



Shri. Narayanrao Babasaheb Education Society's
SHRI VENKATESH MAHAVIDYALAYA, ICHALKARANJI
ISO 9001: 2015

CRITERION 3	Research, Innovation and Extension
--------------------	---

Key Indicator- 3.3 Research Publication and Awards

3.3.1 Research Papers published per teacher in the journal notified on UGC Care list.

INDEX OF DOCUMENTS

Metric	Sr. No.	Particulars
3.3.1	1	Document of total number of Research papers certified by principal.
	2	List of teachers published in UGC Care listed journal
	3	Documents of teachers' research publication

ESTD : 1983

ISO 9001 : 2015 Certified

(0230) 2424534, 2420380

NAAC Reaccreditation : ' B '



Shri Narayanrao Babasaheb Education Society's

SHRI VENKATESH MAHAVIDYALAYA (COMMERCE)

ICHALKARANJI - 416 115. Dist. - Kolhapur
(Affiliated to Shivaji University, Kolhapur)

Website : www.venkateshcollege.com

E-mail : mshrivenkatesh@yahoo.com

Prin. Dr. Vijay A. Mane

M.Com., M. Phil., M.B.A., Ph.D.

Ref. No. VMI / /20 - 20

Date :

Sr.no:- 1

3.3.1: Research Papers Published per teacher in UGC Care list Journals and others with ISSN.

This is to certify that the following no.of research papers are published in UGC care listed journals and other reputed research journal during assessment period.

Year	21-22	20-21	19-20	18-19	17-18
Total No	02	04	08	01	12

Prin. (Dr.) V.A. Mane

PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115.



Sr.No.:-2 List of teacher's published in UGC Care list Journals and others with ISSN.

Sr.no.	Title of papers	Name of Authors	Department of the teacher	Name of journal	Year of Publication
1	Impact of Self-help groups on their Members In Rural Area- A Case Study of Takawade	Dr.B.N. Kamble	Economics	Shodh Sarita An international Multidisciplinary Quarterly bilingual Peer reviewed Referred Research journal, Research Journal	2021
2	A House in the Country in Interrogating the Metaphor of Home	Dr S.N. Jarandiker	English	HAKARA A bi-lingual Journal of creative expression	2021
3	Need of Human Value in Indian Society and Family	Prin.(Dr) V.A.Mane	Commerce	An International Multidisciplinary Quarterly Research Journal	2020
4	A Study of ethics in Hospital Advertising	Prof. (Dr) N.M.Mujawar	Commerce	Universal Research Analysis Refereed and peer reviewed research journal	2020
5	Arun Kolatkar's Sarpa Satra: An Act of Enquiring into Stereotype	Dr S.N. Jarandiker	English	Akshar Wangmay	2020
6	Environment and sustainable Development	Mr. Talib Najir Mulla	commerce	Studies In Indian Place Names	2020
7	Capital Adequacy in Urban C-operative Bank	Prof. (Dr) N.M.Mujawar	Commerce	Vision Research review	2020
8	Stress Management: An Important life	Dr.N.M.Mujawar	Commerce	Review of Research	2018
9	Appraisal of Financial Viability of Yashwant Co-operative Processors Ltd.Ichalkaranji by using Altman's Z Score	Dr.N.M.Mujawar	Commerce	Review of Research, Volume-5, Issue-8,	2018
10	Trends in Foreign Direct Investment	Prof. (Dr) N.M.Mujawar	Commerce	Research Direction	2018



11	Study of labour absentism in powerloom Units of Ichalkaranji	Prof. (Dr) N.M.Mujawar	Commerce	Research Direction	2018
12	Contribution of Dr.Ambedkar's Towards Women Rights in India	Dr,S.R.Thakar	Economic	Printing Area International Interdisciplinary Research Journal in Marathi, Hindi and English	2018
13	<i>Uchch Shikshana samoril awhan</i>	Dr.D.S.Kamble	Economic	Electronic International Interdisciplinary Research Journal	2018
14	Organic Dairy Farming :Approach in Dairy Sector	Dr.N.M.Mujawar	Commerce	Review of Research, Volume-7, Issue-3,	2017
15	Analysis of Financial Performance of Urban Co-operative Bank using CAMEL Approach (UGC Approved)	Dr.N.M.Mujawar	Commerce	Review of Research, Volume-7, Issue-2,	2017
16	Training and Development of Employees at sahyadri starch& IndustriesPvt Ltd.Mieraj-Kupwad: Acase Study	Dr.N.M.Mujawar	Commerce	Review of Research	2017
17	Benefits of Training and Development program to Employees and Organization Conceptual Analysis	Dr.N.M.Mujawar	Commerce	Research Direction	2017
18	Arun Kolatkar's Aesthetics of Dissolution and a reading of Bhijaki Vahi	Dr S.N. Jarandiker	English	Research Journal of English	2022
19	A Journey in to the Inscape: A Study of Mehrotra's Poetry	Dr S.N. Jarandiker	English	International Journal Of English and Studies	2022
20	Role of ICT in social science Research	Dr S.H. Ambawade	Commerce	Vidyawarta Peer - reviewed International Referred research journal	2020
21	Impotence of Green Marketing	Mr. Talib Najir Mulla	Commerce	Vidyawarta Peer-reviewed International Journal	2020
22	Emerging ICT Trends in Higher Education	Prin.(Dr) V.A.Mane	Commerce	Research Journey International Multidisciplinary E-Research Journal	2019



23	A Study of Mutual Funds With Special Reference To Investors In Kolhapur District.	Dr.N.M.Mujawar	Commerce	FINANCE INDIA (Quarterly) Issue ,	2019
24	A Study of Financial Problems Faced by the Plain Power Looms in Ichalkaranji.	Dr S.H. Ambawade	Commerce	Research Journey International Multidisciplinary E-Research Journal	2019
25	The Centralization Of the Protest and Failure of Marginalized individuals in Mario Vargas Ilosa's Conversation in the Cathedral	Dr S.N. Jarandiker	English	An International Journal of English Language , Literature and Literary Theory	2021
26	Trend of Animal Husbandry In India and their contribution to national Economy.	Dr.S.R.Thakar	Economic	Printing Area National Interdisciplinary Research Journal in Marathi, Hindi and English Languages	2017
27	The implication of cows in Indian Civilization.	Dr.S.R.Thakar	Economic	International Interdisciplinary Research /Jornal	2017

GOVT. OF INDIA- RNI NO. UPBIL/2014/56766
UGC Approved Care Listed Journal



ISSN 2348-2397

SIK

SPECIAL ISSUE

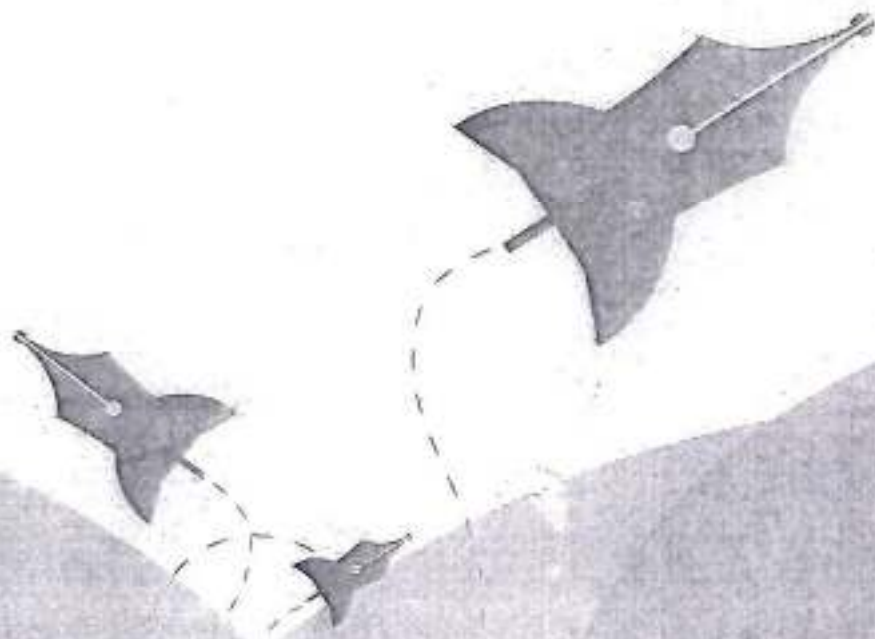
Shodh Sarita

An International Multidisciplinary Quarterly
Bilingual Peer Reviewed Refereed Research Journal

• Vol. 8

• Issue 29

• January to March 2021



PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115.

Editor in Chief

Dr. Vinay Kumar Sharma
D. Litt. - Gold Medalist



sanchar

International & Regional Journal



10.	RE-IMAGINING GENERAL MANAGEMENT IN THE POST-COVID LANDSCAPE	Prof. Meena Desai	66
11.	WOMEN ENTREPRENEURS 2.0: CASE STUDY ON HOW WOMEN ENTREPRENEURS REINVENTED THEMSELVES IN COVID	Prof. Miloni Shah	71
12.	STUDY OF SMART HEALTHCARE SYSTEMS & EXTENT OF ITS ACCEPTANCE IN SOCIETY, POST COVID-19	Prof. Nidhi Singh	75
13.	IMPORTANCE OF SOFT SKILLS DEVELOPMENT IN THE INFORMATION TECHNOLOGY SECTOR	Prof. Pradeep H. Tawade	83
14.	IMPACT OF COVID-19 ON ENTREPRENEURSHIP	Miss. Foram Solanki	87
15.	CONTEMPORARY GENDER STEREOTYPES AND THEIR IMPACT ON CHARACTERIZATIONS ABOUT OTHERS AND SELF – A THEORETICAL STUDY	G. SriLatha D. Sujatha	91
16.	APPLICATION OF HIGHER TIME FRAME INTEGRATION TO IDENTIFY AND AVOID BULL & BEAR TRAPS IN THE EQUITY SEGMENT OF INDIAN CAPITAL MARKET	Ms. Pooja Duggal	96
17.	ONLINE SHOPPING OF GROCERY A BOON OR A BANE DURING COVID-19 PANDEMIC IN INDIA	Prof. Anita Sudeep Pasbola Dr. Elizabeth Mathews	103
18.	TO UNDERSTAND THE SOURCES OF NEWS CONSUMED BY MUMBAIKARS DURING PANDEMIC & THEIR CREDIBILITY	Prof. Deliveca Tarapore	108
19.	THE IMMEDIATE IMPACT OF COVID – 19 ON INDIAN ECONOMY	Dr. Abhay Kumar Talha Choudhary	112
20.	IMPACT OF SELF-HELP GROUPS ON THEIR MEMBERS IN RURAL AREA – A CASE STUDY OF TAKAWADE, TAL- SHIROL, DIST-KOLHAPUR (MAHARASHTRA, INDIA)	Dr. Kamble Bajirao Namdev	121
21.	A STUDY ON THE PREFERENCES OF ONLINE LIVE SESSIONS AND RECORDED SESSIONS AMONGST HIGHER EDUCATION INSTITUTES AT MUMBAI CONCERNING STUDENT'S ACADEMIC PERFORMANCE AND BEHAVIORAL PATTERN	Dr. Irfan I. Lakhani Mr. Mohamed Irfan Shaikh	125
22.	MAN : AN ELEMENT BORN OUT OF NECESSITIES WITH SPECIAL REFERENCE TO EVOLUTION OF HOME CHEFS	Dr. Khoshbourn Tata	132



IMPACT OF SELF-HELP GROUPS ON THEIR MEMBERS IN RURAL AREA – A CASE STUDY OF TAKAWADE, TAL- SHIROL, DIST-KOLHAPUR (MAHARASHTRA, INDIA) □ Dr. Kamble Bajirao Namdev*

ABSTRACT

People in the rural area are trying always in this endeavour. They are adopting different means and ways. The Self-Help Groups (SHG) is one of them, They are also known as small saving groups. Particularly these groups are formed by women. People collectively try to improve their lives through the group activities. These groups consist of people having similar socio-economic condition. They are undertaking diverse activities through these groups. Thereby they are trying to earn more for better present and prosperous future. Cultivation of land on lease basis, rearing milch animals, sheeps, goats, production of bamboo crafts, brooms supply of sewing machines etc. are the few examples of diverse activities. Thereby, They are trying to improve their living standard which is the aim of several government schemes and programmes. Many of the groups have proved that they are the real SHGs Which have made their path of development. The poor countries have implemented various programmes for the poverty eradication major among them being Grameen Bank in Bangladesh and the Integrated Rural Development Programme (IRDP) in India.

Keywords : Self-Help, Rural Development, Socio-Economic

INTRODUCTION –

In recent few years empowerment of women has emerged as an important issue in India. The planners and policy makers have been eagerly searching for certain alternatives to strength women to achieve their economic, social and political growth. The finance Minister in his budget speech of 2000-01 had announced as 'Women Empowerment Year'. The goal of his policy was to bring about the advancement, development and empowerment of women. The NABARD has defined the SHGs as "It is a socio-economical homogeneous affinity group of rural women voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per group requirements."

The resources of rural areas are small since their capacity to save is weak. Hence the SHG – Bank linkage scheme was initiated to augment the credit supply to the poor members of the group. Bank have established credit linkages with SHGs following the Reserve Bank of India. circular

of July 24 1991 and guidelines of NABARD February 26, 1992 Different Models of SHG – Bank Linkage

Model I – SHGs formed and financed by Banks.

Model II – SHGs formed by formal agency other than Banks – NGOs and other but directly financed by banks.

Model III – SHGs financed by Bank through NGOs and other agencies as financial intermediaries.

"Rural Development is a strategy to improve the economic and social life of a specify group of people – the rural poor including small and marginal farmers, tenants and the landless." Rural Development in its dimensional segment can be stated as under.

- 1- **Economic Development** – This refers to accelerating rate of growth of income in the rural areas. This covers increase in agriculture production and productivity, There by increase in income of the rural people.
- 2- **Social Development** – This refers to community development This enhances access to

*Professor - Shri Venkatesh Mahavidyalaya, Ichalkaranji, Tal- Hatkanagale, Dist- Kolhapur (M.S.) Shivaji University Kolhapur.



(<https://www.hakara.in/ranjit-pawar/>)



(<https://www.hakara.in/ranjit-pansare/>)



(<https://www.hakara.in/ranjit-nitin-jarandikar/>)



(<https://www.hakara.in/ranjit-zaidi/>)

**Home of Ashoka:
Ranjit Pawar**

(<https://www.hakara.in/ranjit-pawar/>)

रशियातील 'घर': मेघा पानसरे

(<https://www.hakara.in/ranjit-pansare/>)

**Interrogating the
Metaphor of
Home: Dr
Shubhangi Nitin**

घरपण आणि
बेघरपण: जगण्याचे
छेद-भेद: सरोवर जैदी

(<https://www.hakara.in/ranjit-zaidi/>)



(<https://www.hakara.in/kanishk-chheda/>)

**No One is Seeing:
Urvi Chheda**

(<https://www.hakara.in/kanishk-chheda/>)



(<https://www.hakara.in/kanishk-tupe/>)

घराविषयीच्या नोंदी:
प्रियांका तुपे

(<https://www.hakara.in/kanishk-tupe/>)



(<https://www.hakara.in/kanishk-sen-2/>)

**Home: A Journey
of Belonging:**

Kanishka Sen
(<https://www.hakara.in/kanishk-sen-2/>)



The concept of 'home' has been explored in literature in different contexts in different ages of human civilization. It is a known fact that 'the conceptualization of creating a home' and 'an act of forming it' are the two significant steps in human history. In its very inception, the concept of 'home' seems to incorporate the sense of protection. As can be seen from the history of primeval human beings, the idea of 'home' might have been generated with the necessity of protecting human beings from dangers outside. Having one's own roof must have acquired a special place in this history. As home came into being as a place of protection, there also emerged the sense of 'the world inside home' and 'the world outside home'. This inside - outside dichotomy has germinated many other notions, and in that process, the concept of 'home' has also acquired several associations. An act of 'homecoming' became a sign of coming into the safe and secure world. Naturally, 'making of home' further initiated and formulated new social structures like family, community etc. Each new structure contributed in redefining and reshaping the concept of 'home' by widening its scope and attributes. 'Home' in this process has not remained a simple concrete object to be indicated as a particular geographical site. In receiving multiple dimensions it came to be realized as a psychological space that provides warmth, comfort, coziness and

by Shubhangi Nitin
Randikar

A House in the Country: Interrogating the metaphor of 'Home'

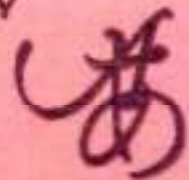
3

[back
\(https://www.hakara.in/category/home/reflection\)](https://www.hakara.in/category/home/reflection)



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

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL



AJANTA

Volume - IX, Issue - I,
January - March - 2020
English Part - II

Impact Factor / Indexing
2019 - 6.399
www.sjifactor.com

**Ajanta
Prakashan**



PRINCIPAL,
Sri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115



CONTENTS OF ENGLISH PART - II

S.No.	Title & Author	Page No.
13	Reflection of Human Values in Graham Green's <i>The Heart of the Matter</i> Dr. Shubhangi Baburao Shinde	81-85
14	Responsibility Versus Attraction: Psychoanalysis of Robert Frost's 'Stopping by Woods on a Snowy Evening' Dr. Ujwala Vijay Patil	86-90
15	Need of Human Values in Indian Society and Family Dr. V.A. Mane	91-95
16	Media Coverage of Women's Sports - Gender Inequality Mr. Mahesh Rangrao Patil	96-100
17	Literature and Human Values : A Dispersed Meditation on Andre Brink's <i>Philida</i> Madhav D. Pawar Dr. P. M. Patil	101-105
18	Human Values Reflected in Kazuo Ishiguro's Novels Megha Pradip Nikam	106-109
19	Reflection of Human Values in R. K. Narayan's <i>The Guide</i> Miss Shilpa Eknath Kamble Mr. Vinayak Dnyandeo Khot	110-113
20	A Study of Role and Challenges of Woman Empowerment through Self Help Groups Miss. Moshina Noormahanmad Mulani	114-120
21	Gender Equity and Human Values in India Miss. Nilakhe Amruta Shital	121-125
22	Reflection of Human Values in Culture and Environment Prof. A. D. Pachore Prof. P. B. Bhandare	126-129
23	Reflection of Human Sensibility in Mahesh Dattani's 'Bravely Fought the Queen' Mr. Rajendra Hanmant Bhandare	130-134
24	Evolution of Green Chemistry and its Impact on Human Values Shri. Rajesh Maruti Kharatmol	135-141

PRINCIPAL

Shri Venkatesh Mahavidyalaya,
 ICHALKARANJI - 416 115.



