amounts of Green Buildings or by molding the existing structures into green building concept, India has wide potentials to earn much more and protect the environment and reduce the risks arising from global warming and climate change.

3] Advantages of green building and the material used in it to protect environment:- In general Buildings currently account for around one third of global emission. Concrete is a material that quite literally holds our cities together. From homes and apartment buildings to bridges, viaducts, and sidewalks, this ubiquitous gray material's importance to modern urban life is undeniable. But you might have heard that it also has a dirty secret: the production of commercial concrete materials releases tons of the greenhouse gas carbon dioxide (CO2) into the atmosphere each year, contributing to the calamity that is climate change. But Green building is one of the most cost effective solutions to climate change. It generates significant environmental, economic and social benefits. Hence it is also known as sustainable building. It uses process that is environmentally responsible and resource efficient throughout building's life cycle from sating to design, construction, operation, maintenance, renovation and demolition.

Few examples of Green Building in India are1] Residence Antilia[Mumbai], 2] India Tower [Mumbai],3] TZed homes in the whitefield[Bangalore], Rajiv Gandhi International Airport[hydrabad], Corporate office of Nokia [gurgaon] etc.

A] Environmental benefit of Green Building:-

1] It enhances and protects biodiversity and ecosystem.

2] Improve air and water quality.

3] Reduces wastes.

4] Conserve and restore natural resources.

B] Economic benefit of Green Building:-

i] It reduces the operational cost.

ii] It improves occupant's productivity.

iii]It enhances the asset's value and profits.

iv]Optimise life-cycle economic performance.

C] Social benefit of Green Building:-

a] Improves occupant's health and comfort.

b] Improves indoor air quality [satisfies ISO 16000 criteria]

c] Minimise strain on local utility infrastructure.

d] Improves overall quality of life.

These overall benefits are possible mainly because the construction material used for such Buildings is less volatile, organic compounds paints, paper insulation panels and much more. The material uses for the construction of Green buildings include **Straw Bales, Grasscrete, Rammed earth**. It is used to create home's walls, flooring, walkways, and driveways. It is used in such a way that it allows grass and other flora to grow. . Rammed earth is a technology that has been used by human civilization for thousands of years, and can last a very long time. Modern rammed earth buildings can be made safer by use of rebar or bamboo, and mechanical tampers reduce the amount of labour required to create sturdy walls. Hemp Crete and use of Bamboo are yet another Material create concrete like shapes that are strong and super light weight blocks. These two are fastly growing and renewable resource. It can used for framing buildings and shelters especially I difficult to reach areas even and post-disaster rebuilding and constructed in low income The other material used for construction includes **Recycled Plastic, Fly Ash, Wood, Sawdust [Timbercrete].** This helps in reducing the waste and dirt generated in the areas, even after burning coal for thermal power generation the disposal for fly ash problem can be easily solved. Instead of mining, extracting new components, the concrete is created with recycled plastics and trash and fly ash. This not only reduces greenhouse gas emission, but also reduces weight and provides a new use for landfill-clogging due to plastic waste. 97 percent of traditional components in concrete can be replaced with recycled material. This ensures biodiversity and habitat protection. , it reduces transportation emissions, and the sawdust both reuses a waste product and replaces some of the energy-

intensive components of traditional concrete. Timbercrete can be formed into traditional shapes such as blocks, bricks, and pavers.

Mycelium and Ferrock, these are also material which is innovated for constructing Green buildings. Mycelium is a building material that's actually totally natural – it comprises the root structure of fungi and mushrooms. Mycelium can be encouraged to grow around a composite of other natural materials, like ground up straw, in moulds or forms, then air-dried to create lightweight and strong bricks or other shapes. Ferrock is a new material being reached that uses recycled materials including steel dust from the steel industry to create a concrete-like building material that is even stronger than concrete. This material absorbs and traps carbon dioxide as part of it's drying and hardening process. This makes it not only less CO2 intensive than traditional concrete, but actually carbon neutral.

CONCLUSION:- Green Building requires a close cooperation between the design team, architects engineers and even the occupiers. This building practice expands and complements the classical buildin design concerns of economy, utility, durability and comfort. The develope3rs are even feeling proud to b the part of this whole process. Green Buildings deploy efficient systems to save upto 40-50 % of powe consumption, 20-30 % of water consumption, gives better views, strong day light, and enhance sanitation, health and overall well-being of the occupants. India ranks 2nd after US. and well head tha other Asian countries. What India has to do now is to encourage new construction to be the part of livi with environment and improve living standards of common Indians. This in turn defiantly helps reducing the impact of global warming and climate change.

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Journal Volume 20, Nov.-Dec. 2018
ISSN 2277 - 4858

THE KONKAN GEOGRAPHER

Interdisciplinary National Level Research Journal of the
KONKAN GEOGRAPHERS ASSOCIATION OF INDIA

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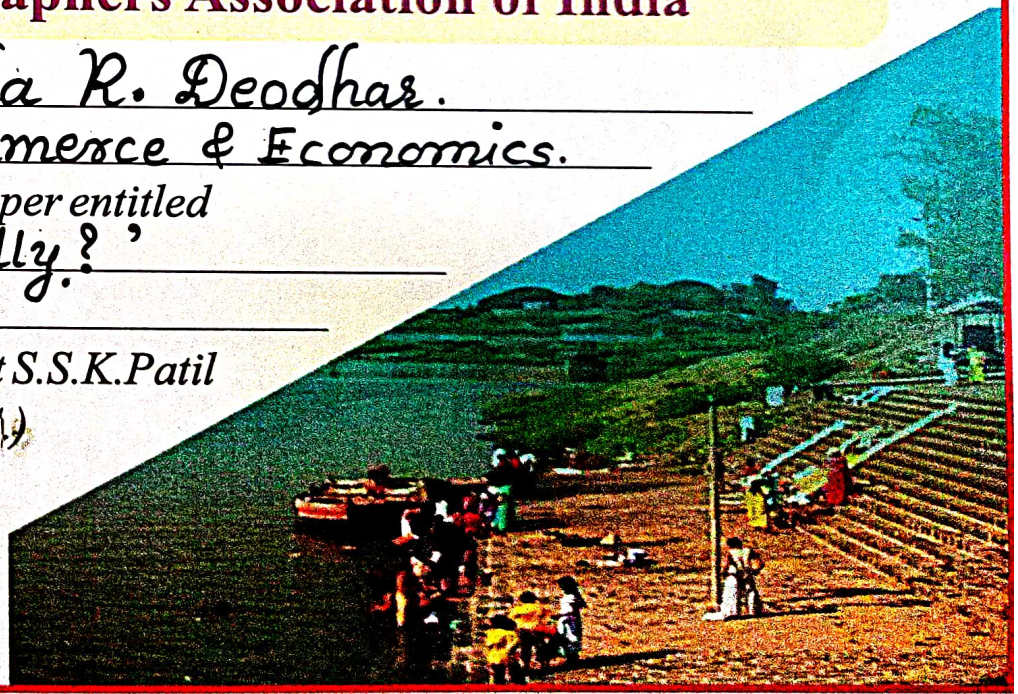

THE KONKAN GEOGRAPHER
Vol. No. 20, Nov.-Dec. 2018
ISSN 2277 – 4858

Is Rural Toursim Really Eco-Friendly? With special reference to Water-Park Tourism

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Dr. S. A. Thakur, *Research Guide, University of Mumbai.*

Abstract -

Tourism is the largest and fastly growing industry at present in the world. So is the case with our India. Accordi to Dean MacCannell," tourism is a primary ground for the production of new cultural forms on a global base. In the nam tourism, capital and modernized peoples have been deployed to the most remote regions of the world, farther than ar army was ever sent." Is so true that tourism is now considered as linkages between traditions, history with nature, like Rur Tourism, and it has to be eco-friendly, and clean production commercial business. Tourism has even no more remained a just a temporary movement of people to other destinations for pleasure. But a multi-dimensional approach has added tourist holiday's that is related to 'live' holidays rather than spend them.

Since 20th century the world is discussing about various ideas in inculcating the green business and gree consumption practices in every business activities. The process to cater the needs of urban and metropolitan region touris Agri-tourism, Amusement parks with different facilities like massage centre with lodging, Slum tourism, Dark tourism et has developed as tourism options. The Water-park Resort with different amusements were promoted to cater the need one day recreational tourism form urban tourist

But the question arises whether all newly developing tourism destinations are really eco-friendly and rea generating clean production commercial business??

Key Words -

INSET, Spatial distribution, ancient shrines, Sustainable business, trichloramine and cyanogens, human gut an feces, sanitizing agents.

Introduction -

Literature Review:- Tourism and it's interrelated activities are totally geographical phenomenon. It includes travelling, peoples temporary movement, providing goods and services to the tourist, and developing tourist centre etc Since the early expansion of tourism as a commercial activity, it has undergone transformation. After 1980's the touris perspective has shown wider vision. Spatial distribution of tourism, tourist movement, people-land relationship, spatia modeling of tourist centers, generation of demand for travel and tourist facilities has all contributed in addition of new and wider range of tourism options. The transformation of Traditional to New tourism has become a part of geographers study So this era of tourism as mentioned by Butler as a 'the era of diversity'. In this era tourism is more oriented towards attracting all types of tourist especially the increasing middle class, who generally can able to spare some time for their own leisure

As Dean MacCannell rightly expressed that," tourism is a primary ground for the production of new cultural forms on a global base. In the name of tourism, capital and modernized people have been deployed to the most remote regions of the world, farther than any army was ever sent. Institutions have been established to support this deployment, not just hotels, restaurants and transportation system. It is restorations of ancient shrines, development of local handcrafts for sale to tourist like Rural tourism has to provide. It is rituals performed for tourist." This so true that tourism is now considered as ideological framing of tradition, history with nature and hence Rural Tourism is encouraged all over India. This has a power to reshape culture and nature to its own needs. Hence tourism is generally considered as eco-friendly, and clean production commercial business.

Methodology Used -

A] Use of Primary Data:-
Data collection by actual visits to water-parks in Bhiwandi and Ambarnath-Badlapur region

B] Use of Secondary Data:-
Use of web-sites, Brouchers of water-parks, magazines and News Papers.

Objectives -

1] To study the need and concept of Rural tourism
2] To understand the concept of eco-friendly, and clean production commercial business.
3] To study environmental and health impacts of water parks.
4] To Search for solutions if any.

1] To Study the Need and Concept of Rural Tourism -

By taking the reference of the elements in tourism by INSET, the developed countries, generated the concept of Rural Tourism, so is the case in India. After 1980 in 'the era of diversity' tourism is more oriented towards attracting all types of tourist. The transformation of lower middle income to higher middle income groups, has enabled these the people to spend 'QUALITY TIME" rather than "QUANTITY TIME" with their family members. Hence in recent years the Tourism and Tourist space have been specially developed to cater the need of increasing tourist in Metropolitan regions with less time for leisure and pleasure activities.

Rural Tourism as defined by OECD," tourism taking place in the countryside". Rurality as a concept is connected with low population, open space; small settlement and land use is dominated by framing, forestry and natural areas. This has enabled the investor to invest in the development of variety of tourist centers in the vicinity of major Metropolitan region of India. Globalisation and Liberalisation policies adopted by Maharashtra Government have modified the working hours and structure the young population. This has even modified the lifestyle of population, which has given rise to Weekend Tourism. Mumbai tourists were in need of some quick recreation centres.

By tapping government's policies to encourage tourist activities Maharashtra Government has encouraged Water and Amusement Parks as a better option to equalise rural economies with urban areas and has developed 90 + such tourist centres all over Maharashtra.

Availability of cheap land, nearness to financial capital city that is Mumbai, increasing income status of the surrounding regions has encouraged water-parks development at THANE, PALGHAR, AND RAIGAD DISCTRICTS. This has resulted into fast development of various tourism activities. In recent time various new forms of tourist centres have emerged in the vicinity of Mumbai metropolitan region. WATER PARK CUM RESORT, AMUSEMENT PARK, TECHNOLOGY PARK, AGRI-TOURIEM CENTRES, WSLUM TOURISM, DARK TOURSIM are few examples of recently developed Rural tourism centres.

2] To Understand the Concept of Eco-Friendly, And Clean Production Commercial Business -

A business functioning should be in such a capacity where no negative impact is made on the local, global environment, the community, or the economy. A clean production business will also engage in forward-thinking policies for environmental concerns and policies affecting human rights. In other words it can be even call as Sustainable business, or a green business, is an enterprise that has minimal negative impact on the global or local environment, community society, or economy a business that to meet the triple bottom line. Often, sustainable businesses have progressive environmental and human rights policies. In general, business is described as green if it matches the following four criteria:

1. It incorporates principles of sustainability into each of its business decisions.
2. It supplies environmentally friendly products or services that replace demand for non-Green products and/or services.
3. It is greener than traditional competition.
4. It has made an enduring commitment to environmental principles in its business operation
5. It is non- hazardous to human lives, as human being is the centre of entire environment

3] Study of Environment and Health Impacts of Water Parks :

A] Reduction of Indigenous Natural Vegetation :

This is a common environmental loss due to development of water parks in the remote areas and near the creeks. For example- Development of Water kingdom of about 42 acres of land along Manori creeks has reduced 20% of the green mangroves. Mangroves have a high potential of carbon sequestration, which is essential for pollution control. Even then mangroves are destroyed for water park development. This alone water park has capacity of 90 lakh litres of water use for different rides, wave pool etc. This indicates that when Maharashtra faces the problem of water scarcity then also so much of water is wasted in recreation activity.

Like that Tikuji-Ni-wadi, an another water park of thane district has covered 20 acres of 'Upwan forested land' this has totally uprooted indigenous vegetation and hardly 10% re-plantation done with decorative vegetation..

B] Impact on Local Small Scale Industries:-

B. K.water-park resort of Shilphata road, Dombili-Kalyan area has completely stopped brick manufacturi industry in the area, and migration of workers [local people were reluctant to give reaction about it] Then the questio arises whether water park is eco-friendly, and clean production commercial business

C] Impact Of Chlorinated Water And Other Dissolved Substances On Human Health -

Chlorine is been used as a common sanitizing agents in most water parks. But the tourist who commonly visi such places, ignores the dangers arising from such solvents. Chlorine creates long term impact of respiratory defects ar also is a dangerous chemical for our nervous system. According to a research conducted by the Center for Disea Prevention and Control 16% of the total chlorinated water cases caused neurological defects.

Such sanitizing agents develop Skin and Eye infection. Chlorine tends to react with organic matter in the water ar develops toxic substances, which affects the skin on the tourist. Long lasting tanning of skin, development of rashes ar infections on skin are the common problems noticed. Feeling of inflammation in eyes, development of watery eyes is eye a common health hazardous noticed among the tourist visiting water parks.

Urinating in chlorinated water creates two toxic chemicals, trichloramine and cyanogen chloride, which form wh chlorine from the pool reacts with nitrogen in urine. It turns into the noxious chemical within an hour of interacting. Bo chemicals are associated with lung problems

Bacteria are usually found in the human gut and feces {human waste} Tourist frequently poop in the water feces inadvertently rinse off their bodies because they didn't shower before getting into the water. Swallowing of pool wat can cause diarrhea or loos motion problem and also stomach ache.

Hepatitis A is commonly transmitted through fecal matter. This strain is problems in public swimming pools at water par if someone accidently has a bowel movement in the pool and others inadvertently swallow the pool water.

The above highlighting of problems really makes us to think about the relationship of Water-Park to Gre Business.

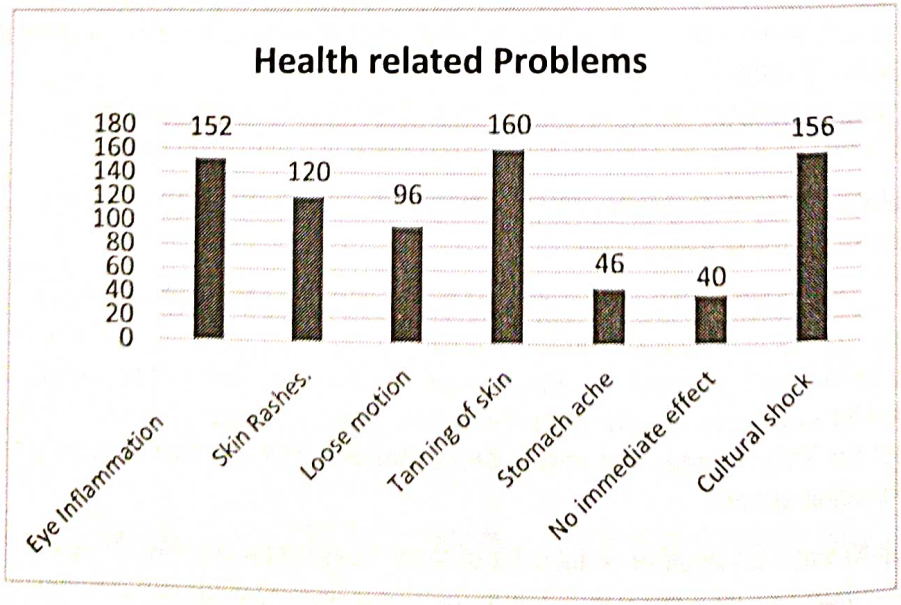
Discussions based on Primary Data :

Following table reviles the health problems highlighted by the tourist respondents at water par

Total no. of respondent is 205

Table 1 : Various Health Related Problems

Sr. no	Health problems	No. of respondent
1.	Eye Inflammation	152
2.	Skin Rashes.	120
3.	Loose motion	96
4.	Tanning of skin	160
5.	Stomach ache	46
6.	No immediate effect	40
7.	Cultural shock	156



D] Solutions For Some Of The Problems-

1] Use of OZONE GAS has to be used as a common sanitizing agent for water parks. Ozone is a good solvent and do not leaves any residuals in water. This in turn helps in reducing the health problems arising due the use of Chlorine.

