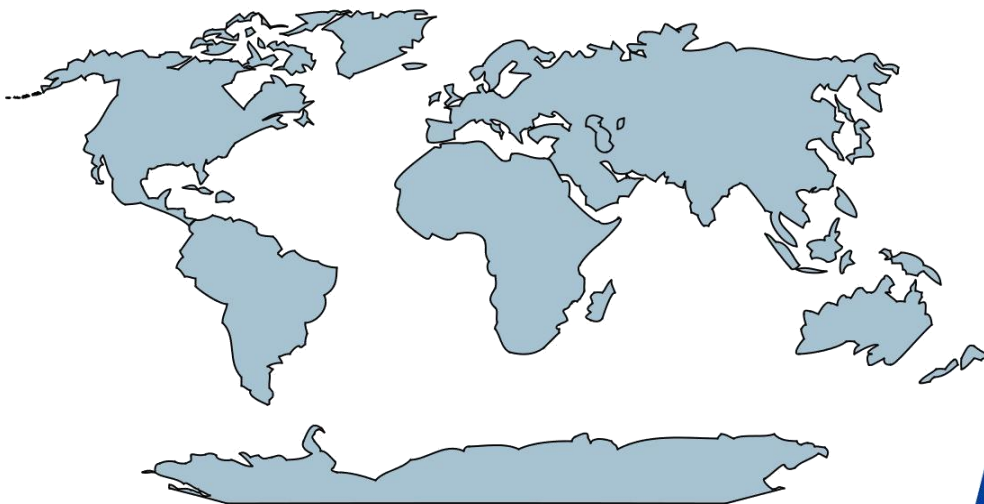


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HONEYPOTS: THE SECURITY NEED

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ABSTRACT

Internet is becoming a part of everyone's life. However, while using how many people know about its security? With the recent advancements in cyber attack and available internet, security has become more and more of an issue. Honeypots can be used to ensure security. Honeypot is a trap machine which is similar to a real system in order to attract the attacker. It is a resource, which is intended to be attacked to gain more information about the attacker and used tools. Unlike firewalls or IDS, honeypots do not solve a specific problem instead they are highly flexible tool. The purpose of the paper is to give an in depth idea about what honeypot is its types and advantages.

Keywords: Internet, Security, Cyber Attack, Honeypot, Network, Firewall, IDS

1. INTRODUCTION

Advancement in technology and dependency on them are rapidly increasing. The use of network is growing and network infrastructures are also increasing. New threats and vulnerabilities are made daily, and computers are far from being secure. Attacks on websites and data are also increasing rapidly. Because of it, network security has become the core issue in every organizational network. Therefore for any Network Administrator the most important is to protect the systems and data on a network from any attackers. Honeypots are integrated in the network to utilize unused IPs and to analyze the attacker's behavior on these honeypots. Hence it provides a secure platform to an organization.

Honeypot can detect the behaviour of the attacker such as purpose, tools and methods used by attacker and log the details for further actions. Honeypot is a fake system which looks very similar to a real system. The attacker thinks that the system which is being attacked is a real system but it's a trap created by the honeypot. Honeypot tries to obtain the information about the attacker and also it prevents network from the attacks. Aim of this system is to attract attacker to fall into it to watch and follow their behaviour.

Indeed, honeypots do not solve only specific problems instead they can be used for early warning systems, capturing new exploits for gathering intelligence on emerging threats. Furthermore, honeypots can be an emulated windows based application, an entire network to be compromised, credit/debit card numbers, Excel sheets or your credentials such as login and passwords (known as honey tokens).

2. HISTORY OF HONEYPOTS

In this part, history of honeypots is given according to Lance Spitzner (2002):

1990-1991: First time that honeypot studies released by Clifford Stoll (The Cuckoo's Egg) and Bill Cheswick (An Evening with Berferd).

1997: **Deception Toolkit version 0.1** was introduced by Fred Cohen. After Clifford Stoll and Bill Cheswick, it gave an idea of first honeypot structure. It is a free collection of Perl scripts and C executables designed to respond to hacker probes as if they were vulnerable systems. It enjoyed much success and it is still in use today.

1998: First commercial honeypot was released known as **CyberCop Sting**.

1998: Next honeypot which was free and easy to configure was known as **BackOfficer Friendly**. It works under Windows OS. Most people tried it and then concept of honeypot became more popular.

1999: After BackOfficer Friendly, people were more interested into this new technology. **Honeynet(GenI)** project started at this year. Also, Know Your Enemy papers were also released.

2000-2001: Honeypots then started for capturing malicious software from internet and for study of new threats. Companies began to use honeypots in their systems to improve security and see the malicious activities.

2002: Honeypot concept became more useful and interesting tool for both researchers and companies.

2004: Virtual honeypots were introduced which allow multiple honeypots to run on a single server.

2005: The Philippine Honeypot Project was started to promote computer safety.

3. HONEYPOTS CLASSIFICATION

Honeypots are classified based on level of interaction and based on purpose.

3.1: Classification based on level of interaction

The amount of activity that an intruder may have with honeypot is measured by interaction. Depending on interaction honeypot is classified into three types.

3.1.1: Low-interaction honeypot

These are also known as GEN-I honeypot. Low interaction honeypots have the limited extend of interaction with external system. It works passively where network traffic is not modified. It doesn't provide OS access, it provides services such as http, ftp etc. There is no system for attackers to interact with, but they implement targets to attract attackers by using software to emulate a particular operating system and services of network on a host operating system. This type of honeypot is very easy to install and maintain and have no complex architecture. They are safer and easy way to gather information about frequently occurred attacks and their sources. Drawback of such honeypots is that it will not respond accurately to exploits. Because of this new vulnerabilities or new attack patterns or new threats are not discovered. Example of low interaction honeypot is Honeyd which is an open source solution and designed for Unix systems.

3.1.2: High-interaction honeypot

These are also known as GEN-II honeypot which started development in 2002. High-interaction honeypot consists of resource of interest, data control, data capture and external logs. They are very much useful to identify vulnerable services and applications for a particular target operating system. It also provides better data capture and control mechanisms. As this honeypots have full-fledged operating systems, attackers can attempt numerous attacks providing administrators with very detailed information on attackers and their methodologies. Using these information researchers can identify unknown attack, by studying patterns generated by these honeypots. Unlike low-interaction honeypot they are more complex to deploy and maintain. The risk associated with these honeypots is higher as they can be used easily as launch pads for attacks. Example of high interaction honeypot is Specter. Instead of using actual system Virtual Machines can be used for making system more cost effective. Virtual environments have the advantage of being easier to monitor, to save and to clean after a successful compromise. Current VMs are: VMWare, VirtualBox, Xen and Virtual PC.

3.1.3: Medium or Hybrid interaction honeypot

These are mixed-interactive honeypots, slightly more sophisticated than low-interaction honeypots, but are less sophisticated than high-interaction honeypots. More complex attacks can be logged and analysed with these kind of honeypot as it provides batter illusion of the operation system to the attacker. Example of medium interaction honeypot is Honeytrap.