Importance of the Study

Human values are very important in today's world. The human values are the basis for any practical life within society. They build space for a drive, a movement towards one another, which leads to peace. In simple term, human values are described as universal and are shared by all human beings, whatever their religion, their nationality, their culture and their personal history.

Objectives of the Study

From the statement of the problem, the following object have been framed for the present study.

1. To study the significance of human values in life.
2. To study the concept of human values and society

Data Analysis

Indian culture plays an important role in inculcating ethical values. Indian values gave prime importance to right to happiness for all human beings. Indian culture is complex in nature and with diversity in religion and their customs we live with unity. Human values are inculcated from the Vedic teachings to lead a peaceful integrated life. Indian Culture shows us evidences of development of values in life by training and experience. The Bhagawad Gita is considered as the essence of the Vedas and Upanishads. Important values that are ever relevant and unchanging are found in the form of scriptural texts in the Indian culture.

Vedas ,Bhagavad Gita, Manusmriti ,Ramayana,Kama sutra,Jataka-tales ,Dhammapadda

Research Methodology and Data Analysis

The primary data collected through the questionnaire form college students of B.COM.I,II,and III. It has been classified according to various demographic characteristics of the respondents like age, gender, and educational qualification. Simple percentage is used to analyse the data and presented in a table format.

	Demographic Variables	Categories	No. of Respondents	Percentage
1	Age (Yrs.)	17-18	15	30
		18-19	18	36
		19-20	17	34
		Total	50	100
2	Gender	Male	12	24
		Female	38	76



URA

IMPACT FACTOR
5.00

ISSN 2229-4406

UGC Approved International Registered & Recognized
Research Journal Related to Higher Education for all Subjects

UNIVERSAL RESEARCH ANALYSIS



REFEREED AND PEER REVIEWED RESEARCH JOURNAL

Issue - XVIII, Vol. V
Year - IX (Half Yearly)
Mar. 2020 To Aug. 2020

Editorial Office:
"Vyandev-Parvati",
No. 9/139/6-A-1,
Near Vishal School,
LIC Colony,
Pragati Nagar, Latur
Dist. Latur - 413531.
(Maharashtra), India.

Contact: 02382 -241913
9423346913 / 9503814000
0617035252 / 7776301000

Website

www.irasg.com

E-mail:

interlinkresearch@rediffmail.com
visiongroup1994@gmail.com
mkkambh2010@gmail.com

Publisher:

Jyotichandra Publication
Latur, Dist. Latur - 413531. (MS)

Price: 200/-

CHIEF EDITOR

Dr. B. Raji G. Kamble

Professor & Head, Dept. of Economics,
Dr. Babasaheb Ambedkar Mahavidyalaya,
Latur, Dist. Latur (MS, India).

EXECUTIVE EDITORS

Dr. Rajendra Je. Gavhate

Head, Dept. of Economics,
G. S. Mahavidyalaya,
Khangave, Dist. Solapur

Dr. E. Siva Nagi Reddy

Director, National Institute
of Hospitality & Tourism Management,
Hyderabad (A.P.)

Dr. Yu Takamine

Professor, Faculty of Law & Letters,
University of Ryukyus,
Okinawa, (Japan)

Prashant Kshirsagar

Dept. of Marathi,
Vasant Mahavidyalaya
Kop, Dist. Ward (MS)

Dr. D. Raja Reddy

Chairman, International Neuro Surgery
Association,
Bagara Hill, Hyderabad (A.P.)

Dr. A. H. Jamadar

Chairman, KPS Hindu, SRITMUN &
Head, Dept. of Hindi, BKU
College, Chakur, Dist. Latur (MS)

Dr. Shaikh Moynoddin G.

Dept. of Commerce,
M. Bahadur Shastri College,
Dhule, Dist. Nanded (MS)

Scott A. Venezia

Director, School of Business,
Eureka Campus,
California (U.S.A.)

DEPUTY-EDITOR

Dr. N. G. Mall

Head, Dept. of Geography,
M. S. College,
Latur Dist. Latur (MS)

Dr. Babasaheb M. Gore

Principal,
Smt. S.D.D.M. College,
Latur, Dist. Latur (MS)

CO-EDITORS

Dr. V. J. Vilegave

Head, Dept. of P.A.,
Shri Guru Buddhivamsi College,
Purna, Dist. Parbhani (MS)

Dr. S. B. Wadekar

Dept. of Dairy Science,
Adarsh College,
Hingoli, Dist. Hingoli (MS)

Dr. Omshiva V. Ligade

Head, Dept. of History
Shri Jagruti College, Nalegaon,
Dist. Latur. (MS)

Dr. Shivanand M. Giri

Dept. of Marathi,
Shri Kishanrao Deshmukh College,
Chakur Dist. Latur (MS)

PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115.



Issue : XVIII, Vol. V
UNIVERSAL RESEARCH ANALYSIS

IMPACT FACTOR
5.00

ISSN 2229-4406
Mar. 2020 To Aug. 2020

INDEX

Sr. No	Title for Research Paper	Page No
1	A Study of Ethics in Hospital Advertising Dr. Naushad M. Mujawar, Ranjeet Bhosale, Seema Bhosale	1
2	Omniscient Writer's Eye : Rushdiean Fictions Sanjay L Khandel	10
3	Fostering Phonetics for Teaching English to ESL Students Dr. Anuja Jadhav	15
4	Agricultural land degradation in Maharashtra Santosh Kamble	20
5	Reference Services : Electronic, Telephone & Correspondence Modes Shyam Dharasurkar	24
6	Human Resource Management and Its Future R. R. Bhise	29
7	श्री. गणेश आक्काजी उपाख्य नानासाहेब गवई : काळ व कर्तृत्व डॉ. अरुण एन. फरफट	35
8	आनंद यादव आणि रा. रं. बोराडे यांच्या ग्रामीण कथेतील वेगळेपण डॉ. बाळकृष्ण सरकटे	41
9	भारतीय समाजातील स्त्रियांची बदलती स्थिती डॉ. शंकर गड्डमवार	46
10	न्याय संकल्पनेचा विकास : एक अभ्यास डॉ. आशा नरसिंगराव गिते	51



Issue : XVIII, Vol . V
UNIVERSAL RESEARCH ANALYSIS

IMPACT FACTOR
5.00

ISSN 2229-4406
Mar. 2020 To Aug. 2020

1

1

A Study of Ethics in Hospital Advertising

Dr. Naushad M. Mujawar

Vice-Principal & Head, Dept. of Commerce,
Shri Venkatesh Mahavidyalaya,
Ichalkaranji, Dist. Kolhapur

Ranjeet Bhosale

Dept. of M.B.A.,
KIT's Institute of Man. Edu. & Research, KIT's
Kolhapur, Dist. Kolhapur

Seema Bhosale

Dept. of M.B.A.,
KIT's Institute of Man. Edu. & Research,
Kolhapur, Dist. Kolhapur

Research Paper - Commerce

ABSTRACT

Advertisement, be it commercial or non-commercial and be it about the product or service, should adhere to some ethical standards and as a rule should not cause any harm to any group of the society, in whatsoever manner it might be. The commercial advertisers often seek to generate increased consumption of their products or services through 'branding', which involves associating a product name or image with certain qualities in the minds of consumers. However, the healthcare services can hardly be run purely on commercial principles and as such, there is fundamental difference between advertising by hospitals and by other commercial institutions. Healthcare services are one of the basic needs of human being. According to World Health Organization, due to faulty lifestyle, millions of people worldwide encounter illness, disability and even death, and the problems like metabolic diseases, joint and skeletal problems, cardio-vascular diseases, hypertension, overweight, diabetes and so on. The strict adherence to ethical standards in hospital advertising is essential to infuse the trust and confidence among ever-growing number of patients or end-users of health-care services. Medical profession is regarded as a noble profession and sustenance of its dignity and nobility is expected to reflect in all activities carried out by hospitals, including the advertisement of the healthcare services provided by them.

KEYWORDS: Healthcare Services, Ethics, Advertisement, OPD, IPD



Sr. No.	Title of Research Paper	Name of Author	Page No.
35.	Elaine Showalter: A Significant Modern Feminist Critic	Akhalaq Tade	167
36.	Representation of New Mutinous Woman in Shobha De's Socialite Evening	Dr. Patil Pushpa Govindrao	172
37.	Feminism, Female Sexuality, Psychoanalysis and its Effects	M. D. Thombre	178
38.	Gender, Culture, Language and Literature Relationship: Why Language Belongs to 'Him'	Snehal S. Warekar	184
39.	Feministic Study of Annes Jung's Unveiling India: A Woman's Journey	Kiran Annasaheb Lomte	188
40.	Perception of Female Issues in American and British Literature: Jane Austen and Betty Friedan	Soram Natha Kamble	192
✓ 41.	Arun Kolatkar's Sarpa Satra: An Act of Enquiring into Stereoty	Dr Shubhangi N. Jarandikar	198
42.	Exploration of the two Destinies of a Female Protagonist Irina McGovern in The Novel The Post-Birthday World (2007) By Lionel Shriver	Anirudha M More	204
43.	The Representation of Women During the Partition of India in The Short Stories	Vidya Vasanti Bhosale	208
44.	Black Feminism : A Critical Study	Dr. Vaijayanti Otari	213
45.	Gender Discrimination in the Selected Indian Women Autobiographies in English	Mrunalini B. V. Alter	218
46.	Feminist Literature	Dr. U. A. Patil	223
47.	Role of ICT in Women's Development	S. K. Rathod ¹ S. R. Kumbhar ²	227
48.	Role of Feminist Movements In 21 st Century	Dr. Gautam Namdev Dhale	232
49.	Feminist Literature	Dr. C. R. Choigale	236
50.	"Confronting The Role of Feminism and Artistic Aspirations as Depicted in 'Here at the end of the World we Learn to Dance' by Lloyd Jones"	Abhaysinh V. Deshmukh	240
51.	Women's Struggle for Self-Realization and Self-Definition in Anita Desai's Cry, The Peacock	Babu Gopal Patil	244

ARUN KOLATKAR'S *SARPA SATRA*: AN ACT OF ENQUIRING INTO STEREOTYPES

DR SHUBHANGI N. JARANDIKAR

Assistant Professor (English), Shri Venkatesh Mahavidyalaya, Ichalkaranji



Epics have been sustained in any culture as the perpetual part of its history. They are such narratives that have shaped the very sensibility of that culture. The society of that culture reads and follows them as a form of facts that are generally accepted in complete faith and seldom doubted. So in a way every society has such epics that have become the part of that society's cultural consciousness. However, we know that such narratives are not oblivion of any political structure. They are conceived from the dominating power structures and help to confirm the same. In many instances they appropriate the role of the people and compel them to follow the notions emerged out of them. The concepts of right and wrong, religious and irreligious, moral and immoral as well as ethical and unethical are propagated through these narratives. Naturally in modern times these narratives have been seen as a discourse that is a consequence of the power structure of that society. They have 'gaps' and 'ruptures' that incorporate all those other points of views and voices that may not be audible though present with counter-truths and statements. Delineating these personas and bringing forth



Rayat Shikshan Sanstha's
Abasaheb Marathe Arts and New Commerce, Science College, Rajapur.
(VikhareGothane) Dist. Ratnagiri (Maharashtra)

Faculty of Arts
In Collaboration with IQAC

Topic: -'21st Century: Literature, Society and Environment.'

Date: 14th March 2020

Editorial Board -

Chief Editor - Prin. Dr. P.G. Pawar

Convener – Prof. Dr. A. P. Ubale

Co Convener – Prof. Dr. B. P. Naik

Co Convener – Prof. Dr. G. D. Harale

Treasurer - Prof. K. I. Mulani

Organizing Secretary - Prof. Mr. A. A. Londhe

Review Board –

Prof. A. S. Mali

Prof. Dr. O. P. Maurya


PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115.

Index



Sr. No.	Title of Articles and Authors	Page No.
1.	तर्कसंगत भावनिक उपचार पद्धती : विधी आणि उपयोजन श्री जयते गोरक्ष लक्ष्मण	01-05
2.	भारतातील विरंजन विकास व पर्यावरण प्रा. बी. आर. जडाफ	06-09
3.	वारांगणांच्या व सर्वसामान्य स्त्रियांच्या मुलांच्या सामाजिक वर्तनाचा अभ्यास पर्वत प्रतिप कांबळे	10-16
4.	कलम ३७० व ३५अ आणि जम्मू-काश्मीरची स्वायत्तता श्री. साके लक्ष्मण वैजेनाथ	17-22
5.	मूकनायक: डॉ.बाबासाहेब आंबेडकर डॉ. सावंत जयपाल चंद्रकांत	23-28
6.	CHECKLIST ON AVIAN DIVERSITY OF NISHAN TALAV, TALUKA-VENGURLA. (MAHARASHTRA) G. H. Kawale ¹ , N. N. Ugale ² , P. D. Natekar ³ , H. A. Parab ⁴	29-34
7.	A JOURNEY OF INDIAN WOMAN AGAINST PATRIARCHY WITHIN: A SPECIAL REFERENCE TO MEENA KANDASAMY'S POETRY Dr. Jadhav N. L.	35-37
8.	21 व्या शतकातील आंतरराष्ट्रीय संबंध : भारत आणि दक्षिण आशिया प्रा. डॉ. किशोर कल्तापा म्हेत्री	38-45
9.	CLIMATE CHANGE AND IMPACTS ON INDIA Dr. Anil V. Sawant	46-48
10.	A STUDY ON DEVELOPMENT OF INDIAN FINANCIAL SYSTEM Prof. Suresh J. Patil ¹ Swapnali Hanamant Mahagavakar ²	49-53
11.	GLOBAL ECONOMIC CRISIS IN 21 ST CENTURY AND INDIAN ECONOMY Dr. Santosh Barale	54-58
12.	सोलापूर जिल्ह्यातील कर्त्या व बिगर कर्त्या लोकसंख्येतील बदल अभ्यासणे प्रा. डॉ. महेंद्र गजधाने	59-62
13.	पर्यावरणाचे स्थायी विकास Dr. B.S.Patil	63-67
14.	ENVIRONMENT AND SUSTAINABLE DEVELOPMENT Mr. Talib Najir Mulla	68-78
15.	TRENDS AND SPATIAL PATTERN OF MEDICAL FACILITY IN SOLAPUR DISTRICT: A GEOGRAPHICAL ANALYSIS Dr. Bhosale Govind Jalindar	79-84
16.	DEVELOPMENT REGIONS OF LIVESTOCK FARMING IN SOLAPUR DISTRICT Dr. Shivaji Shankar Maske	85-91

PRINCIPAL,
 Shri Venkates Mahavidyalaya,
 ICHALKARANJI - 416 115.



ENVIRONMENT AND SUSTAINABLE DEVELOPMENT

Mr. Talib Najir Mulla

Research student,

Chandrabai-Shantappa Shendure, college, Hupari.

✦ Abstract:

Sustainable development is not a new concept. It means living in harmony with the nature in full recognition of the needs of all other species. It is not just "the survival of the fittest", we must help even the weakest of the species to survive because each species has a role to play that is ultimately beneficial to the earth and all its human population. Our forefathers preached us the need to coexist with the environment in a balanced manner. The needs of the people in different parts of the world may be different, but our dependence on the Nature is similar. The most important thing is that we have only one Earth and if we destroy it by our actions, our children will not have a place to live.

Sustainable development represents an opportunity to construct a new approach, and the success of these efforts has powerful implications for issues of peace and security.

✦ Key words:

Environment, Sustainable development, Environment degradation, Global Environmental crisis etc.

✦ Introduction:

The term 'Sustainable development', in place of 'development' is now being increasingly used by scholars. It has become a major topic of discussion among all the social scientists, social organisations, statesmen and leaders. The industrial-technological and economic development registered by the humankind during the past 100 years has not proved to be a real development in so far as it has created imbalances in the environment as well as among nations.

Degradation of environment, resulting from unprincipled and excessive exploitation of the resources of our planet earth, has threatened to negate, and in fact has already adversely affected the development registered by various societies. Undoubtedly, industrial and infrastructural projects are means for development. In the past, the utility and feasibility of such projects used to be determined only in terms of economic gains.

Of late, however, with environment and human rights issues gaining currency, it is considered essential that such projects be formulated, planned and executed in such a way as may ensure the real and enduring socio-economic welfare of the people without doing any damage to the environment. Instead of thinking only in terms of GDP and GDP per capita, we have to think in terms of GDH—Gross Domestic Happiness.

Development should be secured without in any way harming the human rights of the people, particularly of those whose life is to be directly and physically affected by such projects.

ISSN 2250-169X



International Registered & Recognized
Research Journal Related To Higher Education For All Subjects

VISION



RESEARCH REVIEW



CHIEF EDITOR

DR. BALAJI KAMBLE

PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115.

IMPACT FACTOR
6.20

ISSN 2250-169X



International Registered & Recognized
Research Journal Related to Higher Education for all Subjects

VISION

RESEARCH REVIEW

UGC APPROVED, REFEREED & PEER REVIEWED RESEARCH JOURNAL

Issue - XIX, Vol. - VI
Year-X, Bi-Annual(Half Yearly)
(June 2020 To Nov. 2020)

Editorial Office :
'Gyandev-Parvati',
R-9/139/6-A-1,
Near Vishal School,
LIC Colony,
Pragati Nagar, Latur
Dist. Latur - 413531.
(Maharashtra), India.

