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A STUDY ON THE PERCEPTION OF WORKING WOMEN WITH CHILDREN TOWARDS THEIR EMPLOYERS WRT. EDUCATION SECTOR IN MUMBAI REGION	68 – 71
Pooja Siddhnath Pandey	
A STUDY ON "WORK – LIFE BALANCE", AMONG EMPLOYEES (ACADEMICIANS) IN THE TEACHING FIELD	72 – 76
Sailee Shringarpure and Sneha Hathi	
DIGITAL MEDIUMS HAVE EMPOWERED AND ENABLED WOMEN	77 – 80
Prachi Vankiani and Dr. Rinkesh Chheda	
RETHINKING GENDER AND DEVELOPMENT	81 – 85
Sushila Yadav	
WOMEN EMPOWERMENT: THE STRATEGY & SCHEMES OF GOVERNMENT OF INDIA	86 – 91
Abeda Shaikh	
AN EXPLANATORY STUDY ON WOMEN EMPOWERMENT IN INDIA- ISSUES AND CHALLENGE	92 – 96
Dr. Suresh M. Surve	
SWAMI VIVEKANANDA'S VIEWS ON WOMEN'S EDUCATION	97 – 101
Dr. Mousumi S Manna	
WOMEN EMPOWERMENT THROUGH EDUCATION: OBSTACLES AND SOLUTIONS	102 – 105
Rupali Uppanlawar	
MICROFINANCE: THE INFLUENCING TOOL IN WOMEN EMPOWERMENT IN INDIA	106 – 108
Vaishali Kothiya	
PARENTING CULTURE-AN ANALYSIS IN CONTEXT OF WORKING & NON-WORKING MOTHER	109 – 115
Sampurna Nand Mehta	
SEXUAL HARASSMENT -PROBLEM FACED BY WOMEN ACROSS AGE AND STATURE	116 – 119
Dr. Ritu Bhattacharyya	
ATTITUDE OF WORKING WOMEN TOWARDS INVESTMENT IN SHARE MARKET	120 – 124
Prof. Darshana H. Pednekar and Darshani Patel	
WOMEN AS ENTREPRENEURS	125 – 128
Ruksar Khan	
WOMEN & EDUCATION	129 – 131
Shahida Shakil Shaikh	
ISSUES AND PROBLEMS FACED BY WOMEN IN THE BANKING SECTOR	132 – 135
Falguni Mathews and Dr. Rinkesh Chheda	

BREAKING OF GENDER STEREOTYPES IN FAMILY	136 – 141
Neha Bhushan Sawant and Priyanka Santosh Bhalekar	
PORTRAYAL OF WOMEN IN INDIAN MEDIA	142 – 147
Priyanka Santosh Bhalekar and Reshma Chandan S. Rajput	
CHANGING STATUS OF WOMEN IN ADVERTISING	148 – 149
Dr. Nidhi Pundir	
A STUDY TO UNDERSTAND THE IMPACT OF GST ON A WOMEN'S WALLET	150 – 154
Jyoti Peswani and Dr. Pushpendu Rakshit	
CHALLENGES & OPPORTUNITIES IN WOMEN'S EDUCATION	155 – 157
Madhavi Amondkar and Seema Vishwakarma	
A STUDY ON STRESS FACED BY WOMEN TEACHING IN SELF FINANCE PROGRAMS	158 – 162
Prof. Soumya George and Prof. Remya George	
A STUDY OF GENDER INEQUALITY IN APPOINTMENT OF TEACHERS IN EDUCATION SECTOR IN MUMBAI REGION	163 – 167
Sanjay C Premchandani	
EQUALITY OF WOMEN AT WORKPLACE: EQUALITY OF WOMEN AT URBAN AREA'S	168 – 171
Akanksha Singh and Piyushkumar Darji	
SUSTAINABLE FINANCIAL SCHEMES FOR MICRO WOMEN ENTREPRENEURS AND THEIR AWARENESS	172 – 179
Sayali Dilip Jadhav	
STUDY ON HOUSEHOLD FINANCE AND THEIR SPENDING BEHAVIOUR	180 – 186
Russell D'Souza	
A STUDY OF WORK LIFE BALANCE OF WORKING WOMEN IN WORLI	187 – 192
Madiha Banu Ansari and Dr. Ritu Bhattacharyya	
WOMEN'S EQUALITY IN THE SOCIETY	193 – 194
Tehseen Shaikh	
DECODING POSH – INDIA'S LAW ON PREVENTION OF SEXUAL HARASSMENT AT WORKPLACE	195 – 199
Evonne Jagdish Sakhrani	
COMPARATIVE STUDY ON STRESS AMONG WORKING AND NON WORKING WOMEN	200 – 205
Shinde Shubhangi Baban Maya and Vaishali Kothiya	



WOMEN AS ENTREPRENEURS

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ABSTRACT

In India, Women Entrepreneurs Are Playing Very Important Role And They Have Become Important Part Of The Global Business Environment. Women Entrepreneurship Is Considered As A Vital Tool In Eradicating Poverty And Unemployment. Now A Day's Empowerment Of Women Should Not Be Limited Just By Creating Employment Opportunities For Them. We Need To Inspire Them To Set Up Their Own Enterprises. Women Who Start Up Their Businesses Has To Face Some Or The Other Problems. This Research Paper Attempts To Ascertain The Problems Faced By Women Entrepreneurs. From The Study, It Is Ascertained That Women Entrepreneurs Face More Difficulties Than Men Like Financial Problems, Marketing Problems, Etc.

Traditionally, Women Are Playing A Crucial Role In The Management Of The Family As Well As In The Society. But Their Job Has Not Been Duly Recognized. She Is Active In Family, Media, Politics, Factory And Even In Banking Sectors. Women Entrepreneurs Are Gaining Momentum All Over The World, But At The Same Time They Are Facing A Number Of Problems. These Problems Can Be Eradicated By Making Them And Their Family Aware Of The Opportunities Available To Them. Hence The Support Of Family Members Is Essential For Building Up Their Confidence And Bringing Out Their Creative Talent.

Keywords: Women Entrepreneurs, Problems, Challenges, Education, Entrepreneurship Development.

INTRODUCTION

Years ago, it was difficult to find women entrepreneurs stepping in the business world. Opportunities were rare and men dominated the business sectors. But time has changed and currently women are at the peak of businesses globally, including India, despite the challenges they have to face as opposed to their male counterparts. When a women sets out to start an entrepreneurial venture, she faces challenges that are different from those that men face. Women Entrepreneurs may be defined as the women or a group of women who commence and operate a business venture. They should explore the prospects of starting new enterprise, undertaking risks, introduction of new innovations, coordination, administration and control of business and providing effective leadership in all aspects of business. In French the term entrepreneur roughly translates into "adventurer". When a woman embarks on this adventure in the modern world of business, the challenges can be huge.

Women Entrepreneurs are highly increasing in the economies of India. The hidden business potentials of women have been increasing with the growing sensitivity to the economic progress & development of the society. The knowledge, Skill and compliance in business are the core reasons for women to come forward into business ventures. Women entrepreneurs engage in business due to push and pull factors which give confidence to women to have a self-sufficient occupation and stand on their feet. 'Women Entrepreneur' is a person who accepts challenging roles to meet her personal desires and turn out to be economically independent. A strong desire to enhance the quality of entrepreneurial women has made it possible to walk hand in hand with male aspirants.

OBJECTIVE

The major objective of this paper is to study and analyze the various problems faced by Women Entrepreneurs in India in order to find solutions for the same which will ultimately lead to faster economic growth & development of the country.

REVIEW OF LITERATURE

- Singh et.al (1985) in their study found that problems faced by women entrepreneurs are managing workers, marketing, and recovery of dues, finance and mobility.
- C. Arvind and S. Renuka conducted the study to examine the profile of women entrepreneur, motivation and facilitating work home role conflict faced by women entrepreneurs. The researcher found that the important factors which motivated the women towards entrepreneurship are self interest in that particular area of enterprise and inspiration from others success.



WOMEN & EDUCATION

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ABSTRACT

Education-basic, functional or digital, always enlightens a person from the darkness of ignorance and innocence. Awareness about importance of cleanliness, good habits and knowledge about various disciplines helps a woman to support her family and groom her children as better citizens of the society. The present paper focuses on status and importance of Women Education in India. Education leads to enlightenment as it facilitates knowledge, skills and abilities. It helps a person with average intelligence to identify the difference between right and wrong and hence good and bad practices in the society. In a way education helps a man to be more civilized, a responsible human being towards his family and society at large. Education is therefore considered to be one of the basic needs after food clothing and shelter. Access to basic education is therefore made compulsory by Governments of many countries all over the world. Article 13 of the United Nations' 1966 International Covenant on Economic, Social and Cultural Rights (UNESCO) recognizes the right of everyone to an education.

Key Terms: Women Education, Empowerment

1) INTRODUCTION

If you educate a man you educate an individual, however, if you educate a woman you educate a whole family. Women empowered means mother India empowered". – Pt. Jawaharlal Nehru Educated women can make valuable contributions towards development of family and thereby the society. Educated women have fewer and healthier babies and they are more likely to raise them to become educated and productive citizens like themselves creating a healthier and more stable society (UNICEF, 2007). Hence children of educated mother are having scope for wider career opportunities in future. This is because of the kind of education standards they build, learning from their mother. Unfortunately not many children in India have this opportunity. Further among the children, education to a girl child is given second preference when compared to a male child in the family. As per 2011 census the female literacy levels according to the Literacy Rate 2011 census are 65.46% where the male literacy rate is over 80%. Gender discrimination, though not new to Indian society, has been the reason for denial of education and thereby career opportunities to women in India. Status of Indian women has been subject to change since the dawn of history. Women were treated equally with men and they had access to education and employment during the pre- Vedic period. But during the post-Vedic period, series of foreign invasions reduced her status to 'property' which needs to be protected always. Gradually she was denied freedom to move out from her house, access to education and thereby employment. Religious and cultural obligations ruled her behavior depriving her of the freedom to make decision

2) RESEARCH METHODOLOGY

Secondary data was collected from different research journals, books, reports and government websites.

3) OBJECTIVES OF STUDY

- a) To find out the general social position of women in the India.
- b) To know about the structure and functions of educational institutions .
- c) To find problems in girls education.

4) HYPOTHESIS

- 1. Development of women education is higher during post-independence.
- 2. The rate of literacy is lower.
- 3. There exist differences of educational development between sexes.
- 4. Education is the basic tool for empowering a woman.
- 5. Educated women are able to better contribute towards development .

5) EDUCATION AND WOMEN

A popular saying goes 'While educating a man benefits him alone, educating a woman benefits the whole family and society at large'. It is a proven fact that children of educated women enjoy high education standards



WOMEN'S EQUALITY IN THE SOCIETY

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ABSTRACT

This research paper is all about the main agenda of showing the equality at workplace. The equality is not only about the men and female but also about difference of rights, opinion, caste, Creed and custom, disable etc. It also shows the equal treatment to all. Workplace matters a lot in today's era. People should get equal importance and fair treatment at workplace. Workplace matters to all individual since it's a place where people spent most of their life in earnings and making their life more balanced and to cope up with their financial problems and situation. It's really important to understand the value of equality at workplace so that it will make right path to all.