3.2: Classification based on purpose

3.2.1: Research honeypot

How can your organization defend itself against an attack when you do not know who the attacker is? Research honeypots address this problem by gathering information about motives and new tactics about the black hat community. It is mostly used by educational entities, military or government organizations for variety of purposes including analyzing trends, identifying the attackers and their community, ensuing early warning and prediction or understanding attacker's motivation.. It is also used to obtain information about the new attacks, new ways of attacks, viruses, worms which are not detected at network level by firewall or IDS. It provides extensive information which can be used for designing new policies to protect the organizational network. Research honeypots are complex in architecture, difficult to deploy and maintained. Example of Research honeypot is a standalone PC with any operating System installed.

3.2.2: Production honeypot

A Production honeypot is used within an organizations environment. Production honeypot can be considered as 'law enforcement', their job is to detect and deal with intruders. Primarily used by companies or corporations. These are placed along with the production server inside the production network of the organization to improve security. It adds value to the security of production resources. Production honeypot provide some services such as HTTP, FTP, and SMTP to the attackers. They are simple to use and deploy. Example of Production honeypot is kF sensor, specter, Dioneae, Napenthes.

4. Field of Application of Honeypots

Following are scenarios where Honeypots are used:

a. Unprotected Environment

Honeypot poses risk and it needs planning to avoid damage. Therefore it is important to consider what environment will be basis for installation. In an unprotected environment any IP on the internet is able to initiate connections to any port on the Honeypot. The honeypot is accessible within entire network.

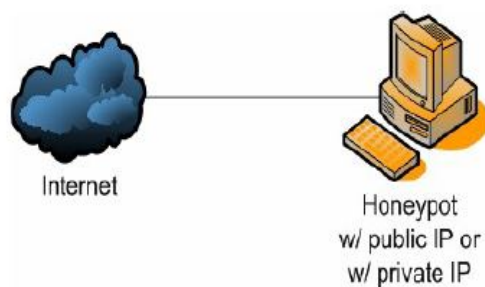


Figure 1-Unprotected environment

b. Protected Environment

In protected environment Honeypot is connected to the internet by a firewall. Not every port is accessible from the internet and not every IP address on the internet is able to initiate connections to the

Honeypot as firewall limits access to honeypots.

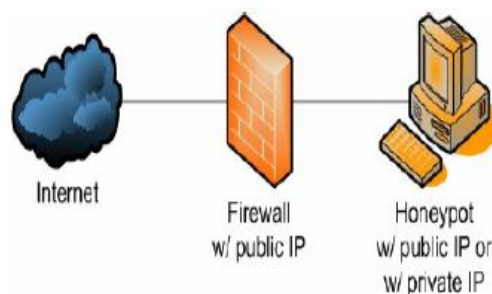


Figure-2: Protected environment

c. Public and Private Addresses

It focuses on the IP address on the Honeypot. If the Honeypot is assigned a public address, applications on the Honeypot can directly communicate with the internet. In contrast to public address, packets with private addresses are discarded on internet gateways routers. For interconnecting private and public networks an intermediate device is used which hides the address of network behind single IP.

5. Uses of Honeypots

Honeypots have several applications in the world of network security. They serve as network **decoys** to prevent attacks on an organization's. By tracking activity on a honeypot, **viruses and worms** can be easily detected. Honeypots can be used to **combat spam**. Spammers are constantly searching for sites to forward spam on to other networks. Honeypots can be deployed as open proxies to allow spammers to use their sites. This in turn allows for identification of spammers.

6. Advantages of Honeypots

Apart from network security mechanism honeypots have many advantages.

a. Small data sets (Data Value)

Organizations collect vast amounts of data every day, including firewall logs, system logs, and IDS alerts. It is extremely difficult to derive any value from these large data sets. On the other hand, honeypots collect very little data, but what they do collect is normally of high value. Honeypots can give you the precise information you need in a quick and easy-to-understand format which makes analysis much easier and much quicker.

b. Minimal Resources

Honeypots typically do not have problems of resource exhaustion because they capture and monitor little activity. System is not overwhelmed by the traffic as honeypot only captures activities directed at itself. Honeypots in contrast to many security mechanisms do not require latest technology, vast amounts of RAM or chip speed, or large disk drives. Leftover computers found in organization or old laptop that's no longer in use can be used for deployment of honeypot. So comparatively honeypots are cost-effective.

c. Reduced False Positives

False positives are alerts which were generated when the sensor on firewall or IDS recognized the configured signature of an "attack", but in reality was just valid traffic. Because of this system administrators may not

respond to all of alerts as so many alerts are received on a daily basis. Honeypots helps in minimizing false positives.

d. Detecting False negatives

It is likely that a traditional attack detecting tools may miss new or unknown attacks. Honeypots address false negatives as they are not easily defeated by new exploits or unknown attack.

e. Encryption

Honeypots can capture the malicious activity if it is in encrypted format. Encrypted attacks interact with the honeypots as end point where the activity is decrypted by the honeypot.

f. Working with IPv6

Honeypots can work in any IP environment, including IPv6. IPv6 is the latest version of IPv4 and. Many firewalls and IDS sensors do not work on IPv6.

g. Flexible

Honeypots are adaptable in a variety of environments. They can run on any kind of hardware or software devices.

h. Return on Investment

Traditional security technologies costing organizations time, money, and resources, but they can become victims of their own success. Honeypots quickly and repeatedly demonstrate their value. By capturing unauthorized activity, honeypots can justify not only their own value but investments in other security resources as well.

i. Simplicity

Honeypots are conceptually very simple. No fancy algorithms to develop, no state tables to maintain, or no signatures to update.

7. Disadvantages of Honeypots

No system is perfect and there are notable disadvantages of honeypots.

a. Limited view

Honeypots can only track and capture activity that interacts directly with it. Honeypots will not capture attacks against other systems, unless the attacker interacts with the honeypots.

b. Risk

Different kinds of honeypots have different levels of risk. A poorly contained honeypot puts the entire network at risk.



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A STUDY ON ENTREPRENEURSHIP DEVELOPMENT

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ABSTRACT

The concept of entrepreneurial development involves equipping a person with the required information and knowledge used for enterprise building and polishing his entrepreneurial skills and technique. It plays a important role in economic development and brings significant changes in the economies of market. Entrepreneurship is a consistent process of being inspired, adventurous and prepared. Nowadays, entrepreneurial development programmes are treated as an important tool of industrialisation and growth of business, and a solution of unemployment problem of India. In this paper an attempt has been made to study the entrepreneurship development (ED) process in India and the role of entrepreneurship development programme in the economic growth of a nation. The sources used for the purpose of study are mainly from secondary data.

Keywords: Entrepreneurship, Entrepreneurship development Economic growth

INTRODUCTION

Entrepreneurs shape economic Future of nations by creating wealth and employment, offering products and services and generating taxes to the government because of which entrepreneurship has closely connected to economic wealth and growth of a nation. Researchers have analysed entrepreneurial orientations entrepreneurs behaviour their personality traits, leadership, styles and impact of entrepreneurial education on entrepreneurial orientations of the youth. Entrepreneurs convert ideas, skills into economic opportunities through innovations and technique which are considered to be major source of competitiveness in an increasingly globalising, improving world economy. Therefore, The government in the world strive to augment supply of competent and globally competitive entrepreneurs in their respective countries. In the present scenario, entrepreneurship development means adding value of the business. Entrepreneurial development is a systematic, organized and well defined development of a person to an entrepreneur. The development of an entrepreneur refers to implementation of the entrepreneurial skills into a common person, providing the needed knowledge, developing the technical, financial, marketing and managerial skills growth, and building the entrepreneurial attitude. Entrepreneurial improvement programmes may be as activities designed to improve an individual in strengthening his entrepreneurial motive and in acquiring skills and capabilities necessary for playing his entrepreneurial role efficiently.