Contact : 02382 -241913
923346913 / 7276301000
9637935252 / 9503814000

E-mail :
interlinkresearch@rediffmail.com
visiongroup1994@gmail.com
mbkamble2010@gmail.com

Published By :
Jyotichandra Publication
Latur, Dist. Latur - 413531. (M.S.)

Price : ₹ 200/-

CHIEF EDITOR

Dr. Balaji G. Kamble
Professor & Head,
Dept. of Economics,
Dr. Babasaheb Ambedkar College,
Latur, Dist. Latur. (M.S.)India.

SPECIAL EDITOR

Dr. E. Sivanagi Reddy
'Sthapathi'
Dept of Archaeology & Museums,
Hyderabad (A.P.)

EXECUTIVE EDITORS

Dr. Sachin Napate
Pune, Dist. Pune. M.S.

Verena Blechinger Talcott
Director, Dept. of History
& Cultural Studies, University of Berlin,
Berlin. (Germany)

Michael Strayss,
Director,
International Relation & Diplomacy,
Sankt Gallen International University,
Sankt Gallen (France)

Dr. Deelip S. Arjune
Professor, Head, Dept. of History
J. E. S. Mahavidyalaya,
Jaina, Dist. Jaina (M.S.)

Dr. Nilam Chhangani
Dept. of Economics,
S.K.N.G. College,
Karanga Lad, Dist. Sashim(M.S.)

Dr. Rajendra R. Gawhale
Head, Dept. of Economics,
G. S. College,
Khamgaon, Dist. Buldana (M.S)

DEPUTY EDITORS

Dr. Rajendra Ganapure
Professor, Head, Dept. of Economics,
S. M. P. Mahavidyalaya,
Murum, Dist. Osmanabad (M.S.)

Dr. B. K. Shinde
Professor, Head, Dept. of Economics,
D. S. M. Mahavidyalaya,
Jintur, Dist. Parbhani (M.S.)

Dr. Vijay R. Gawhale
Head, Dept. of Commerce,
G. S. Mahavidyalaya,
Khamgaon, Dist. Buldana (M.S.)

Bhujang R. Bobade
Director, Manuscript Dept.,
Deccan Archaeological and Cultural
Research Institute, Hyderabad. (A.P.)

Dr. Mahadeo S. Kamble
Dept. of History
Vasant Mahavidyalaya,
Kaj, Dist. Beed (M.S.)

Dr. S. R. Patil
Professor, Dept. of Economics,
Swami Vivekanand Mahavidyalaya,
Shirur Talband, Dist. Latur(M.S.)

CO - EDITORS

Dr. Allabaksha Jamadar
Professor, Head, Dept. of Hindi,
B.K.D. College,
Chakur, Dist. Latur (M.S.)

Dr. Murlidhar Lahade
Dept. of Hindi,
Janvitas Mahavidyalaya,
Bansarola, Dist. Beed (M.S.)

Dr. Shyam Khandare
Dept. of Sociology,
Gondwana University,
Gadhchiroli, Dist. Gadchiroli (M.S.)

Dr. M. Veeraprasad
Dept. of Political Science,
S.K. University,
Anantpur, Dist. Anantpur (A.P.)



INDEX

Sr. No	Title for Research Paper	Page No.
1	Capital Adequacy in Urban Co-Operative Banks in Sangli District Dr. Naushad M. Mujawar	1
2	A Visionary Social Reformer and Educationist : Dr. Panjabrao Deshmukh Sanjay L. Khandel	15
3	A Study of Aqueous Electrolyte Solutions - Time Domain Dielectric Relaxation Spectroscopy technique Dr. Prashant Sonawane	20
4	Generalization Services On The Web Santosh S. Kamble	28
5	Library Networks Strategic Planning Dr. Ekata A. Menkudale	33
6	Internet: History and its applications in Libraries Shatrughan K. Dhavan	38
7	वस्तु व सेवा कर : एक अन्वयार्थ डॉ. पुरुषोत्तम गाटे	44
8	विदर्भातील दलित सुधारक : श्री. हेमचंद्र खांडेकर, श्रीमती जाईबाई चौधरी, श्री. पतीत पावन दास डॉ. अरुण फरफट	48
9	मराठवाडा मुक्ती संग्राम : एक ऐतिहासिक अभ्यास डॉ. विजयकुमार तांबारे	54
10	भटक्या-विमुक्तांच्या साहित्याचे स्वरूप डॉ. बाळकृष्ण सरकटे	58



1

Capital Adequacy in Urban Co-Operative Banks in Sangli District

Dr. Naushad M. Mujawar

Dept. Business Management,
Shri Venkatesh Mahavidyalaya,
Ichalkaranji, Dist: Kolhapur

Research Paper - Business Management

ABSTRACT

Capital adequacy ratio is one of the important concepts in banking industry, which measures the amount of a bank's capital in relation to the amount of its risk weighted credit exposures. This ratio can be determined by dividing bank's total capital to its risk weighted assets. The result that come the calculation will tell the bank about how able they are in absorbing their losses. If their capital adequacy ratio is 10%, then the bank can lose 10% of their assets without having liquidity problem and facing the threat of bankruptcy.

Following minimum capital adequacy ratios serves to promote testability and competence of the financial system by reducing the likelihood of banks becoming insolvent. When a bank becomes insolvent, this may lead to loss of confidence in the financial system, causing financial problems for other banks and perhaps threatens the whole financial markets.

KEY WORDS: Urban Co-operative Banks, Capital Adequacy, CRAR, Prudential Norms



Review of Research

International Online Multidisciplinary Journal

Volume - 7 | Issue - 4 | January - 2018

5.2331(UIF) 2249-894X

STRESS MANAGEMENT: AN IMPORTANT LIFE SKILL

9



Naushad M. Mujawar

Naushad M. Mujawar

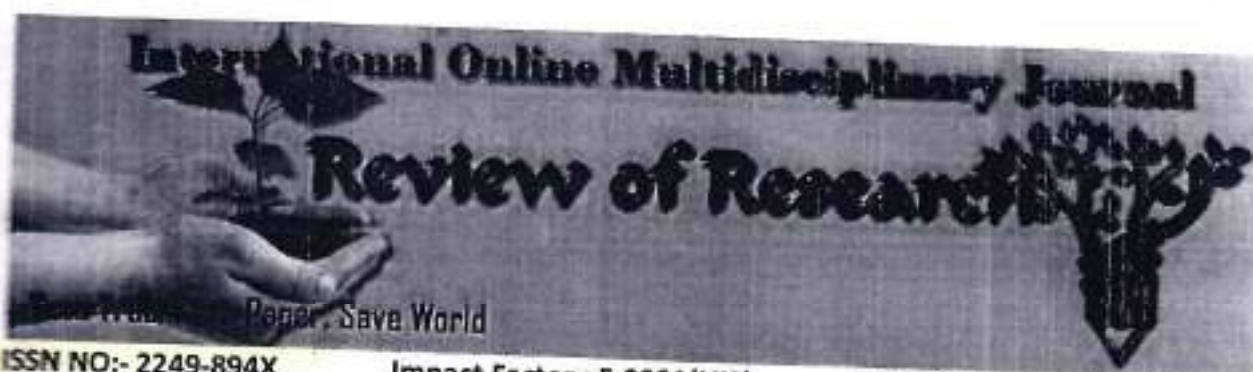
Associate Professor & Head, Dept. of Business Management, Shri Venkatesh Mahavidyalaya, Ichalkaranji, Dist. Kolhapur

ABSTRACT How do people respond to stress? It determines whether they will be a mixture of joy and misfortune. —Buddha (The Suddhavaṃsa) "It is not the situation that tells us, it is our reaction to it." —Hans Selye In the light of the above statements, the ordinary person may ...

Editor - in - Chief - Asha Yashadevi



PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115.



ISSN NO:- 2249-894X

Impact Factor : 5.2331(UIF)

Vol.- 7, Issue - 4, Jan-2018



Sr. No	Title And Name Of The Author (S)	Page No
1	STRESS MANAGEMENT: AN IMPORTANT LIFE SKILL Dr. Naushad M. Mujawar	1
2	Open Source Software – A Revolutionary Tool In Library Environment: A Special Reference To Implementation Of Library Automation In Telangana State Ravi Kumar Merugu and K. Yadagiri	7
3	The Three-Tier Panchayati Raj System In Karnataka Dr. Meena Gaikwad	20
4	Effectiveness Of Computers For Tasks Of Librarianship Chalukya B. V.	25
5	Role Of Financial Management For Small Business Enterprises Lengare K. B.	32
6	“A Critical Study On Delivery Of Legal Services “ Dr. Vinod Kumar Patidar	40

REVIEW OF RESEARCH

ISSN: 2249-894X

IMPACT FACTOR : 5.2331(UIF)

VOLUME - 7 | ISSUE - 4 | JANUARY - 2018



STRESS MANAGEMENT: AN IMPORTANT LIFE SKILL

Dr. Naushad M. Mujawar

Associate Professor & Head, Deptt. of Business Management
ShriVenkatesh Mahavidyalaya, Ichalkaranji, Dist: Kolhapur.

ABSTRACT—

It is how people respond to stress that determines whether they will profit from misfortune or be miserable." — Mihaly

Sikszentmihalyi

It is not the stress that kills us; it is our reaction to it." —Hans Selye.
In the light of the above statements, the ordinary prudent man may not dare to deny that



nobody in the world is totally and always stress-free and also that all types of stress are not bad and by skillfully managing even the horrible effects of negative stress can be eliminated.

KEYWORDS : Stress Management, Life Skill, people struggle.

INTRODUCTION :

In our daily life, frequently we face stressful situations. Stress is an inevitable part of everyone's life. Today stress is quite common for all of us. Today the term stress has become a part of everyday life. We keep oscillating between 'very happy' and 'very sad' moments in life. Everyday, people struggle with many stressors; some are minor, some are major and some are **positive** and some are **negative**. The positive stress (called 'eustress') is essential for our performance and success as it mobilizes our energy, however negative stress (called 'distress') is troublesome and sometimes life-taking. Prolonged and poorly managed stress can result in negative physical, mental, and cognitive outcomes for children and youth. Experiencing high levels of stress or chronic stress can undermine physical health, for example, by increasing the likelihood of a weakened immune system, heart disease, obesity and diabetes, cancer, anxiety, depression, poor memory and language skills and lower academic achievement.

Stress is unavoidable and can occur in all facets of life. At some level, stress can be seen as a natural part of development and of adaptation to a changing environment. Stress is a mismatch between demands and resources. Stress is mental i.e. is in your mind. Events do not cause stress, but how you react to them. Stress can be harmful. It hurts when it becomes a way of life. Some people react to stress by getting sick. The accumulated effects of long-term stress have been linked to heart disease, ulcers and cancer. Around 75% of diseases are stress related. Stressful people become disease prone. In the present era of changed life style, fast growth, intense competition, career-consciousness, ever-increasing inflation etc. have been constantly increasing the stress level of people. Coming centuries are going to have tremendous psychological problems. However, now people have become conscious of stress and its effects and are developing their 'stress management' skills.

RESEARCH DIRECTION



International Recognition Interdisciplinary Research Journal

Impact Factor

5.1723(UIF)

ISSN

2321-5488

11

APPRAISAL OF FINANCIAL VIABILITY OF YASHWANT CO-OPERATIVE PROCESSORS LTD., ICHALKARANJI BY USING ALTMAN'S Z SCORE



Dr. Naushad M. Mujawar

Naushad M. Mujawar

Associate Professor & Head, Deptt. of Business Management ShriVenkateshMahavidyalaya, Ichalkaranji, Dist: Kolhapur.

ABSTRACT:- Profit is sine qua non for survival and growth of business. Financial viability and soundness has to be maintained under any circumstances. The firm has to be very cautious about its worsening financial position at right time. Any signal of danger to financial viability ... Page No - 43

Editor - In - Chief - S.P. Rajguru



PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115.



Research Directions

ISSN NO:- 2321-5488

Impact Factor : 5.1723(UIF)

Vol.- 5, Issue - 8, February - 2018



Sr. No	Title And Name Of The Author (S)	Page No
1	The Impact Of National Rural Employment Guarantee Schemes (NREGS) In The Rural Areas of Anantapuramu District of Andhra Pradesh-A Study V. Venkata Narasaiah	1
2	Crop Concentration In Dakshin Kannada District: A Geographical Analysis Shekhar Angadi and Dr. A. S. Rayamane	9
3	Media Utilization And Knowledge Gain Of The Organic Farmers Dr. Tahmeena Nigar Sultana	16
4	A Study On Effect Of Meditation Practice On Overhand Throwing Accuracy Of Female Softball Players Ashwini K. N.	25
5	Factors Of Internet Knowledge Of Under Graduate Students: An Investigation Dr. Jagabandhu Behera and Dr. Rehati Mani Samal	27
6	A Study Of Land Acquisition Act And Human Rights Issues Lingappa Siddamma and Dr. J. S. Patil	36
7	APPRAISAL OF FINANCIAL VIABILITY OF YASHWANT CO-OPERATIVE PROCESSORS LTD., ICHALKARANJI BY USING ALTMAN'S Z SCORE Dr. Naushad M. Mujawar	43



RESEARCH DIRECTIONS

ISSN: 2321-5488

IMPACT FACTOR : 5.1723(UIF)

VOLUME - 5 | ISSUE - 6 | FEBRUARY - 2016



APPRAISAL OF FINANCIAL VIABILITY OF YASHWANT CO-OPERATIVE PROCESSORS LTD., ICHALKARANJI BY USING ALTMAN'S Z SCORE

Dr. Naushad M. Mujawar

Associate Professor & Head, Deptt. of Business Management
ShriVenkateshMahavidyalaya, Ichalkaranji, Dist: Kolhapur.

ABSTRACT

Profit is sine qua non for survival and growth of business. Financial viability and soundness has to be maintained under any circumstances. The firm has to be very cautious about its worsening financial position at any time. Any signal of danger to financial viability and operational efficiency should be detected at early stage and be sorted out. Altman's Z Score is very useful tool to monitor the operational efficiency and financial viability of the firm.

KEY WORDS: Viability, Operational Efficiency, Altman's Z Score

1. INTRODUCTION

Textile manufacturing is one of the major industries in India, which is based on the conversion of cotton into yarn and yarn into fabric. Though different types of fibers are used to produce yarn, the cotton remains the most important natural fiber which is used for making fabric. The fabrics are then dyed or printed, fabricated into usable cloths. There are a number of processes available at the spinning and fabric-forming stages coupled with the complexities of finishing and colouration processes to the production of a wide range of products.

Textile processing is an important sub-sector in the textile industry, which converts a virtually undifferentiable raw product to a differentiable consumer product. In so doing, it provides a link between the design and fashion requirements of the market and the processes involved in converting grey fabrics into finished fabrics. Textile wet Processing uses a large number of workers as well as huge quantities of water, steam (fuel) chemicals and dyes and is a big drain on resource as compared with the other sub-sectors of the



textile industry. At a process house, the processes like Bleaching, Mercerizing and Dyeing, Calendaring and Printing are carried out upon all sorts of 100% cotton fabrics, 100% synthetic fabrics & blended fabrics. The processing fabrics are given various finishing treatment as stenter, sanforising, decatizing and calendaring as needed.

Yashwant Co-operative Processors Ltd. is a major house of textile processing unit with wide process capacity located in Ichalkaranji. This unit includes printing and dyeing for all types of fabrics including cotton.

Volume - 5 | Issue - 9 | March - 2018



RESEARCH DIRECTION



International Recognition Interdisciplinary Research Journal

Impact Factor
5.1723(UIF)

ISSN
2321-5488

12

TREND IN FOREIGN DIRECT INVESTMENT IN POST-LIBERALIZATION ERA: A REVIEW



Dr. Naushad M. Mujawar

Naushad M. Mujawar

Associate Professor & Head, Deptt. of Business Management ShriVenkatesh Mahavidyalaya, Ichalkaranji, Dist: Kolhapur.

ABSTRACT:- Foreign Direct Investment (FDI) is regarded as the life blood of developing nations, where capital has been one of the scare resources and there are typical issues such as health, poverty, employment, education, research and development, technology obsolesce, global competition.

Editor - In - Chief - S.P. Raiguru



PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115.



ISSN NO:- 2321-5488

Impact Factor : 5.1723(UIF)

Vol.- 5, Issue - 9, March - 2018



Sr. No	Title And Name Of The Author (S)	Page No
1	"A STUDY ON LIFE STYLE PATTERN OF PG STUDENTS OF AWU VIJAYAPUR". Dr. Anitha R. Natekar	1
2	Use Of Radio Among Rural Women In Karnataka State: A Study Shobha Patil and P. G. Tadasad	3
3	Predictors Of Suicide Ideation Among Female Adolescents Ibadat Khan and Vandana Sharma	10
4	TREND IN FOREIGN DIRECT INVESTMENT IN POST-LIBERALIZATION ERA: A REVIEW Dr. Naushad M. Mujawar	19
5	संतुलित क्षेत्रीय विकासातील पुणे जिल्हा नियोजनाच्या भूमिकेचे मूल्यमापन आप्पासो मच्छिंद्र काळेल , प्रा.डॉ.एस.डब्ल्यु.मिसाळ	25
6	वेब मीडिया माध्यम और आम-आदमी की आवाज : एक अध्ययन अमिता	30
7	Empowering Female Through Digital Technology: A Perspective Of Inclusion In India Firoz Alam	36



TREND IN FOREIGN DIRECT INVESTMENT IN POST-LIBERALIZATION ERA: A REVIEW

Dr. Naushad M. Mujawar

Associate Professor & Head, Dept. of Business Management,
Shri Venkatesh Mahavidyalaya, Ichalkaranji, Dist: Kolhapur.