INTRODUCTION

Equality, the word itself means "EQUAL". Equality is what today our society needs for Women at all section. Here it's not only about the particular place but it's about the workplace. In our society women play a very important role in all sectors. Developing women means developing nation. When we speak about equality it means gender equality i.e. male, female, caste, custom, disable. Equality means making sure people are given equal opportunities, equal pay, equal rights, equal respect, and equal authority and are accepted for their differences. When we speak about equality it also shows many aspects regarding caste, religion, discrimination about upper and lower. We all are human being discriminating through these believes will only create problem at workplace and.

Workplace is an essential part of our lives since we earn to live it is most important daily routine. One must understand that equality at work place should be given utmost important for women's to learn and grow their confident with high spirit and enthusiasm. There should be no discrimination between male, female at workplace regarding her rights, values, pay, respect and authority. It also means that women should be given comfort to work without harassment of their personal issues or family background.

Equality in the workplace means that no person should experience or fear discrimination based on their gender, sex, age, race, etc. ... here one should also note that being a women her safety is more important. She should be allowed to leave before midnights or late night. If her work demands late shift or overtime, as equality at all work are for sure but at the same time it should also be noted that *she is a women, a mother a wife, a daughter, a sister of other family. at workplace flexible shift should be allotted to ladies to pursue her other activity properly keeping in view her safety.*

OBJECTIVE

1. To study the conceptual framework of paper.
2. Importance of Equality in workplace.
4. Measures to improve Equality in workplace.

RESEARCH METHODOLOGY

The paper is based on the secondary sources of data i.e. websites, books, journals etc.

Important of equality in workplace

EQUALITY, it means no discrimination between male and female, fair and black, upper or lower class, religion and creed, close associates and colleges etc. Equality plays a very important role in the quality of life and lives. There should be no discrimination among this and also there should be no indiscriminate with women. There should be any favouritism at workplace apart from all there should be no politics at all. Work culture should be healthy and good for all working and especially ladies. *Discrimination is the unfair treatment of someone for their gender, race, nationality, sexual orientation, religion, age or disability.*

No groupism harassment, sexual harassment, women outlook, body shaming, body figure, etc. "Doing right by women in the workplace does not mean treating them with just respect. It also means not isolating or ignoring them – and making access equal. Whether that means you take all your direct reports out to dinner or none of them, the key is to give men and women equal opportunities to succeed, to grow, to build confident, to understand etc.

For smooth functioning of working culture of any organization Equality must be maintained.



Equality or equity?

Gender equality also does not mean that males and females must always be treated the same. Given the existence of biological sex differences, it is reasonable for males and females to have different legal rights in some instances. For example, only females can ever require maternity leave specifically for pregnancy and birth.

In cases such as these, what is required is not equal treatment, but equitable treatment. Equity means recognizing that differences in ability mean that fairness often requires treating people differently so that they can achieve the same outcome. At times equity is necessary to achieve gender equality, but there are many instances where this is not the case.

Measures to improve Equality in workplace

Equality is a very crucial aspect when we speak about equality it means a lot irregardless with all favors and friendship. "Fair and just" that's all. to speak and act at the right place and time. at workplace it's very important to have it all on equal grounds and level the norm must be set *fair and just*.

The following points are

- Pay should be given as per their own knowledge or as per the companies norms if incase some special learning or knowledge then it can hike
- Disable people should be given training and motivated further to work and can be feel comfortable
- Harassment should be completely boycott since it's a very disturbance issue and at work place no female should be harassed with her personal issues, family background or her outlook or any other matter
- No harassment should be done related to caste creed religion custom belief values or upper or lower class.
- Equal hike should be provided with fair treatment and respect no one should be felt more superior or higher or lower or isolated in work related matters and environment
- Male or female when speaking about gender women should be given their right to speak to make decision on work related affairs and should also be respected for her views, point of views and other related matter.
- Workplace should be created healthy with good working facilities, amenities and pay or with incentive
- Work culture affects a lot to people as it's a only source of livelihoods therefore one must understand the need and must make it a best possible way for others to work.

CONCLUSION

I conclude that there should be equality in all caste, creed, custom, and religion, upper, lower and also between genders at workplace. there should be proper norms and framework of the work culture so that nobody should be feel isolated or inferior or superior. Fair treatment and respect should be practice. womens should be safe and one should value their dedication towards their work. It's not easy to handle home basic needs and growing family balancing with job. Which only women does. so respects their views and give them and all other equal treatment.

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201-20

A Study on Impulsive Buying Behaviour of In-store Retail Shoppers –An Evidence of Palghar Town

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Abstract:

Due to Covid 19 pandemic, there was disruption in day to day lives of people for significant period of time. This has impacted retail industry in a completely different way. As Retail sector is critical to supply day to day items, it was functional during pandemic. As the pandemic went on for long period of time, it has altered the behaviour of customers to great extent. In this study, the research intends to understand the changed business models of retail sector and also behavioural changes which would continue to impact retail industry. One specific phenomena that remains true to human behaviour is making impulsive decisions stemming out of number of intrinsic and extrinsic factors. The research aims to study the contributing factors and most inclined category.

Keywords: Marketing Mix, Packaging, Retail Sector, Impulsive Buying Behaviour

I. Introduction:

A. Retail Industry in India:

As the nation adents from society adents from Society 4.0 to 5.0, we witness innumerable and unbelievable changes across various sectors yet India's Retail industry is grossly unorganised. It is estimated that around 90% of overall retail sector falls in unorganised category. This creates scope for organised players in long term to dominate market and grow disproportionately for years to come. Indirect Tax reforms introduced in 2017 (Goods and Services Tax) will facilitate organised retail and limit scope for unorganised retail in India.

With such prospects, it is important for existing retail companies to draw a long-term plan to overcome challenges. Another observation is that, while retail industry is dominated by unorganised players, it increases the length of distribution chains leading to lesser margins at ends. On other hand, organised retail is successful in controlling inventories and reducing middlemen in distribution chains. This allows organized players to offer better discounts on daily basis



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IX. Limitations:

The study is limited to the rural town of Palghar district. The results are affected by several factors namely age, place and psychological factors. The research is affected by the researcher's bias. Apart from the existing dimensions, there are more aspects to be covered to for a more accurate result.

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HUMAN RESOURCE MANAGEMENT CHALLENGES OF POST COVID-19

Dr. Mohammed Khalil Ahmed*
Mehjabeen Javed Shaikh**

ABSTRACT

As the Coronavirus takes over the world, can HR leaders help businesses manage the crisis? Will the improvised methods of managing business paves the way for better integration of human and digital workforce? These are unprecedented times, trying times and uncharted territory for all of us. COVID-19 has taken the world by storm and brought forth a new norm as to how organizations manage the business. Organizations worldwide are tackling immediate issues of keeping employees safe, ensuring optimal utilization of staff, and maintaining the continuity of business operations. Irrespective of the case, companies worldwide are going out of their ways and doing their best to ensure seamless deliveries and consistently improve productivity even during these extraordinary circumstances. Let us examine the immediate impact and the long-term effects of how the pandemic will forever change the way companies manage their business and the crucial role of HR to help mitigate the issues in its aftermath. Before even COVID showed up, India's economy had already started to show signs of weakening and growth appeared uncertain. With the advent of COVID, this has become a reality with leading rating agencies pegging India's growth rate very low for the year 2020. This coupled with slowing down of investments would invariably have a long-term effect on the industry leading to the consolidation of businesses, lower earnings which may well drive layoffs and recruitment freeze. An important significance here is that we currently foresee demand-supply disruptions.

Keywords : Coronavirus, COVID-19, HR, Challenges

Introduction

The ongoing Coronavirus or COVID-19 pandemic swept the world in a matter of weeks, drastically changing the lives of millions. The United States declared a national State of Emergency on March 13th and citizens have been asked to shelter in place, restricting their outings to only the essentials.

In these difficult times, many businesses are struggling to keep their doors open and all must find ways to keep their employees safe, comfortable and productive. The days ahead will present some of the most important HR challenges of our time. Identifying and implementing effective employee policies and support may make or break businesses in the coming months of uncertainty. HR teams that rise to the occasion will be

integral in leading businesses through the storm.

The challenges managers face vary with their company's location, sector and size, but it is clear that many businesses will have to tighten their belts. Instead of laying off workers or slashing wages, companies are seeking alternate corporate strategies such as using technology to support work-from-home or reviewing costs to stretch the budget.

Companies have also been asked to offer more generous and flexible benefits packages.

HRM and COVID-19

Deemed to emerge into one of the most difficult global economic situations since the Second World War, the aftermath of the newly rampant and virulent strain of the Novel Coronavirus, (COVID-19) is soon going to

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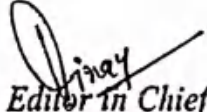
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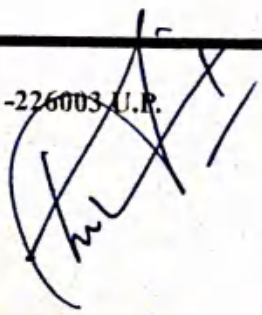
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भ्रम के। दोनों ने तय किया कि इन छुट्टियों में गाँव चलेंगे और विरासत में मिली गाँव के प्रति अपनी जिम्मेदारी निभायेंगे।

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सन्दर्भ ग्रन्थ

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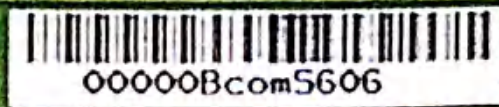
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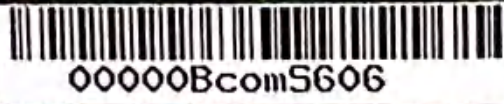
CONTENTS

Chapter No.	Title	Page No.
Module 1: Human Resource Management		
1.	Human Resource Management	14
2.	Human Resource Planning	23
Module 2: Human Resource Development		
3.	Human Resource Development	39
4.	Career Planning	46
Module 3: Human Relations		
5.	Human Relations	57
6.	Employees Morale	71
Module 4: Trends In Human Resource Management		
7.	HR in Changing Environment	83
8.	Trends in Human Resource Management	94
9.	Challenges in Human Resource Management	



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CONTENTS

COMMERCE AND FINANCE

- 1 A Study on Self Sufficiency of the Informal Sector in South Mumbai during Covid - 19
Fatema H. Fanuswala, Gajanan Wader 1-4
- 2 India's New CSR Legislation: A Step towards Compulsion rather than Philanthropy
with Special Reference to Education
Prettyrose Menezes 5-10
- 3 Developing a Relationship between Business Strategies and HRM Practices: An Empirical Study
Anjum Ara Ahmad, Mohammad Khalil Ahmad 11-17
- 4 Trends in Print Advertisement Industry in India in the Digital Era
Ashfaq Ahmad Khan, Kamran A. Arbi 18-22

ECONOMICS

- 5 New Paradigms for Combating Banking Challenges in India
Divya Nigam 23-25

LAW

- 6 Inter-State River Water Dispute in India with Special reference to Indus treaty Conflict
Fasihur Rahman, Khalid Khan 26-30
- 7 The Idea of Justice Regarding Human Trafficking: A Study with Special Reference to
Women and Children in India
Rahul, Roopendra Singh 31-37

SCIENCE AND TECHNOLOGY

- 8 A Cognitive Radio Approach for Carrier Vehicle Disruption on Road to
Avoid Shipment Delay & Protect Product Quality: An Industry 4.0 & 5G/6G ICT Concept
Sunil U. Nyati, S.R. Suralkar and Umesh S. Bhadade 38-43
- 9 Cayley Colour Digraph for automorphism group of the Bipartite graph K13 and Diamond graph
Ujjwala D. Kurkute, Veena Shinde-Deore 44-47

SOCIAL SCIENCES

- 10 Ecological Consciousness and Need for Participatory approach in Environmental Education
Mariyah Gour Ghorl 48-52
- 11 CSR Disclosure Practices of Select Indian MNCs: A Comparative Analysis on the basis
of the Companies Act, 2013
Priyanka Saha 53-58
- 12 Evolution of the concept of Corporate Social Responsibility with special reference to India
Sadarshana Saikia 59-65
- 13 Critique on Philosophical Poets
Sunil S. Kulkarni 66-69

STATISTICS

- 14 Ameliorated Ranked Set Sampling Estimators in Survey Sampling 70-72



Developing a Relationship between Business Strategies and HRM Practices: An Empirical Study

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Abstract

This article analyzes the relationship between business strategy and human resource management practices based on empirical studies conducted in the context of India. Research tools cover different variations of business strategies and different aspects of HRM practice. Based on a survey, we analyzed the relationship between business strategy and human resource management practices from two different directions. The first is to use factor analysis followed by regression analysis to establish strategic HRM relationships. The second includes the concept of strategic accessibility, which takes into account the perspective of organizations with similar business strategies and empirically demonstrates their parallel relationship with HRM practice. In this exercise, the concept of conformance is empirically demonstrated, as emphasized in the existing literature. The results show the pervasiveness of the relationship between business strategies and human resource management practices in specific situations.

