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**3.3.1 Number of research papers published per teacher in
the Journals notified on UGC website during the Year
2017-18**

Title of paper	Name of the author/s	Year of publication	ISSN number	Link to website of the Journal
Effects of Banking Structure on Indian Financial System	Elakshi G. Tawade	2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html
Ethics and Corporate Social Responsibility	Shahida Shakil Shaikh	2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html
Issue, Challenges and Benefits of Corporate Social Responsibilities in India	Sujata Ritesh Yadav	2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html
A Study on Cost System in the Bottle Manufacturing Unit in Vasai-Virar Industrial Region	Shaikh Irshad Wajid	2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html
Credit Card Business in India - Challenges		2017-18	2278-5655	Aarhat Multidisciplinary International Education Research Journal Aarhat Publication
Outsourcing in Service Industry		2017-18	2278-5655	Aarhat Multidisciplinary International Education Research Journal Aarhat Publication
Challenges Faced By New Start Ups		2017-18	2277-5730	Ajanta Prakashan - Our Research Papers
Family Planning	Tehseen Shaikh	2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html



E-Waste Management & Recent Studies	Shahid Ali Suleman Shaikh	2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html
GDP Unemployment, Inflation and Government Budget Balances in First Decade of 21st Century	Anupam Moghe	2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html
Women Empowerment in India- Emerging Issues & Challenges	Geeta Pal	2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html
Brain Drain: Socio Economic Impact on Indian Society		2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html
Water Pollution	Rohita Raut	2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html
Global Trade	Hiren C. Gohil	2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html
Indian Nationalist Historiography	Anjum Sayyed	2017-18	ISSN 2277-5730	Ajanta Prakashan - Our Research Papers
Margaret Sanger(The Pioneer Birth Control Movement)		2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html
Antecedence and Consequences of Forest Degradation	Dipanwita Banerjee	2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html
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Service Quality Dimension of a Beauty Parlor and their Contribution to Customer Loyalty among Urban Women's Consumers in India	Dr. Khalil Ahmad	2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html
Impact of Motivation on Employee Job Performance :A Case Study of Managers and Non-		2017-18	2279-50489	https://www.ajantaparakashan.in/genius_journal.html



Managers in Bank & Industries				
The Role of Information Technology in Commerce	Mrs. Kanchan Nag	2017-18	2279-50489	https://www.ajantapublishing.in/genius_journal.html
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Women Empowerment	Mona Nimesh Dedhia	2017-18	2279-50489	https://www.ajantapublishing.in/genius_journal.html
Entrepreneurship	Shaikh Sana Salim	2017-18	2279-50489	https://www.ajantapublishing.in/genius_journal.html



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A. E. Kalsekar College of Arts & Commerce & Management
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Effects of Banking Structure on Indian Financial System

Miss. Elakshi G. Tawade

Assit. Prof., Dept. of Self Finance, A. E. Kaslekar College of Commerce & Management, Nallasopara (W).

Abstract

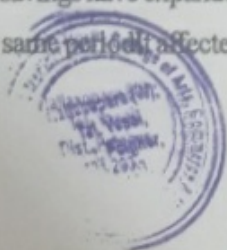
Considerable competition has been introduced in the banking sector through new private sector banks but public sectors banks continue have a dominant share in the market. Efficiency and profitability of the banking sector in India has assumed primal importance due to intense competition, greater customer demands and changing banking reforms. This study attempts to measure the relative performance of Indian banks.

For this study, we have used public sector banks, old private sector banks, new private sector banks and foreign sector banks. We know that in the service sector, it is difficult to quantify the output because it is intangible. Hence different proxy indicators are used for measuring productivity of banking sector. Segmentation of the banking sector in India was done along the following basis: number of banks, offices, number of employees, business per employees, deposits per employee, advances per employee, bank assets size, non-performing assets etc. Overall, the analysis supports the conclusion that foreign owned banks are on average most efficient and that new banks are more efficient that old ones. The public sector banks are not as profitable as other sectors are. In terms of size, the smaller banks are globally efficient, but large banks are locally efficient. The key to increase profitability is increase productivity. For this we have recommended some suggestions to tackle the challenges faced by the banks particularly public sector banks.

Keywords: Financial Sector Reforms, Profitability, Public sector Banks.

Introduction

The existing banking structure in India, evolved over several decades, is elaborate and has been serving the credit and banking services needs of the economy. The banking sector reforms in India were stimulated by the report of the Committee on financial system, popularly known as Narasimham Committee. This committee, which submitted its report in 1991, suggested various measures to improve the efficiency and health of banking sector by making it more competitive and vibrant. Since 1991, the size of the Indian economy in terms of GDP at market prices has increased by almost fifteen times, whereas the household financial savings have expanded by sixteen times and the gross domestic savings by almost seventeen times during the same period. affected the productivity, profitability and efficiency of the banks to a large extent. Now more



power productivity, indiscipline, restrictive practices, lack of management commitment to training etc. Banks need to build a service culture using technology in a customer friendly manner. This requires reorienting HRD strategies in public sector banks on an urgent basis and banks need to emphasize right size, right skills and right attitude.

5) **POLITICAL INTERFERENCE:** Over the year the most serious damage to the banking system has been done by the political and administrative interference in the credit decision making. Some political leaders for their political reasons have used write-off system. It should be checked.

Opportunities include

- 1) Agrowingeconomy
- 2) Banking deregulation
- 3) Increased client borrowing
- 4) An increase in the number of banks
- 5) Anincrease inthemoneysupply
- 6) Low government-set credit rates

Conclusion

The paper concludes that the Commercial banks have a significant role to play in the economic development of the country. This is done by developing the priority sectors of the economy, which are indispensable for the development of the gross domestic product of the country by means of provision of finance to such sectors. Although various reforms have produced favorable effects on commercial banks in India and because of this transformation is taking place almost in all categories of the banks. It has also realized that the profitability of the public sector banks appears to have started improving but despite this, the foreign and private sector banks take a big share of cake. Our public sector banks are still lagging behind regarding the various financial parameters in comparison with other banks. It is also true that presently, they are facing many internal and external challenges, which are hindering their performance. Hence, there is a need to consider the above listed challenges for another reform to improve the performance of the banks particularly of public sector banks to meet the requirement of new and open competitive environment.

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Ethics and Corporate Social Responsibility

Shahida Shakeel Shaikh

Assistant Professor, College Name: M. B. Harris College of Arts and A. E. Kalsekar College of Commerce and Management, Nallasopara West, Nawayat Nagar, Tal - Vasai, Dist - Palghar (M.S.)

Abstract

There is growing research in all areas of ethics and CSR that govern the activities of a firm and the systems that underlie their business activities. In our paper we have explored the concepts of Business Ethics and Corporate Social Responsibility with a perspective that meaningfully CSR should be seen in the context of an overall paradigm of Business Ethics. We have studied CSR through the framework of the stakeholder theory of the firm and posit that CSR as practiced today is a subset of Business Ethics with other dimensions of an overall ethics framework still uncovered.

Business Ethics covers the areas of moral principles and decision making, governance issues and codes of conduct for a business

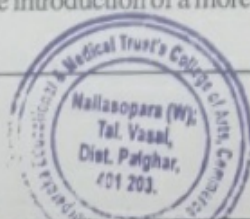
Key Words: Ethics, CRS, Unethical Behaviour

Introduction

The success of modern business is apparent, but recently there is much Concern in the business-and-society literature and in the general press on whether Business fulfils its social role responsibly. Business ethics, and corporate social Responsibility have been developed in recent decades as responses to a growing sense of corporate wrongdoing. This paper attempts to explain why the three movements seem yet to have generated little in the form of widely accepted prescriptions for improvement of business behavior to the satisfaction of the "constituents" of business, i.e. the major stakeholders. Without denying the usefulness of any of the two movements, the paper suggests that there are weaknesses in all two, especially concerning the way they conceive modern business operation. To this end business pluralism, responsive codes of practice and re-examination of the assumptions (conditions) of business operation could be helpful.

The purposes of the present paper are:

- 1) To review these two movements in the light of the literature that serves them, and in the light of the problems they seek to address;
- 2) To identify their similarities and differences;
- 3) To provide a summary critique based on the notion of business as an ideology that could benefit from the introduction of a more pluralistic conception of the role of business and management;



- Business contributed to social problems;
- Public image;
- Business has useful resources;
- Prevention is better than wring;

The paper would be incomplete if the other side of the coin- the arguments against social involvement
ess to point out are:

- a) Need for profit maximization;
- b) Divided purposes and confused expectations;
- c) Cost of social involvement;
- d) Weakened international balance of payments;
- e) Business has enough power;
- f) Lack of social skills; g) Lack of accountability;
- h) Corporate inability to make moral choices;

IV) Conclusion

To conclude, the purport, explores the exact ends. In this world, the economic, social and environmental
depression is seen today in different segments in the global world. One of the main causes is the impairment of
ethical values both morally and socially, which basically the paper shows that ethics cannot be a matter of choice
to be exercised by a company as per its convenience, nor can ethics be something that has to be preached by to
top management and to be followed by the officers and staff of the company. So also, ethical conduct cannot be
an object of display to be shown to the world at large that the company is meeting its social obligation.