OBJECTIVE OF THE PAPER

The objective of the paper is:

- 1) To study the Entrepreneurship development process.
- 2) To draw special attention to the role of Entrepreneurship development programmes to increase the capacity of economy.
- 3) To examine the future of entrepreneurship.

METHODOLOGY OF THE STUDY

The data for the drive of the study has been collected through secondary sources, which mainly include websites.

HISTORY OF ENTREPRENEURSHIP IN INDIA

The history of entrepreneurship is significant worldwide, even in India. In the pre-colonial times the Indian trade and commercial was at its peak. Indians were specialists in producing of metals such as brass and tin. Kanishka Empire in the 1st century started cultivation Indian entrepreneurs and traders. Following that period, in around 1600 A.D., India recognized its trade association with Roman Empire. Gold was driving from all sides. Then came the Portuguese and the English. They taken the Indian sea waters and slowly entered the Indian business. They involuntary the businesspersons to become traders and they themselves took the role of entrepreneurs. This was the foremost reason for the collapse of Indian business in the colonial times which had its influence in the post-colonial times too. The colonial era make the Indian thoughts and principles inflexible. A region of historic trade directions and vast empires, the Indian subcontinent was recognized with its profitable and cultural prosperity for much of its long history. Regularly engaged by the British East India Company from the initial eighteenth century and occupied by the United Kingdom from the mid-nineteenth century, India converted an independent nation in 1947 after a fight for independence that was marked by extensive nonviolent struggle. It has the world's twelfth largest economy at market interchange rates and the fourth largest in

purchasing power. Economic reforms since 1991 have changed it into one of the fastest rising economies however, it still suffers from high levels of poverty, illiteracy, and undernourishment. For an whole generation after the 1950s until the 1980s, India followed socialist-inspired policies. The economy was fettered by extensive directive, protectionism, and public ownership, leading to pervasive exploitation and slowgrowth. Since 1991, the nation has moved towards a market-based system. Entrepreneurship is the result of three scopes working together: heartening agenda situations, well-designed government platforms and supportive cultural attitudes. Across these three standpoints of entrepreneurship, two main conclusions are apparent. Firstly, the economic, psychological and sociological academic fields accept that entrepreneurship is a procedure. Secondly, despite the distinct fields of analysis, entrepreneurship is clearly more than just an economic task. entrepreneurship in several ways. It is a key contributor to innovativeness and product improvement and a pivotal ingredient to employment creation. Another important aspect to be considered is that in the context of the Indian market, entrepreneurship led economic growth is more inclusive and hence Governments, both at Centre and State level, have been taking initiatives like “STARTUP Campaign” to boost the entrepreneurial ecosystem within the country.

Today, entrepreneurial driven economy is most sought by any economy as it drives innovation in the manufacturing of goods and services leading to the availability of goods at lower costs making them more affordable. Entrepreneurs explore opportunities, make effective utilization of resources and create new goods and services. These are for consumption within the country and hence will lead to growth in the national income and invariably reduce our import dependency making the economy stronger. This paper attempts to study about the emergence of entrepreneurial culture as one of the economy boosting pillars in the present era of stiff competition. The present paper is an endeavor to identify prevalent entrepreneurial practices in the country and its contribution towards strengthening and stabilizing the Indian economy. This kind of effort would help all the academicians, professionals and all those individuals who either directly or indirectly associate themselves with entrepreneurship and entrepreneurial practices in the country Entrepreneurship is a standout amongst the most imperative contribution to the economic development of a country. In India, entrepreneurship is quickening developments in verticals like Education, IT, Health Care and so forth and creating answers for some such issue zones. India has seen a few inventive thoughts and organizations driven by startups thus leading to entrepreneurship emerging as a valuable input to the economic growth of the country. Economic development of a country is supported by entrepreneurship in several ways. It is a key contributor to innovativeness and product improvement and a pivotal ingredient to employment creation. Another important aspect to be considered is that in the context of the Indian market, entrepreneurship led economic growth is more inclusive and hence Governments, both at Centre and State level, have been taking initiatives like “STARTUP Campaign” to boost the entrepreneurial ecosystem within the country.

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ENTREPRENEURSHIP IN INDIA

In India, entrepreneurship can prove as one stop solving a problem for addressing the major problems like the state of being unemployed and these benefits, various initiatives and opportunities have been taken by the government from time to time for entrepreneurship Improvement and implementation in the country such as Industrial Policies and Five Year Plans specifically focusing on the growth of small scale sector, setting up of Special Economic Zones (SEZs), setting up of the activity of setting up a business Institutions, organizing Entrepreneurship Development Programmes (EDPs) and various Government Programmes and Arrangements for the spreading of a invention of entrepreneurship like Pradhan Mantri Employment Generation Programme, Credit Guarantee Scheme, Credit Linked Capital Subsidy Scheme for Technology Up-gradation, National Manufacturing Competitiveness Programme, Micro and Small Enterprises Cluster Development Programme, Technology Centre Systems Programme, Rajiv Gandhi Udyami Mitra Yojana, Khadi Reform Development Programme, Market Development Assistance Scheme etc. Despite of several initiatives taken by the government, entrepreneurs still face certain issue like lack of availability of fund, technical knowledge, managerial skills, availability of resources and infrastructure, awareness about entrepreneurship plan and project and regulatory framework, market linkage etc. which obstruct the growth and expansion of entrepreneurship in the country.

INNOVATION AND CREATIVITY IN ENTREPRENEURSHIP

Innovation is at the heart of every growing economy, especially in those where standard practices and techniques in existing business, models have become outdate. Redundancy in business practices can lead to financial inert. Entrepreneurship is key to innovating at the individual business level as well as inspiring overall business-sector growth and improvement. Successful entrepreneurship requires a focus on creativity, integrating innovation of business practices. Imagination, creativity and idea generation is essential to starting a business, whether coming up with exciting products or either new products ,services or using modern forms of target-market analysis and involvement. However, this should not only be the role of the singular entrepreneur, small business owner or either any specific employee. The most innovative businesses are those that grab creativity and inspire the innovation. Creative product service strategy development can help move a business, with all employees actively seeking opportunities for further growth and implementation.

For small businesses to flourish in today's aggressive markets they need to find opportunities and take every possible advantage of them. They should highlight the significance of creativity and resourcefulness while valuing and employing the planned business practices necessary to implement new thoughts successfully. Over

the previous periods, invention and creativity have become perilous skills for achieving achievement in advanced economies. The need for creative tricky resolving has arisen as more and more management problems require creative visions in order to find appropriate solutions. Creativity goes hand in hand with modernization. And there is no revolution without creativity. While creativity is the skill to produce new and unique concepts, innovation is the application of that creativity - that's the overview of a new idea, answer, process, or product. Imagination is the driving force behind innovation and the incorporation of looking at things from a different outlook and freedom of boundaries by guidelines and written or unwritten norms.