ABSTRACT

Foreign Direct Investment (FDI) is regarded as the life blood of developing nations, where capital has been one of the scarce resources and there are typical issues such as health, poverty, employment, education, research and development, technology obsolescence, global competition among others.

KEYWORDS : Foreign Direct Investment (FDI), research and development, technology obsolescence.



INTRODUCTION

It is the cross-border investment of say, capital inflows from abroad which helps to broaden the market accessibility for both host and home countries. FDI is a major source of non-debt financial resource and hence considered to be the critical driver of economic growth of India. The host country, i.e. the country which accepts the FDI from different countries usually uses it for its economic development. India is one of the important countries of the world to attract FDI.

There has been the flow of FDI to India since the colonial period. However, it got momentum since 1991, when the New Economic Policy, characterized by Liberalization, Privatization and Globalization (LPG) was introduced by the then Prime Minister Mr. P.V. Narasimharao. The political disturbances and economic problems created the severe financial crisis in the economy especially after mid-1990. FDI accelerated due to emergence of free-market economy which led to the high inflation, high fiscal deficit and downgraded the international credibility of India. The sudden break out of Gulf war in January 1991 further worsened the balance of payments crisis. The foreign exchange was so insufficient that even the payment for one week imports was difficult. The importance of role of FDI in the process of industrial development was highlighted when the New Economic Policy (LPG) was introduced with the support of IMF and the World Bank, aiming to raise its growth potential and integrating with the world economy. FDI inflows were considered essential for not only for enhancing competitiveness and efficiency of Indian industries but also for their modernization and technological up-gradation, and also for creating the sound base for export promotion.

Excellent growth in FDI was experienced in some years after introduction of a series of reforms. This has really helped to bridge up the gap between 'saving' and 'investment', to a considerable extent. But the

Volume - 5 | Issue - 7 | January - 2018



RESEARCH DIRECTION



International Recognition Interdisciplinary Research Journal

Impact Factor

5.1723(UIF)

ISSN

2321-5488

10

A STUDY OF LABOUR ABSENTEEISM IN POWERLOOM UNITS OF ICHALKARANJI



Dr. Naushad M. Mujawar

Naushad M. Mujawar

Associate Professor & Head, Deptt. of Business Management ShriVenkatesh Mahavidyalaya, Ichalkaranji, Dist: Kolhapur.

ABSTRACT:- It is universal fact that labour absenteeism has direct bearing on the productivity of the firm. Loss of work man days lead to increase the cost of production per unit. It adds considerably to the


PRINCIPAL,
Shri Venkatesh Mahavidyalaya,



ISSN NO:- 2321-5438

Impact Factor : 5.1723(UIF)

Vol.- 5, Issue - 7, January -2018



Sr. No	Title And Name Of The Author (S)	Page No
1	Vocational Aspirations Of Muslim Girls Dr. Anita Singh and Dr. Bharti Dogra	1
2	<i>Spine Curvature Deformities</i> Ashwini K. N.	8
3	<i>Francolinus Pondicerianus</i> (Grey Partridge) : Activities Throughout The Year Dr. Vijendra Saini	12
4	Role Of Corporate Media, Corporate Social Responsibility And Sustainable Development For Inclusive Environmental Conservation Dr. Ramesh Chandra Pathak and Mr. Narmadesh Chandra Pathak	17
5	Juvenile Justice System In India: A Sociological Perspective Ku. Veena Vasant Mooganur	21
6	Women Workforce In Indian It-Bpo Sector: A Driving Force Dr. Anilkumar S. Hagargi	27
7	Kodumanal - An Archaeotourism Dr. K. Palanisamy	33
8	A STUDY OF LABOUR ABSENTEEISM IN POWERLOOM UNITS OF ICHALKARANJI Dr. Naushad M. Mujawar	37



RESEARCH DIRECTIONS

ISSN: 2321-5486

IMPACT FACTOR: 5.1723(UIF)

VOLUME - 5 | ISSUE - 7 | JANUARY - 2018



A STUDY OF LABOUR ABSENTEEISM IN POWERLOOM UNITS OF ICHALKARANJI

Dr. Naushad M. Mujawar

Associate Professor & Head, Deptt. of Business Management
ShriVenkatesh Mahavidyalaya, Ichalkaranji, Dist: Kolhapur.

ABSTRACT

It is universal fact that labour absenteeism has direct bearing on the productivity of the firm. Loss of work-man days lead to increase the cost of production per unit. It adds considerably to the cost of industry. Increasing rate of labour absenteeism is an indicator of indiscipline in the organization as well as a reflection of supervisory ineffectiveness. The uncontrolled



and over absenteeism results in loss of labour-man days, hampers or at least slows down the production, increase in labour cost, delay in execution of party's orders and so forth. Therefore, the problem of absenteeism is required to be detected in the beginning before it becomes chronic. The chronic absenteeism, if not taken seriously, may lead to loss and some time closure of business.

KEY WORDS labour absenteeism, chronic absenteeism, Absenteeism signifies.

INTRODUCTION

Absenteeism signifies the absence of an employee from work that is unauthorized, unexplained, avoidable and willful. An employee is to be considered as scheduled to work the employer has work available for him and the employee is aware of it and the employer has no reason to expect, well in advance, that the employee will not be available for work at the specified time. The term 'Labour Absenteeism' has been defined as follows.

- **Encyclopedia of Social Sciences:** Absenteeism is the 'time lost in industrial establishment by the avoidable or unavoidable absence of employees.'
- **Webster's dictionary:** 'Absenteeism is the practice or habit of being an 'absentee', and an 'absentee' is one who habitually stays away.'
- **Labour Bureau, Simla:** 'Absenteeism is the total man-shifts lost because of absences as a percentage of the total number of man-shifts scheduled to work.'

1.2: Causes of Labour Absenteeism

Very often, the causes of labour absenteeism are debated from the firm level to the macro level. Workers may be absent from their job because of either their own or another family member's sickness, because of death in the family, or for other personal reasons. But there are also working-environment

ISSN: 2394 5303

Impact
Factor
5.011(IJIF)

Printing Area™
International Research Journal

April 2018
Special Issue



आंतरराष्ट्रीय बहुभाषिक शोध पत्रिका

प्रिंटिंग एरिया

Printing Area International Interdisciplinary Research
Journal in Marathi, Hindi & English Languages

April 2018, Special Issue

The Nation Builder : Dr. Babasaheb Ambedkar

Editor
Prof. Dinesh R. Jaronde



Harshwardhan Publication Pvt. Ltd.

At: Post Limbaganesh, Tq: Dist: Beed

Pin-431126 (Maharashtra) Cell: 07588057695; 09850203295

harshwardhanpubl@gmail.com, vidyawarta@gmail.com

All Types Educational & Reference Book Publisher & Distributors / www.vidyawarta.com

Reg.No.274420/MH2018/PTC-261205

Printing Area : Interdisciplinary Multilingual Refereed Journal

UGC Approved
Sr.No.43053

PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
CHALKARANJI - 416 115.



14) Dr. B.R. Ambedkar and Education
Prof. Rahul P. Ghuge, Akola

15) CONTRIBUTION OF DR. AMBEDKAR'S TOWARDS WOMEN'S RIGHTS IN INDIA
Mrs. Sarika Rajendra Thakar, Ichakaranji || 51

16) Analytical study the Role of Dr. B. R. Ambedkar in Modern India
Dr. Rekha M. Badodekar, Wani || 54

17) A SUCCINCT REMINISCENCES OF Dr. BABASAHEB AMBEDKAR
Dr. Surendra Govindu, K. Prameela, Nellore (A.P). || 58

18) महिला सशक्तिकरण : डॉ. अम्बेडकर
जोखन सिंह, फौजाबाद || 62

19) डॉ. बाबासाहेब आंबेडकर का मानवतावाद
प्रा. डॉ. बंग नरसिंगदास ओमप्रकाश, जि. परभणी || 64

20) डॉ. बाबासाहेब आंबेडकर का महिलाओं के प्रति दृष्टिकोण
डॉ. शंकर र. पजई, सेनगांव || 66

21) बुद्ध तत्त्वज्ञान आणि बाबासाहेब आंबेडकर
चंद्रमणी काशीनाथ भोवते, जि. भंडारा || 68

22) डॉ. बाबासाहेब आंबेडकर आणि स्त्री
सहा.प्रा. धिमधिम किरणकुमार मोहन, जि. बीड. || 72

23) डॉ. बाबासाहेब आंबेडकर यांचा राजकीय विचार
डॉ. इंद्रजीत ओरके, नागपूर || 74

24) डॉ. बाबासाहेब आंबेडकरांची सामाजिक आंदोलने व त्याचा प्रभाव एक मिमांसा
प्रा. गजानन सोडनर, मारेगांव || 81

25) डॉ. बाबासाहेब आंबेडकर यांचा शैक्षणिक जीवनप्रवाह
डॉ. हुमनर विठ्ठल हुलाप्या, जि. परभणी || 85

26) डॉ. बाबासाहेब आंबेडकर आणि भाषावाद
श्री. घन आनंद लक्ष्मीकांत, जि. परभणी || 88



CONTRIBUTION OF DR. AMBEDKAR'S TOWARDS WOMEN'S RIGHTS IN INDIA

Mrs. Sarika Rajendra Thakar
Shri. Venkatesh Mahavidyalay, Ichakaranji.

"I measure the progress of a community by the degree of progress which women have achieved"

- Dr. B.R. Ambedkar

Abstract :

Ambedkar is one of the greatest personalities in India. His life was a great story of sacrifice and struggle. His birth as an untouchable gave him a bitter taste of caste domination and unbearable pain. He was a fighter for the dignity of man and deprived people. His life was a struggle of a champion of human rights. So obviously he was a great thinker of woman and their rights. Being a pioneer of social justice, he always worked for the woman emancipation. His principle aim was to build up a society based on social justice. To secure and fulfill his dreams he thought everybody should be equal irrespective of caste, creed, gender and religion. For that reason he started work for the upliftment of woman and their rights.

Keywords:- women empowerment, Hindu code bill, perfect equality.

INTRODUCTION

Dr. B.R Ambedkar was among the most outstanding scholars of India in the 20th century in the world. He made significant efforts to lead the society on the path of Liberty, Equality and. Dr. B.R. Ambedkar is the greatest Indian after Mahatma Gandhi. He was a great scholar, institution builder and economic theorist. Prof. A. K. Sen has also said, "Ambedkar is my Father

in Economics. He is true celebrated champion of the underprivileged. He deserves more than what he has achieved today. However he was highly controversial figure in his home country, though it was not the reality. His contribution in the field of economics is marvelous and will be remembered forever..!" Ambedkar was not only the father of Indian Constitution; he was a great freedom fighter, political leader, philosopher, thinker, economist, editor, social reformer, revivalist of Buddhism and was first Indian to break down the barriers in the way of advancement of women in India. He laid down the foundation of concrete and sincere efforts by codifying the common Civil Code for Hindus and other sections of the Indian society. He stated that women should be given all round development more importantly social education, their wellbeing and socio-cultural rights. He emphasized that each and every section of Indian women be given their due share and it is a must to maintain and protect dignity and modesty of women. Dr. Babasaheb Ambedkar always believed in movements led by women. He also added that if the women from all walks of life are taken in to confidence, they may play a significant role in the social reforms. They have played very massive and active role to eradicate the social abuses. He insisted that every married woman must participate in her husband's activities as a friend. But she must show the courage to deny the life of slaves. She should insist on the principle of equality. If all the women follow it, they will get the real respect and their own identity.

Objectives:

The present paper is an endeavor to highlight Dr. Ambedkar's view on women rights and problems.

Methods:

Secondary data have been collected from internet, newspapers, published papers and books.



Aarhat Publication & Aarhat Journal's

**ELECTRONIC INTERNATIONAL INTERDISCIPLINARY
RESEARCH JOURNAL (EIIRJ)**

Peer Reviewed Interdisciplinary Research Journal

ISSN- 2277-8721

Online and Print Journal

Impact Factor: 5.20 (EduIndex)

UGC Approved Journal No - 48833

10th March, 2018

Vol VII Issues No X

Chief Editor

Ubale Amol Baban

Chief Editor

Prin. Dr. Purandhar Dhanpal Nare

PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115

INDEX



Sr.No.	Author Name	Title	Page No
1	डॉ.भगवान जाधव	उच्च शिक्षा में हिंदी का पाठ्यक्रम: एक अनुशीलन	1
2	डॉ.एम.आर.मुंडकर	देवेश ठाकुर के उपन्यासों में चित्रित उच्च शिक्षा व्यवस्था का यथार्थ ('गुरुकुल' और 'शिखर पुरुष' उपन्यासों के संदर्भ में)	5
3	डॉ.एकनाथ पाटील	मराठी के बारोमास उपन्यास में उच्च शिक्षित युवाओं की भयावहता	9
4	डॉ. प्रकाश मुंज	बीसवी सदी के अंतिम दशक की हिंदी कहानी में उच्च शिक्षा	14
5	प्रा.संतोष साकुंखे	'आठवे दशक के उपन्यासों में चित्रित उच्च शिक्षा व्यवस्था का वास्तव' ('चक्रव्यूह' और 'सुनी घाटी का सूरज' के विशेष संदर्भ में)	21
6	डॉ.सहदेव वर्षारणी निवृत्तीराव	भूमण्डलीकरण और आज की कविता	24
7	डॉ आर. बी .भूयेकर	बीसवी सदी के अंतिम दशक के उपन्यासों में उच्च शिक्षित बेरोजगार युवा	29
8	अतुल आनंदराव देसाई	महाराष्ट्रातील उच्च शिक्षण आणि महाराष्ट्र सार्वजनिक विद्यापीठ अधिनियम, २०१६	33
9	डॉ.वृषाली विकास मिणचेकर	'विजन' उपन्यास में उच्चशिक्षित स्त्री की स्थिति	38
10	प्रा.पटेल एफ.एन	उच्चशिक्षण आणि मुस्लीम समाज	42
11	डॉ.दीपक कांबळे व डॉ.अरुण जाधव	उच्च शिक्षणासमोरील आव्हान	45
12	डॉ. एस.एम.गावडे	भारतातील उच्च शिक्षणातील समस्या	48
13	Dr. Chetna P.Sonkamble Mr. Vijaykumar Mutnale	Emerging Issues And Challenges In Higher Education	53
14	रीना कांबळे	उच्च शिक्षणातील समाजशास्त्रीय संकल्पनांच्या अभ्यासाची गरज : एक चिकीत्सा	55
15	प्रा.वनिता शिंदे	उच्च शिक्षणातील मराठी भाषेचे महत्व	59
16	प्रा.संजय पाटील	हिंदी भाषा और साहित्य के संदर्भ में	66

उच्च शिक्षणासमोरील आव्हाने

डॉ. दिपक सुभाष कांबळे

प्रा. डॉ. अरुण योगेश्वर कोरव

सहायक प्राध्यापक,

ट. भा. माडखोलकर महाविद्यालय, अहमदनगर



प्रस्तावना :

विसावे शतक हे ज्ञान-विज्ञान, आधुनिक तंत्रज्ञानाचे, जागतिकीकरणामुळे प्रचंड चंगळवादी, स्पर्धा सामर्थ्याचे, पर्यावरणाच्या विनाशाचे, महाबुद्धीचे, स्वातंत्र्य चळवळीचे, राज्यक्रांतीचे म्हणून गणले गेले. अर्धशतकीय सिद्धांत देखील कारणे परिणामांच्या शोधात राहिले. शस्त्रांत्रांच्या सामर्थ्यावर देशांची शक्ती मोजली जाऊ लागली. तेव्हा शिक्षण प्रगती करीत आहे की शिक्षण व्यवस्था पराभूत होत आहे? हा यक्ष प्रश्न निर्माण झाला आहे.

भारताचे पहिले पंतप्रधान पंडीत जवाहरलाल नेहरू यांनी १९४९ साली केलेल्या भाषणात 'विद्यापीठ' संकल्पनेला नेमके काय अभिप्रेत आहे हे स्पष्ट केले आहे. मानवतावाद सहिष्णू वृत्ती, विवेक आणि बुद्धिनिष्ठा, मानवाची प्रगती तसेच नवे विचार आणि कल्पनांचे साहजी सूजन वृद्धीगत व्हायला पोषक वातावरण तयार करणे आणि सत्याचा शोध व ध्यास घेणे हे विद्यापीठांचे खरे प्रयोजन आहे. मानव समाजाला अशा उच्च दर्जाच्या उद्दिष्टांकडे वाटचाल करवण्याची असेल तर विद्यापीठांनी आपले कार्य देशाभिमुख आणि लोकाभिमुख केले पाहिजे. अशा विद्येच्या मंदिरात संकुचित वृत्ती आणि हीन दर्जाचे हितसंबंध जपणाऱ्यांना थारा नसला पाहिजे. तरच राष्ट्र समृद्ध होईल आणि जनतेचा विकास साधला जाईल.

डॉ. राधाकृष्ण आयोगाच्या मते, 'उत्कृष्ट दर्जाचे अध्यापन अध्यापन आणि संशोधनासाठी तळमळ व निष्ठा असणाऱ्या विद्वानांना आपला ध्यास तडीस नेण्याची मुभा असली पाहिजे. त्यासाठी विद्यापीठांना स्वायत्ता असली पाहिजे.' यावरून उच्च शिक्षणात विद्यापीठांची भूमिका किती महत्त्वाची आहे हे स्पष्ट होते.

स्वातंत्र्यानंतर भारतात उच्च शिक्षणाची गुणात्मक आणि संख्यात्मक वाढ निश्चित झाली आहे. तरी सुद्धा जागतिक पातळीवर उच्च शिक्षण आपला ठसा उमटवू शकले नाही. हे ही वास्तव नाकारता येत नाही तेव्हा उच्च शिक्षणासमोरील आव्हाने अभ्यासणे अनिवार्य ठरते.