2] Re-plantation with planting original/indigenous plants in the areas vicinity by the owners of Water-parks.

3] In the water scarcity regions water-parks should not be developed. Even during water scarcity Months of the year the water-parks should be temporary shut down or their rides and wave pool, rain-dance such entertainments has to be stopped.

4] Tourist has to take bath before entering in the water at water-park. So that various dangerous Bacteria's will not be added.

5] Tourist has to strictly avoid Urinating and Faecal contamination in the water of the water-parks.

Conclusion -

Rural tourism is the need of an hour for creating economic balance between urban and rural areas as well as to cater the needs of urban tourist. If water-parks owner and operators will take adequate care of the natural vegetation and protect the interest of local community. The use Ozone gas will solve maximum problems arising out of it, and the responsible tourist behaviour at such water parks can even reduce the impact of creation of cultural shock and sin related problem. For all this the Government's control and tourist responsibilities should coordinate each other.

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ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VIII Issue - I Part - III January - March - 2019

Peer Reviewed Refereed and UGC Listed Journal

Journal No. 40776

ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

2018 - 5.5

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M.Sc (Maths), M.B.A. (Mktg.), M.B.A. (H.R.),
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❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)

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Peer Reviewed Referred
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ISO 9001:2008 QMS
ISBN / ISSN

ISSN 2277 - 5730

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

Impact Factor - 5.5 (www.sjifactor.com)

Is Hereby Awarding This Certificate To

Mrs. Nisha R. Deodhar

As a Recognition of the Publication of the Paper Entitled

Horticultural Development of India in the Globalised and De-Globalised World

Editor : Vinay S. Hatole

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1. Horticultural Development of India in the Globalised and De-Globalised World

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Abstract

De-globalisation has shown decrease in interdependence of certain units in the world and individual countries. This period is widely used to describe the decline in economic trade and investments among the countries of the world. At global level, two longer periods of de-globalisation occurred that is during 1930s and 2010 with great depression or recession. Financial crisis of 2007-08 has slowdown the world trade. De-globalisation was driven by autocratic decisions to strengthen self-sufficiency.

One of the prominent example of de-globalisation movement could be found in the USA, where the Bush and Obama administration institute "Buy American Act' clause, which was designed to favour American made good over traded goods. EU has imposed new subsides to match their agricultural sectors for their own protection. Decision on Brexit is the best example of de-globalisation.

But developing countries of the world can't think of de-globalisation. In turn by adopting a principle of "Think Globally and Act Locally" they are concentrating on some of their core activities and reframing their own foreign policies. This has given boost to maximise earnings through the traditional business practices. In case of India, globalisation has introduced new agricultural basket. Introduction of horticulture, floriculture, use of poly house as a part of sustainable agricultural has given a source of permanent income to many farmers. Floriculture of India is capturing local and global markets. New verities of fruits and vegetables are replacing indigenous horticulture basket of India. Karnataka, Andhra Pradesh states, the farmers identified an opportunity in adversity. Over a decade, many farmers changed their fortunes for the better by growing horticulture crops. With a land holding of one or two acres, crops like carrots, beetroots, fruits like mangoes and grapes and flowers like marigold etc. the farmers are changing their fate.

In the said paper it is been discussed the positive impact of horticulture development over traditional agriculture activity and the role of National Horticulture Board. A comparative study of India and Maharashtra horticulture development in globalisation in de-globalising world.

Keywords: - Neo-liberalism, TOP, Horticulture, Floriculture, Nutritional Security

Introduction

De-globalization is not a synonym for withdrawing from the world economy. It means a process of restructuring the world economic and political system so that the latter builds the capacity of local and national economies instead of degrading it" For de-globalisation, there is no "one size fits all" model like neo-liberalism. Instead, according to this scheme, diversity is expected and encouraged, as it is in nature. **Some key proposals of de-globalization to really address the relationship between globalization and inequality are:**

- Provide more resources to rural areas to halt the migrations that increase inequality and rob local communities through resource grabbing.
- This means expanding public services in rural areas and implementing tools to boost food sovereignty that have been developed by peasants and indigenous communities.
- Instead, we should maximise equity and redistribute what is available and possible without breaking the vital cycles of nature and overshooting the carrying capacity of the Earth.
- Make strategic economic decisions subject to democratic choice, rather than leaving them to the market. In other words, bring participatory democracy to the sphere of the economy.

These proposals of de-globalisation have helped India to concentrate on agriculture and create new food basket. The concepts of horticulture, floriculture, corporate farming etc. are no doubt, the gift of globalisation. Fruits, flowers, vegetables cultivation is traditionally remained the income earning activity in our country. But when the commercial aspect has been attached to it, the production is constantly showing an increasing trend. Hence, at world level India achieved 2nd position as far has horticulture production and export is concern.

In the process of de-globalising world, India has again started paying more attention towards profit earning agriculture practices.

Literature Review

(1) According to Prof Neeraj, Prof Akshay Chittra, Prof Vishal Johar, in their research paper on marketing and production of fruits and vegetables in India from Mewar University, Rajasthan said that India is the one of the important source of suppliers for fruits and vegetables after China. Over the past decade from 1991 India is improving new techniques of horticulture to developed more amount of fruits and vegetables to match up with current demand and supply of Indian economy. The main focus of horticulture was to enhanced production of food, nutritional security, Poverty Alleviation, provide food security to poor people and development of rural area.

(2) According to Prof Tawheed Nabi and Dr. S.T. Bagalkoti in their research paper on growth trends of horticulture crop in India from Dharwad University, said that, after 1991 policy reforms, modernization and urbanization of rural areas and urban areas. Therefore it also brings drastic changes in framing method, such as, framers are changing their pattern of framing from traditional to modern methods with the help of horticulture which in-turn gives opportunities to farmers to grow more cash crops. After adoption of horticulture method in India, agriculture sector has tremendous growth of 4 % in each year's earnings. This indicates that horticulture methods ahs brought Prosperity and Encourage Agro-based industries which created employment opportunities for rural areas people. The study on research also reveals that there has been growth in areas of production, and yield of horticulture crops which is accounted 26 % of total agriculture production in India.

Research Methodology

Secondary Sources

Official website of National Horticulture board of India.

Agriculture and Processed Food Product Export Development Authority (APEDA),

Handbook and Textbook Horticulture Etc.

Objectives of Research

1. To understand the meaning and benefits of "operation Green" adopted by India.
2. To understand the advantages of adoption Horticulture development in India.
3. To understand position of India in the world as far as horticulture is concern.
4. To compare Two states In India showing fast progress in this activity.

Description

Meaning and Benefits of "Operation Green" Adopted by India

Government budget for the year 2018-2019 made provision of Rs.500 crores for "Operation Green" The Aim of this scheme is to create farm logistics and processing facilities. It has provided professional management, favourable weather. This resulted in giving high result to the farmers concentrating on Horticulture crop production. It deals with flowers, land scape plants, vegetables and fruits. The idea behind Operation Greens is to double the income of farmers by end of 2022. Operation is essentially a price fixation scheme that aims to ensure farmers are given the right price for their produce. Operation Greens seeks to stabilize the supply of Tomato, Onion and Potato (TOP) crops and to ensure availability of TOP crops throughout the country round the year without price volatility. The government has laid down special measures and grants-in-aid under the scheme to ensure enhanced production of TOP crops and to augment value chain. Organisation included in this scheme are, State Agriculture and other Marketing Federations, Farmer Producer Organizations (FPO), cooperatives, companies, Self-help groups, food processors, logistic operators, service providers, supply chain operators, retail and wholesale chains and central and state governments and their entities/organizations will be eligible to participate in the programme and to avail financial assistance.

Increase in Production of Horticulture Crops in India

YEAR	Horticulture Crops In Million metric tons
2014-15	280.9
2015-16	286,1
2016-17	300.6
2017-18	311.7
2018-19	314.6

Table No.-1

Advantages of Adoption Horticulture Development in India

Indian agricultural land covers area of 140 million hectares out of which, 17% of area is dedicated to horticultural crops that contributes to 30% of total agricultural GDP. Fruits and Vegetables, our source of vitamins and nutrients; Spices, the king ingredient of Indian food which has an eminent position in our culture, extending from North to South, Some advantages of horticulture are as follows:-

1. It is intensive subset of agriculture dealing with cultivation of Land scape plants, Flowers, Fruits, Vegetable.
2. Achieving sustainability of small holdings.
3. Increasing employment and self-employment facilities.
4. Improving Environment.
5. Providing an enormous export potentials
6. Achieving Nutritional security.
7. Horticulture is that branch of agriculture that deals with Science, Arts and business of plant cultivation.
8. Edible and Ornamental plants give total different outlook to landscape design and construction.
9. Repairs the environment and personal aesthetics.
10. Income of farmers in India can increase by Rs 2, 19,724 by 2022-23, from that of Rs.96,703. Of the year 2015-16.

Position of India in the World in Horticulture Crop Production

As mentioned earlier India ranks 2nd largest fruit producing country next to Chin with a share of 8% in world's fruit production India accounts for about 15.5% of the 890 MMT of total global vegetable production. We even possess largest area under Mango production followed by Citrus and Banana. We are the largest producer of Ginger, Okra and Cabbages. We rank 2nd in the production Potatoes, Onion, cauliflower, Bringal. India produces 40.4% of Mangos which accounts to 65% of worlds production, and produces 25.7% of Banana which accounts to 11 % of worlds production. India is well-known for its fruit basket which includes Mangos, Grapes, Apple, Apricots, Oranges, Banana, Avocados, Guava, and Lichi.

India Earned Foreign Exchange of Rs.14, 000 Crores from Export of Horticulture Produce:

Record Horticulture Production, at 240 Million Tonne in 2012 which was Celebrated as Year of Horticulture.

Comparative Study of Two States in India Showing Fast Progress

A comparative study of Andhra Pradesh and Maharashtra is will highlight the continuous decline in area, but increasing production of horticulture crops. Gujrat has always

remained as largest producer but the research felt to do the comparative study of other states which are investing more in these crops to get maximum returns.

Table no.2

Horticulture Production of Andhra Pradesh.		
Years	Areas in Hectors	Production in MT
2012-13	940.74	13939.08
2013-14	640.05	10510.56
2014-15	545.86	9121.62
2015-16	577.03	10088.82
2016-17	604.76	12098.60

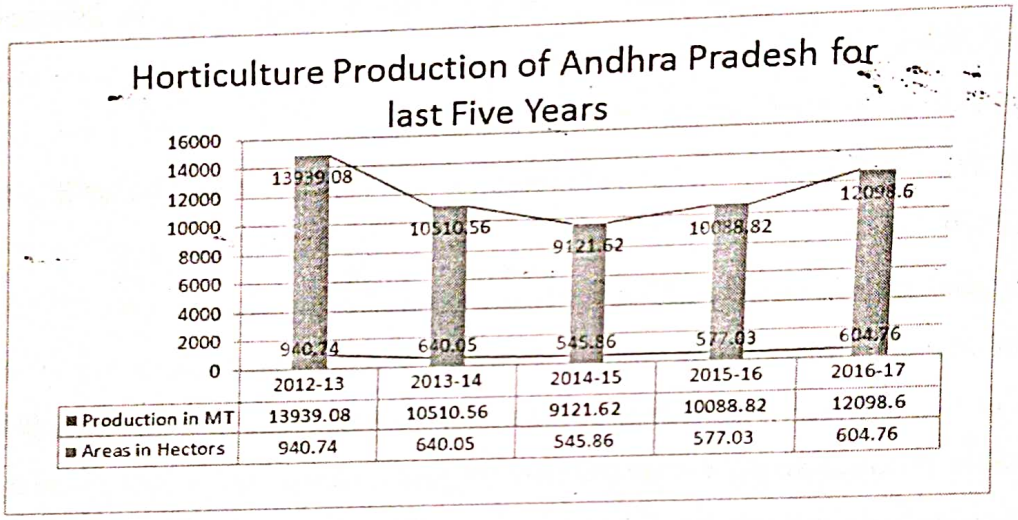

Fig.-1

Table.no.3

Horticulture Production of Maharashtra		
Years	Areas in Hectors	Production in MT
2012-13	1549	9785
2013-14	1565	13457.92
2014-15	742.28	11089.53
2015-16	736.69	9749.8
2016-17	763.51	10378.43

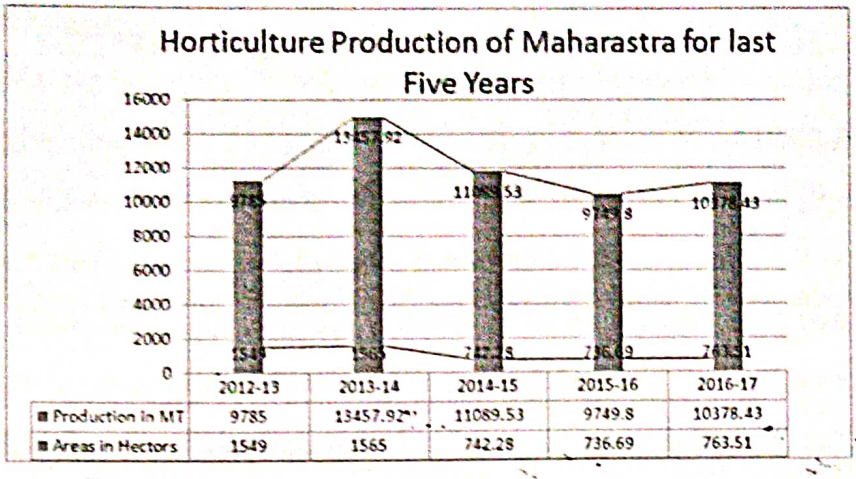

Fig.-2

Analysis

India is second largest producer of horticulture crop after china. Out 29 states in India researcher felt that Andhra Pradesh and Maharashtra are showing significant contribution in said field. As far as area of both states under horticulture crop is concern, Andhra Pradesh is showing slow decline where as Maharashtra shows drastic decline within 5 years Vice-Versa production of horticulture crops is showing an increasing trend in both the states.

In Andhra Pradesh the production for the year 2012-13was 13939.08 MT in the area of 940.74 hectors of land and in the next two consecutive year there was decline in the production as well as land the horticulture crops. But in the year 2016-17 Production increased upto 12098.60 in the land of 604.76 hector. **This indicates that though the land coverage under horticulture crops decline then also production has remained more or less same.** The reason for this is climate change.

In the state of Maharashtra the year 2012-13 Area the horticulture crop was1549.00 hector and Production was 9785.00 metric ton [MT], But in the year 2013-14 Area was 1565.hectors and Production increased considerably, that is 13457.92F MT. In the consecutive year area under horticulture sharply reduced but production has not decline in the same rate. In the year 2016-17 marginal increase in area has shown sharp increase in Production, which increased upto 10378.43MT. **The sufficiency in rainfall fevered Maharashtra to get maximum returns in the same year which affected Andhra Pradesh. That is year 2013-14 and 2014-15.** Thus the thinking of going back to traditional cultivate with introduction of new variety of fruits has helped India to gain foreign exchange and stand at 2nd position in global market.

Conclusion

Reorient national economies away from export production and toward production for the local market to full-fill basic human needs have fevered India. Relying primarily on domestic resources and employing technologies that enhance rather than destroy the community and the environment, as well as, life itself. The approach of de-globalization is still under construction. It needs to be debated and joined with other ideas if we have to build viable alternatives to the flawed system we have today, the one that has caused explosive inequality. But it certainly holds more promise than the empty claims of "inclusive growth." De-globalization means the transformation of a global economy from one integrated around the needs of transnational corporations to the needs of peoples, nations and communities. That is what India at its national and state level is achieving through horticulture as foreign exchange earning activity at local level.

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INCREASING NEED FOR PERFORMANCE BASED TEACHING LEARNING - THE REALITY.

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ABSTRACT

"Education is the most powerful weapon to change the world" (Nelson Mandela) teaching and learning is the two important process of education system in India since the ages together. Since 20th century, the student centric teaching is been given priority. The benefit is that the teachers are even learning new methods of teaching which can be understandable to the students. With the help E-Classrooms many educational institutions are implementing new methods of teaching which is environmentally sound. At the school level that is upto SSC level Educational Apps and CDs are easily available. But as the student goes to higher and higher education availability of such class room reduces. Hence the teachers of higher education use different strategies to make their teaching more interesting and involvement of students will be more.