Keywords: Business strategy, HRM, HRMP, BSQ, HRMQ

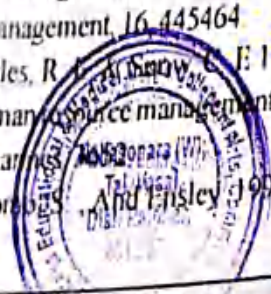
The field of human resource management (HRM) is in a state of turmoil today. Due to changes in HRM and functional changes reflected in existing literature, there was a corresponding shift from the theoretical nature of HR research to an interdisciplinary perspective with diverse organizational problems (Wright & McMahan, 1992, Ferris et al., 1999, Holbeche, 2012). In this regard, the dissemination of business strategies and related terms has been observed in the HRM literature, and traditional HRM has been largely replaced by strategic human resource management (Nkomo & Ensley, 1999, Mello, 2002). Strategic HRM has been widely studied in developed countries, but the relevant literature from the perspective of developing countries is poor and requires empirical research on the paradigm. With this in mind, the authors sought to analyze the relationship between business strategy and HRM practices based on empirical research in the context of India.

Review of Literature
Existing literature in the field of strategic HRM highlights

the issue of business strategy and proper integration of HRM (Baird & Mesoulam) 1988. According to Devanna et al (1981), Lengnick Hall & Lengnick Hall (1985), etc. Since then, many conceptual and empirical studies with divergent and convergent opinions have been conducted and models have been proposed. Many of these topics go beyond traditional HRM and are strategic, cross-functional, comprehensive, and important for associating HRM with a wider range of organizational issues such as organizational characteristics, business strategy, and competitive strategy and focuses on issues that lead to integrity issues (Miles & Snow, 1984, Ferris et al., 1985). Some researchers suggest that HRM practices must be complementary to support an organization's business strategy (Wright et al. 1994, Bowen & Ostroff, 2004). To support this, experts believe that different types of HRM practices are associated with different business strategies, primarily in terms of contingencies (Colber, 2004, Schuler & Jackson, 2005). One of the most influential writers in this field is Schuler. He and his co-authors have addressed



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POST COVID -19 CHALLENGES ON INDIAN EDUCATION

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Abstract:-

India's education during Covid-19 pandemic has been standing still and will continue to be in a state of confusion until this pandemic stands as a major threat to human lives. During this state of confusion and chaos, it's not only the classroom teachings that will be affected but numerous factors like Organizational routines, Employment rates/Placement rates at various educational institution and other factors are bound to be affected during this pandemic. At present 2 Golden A's of education namely Availability and Accessibility are being disrupted. Nearly, all the Indian educational institutions are going to experience the negative impact of Covid-19 and few revolutionary policies will be required to stabilize this system and the country at large. Likely role of this paper is to bring the impacts and problems to forefront and try providing solutions to those problems which can potentially prove useful for future research and study.

Key-words :- Education, Accessibility, Availability

1.Introduction:-

In December 2019, a viral outbreak of pneumonia of unknown origin occurred in Wuhan, China. On 9 January 2020, the World Health Organization (WHO) officially announced the discovery of a novel coronavirus: SARS-Cov2. This new virus is the pathogen responsible for

this infectious respiratory disease called COVID-19 (Coronavirus Disease). COVID-19 spread quickly around the world and was declared a pandemic by the WHO on 11th March 2020. According to the WHO, on 1st April 2020 (at the time this Survey was conducted), there were 783 360 confirmed cases of COVID-19 in 205 countries or territories around the world, having caused the death of 37 203 people. One month later, on 7th May, there were 3 634 172 confirmed cases of COVID-19 in almost all countries and territories of the world, having caused the death of 251 446 people. In a couple of months, while the virus was spreading around the world, China managed, thanks to radical distancing and confinement measures, to reduce the cases of local transmission to zero. The success of social distancing and confinement measures adopted by China and strongly recommended by the WHO, encouraged many other countries to take the same measures. As of 1st April 2020, already more than 3.4 billion people, representing 43% of the world population, were in lockdown in more than 80 countries and territories around the world. The lockdown and social distancing measures immediately had an enormous impact on higher education.

The lockdown has compelled many educational institutions to cancel their classes, examinations, internships etc. and to choose the



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CORPORATE SOCIAL RESPONSIBILITY — ITS IMPACT ON WOMEN EMPOWERMENT

By Mrs. Sujata R. Yadav

And

Dr. Mohammad Khalil Ahmad

Abstract :

The present research paper focuses on impact of CSR on women empowerment in our Indian society. CSR is a thoughtful, planful and practical way or strategy to give back to society. Some mandatory expenditure of amount on CSR activities has been incurred on societal activities such as education, medicines, gender equality empowerment of marginalised community, poverty, the women, the children etc. CSR is also the part of business strategy to increase business. The CSR elaborates and explains the affair or activity of the business which is obliged to community or society. It expands beyond its compulsion towards its members of shareholders and owners to return back to the society is the principle behind the CSR. Whatever has been taken from society or different members of society during profit earning or maximisation and making health during its process of maximising profit, it needs or take the form of community relationship, volunteers assistance programmes, health care initiatives, special trainings on different required programmes, social commitment, scholarship, presentation of cultural heritage, environment and so on.

CSR leads towards reducing the women's poverty and women's issues. It (CSR) is important to lead women from weaker to stronger, one in various fields. Since so many years CSR has significantly been contributing a lot for the empowerment of the society. Number of various Schemes have been launched and implemented for the welfare and empowerment of women community. CSR deals with various women's issues. Companies to have remedial measures and solutions. TATA group, Reproductive health projects, Indian Oil,

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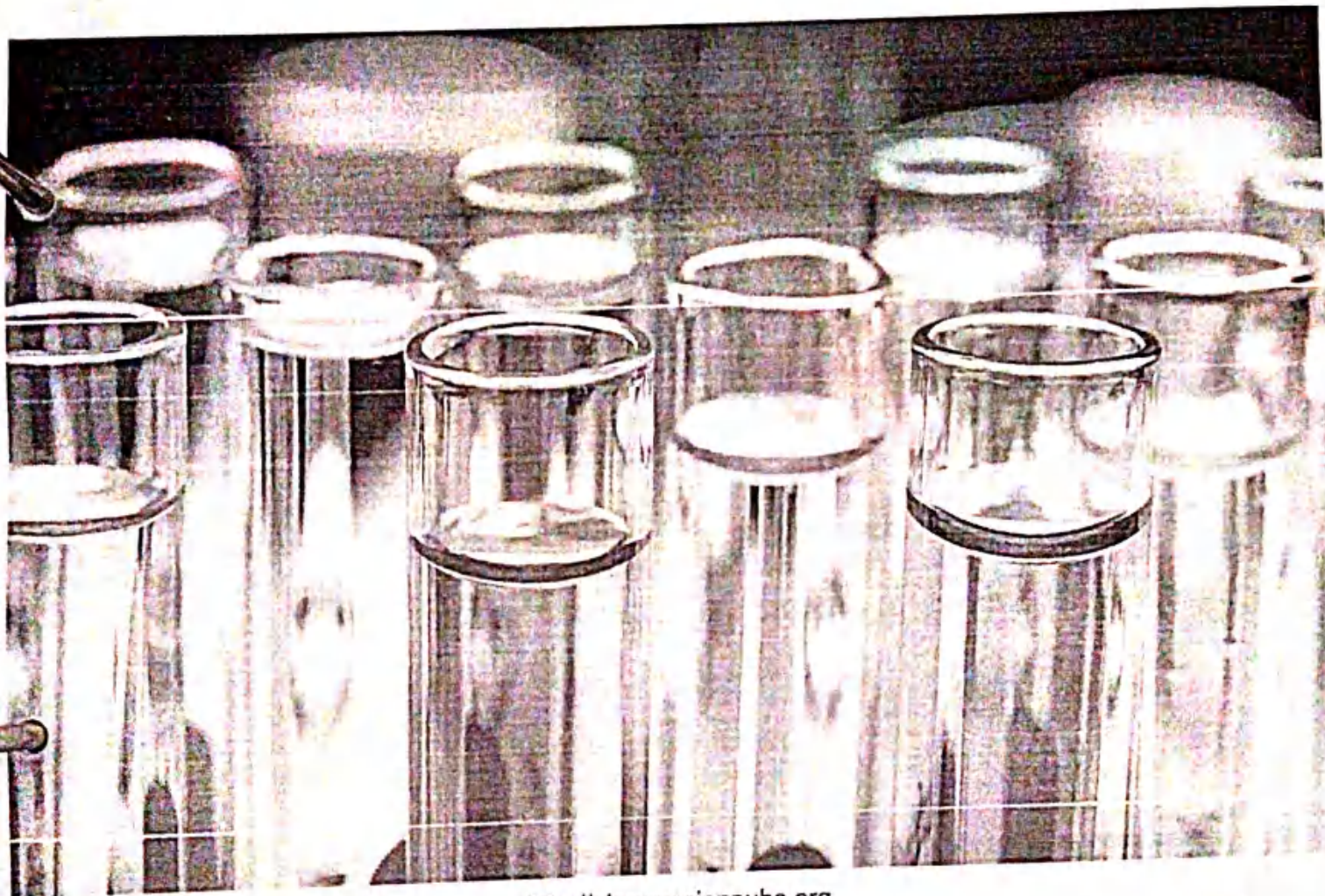
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Is Online Drug Store Delivery the Need of the Hour?: A Study	909 - 913
<i>Cedric Thomas Silveira and Nigel Barreto</i>	
Exploring the Impact of Factors on Consumer Functionalities with Regards to Online Shopping - An Empirical Analysis	914 - 918
<i>V.R. Ragavan and B. Revathy</i>	
Analysing the Struggles of Women Entrepreneurs Post Covid -19	919 - 921
<i>Pannipuzha Sneha Sunny</i>	
Venture Capital and Digitalisation Shaping the Financial Ecosystem Post Covid -19	922 - 927
<i>Ritu Tripathi and Sanjeev Chaturvedi</i>	
A Study of Back Propagation Neural Network Technique in Face Recognition	928 - 931
<i>Prakash Tukaram Raut and Girish S. Katkar</i>	
A Study on Impact of Demonetization on Small Scale Industries V/S Small Businesses	932 - 935
<i>Mohammed Sadiq Hasan, Mohammad Khalil Ahmad and Anjum Ara Ahmad</i>	
Impact of Consumer Behavior on Organizational Sales and Growth: Case Study of Tata Motors	936 - 940
<i>Rumpa Sanpui</i>	
A Study on Consumer Perception towards Green Marketing and Eco Friendly Fast Moving Consumer Goods in Mumbai	941 - 945
<i>Deepa Shivaji Jamindar</i>	
Assessing the Impact of Social Media Marketing on Academic Choices and Decision-Making in Students	946 - 951
<i>Rupal Shroff</i>	
Awareness and Opinions about Health Care Insurance among Youngsters in Mumbai City	952 - 959
<i>Shaji K. Joseph and Soumya Nichani</i>	
Educational Inequality and Income Inequality (Gini Coefficient): A Quantitative Approach	960 - 970
<i>Dilip Mehta</i>	
<i>Simran Hussain</i>	
A Study on Impact of Social Media Advertising on Choice of Courses in Colleges Offering Undergraduate Courses with Reference to Mumbai (Western Zone)	971 - 974
<i>Mohammed Hasim Khan and Sushil Pande</i>	
Risk Assessment and Elemental Screening of Elemental Impurities in Montelukast Sodium by Inductively Coupled Plasma Mass Spectrometry (ICP-MS)	975 - 984
<i>Vaishali, Anurag K. and Sudhanshu Ranjan Swain</i>	