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17

A Study of Cost System in the Bottle Manufacturing Unit in Vasai - Virar Industrial Region

Shaikh Irshad Wajidali

A. E. Kalsekar College of Commerce & Management.

Abstract

Accounting is a very old science which aims at keeping records of various transactions. The accounting is considered to be essential for keeping records of all receipts and payments as well as that of the income and expenditures. Accounting can be broadly divided into three categories. Financial Accounting, aims at finding out profit or losses of an accounting year as well as the assets and liabilities position, by recording various transactions in a systematic manner. Cost Accounting helps the business to ascertain the cost of production/ services offered by the organization and also provides valuable information for taking various decisions and also for cost control and cost reduction.

Cost control is of utmost importance in every business concern, the negligence of which will affect the earnings at any point in time. In controlling costs, wastage is eliminated during the course of production and even during the administrative, selling and distribution activities. A good system of cost control begins with the behaviour of workers in the organisation as workers are instrumental to the achievement of organisational goals.

Key words - Cost, control, profitability, management, budget, production, sales

1) Introduction

Cost and profit in business undertakings form a part of what determines the financial position of a business concern. Since management is concerned with profitability, which is a measure of business performance, especially in a manufacturing concern, the need for higher sales will arise and this will facilitate the need to increase production capacity, which in turn brings about increase in cost. Corporate bodies should watch the cost and the profit will take care of itself. The implication is that cost should be controlled rather than embarking on unscientific cost reduction that may translate to lowering the quality of product. Management is normally forced to adopt various methodologies and techniques in order to regulate (control) rather than reduce cost.

Cost increases as various production activities are embarked upon and the need to keep cost in check arises because standards for production will be set and actual production will be made thereby bringing about variances which can only be reduced or eliminated through effective cost control. Cost control system



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Table3: Budget has no direct link with cost control and profitability of manufacturing companies

Subject	No	%	X ² - calculated	Table value	Decision
Agreed	42	56.8	1.352	6.63	Accept
Disagreed	46	43.2			

Level of significance – 0.01 since X²-calculated is lower than the table value (i.e. 1.352 < 6.63), the

alternative hypothesis is rejected, while the null hypothesis is accepted and we conclude that budget has no direct link with cost control and profitability of manufacturing industries.

This is true as budget itself, cannot serve any purpose unless it is monitored, that is when we can only check if the expenses do not exceed the budgeted figure, hence only budgetary control have direct link with cost control and profitability but not budget itself.

13) Conclusion

From the findings of this research, it is evident that cost control has a positive impact on business profitability and that element of cost, such as materials, labour and overhead cost and workers' behaviour could be strategically controlled with measures like responsibility accounting, data collection and data reporting. The absence of behavioural control, either through motivation, incentives and the rest will short change the effect of cost control on profit growth, but if with all the conditions and measures management is able to focus on enlightening and motivating workers on the true purpose of cost control, then greater profitability is assured.

14) Recommendations

From the above findings, the following critical steps should be taken by the stakeholder to make cost of doing business bearable in Vasai – Virar region, which will in effect stimulate economic growth and stability in the productive sector of the economy:

- 1) Effective cost control, including good responsibility accounting system, should be established by all business concerns in the country;
- 2) Cost control should be in place in all the departments, most especially the production department, in order to make sure that units of finished goods are properly accounted for
- 3) Budget established should not remain fixed, but should be revised, when condition changes. This means that there should be attainable target, not the one that is beyond workers' capability given the resources at their disposal;
- 4) Collection of costs should be made by each area of responsibility and reports thereon, which should indicate, in monetary terms, the effect of efficiency or inefficiency, given section by section and department by department;
- 5) For effective cost control to be achieved there should be proper data collection, analysis and administration at all level of the business;
- 6) There should be strategic cost control so as not to allow negative impact of other strategic variables, such as financial product, affect sales revenue and later profitability;




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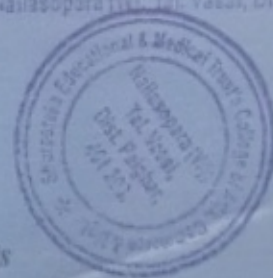
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CREDIT CARD BUSINESS IN INDIA -CHALLENGES

Shaikh Irshad Wajidali

A.E.Kalsekar College of Commerce & Management

Under the guidance of Dr. V. N. Yadav (Principal of S.N. College, Bhayander)

Abstract:

Though the credit card industry is still at a nascent stage in India, in the last few years, it has seen tremendous growth. The credit card transactions have seen a double digit compounded annual growth rate in last five years. Not only this, there has been a huge increase in the number of new credit cards issued. Though the sector is budding and profitable, the new technology and other dynamics have been changing the payment industry as a whole. The growing middle class in the country offers a huge potential for companies. The new and innovative technologies are not only changing the consumer behaviour, they are also posing a challenge to the credit card sector. There are some of the technology trends in the payment industry that will have huge effect on the credit card sector.

Key words: Mobile Wallets, Credit Card, Big Data and Internet

Introduction:

The term "credit card" usually/generally refers to a plastic card assigned to a cardholder, usually with a credit limit, that can be used to purchase goods and services on credit or obtain cash advances. Credit cards allow cardholders to pay for purchases made over a period of time, and to carry a balance from one billing cycle to the next. Credit card purchases normally become payable after a free credit period, during which no interest or finance charge is imposed. Interest is charged on the unpaid balance after the payment is due. Cardholders may pay the entire amount due and save on the interest that would otherwise be charged. Alternatively, they have the option of paying any amount, as long as it is higher than the minimum amount due, and carrying forward the balance. Credit card schemes are operational at international level also.

Most of the card issuing banks in India offers general purpose credit cards which are normally categorised by banks as Platinum, Gold or Classic to differentiate the services offered on each card and the income eligibility criteria. Banks may also issue corporate credit cards to the employees of their corporate customers.

Fair Practices Code

Each bank must have a well documented policy and a Fair Practices Code in line with the "Code of Bank's Commitment to Customers"(Code) as also the Guidance Note announced by The Banking Codes and Standards of India(BCSBI) in July 2006 and December 2006 respectively for credit card operations.

Redressal of Grievances

- Bank /NBFC should constitute in house Grievance Redressal machinery and genuine grievances of credit card subscribers are redressed promptly without involving delay. Generally, a time limit of 60 (sixty) days is given to the customers for preferring their complaints / grievances.
- Bank/NBFC is required to dispose off the complaint within a period of 30 days of lodgment of the same. The complainant can approach Ombudsman for redressal of his grievances in case he does not receive satisfactory response within the timeframe. Bank/NBFC would be held responsible and liable to pay compensation for the any consequences.
- The name, designation, address and contact number of important executives as well as the Grievance Redressal Officer of the bank/NBFC may be displayed on the website.

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Conclusion

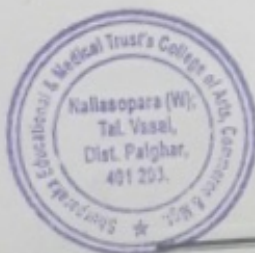
The factors that affect credit card usage pattern of consumers in emerging markets and the implications of these factors for developing marketing strategies may not be the same as those for well-developed markets. Understanding the factors that explain consumer behaviour of credit card users in emerging markets could provide an essential insight to marketing strategists of financial services, retailers, and businesses in promoting use of credit cards. The consumer credit card market is reaching the saturation point, so the industry needs to develop marketing strategies that appeal to changing customer needs in order to encourage credit card usage.

The consumer credit card market is reaching the saturation point, so the industry needs to develop marketing strategies that appeal to changing customer needs in order to encourage credit card usage.

Reference:

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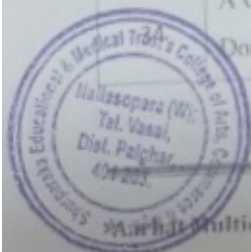
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OUTSOURCING IN SERVICE INDUSTRY

Shaikh Irshad Wajidali

A.E.Kalsekar College of Commerce & Management, Virar (E).

Abstract:

The idea of outsourcing is not new. It started way back in the 1700s when manufacturers started shifting the manufacture of goods to countries with cheaper labor during the Industrial Revolution, following the precepts of Adam Smith in his book 'The Wealth of Nations'. The history of outsourcing to India is an interesting story. Even after over a decade of competitive global outsourcing, most of it still goes to India. Reaching this pinnacle in outsourcing has been a long journey. As land, sea, and later, air routes developed between the 15th and 21st centuries, more nations started to outsource trade to other nations, eventually leading to outsourcing to India and other nations.

Services outsourcing to India started in the 1980s and rapidly accelerated in the '90s. In today's world where information technology has become critical to business, the meaning of outsourcing has undergone a drastic change over the years. Companies have started focusing on their core competencies and outsourcing many non-core functions, for which they had no competence internally.

Owing to its advantageous factors like presence of one of the world-best intellectual and internet resources, lower cost structure, multi-lingual capabilities, etc., India has emerged as the 21st century's software powerhouse, offering many advantages as a global sourcing hub, especially for IT enabled Services (ITES) and Business Process Outsourcing (BPO). The main motive behind outsourcing has been that it allows a company to invest more time, money and human resources in core active items without losing quality and name. Call centres have also mushroomed in India serving various foreign airlines and banks.