शोषनिबंधाची उद्दिष्टे :

- १) उच्च शिक्षणातील वास्तव परिस्थिती अभ्यासणे.
- २) उच्च शिक्षणातील आव्हाने अभ्यासणे.

उच्च शिक्षणातील वास्तव परिस्थिती :

भारतात प्राचीन काळी नालंदा, लक्षशिला विद्यापीठे होती. परंतु उच्च शिक्षण देणारी स्वतंत्र विद्यापीठांची स्थापना १८५७ साली झाली. स्वातंत्र्यानंतर युजीसी ची स्थापना करून उच्च शिक्षणाला गती देण्याचे काम झाले. शिक्षणातील बदलते प्रवाह, काळाची गरज ओळखून विविध समित्या, आयोग नेमण्यात आले, कोठारी आयोग, राधाकृष्णन आयोग इ. आयोगातून उच्च शिक्षणाचे महत्त्व अधोरेखित करण्यात आले. सध्या जगातील तीन नंबरची शिक्षण व्यवस्था म्हणून आपल्या शिक्षण व्यवस्थेकडे पाहिले जाते. सध्या भारतात ९७० विद्यापी कार्यरत असून कला, क्रीडा, सांस्कृतिक, अभियांत्रिकी, वैद्यकीय, कृषी क्षेत्रातील गरज ओळखून विद्यापीठे, महाविद्यालयांची स्थापना करण्यात आली. त्यामुळे देशाच्या विकासाला हातभार लागला.

जागतिकीकरणानंतर संपूर्ण जग एक बाजारपेठ बनली आहे. आधुनिक तंत्रज्ञानाच्या उत्तुंग भरारीमुळे अंतराळ आणि भूमी यातील संवाद वाढला आहे. प्रत्येक वस्तू व सेवेची निर्मिती बाजारातील गरज ओळखून केली जात आहे. या सर्वांचा परिणाम शिक्षण क्षेत्रावर देखील झाला आहे. त्यामुळे उच्च शिक्षण देखील प्येववादाकडून बाजारवादाकडे बळले आहे. त्यामुळे मानवतावाद नैतिक मूल्ये आणि शिक्षण व्यवस्था यासमोर आव्हाने निर्माण झालेली आहे.

शिक्षण व्यवस्थेतील आव्हाने :

भारतातील उच्च शिक्षण व्यवस्थेतील आव्हाने ही शिक्षण क्षेत्रातील विचारवंत, कुलगुरु, सामाजिक क्षेत्रातील विचारवंत, राजकारणी इ. नी वेळोवेळी नमूद केलेली आहेत. ती पुढीलप्रमाणे सांगता येतील.

१) विद्यार्थी गळतीचे प्रमाण अधिक :

भारतातील शिक्षण व्यवस्थेतील सर्वात मोठे आव्हान म्हणजे विद्यार्थी गळती होय. माजी मनुष्यबळ विकास मंत्री कपिल सिब्बल यांच्या मते, पहिली इयत्तेत प्रवेश घेतलेल्या १०० विद्यार्थ्यांपैकी पाचवी मध्ये ४८ विद्यार्थी राहतात म्हणजे ५२ टक्के गळती होते. त्यापैकी पदवीपर्यंत उच्च शिक्षण फक्त ६



REVIEW OF RESEARCH



International Online Multidisciplinary Journal

Volume - 7 | Issue - 3 | DECEMBER - 2017

5.2331(UIF) 2249-894X

ORGANIC DAIRY FARMING : A NEW APPROACH IN DIARY SECTOR

8



Dr. Naushad Makbool Mujawar

Naushad Makbool Mujawar

Associate Professor, Shri Venkatesh Mahavidyalaya, Ichalkaranji, Dist: Kolhapur (Maharashtra)

ABSTRACT:- The organic movement is built on as fundamental principle : healthy soils lead to healthy crops, healthy animals, healthy humans and as healthy plant. It focuses on building soil organic matter and biology to create a sustainable, dynamic environment for producing... Page No- 37

Editor - In - Chief - Ashok Yakkaldevi

PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115.



International Online Multidisciplinary Journal
Review of Research

Save Tree, Save Paper, Save World

ISSN NO:-2249-894 Impact Factor : 3.8014(UIF) Volume - 7 | Issue - 3 | December - 2017



Sr. No	Title And Name Of The Author (S)	Page No
1	ATTITUDE OF THE STUDENT TEACHERS TOWARDS HUMAN RIGHTS EDUCATION IN RELATION TO TEACHING TECHNIQUES Dr. M. Chandravathana	1
2	PROBLEMS OF THE MARGINALIZED IN NTOZAKE SHANGE'S "FOR COLORED GIRLS" Dr. R. Bakyaraj	5
3	DEVELOPING STRATEGIES FOR BETTER TEACHER ACCOUNTABILITY AMONG SECONDARY SCHOOL TEACHERS Dr. N. S. Sumamol	9
4	TECHNO-ECONOMICS & ADVANCES OF SHUTTLE-LESS WEAVING TECHNOLOGY Dr. V. M. Patil	16
5	A STUDY ON THE PRODUCTIVITY AND PROFITABILITY OF INDIAN BANK Mrs. R. V. Hema	28
6	ORGANIC DAIRY FARMING : A NEW APPROACH IN DIARY SECTOR Dr. Naushad Makbool Mujawar	37
7	A LITERATURE REVIEW ON IMPACT OF MODERN RETAILING/MALLS ON TRADITIONAL RETAILING IN INDIA Dr. Vijay Grewal and Jaya Kameriya	40
8	DISTRIBUTED JOB PROCESSING SYSTEMS AND ITS CHALLENGES Dr. Putti SrinivasaRao	45



REVIEW OF RESEARCH

ISSN: 2249-894X
IMPACT FACTOR : 5.2331(UIF)
VOLUME - 7 | ISSUE - 3 | DECEMBER - 2017



ORGANIC DAIRY FARMING : A NEW APPROACH IN DIARY SECTOR

Dr. Naushad Makbool Mujawar
Associate Professor, Shri.Venkatesh Mahavidyalaya,
Ichalkaranji, Dist: Kolhapur (Maharashtra)

ABSTRACT:-

The organic movement is built on a fundamental principle : healthy soils lead to healthy crops, healthy animals, healthy humans and a healthy planet. It focuses on building soil organic matter and biology to create a sustainable, dynamic environment for producing healthy food and feed. The organic farming movement is commonly agreed to have begun in the 1940s & in England with the writings of Sir Albert Howard, who learned about organic practices in India during the 1920s & the real reasons for producing and purchasing organic food are individual as well as complex. However, most will fall into three categories namely, health, community and environment. Moreover, there has been a growing concern about the conventional dairy farm paradigm that relies on synthetic inputs to maximize yields, poses threats to the health and environment.

KEYWORDS: organic movement, healthy crops, healthy animals, healthy humans.

INTRODUCTION:

The concept of organic dairy farming is a relatively new one. In comparison with organic fruits, vegetables, grains and some line stock have long been mainstays of the organic movement. Organic dairy entered the organic market place in the 1990s & establishing itself as a major category. The growth of organic dairy farming can largely be attributed to several factors, including increased consumer awareness about genetically modified corn, soybean and other crops treated with an array of synthetic pesticides being fed to livestock. Moreover, organic dairy products are often viewed as Gateway products, in that consumers will make their first forays into organic purchasing by buying organic products, eventually increasing their allegiance to organic products as they become increasingly food savvy.



2. MEANING OF ORGANIC DAIRY

Organic dairy farming means raising animals on organic feed (that is past was cultivated) without the use of fertilizers and pesticides), have access to pasture, along with restricted usage of antibiotics and hormones. Products obtained from organic dairy farm are the organic dairy products. Organic dairy farming is a system of production, a set of goal based regulations that allow farmers to manage their own particular situations individually, while keeping organic integrity.

3. MANAGEMENT OF ORGANIC DAIRY FARMING

As for as management of organic dairy farming



REVIEW OF RESEARCH

International Online Multidisciplinary Journal

Volume - 7 | Issue - 2 | November - 2017

5.2331(UIF) 2249-894X

ANALYSIS OF FINANCIAL PERFORMANCE OF URBAN CO-OPERATIVE BANK USING 'CAMEL' APPROACH

7



Dr. Naushad Makbool Mujawar

Naushad Makbool Mujawar

Associate Professor, Shri Venkatesh Mahavidyalaya, Ichalkaranji, Dist: Kolhapur (Maharashtra)

ABSTRACT:- The co-operative banking has traversed a long since it was fathered by Robert Owen in late 1700s in England. In Indian economy, the co-operative banking sector holds a distinct identity, as it is the only institution of micro credit dispersion. UCBs, as important segment of ...Page No - 30

Editor - In - Chief - Ashok Yakkaldevi

PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 415 115.



- | | | |
|---|---|----|
| 7 | Quit India Movement And The Gohpur Episode Of Assam
Dr. Binod Sarmah | 23 |
| 8 | ANALYSIS OF FINANCIAL PERFORMANCE OF URBAN
CO-OPERATIVE BANK USING 'CAMEL' APPROACH
Dr. Naushad Makbool Mujawar | 30 |
| 9 | Bank And Supporting Agencies:Schemes For Women
Entrepreneurs
Dr. Mrs. Madhavi S. Patgaonkar | 37 |



ANALYSIS OF FINANCIAL PERFORMANCE OF URBAN CO-OPERATIVE BANK USING 'CAMEL' APPROACH



ABSTRACT: -

The co-operative banking has traversed a long since it was fathered by Robert Owen in late 1700s in England. In Indian economy, the co-operative banking sector holds a distinct identity, as it is the only institution of micro credit dispersion. UCBs, as important segment of co-operative banking, have shown the phenomenal growth and deep penetration in urban, sub-urban and rural areas. They have been proved as the best for supplying un-exploitative, cheap, sound and dynamic credit to small borrowers, professionals, artisans and the weaker sections of society. However, due to certain changes in the banking sector and new economic policies, the co-operative sector in general and urban co-operative banks in particular, has undergone a sea change. Moreover, the failure of some well flourished urban cooperative banks has raised the question of security of their investment and deposits. Furthermore, recently, the scams in co-operative sector, failure and closure of unviable branches, imposition of penalty by the regulators and payment of heavy money claims due to bankruptcy of co-operative banks etc. are few significant reasons which persuade to inquire into the financial affairs of urban cooperative banks.

KEYWORDS: Education, Knowledge, Teaching,

Dr. Naushad Makbool Mujawar
Associate Professor, Shri.Venkatesh
Mahavidyalaya, Ichalkaranji, Dist: Kolhapur
(Maharashtra)

Learning, Technology.

(I) INTRODUCTION AND RESEARCH METHODOLOGY

1.1: Introduction

The analysis of financial performance of a bank occupies an important place in financial management, as it is a close and critical scrutiny of ultimate financial results of its business operations. All the policies, strategies and decisions, both financial and non-financial, of a bank collectively get reflected in its financial achievements. The financial analysis of a bank over a period of time gives correct idea about how well the bank manages its collection and disbursement functions, which has a significant impact on its overall performance.

The financial data of a bank is intertwined into the fabric of its accounting system and published annually in the form of Annual Reports. Such an abridged Balance Sheet and Profit and Loss Account form an integral part of the Annual Report of the bank, which are duly audited by Chartered Accountant. However the information provided in such reports cannot be of much use unless the meaningful conclusions are drawn from them about the overall financial performance of the bank. The financial statements of the bank provide the ground level information about the financial exercise of the bank. However, when the figures recorded in the financial statements are rearranged, regrouped and analyzed with the help of analytical tools, they become conveniently comparable with the given standards and give the authentic idea about how the bank has performed financially. The time series analysis exhibits the trend of financial performance of bank that may be static, increasing or declining.

Snamati Sahakari Bank Ltd. Operating at

2: Sanmati S:

The pr
ther busines
requirements
urban Co-ope
financial requi
pened their
operative sect
y leaps and
meeting the f
uresh Bhaus
y the numbe

The b

Ar. Mahavir
atil, the bani
f the societ
depositors ar
term Deposit
ind long-terr
(scheme) SSII

The l
banks Co-op
rre (i) The
sector (iv) TI
2012-13, tw
operative ba

1.3: Objecti

- The
1) To analyz
2) To study t
3) To examir
4) To analyz
5) To analyz
6) To study t

1.4: Hypotl

- 1) The CD r
2) Profitabi

1.5: Period

Th
consideret

1.6: Data C

TI
used.The s



Review of Research



International Online Multidisciplinary Journal

Volume - 7 | Issue - 2 | November - 2017

5.2331(UIF) 2249-894X

TRAINING AND DEVELOPMENT OF EMPLOYEES AT SAHYADRI STARCH AND INDUSTRIES PVT. LTD., MIRAJ-KUPWAD: A CASE STUDY

6



Dr. Naushad M. Mujawar

Naushad M. Mujawar

Associate Professor & Head, Deptt. of Business Management, Shri Venkatesh Mahavidyalaya, Ichalkaranji, Dist: Kolhapur

ABSTRACT:- Training and development refers to a set of programmes designed to enhance the job performance. Adequately trained employees are true assets of a business; hence employee training is regarded as a corner-stone of sound management. Proper and timely execution ...

Editor - in - Chief - Ashok Yakhaldavi


PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 415 115.



Review of Research

Save Tree, Save Paper, Save World

ISSN NO:-2249-894X

Impact Factor : 5.2331(UIF)

Vol.- 7, Issue - 1, October-2017



Title And Name of The Author (S)

Page
No

TRAINING AND DEVELOPMENT OF EMPLOYEES AT SAHYADRI STARCH AND INDUSTRIES PVT. LTD., MIRAJ-KUPWAD: A CASE STUDY

1

Dr. Naushad M. Mujawar

Indianess In A Foreign Writer: Study Of V.S Naipaul's Novels

13

Santanu Panda

A BASIC ASSESSMENT OF BOUND TOGETHER MODEL OF PSYCHOTHERAPY AND COGNITIVE BEHAVIORAL THERAPY

16

Dr. Hardas B. Nandaniya

Emotional Intelligence Among Team And Individual Sportsmen:

22

A Comparative Study

Mushtaq Ahmed and Dr. Riyaj Uddin

A Study On Enhancing English Speaking Skills Of Students In

44

Rural Telangana

A. Madhavi Latha



ISSN: 2249-894X
IMPACT FACTOR : 5.2331(UIF)
VOLUME - 7 | ISSUE - 1 | OCTOBER - 2017



TRAINING AND DEVELOPMENT OF EMPLOYEES AT SAHYADRI STARCH AND INDUSTRIES PVT. LTD., MIRAJ-KUPWAD: A CASE STUDY

Dr. Naushad M. Mujawar

Associate Professor & Head, Deptt. of Business Management, Shri Venkatesh Mahavidyalaya, Ichalkaranji, Dist: Kolhapur.

ABSTRACT:

Training and development refers to a set of programmes designed to enhance the job performance. Adequately trained employees are true assets of a business; hence employee training is regarded as a corner-stone of sound management. Proper and timely execution of plans and policies by well-trained employees for being successful, underlines the significance of training and development strategy of an organization. A well planned and well executed training and development programme maximizes the growth of the employees, improves their competence and skills and foster higher level of motivation and enhances their adaptability to change in environment in the organization.

KEY WORDS: *Training and development, set of programmes designed.*

INTRODUCTION:

Training is the process of learning for development. Training helps for application of knowledge and skills. It attempts to improve their performance of current job or prepare them for intended job. So, it is necessary for the organization to invest time and money in the upgrading the knowledge and skills of their employees on a continuous basis. It is therefore an important activity for the organization to conduct appropriate and related training programmes for all employees, so that they can achieve required knowledge related to their work. The purpose of training is to achieve a change in behavior of workers and enable them to perform better. Training enhances the efficiency, knowledge, skill and loyalty of workers and ensures the good material and equipment handling, better performance, wastage control, employee safety, quality improvement, greater job satisfaction and lower labour-turnover.

Enabling newly recruited employees to handle jobs competently, preparing the existing employees for higher level jobs, keeping them abreast of the latest developments in job operations and enabling them to face of rapid technological changes, making them mobile and versatile, bridging the gap between what the employee is and what the job's demands and making them productive and useful in the long-run are some of the well-known purposes of employee training and development. The purpose of this paper is to focus on training and development programme conducted at Sahyadri Starch & Industries Ltd., Miraj.