A Study on Impact of Demonetization on Small Scale Industries V/S Small Businesses

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ABSTRACT

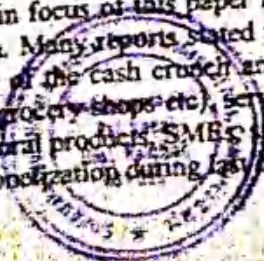
This paper aims to understand the impact of demonetization on the small scale industries/ businesses. A descriptive study was done by conducting a survey and collecting the responses from 20 respondents consisting of both male and female. Demonetization means removing or stopping the currency from the circulation with the legal framework of the country. On November 8, 2016, Honourable Prime Minister Narendra Modi in a surprise announcement said the existing higher denomination currency (Rs 500 and Rs 1000) would cease to be legal tenders. The decision to demonetize Rs 500 and Rs 1000 currency notes had a huge impact on the small industries / small businesses in Mumbai. No doubt that Demonetization is a great move for a better future on India and its economy. It definitely is influencing many shoppers to start using plastic money in the long term. The impact of Demonetization was also on consumers, facing sudden cash shortage, long queues accumulating in front of Banks and ATMs. This paper also shows how much problems has been faced by shopkeepers, how their business got effected.

Keywords: Demonetization, small industries, small businesses, plastic money, economic system

1. INTRODUCTION

The currency was demonetized first time in 1946 and second time in 1978. On November 2016, the currency is demonetized third time by the present Modi government. This is the big step taken by the government of India for the betterment of the economy and country. Demonetization is done when a country wants to change its currency so that, the country become cashless economy, curb terrorism, push people to pay taxes for the unaccounted pile of cash. The Reserve Bank of India on August 30, 2017 released its report on demonetization. In the report, it is said 99% of the banned notes came back into the banking system, which trashes all claims of Narendra Modi that the move will flush out the black money and counterfeit currency. To demonetize Rs 500 and Rs 1000 currency notes was the decision that had a huge impact on the small industries/small businesses in Mumbai. Most small business placed a notice at their entrances, declaring their compliance with the government's order and requesting customers to tender notes of Rs 100 denomination or use E-wallets, credit and debit cards for any purchase. This led to fall in sales. In the short to medium-term, large denomination purchases will likely be made via electronic purchases rather than through brick and mortar outlets due to this there were adverse affects in small businesses. Around 75% of purchases are now planned, so retailers view impulse buying as an important component of their business. Impulse buying behaviour is a sudden, compelling, hedonically complex buying behaviour in which the rapidity of an impulse decision process precludes thoughtful and deliberate consideration of alternative information and choices. Several researchers have reported that consumers do not view impulse purchasing as wrong; rather, consumers retrospectively convey a favourable evaluation of their behaviour. Other researchers have treated impulse buying as an individual difference variable with the expectation that it is likely to influence decision making across situations. Impulse buying behaviour is a reasonable unplanned behaviour when it is related to objective evaluation and emotional preferences in shopping. Impulse buying is a concept which has evolved from the simple definition of 'Unplanned buying' to more complex definitions. If each impulse buying is unplanned, each unplanned buying is not an impulse buying. Impulse buying is related to positive (hedonism, reward, etc.) and negative (bad mood, stress) emotions. Impulse buying is also linked to a deficit of self-control, and low self-esteem, can contradict long-term goals (e.g., saving money) and engender satisfaction, but also involves regrets or guilt.

The main focus of this paper is on small scale businessmen and how they have been affected because of this decision. Many reports stated that the small scale businessmen have immensely affected after demonetization because of the cash crunch and lack of infrastructure like digital payment system etc. Small traders in retail sector (grocery shops etc.), service sector (restaurants, nursing homes etc.), gems and jewellery, small traders in agricultural products, SMEs, small dealers, professionals like doctors, lawyers etc, have highly affected because of demonetization during last one year.



a positive impact on the economy. The government is taking all the necessary steps and actions to meet the currency demand and soon the trial and tribulations of the people will be over with the smooth flow of the new currency. The decision of demonetization affected the Indian economy to a larger extent but demonetization was the only way to curb block money and fake currency notes is not the only and ultimate solution to solve the economy problems.

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CORPORATE SOCIAL RESPONSIBILITY: A TOOL FOR SUSTAINABLE DEVELOPMENT

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ABSTRACT

Corporate Social Responsibility (CSR) is an effective and indispensable tool for the sustainable development in India. Corporate Social Responsibility is a mandatory provision given in the Indian Companies Act, 2013. Corporate Social Responsibility can play important role in framing and implementing Environmental, Economic, Social and Socio-cultural policy by the Government. Under the present study researcher has tried to explain how CSR is an effective tool for sustainable development. Since we know that CSR provisions are mandatory to the companies/corporates and organizations who are eligible as per the Indian Companies Act, 2013. Under the present study researcher has made extensive study on the contributions made by the companies/corporates on the CSR in different sectors which are allowed by the Indian Companies Act, 2013. Researcher has considered top 5 (five) companies/corporates as a sample for the study. After extensive study and analysis of the contributions of sampled corporates, conclusions have been drawn and presented in the study. It is found that the sampled companies have contributed significantly for the sustainable development by contributing for environment, society and many other sectors which are responsible for sustainable development. Under the study researcher has done descriptive and analytical study of the sampled companies/corporates to accomplish the objectives of the study. This study will be helpful to social strategist to have strong, effective and workable policy for the sustainable development.

Keywords: Corporate Social Responsibility, Sustainable Development, Social Policy

1. INTRODUCTION:

Sustainable Development Goals are expected to be achieved by all the countries. India is trying their best to achieve in the accomplishment of SDG's. India frame its social policy to achieve SDG's. Under Indian Companies Act, 2013 Corporate Social Responsibility (CSR) has made mandatory provisions for selected companies. Under the provisions of companies Act, sectors are given in which eligible companies have to contribute for CSR activities. Sectors covered under the CSR provisions are social, environment, health, education, energy, pollution control, women empowerment, social equality, social discrimination etc. With the help of CSR contribution country can achieve SDG's in limited time frame. Therefore, SDG act as tool for sustainable development. In the present study researcher has tried to explain the statement "CSR IS A TOOL FOR SUSTAINABLE DEVELOPMENT". In order to prove the given statement researcher has taken sample of top 5 companies and their contribution in specific CSR sector on the basis of amount of expenditure. Researcher has tried to explain by the data related to amount of spending by corporates during the year 2014-15 to the year 2019-20. CSR can be act as a tool for sustainable development only if concern government has write policy to implement CSR on corporates. In India to implement CSR on corporates Government of India has made mandatory provision under the Indian Companies Act 2013. Under the CSR provision in Companies Act 2013 detailed provision about eligibility of the corporates amount of CSR to be contributed and the area or sectors in which corporates can go for making CSR expenditure has been given. Under the present study research has seen and find out that contribution to CSR activities is increasing year by year which shows that we are moving towards sustainable development achievement.

2. REVIEW OF LITERATURE:

Hortensia Gorski, Mircea Fuciu, Natalia Croitor, under this research paper researcher has identified how CSR spending are organized and planned in study area. In order to collect data questionnaire has been used and collected data are analyzed through SPSS. Studies shown that CSR programme are not understood clearly by the organizations where it is implemented. Daniela Ebner, under the study Clusters have been acknowledged which expect to clarify whether CSR associates with the social dimension of Sustainable development and the model of the triple-bottom-line; whether Corporate Social Responsibility signifies Sustainable Development on a corporate level; whether SD and CSR are used synonymously; or whether articles exist which emphasize especially on the social aspect of Sustainable Development but do not use terms such as CSR. An outline is obtainable in which the association between SD and CSR is defined to ease further research in SD and CSR. additionally, to augment the development of new methodologies and instruments in the direction of the execution of SD & CSR strategies into companies. Sonia Riyat, the study focuses on the significance of CSR for sustainable development. Sustainability Development has come to be the most important



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73

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increasing year by year. The total amount of spending on CSR activities from the year 2014-15 to the year 2019-20 has been increased which shows that there is no investment on CSR activities due to which the area under CSR activities like rural development education social inequality reduction in pollution social discrimination and many other needy area gets enough funds by which problems get solved. It is found that after detailed analysis that there are many corporates who are more interested to have more CSR spending because they feel that they are also having some social obligation apart from their business obligation. Since many corporates are coming under the purview of CSR provision of Indian Companies Act 2013 and due to strict control over these provisions of CSR Indian government is finding their policy as a successful policy for sustainable development of the country. Following are the gist of findings from the detailed analysis of the data covered under the study

5.2. Conclusions:

It is concluded from the study that Corporate Social Responsibility is an indispensable tool for sustainable development. CSR helps economy in achieving SDG's and make the life easy and comfortable of the people of the country. It is also concluded that corporates are also trying to contribute more amount of money in social sector of the economy by way of CSR provisions.

5.3. Recommendations:

From the study it is recommended that government and concerned authority has to consider CSR provisions while framing any kind of social policy for the development of country. Framing of workable strategies and effective implementation of strategies require proper attention by the strategist/government.

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A STUDY ON INFLUENCE OF DEMOGRAPHIC FACTORS ON CONSUMER'S PREFERENCE FOR COSMETIC PRODUCTS WITH REFERENCE TO RURAL AREAS OF THANE REGION.

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Abstract: In present scenario, marketers are interested to know more about consumers' preferences in order to increase their sales volume and market share. Demographic factors play an important role in consumers' attitude, preference, and choice of products. The cosmetic companies need to understand the consumer attitude on cosmetics buying behaviour which brings success of the company. This research attempts to study the impact of demographic profile of customers on their product preferences of cosmetic products with reference to rural areas of Thane region. The purpose of this paper is to investigate the various factors that have impact on customers' product preferences. In this paper, the researcher distributed 120 questionnaires. However, 100 questionnaires were completely filled and effective to use. Respondents were selected by convenient sampling method. The study reveals different factors that have significant influence by demographic profile of customers.