Key words: - Outsourcing, BPO, ITES, IT & R&D

Introduction:

Outsourcing is one of the fastest growing industries on the world platform. It mainly involves transfer of components or large segments of the companies' internal production processes, businesses, infrastructure, etc. to the external service providers. It can cover a wide range of components depending upon the core competency and the requirements of the outsourcer. It may be broadly classified into information technology (IT), human resource, customer service, engineering, knowledge services, legal, R&D outsourcing, etc.

Components and Types:

Outsourcing essentially implies the transfer of non-core services to third parties who specialize in providing such services. It can cover a wide range of components depending upon the core competency as well as the requirements of the outsourcer.

Outsourcing may be broadly classified into the following types:

1. Information Technology (IT);
2. Human Resource (HR);
3. Customer Service;
4. Engineering;
5. Knowledge Services;
6. R & D etc.

Components:

Business Processing Outsourcing (BPO) and Knowledge Processing Outsourcing (KPO) are the two major components of the outsourcing industry in India.

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it will face tougher challenges in the near future, from South-east Asian countries like Indonesia, Malaysia, the Philippines, Singapore, Vietnam and Thailand, which are improving their positioning as alternative offshore locations.

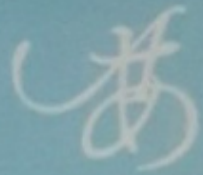


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13

Challenges Faced by New Start UPS

Shaikh Irshad Wajidali

A. E. Kalsekar College of Commerce & Management, Pune.

Abstract

Challenges are present everywhere and businesses —start-ups in particular — are no exception to these challenges we face today. Starting a business can be consuming yet wildly fulfilling. It can be quite complicated, and many challenges comes in your ways, that you had not imagined. Knowing and anticipating the roadblocks, you may encounter in your start-up journey, which could help you to prepare beforehand, and possibly avoid common pitfalls.

A successful start-up not only needs an idea and passion, but a whole lot of leadership skills. Along with, this there is a need of understanding of a market, great communication skills and a level of maturity to handle different situations appropriately. One cannot start a business just with passion and an idea. You need to know how to make others passionate about your idea and product. You need to know different challenges that come along the way

While there are many mistakes that a Startup or a Founder makes in this entrepreneurial journey, there are certain tough challenges that he or she has to overcome. A good learning to take a note of "Biggest Startup Mistakes That A Startup Should Avoid" along with understanding the biggest challenges that entrepreneurs have or are facing can help many of you plan your startup journey well and bump free.

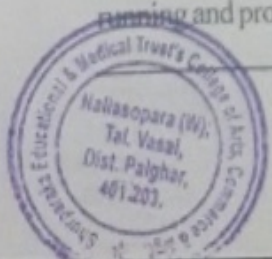
While discussing a thread with fellow entrepreneurs one amazing Entrepreneur and friend Carlo Cisco pointed out: "One of my colleagues once told me that starting a company is 30% idea/strategy 70% execution, I think execution is actually more like 80% - as any idea, no matter how good it is can unfortunately be duplicated. The idea is the necessary starting stone and if your idea is exceptional and has mass appeal it certainly is an asset"

Problems faced by Startup Businesses are Competition, Lack of Funding, Time Restraints, Poor Planning and many more. Problem can be solved by efficient and experience Enterprenur with suggestion and guidance of his expert team member

Key words :- Enterprenur, Startup, Entrepreneurial journey and Strategy

I) Introduction

Everyone has the dream of starting up their own business and being their own boss, and for most people it always stays a dream due to the many obstacles faced in starting a business and more so keeping it running and profitable.



- 2) To overcome the challenge of raising capital, an entrepreneur must develop the ability to sell their idea and vision to potential investors.
- 3) An entrepreneur to make sure that their team sees the future as the entrepreneur see.
- 4) To find out an efficient location that has a rapidly growing population, good road network and other amenities at a good place.
- 5) In order to overcome negative mindset an entrepreneur should empower himself by reading inspirational articles, successful stories, great books, movies etc.
- 6) In order to overcome lack of support an entrepreneur should find out a virtual group of people in Social Media that support and promote each other.

IX) Conclusion

An entrepreneur is one who plays significant role in the economic development of a country. Basically an entrepreneur can be regarded as a person who has the initiative, skill and motivation to set up a business or an enterprise of his own and who always looks for high achievement. The most important challenges faced by new entrepreneurs include Developing the Vision and Business Idea, Raising Capital for Startup, Assembling a Business Team, Finding the Right Business Location, Finding Good Employees, Finding Good Customers, Dealing with competition, Unforeseen Business Challenges and Expenses, Keeping Up With Industrial Changes and Trends, lack of support, negative mindset, lack of marketing facilities, lack of infrastructural facilities etc. So it is necessary to overcome these challenges in order to conduct an efficient business.

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Asst. Prof. Tehseen Shaikh

A. E. Kalsekar college of Commerce and Management, Nalasupara (w).

An inverted Red Triangle is the symbol for family planning health and contraception services, much as the Red Cross is a symbol for medical services. It is especially prevalent in many developing nations such as India, Ghana, Gambia, Zimbabwe, Egypt and Thailand, where it can be seen outside shops and clinics that offer family planning products, as well as commercial and government messages that promote reproductive health services and population control.

Introduction

Family planning is the most important aspect to every married couple, the word "family" for me is "FATHER AND MOTHER I LOVE YOU"

Family is the most important asset for every people or individual. It's a family which has deep bond with one and other, love, affection and feelings, family brings many sour and hated relationship closer and nearer with unbounded love and understanding, its family who developed a gap between every individual and support to make a person feel comfortable and make an individual feel what family is all about. A family nurture n brings or create the affection of once belongingness with one and other. When I talk about family it's also important to highlight the word "family planning" a family will be only completed when their will be children into it which completes the family. When the couple plans to do a family planning there are many thinks which they or any couple has to come across with.....

Family planning is the practice of controlling the number of children in a family and the intervals between their births. Contemporary notions of family planning, however, tend to place a woman and her childbearing decisions at the center of the discussion, as notions of women's empowerment and reproductive autonomy have gained traction in many parts of the world. Family planning may involve consideration of the number of children a woman wishes to have, including the choice to have no children, as well as the age at which she wishes to have them. These matters are influenced by external factors such as marital situation, career considerations, financial position, and any disabilities that may affect their ability to have children and raise them, besides many other considerations.

Family planning must be planned because it is easy to have a child but it's difficult to the entire life to survive if the decisions are not full field. And things do not go properly.....it takes a good time to plan a child at proper age, time, and at the proper situation to handle thinks co-ordinary. Planning a child not only include



inadequate diets are more likely to bear premature or low birth weight infants. Undernourished mothers are more likely to bear babies who are still born or die soon after birth or babies whose brains do not develop normally.

A well balanced daily diet for pregnant women includes proteins dairy product, bread and cereals, fruits and vegetables, rich in vitamin c, dark green vegetables and fats and oil, pregnant women need about 300-500 more calories than usual. pregnant women should gain between 26 to 35 pounds- gaining less than this seems riskier than gaining more.

"Maternal health refers to the health of women during pregnancy, childbirth and the postpartum period. While motherhood is often a positive and fulfilling experience, for too many women it is associated with suffering, ill-health and even death."

Both early and late motherhood have increased risks. Young teenagers face a higher risk of complications and death as a result of pregnancy. Waiting until the mother is at least 18 years old before trying to have children improves maternal and child health.

Also, if additional children are desired after a child is born, it is healthier for the mother and the child to wait at least 2 years after the previous birth before attempting to conceive (but not more than 5 years). After a miscarriage or abortion, it is healthier to wait at least 6 months.

When planning a family, women should be aware that reproductive risks increase with the age of the woman. Like older men, older women have a higher chance of having a child with autism or Down syndrome, the chances of having multiple births increases, which cause further late-pregnancy risks, they have an increased chance of developing gestational diabetes, the need for a Caesarian section is greater, older women's bodies are not as well-suited for delivering a baby. The risk of prolonged labor is higher. Older mothers have a higher risk of a long labor, putting the baby in distress.

"Family planning benefits the health and well-being of women and families throughout the world. Using contraception can help to avoid unwanted pregnancies and space births; protect against STDs, including HIV/AIDS; and provide other health benefits."

Modern methods

Modern methods of family planning include birth control, assisted reproductive technology and family planning programs.

In regard to the use of modern methods of contraception, The United Nations Population Fund (UNFPA) says that, "Contraceptives prevent unintended pregnancies, reduce the number of abortions, lower the incidence of death and disability related to complications of pregnancy and childbirth." UNFPA states that, "If all women with an unmet need for contraceptives were able to use modern methods, an additional 24 million abortions (14 million of which would be unsafe), 6 million miscarriages, 70,000 maternal deaths and 500,000 infant deaths would be prevented."



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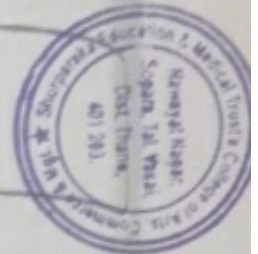


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E Waste Management & Recent Studies

Mr. Shahid Ali Suleman Shaikh

Asst. Professor, M. B. Harris College of Arts, A. E. Kalsekar College
of Commerce & Management, Nallasopara (W).