The performance-based approach in education sector enables teachers and students even to use their knowledge and apply skills. It differs from the traditional approach to education. It involves practical tasks, not related to any particular subject. In general, a performance-based assessment measures students' ability to apply the skills and knowledge learned from a unit or units of study. Typically, the task challenges students to use their higher-order thinking skills to create a product or complete a process (Chun, 2010) There are Six methods are strategies which is commonly used in classroom teaching which is considered to be environmentally sound.

In the said paper the focus is on implementation of strategies in teaching learning process. There are certain constrains in it from teachers and students point of view. The primary survey is been conducted to analyse the environment friendly practices adopted under the banner of performance based teaching-learning process in some schools and colleges from City and Suburban areas. This survey helped in analysing the teachers' awareness about different strategies and the level of students understanding and the time utilisation by both.

Key Words: *- Teacher as Facilitator, Portfolio development, Business Administration, Geoinfromatics, NAAC. Internal Assessment, vernacular medium*

INTRODUCTION:-

Education is an engine of growth and progress of every society. Educational institutes are not only knowledge providers but generate skills, values and create strong human resource for any country. It drives technological innovation and economic growth even. In the ancient times, India use to have a GURUKUL SYSTEM of education. This has created strong bounding between teacher and students. The guru taught everything the child wanted to learn. All the learning was closely linked with nature and to life.

But today we have adopted Modern School System and teaching has been confined to classrooms. This broke the link with nature and reduced bounding. Now students have to play active role in their own learning. It focuses on each student's interests, abilities and learning styles. This has placed the teacher as facilitator of learning.

The most common teaching methods which once upon a time were, class participation, reciatation and memorisation. This also needs to be modified in the student's centric teaching methods, when grading system became mandatory for educational institutions. The said paper discusses the new methods of teaching-learning, whether these methods are environmentally sound and benefits as well as constrains in using them.

METHODOLOGY:-

Primary data collection -- Primary Survey method.

Secondary Data Collection -- Reference Books and web references.

OBJECTIVES OF PAPER:-

1] To discuss teaching methods- Past and Present.

2] To discuss in which curriculum new strategies/methods of teaching are effectively implemented.

3] Discuss the result of primary data collected.

Detail Description:-

TO DISCUSS TEACHING METHODS- PAST AND PRESENT

Teaching methods can best be defined as the types of principles and methods used for instruction. Depending on what information the teacher is trying to convey accordingly the teaching methods can change. **Use of talk duster and back board, Preparing lesson plans according to the curriculum assigned** to particular subject. **Reciatation,** Class participation by **question-answer method, memorisation** and some time demonstration were the most common methods of teaching since many years.

The present education system has adopted new teaching techniques such as

1] Portfolio development,

2] Dramatic representations,

3] Project Preparation,

4] Exhibits or Poster Presentation,

5] Power point Presentations

6] Group Discussions and debates,

7] Organisation of Nature Trail or Industrial Visits. And so on.

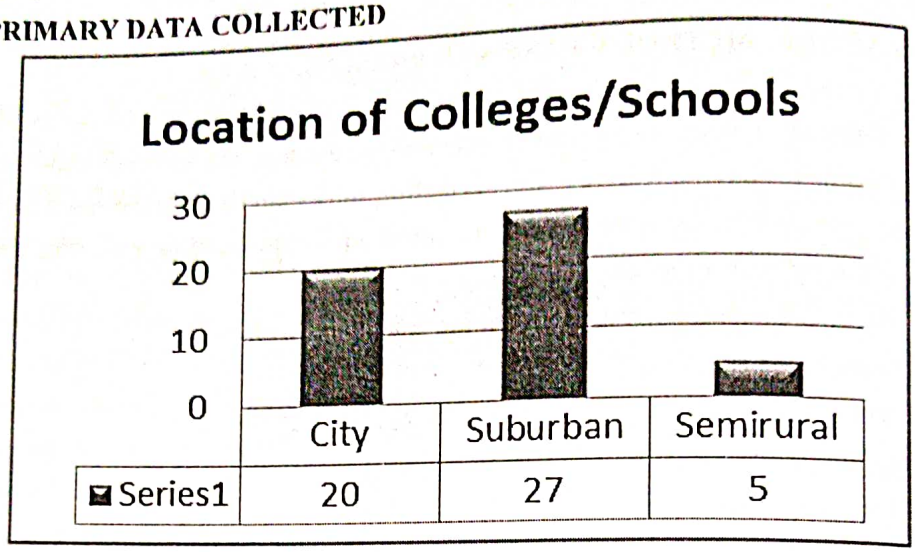
Portfolio development is very latest technique which includes Student information that he/ she have collected and created his/her own ideas over a period. Art portfolios are for students who want to apply to art programs in college. Another example is when students create a portfolio of their written work that shows how they have progressed from the beginning to the end of class. The writing in a portfolio can be from any discipline or a combination of disciplines. Portfolio can provide students with a lasting selection of good information that they can use later in their academic career. Reflections may be included in student portfolios in which students may make a note of their growth based on the materials in the portfolio. Portfolios may include taped presentations, dramatic readings, or digital files. This technique of today's teaching is mostly used at post graduation level. **According to respondent such portfolio development is not easy for the under graduate level students and the teachers are not even able to find that much time and maintaining record is equally difficult.**

CURRICULUM IN WHICH NEW STRATEGIES/METHODS OF TEACHING ARE EFFECTIVELY IMPLEMENTED

In the class of 30 to 60 students the new teaching methods will be very effectively implemented where controlling noise pollution, dusting of chalk powder, littering of waste ect. is very less. For the studies related to Business Administration, Geoinfromatics, Post Graduate Degree and Diploma Courses and many more. A campus with advanced E-Class rooms, Free Excess to E-library and magazines sources, electricity back up plans, online availability of Lectures series, are some of the facilities highlighted by teachers which will make modern methods of teaching and learning really effective and even they are environmental friendly.

Firstly, the higher education colleges, universities have to undergo the process of NAAC. This highlights the use of ICT in classrooms. Hence in most of the curriculum, teachers are using some of the new methods of teaching. **Secondly,** the use of chalk and duster has reduced due to E-classrooms. **Thirdly** the notes are sent on what's-app groups. This saves time and energy of teachers even. **Fourthly** In certain courses internal assessment is mandatory. So assigning Projects Writing, Power Point Presentation, Poster Drawings and exhibitions has become the integrated part of such assessments. These are all the reasons where environmental awareness has naturally increased.

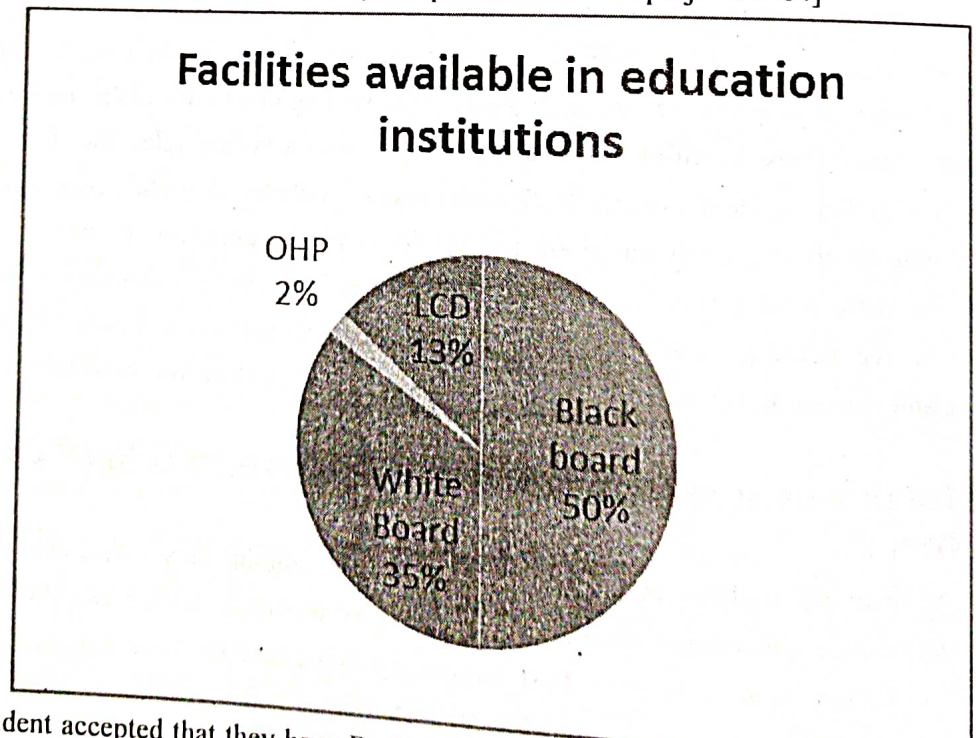
RESULT OF PRIMARY DATA COLLECTED



The primary data collected is mostly from undergraduate level Commerce and Arts colleges.

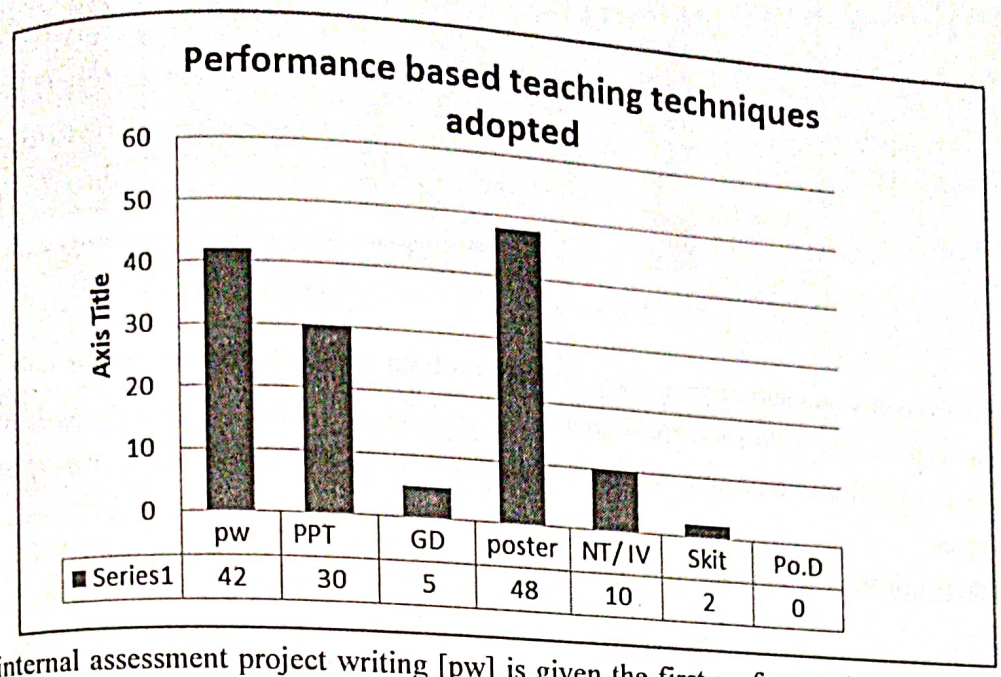
Q.-- Facilities available in educational institutions. [Only four parameters are considered]

[Use of BB-52, White Board- 36, OHP- 02, frequent use of LCD projector--14]



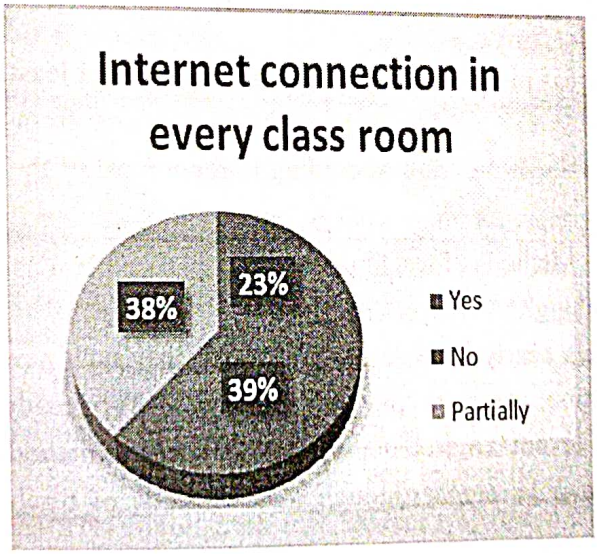
Most of the respondent accepted that they have Back Board for the subject like accountancy and mathematics. 35%, 2% and 13% respondent said that the trend of teaching is changing and they are also using white board, Over Head Projector, and LCD Projector respectively to avoid chalk dust, and even to attract student's attention.

Once the PPT is done it can be used again. New techniques of teaching are time saving even. Q.– Adoption of performance based teaching-learning techniques / methods.



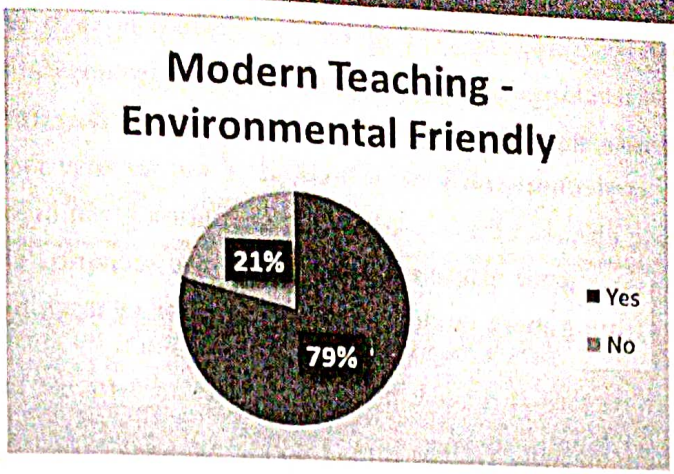
As a part of internal assessment project writing [pw] is given the first preference by teachers. Poster Drawing and exhibition is also most commonly adopted techniques. Preservation of the posters is the difficult task. Power Point Presentation is fastly increasing as a medium of teaching in those colleges where E-class-room are available. Group Discussion [GD] and Portfolio Development is not much accepted technique. Taking the students to Nature Trail [NT] and Industrial visit [IV] are the two methods which dives direct insight to the students and many concepts become clear by such visits. Due to cost factor is involved and parents are reluctant to send their word [girl] such technique is hardly used.

Q.-Internet connection in every class room.

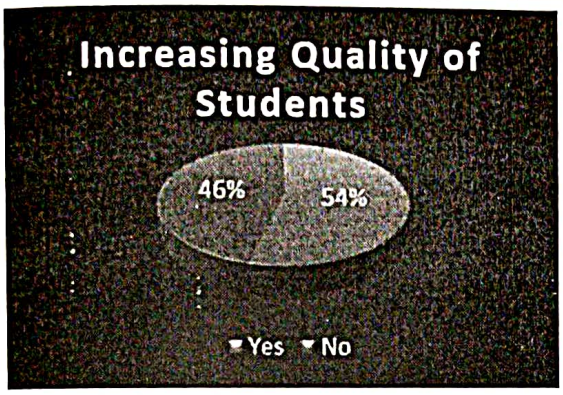


More or less equal amount of respondents partially has and has-not internet connection [38& and 39%] most of these colleges are in semi-rural and suburban areas. All most all the city side colleges has internet facility in classrooms.

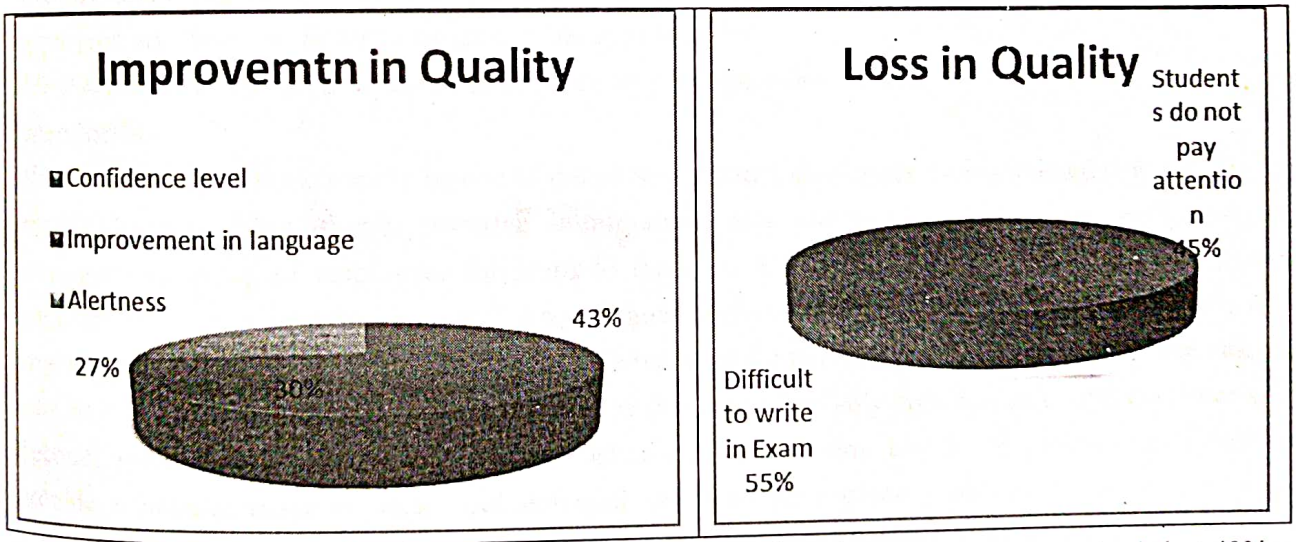
Q.– Which method of teaching easy where students also pay more attentions?