Keywords: Cosmetics, Cosmetic market, Product Preferences, Demographic Profile, Rural Area

I. INTRODUCTION

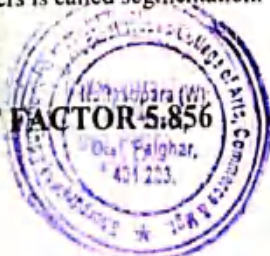
Understanding buying behavior of consumers is the key to the success of any business organization. Therefore organizations are spending heavily on marketing research to identify the pattern of buying behaviour and the process of purchase decisions to come out with the suitable marketing strategies. However spending on research and development is limited in India as compare to foreign countries, especially among domestic players.

To develop a good marketing strategy it is essential to know the needs and demand of the consumers. These needs and demands are influenced by various factors for example: age, income occupation, influence of peer group and so on. A marketer needs to develop marketing strategies according to these needs and demands. The process of identifying the needs of different group of buyers is called segmentation.

This research focuses on marketing of cosmetics products in rural areas. The Indian cosmetics industry has witnessed growth during the past few years and has emerged as one of the industries holding immense future growth potential. The overall Beauty Business in India is growing rapidly with the cosmetics market growing at 15-20% annually. The retail beauty and cosmetics market in India currently estimated at USD 950 million is pegged at USD 2.68 billion by the year 2020. The entry of foreign players in the Indian cosmetics market post liberalization and changing perception of Indian consumers, both rural and urban is the main reason for growth in this segment.

The influence of media, celebrity and western exposure has created a desire among the rural folks to look good, which is backed by purchasing power. It could be observed that the Indian cosmetic industry is undergoing active phase in terms of product development and marketing of cosmetics. Marketers

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Cyber Securities in Bank

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Abstract

Cybersecurity is the practice of protecting electronic systems like computers etc. and data from malicious attacks. It is also called Information technology security or electronic information security. Cybersecurity means the body of technologies and practices designed to protect networks, devices etc. from attack, damage from any unauthorized access. Cybersecurity encompasses a broad range of practices, tools and concepts related closely to those of information and operational technology (OT) security. Cybersecurity is distinctive in its inclusion of the offensive use of information technology to attack adversaries.

Keywords: CyberSecurity, Information and Operational Security, cyber Crime, Digital banking.

Introduction

The primary purpose of Cybersecurity in digital banking is to protect the customer's assets. As people go cashless, more and more activities or transactions are done online. People use their digital money like credit cards and debit cards for transactions which require to be protected under Cybersecurity. Cybercrimes in digital banking not only affects the customer, but it also affects the banks while they attempt to recover the data. The banks may require spending a considerable amount of money to recover the data or information.

A strong Cybersecurity is a must for banks as data breaches may make it tough to trust financial institutions. It may cause severe problems for banks. Cybersecurity in digital

banking ensures that your sensitive data is safe and secure, which if revealed, could cause a lot of problems like fraud. One's data can be easily breached if it is not protected under Cybersecurity. It may cause substantial financial loss to a person and mental stress in a case where cybercrime occurs.

Objective

The objective of this research is to understand the need for cybersecurity in DigitalBanking. Threats and Challenges born by banks in digital transactions along with its possible solutions. The impact of India's cybercrime on banks and lastly the policies that should be implemented to achieve stability and security in online transactions. Finally, this study provides potential future related study needs.

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clear line of authority, so that all existing resources can be optimally utilized. Unfortunately, such a framework does not exist. There are multiple Government agencies in India which deal with various aspects of cybersecurity. Each of our defense services have their own cyber experts and even State Police have their cyber investigators. There is an urgent need to synergize the effort of experts, working under separate Government ministries and departments towards a common goal. The Government could put together an organization like a National Cyber Command.

3. Data Protection – Data is a national resource, and the maximum amount of data is exchanged using cyberspace. Most nations whose Governments and citizens rely on cyberspace for various routine functions have a data protection law. The European Union has GDPR, and the USA has the California Consumer Privacy Act. The Data Protection Bill was tabled in the Indian Parliament in 2019 and despite many Indians losing data on multiple occasions (well highlighted in the media), there has been no urgency to pass the bill.

Conclusion

Cybersecurity in digital banking is something that cannot be compromised with. With the growth in the digitalization in the banking industry, it has become more prone to attacks from cybercriminals. Therefore there needs to be a foolproof Cybersecurity that doesn't compromise with the safety of customer's and financial institution's data and money. Cybersecurity is a global problem that has to be addressed globally by all governments jointly. No government can fight cybercrime or secure its cyberspace in isolation. Cybersecurity is not a technology problem that can be 'solved'; it is a risk to be managed by a combination of defensive technology, clear analysis and information conflict, and traditional diplomacy. Cyber Attacks

constitute an instrument of national policy at the nexus of technology, policy, law, ethics, and national security. Such attacks should spur debate and discussion, without any secrecy, both inside and outside governments at national and international levels. Cyber Attacks are defined as "deliberate actions to alter, disrupt, deceive, degrade, or destroy computer systems or networks or the information and/or programs resident in or transiting these systems or networks." Cyber exploitation or cyber espionage, on the other hand, refers to the penetration of adversary computers and networks to obtain information for intelligence purposes; this is espionage, not a destructive activity. Cyber Attack weapons are easy to use and they can generate outcomes that range from the simple defacing of a web site to the stealing of data and intellectual property, espionage on target systems and even disruption of critical services. Likewise, cyber Attack as a mode of conflict raises many operational issues.

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A Study of the Effectiveness of M-Commerce in Mumbai and Palghar District of Maharashtra

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Abstract

The potential influence of the internet on the tourism and hospitality industry has attracted considerable interest in academia and industry alike. However, most of the research that has been conducted has been from the customers' and not from the service provider's perspective. There is limited research on the methods implemented by hotels for measuring the growth of social media on their respective goals and the different perspectives, namely financial or other, taken into consideration when doing so. The current research investigates how hotels and tourism industries measure growth with the help of and m-commerce on their business goals.

Keywords: M-commerce, hospitality, customers, infrastructure, technological challenges.

Introduction

The Technological face of India is changing rapidly. Things have become faster and easier to access. Everything is available on the internet platform. Whatever we used to do on manual and physical platforms is just replaced with online platforms and one of the most contributing factors is M-commerce. All the activities related to commerce means sale and purchase of goods and services which we used to do physically that we do by just a click at our own respective places. Commerce is buying and selling of goods and services against money. When we prefix word mobile with commerce and make it mobile commerce things remain the same of buying and selling but instead of manual transactions commercial activities are performed on wireless internet.

Infrastructure of M-commerce

M Commerce Infrastructure integrates with various front

end applications like e-purse, Bill Payment, Prepaid Top up Vouchers, Vending Machine operation, e Governance and many more third party applications being offered by various organizations / aggregators / financial institutes and telcos. The retail market is ready for implementation of such solutions. M-Commerce Platform carries transactions which are initiated by POS Terminals, Mobile Phones, GSM / CDMA enabled applications, to backend systems and vice-versa. In the past technology had a major impact in helping banks service their customers with the introduction of Internet banking. Internet Banking helped anytime and anywhere access to their banks. Customers could check their account details, get their bank statements, perform transactions like transferring money to other accounts and pay their bills, make other payments in the comfort of their homes and offices.

Research objectives

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M-commerce provides me prompt and efficient services

100 respondents



- Strongly Disagree
- Disagree
- Somewhat agree
- Agree
- Strongly Agree

Conclusion

This research will identify the growth of the hospitality and tourism industry and help the hoteliers and industrialists to develop mobile commerce strategies. Nowadays it is found that consumers as well as old traditional hotel and tourism industrialists are also inclining towards mobile commerce. Most of the businesses intend to take the advantage of the new business possibilities offered by wireless technologies. This research will give them a perfect picture regarding the implementation of M-commerce. This study will also highlight customers' point of view regarding M-commerce.

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Climate Change

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Abstract

Climate change is the subject of how weather patterns change over decades or longer. Climate change takes place due to natural and human influences. Since the Industrial Revolution (i.e., 1750), humans have contributed to climate change through the emissions of GHGs and aerosols, and through changes in land use, resulting in a rise in global temperatures. Increases in global temperatures may have different impacts, such as an increase in storms, floods, droughts, and sea levels, and the decline of ice sheets, sea ice, and glaciers. Global climate change has already had observable effects on the environment. Glaciers have shrunk, ice on rivers and lakes is breaking up earlier, plant and animal ranges have shifted, and trees are flowering sooner. Effects that scientists had predicted in the past would result from global climate change are now occurring: loss of sea ice, accelerated sea level rise and longer, more intense heat waves.

Keywords: Climate Change, Green house, Global Warming

Introduction

Climate change is a long-term change in the average weather patterns that have come to define Earth's local, regional and global climates. These changes have a broad range of observed effects that are synonymous with the term.

Our atmosphere is getting hotter, more turbulent, and more unpredictable because of the "boiling and churning" effect caused by the heat-trapping greenhouse gasses within the upper layers of our atmosphere. With each increase of carbon, methane, or other greenhouse gas levels in the atmosphere, our local weather and global climate is further

agitated, heated, and "boiled."

Weather describes the conditions outside right now in a specific place. For example, if you see that it's raining outside right now, that's a way to describe today's weather. Rain, snow, wind, hurricanes, tornadoes — these are all weather events.

Climate, on the other hand, is more than just one or two rainy days. Climate describes the weather conditions that are expected in a region at a particular time of year.

Is it usually rainy or usually dry? Is it typically hot or typically cold? A region's climate is determined by observing its weather over a period of many



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decrease, shellfish have difficulty reproducing, and much of the oceans' food cycle becomes disrupted.

Solutions for Climate Change

While the effects of climate change can seem bleak, there is still hope. By taking immediate action to curb climate change, we may never see the worst consequences. Likewise, as the world adopts cleaner, more sustainable energy solutions, there may be millions of new jobs created and billions of dollars of economic benefits. Below are some practical ways you can battle climate change, including: Purchase Renewable Energy Certificate for your home power needs, Make your home energy efficient, Buy carbon offsets, Adopt a plant-based diet, Reduce food waste, Recycle, Stop using fossil fuels, Stop deforestation.

Climate change feedback

Climate change feedback Climate sensitivity. Sea ice reflects 50% to 70% of incoming solar radiation while the dark ocean surface only reflects 6%, so melting sea ice is a self-reinforcing feedback. The response of the climate system to an initial forcing is modified by feedbacks: increased by self-reinforcing feedbacks and reduced by balancing feedbacks. The main reinforcing feedbacks are the water-vapor feedback, the -icealbedo feedback, and probably the net effect of clouds [98]. The primary balancing feedback to global temperature change is radiative cooling to space as infrared radiation in response to rising surface temperature. Uncertainty over feedbacks is the major reason why different climate models project different magnitudes of warming for a given amount of emissions. As air gets warmer, it can hold more moisture. After an initial warming due to emissions of greenhouse gasses, the atmosphere will hold more water. As water vapor is a potent greenhouse gas, this further heats the atmosphere. If cloud cover increases, more sunlight will be reflected back into space, cooling the planet. If clouds become more high and thin, they act as an insulator, reflecting heat from below back downwards and warming the planet. Overall, the net cloud feedback over the industrial era has probably exacerbated temperature rise. The reduction of snow cover and sea ice in the Arctic reduces the albedo of the Earth's surface. More of the Sun's energy is now absorbed in these regions, contributing to Arctic amplification, which has caused Arctic temperatures to increase at more than twice the rate of the rest of the world. Arctic amplification is also melting permafrost, which releases methane and CO2 into the atmosphere.