RESEARCH DIRECTION

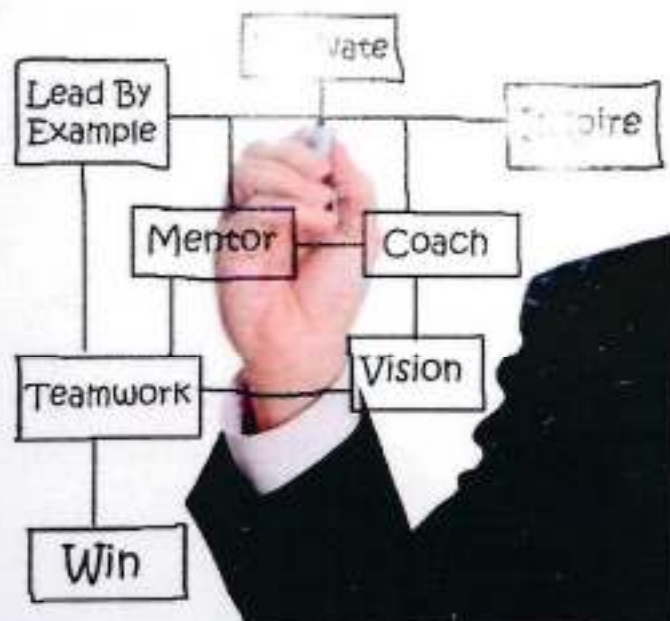


International Recognition Interdisciplinary Research Journal

Impact Factor
5.1723(UIF)

ISSN
2321-5488

BENEFITS OF TRAINING AND DEVELOPMENT PROGRAM TO EMPLOYEES AND ORGANIZATIONS: A CONCEPTUAL ANALYSIS



Dr. Naushad Makbool Mujawar

Naushad Makbool Mujawar

Associate Professor, Shri Venkatesh Mahavidyalaya, Ichalkaranji, Dist: Kolhapur (Maharashtra)

ABSTRACT:- The world is experiencing informational and technological revolution that makes for changes in the nature of business. In order to meet these changes and face the competition human capital is used as a weapon by the organizations. The existing management thinking... Page No - 06

Editor - In - Chief - S.P. Rajguru


PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115



Research Directions

International Multidisciplinary Research Journal

ISSN NO:- 2321-5488

Impact Factor : 5.1723(UIF)

Vol.- 5, Issue - 3, September -2017



Sr. No	Title And Name Of The Author (S)	Page No
1	A Study Of Internship In Two Year B.Ed. Programme Of Teacher Training Institutions Dr. Siddharth Shukla	1
2	BENEFITS OF TRAINING AND DEVELOPMENT PROGRAM TO EMPLOYEES AND ORGANIZATIONS: A CONCEPTUAL ANALYSIS Dr. Naushad Makbool Mujawar	6
3	IMPACT OF MEMBERSHIP IN CIVIL SOCIETY ORGANISATIONS ON THE POLITICAL PARTICIPATION OF RURAL WOMEN IN AKUTHOTAPALLI VILLAGE OF ANANTAPURAMU DISTRICT Dr. M. Veera Prasad	9
4	Impact Of Branding On Consumer Buyingbehavior In Fashion Industry Anupreet Kaur Mokha	14
5	A Review On Socio Cultural Relation Between India And United Arab Emirates & Its Impact On Bilateral Trade & Commerce Abdul Jaleel E. T. and Amjad Babu M.	21



BENEFITS OF TRAINING AND DEVELOPMENT PROGRAM TO EMPLOYEES AND ORGANIZATIONS: A CONCEPTUAL ANALYSIS

Dr. Naushad Makbool Mujawar

Associate Professor, Shri.Venkatesh Mahavidyalaya, Ichalkaranji, Dist: Kolhapur (Maharashtra)

ABSTRACT:

The world is experiencing informational and technological revolution that makes for changes in the nature of business. In order to meet these changes and face the competition human capital is used as a weapon by the organizations. The existing management thinking suggests that, human capital can be competitive advantage to organizations. This competitive advantage can be made available and sustainable only when human capital is knowledgeable and skilful. Broadly speaking, Training and Development function ensures that human capital inculcates required knowledge and abilities. Therefore, Training Development function is considered as an important function in any organization. As far as India is concerned, more importance is given to the conduct of a training program, in order to enhance human assets of business organizations.



KEYWORDS : business organizations , experiencing informational and technological revolution.

1. INTRODUCTION

To meet customer expectations to attract new customers, attain customer satisfaction and to retain customer, organizations are making efforts to make the best products, high quality service in their customer counters. All these employees should be trained on the current issues to meet the present world, techno-customer expectations. Therefore, significance of training and development function is conspicuous. Being realized of the fact that training and development function is vital in delivering best quality outcomes to customers, Indian business firms started investing in training and development function. The importance of training for employees is rapidly growing and organizations are using this tool to compete with their competitors in the market.

Moreover, there is a continuous debate between scholars and professionals that training and development program has an impact on the objectives of employee and organizations. Some of the studies suggest that training opportunities increase in high employee turnover where as the others studies mentioned that training is an instrument which is beneficial for employee retention.

2: LITERATURE REVIEW ON TRAINING AND DEVELOPMENT PROGRAM

Internationally different organizations provides training and development program to their employees for the improvement of their abilities and skills. During 1990's sears credit initiated a key rearrangement and retorted with career-development programs. This program was developed for employee in order to enhance their skills with changing jobs and also ensure that program was adding value for the growth of organization.



Arun Kolatkar's Aesthetics of Dissolution and a Reading of *Bhijaki Vahi*

Dr. Shubhangi Nitin Jarandikar, Assistant Professor in English, Shri Venkatesh Mahavidyalaya, Ichalkaranji (Maharashtra), (Affiliated to Shivaji University, Kolhapur)

Article Received: 08/05/2022, Article Accepted: 28/06/2022, Published online: 28/06/2022

DOI:10.36993/RJOE.2022.7.2.65

Abstract

Bhijaki Vahi ("Tear-stained Book"), published in 2003, is a collection of Marathi poems written by Arun Kolatkar. Kolatkar, a bilingual poet, writes in English and Marathi. His poetic works in English include *Jejuri*, *Kala Ghoda Poems*, *Sarpa Satra*, and *The Policeman*. His poetical works in Marathi include *Jejuri*, *Chirimiri*, *Arun Kolatkarachya Kavita*, *Dron*, *Bhijaki Vahi*, and *Arun Kolatkarachya Char Kavita*. *Bhijaki Vahi* for its artistic perfection won Sahitya Akademi Award. The text tries to reinterpret the historical and the mythical time and relocate them to the present context. It encompasses the narrative of female characters from different cultures and times. However, the text is not merely a reinterpretation of myths or history. It is more critical as Kolatkar reveals his art of dissolution very specifically through its prefatory lines. His desire to dissolve this tear-stained book into the flowing river of the sorrow and its reinvention in the generations of new poets marks him the poet of the masses. Heir to the tradition of Bhakti poetry, he intends to dismember his art to lose its authority and reunite it into the social consciousness of the masses. It is also an urge of Kolatkar to take his poetic work from its print tradition to the oral tradition and place it into the collective

consciousness of the society, of its commoner. Hence the present research article intends to communicate the aesthetics of Kolatkar revealed through the text of *Bhijaki Vahi*.

Keywords: Arun Kolatkar, *Bhijaki Vahi*, reinterpretation of myths, history, aesthetics of dissolution, dismemberment and recreation, Bhakti poetry, oral tradition.

How does any poem come into 'being'? What does a poet imagine of the future? What about its existence? What happens to a reader who comes in contact with that poem? These are ever prevalent questions for both the readers and very particularly to the writers. Questions like these may lead us to inquiry into poetry's origin, nature, and function. Often such questions are dismissed at the very outset for their apparent banality or are tried to be answered through literary history. At certain times the theoretical framework is set to answer these questions. The probing leads to different locales, spaces, and times and different sets of knowledge as poetry as an art form intertwines the diversity of its origin.



RESEARCH ARTICLE

**A JOURNEY INTO THE INSCAPE: A STUDY OF A. K. MEHROTRA'S
POETRY**

Shubhangi Nitin Jarandikar, Asst. Professor (English), Shri Venkatesh Mahavidyalaya, Ichalkaranji, (Affiliated to Shivaji University, Kolhapur)

Article Information

Article Received : 06-03-2022

Article Accepted : 10-04-2022

Article Published : 12-04-2022

DOI:10.47311/IJOES.2022.4410

Abstract: A study of any specific poet and her/his poetry leads us to a very curious poetic journey of the poet. It is a phenomenal journey with a twofold nature. At one level, it reveals the journey of a person as a poet and at another level, it brings out the journey of his/her poetry as a form of art. In a way then the poetic work makes a cartographic representation of the poet's journey. The road that leads to such a journey carries several signposts and milestones. It also includes sometimes the alleys and lanes that deceive and take the readers to the deceptive turns or the dead ends. But travelling toward a poet through the poems brings a fruitful reward for a reader. The process of travelling enriches the reader and consequently makes her/his journey more curious. Hence, in the present research article, the attempt is made to trace a poetic journey of a well-known Indian English poet, Arvind Krishna Mehrotra, in whom the image of a 'traveler' forms the very genesis of his poetry.

Keywords: Mehrotra, Journey motif, Indian English poetry, inscape

A journey in itself implies a process of transformation. A journey of any person or an object is nothing else but a shift from one place and time to another place and time. Naturally, the process of the journey cannot be considered devoid of the concepts of space and time. In this sense then the journey of a person or a thing inevitably reveals a flow or movement from one location to the other. The process of a journey is also in another way, a distancing from a particular space and time towards the other specific location and time. In the process are then hidden the possibilities of getting something new, of getting something added in its new form and meaning. If we view the process of 'journey' about the aspect of time and space, then perhaps every moment that one lives is a part of the eternal journey of which each one of us is a traveller. The process of such a journey then begins with the very moment of our existence. In this light

National Seminar	The New Miraj Education Society's Kanya Mahavidyalaya, Miraj (Maharashtra)	Special Issue 1 st February, 2020
------------------	---	---



The New Miraj Education Society's
Kanya Mahavidyalaya, Miraj

One Day National Multidisciplinary National Seminar
On

Emerging Trends and Issues in Social Sciences

Saturday, 1st February, 2020

Organized by

Department of Economics, Geography, History, Political Science,
Psychology, Sociology and Physical Education & Sports

Editor

Prof. Babasaheb Sargar

Co-editor

Prof. Ramesh Kattimani

Volume II

VIDYAWARTA Peer Reviewed International Refereed Research Journal
ISSN 2319 9318

Impact Factor: 7.041(ILJIF)

1 | Page

PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115.



INDEX

Sr. No.	Author	Title of Paper	Page No.
1	Mr. Amar Raju Jadhav Mr. Sanjay Maruti Patil	An Analytical Study Of Problems And Issues Of Labours In Kolhapur City	13
2	Dr. Sunita Hansraj Ambawade	Role Of Ict In Social Science Research	17
3	Mrs. Varsha Raghunath Shinde	Advantages And Disadvantages Of Social Media For Society	20
4	Dr. Sheikh Rashida Begum Rahematulla	Role Of Sports In Society	24
5	Mr. Abhijeet Sadashiv Kharade	A Brief Review On History And Skills Of Volley Ball	28
6	Mr. Birajdar Vijaykumar Govindrao	Recent Trends in social Science Research	32
7	Mr. Akhilesh V. Shinde	Clean Village Campaign and Environmental Awareness in Maharashtra	39
8	प्रा.डॉ.टी.के. उदगीरकर श्री.अभिवेक लक्ष्मण सुतार श्री.अखिलेश शिवाजी गुरव	भारतातील पीक विमा योजनेची प्रगती व आव्हाने	42
9	प्रा. सी. डॉ. मंगल भास्कर माळगे	आर्थिक मंदी : भारतीय अर्थव्यवस्थेसमोरील एक आव्हान	46
10	प्रेरणा दिलीप रोकित	२१ व्या शतकातील स्त्रीवादी चळवळी	48
11	प्रा. डॉ. ममता कार्तिक कन्नाडे प्रा.डॉ. शैलजा कालिदास माने	कोल्हापूर शहरातील गृहणीच्या सामाजिक दर्जाचा समाजशास्त्रीय अभ्यास: विशेष संदर्भ सदर बाजार आणि ताराबाई पार्क प्रभाग	52
12	श्रीमती गावडे स्वाती आप्पासो	सेंट्रिय शेती काळाची गरज	56
13	डॉ. चन्ने विद्या पी.	भारतीय कृषी पुरक इतर व्यवसाय आणि स्त्री उद्योजिका	60
14	डॉ. गौतम खु. कांबळे	श्रम अर्थशास्त्राचे वर्तमान स्वरूप : विश्लेषण	65
15	कु. राणी महादेव कांबळे	सांगली जिल्ह्यातील स्त्री कामगारांचे कृषीक्षेत्रातील योगदान	69
16	श्री. प्रसाद पांडुरंग दावणे	दारिद्र्य रेषा निश्चिती संदर्भात सुरेश तेंडुलकर आणि सी. रंगराजन समितीची तुलनात्मक अभ्यास	73
17	प्रा. डॉ. उत्कास महादेव माळकर	दुग्ध उत्पादन, प्रक्रिया व विक्री संस्था : व्यक्ति आर्थिक अभ्यास	77
18	प्रा. डॉ. विजयकुमार सुरेंद्र विनोदकर	आधुनिकीकरणाचा मानवाच्या आरोग्यावर व आर्थिक विकासावर झालेला परिणाम	80



ROLE OF ICT IN SOCIAL SCIENCE RESEARCH

Dr. Sunita Hansraj Ambawade.

Assistant Professor,

Shri Venkates Mahavidyalaya, Ichalkaranji

E.Mail ID-sambawade85@gmail.com

The development of information and communication technology and its integration in all areas of social life lead to the development of digital literacy. In the humanities and social sciences ICT literacy plays a valuable role. It enriches education and encourages deep and authentic learning. Social science research is the systematic process of finding solution to a problem

Objectives of the study

1. To study the concept of social science Research
2. To analyse the role of social science research for the improvement of research work

Statement of the problem

The fact that teachers are not enough knowledgeable about innovative ICT-based methods and The teachers particularly emphasized that they could not use video teaching materials often due to old approaches. The traditional approaches and practices do not have an effect on teachers' ICT-based research in social science

Importance of the study

Information and communication technology (ICT) has contributed immensely to social and economic improvements, such as higher employment and productivity, increasing access to a higher quality of life. ICT can generate important contributions to public health, from education to surveillance.

Research Methodology

The primary data has collected from the discussions with other researchers, scholars as well as universities' professors until more than two third of them shared the same opinion on how a particular ICT had certain effects on social science and secondary data has been collected from various review of literature.

Role of ICT in social science research

1. ICT tools are mainly used by researchers for its ability to ease knowledge-gathering process and to enhance resource-development. The use of ICT is based on the individual's logical assessment of how various applications increase his/her effectiveness and efficiency in work and provide ease in communication with peers.
2. ICT has effects on many facets of social science research. They can be classified into three categories which include: a) ICT application in pre-data analysis, b) ICT application in data analysis, and c) ICT application in post-data analysis. ICT application in pre-data analysis refers to examples how ICTs are applied on activities of social science research before reaching the stage of data analysis.

VIDYAWARTA

Peer Reviewed International Refereed Research Journal



Royal Shikshan Sanatha's
**ARTS, SCIENCE AND
COMMERCE COLLEGE**

RANAMANGHAR (BURL)

Tal. Polus, Dist. Solapur

ASSOCIATION OF AMBA ACCREDITED WITH COPA 3:02
AND ISO 9001:2015 CERTIFIED BY CDQAC

Department of Economics And
Department of Commerce

One Day National Seminar

DYNAMICS OF INDIAN ECONOMY

16-17 July 2020

PRINCIPAL,

Shri Venkatesh Mahavidyalaya,

ICHALKARANJI - 416 115.

PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115.



http://www.printingarea.blogspot.com
www.vidyawarta.com/03

14) An Auction Sale Is Back-Bone Of Raising Marketing In Tasgaon Dr. Anil S. Patil, Sangli	77
15) Current Status of Health, Hygiene & Sanitation of Rural Women in Haryana... Mr. Sarjerao Chile	83
16) Importance Of Green Marketing Talib Najir Mulla, Hupari	91 ✓
17) Goods and Service Tax (GST) in India Dr. Ramjan Fattukhan Mujawar, Satara	94
18) Challenges & Opportunities of Social Media in Marketing Prof. Mengal S.G., Ratnagiri	97
19) A Religious Place Chafal its Problem and prospects : A Geographical Review Dr. A. S. Khade , Ramanandnagar (Burli)	101
20) A Study of Growth Implications of GST Dr. Shreya Vinay Patil, Vita	104
21) नागरी सहकारी बँकांसमोरील आवाहने प्रा. सागर रामराव कुंडले, रामानंदनगर (बुर्ली)	109
22) मोबाईल बँकिंग: बँकिंग क्षेत्रातील अमूलाग्र बदल डॉ. अमोल कांबळे, रामानंदनगर (बुर्ली)	111
23) भारतातील उच्चशिक्षणाचा स्तर आणि बिंदू नामावलीचा घोळ प्रा. डॉ. विशाल विष्णू ओव्हाळ, कोल्हापूर	114
24) जलव्यवस्थापन आणि भारतातील नदीजोड प्रकल्पांची भूमिका प्रा. डॉ. काशिनाथ रामचंद्र तनगे, गडहिंग्लज	118
25) जी.एस.टी. आणि भारतीय शेतकरी डॉ. उषादेवी एकाध साळुंखे, तळमावळे	123
26) वस्तू आणि सेवा कर आणि स्थानिक सरकारे डॉ. बंडू जयसिंग कदम, तासगांव	127



Importance Of Green Marketing

Talib Najir Mulla

M.Com., Research Student,
Chandrabai-Shantappa Shendure College,
Hupari

her family itself is using obsolete means of cooking like chullas. There is no intention to tarnish the image of PGI, BPS. But it is mandatory to abreast you all of public opinion. And it is somehow negative. The village women are not at all complaining about the credentials of doctors. Actually, in India, whenever a sapling of social service is planted, weeds of corruption hamper its growth. Similar is the case here. Women are disillusioned at the fact that the institution's motto is marred by nepotism, corruption and lack of coordination in staff.

In nutshell, the government as well as the hospitals in the vicinity needs to work with zeal and commitment for ameliorating the status of rural women health. ASHA and Anganwadi workers should adopt serving rather than service oriented attitude. Campaigns should be launched at regular intervals in order to sensitize rural women of government schemes so that they can make most out of them. Women are the real architects of society. So, it is high time to adopt preventive rather than curative measures as this is the best remedy for every remedy.

Bibliography

1. Bhashthi, Deepa. 2011, "A Nation of Healthy Women" Aug 15 retrieved from www.menstrupedia.com on 26 May 2016
2. "National Rural Health Mission". NRHM.gov.in.web. N. Pag.2/06/2016
3. Amin, Wakar and Mudasir Naqusbandi. "Effective Awareness Generation Methods for Rural Sanitation Campaign". *International Journal of Sociology and Enthropology*. Vol. 5(3). N.Pag. www.Academicjournal.org.web. 2/06/2016
4. "Improving Hygiene and Sanitation Behaviour." *practical action. Org.web*. N.Pag. 02/06/2016.
5. "Water Sanitation and Hygiene Project". www.sakshingo.org.web. N.Pag. 2/06/2016.