Q. Are these methods are effective in increasing quality of students? If yes-Why. If no-Why?



54% said Yes & 46% said No



Out of 54% respondent accepted that there is improvement in quality of students out of that 43% said the confidence level of students has increased, 30% said the due to internet surfing for getting information the language has improved. Whereas 27% highlighted that student's alertness is increasing.But 46% respondent didn't find any qualitative improvement among the students they said the students understand the topic but they are incapable of answering during the exams, and some feels that students do not pay much attention to the explanation given.

CONCLUSION:-

In the globalised education use of ICT has really increased but it is difficult for all the education institutions in India to adopt them in same manner. In rural areas where students are mostly from vernacular medium,

electricity supply is another issue and the cost of LCD projectors is even unaffordable. In such conditions adoption of modern means of teaching-learning to make it more environmentally sound is a basic problem. But **through tree plantation, waste segregation program, cleanliness drives and teaching the students about hyginety the students are environmentally sensitised.** It is not so easy task in creation of environmental awareness in teaching-learning process for every education institution given higher education. In the course time autonomous and privatised educational institution will change the scenario. Teacher's role as facilitators and student's role as learners will bring more environmental awareness in teaching leaning which will be totally performance based.

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

Peer Reviewed Refereed and UGC Listed Journal

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

2. Increasing Need for Tertiary Activities with Special Reference to Agro and Waterpark Tourism

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Abstract

Commercial geography is simply defined as," It is a form of Geography concern with the production and supply of raw material including agricultural output and finished goods" But according to Webster commercial geography deals with commodities according to their place of origin and their path of transportation. There are basic four (4) types of activities included in commercial geography such as, primary (dealing with natural resources), secondary (related to conversion of raw material in to finished products), tertiary (depends on personal and business services) and quaternary (includes professional and administrative services) At Present TOURISM is the most flourishing tertiary activity in India. This activity has all the three approaches of commercial geography, which is Regional, Systematic and Economic. After realisation of drawbacks of tourism activity the concept of ECO-TOURISM came was Introduced around 1990. Eco- Tourism includes-Religious, Adventure, Medical, Fashion. Music, Dark, Slum, Agro, Water-park etc. types of tourism centres came into existences.

In the current paper, Agro-tourism and Water-Park tourism were compared to **understand which type of tourism activity is really environmentally sound to support tertiary activities in Maharashtra.** These activities are totally distinct from each other but the study revealed that Agro tourism has got late recognition in Agrarian economy of India where as Water-Parks are economically profitable, gets even frequent visit of tourist but as far as health and environment is concerned, it does not fit into the concept of eco-tourism.

Key Words:- *Regional Approach, Recreational land use, eco-tourism ATDC [agro tourism development corporation], weekend tourism Chlorine, trichloramine and cyanogen chloride*

Introduction

Commercial Geography under its regional approach identifies different land uses. This includes—1] Agricultural land-use:-that is the farmlands. 2] Commercial land use:- which includes all business activities. 3] Residential land use:- that explain the housing and settlement pattern. 4]Transport land use:- that is nothing but the all the means of transportation.

5] Recreational land use:- that is the tourism activity which gives pleasure, enjoyment and relaxation to human being.

Agriculture has always remained in top priority in commercial development activities. India posses cultivable land area of 159.7 million hectares (394.6 million acres). This is the second largest in the world, after the United States. Out of which gross irrigated crop area of 82.6 million hectares (215.6 million acres) is the largest in the world. According to The Economic Survey 2017-18, this was released in Parliament. In the Union Budget 2018 revelled that the budget's key implications for agriculture sector which employs more than 50 per cent of the total workforce and contributes around 17-18 percent to the country's GDP. In spite of this in Maharashtra the agricultural facing many problems of climate change, reducing productivity, suicides of farmers, debt problem and so on. In this scenario AGRO-TOUISM IS THE BETTER OPTON TO SOLVE MAXIMUM PROBLEM OF FARMERS.

Water scarcity has always remained a major problem in Maharashtra. In spite of this there are around ninety [90] Water and Amusement Park established in Maharashtra. Construction costs for Water Park will vary between $250 and $300 per square foot, according size and other items. According to reliable source, around 3,000 gallons of water per day which is equivalent to water that approximately consumed by 50 people daily in newly established water park. A water park or an amusement park that shows water play areas such as swimming pools, water slides, splash pads, water playgrounds, and lazy rivers, as well as areas for bathing, swimming, and other barefoot environments. These areas also have accommodation facilities, spa and beauty salons; children play grounds, Pubs etc.

After visiting agro-tourism centres and water-parks a comparative study is been done which is reflected in the said paper. The study is restricted to Visits tourist places near Mumbai.

Mehodology

Primary Data

A] Primary visits to agro-tourism and water-parks centres near Mumbai.

B] Interview with tourist and authorities of the centres.

Secondary Data

1] Use of website.

2] Reference Books, Brouchers of centres.

Objective

1] To understand the concept of Eco-tourism

2] To analyse the scenario of agro-tourism

3] To analyse Water-parks development as a part of growing tertiary activity.

4] Comparative study of agro tourism and water-park tourism on the parameters of eco.

Tourism

Discription

Understanding the Concept of Eco-Tourism

Tourism industry employs around 15% of India's work force and received 6.3% of tota investment in the year 2017 (that is 2,705 billion) According to travel an tourism council repor of 2015 the contribution of this industry in our GDP is 2.2%. This is significant achievement o tourism industry.

In the globalised India the concept of tourism places has widely changed. The touris centres are trying to concentrate on as many activities as possible in one spot and serve market form the base with a tightly coordinated the market offerings. At present the tourist centres ar deliberately established to cope up with developing niche markets which demand customizatio approach which is economically viable, environmentally sound and benefits local people.

To avoid this conflict and show heterogeneity, every tourist centre maintains its own identity and makes an attempt to give maximum satisfaction to tourist. The tourist companies are even trying to protect the customers from administrative elements to total satisfaction and relaxation.

The diversified tourist centres were established out of box, from traditional tourism to new tourism centres. The concept of eco-tourism has emerged to protect environment and the interest of tourism. One can define ECOTOURISM as **"Responsible travel to natural areas that conserves the environment and improves the well-being of local people."** (TIES, 1990) **Principles of Ecotourism: Ecotourism is about uniting conservation, communities,** and

sustainable travel. [The International Ecotourism Society|This term was first coined by Mexican Architect Hector Ceballos Lascurain in the year 1983

By taking reference of this to uplift the status of tourism sector in India various ecotourism centres have specially developed without disturbing the environment and protecting interest of local people which is giving them permanent income source even. Agro-tourism centres, Water Parks, Amusement Parks, and Jungle Safari with Machan Tourism spots within, Adventure tourism, Medical tourism, and Dark tourism places and so on are the best examples of ecotourism places.

Analyse the Scenario of Agro-Tourism

Agro-tourism, as it is defined most broadly as it involves any agricultural based operation or activity that brings visitors to a farmer Ranch. Agri-tourism has different definitions in different parts of the world, and sometimes refers specifically to farm stays, as in Italy. Elsewhere, agro-tourism includes a wide variety of activities, including buying produce direct from a farm stand, navigating a corn maze, slopping hogs, picking fruit, feeding animals, or staying at a bed and breakfast (B&B) on a farm.

Agri-touristm is a form of niche tourism that is considered a growth industry in many parts of the world, including Australia, Canada, the United States, and the Philippines. Other terms associated with agri-touristm are "agritainment, value added products, farm direct marketing and sustainable agriculture"

In case of Maharashtra in 2007 ATDC launched training and skill development yojana. First 52 farmers were selected and the training were given to them. The agro-tourism models have been introduced in 328 centres across 30 district of Maharashtra. The following table shows the tourist arrival at such centres.

YEAR	TOURIST ARRIVAL
2007	15,000
2009	31,200
2011	38,900
2013	49,840
2015	53,000
2016	70,000

[India rank 2nd with 44, 08,916 tourist visiting at various agro-tourism centres]

To Analyse Water-Parks Development As A Part Of Growing Tertiary Activity

Father of water parks, George Millay began constructing a the ORLANDO a theme park in mid 1970 in USA but it officially opened 1977 summer. Water-park is a amusement park that featured by, water play areas such as swimming pools, water slides, splash pads, water ply grounds. The first water slide was introduced by Sellner of America There are more than 400 water and amusement parks in United States where as in Europe has more than 300water and amusement parks.

Compared to these developed countries, there is less development of water and amusement parks in India. But Maharashtra alone has more than more than 90 [ninety] water parks. These water parks also has developed accommodation facilities with Beauty Spa, restaurants with permit room facilities, conference halls, green patches preserved, which are used for marriages or some party.

Globalisation and Liberalisation policies adopted by Maharashtra Government have modified the working hours and structure the young population. This has even modified the lifestyle of population, which has given rise to **WEEKEND TOURISM.** Mumbai tourists were in need of some quick recreation centres. Even they are interested in spending **QUALITY-TIME** with their families rather than **QUANTITY TIME.**

Water kingdom, A Water and amusement park has developed in the 42 acres of land along Manori creeks, Dahisar and Essel World, one of the first amusement parks in India has cover 64 acres of land. It has reduced 20% of the green mangroves. Water king water prk, alone expecting 500 to 2000 tourist visiting per day depends on the season. This alone water park has capacity of 90 lakh litres of water used for different rides, wave pool etc. Chlorine is frequently used as solvent to purify water.

Like that Tikuji-Ni-wadi, another water park of thane district has covered 20 acres of 'Upwan forested land' of Thane this has totally uprooted indigenous vegetation and hardly 10% re-plantation done with decorative vegetation. This water park is catering the need of expanding Thane City and the Tourist from nearby growing cities.***[here only two examples are quoted; but there are 30 and more water-parks which are located very close to financial capital of India that is Mumbai]

Comparative Study of Agro Tourism and Water-Park Tourism on the Parameters of Eco-Tourim

Agro-tourism centres are the real examples of environ friendly quaternary activities.

Tertiary activities includes personal and business services. These types of activities include

Transport, HEALTH Care, Food Services, Retail Sales, Advertising, Entertainment, Tourism, Banking and insurance, law etc. In this sector the employer and employee both provide services to the consumers. This is truly applicable to tourism activity. India, in its every state has shown vast tourism potentials. Number of Foreign tourist arriving in India is 8.03 Million out of which 1.46 million arrive at Mumbai air port, which is around 18.2% In foreign tourist arrivals India ranks 11th at Asia Pacific Region level but ranks 40th at world level. To increase the domestic tourism and also to attract foreign tourist many steps are taken by Indian government. Sine 1990 Eco- tourism and sustainable tourism has been introduced. and in every five year plan the expenditure on this activity is showing an increasing trend. At the same various new types of tourism activities are gaining importance. Agro- tourism and water-park tourism centres are some of the best example of eco-tourism in India.

Because of changing lifestyle and working hours of people of most of the metropolitan cities in India, Agro-tourism and water-park tourism are receiving maximum tourist visits. Some prefer frequent visits to such centres at different destinations. ***Agro- tourism centres neat Mumbai metropolitan city*** are showing great success as the tourist from this region feel like going back to village life and their mother earth. Most of the agro-tourism centres are catering to the need of tourist by proving them freshly cultivated farm products also reflects fork art, etc. Agro-tourism centre like ***"Tarpa, agro-eco tourism" at Gholwad***, ***Bordi*** ,has specially design sets of tours with their centre for general tourist, for Biology and Physics students, for children, for adventurous people, Training centre for farmers, bird watching and tree appreciation etc. ***More farm, at Vangani*** is concentrating on Aurvedic or medicinal plant and treatment even. This clearly indicates that without getting much support from government farmers are putting in great efforts to keep this activity environment friendly.

Water Park tourism centres are equally flourishing near Mumbai under the concept of eco-tourism activity. But the really is totally different. Many of the water-parks have started under the banner of Rural- Eco Tourism. At ***Shangrila Water Park, Bhiwandi-Nasik road***, Wild

variety of deciduous forest of Western ghat is reduced and 42 acres of land is acquired. It does not provide services to local people. At "***Tikuji-ni-Wadi Resort at Thane***, it has been observed that, the forested land is uprooted and new variety of decorative plants were planted. Water kingdom Eater-park along Manori creek has reduced more than 20% of mangroves along Malad and Manori creeks..

Chlorine is been used as a common sanitizing agents in most water parks. Chlorine creates long term impact of respiratory defects and also is a dangerous chemical for our nervous system. According to a research conducted by the Center for Disease Prevention and Control 16% of the total chlorinated water cases caused neurological defects. It even develop Skin and Eye infection. Chlorine tends to react with organic matter in the water and develops toxic substances, which affects the skin on the tourist. Long lasting tanning of skin, development of rashes and infections on skin are the common problems noticed. Feeling of inflammation in eyes, & watery eyes are the other health hazardous.

Urinating in chlorinated water creates trichloramine and cyanogen chloride, which form when chlorine from the pool reacts with nitrogen in urine. It turns into the noxious chemical within an hour of interacting. Both chemicals are associated with lung problems

Bacteria are usually found in the human gut and feces {human waste} Tourist frequently poop in the water or feces inadvertently rinse off their bodies because they didn't shower before getting into the water. Swallowing of pool water cause diarrhea or loos motion and also stomach ache. **This clearly indicates that such type tourism is now really eco-friendly, as it damages environment and human health.**

Conclusion

Commercial Geography is a vast subject to be discussed. Hence only one tertiary activity is considered, in which the concept of eco-tourism is highlighted. By considering the agro-tourism and water-park tourism activities the concept is been explained. India being an agrarian country, agro-tourism should be the key tourism destination but instead of that water-Parks are getting more and frequent visits of tourist in spite of so many health and environmental problems. If government gives more subsidies to farmers to develop tourist activity in their own farm land and put pressure on water-parks owners minimising impact of chorine as well as environmental impact assessment[EIA] and ecotel certification compulsory then this tourism activity also become environmentally sound or friendly.

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Peer Reviewed Referred and UGC
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ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

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

IMPACT FACTOR /
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6. Neoteric Trend in Brand Strategy Adopted by Indian Companies w.r.t. Readymade Garment Industry

Ms. Jayanthi Vaikunth
Ms. Vrunda Yadwad
Karnataka Sangha's Manjunatha College of Commerce, Khambalpada, Kanchangaon, Thakurli.

Abstract

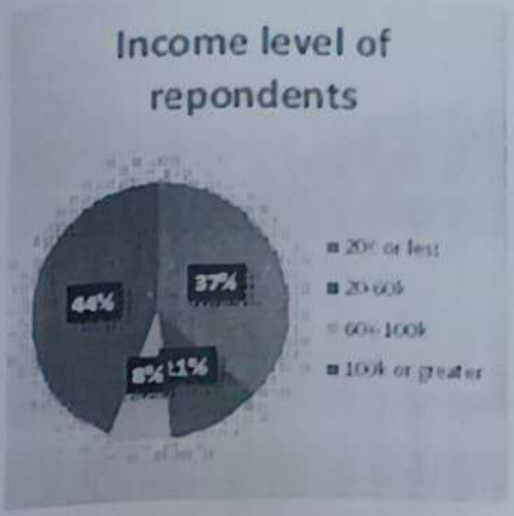
The consumer buying behaviour is influenced by factors like age, income, occupation, culture, social group, lifestyle etc. and very importantly Brand name, especially in B2C industry. Due to westernisation, the Indian consumers are getting carried away by imported products with international brand names and look it as a status symbol. Therefore, it is necessary for Indian Companies to understand the pulse of the market and design suitable marketing strategy to withstand the competition from foreign brands.