Around half of human-caused CO2 emissions have been absorbed by land plants and by the oceans. On land, elevated CO2 and an extended growing season have stimulated plant growth. Climate change also increases droughts and heat waves that inhibit plant growth, which makes it uncertain that this carbon sink will persist in the future. Soils contain large quantities of carbon and may release some when they heat up. As more CO2 and heat are absorbed by the ocean, it acidifies, its circulation changes and phytoplankton takes up less carbon, decreasing the rate at which the ocean absorbs atmospheric carbon. Climate change can also increase methane emissions from wetlands, marine and freshwater systems, and permafrost.

Conclusion

Effects of climate change include higher temperatures, increases in precipitation patterns, rising sea levels, weather-related natural disasters, increased drought and decreased food security. The annual global temperature, or Earth's average surface temperature, has increased 1.4 degrees Fahrenheit (0.8 degrees Celsius) since the 1880s. Two-thirds of that increase has occurred since 1975. Over 36 million kilotons of CO2 were emitted in 2014. Emissions in 2018 are projected to increase by 2.7 percent compared to a 1.6 percent rise in 2017 — emission rates had not increased in three years. China and the United States each produce about a third of the world's carbon emissions. As of 2018, oil use continues to rise globally, as it has for five consecutive years. The 1997 Kyoto Protocol was an international agreement intended to hold to the gas emissions, but many nations failed to hold to the protocol's standards. In 2018, the Paris Agreement was signed by over 200 nations with the purpose of preventing global temperatures from reaching a 3.6 degree Fahrenheit increase (2.0 degrees Celsius), and reducing greenhouse gas emissions to a rate where they can be naturally absorbed by the environment — all between 2050 and 2100. Under the Paris Agreement, developed nations agreed to subsidize the efforts of developing nations to meet the standards of the agreement and begin using more renewable energy sources. Progress will be reviewed every five years. 78

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E-CRM in Business

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Abstract

E-CRM, I don't need to describe the word E-CRM actually means. In today's world E-CRM is a common aspect for any business development for a long term gain. The word E-CRM indicates electronic customer relationship management which means handling the customer care via electronic mode of medium. Customer relationship management is a life of any upcoming business. A long term relation with a client or a customer can enhance better value for your business development and long term growth for decades. Electronic customer relationship management plays an essential role in today's world where every think is digital and on online mode starting from groceries to shopping and from shopping to online services and from online services to solving their quires and problems via electronic medium of mode or channel. In today's world without e-crm one cannot full field the demand of the market and customer needs on a large scale. To keep business furnishing and running in the external market environment the maintenance of the E-CRM and understanding the concept of business environment is very important.

Keywords: CRM, E-CRM, Customer, Benefits, Business.

Introduction

The Internet has changed many aspects of our living today including the way we communicate which has profound impact on our society. This will continue to persuade the business to sell their product in the market but also how to engage the client or customer for a longer term and years to come. E-CRM enhances the value of the customer and their behaviour. The main objective of the e-CRM is to develop loyalty and repeat buying e-crm is a tool that builds good rapport with the customer. It is a strategic approach for the customer needs. Development and it also enhance value for the business and also improves shareholder value. It is a

system that focuses on identifying the loopholes of the business as well as the customer and rebuilds a good image in the market for better opportunities and successful creation of the customer loyalty and honesty in business environment both internally and externally. It aims to sustain the interest of the customer for a longer period of time. It takes utmost care for profitable relation in the corporate it provides efficient and convenient way to analysis their client while providing efficient and quality service. The purpose of e-crm is to retention the customer by serving them in an easiest way. E-CRM creates potential and former customer. It is a well-structured and automated

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above content it has been clearly stated that E-CRM is essential part of the corporate and it is also a very well plan structured plan. It can handle various activities of the business with formed alignment.

The following are the benefits of E-CRM

1. Easy to assess
2. Improve in maintaining system
3. Record maintenance
4. Operates 24*7 via online
5. Customer privacy and security maintain
6. Built customer relation
7. Systematic Approach
8. Time Saving
9. Create healthy bound with Customer
10. Inbuilt software with self-auto generate system tool
11. Retains the customer
12. Sustainable Growth
13. Works on Internet connection and Excels
14. Better customer service;



15. Easy check out processes.
16. customer information and history
17. create efficient work processes

6) Automation

1. Telemarketing
2. Telesales
3. Direct mail
4. Generate quick problems and quires
5. Lead tracking and response
6. Opportunity management
7. Quotes and order configuration
8. Delivering of messages

The following Diagram shows the Functioning of the E-CRM in each part of the Organization.

Conclusion

With the above Explanation it is concluded that the E-CRM in business plays a very important role. It monitors the exact and fair view of the business and its customer to retain them for a longer period of time and to also build a loyal customer associated with their organisation

E-CRM is an active tool for the entire problem related to customer sustainable and growth of the business. In today's world were Technology is at its peak E-CRM plays a major role not only in the Marketing Business but also in the businesses.

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Impact of Online Education on Students

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Abstract

No one imagined that Covid-19 would turn our world upside down and would bring major changes to our lifestyle. The virus has spread everywhere like a wild forest fire due to which numerous changes were accepted by people all over the world, and it took some time for everyone to adapt to the new normal. Online learning is rapidly becoming one of the most effective ways to impart education. The impact of the virus was so strong that online education became a seemingly ubiquitous part of our growing world, which resulted in the closure of schools and no further physical interaction of teachers with students. Fortunately, soon enough most of the schools and educational institutions moved to online mode to resume their studies. As a result, education has changed dramatically, with the distinctive rise of e-learning, whereby teaching is undertaken remotely on digital platforms instead of physical classrooms.

Keywords: Online classes, Covid-19.

Introduction: Online classes and technology have emerged as a superhero during the lockdown days. We have all been under house arrest but are still connected with the world of education. Due to the lockdown, students have not been able to stay connected with the outer world and the lack of exposure is evident. The only reprieve for the students' mental well-being has been the transition to online classes. Teachers made sure that the learning for students was not compromised, so they took a great leap forward to find solutions and create new learning environments for their students to ensure that learning never stops. With little time to prepare, curriculums were modified, new lesson

plans were created, activities were planned, all so that their students remain actively involved through online learning. Technology has been an integral part of our life. The Internet, smart phones, and television are indispensable parts of most of our lives. Hence it is difficult to avoid its interference in our daily activities. The impact of technology isn't limited to entertainment. The education sector is widely affected by it too.

Online education is the place where education and technology come together. It is the electronic mode of teaching and learning which enables the student from anywhere. The form of online education varies from



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developing a habit of discipline.
Final Thought

Online education offers both benefits and disadvantages, as with most other things in life. Although this trend is obvious to see, it will likely last long. Online education is the future of the education system as it brings many possibilities and opportunities to the education system. For students, online classes have become an imminent trend in the education sector around the globe. Digital learning has provided easy access to the files and folders that can now be organized and saved without any physical damage. With one click, students can access their notes and assignments without the fear of misplacing or spoiling them. With advanced technology, this mode of learning has not only been simpler but fun and engaging as well. Technology-enabled learning is beneficial and has proven to be more engaging as it helps in making those subjects interactive and fun which are traditionally considered dull by students. It became very convenient for the students to attend classes from anywhere in the world as both classes and learning content was easily accessible at home. Integration of the learning platforms with new-age interactive applications has made online classes more convenient for both students and teachers as more students are able to express their views at the same time using certain online applications. Students have been more particular with their online submissions; they are notified on a regular

basis and it is an effortless task for the teachers to track down the students who have failed to submit their assignments on time.

Conclusion

I believe that learning never stopped, in fact, it evolved itself not just to survive but to thrive and technology has proven to be the most important enabler of the same which in itself is an invention that is an outcome of learning. Technology has helped in learning and learning has led to the advancement of technology. Students need both parents' and teachers' guidance as they navigate through this difficult time to learn more and more. Both offline learning and e-learning would go hand-in-hand and online education will eventually become an integral component of school education. Somewhere in the future, education is going to be hybrid. During Covid, technology has become a part of academics and is here to stay. Online applications and programs have helped both teachers and students to develop new skills and capabilities that supported them and enhanced their knowledge. Online teaching cannot replace the position of traditional classroom teaching and we will need to get back to traditional teaching after the pandemic ends.

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A Study on Impulsive Buying Behaviour of In-store Retail Shoppers – An Evidence of Palghar Town

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Abstract

Due to Covid 19 pandemic, there was disruption in day to day lives of people for a significant period of time. This has impacted the retail industry in a completely different way. As the Retail sector is critical to supply day to day items, it was functional during pandemic. As the pandemic went on for a long period of time, it has altered the behaviour of customers to great extent. In this study, the research intends to understand the changed business models of the retail sector and also behavioural changes which would continue to impact the retail industry. One specific phenomena that remains true to human behaviour is making impulsive decisions stemming out of a number of intrinsic and extrinsic factors. The research aims to study the contributing factors and most inclined category.

Keywords: Marketing Mix, Packaging, Retail Sector, Impulsive Buying Behaviour

Introduction

A. Retail Industry in India

As the nation advents from society advents from Society 4.0 to 5.0, we witness innumerable and unbelievable changes across various sectors yet India's Retail industry is grossly unorganised. It is estimated that around 90% of the overall retail sector falls in the unorganised category. This creates scope for organised players in the long term to dominate the market and grow disproportionately for years to come. Indirect Tax reforms introduced in 2017 (Goods and Services Tax) will facilitate organised retail and limit scope for unorganised retail in India.

With such prospects, it is important for existing retail companies to draw a long-term plan to overcome challenges. Another observation is that, while the retail

industry is dominated by unorganised players, it increases the length of distribution chains leading to lesser margins at ends. On other hand, organised retail is successful in controlling inventories and reducing middlemen in distribution chains. This allows organized players to offer better discounts on a daily basis.

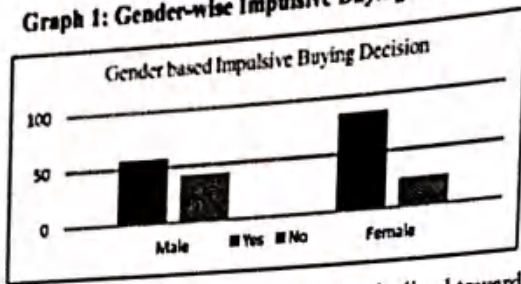
The testimony to India's Retail sector is that every big corporate conglomerate in India is entering this sector aggressively, that is, Tata Group with Star Bazaar and Multiple E-commerce ventures, Reliance Group with its Reliance Retail Subsidiary, Trends Stores, Aditya Birla with more stores. Emergence of E-commerce has consolidated the pace of organised retail growth in recent years.