□□□

ABSTRACT-

In today's green management and green marketing are ruling the corporate Parlance. The color 'Green' is slowly being equated to Environment Protection. Both green management and green marketing concern for preservation of the Environment. Green Marketing is a vital constituent of the holistic marketing concept. It is particularly applicable to business that are directly dependent on the physical Environment. For ex – industries like fishing, processed food and adventure sports. Many global players in divers business are now successfully implementing green marketing practices. Most of the companies entering into green marketing because of the various reasons. This research paper is an attempt to academically exmine green marketing as a new approach cultivate environment practices.

This article introduce the concepts, evolution and importance of green marketing. It briefly discusses the adaptation, problems and benefits of green marketing and also, attempts to provide the path towards green marketing. Thus, it plays a key role for the successful adaptation of all the components and elements of green marketing for the overall growth of the firm.

Introduction-

Green Marketing involves developing promoting product and services that satisfy

Impact Factor - 6.261

ISSN - 2348-7143



INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S
RESEARCH JOURNEY

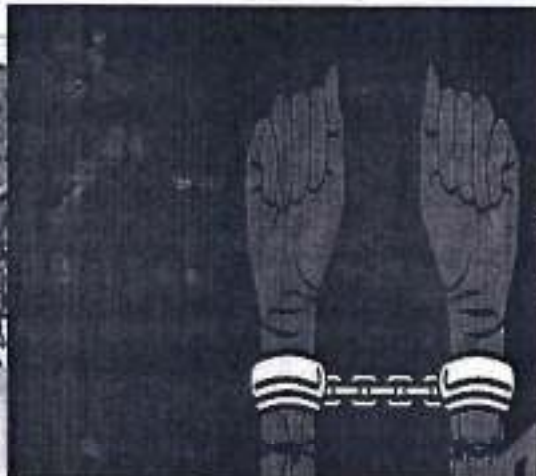
Multidisciplinary International Research Journal

PEER REVIEWED & INDEXED JOURNAL

November -2019

SPECIAL ISSUE-CCIV

*Human Rights Present Scenario and
Challenges & Humanities*



Executive Editor:
Prof. Virag S. Gawande

Director,
Aadhar Social
Research & Development
Training Institute Amravati

Guest Editor
Dr. Rajendra S.Korde

Arts, Commerce College, Warwat Bakal,
Tq. Sangrampur Dist. Buldhana

Chief Editor
Mr. Dhanraj T. Dhangar,
Assist. Prof. (Marathi)
MGV's Arts & Commerce College
Yeola, Dist - Nashik [M.S.] INDIA

PRINCIPAL,
Shri Venkatesh Mahavidyalaya.



This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
- Cosmos Impact Factor (CIF)
- Global Impact Factor (GIF)
- Universal Impact Factor (UIF)
- International Impact Factor Services (IIFS)
- Indian Citation Index (ICI)
- Dictionary of Research Journal Index (DRJI)

For Details Visit To www.ijournalresearchjourney.net

WATIDHAN PUBLICATIONS



INDEX

No.	Title of the Paper	Authors' Name	Page No.
47	The Student Centered Learning: The Best Practice For Learning	S. D. Rajratna	217
48	UGC update course in English organized by UGC-HRD Cell RTM Nagpur University A study of the white tiger in caste system perspective	Prof. Prakash Telgote	222
49	Study of R.K.Narayan's Selected Novels in the Light of social issues & values	Dr.Sopan S. Bonde	226
50	A Study of Financing Schemes of SIDBI Industries	Dr. D. R. Panzade	229
51	Mental health and nutrition	Dr. Shilpa Deshpande	233
52	New Trend in English Language Teaching – Communicative Language Teaching	Dr.Suvarna G. Shikare	235
53	Elements of Assamese Culture: A Historical Study	Gopesh Kumar Sarma	239
54	Impact of English language in India	Dr. Priya S. Murarkar	247
55	A Study on Skill Development Through Yoga	Dr. Arun Kamble	250
56	The Emerging Role of NGOs in Community Development in India	Dr. S. M. Bhowate	254
57	Youth Entrepreneurship as A Way of Boosting Indian Economic Development	Dr. Sou. Parvati Bhagwan Patil	258
58	Educational Values : In The View of	Dr. B. R. Ambedkar Dr. Manish S. Gawai	262
59	Role of Finance in Economic Growth and Development	C.K.Jiwane	265
60	Role of ICT in making Village Smart	Prof. Dr. Milind D Guibane	270
61	A research study among the engineering colleges in Warananagar region regarding participation in sports	Dr. Snehl Washinkar	274
62	A study of Capital Structure Analysis and Profitability of Indian Tyres Industry	Dr. N. N. Ladhe	277
63	Public Health and Fitness	Dr. Atka A Thodge	282
64	Newly Discovered Megalithic Cairns at Wadgaon, on the banks of Vena River, Nagpur Dist, Maharashtra	Ankur Dahat	283
65	Business Model Innovation	Dr. Patil Bhagwan Shankar	290
66	Nutritional Status Of Adivasi Children In Residential School Of Melghat	Dr. Punam R. Deshmukh	294
67	Digital Library: an Overview	Mrs. Deepa D. Patil	299
68	Emerging ICT trends in Higher Education	Dr.Mane Vijay Annaso	302



Emerging ICT trends in Higher Education

Dr. Mane Vijay Annaso

Principal, Shri Venkatesh Mahavidyalaya, Ichalkaranji



Abstract

Education is a very socially oriented activity and quality education has traditionally been associated with strong teachers who have a high degree of personal contact with students. ICTs have become an integral part of today's teaching-learning process. The effective use of technology can motivate students, make our classes more dynamic and interesting and renew the enthusiasm of teachers as they learn new skills and techniques. The use of ICT in education not only improves the learning process of classroom teaching, but also provides the ease of e-learning. The use of ICT will not only improve the learning environment, but also prepare the next generation for future lives and careers.

Keywords: information and communication technology, ICT initiatives, higher education.

Introduction

Information and communication technologies (ICT) have become common entities in all aspects of life. In the last twenty years, the use of ICTs has fundamentally changed the practices and procedures of almost all forms of effort within business and governance. Within education, ICTs have begun to have a presence, but the impact has not been as extensive as in other fields. Education is a very socially oriented activity and quality education has traditionally been associated with strong teachers who have a high degree of personal contact with students. The use of ICT in education lends itself to more student-centered learning environments and, often, this creates some tensions for some teachers and students. But with the world moving rapidly towards digital media and information, the role of ICT in education is increasingly important and this importance will continue to grow and develop in the 21st century. This document highlights the various impacts of ICT in contemporary higher education and explores possible future developments. The document argues the role of ICT in the transformation of teaching and learning and seeks to explore how this will impact the way programs will be offered and delivered to universities and colleges of the future.

Study objective

- 1) Study the need for ICT in higher education
- 2) Study the advantages of ICT in higher education
- 3) Examine the recent trend of ICT in higher education

Study Methodology

This research work is based on a secondary source of data. Secondary data has been collected from various sources, such as journals, research articles, websites, etc.

Advantages of an ICT in higher education

The use of ICT in education presents a unique opportunity to solve many challenges quickly and at a low pace. Here is a general description of the advantages of an ICT.

FINANCE INDIA



VOL XXXII NO. 2

JUNE 2018

23

ISSN 0970 - 3772

ARTICLES

THE THEORY OF MONEY, WEALTH AND EFFICIENT CURRENCY MARKETS: MODELING M3 AS MONEY SUPPLY WITH CRYPTO CURRENCY

J.D. Aggarwal,
Manoj Aggarwal,
Anand Aggarwal &
Yamini Aggarwal

RATIONAL BUBBLES IN THE INDIAN STOCK MARKET: EMPIRICAL EVIDENCE FROM THE NSE 500 INDEX

Shruti Singh,
N.E.S. P.K. Jain &
Sanchita S. Yadav

THE IMPACT OF LOCAL ECONOMIC CONDITIONS ON CASINO REVENUES

Harman S. Park &
Dinesh P. Ruff

SHORTCOMINGS OF MICROFINANCE SCHEMES IN HARYANA: AN INTERPRETIVE STRUCTURAL MODELLING APPROACH

Archana Mishra &
D.R. Aggarwal

SENSITIVITY OF NIGERIA'S TAXABLE CAPACITY TO GOVERNMENT'S TAX EFFORTS

J.O. Anjathaba

OIL PRICE SHOCKS AND STOCK MARKET PERFORMANCE - A CASE OF INDIAN STOCK MARKET

Ashok Patil &
Gita Malhotra

TAX BENEFITS FOR STIMULATIONS OF FOREIGN INVESTMENTS IN REAL ECONOMY OF UZBEKISTAN

Pabitra S. Lenoreo

SOCIO-ECONOMIC IMPACT OF MICRO CREDIT PROGRAMS: A STUDY OF RURAL PUNJAB

Manoj Rathi

MANAGERS' PERCEPTION TOWARDS BANCASSURANCE: A STUDY WITH REFERENCE TO SELECT BANKS

S. Dharmraj

INVESTOR'S PERCEPTION TOWARDS POST OFFICE SMALL SAVING SCHEMES: A CASE STUDY OF HIMACHAL PRADESH

Mehender Singh

ABSTRACTS OF DOCTORAL DISSERTATIONS

REVERSE MORTGAGE LOAN: PERCEPTIONS OF BENEFICIARIES WITH SPECIAL REFERENCE TO TELANGANA STATE

Pravallika Akula

A STUDY OF MUTUAL FUNDS WITH SPECIAL REFERENCE TO INVESTORS IN KOLHAPUR DISTRICT

Nishant M. Mankar

A STUDY OF EFFICACY AND EFFICIENCY OF SELECTED PSBS FINANCING TO SMALL AND MEDIUM ENTERPRISES WITH SPECIAL REFERENCE TO GUJARAT STATE

Malpal V. Gadhani

TURNAROUND STRATEGIES IN INDIAN TEXTILE INDUSTRY

J.R. Dikshit

BIBLIOGRAPHY: FAMILY BUSINESS VALUE CREATION

BOOK REVIEWS

ANNOTATED LISTINGS

CONTENTS OF CURRENT PERIODICALS

INDEX OF CURRENT PERIODICALS

STATISTICS

SEMINARS & CONFERENCES

PLACEMENTS

The quarterly journal of Indian Institute of Finance



PRINCIPAL,
Shri Venkatesh Mahavidyalaya,

are dissatisfied about the service delivery and the product features of Reverse Mortgage Loan. Majority of the bank employees are dissatisfied about the product features of Reverse Mortgage Loan. Shockingly most of the employees do not know about the Reverse Mortgage Loan product.

Based on our findings we would like to suggest that there is an urgent need to change few features of the product like extend the product to commercial properties/ inherited properties / rented properties, remove the age gap cap, offer the product / service to joint owners other than wife and husband, reduce the costs drastically to match the international markets. The regulatory authorities, financial institutions and other stake holders need to introduce major reforms in the areas of valuation of properties, civil code and other laws like tenancy laws. Training should be given to the bank employees.

FINANCE INDIA
© Indian Institute of Finance
Vol. XXXII No. 2, June 2018
Pages – 615 – 630



Abstract of Doctoral Dissertation

A Study of Mutual Funds With Special Reference to Investors in Kolhapur District¹

NAUSHAD MAKBOOL MUJAWAR*

I. Introduction

TRADITIONALLY INDIANS ARE savers who prefer to invest money in safe and risk-free instruments like bank-deposits, post-office deposits and life insurance. Since Independence almost in every planning period the gross domestic savings (GDS) have been increasing. As a percentage of GDP at current market price, GDS was 10.4% in 1950-51 and 13.9% at the end of first planning period and remained above 32% since 2004-05 till 2011-12. Despite constant increase in GDS over forty years, the major portion of household sector's savings has run towards the most secured avenues like bank-deposits (40.88%), pension and provident funds (17.32%) and life insurance policies (10.56%). It is quite surprising that only 1.53% of household's savings were invested in UTI and other MF schemes. Though India has vast growth potential backed by a resilient economy, commensurate with an accelerated GDP growth rate of 7.4%, and high GDS, a little percentage of GDS go in mutual funds compared to developed countries, where approximately 80% of savings go into mutual funds and 20% in bank-deposits. Low penetration of mutual funds in small cities is another important issue in India. The geographical spread of MFs showed that they have so far concentrated on metro and top 10 cities. Most Asset Management companies (AMCs) and distributors have a very limited focus beyond top 20 cities. Top 5 cities contributed approximately 71% of total AUM, with only Mumbai accounting for about 42.10%. The smaller towns and villages have been neglected where retail investors are in abundance. Relatively low penetration levels combined with rapid growth in the AUM point to the high growth potential for Indian MF industry. Extremely high savings rate of retail investors' presents an

¹ The Thesis was submitted to Shivaji University, Kolhapur Maharashtra, in 2014, for the award of Ph.D Degree, awarded, in December 2015, under the supervision of Prof. C.S Shreshthi, Former Professor, Chhatrapati Shahu Institute of Business Education and Research (CSIBER), Kolhapur, Maharashtra 416115, INDIA
* Associate Professor, Shri Venkatesh Mahavidyalaya, Ichalkaranji, Taluka: Hatkananagale, District Kolhapur, Maharashtra 416115, INDIA

Impact Factor - 6.261

ISSN - 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S
RESEARCH JOURNEY

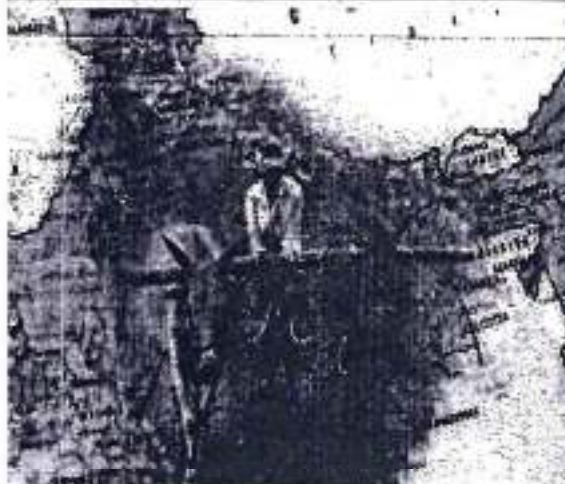
Multidisciplinary International Research Journal

PEER REVIEWED & INDEXED JOURNAL

November -2019

SPECIAL ISSUE-CCIV

*Human Rights Present Scenario and
Challenges & Humanities*



Executive Editor:
Prof. Virag S. Gawande

Director,
Aadhar Social
Research & Development
Training Institute Amravati

Guest Editor

Dr. Rajendra S.Korde

Arts, Commerce College, Warwat Bakal,
Tq. Sangrampur Dist. Buldhana

Chief Editor

Mr. Dhanraj T. Dhangar,
Assist. Prof. (Marathi)
MGV's Arts & Commerce College
Yeola, Dist - Nashik [M.S.] INDIA

PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115.



This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
- Cosmos Impact Factor (CIF)
- Global Impact Factor (GIF)
- Universal Impact Factor (UIF)
- International Impact Factor Services (IIFS)
- Indian Citation Index (ICI)
- Dictionary of Research Journal Index (DRJI)

For Details Visit To : www.researchjourney.net

WATIHAN PUBLICATIONS



69	World Trade Organization: It's Impact On Indian Economy Dr. Prof. Honashri Y. Patil.	307
70	Higher Education Institutes: Prospective CSR Agents Dr. Yashodhan Mahajan	312
71	A Study of Financial Problems Faced by the Plain Power Looms Units in Ichalkaranji Mrs Sunita Hansraj Ambawade	317
72	Comparison of Knowledge of Computer Application among Physical Education, Commerce and Education Students of Sant Gadge Baba Amravati University, Amravati Asst. Prof. Ashish Govindrao Barde	324
73	Rereading Post colonialism in Shashi Tharoor's 'Riot' Dr. Sharad R. Vihirkar	328
74	Traditional sports : and it's important For school health Dr. Subhash M. Shekokar	332
75	Sustainable Agricultural Development Reform in Indian Agriculture Dr. Ashok Mande	335
76	World trade organisation role of in indian agriculture. Dr. Arun Kamble	340
77	Role Of District Industrial Centers in Entrepreneurship Development Prof. Dr. Milind D Gulhane	342
78	Fundamental Rights, Fundamental Duties and Directive Principles Vis-à-vis Social Justice under Indian Constitution - A Study Nirajkumar Ambhore	346
79	The Historical Review : Saint Tukaram Maharaj Varsha V. Satone.	351
80	Psychologist of the Nazi Mind DR. Maya Wankhade	355
81	संत सहित्याच्या निर्माती मागचा उद्देश डॉ. रामकांत विठ्ठल ईटेवाड	358
82	ग्रामिण विकासात महिला सरपंचाची भूमिका प्रा. डॉ. लोकेश बी. नंदेश्वर	362
83	भारतातील आदिवासी आणि त्यांच्या जीवनातील सामाजिक परिवर्तन दिपक उईके	368
84	डॉ. बाबासाहेब अंबेडकर : बौद्ध धम्म से अभिप्रेत सामाजिक परिवर्तन डॉ. प्रकाश सोनक	372
85	संगीतामध्ये वर्गीकरणार्ची गरज - एक चिंतन प्रा. डॉ. मुक्ता पुं. महल्ले	377
86	आधुनिक भारताच्या विकासातील इंदिरा गांधी यांची भूमिका डॉ. नितीन व्ही. चांगोले	379
87	भारत में गरीबी रेखा को निर्धारित करने की विभिन्न प्रणालियों का अध्ययन डॉ. आर. एच. नगरकर	383
88	नंदुरबार जिल्ह्यातील सरदार सरोवर प्रकल्पामुळे बाधित अभ्यास क्षेत्रातील स्थान व सुगमता प्रा. अनिल पाटील/डॉ. दिगांबर पारधी	386
89	चंद्रपूर जिल्ह्यातील कृषीत रासायनिक खताच्या वापरात झालेली वाढ : एक भौगोलिक अभ्यास विपीन राऊत/डॉ. दिगांबर पारधी	391
90	सरोवेट विज्ञापन की सप्रेषणीयता का अध्ययन राजेश लेहकपुरे	396
91	Examining the connection between socioeconomic status, work and health, as it distresses men and women Dr. Prof. Sujata Sabane	412