Abstract

In an approach to bridge the digital divide, it is necessary to get an affordable, equitable and quality access to ICT. It is estimated that two third of world's population is still offline so there is a need to provide affordable access to internet for all. For developing countries, it has become a priority area to alleviate poverty by promoting access to ICT. At the same time, tremendous growth in use of ICT devices and services, faster change of technology and frequent innovations in ICT sector, had left the world with a threat of deterioration in environmental conditions and human health as the-waste of electronic and electrical equipment, which contains hazardous components, is still handled in an environmentally unfriendly manner mainly in developing nations. It is huge challenge for the nations to handle e-waste in responsible manner and protect the environment. In this paper an approach is made towards assessing the present situation of e-waste management globally as well as in India, considering the present regulations and guidelines. It is also a fact that major part of recycling of e-waste is being handled by informal sector that have little/no knowledge about the consequences of exposure to hazardous substances. To address the issue of e-waste management in a sustainable method, the concept of EPR (extended producer responsibility) will be helpful if the regulations incorporate monitoring and penalty clauses. The reuse of EEE has greater environmental and social benefits than recycling as it increases the useful life time of the ICT equipment and enables greater resource efficiency and energy efficiency. In developing nations, it can help in uplifting the status of the informal sector with help of education and employment. In addition to the technical, social and organizational aspects of the EEE-waste management system, it is also crucial to consider the economic aspects, if the system has to be made financially viable and sustainable along with being socially acceptable.

Introduction

Electronic industry is the world's largest and innovative industry for its kind. Every year tons of electronic items are shipped over oceans, however, after their usage time they are become a complex waste matter which consists of many hazardous heavy metals, acids, toxic chemicals and non-degradable plastics. Many are dumped, burnt or exported to recyclers. However, about 75% of e-wastes are uncertain for their use or finding ways to use them which includes refurbishment, remanufacture and reuse their parts for repair

regulations to mandate the 'take back' activity of companies strictly. There is a clear need to have proper information system through standardized mechanisms. Eco-design can have a positive impact in reducing the rate of WEEE generation, facilitating the management of e-waste and recovery of materials, achieving cost reductions.

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GDP Unemployment, Inflation, and Government Budget Balances in First Decade of 21st Century

Anupam Moghe

Astt. Professor, A E Kalsekar College of Management, Mumbai.

Abstract

Study of current values for several important macroeconomic indicators from a selected set of countries, including GDP, GDP per capita, unemployment rates, inflation rates, national budget balances, and national debts

Introduction

When someone reads the business and economics news it is common to see numerous values and figures used to describe the economic situation somewhere. Macroeconomics is the study of the interrelationships of aggregate economic variables. The most important of these, without question, is a country's gross domestic product (GDP). GDP measures the total value of all goods and services produced by a country during a year. As such, it is a measure of the extent of economic activity in a country or the economic size of a country. It makes some sense to know a little about how economy size and GDP per person vary across countries around the world. Which are the biggest countries, and which are the smallest? Which countries provide more goods and services, on average, and which produce less? And how wide are the differences between countries

Body

Gross Domestic Product around the World Macroeconomics is the study of the interrelationships of aggregate economic variables. The most important of these, without question, is a country's gross domestic product (GDP). GDP measures the total value of all goods and services produced by a country during a year. As such, it is a measure of the extent of economic activity in a country or the economic size of a country. And because the consumption of goods and services is one way to measure an individual's economic wellbeing, it is easy to calculate the GDP per capita (i.e., per person) to indicate the average well-being of individuals in a country.

Table 1.1 "GDP and GDP per Capita (PPP in Billions of Dollars), 2009" provides recent information for a selected group of countries. Note that reported numbers are based on purchasing power parity (PPP), which is a better way to make cross-country comparisons and is explained later. A convenient source of the most recent comprehensive data from three sources (the International Monetary Fund [IMF], the World Bank, and the U.S. CIA) of GDP



currently being used. The continuing existence of so much variety demonstrates that the key question, "Which is the most suitable currency system?" remains largely unanswered. Different countries have chosen differently. Later, this course will explain what is necessary to maintain a fixed exchange rate or floating exchange rate system and what are some of the pros and cons of each regime. For now, though, it is useful to recognize the varieties of regimes around the world.

It is important to recognize that when a country runs a trade deficit, residents of the country purchase a larger amount of foreign products than foreign residents purchase from them. Those extra purchases are financed by the sale of domestic assets to foreigners. The asset sales may consist of property or businesses (a.k.a. investment), or it may involve the sale of IOUs (borrowing). In the former case, foreign investments entitle foreign owners to a stream of profits in the future. In the latter case, foreign loans entitle foreigners to a future repayment of principal and interest. In this way, trade and international investment are linked

Thus budget deficits have ballooned around the world, though to differing degrees. As budget deficits rise and as GDP falls due to the recession, national debts as a percent of GDP are also on the rise in most countries. In the United States, the national debt is still at a modest 37.5 percent, but recent projections suggest that in a few years it may quickly rise to 60 percent or 70 percent of the GDP. Note also that these figures subtract any debt issued by the government and purchased by another branch of the government. For example, in the United States for the past decade or more, the Social Security system has collected more in payroll taxes than it pays out in benefits. The surplus, known as the Social Security "trust fund," is good because in the next few decades as the baby boom generation retires, the numbers of Social Security recipients is expected to balloon. But for now the surplus is used to purchase government Treasury bonds. In other words, the Social Security administration lends money to the rest of the government.

Those loans currently sum to about 30 percent of GDP or somewhat over \$4 trillion. If we include these loans as a part of the national debt, the United States debt is now, according to the online national debt clock, more than \$12 trillion or about 85 percent of GDP. (This is larger than 37.5 + 30 percent because the debt clock is an estimate of more recent figures and reflects the extremely large government budget deficit run in the previous year.) Most other countries' debts are on a par with that of the U.S. with two notable exceptions. First, China and Russia's debts are fairly modest at only 15.6 percent and 6.5 percent of GDP, respectively. Second, Japan's national debt is an astounding 172 percent of GDP.

Conclusion

There is conclusive co-relevance between GDP inflation and other economic indicators.

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7

Brain Drain: Socio-Economic Impact on Indian Society

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Abstract

According to Oxford Advanced Learner's dictionary Brain Drain is "the movement of highly skilled and qualified people to a country where they can work in better conditions and earn more money". Brain-drain can also be named as "human capital flight" because it resembles the case of capital flight, in which mass migration of financial capital is involved. The Government of India estimated that there are 30 million Indian Diaspora spread across the world. The 30 million Indian human resource which is working for the developed countries are highly skilled. We are generating valuable human capital with our valuable money which is collected from the tax payers. But the tragedy is we are sending our skilled human resource for the development of developed countries. India is becoming a major supplier of human capital for the advanced economies. India is sending large numbers of these specialists compared to other important origin countries. Brain drain is the current socio-economic problem of our country. This paper mainly focuses on socio-economic aspects of brain drain.

Keywords: Brain Drain, Human Capital Flight, Indian Society

List of Abbreviations

EU - European Union

UNDP - United Nations Development Programme

R&D - Research and Development

GAO - Government Accountability Office

GDP - Gross Domestic Product

OECD - Organisation for Economic Co-operation and Development

Introduction

According to Oxford Advanced Learner's dictionary Brain Drain is "the movement of highly skilled and qualified people to a country where they can work in better conditions and earn more money". Cambridge Online Dictionary defines "when large numbers of educated and very skilled people leave their own country to live and work in another one where pay and conditions are better". Brain-drain can also be named as "human capital flight" because it resembles the case of capital flight, in which mass migration of financial capital is involved. Brain drain is usually regarded as an economic cost, since emigrants usually take with them

migrate to foreign countries. They generally go to U.S.A, UK, Canada, West Germany, etc for monetary gains and facilities for higher research. US is the biggest gainer from the loss of India due to brain drain.

In 2010, India with an estimated stock of 11.4 million emigrants was the second emigration country in the world, behind Mexico (11.9 million)¹. In absolute terms, India is among the countries which lose most highly-skilled workers to foreign markets. In 2000, India was, for example, the first sending country of physicians with 57,383 or 9.9% of the total number of physicians trained in the country going abroad. India and the Philippines supply most foreign-trained doctors and nurses to the OECD, notably to English-speaking countries. The emigration of health professionals has negative effects on India, especially in rural areas where the density of doctors is lower than in urban areas. Despite increasing internal demand, India still has a very low density of doctors (0.6 per thousand people in 2004) compared with 3 in the US and 2 in Canada. Compared with other large origin countries, India records higher expatriation rate of doctors: 8%; while the expatriation rate of, say, Chinese doctors is about 1%. This does not prevent, of course, India from having a large and powerful modern health sector; as in other countries, the migration of health professionals may coexist with a dynamic urban sector and the inequitable social distribution of medical resources at the country level.