Creativity and novelty within well-run companies have always been familiar as a sure path to success. Motivating creativity and travelling wholly new and mysterious before territories lead as result to **growing the efficiency of the organization**. Inspiring the employees to think outside of the box and giving them time and capitals to explore new areas for innovative ideas is the key to cost-effective business explanations. Creativity increases the process of **explaining difficulties**. It doesn't matter if we're talking about emergent a new strategy or an innovative way to stay forward of the competition. Creative problem solving gives that **modest edge** that any business is determined to achieve. Creative thoughts and innovative methods can come from almost anywhere- from your buddies, customers, mark groups, employees. They can bring you renewed viewpoints and ideas, so show them that you're attending and open to their response. That's why it is important an open conversation of ideas to be reinforced and stimulated by the company.

THE CONCEPT OF ENTREPRENEURSHIP

The concept of entrepreneurship sectors and it is having increasingly wider usage in education and non-profit making sectors. The popularity of the concept originates from economics where entrepreneurship is accepted as one key process to economic growth and development and the entrepreneur as the economic agent in that process . The words entrepreneurship and entrepreneur have been used widely in literature and at times, used synonymous. The rules and principles square measure similar for each businessperson United Nations agency owns massive or little enterprise.

Only the difference is, The starter face toothache and hick ups at the early stage ,whereas existing business face different problems, limitations, management problems and constraints in the market etc. Both the cases it must learn several things and may be innovative for the survival within the business market. The daily crisis cannot be defer it has to be dealt with right away. And the reality operation demands high priority and deserves it. It so takes special effort for the prevailing business to become entrepreneurial and innovative.

As Ducker says, The enterprise that does not innovate certain ages and declines.

And in a very amount of speedy change like the present, an entrepreneurial period, the decline will be fast. Innovation requires major effort. It needs diligence on the a part of activity, capable people—the scarcest resource in any organization.

CONCLUSION

Entrepreneurship development program has prominent role in entrepreneurial skill development, employment generation and it also provides circumstances to the small scale industries holders to improve their livelihood. The research results demonstrate existence of entrepreneurial attitudes and intentions among the rural communities in rural where the practice of entrepreneurship is predominantly at IGAs level. The rural communities face several challenges that prevent entrepreneurship development. The key challenges include high levels of insolvency, low levels of education, lack of technical and enterprise development skills, poor infrastructure, lack of access to start up money, lack of access to trade, and lack of creativity and innovation. The results support Weaver that lowly educated people engage in entrepreneurship for survival and that lack of employment and poverty are the key push factors towards entrepreneurship. The results further demonstrate the education and training in enterprise skills has effect on the type of entrepreneurship activities undertaken. But the study undertaken. But the study found that role models do not have any effect on entrepreneurial intentions and mostly in this case where they are not involved in activities to influence self-efficacy of potential entrepreneurs thereby supporting who found that role models weakly predict future entrepreneurs. Entrepreneurial conduct requires other triggers like perceived opportunities and business ideas which eventually require availability but most importantly access finance.

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MANAGEMENT OF CHANGE ISSUES AND CHALLENGES

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ABSTRACT

Effective change in management that makes all employees participate is essential in this globalized era. Changes may affect every industry and every organizational function. Managing organizational change is very important within management theory and practice. In number of cases attempts to 'manage' organizational change are frequently failed. Hence the objective of this paper is to find what are the reasons for the failure? Further, the objective of this paper is to provide discussion and find reply on the following questions: Which specific aspects of change are currently impacting most on practicing managers? How do they react to change? How are they dealing with them? And how successful are their attempts? Leadership and management skills, Such as visioning prioritizing, plan, providing feedback, Honor the successful people is key factors in any successful change initiative. Group participation in decision-making may or may not overcome hurdle. It depends on the extent to which personal relationships at work will be disturbed by the change

INTRODUCTION

"Change" as defined to have a dictionary meaning implies to cause to be different or undergo alteration or transformation from one state or phase to another "Management" is defined as-to handle or direct with a degree of skill or address; to treat with care and to exercise executive, administrative and supervisory direction of Change Management is a structured approach to transitioning individuals, teams, and organizations from a current state to a desired future state. The current definition of Change Management includes both organizational change management processes and individual change management models, which together are used to manage the people side of change.

Organizational change comes in many forms: large-scale restructurings, complex transformations of work processes, and the less-complicated fine-tuning of daily functions. Such modifications require the efforts of many--starting with leaders. In every organization, management knows about the external environment and the vision of the organization. This knowledge is the basis for developing appropriate strategies. Although challenging, this is the easier part. Nevertheless, management will only be able to successfully implement a new strategic direction, if they manage to gain the commitment of everyone within the organization. Few words can strike more fear into the heart of an individual than "change." We are creatures of habit and feel most secure when we are doing what we know. But how are the three distinct words-'Change', 'Challenge' and 'Management', connected? These words are interconnected and interdependent. Effective change management involves aligning all enterprise resources — physical assets, know-how, technology and people — simultaneously, but with a different intensity at the organizational, work group and individual levels. Yes, it is a challenge. This is the challenge of the modern enterprise: to be relevant in the context of its dynamic marketplace and to maintain that relevance even in the face of a dramatically changing environment and technological base. David Foote (2001) once stated that 'resistance to change is one of the nastiest, most debilitating workplace cancers.' It makes sense in a way. The existence of resistance to change means that companies cannot be all smooth sailing, which gives enterprise managers or organizers of change a realistic and serious change management task. In this sense, corporate managers must be aware that resistance to change could have a negative effect on the process of change. In order to ensure the smooth progress of the change, enterprises need to properly manage changes, identify the reasons for the formation of resistance to change and adopt the appropriate method to exclude resistances; at the same time, corporate managers should also be noted that resistance to change is not entirely destructive, it can be translated into a positive and constructive factor under a proper management.

The three dimensions of change are as follows:

1. Content-objectives, purpose and goals-[WHAT & WHY]
2. Process-implementation-[HOW]
3. Context-internal and external environment-[WHERE]

Successful change is a result of the better interaction between management and employee. The point is to develop processes that enable all employees to learn about change. It can develop a dialogue between management and employees.

LITERATURE REVIEW

Lewin's approach focuses on psychological processes in human change, whereby an individual or group experience a process of "unlearning" in which they have to dismantle their typical thought process around a specific issue, followed by a process of "re-learning" a different thought process surrounding the same issue (Lewin, 1996, p.167). This is Lewin's attempt at restructuring one's thoughts, perceptions, feelings and attitudes. The planned approach to change was developed in response to top-down, rigid, hierarchical, rule-based organizations; organizations that operate in a predictable and controlled environment.