**A Study of Financial Problems Faced by the Plain Power
Looms Units in Ichalkaranji
Mrs Sunita Hansraj Ambawade
Shri Venkatesh Mahavidyalaya, Ichalkaranji**

Introduction-

Wearing clothes is one of the basic human needs, such as food and shelter. Therefore, cloth business has a long cherished history. There are some important sectors of the textile industry such as Surat, Ahmedabad, Banaras and many more in India. Ichalkaranji gained fame in the textile industry in Maharashtra. Nowadays, there are a number of spinning mills in Ichalkaranji. The textile industry has become the main center of the urban economy in Ichalkaranji. This city is known as "Manchester" in Maharashtra. Owners and workers make a lot of efforts to develop the looming small power business. At the same time, we cannot neglect the difficulties and obstacles in this development. Simple looming energy companies face many difficulties such as labor problems, salaries, state and central government policies, availability of raw materials, etc. Therefore, the researchers chose the topic of the study titled "Study the Financial Problems" faced by Plain Power Looms in Ichalkaranji "to conduct a micro level study on looming problems in ordinary energy in different dimensions.

statement of the problem:

In the pilot study, the researchers note that due to the change in the internal and external economic environment, the looming energy industries are facing many problems with financial financing. The financing-based problems faced by ordinary vectors are as follows. It is difficult to obtain a loan from the bank and it is required to conduct smooth business due to the difficult conditions and terms imposed by the bank to impose loan penalties in a timely manner, due to the low volume of trading that they did not obtain from working capital from financial agencies, there is insufficient funding to obtain assets. Constant for the production process for a longer period of time, working capital is not sufficient to maintain adequate supply of raw materials to ensure uninterrupted production activity. A unit looming in the ordinary horizon cannot implement repair expenditures due to the lack of adequate financing that affects productivity, and the burden on working capital due to the additional progress provided to workers to maintain worker regularity and consistency.

the importance of studying:

The study highlighted the problems and prospects of plain power industries in Ichalkaranji. There is a need to study the various problems related to the looming electrical power sector. Because the looming energy industries face various problems due to the new economic policy, changes in the textile policy and changes in government policies regarding the various business tax. Against this background it becomes critical that the industries loom on the horizon of normal power in Ichalkaranji and suggest ways and means to overcome the various financial-based problems of units looming on the ordinary power.



THE CENTRALIZATION OF THE PROTEST AND FAILURE OF MARGINALIZED INDIVIDUALS IN MARIO VARGAS LLOSA'S CONVERSATION IN THE CATHEDRAL

Mrs. Patil Latika Subhash
Assistant Professor of English,
Savitribai Phule Mahila Mahavidyalaya,
Satara, Tal. Dist.-Satara
Maharashtra, India 415001,
latikapatil35@gmail.com

&

Dr. Shubhangi Jarandikar
Assistant Professor of English,
Shri Venkatesh Mahavidyalaya,
Ichalkaranji, Dist-Kolhapur
Maharashtra, India, 416115,
shubhangi.jarandikar@gmail.com

Abstract

Mario Vargas Llosa is one of the prominent writers of Latin American Boom. His third novel Conversation in Cathedral published in 1969 is based on a historical, political event-oppressive regime of the dictator Manuel Odría during 1948 to 1956 and Llosa's personal experiences. The novel deals with the corruption, repression prevalent in every sphere of life during the dictatorship. It depicts how the unjust system touched and affected almost everyone in the country. Llosa presents us the events through the conversations of many characters, main of which is the conversation between Santiago Zavala, the son of a rich businessman, politician and Ambrosio, his father's chauffeur. Though the frustrated, failed protest of the protagonist Santiago against his father and the 'system' is at the central place of the novel, we also find the same events affecting many other insignificant and marginalized individuals in the novel. They belong to poor, lower class and that is why they are ineffectual rather servile. The present article discusses the feeble, frustrated, failed protests of the characters- Santiago, Ambrosio, Amalia, the prostitutes Hortentia and Queta. Only Santiago from these characters is from upper class. But he leaves his home, comfortable lifestyle and lives at a boarding house. He disinherits himself from his father's property and deliberately chooses to be 'insignificant'. All these characters are dragged into the quagmire of politics inadvertently. They strive to survive. They try to protest but end up in frustration, failure or in death. The present article intends to explore the protest journey of these marginalized individuals ending in failure and defeat in the novel.



ISSN 2277- 8063

June 2017

Vol. VI / Issue - II / 2017

Navjyot

नवज्योत

International Interdisciplinary Research Journal
[Humanities, Social Sciences, Languages,
Commerce & Management]

Chief Editor

Dr. Ravindra P. Bhanage
Prof. Dept. of Political Science,
Shivaji University,
Kolhapur.

Editor

Dr. Pyarelal Suryawanshi
Prof. Rajabhau Deshmukh
Mahavidyalaya, Nandgaon (kh)
Dist. Amravati

- Published by -

HOUSA Publication, Kolhapur

PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 418 115.



CONTENTS

S. N.	Subject	Title	Author	P.No.
1	Political Science	FDI and its Impact on Indian Economy after New Economic Policy (1991)	Mr. V. M. Patil,	1-4
2	Economics,	A study of Micro Finance and Agriculture	Miss. Punam R. Naik Dr. Vishakha Apte	5-9
3	Economics,	Area And Production Of Sugarcane Crop In India	Mr. Rohit D. Barisnge Dr. K. Yuvaraj	10-13
4	Economics,	Trend of Animal Husbandry in India and their contribution to national Economy	Mrs.Sarika Rajendra Thakar	14-19
5	Commerce	Study On Inventory Control Function Of Selected Spinning Mills In Kolhapur District	Mrs. S. S. Kadam. Dr.U.M. Deshmukh	20-22
6	Social Work	Ashram School - At vision	Sonal Vilas Mangal	23-26
7	Commerce & Management	A Study of Asset Allocation and Rebalancing	Ms. Neha S. Pawar	27-35
8	History	Factors Responsible For The Rise Of Indian Nationalism	Babasaheb K. Bhosale	36-37
9	Lib & Inf. Science	A Gigantic role of E-Resources ICT Eras in the Libraries	Dr.Ravindra Sarode Sunita Laxman Jadhav	38-40
10	मराठी	अस्तित्वाचे शोधसूत्र गांडगाऱ्या अलीकडच्या कविता : एक चिकित्सक अभ्यास	प्रा. डॉ. शोभा रोकडे	41-42
11	मराठी	राजर्षी शाहू: जातीव्यवस्था व अस्पृश्योद्धार	प्रा.मोहन बाबुराव चव्हाण	43-46
12	मराठी	शिक्षण व्यवस्थेमध्ये पालकांशी जबाबदारी	प्रा. प्रकाश हुलेनवर	47-48
13	इतिहास	यशस्वी उद्योजक: आर. एम. मोहिते	प्रा.डॉ.मंगलुम व्ही. वाय.	49-50
14	गृहअर्थशास्त्र	आहारोपचार व आहारतज्ञाची भूमिका	प्रा. कु. लीना शरदराव गांबडे	51-52
15	भूगोल	जल प्रबंधन-एक समस्या एवं समाधान	प्रा. कु. मंगला माधवराव कनाटे	53-54
16	राज्यशास्त्र	जल साक्षरता	कु. पूजा चव्हाण	55-56
17	राज्यशास्त्र	भारत-चीन संरक्षण विषयक संबंध	श्री. विजय जालिंदर देठे	57-64
18	राज्यशास्त्र	सध्याच्या युगात महात्मा गांधीच्या विचारांचे महत्व	डॉ. अनिल कडू	65-66
19	राज्यशास्त्र	देगळ्या विदर्भ मागणीचा ऐतिहासिक आढावा - एक विश्लेषणात्मक अध्ययन	डॉ. राजेंद्र ओ. बेलोकार	67-68

TREND OF ANIMAL HUSBANDRY IN INDIA AND THEIR CONTRIBUTION TO NATIONAL ECONOMY.

Mrs.Sarika RajendraThakar, Department of Economics, Shivaji University, Kolhapur.

Abstract: Animal Husbandry sector plays a significant role in the welfare of India's rural population as it employs a major section of the countries labour force and also provides a large share of draft power being used to cultivate crop land. India's livestock sector is one of the largest in the world with a holding of 11.6% of world livestock composition. Contribution of livestock sectors to the national economy in terms of Gross Domestic Product (GDP) is 4.36. Agriculture and allied sector contributed about 17.39 % to the total GDP. Out of the total GDP, livestock sector contributed about 4.36 % during 2014-15. The livestock sector is an important source of foreign exchange too and is performing well in the manner of production, value addition and export of dairy, fishery, wool, poultry and other products.

Keywords: Livestock, Population, Production of livestock.

Introduction:

In Indian civilization peoples has been utilizing different animal species for a variety of purposes viz. production of milk, meat, wool, egg and leather. Apart from these, various animal species are also used for draught power, companionship, entertainment, research experimentation, sports, security etc. Livestock sector plays a vital role in rural economy and livelihood. As per report of the working group on animal husbandry and dairying- 11th five year plan: 2007-12, the livestock sector employs eight percent of the countries labour force, including many small and marginal farmers, women and landless agricultural workers. Milk production alone involves more than 30 million small producers, each raising one or two cows or buffaloes. The organic fertilizer produced by the sector is an important input to crop production, and dung from livestock is widely used as fuel in rural areas. Livestock also serves as an insurance substitute, especially for poor rural households.

Data source:The present paper is based on extensive survey of secondary data from various published research articles, proceedings of conferences, annual reports and data published by Department of Animal Husbandry Dairying & Fisheries (DAHDF) from time to time.

Statistical Data analysis:

The collected Data is tabulated in order to satisfy the objectives of the study. Considering the objectives of the study some statistical technique are also used for the data analysis. Such as SD, CV, CGR, SGR etc.

Objectives:

1. To study the composition of livestock in India.
2. To analyses the trend of livestock production in India.
3. To study the scenario of Indian livestock in Global market.

Livestock population in India:

As per 19th Livestock census of India,(2012) India's livestock sector is one of the largest in the world with a holding of 11.6% of world livestock population which consists buffaloes (57.83%), cattle (15.06%), sheep (7.14%), goats (17.93%), camel (2.18%), equine (1.3%), pigs (1.2%), chickens (4.72%) and ducks (1.94%). India has massive livestock population of 512 million nos. which mainly includes cattle, buffaloes, goats, sheep and pigs. Contribution of cattle, buffalo, sheep, goat, pig and others in total livestock population is 37.28, 21.23, 12.71, 26.4, 2.01 and 0.5%, respectively. Livestock population in India has increased substantially in Gujarat (15.36%), Uttar Pradesh (14.01%), Assam (10.77%), Punjab (9.57%), Bihar (8.56%), Sikkim (7.96%), Meghalaya (7.41%) and Chhattisgarh (4.34%). Total poultry population in India is 729.21 million, which includes 692.65, 23.54 and 13.02 million chickens, duck and turkeys & other poultry, respectively. It is observed that growth trend in total poultry population is quite more as compared to total livestock population. Table 1 shows detailed livestock and poultry population since 1st livestock census to 12th livestock census of India.

Table No.1

Census wise livestock population in India (in Million)

species	Cattle	buffalo	Sheep	Goat	Hors& Ponies	Camels	Pig	Mule	Donkey	Yak	Total livestock
1951	155.3 (53.18)	43.4 (14.82)	39.1 (13.35)	47.2 (16.12)	1.5 (0.51)	0.6 (0.20)	4.4 (1.50)	0.06 (0.02)	1.3 (0.44)	NA (0)	292.8 (100)



ISSN 2277-8063

December 2017

Vol. VI / Issue - IV / 2017



Navjyot

नवज्योत

International Interdisciplinary Research Journal
[Humanities, Social Sciences, Languages,
Commerce & Management]

Chief Editor

Dr. Ravindra P. Bhanage
Asso.Prof. Dept. Of Political Science,
Shivaji University,
Kolhapur.

Editor

Dr. Vilas Magdum
Head Dept. of History, Smt. A. R. Patil
Kanya Mahavidyalaya, Ichalkaranji,
Dist. Kolhapur

- Published by -
HOUSA Publication, Kolhapur

PRINCIPAL,
Shri Venkatesh Mahavidyalaya,
ICHALKARANJI - 416 115.

CONTENTS



S.N	Subject	Title	Author	P. No.
1	Economics	The Implication of Cows In Indian Civilization	Mrs. Sarika Rajendra Thakar	1-3
2	Economics	The Importance of Crop Loan System In An Indian Agriculture	Samina S Jamadar	4-7
3	Economics	Inclusive Growth By Sugarcane Pricing In Maharashtra	Miss. Punam Ravindra Naik	8-11
4	Economics	"A Study Of Family Expenditure On Food Articles And Non Food Articles In Chandgad Taluka of Kolhapur District"	Miss-Vrushali Kamalakar Herekar.	12-16
5	Sociology	Problems of Agricultural Society	Rohan Ashok Shedage	17-19
6	Law	Indian Constitution on Socio-Economic Equality	Adv. Khabade Narendra Dasharatha	20-22
7	Political Science	A Study of Employment Guarantee Scheme In Maharashtra.	Prof. Dr. Vasanti Rasam, Santosh Keshav Khadase	23-25
8	अर्थशास्त्र	नीती आयोग	सीताराम नारायण खडपकर	26-30
9	राज्यशास्त्र	भारतीय संघराज्यासमोरील प्रादेशिकतेचे आव्हान	प्रा. उदयकुमार. ना. लाड	31-34
10	राज्यशास्त्र	भारताचे अण्वस्त्र धोरण	डॉ. रविंद्र पांडुरंग भणगे	35-37
11	मराठी	भारतीय वृत्तपत्रसृष्टीची वाटचाल	श्रीमती सिता अशोक पाटील	38-40

THE IMPLICATION OF COWS IN INDIAN CIVILIZATION

Mrs. Sarika Rajendra Thakar

Department of Economic's, Shri. Venkatesh Mahavidyaly, Ichalkaranji

Email ID : sarikathakar23@gmail.com

Abstract: Cows are still considered religious to the people of the Hindu faith across the Indian subcontinent. In this paper, the authors discuss details of the religious, historical, economic, cultural and sociological significance of the holy cow in Hinduism. The authors also suggest options to use the sacred cow for the enhancement of eco-friendly living in India in the near future.

In this paper, we discuss the sociological, cultural and religious implications involving the sacred cow in Hindu society in India. We also suggest some strategies for the potential future use of sacred cows to enhance eco-friendly living in India.

Keywords: Hinduism, cow protection, religion, culture, economy, society, India

Introduction: The Hindu religion identifies the rights of animals to co-exist with humans; therefore, people are taught to love, nurture and worship them. The religion promotes the belief that various Hindu gods and goddesses incarnate in various animal forms. In the past, kings and emperors used various species of animals in their emblems to show their respect. Many festivals in India are still being celebrated related to different animals.

From a source of milk to a provider of labour and religious inspiration, cows often play a prominent role in Hindu society. To the population of 900 million Hindus spread across the Indian sub-continent and elsewhere, the cow is a holy animal that cannot be harmed. The faith first evolved near the Indus River valley nearly 3,000 years ago; respecting the cow remains a central theme in the daily lives of the Hindu faith even today. Many scholars say early Hindus ate beef, but ultimately came to see the cow as sacred to be esteemed and not eaten. India's legendary leader of the nonviolence movement, Mahatma Gandhi stated, 'If someone asks me what the most important outward manifestation of Hinduism was, I would suggest that it was the idea of cow protection'.

The mythical cow:

The cow is the most holy of all the animals of Hinduism. It is known as *Kamadhenu* and the giver of all desires. According to myth, she emerged from the ocean of milk at the time of *samudramanathanor* the great mixing of the ocean by the gods and demons. She was presented to the seven sages, and in the course of time came into the guardianship of sage *Vasishta*, the teacher of Ram. Her legs represent four Vedas such as her nipples four *Purushartha*, her horns symbolize the gods, her face the sun and moon, and her shoulders *agnior* the god of fire. She has also been described in four other forms: *Nanda*, *Sunanda*, *Surabhi*, *Susheela* and *Sumana*. Legends also state that Brahma gave life to priests and cows same time so that the priests could narrate religious scriptures while cows could afford ghee as offering in rituals. Anyone who kills cows or allows others to kill them is deemed to decay in hell as many years as there are hairs upon his body. Likewise, the bull is depicted as a vehicle of Lord Shiva; a symbol of respect for the male cattle. The *Nandi* (bull) located at the Shiva temples at Thanjavur, Rameshwaram and Mahabalipuram are the most venerated bovine shrines in the Tamil Nadu State of southern India. Similarly, large numbers of pilgrims also visit the 16th century bull temple at Bangalore (Karnataka State) and 11th century *Nandi* temple at Kajuraho (Madhya Pradesh State). The Vishwanath temple of Jhansi built in 1002 AD also harbours a large bull. The cow was revered as a mother goddess in the Mediterranean civilizations. The cow became celebrated in India, first during the Vedic period (1500-900 BCE) as a symbol of wealth. Bulls were sacrificed to the gods, and people ate their meat. Nonetheless, the slaughter of milk-producing cows was prohibited. The *Rig vedā* refers to the cow as *Devi* or goddess. Although meat-eating was permitted in the Vedic period, the scriptures encouraged vegetarianism. An example is the Laws