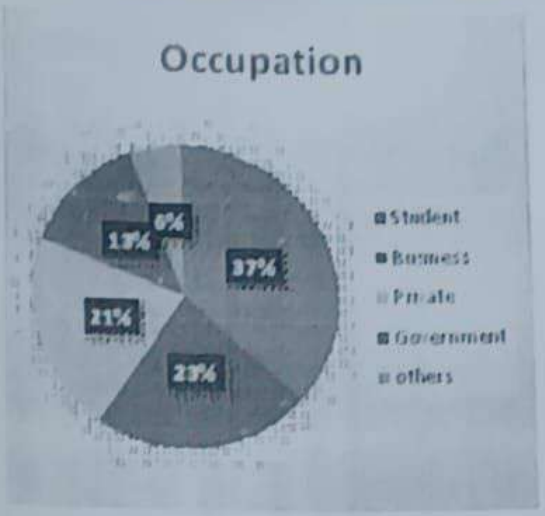
This paper focuses on neoteric brand strategy of using brand names that sounds like international, adopted by certain Indian companies in men's readymade garments industry in order to influence the consumer buying behaviour. The researcher tries to find out the consumer awareness and the effectiveness of such strategy. This pilot study is based on secondary data and the primary data collected through questionnaire method from 52 sample respondents. The scope of the study may be extended to other consumer products in the same industry or other industry.

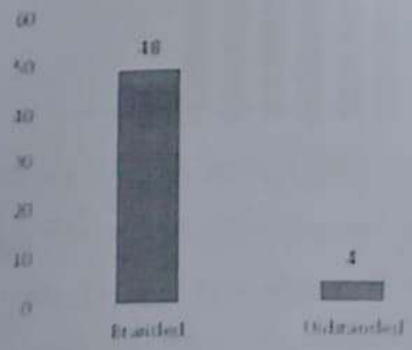
Key Words: *Consumer Behaviour, Readymade garments, Brand*

Introduction

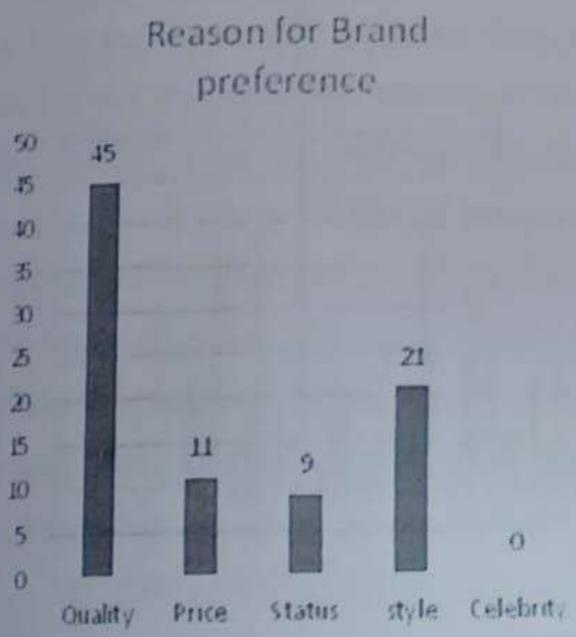
Globalisation has brought a radical change in the marketing of consumer goods. The doors of Indian consumer goods market is open for the foreign firms to export their products or operate as Multinationals in Indian market. As a result, the consumer market is flooded with variety of products having different brand names. This has provided wide range of choice to the consumers and has also resulted in the change in consumer behaviour. Today, consumers are not only concerned about price, quality and usage but also reputed brand. Consumers always had a preference for the known brand but now they also have desire for the international brands and look at it as a status symbol. This has made the international brand more powerful. The

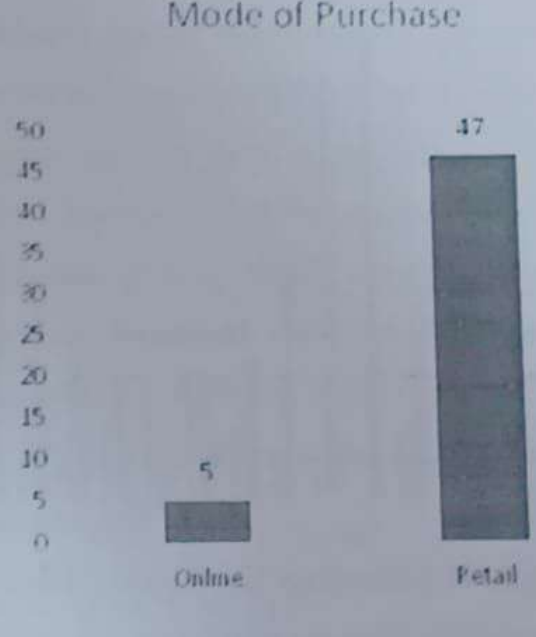

Income level of repondents
44%
37%
8%
11%
20K or less
20-60k
60k-100k
100k or greater


Occupation
17%
6%
37%
21%
23%
Student
Business
Private
Government
others

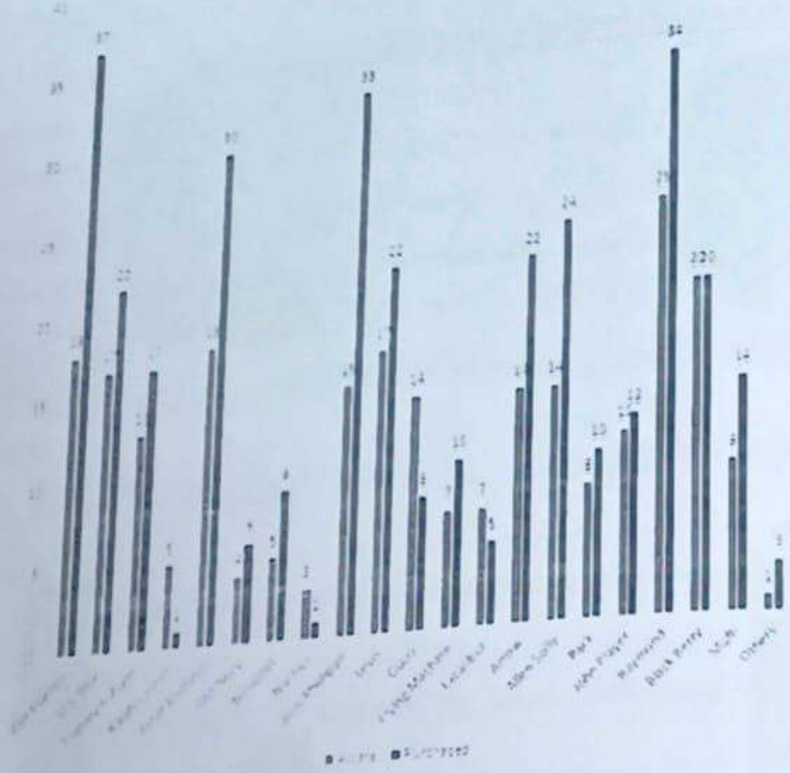

Brand preference
60
50
40
30
20
10
0
38
4
Branded
Unbranded

Preference of respondents
45
40
35
30
25
20
15
10
5
0
17
39
Female

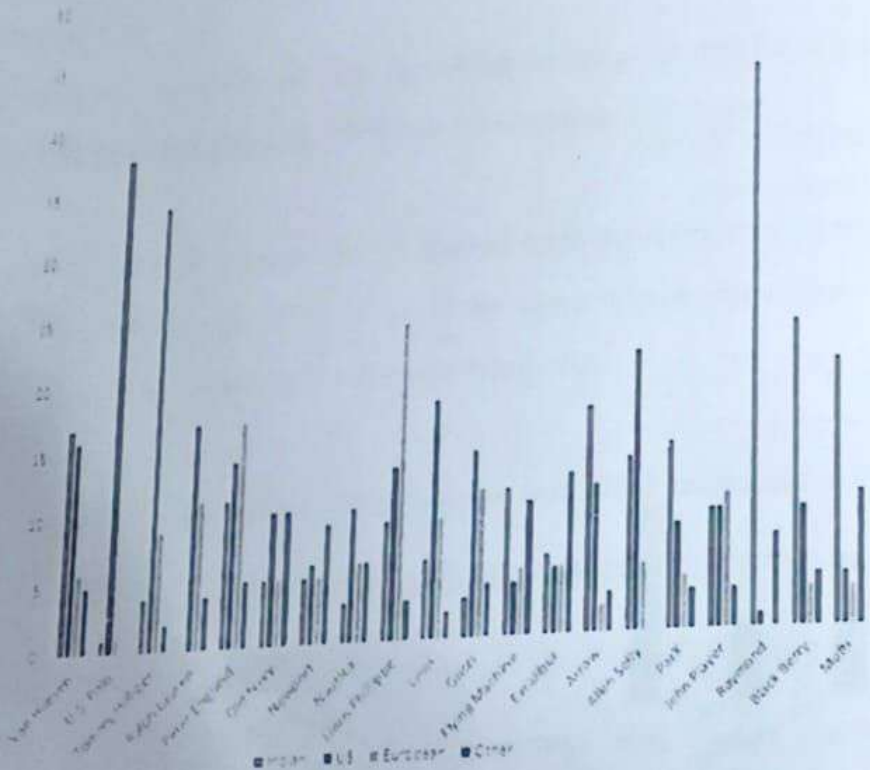

Reason for Brand preference
50
45
40
35
30
25
20
15
10
5
0
45
11
9
21
0
Quality
Price
Status
style
Celebrity


Mode of Purchase
50
45
40
35
30
25
20
15
10
5
0
5
47
Online
Retail

Brand Awareness / Purchased



Consumer awareness of Brand origin



customers are attracted to the sophisticated modern English brand names as compared to the traditional Indian brand names. Therefore, to keep up the pace with the neoteric trend, the Indian companies have changed their brand strategy and have introduced products with brand name that sound more like international than Indian.

The researchers have tried to focus on those Indian Companies in the Men's Readymade Garment segment which uses brand name that sounds to be international. The researcher have tried to make an attempt to find out whether the consumers are aware that the brands which they think to be international are basically manufactured by Indian companies and how this brand strategy has influenced the consumer's purchase behaviour.

Objectives of study

1. To study the consumer awareness about the manufacturer of brands that sound to be international.
2. To find out the influence of the brand strategy on consumer purchase behaviour.

Hypothesis

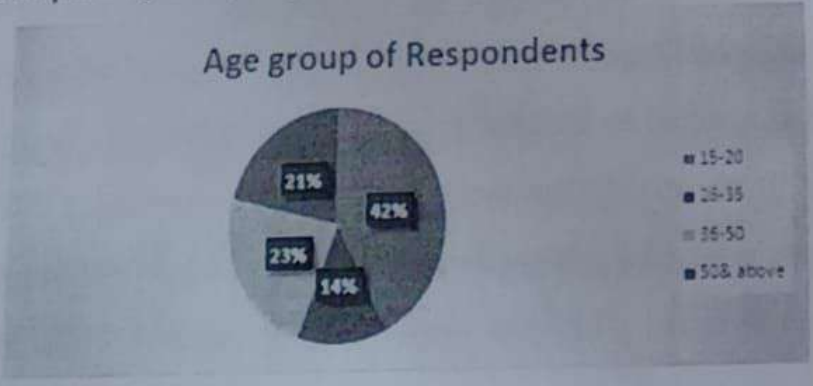
1. The majority of consumers are aware of the brands that sound to be international are manufactured by Indian companies.
2. Very few consumers are aware of the companies that manufacture brands that sound to be international.
3. This brand strategy does not have any influence on consumer buying behaviour.
4. This brand strategy has great influence on consumer behaviour.

Methodology

This paper is based on primary data collected from the sample of 52 male respondents in Dombivli. The male respondents were of 15 to 60 years of age. This paper is also based on secondary data collected from websites, reference books etc.

Findings

The findings of primary study is plotted on the following graphical representation:



Brand	Origin of the brand	No. of people who stated as Indian brand (out of 52)	No. of people who stated as foreign brand (out of 52)
Van Heusen	Indian	17	35
U.S. Polo Assn.	USA	1	51
Tommy Hilfiger	USA	4	48
Ralph Lauren	USA	-	52
Peter England	Indian	11	41
Old Navy	USA	5	47
Newport	Indian	5	47
Nautica	USA	3	49
Louis Philippe	Indian	9	43
Levis	USA	6	46
Gucci	European	3	49
Flying Machine	Indian	11	41
Excalibur	Indian	6	46
Arrow	USA	17	35
Allen Solly	Indian	13	39
Parx	Indian	14	38
John Players	Indian	9	43
Raymond	Indian	43	9
BlackBerrys	Indian	23	29
Mufti	Indian	20	32

From the above table, it can be observed that the number of respondents who felt Indian brands like Excalibur, John Players, Louis Philippe, Peter England , Allen Solly, Van Heusen, Mufti , Blackberrys and Raymond as Foreign brand were 46, 43, 43, 41, 39, 35, 32, 29 and 9 respectively. However, some of the Indian manufacturers who make use of the international sounding brands are stated below:

Indian Brands	Manufactured by:
Van Heusen	Aditya Birla Group
Peter England	Aditya Birla Group
Louis Philipe	Aditya Birla Group
Allen Solly	Aditya Birla Group
Newport	Arvind Limited
Flying Machine	Arvind Limited
Excalibur	Arvind Limited

Parx	Raymond Limited
John Players	ITC Limited
Raymond	Raymond Limited
BlackBerrys	Mohan Clothing Pvt. Ltd.
Mufti	Credo Brand Marketing Pvt.Ltd (Kamal Khushlani)

Conclusion

From the above study it can be concluded that, majority of male customers prefer to buy branded readymade garments mainly because of quality and style. More than 50% of consumers were not aware that brands like Excalibur, John Players, Louis Philippe, Peter England, Allen Solly, Van Heusen, Mufti and Blackberrys that sound to be international, actually is manufactured by Indian Companies like Aditya Birla Group, Arvind mills, Mohan Clothing Co. Pvt. Ltd. and so on. Most of the consumers prefer brands like Van Huesen, Peter England, John Players and Louis Philippe, which indicates that the consumers get attracted and carried away by the sophisticated international sounding brand names and look upon as a pride to purchase and use them. Therefore, the Indian companies which adopts the neoteric brand strategy of using brand names which sounds to be international, is successful in influencing the consumer behaviour and attracting them to purchase these brands and thereby undertake effective marketing of apparels.

Recommendations

Though the Indian Companies are successful in influencing the buying behaviour of consumers by using the brand names that sound to be international, but these giant companies should also make consumers aware about the brand origin or the name of the manufacturing company through their advertisements. They should provide complete information to the consumers to make them aware that these brands belong to Indian origin and thereby fulfil their social responsibility towards consumers. Although in the present highly competitive marketing environment, certain marketing gimmicks are necessary but it should be fair and just and not unethically or by keeping consumers in dark.

Scope

The scope of this study could be extended to comparative study of Indian brands and foreign brands in the garment industry to study the brand loyalty, preference and other strategies.

. Similar type of study could also be undertaken for products belonging to other industry like cosmetics, food products, consumer durable products and so on.

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Of the 52 male respondents, 42% belonged to age group of 15 to 20 years, followed by 23% (36-50yrs), 21%(50&above) and 14% (26-35yrs). Majority of them fall in the income group of Rs. 100000 and above (44%), 20,000 and below (37%), 20,000-60,000 (11%) and 60,000 to 100000 (8%). the respondent belonging to students category were 37%, and the remaining comprised of business class, private sector and government employees. It was noticed that majority of them preferred branded readymade rather than unbranded or tailor-stitched. The reason for buying branded garments were basically quality consciousness and style or status symbol. It was also found that majority of them preferred to buy offline at retail outlet rather than online. The list of various readymade brands were given to them to test their brand awareness and preference. It was found that the awareness of Raymond, Van Huesen, Peter England, Levis, Louis Philippe and Blackberrys was much higher than all other brands and the respondents were hardly aware of brands like Ralph Lauren, Nautica, Excalibur, Parx and flying machine. The consumers' preference could be seen from the purchases which was high in case of Van Huesen, Raymond, Peter England and Louis Philippe followed by Allen Solly, Levis, Arrow and US Polo. The consumers hardly purchased Ralph Lauren and Nautica.

The respondents were given the list of various brands and were asked to identify whether it is manufactured by Indian, US or European company. Following were the findings:

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ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

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

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AJANTA - ISSN 2277 - 5730 - IMPACT FACTOR - 5.5 (www.sjifactor.com)

11. Understanding the Neoteric Trend in the Consumer Preference for Ayurvedic Products w.r.t. to "Patanjali"

Ms. Jayanthi Vaikunth

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Abstract

In the present globalised era. the multinationals have not only captured the major market share in consumer product market but also intensified the degree of competition. Therefore. sustainability is need of hour for any business organisation. Today. the consumers are becoming more health conscious which has resulted in their increasing preference for ayurvedic. herbal and organic products. popularly known as green products. Ayurved or herbal has become buzzword and a neoteric trend in consumer goods market. Therefore. in order to survive in competitive market and to cater to the changing preference of consumers. most of the companies are focusing on offering herbal or ayurvedic products which are chemical free. .

This paper focuses on Indian brand 'Patanjali' which has sustained itself in highly competitive market and attempts to understand the consumer preference. their buying pattern and brand loyalty as regards Patanjali products. This pilot study is based on the primary data collected from 35 sample respondent with the help of questionnaire.

The paper opens up with the present transformation in the consumer preferences for ayurvedic and herbal products that has forced the companies to modify their product mix. It throws light on the brief history of Patanjali Company and its marketing mix.