Emergent Approach to Change In contrast to the planned approach to change, Coram and Burnes (2001) note the emergent approach to change, which views organizational change as a continuous process of adaptation and involves aligning an organization's capabilities to the needs of an uncertain environment. Coram and Burnes also note that this approach involves making "small-medium scale incremental changes" (p. 97), based on the assumption that these changes will lead ultimately to the sustained transformation of an organization. This approach assumes that change is a cross-organizational process that takes place in an uncoordinated fashion over a period of years but comprises a series of interlocking projects. Emily Lawson and Colin Price

The McKinsey Quarterly, 2003 Number 2 Organization Psychology theory shows that to enable individuals to start, transition and complete a behavior change. The basis of changing a mind-set is: The individual can see the purpose of the change and agrees with it & The rewards and recognition system must support the new behavior. The individual must have the skills for the new behaviour. Key people who are role models must be seen to model the new behaviour. To adopt new actions a person must align their beliefs. Once the personal beliefs accept that the new behaviour is desirable then action will follow. To bring people along with their beliefs they must see how they fit into the proposed change, what are the implications of both change and not changing.

The irrational side of change management By Carolyn Aiken and Scott Keller Article McKinsey Quarterly April 2009. In their research and by working with companies attempting change, they have identified nine insights into how human nature gets in the way of successfully applying the four conditions required for behavioral change.

Creating a compelling story

Change-management thinking extols the virtues of creating a compelling change story, communicating it to employees, and following it up with ongoing communications and involvement. This is good advice, but in practice there are three pitfalls to achieving the desired impact.

1. What motivates you doesn't motivate most of your employees.
2. Employees should be allowed to write their own story
3. Story may be positive or negative which create their real energy

Role modeling

Conventional change management suggests leaders should take actions that role model the desired change and mobilize a group of influence leaders to drive change deep into the organization. Unfortunately, this does not necessarily deliver the desired impact.

4. Leaders believe mistakenly that they already "are the change.
5. "Influence leaders" are not a panacea for making change happen.

Reinforcing mechanisms

Conventional change management emphasizes the importance of reinforcing and embedding desired changes in structures, processes, systems, target setting, and incentives. We agree. To be effective, however, these mechanisms must take into account that people don't always behave rationally.

6. Money is the most expensive way to motivate people.
7. The process and the outcome have got to be fair.

Capability building

Change-management literature emphasizes the importance of building the skills and talent needed for the desired change. Though hard to argue with, in practice there are two insights that demand attention in order to succeed.

8. Employees are what they think, feel, and believe in.
9. Good intentions aren't enough. Good skill-building programs usually take into account that people learn better by doing than by listening.

First, training should not be a one-off event. Instead, a “field and forum” approach should be taken, in which classroom training is spread over a series of learning forums and fieldwork is assigned in between. Second, they suggest creating fieldwork assignments that link directly to the day jobs of participants, requiring them to put into practice new mind-sets and skills in ways that are hardwired into their responsibilities. These assignments should have quantifiable, outcome-based measures that indicate levels of competence gained and certification that recognizes and rewards the skills attained.

In the same way that the field of economics has been transformed by an understanding of uniquely human social, cognitive, and emotional biases, so too is the practice of change management in need of a transformation through an improved understanding of how humans interpret their environment and choose to act. According to PR Lawrence - 1968 - Harvard Business Review What workers resist is not simply technological change but social change. Group participation in decision-making may or may not overcome resistance. It depends largely on the extent to which personal relationships at work will be disturbed by the change

RESEARCH METHODOLOGY

The methods which are used to collect the data are interviews, observation, published reports, newspaper articles and so forth. Data collection approaches for conducting research usually involves.

1. Direct interaction with individuals on a one to one basis
2. Direct interaction with individuals in a group setting

The study was conducted at Mumbai Sub – Urban area. Since data collection methods are time consuming, therefore data is collected from a smaller sample of 11 people from different sectors were interviewed. To understand issues & Challenges they faced their sector when change was introduced.

The information is richer and has a deeper insight into the phenomenon under study

The main methods for collecting qualitative data are:

1. Individual interviews
2. Focus groups
3. Observations

DATA ANALYSIS

- Appropriateness of noble leadership in enacting change. The management styles which highlight these stages are creativity, direction, delegation, coordination, and collaboration, respectively.
- Policies for innovation, entrepreneurship, and the functioning of the economy are essential, and require flexibility in order to respond to changing conditions in the world economy, in specific product markets, and in technology.
- Companies can transform the attitudes and behavior of their employees by applying psychological doctrine of thoughts that explain why people think and act as they do.
- Employees will alter their mind-sets only if they see the point of the change and agree with it— to give it a try.
- Finally, they must see people they respect modeling it actively. Each of these conditions is realized independently; together they add up to a way of changing the behavior of people in organizations by changing attitudes about what can and should happen at work.
- Group participation in decision-making may or may not overcome resistance. It depends largely on the extent to which personal relationships at work will be disturbed by the change

CONCLUSION

- Leadership and management skills, such as visioning prioritizing, planning, providing feedback, rewarding success are key factors in any successful change initiative.
- Employees will alter their mind-sets only if they see the point of the change and agree with its basis of changing a mind
- The individual can see the purpose of the change and agrees with it. the rewards and recognition system must support the new behavior. The individual must have the skills to face new changes.
- Key people who are role models must be seen to model the new behavior

- Dissident voices can build up a resistance to change, these have to be sought out and attempts made to bring them onside.

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A STUDY ON 'THE RISE OF SOCIAL MEDIA INFLUENCER MARKETING'

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ABSTRACT

Influencer marketing, the process of identifying, engaging and supporting individuals who create conversations with a brand's customers, is a growing trend used in social media. In recent years, this strategy is creating an opportunity for brands to market through social media influencers. To investigate this phenomenon, the author through case study conducted qualitative content analyses of posts by social media influencers. Findings revealed that the use of social media influencer marketing has broken the wall between the consumer and the brand, changing the way the two interact.

Keywords: influencer marketing, social media, advertising, social media influencers

INTRODUCTION

According to Forbes, influencer marketing can be defined as a form of marketing in which focus is placed on specific key individuals rather than the target market as a whole (Forbes.com). Traditionally, when people think of influencer marketing, they think of a celebrity appearance in a TV commercial or a famous person posed on a billboard along a highway. Companies hope that by showcasing people of interest to their target markets, consumers will be more inclined to try the product or service that the company offers. As media and technology have become more advanced, companies can choose from a range of options in outlets to market their products. These options have also led to the evolution of social media influencer marketing. Now you can find people representing companies through branded content on personal social media accounts, such as Instagram, Snapchat, Twitter, and YouTube. More than ever, consumers are looking to fellow consumers to inform their purchasing decisions.

The rise of social media has opened up a new channel for brands to connect with consumers more directly and more organically. If a brand is not using social media influencer marketing as a strategy to better attract its target audience, now may be the time for the company to start evaluating their advertising strategy. Social media brand influencers are on the rise, becoming one of the biggest marketing and public relations trends of 2017. Social media influencer marketing has successfully changed the way that brands interact with consumers.

This study examined what strategies have made influencer marketing such a successful public relations tool and how the use of social media has allowed brands and consumers to connect on a more personal level.

LITERATURE REVIEW

Influencer marketing incorporating social media is a new phenomenon within the industry. Due to the constantly evolving and changing market, this topic has been widely discussed by contemporary media, but not enough by scholarly researchers. The literature review covered the identification of social media influencers, their importance and impact on brands, and the strategic planning they employed while communicating with consumers. To include an analysis of the latest techniques used by social media influencers in their marketing, this study reviewed trade publications and news articles as well as traditional academic sources.