B. Marketing mix in dynamic business Environment

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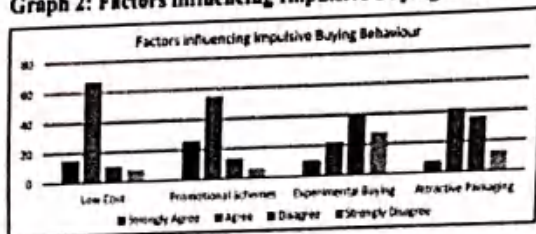


Graph 1: Gender-wise Impulsive Buying Behaviour:



The study implies that females are more inclined towards impulsive buying decision making though the figure that the males, too, to some extent, make unplanned purchases. This analysis is based on the population of a rural town of Palghar which shows the general tendency of people. As opposed to sub-urban areas and cities where the majority of population buys emotionally at some point or the other, here there is substantial population going against the trend.

Graph 2: Factors Influencing Impulsive Buying Behaviour:



The research focuses on four major factors influencing impulsive buying decision making:

- 1. Low Cost:** In a rural town like Palghar, lowered cost of product presumably induces unplanned purchases
- 2. Promotional Schemes:** Various promotional schemes, point of purchase advertisement often proves to be useful and attract the prospects. This proves to be successful only when the promotional effort clearly defines the idea and invokes the desire to purchase.
- 3. Experimental Buying:** The millennial and Gen Z totally is a believer of experimentation, whether its an FMCG, a durable or any utility service. This factor, in the selected area does not really contribute towards

impulsive behaviour. But owing to the nation's demographic dividend, it will surely be the core contributing factor.

4. Attractive Packaging: Packaging, even though a separate marketing mix element, performs promotional functions of advertising as well. It not just provides information, but also makes the buyer long for it. In the study, to some extent, it has an impact, but the majority of the population still disagrees with the same.

Conclusion

The rural and urban population are diametrically opposite when it comes to emotional and sensitive buying behaviour. The only factor that induces the rural population is the cost factor and how well it is promoted, that means, how well the utility of the product. This analysis explains the practical approach of people towards in-store buying. The marketer may need to adopt a distinctive approach which is more appealing to the population.

Limitations

The study is limited to the rural town of Palghar district. The results are affected by several factors namely age, place and psychological factors. The research is affected by the researcher's bias. Apart from the existing dimensions, there are more aspects to be covered for a more accurate result.

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Stress Management: A Study of College Teachers with Reference to Navi Mumbai

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Abstract

Stress has become a common term in every organization and can occur due to several factors prevailing in the industry. Employees working in different organizations need certain kinds of stress mitigating strategies to overcome the stress. Job stress is prevailing in every employee's day-to-day life and it impacts their job performance. Employees working in Educational institutions are among the group of employees under a great deal of stress due to many antecedents of stress. This study will describe common causes of stress for College teachers and strategies to deal with the stress. The focus of the paper includes Stress management, Job stress and various factors that cause teacher stress, and the coping strategies of stress for the teacher.

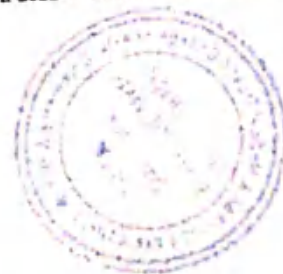
Keywords: Stress, Job Stress, Stress Management

Introduction

Research on college teachers has become a matter of concern especially during the Covid 19 pandemic. In recent years, there is a steady increase in teacher stress. Teacher stress can be defined as experience by a teacher of unpleasant emotions, such as burnout, tension, frustration, anger etc resulting from aspects of work as a teacher. Stress of people influenced by various personal, environmental, structural factors etc. Management has to find out the causes and prevention strategies to mitigate the stress among their employees. Pandemic has created stress among the world economy. The more demand for techno savvy skills and to cater the needs of stakeholders to meet their

expectations created stress among teachers. It cannot be denied that teaching is one of the stressful and noble professions in Today's economy. Teachers who are the backbone of the Education system and considered as Nation Builders are the most stressed human resource in educational Institutions. They need to be innovators, professional and perfect to meet the demands arising due to paradigm shifts in Education. Teachers have to give better outcomes in the form of increasing employability, creating opportunities for stakeholders for their career planning. It is a known fact that the stressfree employees perform better in their job and stressed employees provide poor services. The word stress was derived from the Latin word "Stringer"

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Demonetization Impact on Small Scale Businesses in Mumbai City: A Study

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Abstract

This research is based on the demonetization impact on small scale industries. A descriptive study was done by conducting several responses of 20 respondents within the area of Mumbai city. Demonetization has gravely impacted on small scale industries. The legal meaning of demonetization is stoppage of particular currency within the framework of the country. A sudden decision was taken by our former prime minister for demonetization of Rs500 and Rs. 1000 to be stopped as legal tenders. This gave the huge impact in small scale industries in Mumbai city. As a result, there was a sudden shortage at banks and other financial institutions in Mumbai city. Due to its sudden change there was a rise in impact on consumers, there was shortage in cash transactions and also most of the small scale industries were impacted with huge losses in Mumbai city. This gravely impacted various small industries which resulted some of businesses to close down. On the other note it was a greater move by our government for future benefit on Indian economy and also it has definitely influence many shopkeepers, consumers for using plastic money in the long run and for future benefit. This resulted greater impact in the economy. This paper also shows how much problems has been faced by shopkeepers, how their business gets affected.

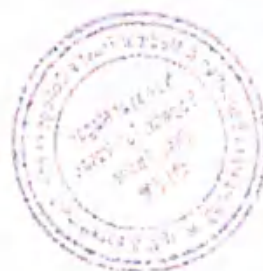
Keywords: Demonetization, legal tenders, gravely impact, plastic money, economic system

Introduction

Demonetization means a currency change in a particular economy to implement cashless system in India, it allows to curb terrorism and pay taxes for unaccounted pile of cash. This drastic step has hugely gave an impact in our economy for the betterment of future. Demonetization has greatly helped in sudden change in buying patterns of the consumers. The currency was first demonetized in 1946

then second time it was demonetized in 1978 and third time it was demonetized in 2016 by our former Modi government. As per the survey done by RBI it is said that at least 99% of notes came back in the banking system which helped the Modi government to decentralize all black money in the market and to inject new implemented currency of Rs. 2000 and Rs500 in the market. Most of the businesses placed there boards of requests of using their E-

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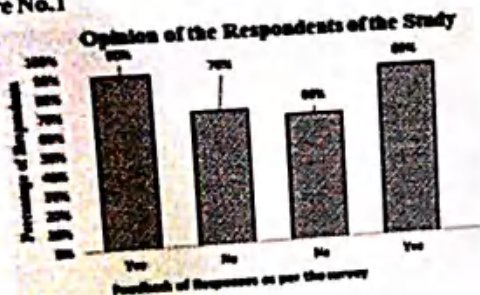


- effect of demonetization? H0
3. After the effect of demonetization did you face any issues on your businesses? H0
 4. Did you face any issue in financial transactions after demonetization in Mumbai City? H1

Findings of the Study

1. 90% of the respondents said **yes** that it has greatly impacted on small scale industries in Mumbai city and 10% said **no** that it has not impacted small scale businesses.
2. 70% of the respondents said they disagreed, as there were no positive effects of demonetization on their businesses, whereas 30% of the respondents strongly **agreed** with the positive effect of demonetization on their small business.
3. 66% of the respondents said **no** that they did not face any issues in their businesses, whereas 34% of the respondents said **yes** that they faced issues in their businesses.
4. 89% of the respondents said **yes** that they face issues in finance after implementation of demonetization, whereas 11% of the respondents said **no** that they did not face any issues in financial transactions after implementation of demonetization.

Figure No.1



Testing of Hypothesis

As per the T-test hypothesis, as P value is less than 0.05 ($P < 0.05$) i.e., 0.04 hypothesis here is accepted i.e., as it shows that there is a crucial impact of demonetization on small scale industries in Mumbai city.

Conclusion

As per the result of hypothesis it shows that there is a crucial impact of demonetization in Mumbai city as far the research is concerned. Due to this impact many institution has faced financial problems after effect of demonetization this measures were duly taken in order to curb black money, corruption, and fake notes that has been circulating all over years as due to this decisions were made to demonetize legal tenders which led to smooth functioning of the economy. This gave a positive impact in our economy and also benefited to curb financial problems in the economy.

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Takaful- An Islamic insurance tool as compared to Conventional Insurance

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Abstract

The Concept of Takaful emanated from the mutual interests of individuals during the industrial era of the early 20th century. The number of poor having some sort of micro insurance is 80 million. The percentage of poor in India and china having insurance cover is just 3 per cent and in Africa it is worst i.e., just 0.3 per cent. At present, the number of poorest countries having no insurance cover globally is 23 out of 100 one. Demographically most of them belong to low income group. In addition, social awareness of the importance of insurance is fairly low. This paper emphasizes that efforts must still be made to educate the public about Islamic insurance in order for them to assess the protection they can provide. The elements of interest, gambling and uncertainty are there in traditional form of insurance but not acceptable in shariah law.

There was concern among Muslims about the inconsistency between traditional banks and insurance that comply with Islamic law. This has created a new industry called Takaful that provides risk and savings products to 1.6 billion Muslims worldwide. One of the biggest problems facing the Takaful industry is the misconception that it is Muslim only. Takaful's products appealed to the non-Muslim community despite obvious religious and cultural differences. However, the interest of non-Muslims and support from Muslims was not enough to raise awareness and growth in Takaful and what it has to offer. It is this lack of awareness that is one of the biggest challenges to the development and growth of national and global industry.

Keywords: Traditional insurance, gambling, interest, Takaful, insurance, kafal.

Introduction

The objective of the paper is to pinpoint the preference of takaful over conventional insurance. We will be discussing conventional model of insurance first and Takaful model will be discussed later on. Following the discussion of these two insurance models, the paper includes a review or comparison between the two. This will allow the reader to

make an informed choice between these two forms of coverage. The fact is that takaful insurance is not accessible to Muslims alone but non-Muslims as well. Takaful has a clear ethical structure that can be marketed to both Muslims and non-Muslims.

The recession quickly turned into a global economic disaster. This economic disaster was the worst since the


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Takaful- An Islamic insurance tool as compared to Conventional Insurance

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برابر ہے دنیا کو دیکھنا نہ دیکھا
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دوڑے ہزار آپ سے باہر نہ جاسکے

(۴)

دنیا کی بے ثباتی تصوف حضرات کا این موضوع رہا ہے۔ شاعری میں جا بجا دنیا کی بے ثباتی ناپائیداری کم ظرفی کا ذکر بھی ان کے کلام کا حصہ ہے۔ شعر ملاحظہ فرمائیں۔۔
عمر دراز مانگ کے لائے تھے چار دن
دو آرزو میں کٹ گئے دو انتقار میں

بس جان گیا میں تیری پہچان یہی ہے
تو دل میں تو آتا ہے کچھ میں نہیں آتا (اکبر الہ آبادی)

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کریں ہم کس کی پوجا اور پڑائیں کس کو چندن ہم
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Role of CSR in Community Development

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Abstract

Corporate Social Responsibility (CSR) is related to a company or a company's strategy To do business in an ethical, social and supportive way Community for development. This article analyzes the importance of CSR. Some theories in literature. Three theories, utilitarians, Supported by CSR management and relationship theory; research by other scientists Areas can be used to indicate that the cause is CSR A globalized business world that doesn't know the borders. CSR continues to grow in importance, Good result. Next, this article describes the role of CSR in community development. The true logic of CSR is to see its impact on society socially. Ecologically and economically. The ability required of CSR managers It was analyzed to better understand the practical aspects of CSR. Finally, I will explain the conclusions and their impact on future research.