The second part of the paper reflects the findings drawn from the study and ends up with conclusion and recommendation. The scope of this paper can be extended to other such ayurvedic brands or to make a comparative study of brand preference between herbal and non-herbal products.

Key words: *Patanjali, Consumer, transformation. Herbal. Ayurvedic.*

Introduction

In today's globalised era, the Multinational companies have not only captured the major market share in consumer goods market but also have posed a great challenge for the Indian companies to survive in the cut throat competitive market. On one hand, the consumer goods especially FMCG market is flooded with the various brands that are marketed by various companies and on other hand we could see a paradigm shift in the consumer behaviour, who are becoming more health conscious and moving towards organic and herbal products.

Ayurved, though is of Indian origin, however, its sustainability and importance among Indian consumers could be felt in 21st century, with the growing demand for organic, herbal and ayurvedic products. Today, the demand for herbal cosmetics, healthcare and food products, organic vegetables and fruits, ayurvedic medicines and so on are increasing day by day among consumers.

Patanjali Ayurved Limited is an Indian FMCG was floated in 2006 with its headquarters and industrial unit at Haridwar and registered in Delhi. The company under Acharya Balkrishna , a close associate of Ramdev Baba, yoga guru, rolled out range of herbal products in various product lines ranging from healthcare, food, hair care, medicines, toiletries and so on. Today Patanjali is the well-known brand in the Indian FMCG market. The brand associate Ramdev Baba is propagating yoga and Ayurveda and thereby creating the market for Patanjali products. The credit for the success of this brand goes to their effective marketing mix, namely

Product mix: It includes the wide range of ayurvedic and herbal products with their brand extension strategy and brand positioning on the basis of health. Recently it has planned to diversify into apparel products.

Price mix: Smart pricing strategies with effective control on the input cost and administrative expenses.

Place mix: Effective distribution strategies like having their own channel of distributors, own retail outlets, franchise dispensaries or chikitsalaya, and Arogya kendras to sell the ayurvedic medicines.

Promotion mix: Ramdev baba, the well-known Yoga Guru who has acclaimed a national fame through his yoga programmes in TV channel like Astha and Sanskar is the brand personality for Patanjali and plays a major role in creating the wide market share for this brand.

Above all the Swadeshi factor has also proved to be an important factor in positioning the brand in the minds of consumers.

Thus the Indian brand Patanjali has successfully penetrated not only in the FMCG market, but also created a distinct position in the minds of the consumers.

Objectives of Study

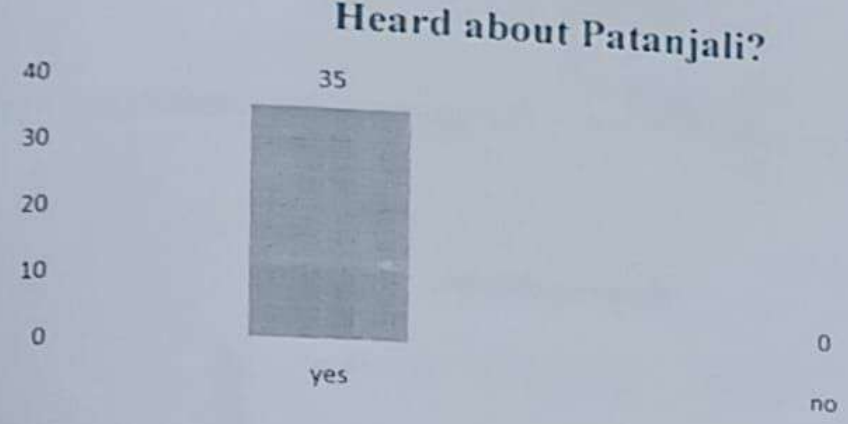
1. To study the consumer buying pattern of Patanjali products.
2. To understand the brand loyalty for Patanjali

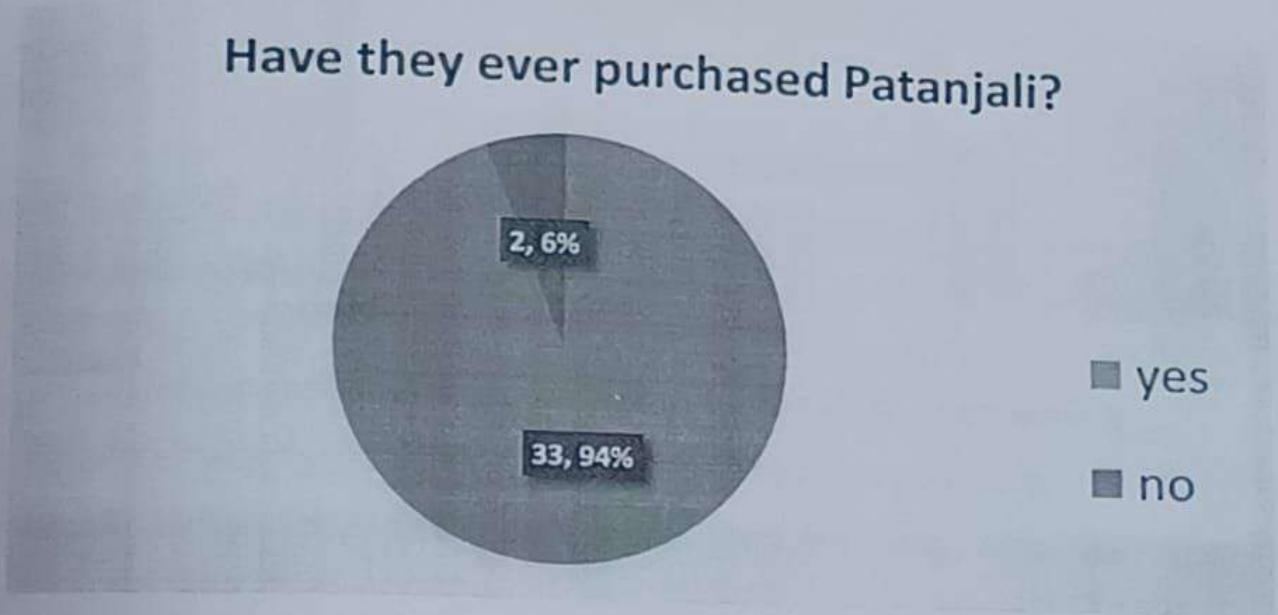
Hypothesis

1. The majority of the consumers are aware and buy Patanjali products.
2. The brand loyalty for Patanjali is high.

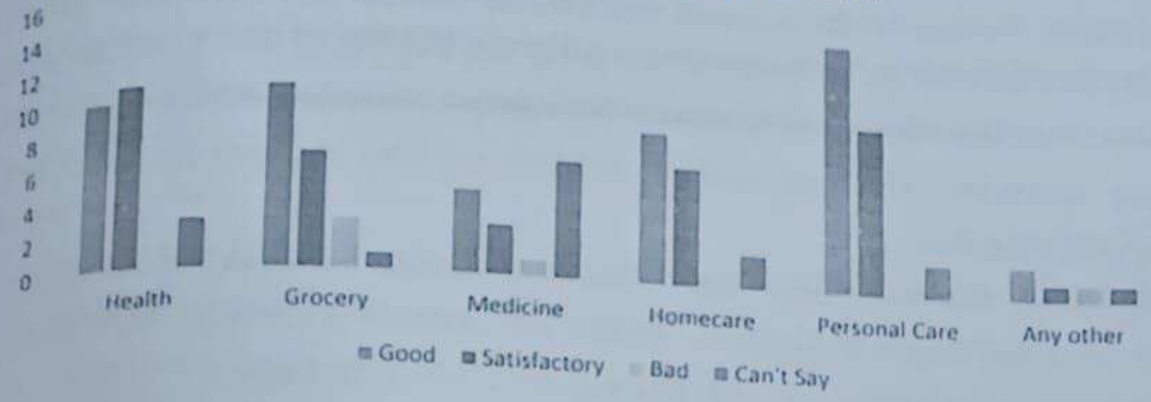
Methodology: This paper is based on the primary data collected by using questionnaire method with the sample size of 35 respondents.

The data collected is represented graphically:





Experience with Patanjali Products



Reason for Satisfaction

Findings

It was found that all the respondents have heard about the brand Patanjali. However, of the all 35 respondents, only 2 said that they don't buy it because they lack confidence on its quality. When the customers of Patanjali were asked the reason for their buying decision, most of them accepted that it was due to their belief on ayurved products and also due to its quality. Some of them also pointed out at its reasonable price.

When they were asked about the mode of purchase, 26 of them said that they purchase from Patanjali store or retail outlet whereas 3 of them buy online, while 4 of them did not respond.

The products marketed by Patanjali were classified and listed under various categories like Healthcare, Grocery, Medicine, Home care, Personal care and any other in order to find out the buying preference of the customer. It was found that majority of them purchased personal care products like soap, face wash, toothpaste, oil, shampoo, handwash, detergent etc., followed by grocery, healthcare, home care, medicine and then any other like amla and aloevera juice, tulsi drop and wheat flour.

When they were asked about their frequency of purchase inorder to find out their buying habit, the occasional buyers of healthcare, grocery and medicine products was high, whereas in case of personal care and home care products, majority were regular buyers.

When they were asked about their experience, majority of them accepted that it was good, few said it was satisfactory and very marginal buyers felt it to be dissatisfactory. The satisfied consumers also admitted that it was mainly because of both price and quality.

In the end when they were asked to give their suggestions, if any, some of them felt that improvements were needed in grocery products, products must also be provided in smaller sachet, price need to be lowered by offering discounts, maintain quality standard in future and so on.

Conclusion

On analysing the findings, it could be seen that there is neoteric trend with regards to consumer behaviour who have become more health conscious and started moving towards herbal or ayurvedic products. Therefore, the brand Patanjali is extremely popular and has brand awareness in the market. Many people buy patanjali products and most of them prefer to buy it from retail outlet. It is also noticed that the regular purchase of personal care products was high with positive experience of customers as compared to other categories. The customers were satisfied with the brand due to its quality and reasonable price which has developed brand loyalty in case of certain products.

Recommendation

Based on the suggestions obtained from respondents, it could be recommended that the improvement would be needed in case of grocery products. The company should also focus on Bottom of pyramid concept and offer products in small sachets in order to have marketing inclusion in rural and economically backward areas of the society. It should also offer price

reduction in the form of discounts and maintain the quality in future so as to keep up the brand image and increase the brand loyalty among consumers.

This study could be extended to have a comparative study of Patanjali with any other Ayurved brand or have a comparative study of brand preference between herbal and non-herbal products and so on.

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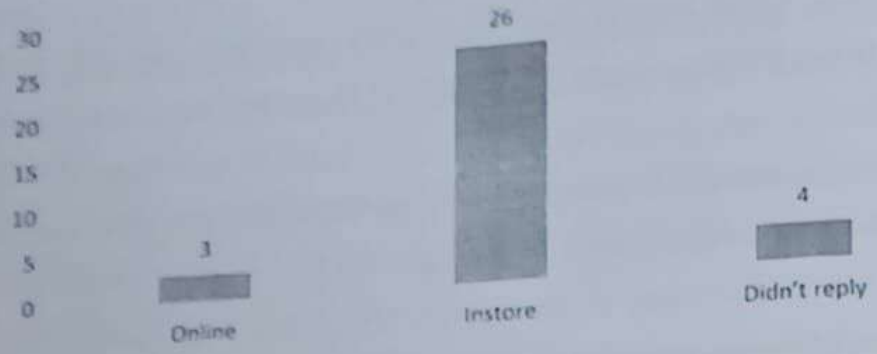
Mode of Purchase



Products Purchased

Healthcare Grocery Medicine Homecare Personal Care Any other

Buying Habit

A quick introduction to Crypto-Currency: Bitcoin

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Abstract

Digitalisation has become a buzzword in today's globalised era. With the galloping pace of technological development, the business transactions across the world are getting rapidly digitalised. In this digital scenario, the entire world has shrunk into one market. Online businesses and easy money transfer across the world are being done with the help of plastic money wherein the banks play a key role as an intermediary. In order to eliminate the middleman i.e. banks and the transaction fees payable to them, an innovative payment network and a new form of currency named "Bitcoin" has emerged in 2009.

This paper is a small attempt to create awareness about the new form of digital currency-Bitcoin. The first part of paper throws light on its emergence and brings out its importance in today's business world. Based on primary and secondary data, the paper further touches upon its functioning and reflects on its future prospects and challenges in the Indian context. The scope can be extended to finding out its awareness among people and its performance feedback among Bitcoin users.

Keywords: Bitcoin, Bitwallet, Blockchain, Cryptocurrency.

Introduction

Digitalisation has become a buzzword today and has simplified the business dealings across the world. With the launch of Digital India Campaign[1] on 2 July 2015 by our Prime Minister Shri. Narendra Modi, the pace of digital transactions has further accelerated resulting in the banks and financial institutions playing a key role as middlemen in materialising the business dealings. With a view to reducing the dependence on the centralised banks, eliminating intermediaries and replacing the paper currencies to some extent, Cryptocurrencies have evolved. This paper throws light on 'Bitcoin' which is a type of cryptocurrency.

Objectives

1. To understand the emergence and functioning of Bitcoin.
2. To reflect on its prospects and challenges in the Indian context.

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

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

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

IMPACT FACTOR / INDEXING
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9. A Study on Consumer Buying Behaviour for Ready-To-Cook and Ready-To-Eat Food Products

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Abstract

Globalisation has brought about drastic changes in the attitude and lifestyle of consumers in India. This is quite evident in case of cooking style and eating habits of the Indian consumers. There is change in the food culture from homemade to readymade heat and eat food concept that has resulted in the introduction of ready to cook and ready to eat food products.

This paper attempts to identify the various factors which influence the demand for ready to cook food and ready to eat food and study the consumer preference and their buying pattern. This study is based on primary data collected from 65 respondents by using questionnaire method and secondary data from books and websites.

The first part of the paper focuses on the introduction regarding ready to cook and ready to eat food products and the changing attitude of the consumers towards it. The second part of the paper reveals the findings of the study followed by the third part which states the conclusion and recommendations.

The scope of this paper may be extended to the comparative study of the ready to cook / ready to eat food brands in India or study of consumer buying behaviour in case of some other food products.

Keywords: Globalisation, Ready to cook, Ready to eat, food, Consumers, buying behaviour.

Introduction

George Bernard Shaw said, "There is no sincere love than the love for food."

India is diverse country not only geographically, climatically, linguistically but also in food. The food culture differs from region to region. However, the traditional style of cooking involves lot of efforts and is time consuming. It involves tedious and cumbersome procedures like grinding, grating, and lengthy cooking process. However, due to globalisation, there is

H_{12}: There are significant influencing factors as regards the consumer preference for ready to eat and ready to cook products.

Review of Literature

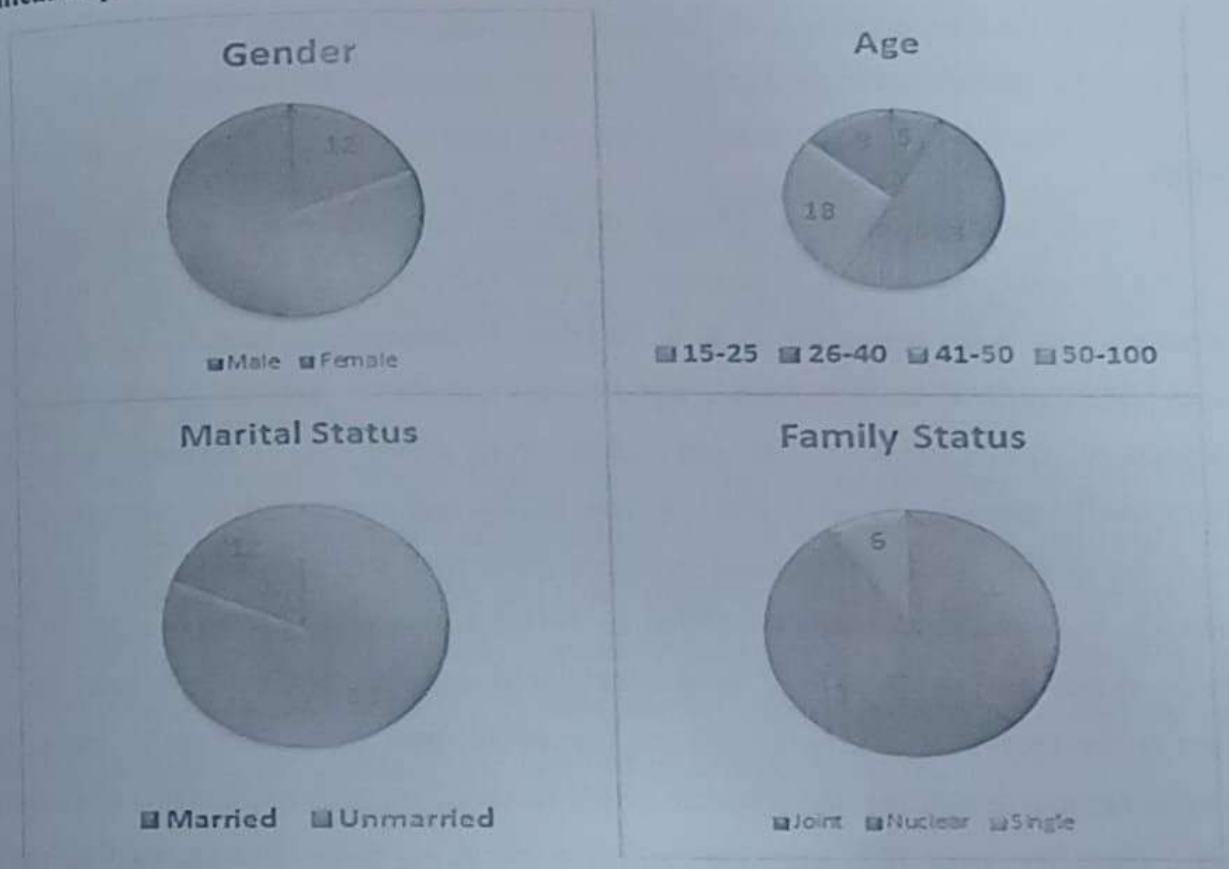
(Saloni Solanki &Simran Jain,2017): The researcher has tried to study the consumer buying behaviour towards ready to eat food industry in Northern India. The main aim was to perceive the consumption pattern of ready to eat food products. The researcher concluded that the consumers were aware about the industry but were unable to completely rely upon it. The research paper is further headed with problems and solutions faced by consumers.