WHO ARE SOCIAL MEDIA INFLUENCERS?

Social media influencers represent a new type of independent, third-party endorsers who shape an audience's attitudes through blogs, tweets, and the use of other social media channels (Fredberg, 3). Through sites like Instagram, YouTube, Twitter, and Facebook, social media influencers create content promoting certain brands with the goal of obtaining a following and brand recognition.

According to Fredberg, the success of social media influencers is vitally important to brands; therefore, technology has been developed to identify and track influencers' relevance to a brand or organization. This technology tracks the number of hits on a blog, times a blog is shared, likes and comments, and followers. All of these points are pivotal aspects of a social media influencer's success (Fredberg, 3).

Influencer marketing on social media opens up a new channel for brands to connect with consumers more directly, organically, and at scale to their everyday lives (Adweek). Social media influencers promote brands through their personal lives, making them relatable to the average consumer. According to Ledbetter, "When a party attempts to influence another to take specific actions, a dynamic ensues that can change the course and content of their relationship" (Ledbetter, 3). Influencers truly serve as the ultimate connection between a brand and a consumer. Through their candidness and openness with consumers, influencers have high social clout and

credibility (Buyer, 2016), which is what makes the phenomenon so successful. Where traditional marketing targeted mostly mass audiences, influencers have the unique ability to target niche audiences that have until now been unreachable (Ledbetter).

THEORIES BEHIND INFLUENCER COMMUNICATION

Bandura, the social-science theorist responsible for much of our understanding of how people react in social situations, wrote, "In the social learning system, new patterns of behavior can be acquired through direct experience or by observing the behaviors of others (Bandura, 3). This explanation can help one understand why influencers are so "influential." Bandura explained, "On the basis of informative feedback, they (consumers) develop thoughts or hypotheses about the types of behavior most likely to succeed. These hypotheses then serve as guides for future actions" (3). To put this into simpler terms, people learn from example, and influencers lead by example for those who "follow" them. By observing examples through social media, people are more likely to adopt the behaviors exhibited by the influencer (Forbes, 2016). Companies are using their resources via social media influencers in hopes that the experience that a consumer has with an influencer allows the behavior of the influencer to be adopted, that is, copied by the consumer (Forbes).

In addition to Bandura's social learning theory, Electronic Word of Mouth (eWOM) can help one better understand the strategies that make social media influencers so successful. eWOM refers to any positive or negative statement made by potential, actual, and former customers about a product or company via the internet. eWOM encourages consumers to share their opinions with other consumers. Word of mouth is known to be one of the most credible and trusted sources of marketing. Social media influencers are masters at eWOM. Social media influencers take on the role of forming consumers' opinions on products and services. That said, it is in the interest of the company as well as the influencer to keep online conversations positive and persuade other consumers to try products in a way that makes it feel as if the decision to make the purchase was in the interest of the consumer as opposed to the persuasion of the influencer (Lee and Youn, 473-475).

RESEARCH OBJECTIVE

This research addressed the following two research questions and set up one hypothesis:

RQ1: What makes a social media influencer successful?

RQ2: Do companies view social media influencers as positive or negative to their companies?

HYPOTHESIS

H1: Social media influencer marketing has successfully changed the way that brands interact with consumers.

RESEARCH METHODOLOGY

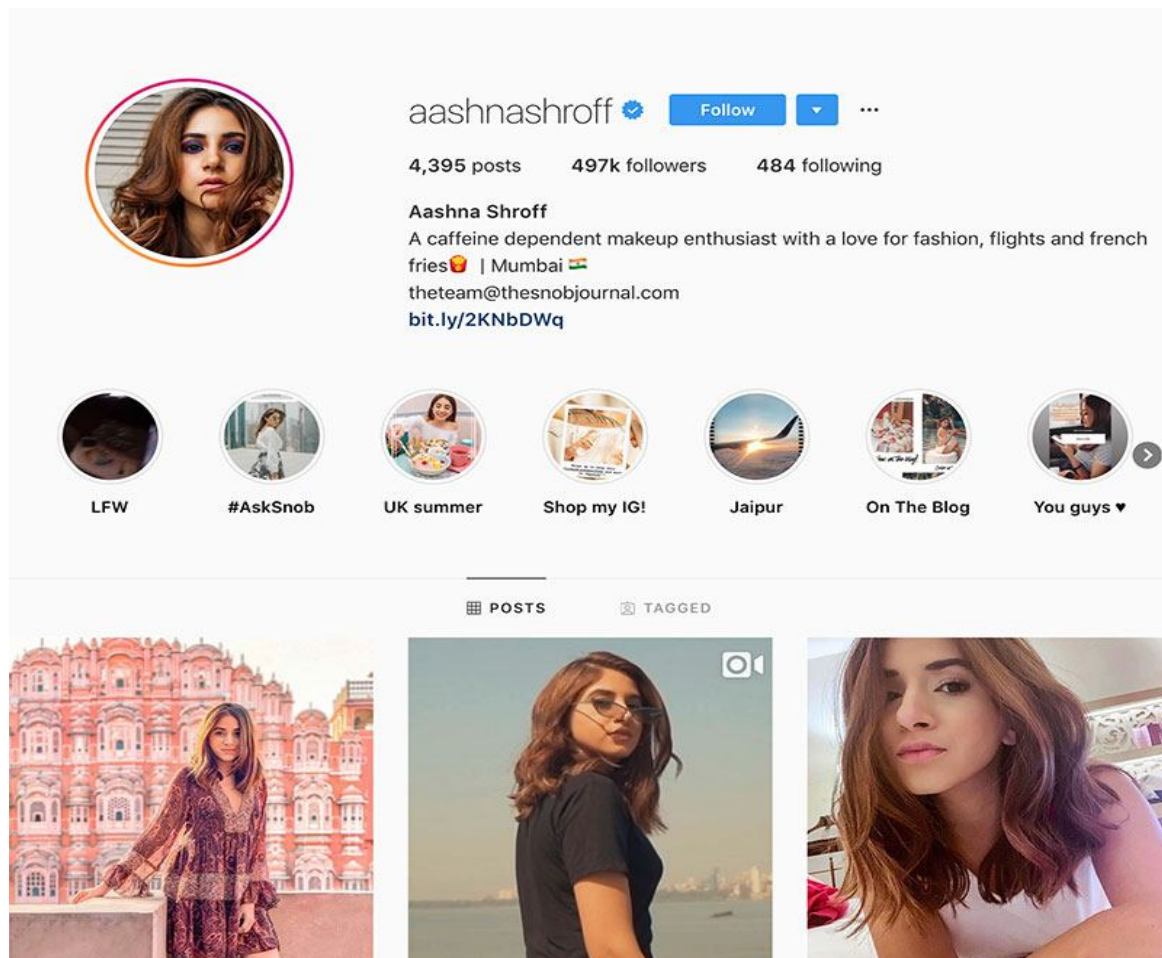
To answer the two research questions and test this hypothesis, the author gathered examples of influencer marketing from Instagram and YouTube and examined these media forms. Two types of analysis were performed.