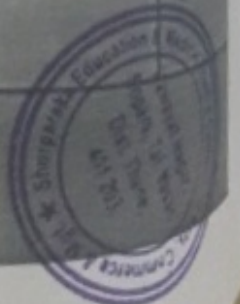
Most of the students who go abroad for higher studies do not return to India. After seeing, the affluent life of foreign countries they lose all interest in their own country. Many Indians are teaching at various Universities and other Institutions of higher learning. Some of them are placed on quite lucrative and high posts. There is another attraction of leading a higher standard of living in foreign countries, because the technical experts and intellectuals, are give special facilities there. In foreign countries, because the that while learning a person can also earn his own living. The stipends in foreign countries are sufficient enough. A frugal Indian Student living there can also save something to send home. There is no doubt that India is having vast natural and man power resources. If both these resources are put to the maximum utilization astounding advancement can be achieved in all fields. These technical and other talented reasons whom we lose every year, can greatly help in the development of our natural resources. The government must take speedy steps to attract back home these talented sons of India who are living abroad. These experts can surely help in making India a great power in the world.

In this connection, even the people should also come forward and cooperate with the Government in solving this problem. The parents of the students should not encourage them to go abroad and settle there even if they are paid high salaries.

The doctors, engineers and scientists owe a duty to their motherland. Our nation is spending huge amounts of money on their training. These people should not betray their own nation by serving foreign nations. Today thousands of young Indian scientists and technicians are devoted to the cause of rebuilding our nation. The country has already achieved the nuclear status as well as become a space power. There are enough opportunities for all the Indian scientists and engineers settled abroad, if they come back to India.

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food (meat and/or vegetables) affected by polluted water. Consuming meat from animals fed with polluted water of food affected by polluted water (e.g. vegetables irrigated with polluted water or grown in an area with polluted groundwater).

Conclusion

While water pollution solutions may seem like too little, too late when viewed in the light of major oil spills and floating plastic bag islands, they are necessary to prevent these problems from growing worse. Slowing down the rate of pollution can give the environment and scientists time to find long-term solutions to the very real problems of water pollution. Individuals acting to prevent pollution help to protect water for both themselves and everything else that relies upon this precious resource.

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3

Global Trade

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Abstract

Increasing international trade is crucial to the continuance of globalization. Without international trade, nations would be limited to the goods and services produced within their own borders. The importing and exporting of goods is big business in today's global economy. When goods are produced in one country and sold in another, international trade occurs. International trade is, in principle, not different from domestic trade as the motivation and the behavior of parties involved in a trade do not change fundamentally regardless of whether trade is across a border or not. The main difference is that international trade is typically more costly than domestic trade. The reason is that a border typically imposes additional costs such as tariffs, time costs due to border delays and costs associated with country differences such as language, the legal system or culture.

This paper represent the exact term 'Economic Integration' and it's benefits, Role of MNCs, TRIM, TRIPS, BRICS and SAARC.

Key words: International Trade, Economic Integration, Tariff, TRIPs MNC'S, BRICS.

Introduction

• Different levels of world trade

1) Economic Integration:

Economic integration can be defined as a kind of arrangement where countries get in agreement to coordinate and manage their fiscal, trade, and monetary policies in order to be mutually benefited by them. There are many types of economic integration, but the most preferred and popular one is free trade. In economic integration no country pays customs duty within integrated area, so it result in lower prices both for the distributors and the consumers. The ultimate aim of economic integration is to increase trade across the world.

Reasons for popularity of Economic Integration

- 1) Changes in the cost price structure
- 2) Consumers surplus
- 3) Economics of scale
- 4) High degree of specialization



economy. APEC pursues these objectives through trade and investment liberalization, business facilitation and economic and technical cooperation.

APEC aims to strengthen regional economic integration by removing impediments to trade and investment "at the border", enhancing supply chain connectivity "across the border" and improving the business environment "behind the border".

• SAARC

SAFTA was envisaged primarily as the first step towards the transition to a South Asian Free Trade Area (SAFTA) leading subsequently towards a Customs Union, Common Market and the Economic Union. SAFTA was envisaged to gradually move towards South Asian Economic Union, but the current intra-regional trade and investment relation are not encouraging and it may be difficult to achieve this target. The SAARC intra-regional trade stands at just five per cent on the share of intra-regional trade in overall trade in South Asia. Similarly, foreign direct investment is also dismal. The intra-regional FDI flow stands at around four per cent of the total foreign investment.

• BRICS

It is an acronym for the combined economies of Brazil, Russia, India and China. The economies of these four nations are collectively called "the BRICs," "the BRIC countries," "the BRIC economies" or the "Big Four." The countries currently represent about 25% of the world's land mass and 40% of its population. Economist Jim O'Neill, chairman of Goldman Sachs Asset Management, introduced the acronym in his 2001 paper, "Building Better Global Economic BRICs." The paper drew attention to the importance of the BRIC economies and the growth of these emerging market economies.

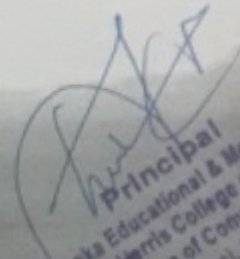
Conclusion

Although the level and the rate of the economic development depends primarily on internal conditions in developing nations, international trade can contribute significantly to the development process. Some economist believed that international trade and the functioning of the present international economic system benefited developed nations at the expense of developing nations.

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4

Margaret Sanger (The Pioneer of Birth Control Movement)

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Abstract

Margaret Sanger is the American social reformer and also known as the mother of birth control movement in America. Margaret Sanger was an early feminist and women's rights activist who coined the term "birth control" and worked towards its legalization. Sanger started her campaign to educate women about sex in 1912 by writing a newspaper column called "What Every Girl Should Know." She also worked as a nurse on the Lower East Side, at the time a predominantly poor immigrant neighborhood. Through her work, Sanger treated a number of women who had undergone back-alley abortions or tried to self-terminate their pregnancies. Sanger objected to the unnecessary suffering endured by these women, and she fought to make birth control information and contraceptives available. She also began dreaming of a "magic pill" to be used to control pregnancy. "No woman can call herself free until she can choose consciously whether she will or will not be a mother," Sanger said.

Keyword: Margaret Sanger, birth control movement of America.

Introduction

Margaret Sanger, original name Margaret Louisa Higgins, (born September 14, 1879, founder of the birth-control movement in the United States and an international leader in the field. She is credited with originating the term birth control.

Sanger was the sixth of 11 children. She attended Claverack College and then took nurse's training in New York at the White Plains Hospital and the Manhattan Eye and Ear Clinic. She was married twice, to William Sanger in 1900 and, after a divorce, to J. Noah H. Slee in 1922. After a brief teaching career she practiced obstetrical nursing on the Lower East Side of New York City, where she witnessed the relationships between poverty, uncontrolled fertility, high rates of infant and maternal mortality, and deaths from botched illegal abortions. These observations made Sanger a feminist who believed in every woman's right to avoid unwanted pregnancies, and she devoted herself to removing the legal barriers to publicizing the facts about contraception.

In 1912 Sanger gave up nursing to devote herself to the cause of birth control and sex education, publishing a series of articles on the topics, including What Every Girl Should Know for the New York Call.

Sanger stepped out of the spotlight for a time, choosing to live in Tucson, Arizona. Her retirement did not last long, however. She worked on the birth control issue in other countries in Europe and Asia, and she established the International Planned Parenthood Federation in 1952. Still seeking a "magic pill," Sanger recruited Gregory Pincus, a human reproduction expert, to work on the problem in the early 1950s. She found the necessary financial support for the project from Katharine McCormick, the International Harvester heiress. This research project would yield the first oral contraceptive, Enovid, which was approved by the Food and Drug Administration in 1960.

Conclusion

THE work of Margaret Sanger is very adorable. She was a sex educator, pioneer of birth control movement in America. She had written satirical articles, books, gave bold speeches without thinking about her opposition. Many time she had to go for jail and under trail but she did not stopped her work she carried her battle and form clinic for birth control and led the birth control movement. Her writings opened the eyes of women regarding to their pregnancy and started to think act on them. Because of her work in America women got new vision and direction as well femisist approach.

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3

Women Entrepreneurs in India - Emerging Issues and Challenges

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Abstract

Women entrepreneurship is gaining importance in India in the wake of economic liberalization and globalization. The policy and institutional framework for developing entrepreneurial skills, providing vocational education and training has widened the horizon for economic empowerment of women. Government of India has also introduced National Skill Development Policy and National Skill Development Mission in 2009 in order to provide skill training, vocational education and entrepreneurship development to the emerging work force. The woman entrepreneur in India has various qualities. A woman or a group of women manages the whole business of enterprise. She prepares various plans and executes them under her own supervision and control. In Hindu scriptures, woman has been described as the embodiment of shakti. But in real life she is treated as Abla. Women are leaving the workforce in droves in favor of being at home. Not to be a homemaker, but as job-making entrepreneurs. The increasing presence of women in the business field as entrepreneurs has changed the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a more active role in society and the economy, inspiring academics to focus on this interesting phenomenon. This paper focuses on the problems, issues, challenges faced by women entrepreneurs, how to overcome them and to analyse policies of Indian government for and problems faced by them while pursuing their business.

Introduction

With the spread of education and awareness, women have shifted from kitchen to higher level of professional activities. Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. In almost all the developed countries in the world women are putting their steps at par with the men in the field of business. The role of Women entrepreneur in economic development is inevitable. Now-a-days women enter not only in selected professions but also in professions like trade, industry and engineering. Women are also willing to take up business and contribute to the Nation's growth. Their role is also being recognized and steps are being taken to promote women entrepreneurship. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.