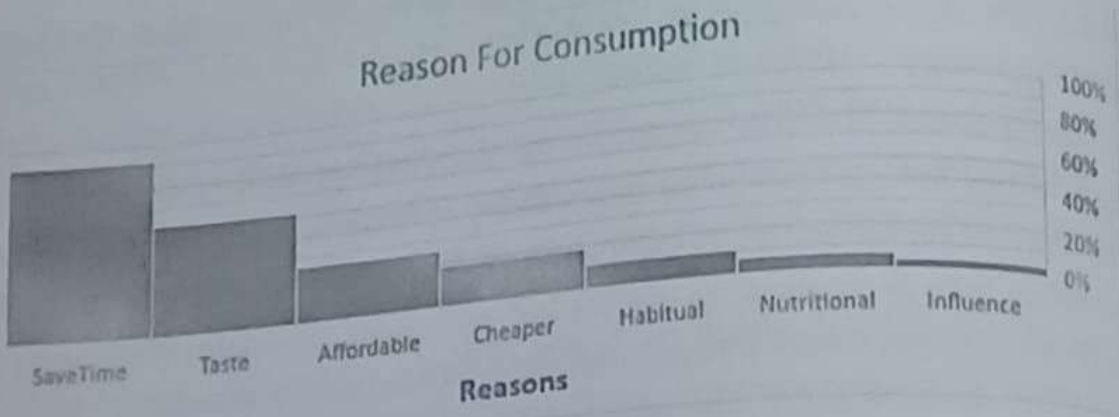
(R.J.T. Nirmalraj,2012): The study reveals the factors that were affecting consumer buying behaviour of Ready to Eat Foods in India. The study is undertaken to understand all the negative and positive perceptions about the Ready to Eat Foods. The researcher concluded that the Indian companies should focus on creating customer awareness about ready to eat foods and to increase the growth of the future market in India.

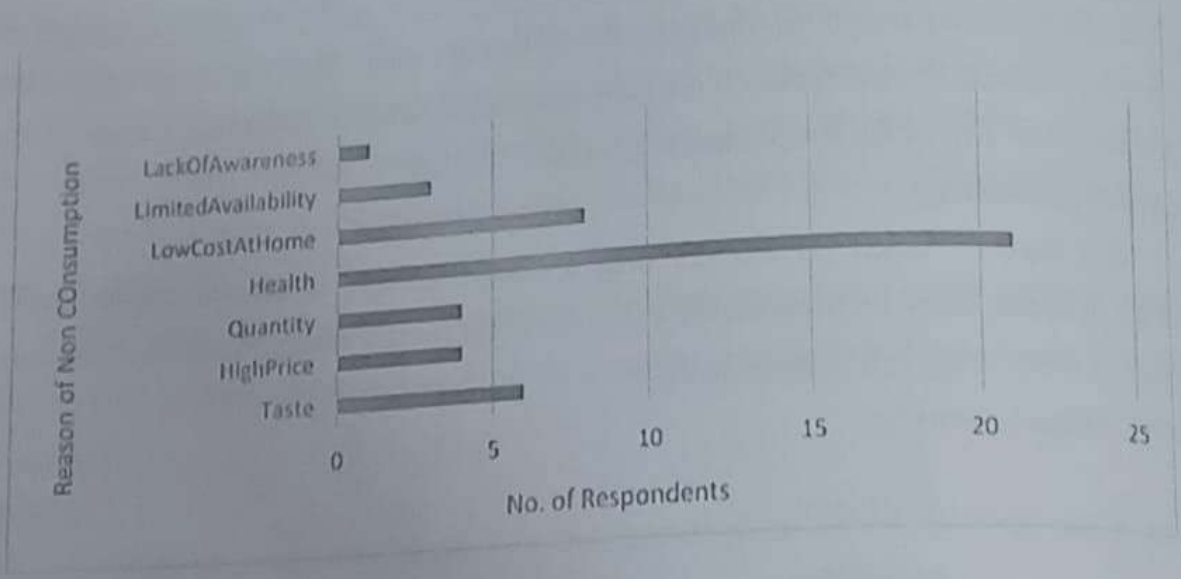
Research Methodology

This study is based on primary data collected through structured questionnaire and interview. It is also based on the secondary data collected from websites, books and journals. The sample size of the study is 65 respondents.

Graphical Representation







Findings

It can be seen that out of the 65 respondents, 12 were male and 52 were female.

Of the total respondents, 5 respondents were in between age group of 15 to 25 year, 33 respondents were in the age group of 26 to 40 years, 18 respondents were in age group of 41 to 50 years and 09 respondents belonged to age 50 years and above. According to the marital status, 53 respondents were married and 12 respondents were unmarried. 24 respondents belonged to the joint family whereas, 35 were from nuclear family and 6 respondents were single. On the basis of the income level , 14 respondents were those with less than Rs. 25000 per month, 17 respondents were under category of 25000 to 50000 per month, 22 respondents belonged to 50000 to 1Lakh per month and 12 respondents were earning more than 1 Lakh per month. Looking at the income levels, excluding the lowest incomes group, out of 65 respondents 51 seem to be earning decent income who can afford to spend on packaged ready to eat/ cook food products. Therefore, over 70% were purchasing ready to eat food. This shows their awareness

drastic change in the attitude and habits of consumers in India. This is quite evident in case of changing attitude towards cooking and the consumption habit of people. This is due to growing urbanisation, busy work schedule, dual income, increase in purchasing power, influence of western culture, media exposure and massive advertising. As a result, there is change in the food culture from homemade to readymade heat and eat food concept that has resulted in the introduction of ready to cook and ready to eat food products which can be called as convenience food.

Convenience food can be broadly defined as "Foods that have undergone major processing by the manufacturer such that they require little or no secondary processing and cooking before consumption". This means, apart from warming, thawing, cooking, frying, diluting and reconstitution, the food is ready-to-eat. It can be classified into different categories like ready to eat, ready to use, ready to cook, ready to drink, and ready to fry and so on. It may include frozen foods, masalas, breakfast cereals, instant soups, instant noodles, instant pastas, semi- baked parathas, packaged rasgullas, Gulab jamun, instant pulav, instant upma, dosa batter, instant vada thix.

In this study the researcher focuses on the ready to eat and ready to cook food. The researcher tries to study the consumer preference and buying pattern for such type of packaged food products.

Objectives

1. To study the consumer preference and consumption pattern towards Ready to cook food and Ready to eat food products.
2. To understand the factors influencing the consumers attitude towards Ready to cook and Ready to eat products.
3. To know the perception of the consumer towards Ready to eat and Ready to cook products.

Hypothesis

H_{01}: There is no significant difference in the consumption pattern of consumers towards ready to eat or ready to cook food products.

H_{11}: There is significant difference in the consumption pattern of consumers towards ready to eat or ready to cook food products.

H_{02}: There are no significant influencing factors as regards the consumer preference for ready to eat and ready to cook products.

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and preference for such products. Further, it could be noticed that the consumption of Instant Noodles and Frozen items and ready to cook masala were high. However, Ready to eat Sweets were preferred once or twice only during occasions, but readymade semi baked Roti and Parathas were not popular among these families as they preferred homemade roti and parathas, especially married women. The respondents who purchased ready to eat and ready to cook food justified the reason for their consumption as convenient, time saving and cheaper option with decent taste as compared to restaurants. The respondents who gave negative response to ready to eat and ready to cook food products felt that rather than cost factor, it was more towards concern for health and taste. They felt that the taste which they get in homemade food is not there in case of packaged ready to eat and ready to cook food.

Conclusion

It could be concluded that there is good awareness regarding Ready to Eat and Ready to cook food. People prefer products like Instant Noodles or frozen items only due to the taste and convenience factor. Majority of them do not consider it as healthy. Moreover, the consumers in joint family feel that the quantity is inadequate for them in comparison to its value in terms of price. However, the unmarried or single consumers prefer more due to ease in cooking and saves time.

Recommendation

The marketer of ready to eat and ready to cook food products should focus on health factor as now a days people are becoming more health conscious. They should offer products in different sizes or quantities so as to cater the need of joint families. They should also adopt suitable pricing strategies so as to attract price sensitive consumers. Manufacturers may also add simple food which are consumed on regular basis like Dal, Khichdi etc.to their product mix. Massive Advertising and quality improvement may also help in creating more demand for these products.

Limitations & Scope of the Study

This study is limited to the ready to cook and ready to eat products only. However, the scope could be extended to other packaged products or even a comparative study could be done in this regard. The idea of ready to cook and ready to eat food products have given birth to many start-ups and also responsible for women empowerment by generating job opportunities among them (SHG). Hence, a study could also be done in this regard. A study could also be possible with regards to ready to eat food products supplied in airlines, trains etc.

www.research-Chronicler.com ISSN - 2347 - 5021

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Research Chronicler

International Multidisciplinary Research Journal

Vol. VI Issue XII : December - 2018

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University Grants Commission, New Delhi Recognized Journal No. 41311
ISSN: Print: 2347-5021 www.research-chronicler.com ISSN: Online: 2347-503X

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ISSN 2347 – 5021 (Print); 2347 – 503X (Online)

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Multidisciplinary International Research Journal

Volume VI Issue XII: December – 2018

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ISSN: Print: 2347-5021 www.research-chronicler.com ISSN: Online: 2347-503X

Tweeting the Epics: Adapting the Mahabharata for Tweet Fiction[i]

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Abstract

In the vast literary landscape of emerging genres of literature, the broad umbrella term 'flash fiction' refers to very short stories, told in a few words. Tweet fiction is an emerging genre of very short, short story told in the form of tweets which are composed in a maximum of 140 characters. Given that the *Mahabharata* is considered to be India's longest epic, it is interesting to see as to how 21st century writers are adapting the epic for the generation next readers, who have a short attention span. This explorative paper examines as to how *The Mahabharata* has been retold to shape the contours of digital storytelling in the form of twitter fiction or 'twiction'. The first part elaborates on the features of tweet fiction, the second part analyses Devdutt Pattanaik's tweet version of the epic. In the final analysis, tweet fiction is not only a suitable genre for the digital generation but also generates the interest of the youth in ancient epics.

Key Words: Devdutt Pattnaik, epic, Indian literature, Mahabharata, twiction

Social media has emerged as a platform for new genres of literatures like flash fiction and tweet or twitter fiction. These are consumed by the active and social media-addictive Generation Y learners (also digital natives and net generation) whose unique characteristics include their inter-connectedness and innovative 'peer-to-peer relationships'[ii]. This paper attempts a brief examination of how the Indian epic *Mahabharata* has been retold to shape the contours of digital storytelling in the form of twitter fiction. Three Indian writers Chindu Sreedharan, Meghna Pant and Devdutt Pattanaik took to the 21st century medium of twitter to retell the *Mahabharata* which, according to general consensus, is a war story about the Kaurava dynasty and part of an Indian's cultural consciousness. The aim is to undertake a close analysis of Pattanik's version and at the same time briefly mention Sreedharan's and Pant's versions. Whereas the first part elaborates on the key traits of the form of tweet fiction or twiction, the second part dwells on the obvious reasons which compel Indian writers to revisit the *Mahabharata*. This is followed by a close reading of Pattanaik's 36 tweets based on the compiled version[iii]. First, let us understand as to what is twitter.

Twitter is a 'microblogging' or social networking site represented by 'the iconic blue cartoon bird' with which users 'publish updates' or tweets with a maximum of 140 characters – "spaces and symbols" and exert their influence in varied fields. (Belew, 2014: 162-163) Tweets can include photos, videos and links. Its popularity turned it into a fertile ground for the emergence of the concept of twitter literature and the

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envisioning of #TwitterFiction festival[iv]. Whereas the broad umbrella term 'flash fiction' refers to short stories told in a few words, twitter fiction is the current and popular genre of very short, short story told in the form of tweets. It goes under varied names - tweet fiction, twiction, twitter fiction or twitterature and this paper uses the terms interchangeably.

Three hallmark characteristics of twiction are a maximum of 140 characters, the use of the present tense with a view to capturing the 'now' moments and its fragmentary nature. The first trait calls for brevity. An exemplary prototype of such fiction can be traced back to Ernest Hemingway's short story, a masterpiece of six words: "For Sale: baby shoes. Never worn." The emphasis on the 'now' trait enables participation of the followers. The fragmentary trait renders it appealing to the current digital natives with a short attention span. According to Rudin (2011), twitterature's form has three goals. First, as a 'marketing vehicle', it accelerates the reputation of established writers. Second, as 'a revealing platform', it helps unknown authors to achieve fame. Finally, its 'bite-sized form' appeals to today's generation and the narrative, in the form of tweets, is followed by the readers via twitter, mostly on their mobile screens. For Rudin, the art of ephemeral tweets enables authors to widen their reader-base and 'entice readers who see art in character-counts as well as characters'. Before the close reading of the epic twiction, an overview of twitter terminology will help in comprehending the conventions of twitter[v].

One must become a registered user and choose a Twitter handle i.e. @username, which is displayed while tweeting. The tweets are displayed on one's homepage and one's twitter stream includes tweets published by everyone that one follows as well as the updates. For example, a person called Unique Identity may be on your account but his twitter handle can be @novice or @UniqueIdentity. Other conventions are: follow, unfollow, block, reply, who to (twitter's suggestions), the star symbol (like or favourite), RT or retweet – sharing the tweet with others in one's network - indicated by a small arrow icon, mentions and # hashtags for categorizing tweets and attracting attention to an important phrase or keyword for assistance in tracking or searching.

Tweets are public but authors can use DM or direct message function in front of the twitter handle to contact followers. The function helps the author to reach out and influence readers/target audience, without being a 'friend' or without being 'connected'. It is used as a promotional strategy by the publishing industry which capitalizes on the author-reader numbers or followers to boost book-sales. What are the limitations of tweeting in literature? Tweets can be difficult to find unless 'sequenced by an external site such as Storify[vi]' and if novels show the workings of the world, twitter fiction shows the workings of twitter "hashtags and all"(Franklin, 2014). Let us understand some features of the *Mahabharata*[vii] and reflect on the rationale for the turn to the epic, the dilemmas faced by the writers and the manner in which they adapt the epic to fit the conventions of tweet fiction.

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The Great Epic of the Bharata Dynasty, the repository of moral laws and *itihasa* or 'that's what happened', proclaims Wendy Doniger (2017), comprises 10,000 couplets 'about seven times the length of *The Iliad* and *The Odyssey* combined - divided into 18 parvans or sections, plus a supplement titled *Harivamsha* (Genealogy of the God Hari/Vishnu)' and deals with the conflict between the Pandavas and Kauravas for dynastic supremacy. Indian writers turn to it both as a decolonizing tool as well as to reinterpret it anew for contemporary (global) readers. As folklore scholar A.K. Ramanujan maintains, "No one ever reads the *Mahabharata* for the first time" for it is "not a text but a tradition [oral]" learnt "in bits and pieces that fit together"(1999:161-163). Let us briefly look at how the three Indian writers have handled the content versus form dichotomy while adapting the epic to the 21st century medium like twitter with its limited canvas.