The first was a pentadic analysis, which looked at Instagram to examine the strategies that influencers appear to use when posting content. A pentadic analysis considers the act, agent, agency, scene, and purpose of a media artifact. The act tells what happened; the agent performed the act, the tools/means an agent used to perform the act; the scene provides context for the act; and the purpose explains why the event occurred. This provides an opportunity for the researcher to begin to understand what goes through social media influencers' minds when they create an Instagram post. The analysis can also reveal what appears to be the motives behind the posts of influencer marketers. The second method employed was a content analysis of YouTube videos to examine how social media influencers engage with their audience members as well as the techniques that they appear to use to advertise via YouTube. In order to conduct this qualitative content analysis, the author analyzed videos based on three characteristics that were determined to be important based on previous research: confidence, interactivity, and authenticity (Bandura, 4). In terms of social media influencers, these characteristics mean:

- Confidence: When influencers trust their own-self and assures not only themselves but also their viewers of their abilities.
- Authenticity: The influencer is genuine and relatable with their followers.
- Interactivity: The influencer works together with the viewer to solicit feedback.

Overall, social media influencers post content on some form of social media and use similar strategies to distribute their messages. There are hundreds of social media influencers within the lifestyle industry, and YouTube and Instagram appear to be the two most popular platforms. These influencers have individual personalities but seem to operate in the same way. Therefore, if we understand how one lifestyle influencer

operates, we can understand how many of them operate. To conduct research, a case study focused on one influencer, Aashna Shroff, a continually growing and successful influencer, and it will combine the pentadic and content analyses to draw conclusions.



BACKGROUND

Mumbaikar Aashna Shroff, makeup and beauty are some things which you would arrange in one sentence after going through her blog. Be it makeup tips or fashion trends, her Instagram handle has it all. Initially, she started with @thesnobjournal which is an extension of her personal style and her take on makeup and beauty. After becoming popular, she created her own blog of the same name which provides beauty and makeup tips. @aashnashroff is her personal Instagram handle which has about 430k followers is a one-stop destination for trending makeup and beauty products.

FINDINGS & DISCUSSIONS

This qualitative study found that social media influencers' success does not rely solely on their follower count, but their ability to influence followers through authenticity, confidence, and interactivity to create a connection between the follow and the brand.

This research found factors that make a social media influencer successful using a pentadic analysis. Many influencers, like Aashna, take to Instagram because it is a quick and easy way to post authentic content and streamline brands directly into posts by tagging them. Tagging brands makes it easier for an interested consumer to go directly to the source of the product. In order to examine Aashna's posts further, a pentadic analysis was performed. A pentadic analysis studied the act, agent, agency, and purpose of the images posted by Lucie. In many social media influencers' posts, including Aashna, the act, agent, and purpose are all generally the same. Based on primary research, the author found that the act is the advertisement being posted to Instagram; the agent, is the influencer. In this analysis, Aashna is the agent. The purpose is to promote a product and gain follower interest, follow the influencer's lead, and purchase the said product. What changes in every influencer's post and makes it unique is the agency, which is the different brands that the influencer promotes. Since Aashna is a lifestyle influencer, there are a number of brands that she promotes on Instagram, such as BBlunt, Tresemme, Amway, Myntra etc. These findings are reflected in one of Aashna's Instagram posts based on a pentadic analysis.

Pentadic Analysis Performed on Instagram



Figure-1

In Figure 1, Aashna (agent) is advertising for a company (agency), Myntra, which is a online clothing and lifestyle brand. Aashna has a partnership with Myntra, and it is her job to reach a new, younger market for this product that has been predominantly sold to Women in the pre-social media era (purpose). Aashna posts Instagram content for Myntra as well as weaves its products into her YouTube videos to try to expose it to her followers, which include Myntra's desired demographic.

MARKETING THE FEELING

When it comes to her personality, Aashna leaves a quirky, down-to-earth, and relatable impression on her followers. In her photos, she tries to market the product through her personality. In order to advertise the Myntra product, Aashna applied it to her face in a fun and exciting way (as shown in Figure 1) that is reflective of her quirky style. While it might seem like the placement of the product on her face is not a big deal, it catches the attention of consumers without them even realizing that they are viewing an advertisement. In addition to the placement of the product on her face, Aashna holds the product that a consumer can buy in stores. This is an opportunity for potential product consumers to begin to recognize the brand without having personally experienced the product and visualize using the product themselves. If the follower didn't get a chance to catch the name of the product through the image, there is another opportunity for them to do so in Aashna's caption. The caption in Figure 1 provides the product in addition to tagging the company so that followers can read it and remember the name of the product and not have to rely solely on the image.

ENHANCING RELATIONSHIPS WITH FOLLOWERS

Instagram also gives followers the opportunity to talk to these influencers and the ability for the influencer to interact and respond to their followers. For example, some followers left comments on the image shown in **Figure 1**

- Great, I use my Mascara to give more black volume to my eye brows
- Lots of love to u
- Beautiful
- I just love how confident you are
- May I Know the name....

The two-way conversation between the influencer and the follower gives this advertisement a new dimension that did not exist before the use of social media influencers. This two-way conversation also gives the influencer one more opportunity to promote the product through a personal recommendation, which can turn a follower into a brand consumer. Advertising and gaining new brand consumers through Aashna's social media advertisements is the main goal of Myntra's partnership with Aashna.

This pentadic analysis reveals that everything that Aashna and other social media influencers do to promote products through Instagram is meticulously planned out and strategic. An influencer shares with followers first-hand experiences of how a product can benefit them. This then allows a consumer to connect to the brand in a new and innovative way. From the placement of the product, to the caption, and even to the context of the scene in which the advertisement is taking place, everything is executed in a particular way to maximize brand recognition through individual personalities.

Findings from this content analysis prove that interactivity, authenticity, and confidence are crucial characteristics for influencers to possess when creating lifestyle branded content. When influencers possess these three characteristics, they are likely to be successful in attaining brand partnership goals. In addition, this content analysis helped answer RQ 2, do companies view social media influencers as positive or negative for their companies? This research above affirms H1 that social media influencer marketing has successfully changed the way that brands interact with its consumers.

CONCLUSION

Social media influencers who promote a lifestyle brand are most successful interacting with consumers when they are authentic, confident, and interactive in their content. While this research focused on lifestyle branding, the same likely holds true for many products that public relations agencies and marketers promote, from automobiles to electronics to household products. The use of social media influencer marketing in lifestyle public relations initiatives has broken the wall between the consumer, the brand, and followers through social media content. Before the rise of social media influencers, advertising to brand consumers was one-sided. Before the days of social media, a consumer could only see a product through print advertisements, billboards, radio ads, and television commercials. Today, a consumer now can interact with a product through social media. Watching a trusted source, such as Aashna, use a product allows consumers to feel as if they are making a more informed decision when making a purchase. Through research, it is evident that social media influencer marketing has, in fact, changed the way brands interact with consumers in a positive way. The success that brands may expect is due to this two-way interactive public relations tactic and helps to explain why social media influencer marketing is one of the biggest trends in recent times.