- Development of Women and Children in Rural Areas (DWCRA).
- Small Industry Service Institutes (SISIs)
- State Financial Corporations
- National Small Industries Corporations
- District Industrial Centres (DICs)

Conclusion

Entrepreneurship is presently the most discussed and encouraged concept all over the world to overcome economic challenges. Women being the vital gender of the overall population have great capacity and potential to be the contributor in the overall economic development of any nation. Therefore, programs and policies need to be customized to not just encourage entrepreneurship as well as implement strategies which can help support entrepreneurial culture among youth.

Women are willing to take up business and contribute to the nation's growth. Their role is being recognized and steps are taken to promote women entrepreneurship. Resurgence of entrepreneurship is the need of the hour. Women entrepreneurs must be molded properly with entrepreneurial traits and skills to meet changing trends and challenging global markets, and also be competent enough to sustain and strive in the local economic arena.

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9

Antecedence and Consequence of Forest Degradation

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Abstract

This paper analyses the role of forest degradation in India. This discusses causes of forest degradation. It explains the role of forest in conservation of biodiversity and threats of biodiversity as well as effect of forest degradation on climate change. It also analyses the role of biological hotspot on environment in India by finding out four biological hotspot area in India namely **Himalaya, Indo-Burma, Sundalands** (Nicobar group of Islands) **Western Ghats and Sri Lanka** (Gujarat, Maharashtra, Goa, Karnataka, Kerala and Tamil Nadu)

Keywords: Forest degradation, forest recovery, carbon cycle; Biodiversity biological hotspot.

Objectives Of The Study

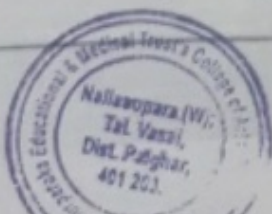
- 1) To understand the performance of biodiversity hotspot.
- 2) To highlight role of forests in the conservation of biodiversity and the global carbon cycle.
- 3) To suggest way to reduce the direct pressure on biodiversity.
- 4) One of the primary purposes of the study is to investigate the factors leading to damage biological hotspot and improve the status of biodiversity

Research Methodology

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyze Antecedence & consequence of forest degradation. The data used in it is purely from secondary sources according to the need

Introduction

- **Forest degradation:** Forest degradation is broadly defined as a reduction in the capacity of a forest to produce ecosystem services such as carbon storage and wood products as a result of anthropogenic and environmental changes.
- **Forest degradation** contributes to the emissions of greenhouse gases.
- **Biodiversity:** The biodiversity refers to the totality of genes species and ecosystem of a region.
- **Uses of biodiversity**
 - o Help agriculture



- Companies should develop mechanism to understand risk exposure and manage those risks.
- Greater collaboration is likely to take place between NGOs and business in order to more fully explore ways to reduce harmful trade-offs and identify positive synergies that could lead to more effective sustainable management practices.

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Knowledge Management

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Abstract

Today, knowledge management has come to be accepted and recognized as a source of competitive advantage in the private sector. It is vital for any organization to understand the concept of KM so as to align its KM strategy with the organization's strategy. Although Knowledge Management (KM) has been gaining attention all over the world, KM as a discipline is still in its infancy, and adoption of KM is still at its initial stage when it comes to the Public Sector. This is all the more important when it is the Public Sector because the impact of Public Sector directly affects the common man. This paper aims to bring a comprehensive understanding of KM application to the Public Sector. Without thorough understanding and awareness of KM, the Public Sector may not be able to reap true and full benefits.

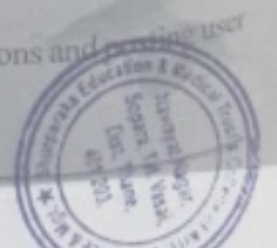
Keywords : Knowledge sharing, New Public Management (NPM), public sector, strategies.

Introduction

Most of the large companies in the private sector have been actively taking initiatives to adopt new management tool, techniques and philosophies. Examples include; enterprise resource planning (ERM), business process re-engineering (BPR), and total quality management (TQM). Now comes the turn of Knowledge Management (KM). We are living in a world of rapid change driven by globalization, the knowledge-based economy coupled by ever-fast development of information, communication and technology (ICT). And therefore it is opportune time for KM to devolve into the public sector. Governments are now realizing the importance of KM to its policy-making and service delivery to the public and some of the government departments are beginning to put KM high on its agenda. Strategies and plans for implementing KM must be carefully thought-out in advance in order to succeed in the attempt and effort. There are concrete issues for government to consider and address. While there are many issues that need to be addressed in the public sector, this paper concentrates on some key issues currently relating to KM.

Definitions of Some Knowledge Management Technologies

1) **Online Discussion Forum** - A facility on the internet for holding discussions and generating user generated contents.



- 3) Establish an organization wide intranet with extensive communicating and collaboration capabilities to share explicit knowledge.
- 4) Build a knowledge portal, virtual knowledge platform that is accessible through the organization's wide intranet to share tacit knowledge without being face to face through means such as email, discussion groups, chat rooms, audio and videoconference.
- 5) Store the knowledge assets in an electronic medium so as to enable efficient and faster access and retrieval.
- 6) Provide customized access to knowledge resources by pull or push technology to facilitate interaction with citizens, customers, suppliers, partners and others.

Conclusions and Further Research

KM as a discipline is still in its infancy, especially in the public sector, evidenced by little discussion in the current literature. Hence there are still many issues, which are not known. However, governments are realizing its importance for running the public sector and starting to practice it. Issues, challenges, and opportunities exist in the process. Public sectors have to face these by taking a proactive attitude and make it happen in order to reap the benefits. To succeed in the attempt, special considerations to lack of awareness, public and private sector difference, and the need for a generic KM framework to be developed must be taken into account. This paper proposes the key issues and initial stages for development of a conceptual KM framework for public sector. A pilot study of KM in the public sector is currently being undertaken, based on which an in-depth research and result will follow. It is considered that this paper will be of interest to the researchers, academics and practitioners of KM, and especially to everyone in public sector.

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Service Quality Dimensions of A Beauty Parlour and their Contribution to Customer Loyalty among Urban Women Consumers in India

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Dr. Khalil Ahmad Mohammad

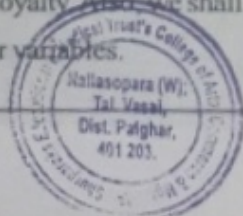
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Abstract

Customer satisfaction derived out of any particular service depends on five service dimensions also called the RATER Model consisting of aspects such as tangibles, reliability, responsiveness, service assurance and empathy. Any service industry designs its service processes based on these five determinants. Service quality is of utmost important for the success of service industries. The service quality of a particular service station is measured with the help of an instrument called SERVQUAL. A Servqual is a questionnaire that consists of questions pertaining to the five service determinants/ dimensions as mentioned above. In this study we shall be focussing on the service quality determinants of a beauty parlour. Women visit beauty parlours for availing grooming services. Grooming services help women look good and feel confident. In this highly competitive era with women facing challenges on several fronts, it is important for them to carry themselves with confidence. A beauty parlour offers several services such as skin care, hair care, pedicure, manicure, facials and various types of beauty treatments. It has been seen that if the customers have a positive perception of the service experience, it results into customer satisfaction, eventually leading to customer loyalty. It also helps customers to develop a positive image for the service station leading to repeat business and thus ensures increased revenues. In this study we shall try to understand the importance of tangibility aspect of service quality dimension and we shall try to find out if there exists an association between variables of tangibility aspect and customer loyalty. Also, we shall try to find out the significance of frequency of parlour visits and its association with other variables.



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2. Indian Nationalist Historiography

Annjum Sayyed

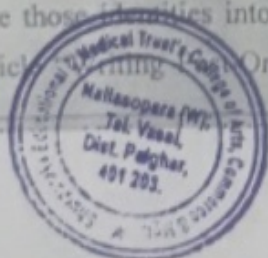
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Abstract

The Indian National Congress founded in 1885 by 72 members from different parts of India. This organization launched in a small hesitant and mild way but in an organized manner became instrumental in leading a powerful campaign against the British imperialism.² In the beginning, the Indian National Congress firmly believed in the moderation and loyalty to the British Crown. When this congress founded, it indicated the beginning of a national political life destined to produce for reaching changes in the immediate future. The nationalist thinking became a voice of the educated Indians who started opposing the writings of British officials for disgracing the Indian culture and religion in the Western world. The Indian nationalists such as Gopal Krishna Gokhale, Surendra Nath Banerjea, A.C. Mazumdar, Dadabhai Naoroji, Bal Gangadhar Tilak, Bipan Chandrapal, Lala Lajpat Rai and others through their writings initiated and furthered the nationalist historiography in the real sense. This approach was further developed by the scholars such as R.C. Majumdar, R.G. Pradhan, Girija Kumar Mukerji, Pattabhi B. Sitaramayya, B.R. Nanda, Bisheshwar Prasad, Amlesh Tripathi, Tara Chand, S.N. Sen, K.K. Khullar, Virendra Sindh, S.R. Bakshi, Kamlesh Mohan etc. Many Indian nationalists like Naoroji, Banerjea, R.C. Dutt, M.G. Ranade have tried to explain the western impact of British rule.

Key Words: Historiography, Nationalist Historiography, Nationalism.