Sreedharan attempted the first twitter fiction based on the *Mahabharata*; departing from other interpretations and Vyasa's version, Sreedharan's retelling revolves around the Pandava Bhima's perspective and Bhima's love for his first wife Hidimba[viii]. Sreedharan admits to being influenced by Prem Panicker's *Bhimsen*, based on M.T. Vasudevan Nair's novel *Randamoozham* (told from Bhima's perspective) and additionally Bhyrappa's *Parva*, Chitra Divakaruni's *The Palace of Illusions*, Shashi Tharoor's *The Great Indian Novel* and the reinterpretation of the *Mahabharata* by R. K. Narayan, Ramesh Menon and C. Rajagopalachari. He first posted it on twitter as @epicretold, and Penguin Publishers published the same in the form of a book. *Epic Retold* comprises 40 episodes and the story was told in nearly 2,700 tweets over 1065 days[ix]. He microblogged the epic for his British colleagues and was interested in Indian responses too and has promised to create another but shorter version from Duryodhana's perspective[x]. Sreedharan's trajectory is from fiction on twitter over a long period of time to a printed version. It proves how participating twitter followers and fans can help writers to get a book contract and glory and how media attention can play a significant role in publication and sales.

While Sreedharan's version is spread over four years, Pant's retelling is spread over four days. Exploring the 'narrative potential of Twitter' for retelling the *Mahabharata* for the global audiences in 100 tweets i.e. 25 tweets over a period of four days during the Twitter Fiction Festival (12-16 March 2014), Pant invited reader's opinion regarding the subsequent sub-plots and asserts that tweeting is 'reactionary and spontaneous, calling for invested moments than planning'[xi]. Strategically choosing to concentrate on the births of the epic characters, their exile, war preparations and the Kurukshetra war, she included the Gita as requested by her followers; disregarding the criticism regarding the dilution of the epic due to the medium, she had to do away with many sub-plots in view of the limited canvas of twitter[xii]. Both Pant and Pattanaik tweeted their intention to retell the epic in 100 and 36 tweets, respectively[xiii]. Undoubtedly, a lot of introspection and artistic choices and struggles must have been involved in this herculean venture of

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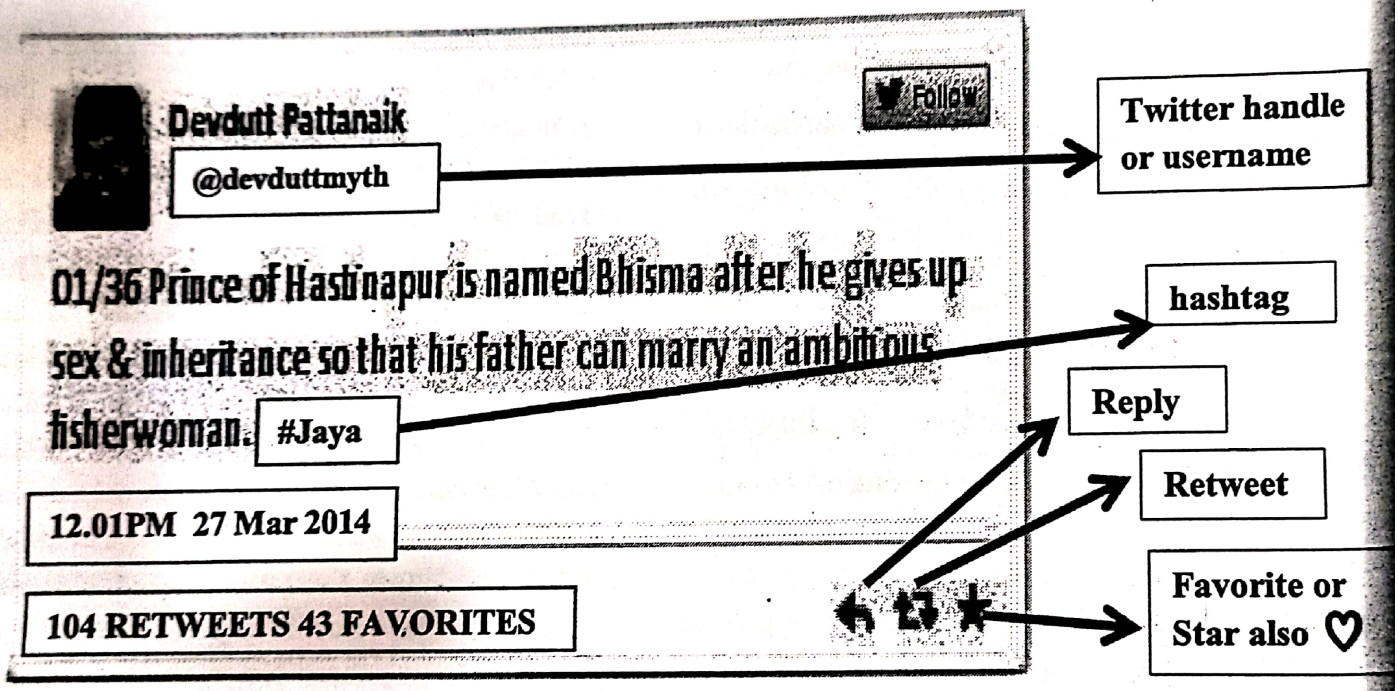
transforming a huge epic into a miniature tweet version. A follower has given an overview of the popularity of Pant's version[xiv].

Pattanaik who has published a book entitled *Jaya: An Illustrated Retelling of the Mahabharata* (2010) took about 40 minutes (the time period can be tracked from the tweets) to retell the *Mahabharata* in 36 tweets. In contrast to Sreedharan's creative journey from tweets to a book, Pattanik's creative pursuit in adapting the epic is a reverse journey i.e. a book to tweets. In comparison to the four part structure of Pant's 100 tweets, Pattanaik condenses the epic further and follows the structure of the epic itself i.e. 2 tweets per chapter of the 18 chapters of the epic. Since tweets tend to disappear and are difficult to track, this paper refers to the compilation[xv] of Pattanaik's tweets for a close analysis. Given below is a screen-shot of Pattanaik's first tweet[xvi]:



Apparently, in the process of creating a miniature version of a mammoth epic, there are bound to be gaps and silences. What follows is an emphasis on the *parvas* (chapters) covered (shown in italics) in Pattanaik's tweet *avatara* and the *parvas* which are ignored (shown in bold). The chapters or *parvas*[xvii] of the epic poem are: *Adi* (characters and tales introduced, rise of Pandavás and construction of Indraprastha); *Sabha* (gambling episode); *Vana* (12 years exile period); *Virata* (time spent in disguise in Matsya); *Udyoga* (peace efforts) (1-5 parvas); *Bhishma* (first commander) – Bhishma's efforts to defeat the Pandavas in the first 10 days and allusion to the Bhagvad Gita[xviii]; *Drona* (2nd commander) – next 5 days of battle; *Karna* (3rd commander) – 2

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days, **Shalya** (4th commander) - 18th day; *Sauptika* – attack and killing of the Pandava heirs; **Stree** (wailing of widows); **Shanti** (peace); **Anushasan** (organizational discipline) (6-13); *Ashwamedha* - Yudhishtra's coronation and expansion of empire; *Ashrama* (elders go to the forest); *Mausala* (wiping out of Krishna's clan); *Mahaprasthanika* (renunciation of the Pandavas); *Swargarohanika* (ascent to heaven, death of Pandavas; Yudhishtra's anger and reconciliation in paradise).

The content is fitted to the conventions of the new age twitter form. The retelling is in the present tense with a view to making it a real-time experience characterized by a sense of immediacy and puts both the author and the reader-follower in the same time – present moment. So the first characteristic appears to be linear storytelling rather than circularity and frame stories, which are the key traits of the epic poem. Thus, rather than the familiar version of the epic, the dynastic battle between the Kauravas and the Pandavas, narrated during the snake sacrifice conducted by Parikshit (the only heir of the Pandavas), Pattanaik's tweet fiction begins directly with the third person narration with Bhishma's story in *Adi parva*. Nearly 24 male characters and 11 female characters have been mentioned in Pattanik's twiction[xix]. The action begins at Hastinapur and moves to and fro between forests (Khandava) and kingdoms (Hastinapur, Panchala and Indraprastha) followed by the Kurukshetra battlefield, the final mountainous journey and the climatic reconciliation i.e. Yudhishtra's epiphanic realization in paradise.

Familiarity with the epic-fragments is of course an advantage for analyzing the allusions and references, however, the younger generation can also get hooked by the fragments and perhaps be motivated to read or search more about the epic and/or characters and episodes on the web. The generations are in the following order: Satyavati; Bhishma and Vyasa; Dhritarashtra and Pandu; Duryodana and Dushasana (Kauravas) and Bhima, Arjuna and Yudhistra (Pandavas); Ghatotkacha and Abhimanyu and finally Parikshit. Undoubtedly, in the process of condensing the huge epic into the capsule form of the twitter fiction, there are silences regarding some of the *parvas*/chapters, missing incidents/episodes, characters and actions and especially the complete lack of dialogues. Some of the nameless characters are Shantanu (Bhishma's father) and Madri's sons (Nakula and Sahadeva) and Ganga (Bhishma's mother). Vidhur (Vyasa's son by the maid) and Shakuni (Gandhari's brother and Duryodana's Uncle who is responsible for cheating the Pandavas in the game of dice) are completely silenced.

Vaishampayana, Vyasa's disciple narrates the epic (battle between the Kauravas and Pandavas) to Janmejaya (son of Parikshit who was killed by a snake) during the snake-sacrifice[xx]. Pattanaik deviates from this and begins with the episode of Bhisma's sacrifice. Why does he begin with Bhishma's story? Because, Bhishma is 'the last of the Puru line' and though called as *Pitamaha* (grandfather), he was not the

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actual grandfather of the Kauravas and the Pandavas. (Thapar, 2009:1832) Another reason could be that it replicates the Indian 'Yayati complex', a counter-oedipal narrative, as Ramanujan (1999) has perceptively observed, for Bhishma gives up his desire so that his father can re-marry. Yet another reason is that Bhishma is the grandfather of both the Kauravas and Pandavas, although, in principle, Vyasa is the real grandfather[xxi]. The dynastic confusion continues with the mention of Kunti's mantras to procure sons for herself and Madri and an intermittent flashback in tweet 29 i.e. the illegitimate son of Kunti – Karna.

Three important events are mentioned with regards to Bhishma - his sacrifice, his role in appointing Drona as tutor, his refusal to fight Shikandi (Amba reborn) and his death by Arjuna's arrow. The words 'poet Vyasa' subtly refer to the poet attributed to the epic, notwithstanding the general agreement that the epic is a work of many authors. But Vyasa's role in the tweet fiction is limited to impregnating Satyavati's two daughters-in-law (except Vyasa's union with the maid and Vidura's birth) and transforming Gandhari's ball of flesh into 100 sons. In fact, the tweets are composed within the range of 94-139 characters in tune with the need for brevity of form. The conflicts revolve around Bhishma-Shantanu (father-son), Dhritarashtra-Pandu (brothers), Drona-Drupada (friends), Pandavas-Kauravas (cousins), Bhishma-Shikandi (enemies), Drona-Dhrishtadhyumna (revenge), Arjuna-Karna (brothers and foes). Indeed, Bhima has been mentioned first in keeping with the episode in the forest when he kills demons Baka and Hidimba and marries Hidimbi, who is his first wife. Bhima also kills Jarasandha, Dushasan, Duryodhana and all the Kauravas. The archery contest, wherein Karna is rejected and Arjuna weds Draupadi, is a turning point and Draupadi becomes the common wife of the Pandavas. Since, *Harivamsha* is an addendum, the Pandavas befriend Krishna to get back their kingdom and with Krishna's presence in the battlefield, the allusion to the Bhagvad Gita is crucial.

Each tweet is a precise and brief explication on the significant episodes/characters in each of the 18 chapters, however the first chapter occupies a greater part of the tweet fiction - tweets 1-19 summarize the events; 18-19 – the second chapter; 23 condenses the third and fourth chapters and 24 captures the fifth. The seventh, eighth and ninth chapters are fitted into two tweets each (25-26, 27-28, 29-30) to emphasize the important events in the Kurukshetra war under the commandership of Bhishma, Drona and Karna i.e. the death of Bhishma, Drona, Abhimanyu, Ghatotkacha and Karna. Tweet 31 is a brief summing up of the last day of the battle: 'Bhim kills all Kauravas; drinks Dushasan's blood; washes & ties Draupadi's hair; unlawfully strikes Duryodhan fatally on thigh'. Tweet 32 covers the fourteenth chapter - the victory and Ashwattama's revenge at night. Tweet 33 compresses the fifteenth and sixteenth chapters and alludes to Parikshit, the unborn son of Abhimanyu. 34-35 highlight the sixteenth and seventeenth chapters and tweet 36 concludes with the final chapter. Herein, chapters 9,11,12,13 are missing. The deviations, silences and simplifications or

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over-simplifications become necessary for overcoming the content (vast epic) versus form (140 characters) dichotomy. On a final note, each character can work as a crucial link in the great hyper-text of the epic and provide the freedom to the readers to explore any link which will lead them to a different narrative.

Definitely not the last word Pattanaik's 36 tweets draw upon the epic's quality of malleability and proffer proof that it is possible to adapt the longest epic poem to the form of a twitter narrative and regenerate interest in Indian Literature, especially the epics. Twitter may be a promotional strategy, driven by publication economics and ephemeral but for the English language and literature teachers engaged in enhancing the language and literary skills of the digital learners, twitter fiction offers a wide-range of quick classroom activities. The learners who are on the WhatsApp in the classroom can be asked to use the mobiles for educative purposes. The fragments of tweet fiction, which may disappear, can be compiled. Pattanaik's version can be easily used in the classroom for reading activities and for enhancing oral skills. Classroom discussions can be conducted for regenerating interest in the epic and learners can retell the stories or alternative versions of the stories that they might have heard of or read about the epic. The form's simplicity can also be appealing for the learners who have been educated in their mother tongues and find it difficult to express their ideas in English. For writing activities, the learners can be encouraged to write about the incidents in their favorite epic character's lives.

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[i] This is slightly revised version of the paper presented at the National Conference entitled *Languages and Literatures of India* organized by Somaiya College, Vidyavihar on 6 and 7 July 2018.

[ii] For a fuller discussion, see Kehbuma Langmia, et al. (2014).

[iii] See Note 8.

[iv] A festival organized by Penguin Random House The Association of American Publishers and Twitter.

[v] See Maclean et. Al (2013) and Franklin (2014) for understanding Twitter and Twitter literature.

[vi] As per the information on the site (https://storify.com) the services will not be available after 17 May 2018.

[vii] For a quick overview, see Doniger (2017).

[viii] See the report by Tharakan (2009) for interesting details.

[ix] For fuller details, see the article in *The Hindustan Times* (2014). Chindu Sreedharan, a senior lecturer at Bournemouth University, began microblogging a reinterpretation of the *Mahabharata* and describes his book as 'Mahabharata for the Twitter generation'.

[x] See https://www.news18.com/news/tech/indian-epic-mahabharata-to-be-retold-on-twitter-from-villains-viewpoint-966627.html.

[xi] See Bhattacharya (2014).

[xii] See D'Mello (2014) for the fuller version.

[xiii] See https://twitter.com/MeghnaPant/status/443990474680848384 and https://twitter.com/devduttmyth/status/448992543250714624 , respectively.

[xiv] See **https://www.socialsamosa.com/2014/03/mahabharata-100-tweets/?utm_source=twitterfeed&utm_medium=twitter&utm_campaign=Feed%3A+SocialSamosa+%28Social+Samosa%29&utm_term=social+media.**

[xv] See www.indiatv.news.com

[xvi] See https://www.storypick.com/story-mahabharata-beautifully-retold-just-36-tweets/.

[xvii] For a fuller account of the Parvas, number of verses and a brief description, see Pattanaik(2010).

[xviii] As Thapar has observed, the Bhagavad-Gita is an interpolation into the epic and this dialogue between Arjuna and Krishna "is a prelude to the battle"(2009:1832).

[xix] The quick overview of character names in the order of their appearance in the tweeted version and the tweet number is as follows: Bhisma (1, 8, 26) Vyasa (2, 6), Pandu (3, 5, 7), Dhritarashtra (4,7), Gandhari (4,6), Kunti (5,8,29), Madri (5,7), Drona (8,9,27,28), Bhim (11, 19, 31), Baka, Hidimba, Hidimbi (11), Ghatotkacha (11, 27), Drupad (12) Draupadi (12, 14, 15, 21, 22, 32, 35), Shikhandi (12, 26), Dhritadhyumna (12 28), Karna (13, 29, 30), Arjuna (14, 18, 25, 26, 30), Krishna (15, 16, 21, 25, 30 34), Uloopi, Chitrangada and Krishna's sister Subhadra (18), Jarasandha (19), Yudhistir (19, 20, 33, 34, 36), Duryodhan (20, 31), Dushasan (21, 22 31), Abhimanyu (27, 33), Ashwatthama (28, 32), Parikshit (33)

[xx] See Pattanaik(2010) for the entire structure of Vyasa's epic which has a prologue and an epilogue i.e. the beginning and end of the Snake Sacrifice, wherein Janmejaya conducts a fire sacrifice designed to kill all the snakes for his father Parikshit was killed by the Snake Takshaka.

[xxi] See Thapar (2009) for a fuller discussion.

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