Keywords: Corporate social responsibility; community development; competencies of CSR managers; multinational corporations; corporate-society relations.

Introduction

Today's CSR (also known as Corporate Responsibility, Corporate Citizenship, and Responsibility). Business and corporate social opportunities) is a concept that corporate organizations take into account profits. Society by being responsible for the impact of its activities on customers, suppliers, employees, shareholders, communities, other stakeholders and their environment. This effort shows that organizations must take voluntary initiatives to comply with the law and improve the well-being of employees and

their families, as well as communities and society as a whole. CSR refers to a strategy in which a company or company operates in an ethical and socially friendly manner. CSR includes community collaboration, social investment, building relationships with employees, customers and their families, and engaging in environmental and sustainability activities. The purpose of this article is to analyze three CSR theories: utilitarianism, business-related, and relational, in terms of their importance and practical focus. These groups of theories



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 and Management ,Nalasopara,
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نعت کا لغوی مفہوم:

دونوں معنوں میں آیا ہے۔ فرہنگ آموزگار میں اس کا معنی ستائش، وصف، صفت ہے۔ اور منتخب اللغات میں صفت و وصف کردن ہے۔

نعت کا لفظ تعریف و توصیف میں استعمال کیا جاتا ہے، اور اس سے مراد حضرت محمد ﷺ کی تعریف و توصیف میں کہی گئی نظم ہے۔ اردو لغات میں فارسی ہی کی طرح یہ لفظ وصف اور شائے رسول ﷺ کے لیے استعمال ہوتا ہے۔ نور اللغات میں یہ لفظ بمعنی وصف ہے لیکن اس کا استعمال صرف رسول اکرم ﷺ کی ستائش و ثنا کے لیے مخصوص ہے۔

اردو زبان و ادب میں لفظ نعت کا وصف رسول ﷺ کے علاوہ کسی اور معنوں میں استعمال نہیں۔ اس لیے نعت کے ضمن میں ہم دیکھ سکتے ہیں کہ یہ لفظ اردو زبان تک پہنچنے پہنچنے ایک خاص مفہوم سے وابستہ ہو چکا ہے۔ اس لیے اردو زبان و ادب میں اس کا استعمال ایک مخصوص اصطلاح کے طور پر ہی کیا جاتا ہے یعنی اس سے مراد آنحضرت ﷺ کی توصیف و مدحت لی جاتی ہے۔

نعت کا اصطلاحی مفہوم

بہت سے اہل علم و فن نے مختلف مقامات پر نعت کی تعریف اپنے اپنے انداز سے بیان کی ہے۔ اصطلاحات شاعری میں نعت کے لفظ کی حدود متعین کرنے کے بعد محققین و مفکرین نے لفظ نعت کی تعریف کچھ ان الفاظ میں بیان کی۔ امر صدیق امر وہی کے مطابق:

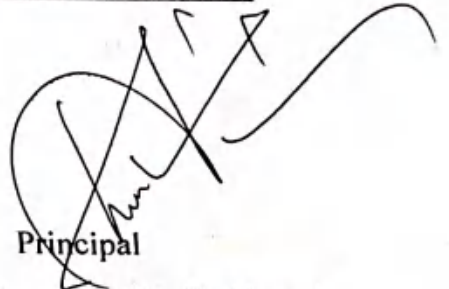
”ہر اس کا کام کوجس میں پیغمبر اسلام ﷺ کی صفت و شایان کی جائے نعت کہلاتی ہے۔ اس میں نظم کی قید نہیں ہے۔ اگر نیز کسی اس معیار پر پوری اترے تو نعت ہی کہلائے گی۔“

نعت (نعت) بالفتح (نعت) عربی زبان کا لفظ ہے جو عام طور پر وصف کے لیے استعمال کیا جاتا ہے۔ تاج العروس میں علامہ زبیدی نے نعت کے لفظ کو وصف کے معنوں میں استعمال کیا یعنی جب آپ کسی چیز کے وصف میں مبالغہ سے کام لیں تو اس وقت نعت کہلائے گی۔

لسان العرب میں نعت سے مراد مدح رسول ﷺ بیان کیا گیا ہے۔ نعت کی جمع ”نعت“ ہے اور وصف بیان کرنے والے کو ”ناعت“ کہتے ہیں۔ اس کی جمع نعات ہے۔ حضور اکرم ﷺ کے اوصاف بیان کرنا بھی نعت کہلاتا ہے۔ نعت کا باب استعمال النعات کے وزن پر آتا ہے اور النعات کا لفظ بھی وصف کے معنی میں مستعمل ہے۔

قرآن مجید میں اس مادہ ”نعت“ کا کوئی لفظ بیان نہیں ہوا لیکن بعض مفسرین نے اس لفظ کو وصف کے معنی میں ہی استعمال کیا ہے اور احادیث مبارکہ اور شائے نبی ﷺ میں نعت کا لفظ مختلف نحوی اور صرفی صورتوں میں متعدد مقامات پر استعمال ہوا۔ احادیث میں یہ لفظ مطلقاً اظہار اور بیان مطلق سے لے کر تمام انبیاء و افراد کی تعریف، صفت، حالت کیفیت، صورت احوال، خصوصیات اور کسی چیز کی خاصیت یا حلیہ کے لیے بیان ہوتا ہے۔

ابن اثیر نے اپنی کتاب النصاب فی فریب الحدیث والاثر کی پانچویں جلد میں نعت کے باب میں اس سے مراد مدح رسول ﷺ لیا ہے۔ علامہ زبیدی نے تاج العروس میں ابن اثیر کے ہی الفاظ اور مثال کو دہرایا ہے۔ نعت کا معنی تعریف کرنا، بیان کرنا، اور اس کا استعمال مناسبت حد کے لئے ہوتا ہے۔ فارسی زبان میں نعت کا لفظ مطلق وصف اور حضور اکرم ﷺ کی مدحت



Principal

Dr. Mohammad Khalil Ahmad

Financial Sustainability of Housing Finance Companies in India

Shaikh Irshad Wajid

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ABSTRACT

Financial Sustainability is helping indispensably to achieve more sustainable future for all and to accomplish Sustainable Development Goals (SDG's). The SDG's were developed in the post-2015 development agenda. SDG's are a collection of 17 interlinked global goals set up in 2015 by the United Nations General Assembly. Financial sustainability of corporation/companies is utmost important for any country in order to support accomplishing SDG's. Financial sustainability can be achieved by the companies if they take care of (1) Accessibility to capital (2) Profitability (3) Reporting and (4) Planning. Under this research paper Financial Sustainability of housing finance companies in India is studied and researcher has tried to show the financial sustainability of housing finance companies in India. To study financial sustainability researcher has considered various ratios of selected sample housing finance companies and tries to analyse that housing finance companies are financial sustainable or not. For studying financial sustainability following ratios are studied Per Share Ratios, Margin Ratios, Return Ratios, Liquidity Ratios, Leverage Ratios Turnover Ratios, Growth Ratios, Valuation Ratios. Researcher has considered 5 years for the study period that is from 2017-2021. Sample housing finance companies are taken on the basis of market capitalization. Top 10 housing finance companies are considered on the basis of market capitalization value. It is found that many housing finance companies are financial sustainable on the basis of selected ratios for the study period.

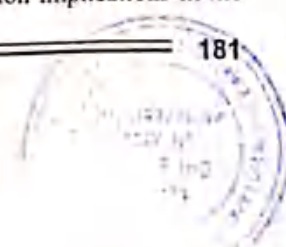
Keywords: Financial Sustainability, Housing Finance Companies, Financial Ratios

1. INTRODUCTION

Housing sector boost the economy because of its linkages to many other sectors directly. Government always tries to push housing sector to have accessibility of house to all in the economy and this sector also helps to achieve few SDG's. Housing finance companies are playing very important role in financial system. financial sustainability of housing finance companies leads to financial sustainability of whole financial system of a country. In India we have various regulatory bodies regulating and controlling housing finance sector. Regulatory and controlling bodies like RBI, NHB are framing policies and giving guidelines from time to time to smooth running to this sector. There are many Housing Finance companies which comes under the category of Non-Banking Financial Companies (NBFC's). Many housing finance companies are listed on stock exchanges. These housing finance companies provides finance to the individual and developers for housing sector. Growth of Housing finance companies means growth of housing sector and ultimately growth of economy therefore these companies must always be financial viable and sustainable. sustainability of housing finance companies can be understood with their business strategy, planning, accessibility to capital and profitability. Financial sustainability of companies can be explained through their financial performance of past years' financial data. Leverage ratio, turnover ratio, profitability ratio, growth ratio, valuation ration, Margin ratio etc. can help to understand the sustainability of any commercial organisations.

2. REVIEW OF LITERATURE

Maheshwari. S. (2010), have assessed "Financial Performance of Paper Industry in India" for 10 (ten) years from 1997-98 to 2006-07. Ratio analysis, Trend Analysis etc. financial analysis methods were used for the study. Altman's Z score model was used for analysing the financial strength of the firm, which revealed that financial health of certain paper corporations falls in unhealthy sector. Similarly, it was perceived from the study that there is a undesirable association amongst the inventory turnover ratio (ITR) and debtor turnover ratio (DTR). Pratibha P. K., C. Krishnan (2018), has analysed the financial processes of Housing Finance Companies and schedule commercial banks in India and estimated their reasonable progress. The HFC's have augmented in number from 46 establishments in 2004-2005 to 71 establishments in 2015-2016. Also, the number of housing loans allowance given by Schedule commercial banks and Housing Finance Companies have increased. Numerically, Commercial banks have condensed in terms of market shares when linked with HFC's. RBI Bulletin (2007), examined the performance of 1064 Government public limited establishments during 2005- 06 reliant on on their inspected yearly report closed during april 2005 to march 2006. The solidified significances of the analysis uncovered constant enhancement in the performance of the corporations saw with development in sales, assessments of production, gross profit after tax, profits reserved and net worth in 2005-06 when compared with 2004-05. Batra, Vibha (2009), scrutinized the expansion implications in the



FINANCE					22.38
HDFC	32.27	29.1	34.24	28.25	769.13125
AVERAGE	24.866	1227.623	1152.513	971.887	

(10) Calculation of Average 3 Yr CAGR Profit (%) of selected Housing Finance Companies

3 Yr CAGR Net Profit (%)	Mar-21	Mar-20	Mar-19	Mar-18	Mar-17
GIC	-28.35	-44.44	17.47	41.33	23.06
REPCO HOME FINANCE LTD	19.62	24.03	25.04	27.79	28.66
HOME FIRST FINANCE	99.34	201.18	175.81	173.86	85.82
CAN FIN	26.24	26.44	37.43	82.17	76.28
HUDCO	25.01	42.42	22.79	13.92	2,802.14
INDIABULLS HOUSING FINANCE	-43.96	-13.71	31.32	41.85	36.17
PNB HOUSING FINANCE	5.14	2,442.13	3,351.84	2,800.26	NA
AAVAS FINANCIERS LTD	76.22	1,478.10	1,226.76	864.57	NA
LIC HOUSING FINANCE	16.83	11.26	20.82	19.87	21.22
HDFC	37.51	40.69	13.05	1.6	15.33
AVERAGE	23.36	420.81	492.233	406.722	386.085

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189

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