Nationalist perspective on Indian historiography was an outcome of reinterpretation of her past by the leaders of freedom movement. This school emerged as a juxtaposition of Imperialist school. Social reformers like Raja Ram Mohan Roy, and counter reformer like Dayanand Saraswati were the prominent people who contributed in formation of nationalistic perspective in India. They played a major role in formation of pan-Indian identity of India. Early nationalist were trying to hegemonies over various regional and provincial identities and later nationalist were trying to hegemonies the whole south-east Asian identities and try to manipulate and subordinate those identities into pan-Indian identity. Post-colonial Scholar Gyanprakash in his famous article 'Writing Orientalist Histories of Third World: Perspectives on Indian



significant role in Indian national movement. In his book, *Poverty and Un-British Rule in India*, he exposes the economic exploitation of India under British rule. He presents the *Drain of Wealth* theory, which refers to the unilateral transfer of wealth from India to Britain, resulting in widespread poverty and severe famines. The use of the word, *un-British*, in the title of the book refers to the exploitative nature of British rule in India, which was not the case in Britain, where it was progressive. Naoroji was an economic critic and his work on economic exploitation gave a boost to the Indian national movement and unmasked the real face of imperial rule. Some historians use the term, *economic colonialism*, for the first phase of the Indian national movement (1885-1905) on the basis of revelations by Dadabhai Naoroji.

It is very important to note that new nationalist historiography promoted a sense of national pride, consciousness, and real knowledge of Indian history. It gave an answer to imperial historiography or imperial attacks. It focused on economic, political, and cultural aspects of India and proved that India had a great civilization by their work. For example, R.G. Bhandarkar wrote *The Early History of the Deccan and A Peep into Early History of India* and supplemented political information. R.C. Dutt wrote *A History of Civilisation of Ancient India* in three volumes and explored the history of national glory of India to the world. K.P. Jayswal's important work *Hindu Polity and History of India* shows the efficient administration of Ancient India. In 1912, R.K. Mukherjee published the important work *The History of Indian Shipping and Maritime Activity from the Earliest Times*; he wrote *Ancient Indian Education*, *The Fundamental Unity of India*, *Ancient India* and showed the great civilization of Ancient India to the world.

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The Role of Information Technology in Commerce

Prof. Mrs. Kanchan Nag

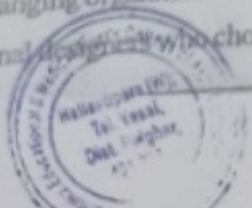
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Abstract

The growth of information technology is changing its roles day by day. No invention has ever influenced the human beings as computer has. In less than seven decades of its existence it has managed, materializing the Concept of a global village. Technologies like Computational Intelligence, Neural Networks, Genetic Algorithms, "Data Communication Networks, Telecommunication, "databases, and Evolutionary Computing etc. Information technology (IT) has become a vital and integral part of every business plan. From multi-national corporations who maintain mainframe systems and databases to small businesses that own a single computer, IT plays a role. The reasons for the universal use of computer technology in business can best be determined by looking at how it is being used across the business world.

Today's best technology to manage and process data is the Information technology. IT must be seen as an investment and not an expense. IT is laying a vital and expanding role in business. IT helps the manager to improve the efficiency and effectiveness of their business processes, managerial decision making, and workgroup collaboration, thus helping the managers to strengthen the positions of their company in a rapidly changing environment. IT has become a necessary ingredient for managers to succeed in today's dynamic global environment.

This paper reports on the importance and use of information technology in commerce and management. It provides the scope of information technology that can be applied in management organizations to show that the greater the use of IT, the higher the organization performance. Empirical evidence is presented to confirm that IT use is increasing, in general, year on year, and is being implemented as a management information tool. Finally, a profile is presented of the typical components of a young management information system, within the context of a management accounting framework. It is suggested that, given the proven importance of IT to the organizations management information system should be developed that takes advantage of the opportunities offered by new technology, and that this, in turn, should lead to enhanced performance. Advancements in management information technologies in the past half-decade are bringing to organizations forms and functions unanticipated even a few years ago. The revolution in personal communication and computation power is changing organizational roles and tasks and is offering increased effectiveness and productivity to organizational managers who choose to take advantage of technological innovations.



Ethics

Some of the disadvantages related to technology link to the ethical standards of the employees, as pointed out by Gaebler Ventures. For instance, employees may choose to surf the Internet for personal reasons while on company time, or they may purposely ignore technology procedures because they have a personal dispute with management. Ethics training thus may reduce some of the disadvantages technology adds for managers.

Conclusion

Information Technology helps businesses, governments, and individuals to increase their efficiency and effectiveness. Rapid improvement in hardware and processing ability forces consumers to purchase new, relevant technology. On a market level, this can rapid turnover creates demand. From a firm's perspective however, this can result in a lower customer retention rate. Regardless, organizations are continuing to demand innovative technological solution, leaving room for new entrants, particularly those with a unique concept. Firms who are able to find a niche market-or one with low competition-will find this industry attractive. Barriers to entry remain high when entering existing markets though, therefore most potential entrants will find the overall industry unattractive.

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10

Biodiversity

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Abstract

Biodiversity is the variability among living organisms, including genetic and structural difference between individual and within and between individual and within and between species. Biodiversity plays a direct role in climate regulation. Biodiversity conservation will lead to strengthening of ecosystem resilience and will improve the ability of ecosystem to provide important services during increasing climate pressures.

This review basically focuses on the importance of biodiversity, the consequences faced by the plants, animals, humans and ecosystem owing to the global warming and climate change and the possible mitigation and adaptation strategies in terms of biodiversity conservation which can protect the planet from the consequences of climate change.

Keywords: Biodiversity, Ecology

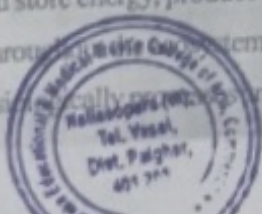
Introduction

For much of the time man lived in a hunter-gather society and thus depended entirely on biodiversity for sustenance. But, with the increased dependence on agriculture and industrialization, the emphasis on biodiversity has decreased. Indeed, the biodiversity, in wild and domesticated forms, is the source for much of humanity, food, medicine, clothing and housing, much of the cultural diversity and most of the intellectual and spiritual inspiration. It is, without doubt, the very basis of life. Further that, a quarter of the earth's total biological diversity amounting to 1.7 million species, which might be useful to mankind in one way or other would be in serious risk of existence over the next 2-3 decades. On realization that the erosion of biodiversity may threaten the very existence of life has awakened man to take steps to conserve it. In this paper, the overview of biodiversity status of India, its importance, threats to it and various approaches for biodiversity conservation, action plan and current status have been discuss.

Importance of Biodiversity

1) The Benefits Of Biodiversity To Mankind Are

Ecological role of biodiversity all species provide some kind of function to an ecosystem. They capture and store energy, produce organic material, decompose organic material, help to recycle water and nutrients through the ecosystem, control erosion or pests, fix atmospheric gases, and help regulate climate. These physical and chemical processes are important for ecosystem function and human survival.



More flexible frameworks for biodiversity monitoring and data collection schemes are needed that contribute to and integrate advances in theory development and that are driven by the search for deductive or inductive laws and empirical generalizations. Beyond the search for empirical patterns, they should include data collection on functional features, integrate experiments and modelling efforts related to theory testing and validation, and allow for flexible funding allocation and feedbacks between the combined approaches.

A giant leap toward an integration-oriented and theory-driven biodiversity science would be the rigorous evaluation of research proposals: panels should check whether research questions and hypotheses clearly relate to biodiversity theory, and, importantly, how the expected results will feed back into theory development. Moreover, future funding frameworks in the field of biodiversity research should explicitly integrate or even focus on theory testing and development and on the education and training of young researchers in this field. A first obstacle to overcome here is the fact that some funding agencies may work with too simplistic concepts of what constitutes theory.

Theory, with its demand for conceptual clarity, its provision of models of how biological systems are put together and how they work, is likely to be the most promising tool to prepare biodiversity science for the challenges of the coming decades. There might be a general "theory-aversion" among biodiversity researchers, because theories are thought to oversimplify the real world, different rules seem to operate at different scales, and most biodiversity theories are stochastic rather than deterministic. To overcome this aversion we all need a bit more of the spirit of Darwin combined with Humboldt.

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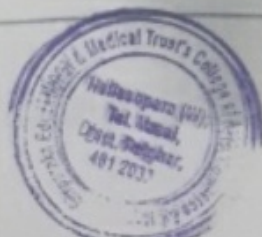


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Impact of Motivation on Employees Job Performances: A Case Study of Managers and Non-Managers in Banks and Industries

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Introduction

In most companies and organizations, the differences between management and non-management are quite clear. Although the specifics may vary depending on where you work, there are some typical distinctions between managerial and non-managerial positions. Differences include pay and responsibilities, as well as the workload each type of position entails. What makes the employees of any organization "go the extra mile" to provide excellent service? The answer to this question lies in this self-conducted research paper. Motivation is actually a combination of factors that operate within each individual and requires a combination of approaches. In general sense, motivation can be referred as a combination of motive and action. Vroom has suggested that performance can be thought of a multiplicative function of motivation and ability. $\{P=F(M.A)\}$. The model of motivation is based upon a definition of motivation as "a process governing choices made by persons or lower organisms among alternative form of voluntary activity". Also, research reveals that an employee's ability only partially determines his output or productivity. The other major determinant is his motivation level. "Psychological forces that determine the direction of a person's behaviour in an organization, a person's level of effort and a person's level of persistence". Jones and George from the book "Contemporary Management." Employee motivation plays a vital role in the management field; both theoretically and practically. It is said that one of the important functions of human resource manager is to ensure job commitment at the workplace, which can only be achieved through motivation. There is general agreement that people are motivated in situations where (1) they can participate, (2) they can feel accomplishment and receive recognition for their work, where the communication is frequent and there are opportunities for career and knowledge growth. "A central concern of industrial relations is the identification and measurement of factors associated with individual differences in employee job performance." And this identification and measurement are the basic function of motivational factors or tools. Motivation crucial for good performance and therefore it is increasingly important to study what motivates employees for better performance, so the author of this journal urges that more and more research should be conducted to find out the factors that affects employee performance significantly.



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Women Empowerment

Mona Nimesh Dedhia

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Abstract

Women's Empowerment has been an issue of immense discussions and contemplation over the last few decades world-wide. This as an agenda has been on top of the lists of most government plans & programs well. Efforts have been made on a regular basis across nations to address this issue and enhance the socio-economic status of women. However, it has been observed that most of the policies and programs view empowerment in the economic sense only working in the belief that economic self-reliance empowers women ignoring other variables like health, education, literacy etc. It further aims towards understanding the linkages between SHGs & women empowerment and proposing suggestions to accelerate the empowerment drive paying due attention to the local level area specific factors for a developing country like India which have a crucial impact upon region specific women empowerment process and thereby point the way for further research in the area.

Keywords: Women Empowerment; Socio-economic status; income; economic self reliance; .

Introduction

The strength of chain is the strength of its weakest link. In a society, women are the weakest links, so that they may be strengthened for strengthening the society as a whole and that is possible only by empowering them. Nehru said, "Women should be uplifted for the upliftment of the nation, if a woman is uplifted, society and nation is uplifted." Women empowerment is critical to the process of development of the community. Empowerment of women is essential to harness the women labour in the mainstream of economic development. According to Swami Vivekanand, "..... there is no chance for the welfare of the world unless the condition of the women is improved. It is not possible for a bird to fly on one wing" (Yojana, Aug. 2001). Women have play an important role in the building up of every economy. Women who form almost one half of the world's population constitute the visible majority of the poor. Women either solely or largely support an increasing number of families. Women experience poverty more than man. When money is given to men, it may not benefit the family but when women manage money, it is found to be better utilized. Projects aiming to improve the living conditions of the poor cannot, therefore be effective unless women participate in their formulation and implementation as contributors as well as beneficiaries. "Increasing women's capabilities and empowering them is the surest way to economic growth and overall development."



to declare a state of emergency to "rule by decree". To the end she has also been the only prime minister to have been placed in prison for her decisions. Her arrest gained her great sympathy and popularity of many people.

Her life was cut short by her very own bodyguards in retaliation for ordering the army to enter the most famous Golden Temple to remove insurgents inside the temple. Women Who Became Role Models of Empowerment.

Conclusion

Empowering women socially, economically, educationally politically and legally is going to be a Herculean task. It is not going to be easy to change the culture of disregard for women which are so deep-rooted in Indian society. But it does not mean that it is implausible. Only revolutions bring changes in a day, but reforms take their time. This one, in particular, will take its time as well. The idea of women empowerment might sound hard by the yard, but by the inch, it is just a cinch. All we need is a concentrated effort focused in the right direction that would rest only with the liberation of women from all forms of evil.

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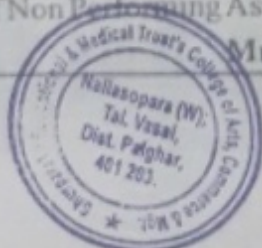
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Entrepreneurship

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Abstract

Entrepreneurship introduces a critical element of dynamism into an economic system. The process of globalization & liberalization has introduced a set of changes like the introduction of dynamism into the system through the process of globalization.

Introduction

With the advent and swift developments in field of technology and the forces of globalization, world has become a global village, characterized by an explosive growth in international business and competition. Being a part of the global economy is posing innumerable and substantial challenges for organizations and industries throughout the world. On the one hand, to survive, keep pace with speed of advancements and lead in the challenging world is hard, at the same time, this opens up various new and unexplored doors of opportunities. Entrepreneurship, which is one the most powerful economic force known to humankind, is empowering individuals to seek opportunity where others find intractable problems. Entrepreneurship is the symbol of business tenacity and achievement; it is a vital source of change in all facets of society.

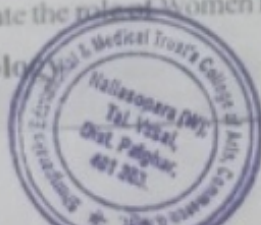
Definition

Entrepreneurship: Although there is no official definition of entrepreneurship, the following one has evolved from work done at Harvard Business School and is now generally accepted by authors: "Entrepreneurship is the process of creating or seizing an opportunity and pursuing it regardless of the resources currently controlled" (Timmons, 1994). Drucker says "Entrepreneurship is "risky" mainly because so few of the so-called entrepreneurs know what they are doing."

Objectives of the Study

- 1) To study the eminent entrepreneurs in Indian history and their journey towards entrepreneurship.
- 2) To elucidate the history of entrepreneurship in India.
- 3) To analyze the future of entrepreneurship in India.
- 4) To elucidate the role of Women Entrepreneurship in India

Research Methodology



be postponed, it has to be dealt with right away. And the existing operation demands high priority and it. It thus takes special effort for the existing business to become entrepreneurial and innovative. As per says, The enterprise that does not innovate inevitably ages and declines. And in a period of rapid change such as the present, an entrepreneurial period, the decline will be fast. Innovation requires major effort. It requires hard work on the part of performing, capable people—the scarcest resource in any situation.

Nature of Entrepreneurship

Technology plays a crucial role in the future of entrepreneurship. Entrepreneurs have the chance to do strategic planning and administrative work for their business. They can get involved in all sides of their business because the Internet makes it possible to do so. The future of entrepreneurship could involve high-performing entrepreneurs rather than people working for huge, faceless organizations. The Internet and especially social media tools makes it possible to 'turning passion into a thriving business', and that anyone can create a personal brand and leverage it worldwide through technology.

Conclusion

Entrepreneurship is one of the important segments of economic growth. Innovation is a key factor that entrepreneur brings in an overall change through innovation for the maximum social good. The growth of entrepreneurship particularly in the small scale sector can be traced to the Second World War boom which brought many enterprising people from various walks of life.

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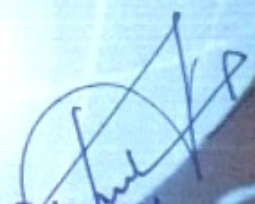


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Issues, Challenges and Benefits of Corporate Social Responsibility in India

Sujata Ritesh Yadav

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Abstract

The concept of Corporate Social Responsibility (CSR) has gained increased significance in recent years. The growing focus on CSR has changed the attitude of businesses all over the world and India is not an exception. The concept of CSR is not new to India, historically speaking social responsibility of companies is a well-established phenomenon in India, & the country has one of the world's richest tradition of CSR. In its oldest forms CSR in India included the concept of Corporate Philanthropy & the Gandhian Trusteeship model. But the liberalization of the Indian economy in the 1990's led to a fundamental shift from the Philanthropy based model to a multi stake holder approach whereby companies are deemed responsible for all stakeholders, including financial stake holder, employees and the community. This article discusses the concept of CSR as understood by Indian businesses in the past and the changing interpretations of the concept in the age of globalizations of expanding markets. The articles discusses the efforts towards community and social development made by both state –owned enterprises and private sector businesses. The article concludes that the future of CSR in India is bright and India's own realization that it needs CSR to achieve long term sustainability in the world economy.

Introduction of Corporate Social Responsibility

Indian Corporations, like those in other countries, have had as long tradition of being engaged in social activities that have gone beyond meeting a Corporations immediate financial objectives. The first formal attempt by the government of India to put the CSR issue on the table was in the issuance of Corporate social responsibility voluntary Guidelines in 2009 by the Ministry of Corporate Affairs (MCA, 2009). Prior to this the importance of CSR was discussed in the context of corporate governance reforms, such as in the Report of the task force on corporate excellence by the Ministry of Corporate Affairs (MCA, 2000). While the report made a business case for CSR as well as highlighted the social benefits stemming from it, the discussion was recommendatory in nature and there were little actionable points. It is in the voluntary guidelines of 2009 that the core elements of a CSR policy was spelt out that included care for all stakeholders, ethical functioning, respect for workers rights and welfare, respect for human rights, respect for the environment and activities to promote social and inclusive development with the enactment of section 135 of the companies Act, 2013.



- 10) Provides an equitable rewards and wage system for employees.


Conclusion

Corporate Social Responsibility is the duty of everyone i.e. business corporations, governments, individuals because of the reasons, the income is earned only from the society and therefore it should be given thus wealth is meant for use by self and the public; the basic motive behind all types of business is to quench the hunger of the mankind as a whole; the fundamental objectives of all business is only to help people.

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