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AN ECOSYSTEM OF GROWTH FOR MICRO ENTERPRISES (MUDRA)

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ABSTRACT

Developing country like India needs various aids for development, here small scale business plays an important role towards the nation development. Job opportunities are not available as required hence government have come up with various schemes to encourage the young Entrepreneurs. Government has brought in various schemes one among them is MUDRA YOJANA.

Micro Units Development and Refinance Agency Limited (MUDRA) was launched as a Financial Institution on 8th April 2015 by the Hon'ble Prime Minister, for encouraging the micro enterprises, engaged in manufacturing, trading, services and other income generating activities. The basic purpose is to attain development in an inclusive and sustainable manner by supporting and promoting partner institutions and creating an ecosystem of growth for micro enterprises sector.

INTRODUCTION

Micro Units Development & Refinance Agency Ltd. (MUDRA) is a new institution set up by Government of India to provide funding to the non-corporate, non-farm sector income generating activities of micro and small enterprises whose credit needs are below Rs .10 Lakh.

Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has created three products i.e. 'Shishu', 'Kishore' and 'Tarun' as per the stage of growth and funding needs of the beneficiary micro unit. These schemes cover loan amounts as below:

- a. **Shishu:** covering loans up to Rs 50,000
- b. **Kishore:** covering loans above Rs 50,000 and up to Rs 5,00,000
- c. **Tarun:** covering loans above Rs 5,00,000 and up to Rs 10,00,000

All Non-Corporate Small Business Segment (NCSBS) comprising of proprietorship or partnership firms running as small manufacturing units, service sector units, shopkeepers, fruits/vegetable vendors, truck operators, food-service units, repair shops, machine operators, small industries, food processors and others in rural and urban areas, are eligible for assistance under Mudra.

Bank branches would facilitate loans under Mudra scheme as per customer requirements. Loans under this scheme are collateral free loans.

RESEARCH METHADODOLOGY

The data and information for the study is gathered from various sources like newspapers, magazines, various websites including website of MUDRA YOJANA.

KEY OBJECTIVES OF MUDRA

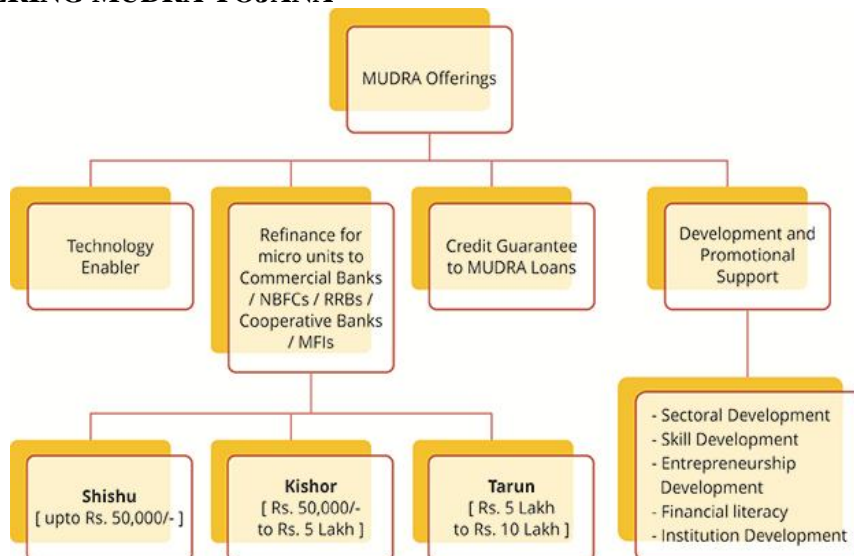
- MUDRA has been formed with primary objective of developing the micro enterprise sector in the country by extending various supports including financial support in the form of refinance, so as to achieve the goal of funding.
- The Pradhan Mantri Mudra Yojana or PMMY is a flagship scheme of the Government of India to extend affordable credit to micro and small enterprises.
- To develop the standardized covenants that will form the backbone of the last-mile business in future. To bring in stability to the microfinance system.
- Loans under PMMY scheme are available to non-farm micro or small enterprises engaged in income generation through manufacturing, trading and services. Enterprises involved in allied agricultural activities can also apply for Mudra loans.

ROLES AND RESPONSIBILITIES OF MUDRA

MUDRA has been formed with primary objective of developing the micro enterprise sector in the country by extending various support including financial support in the form of refinance. Subsequently Government of India has also decided that MUDRA will provide refinance support, monitor the PMMY data by managing the

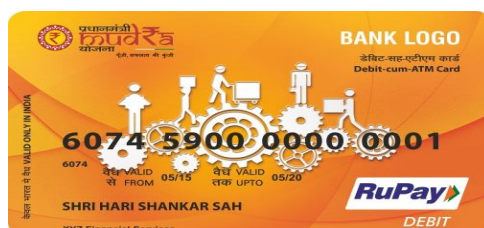
web portal, facilitate offering guarantees for loans granted under PMMY and take up other activities assigned to it from time to time. Accordingly MUDRA has been carrying out these functions over the last one year.

PRODUCT/OFFERING MUDRA YOJANA



MUDRA CARD

MUDRA Card is an innovative product which provides working capital facility as a cash credit arrangement. MUDRA Card is a debit card issued against the MUDRA loan account, for working capital portion of the loan. The borrower can make use of MUDRA Card in multiple withdrawal and credit, so as to manage the working capital limit in a most efficient manner and keep the interest burden minimum. MUDRA Card will also help in digitalization of MUDRA transactions and creating credit history for the borrower.



MUDRA VISION

The main vision is to bring up a strong financial base for the nation with the tag line **MAKE IN INDIA**. To be an integrated financial and support services provider par excellence benchmarked with global best practices and standards for the bottom of the pyramid universe for their comprehensive economic and social development.

MUDRA MISSION

To create an inclusive, sustainable and value based entrepreneurial culture, in collaboration with our partner institutions in achieving economic success and financial security.

MUDRA PURPOSE

Our basic purpose is to attain development in an inclusive and sustainable manner by supporting and promoting partner institutions and creating an ecosystem of growth for micro enterprises sector.

MAIN BODY

The World Bank latest 'Doing Business Report'(DBR, 2019) acknowledges India's jump of 23 positions against its rank of 100 in 2017 to be placed now at 77th rank among 190 countries. By the end of 2017, India had risen 42 places on Ease of doing business index, 32 places World Economic Forum's Global Competitiveness Index, and 19 notches in the Logistics Performance Index., thanks to recent governmental initiatives, which include converges, synergises and enables other important Government of India schemes, such as Mudra Bharatmala, Sagarmala, Dedicated Freight Corridors, Industrial corridors, UDAN-RCS, Bharat Broadband Network, Digital India, Make in India. In Indian economy small-scale and cottage industries occupy an important place, because of their employment potential and their contribution to total industrial output and exports. Government of India has taken a number of steps to promote them. However, with the recent measures, small-scale and cottage industries facing both internal competition as well as external competition.

There is no clear distinction between small-scale and cottage industries. However it is generally believed that cottage industry is one which is carried on wholly or primarily with the help of the members of the family. As against this, small-scale industry employs hired labour.

Moreover industries are generally associated with agriculture and provide subsidiary employment in rural areas. As against this, small scale units are mainly located in urban areas as separate establishments.

THE GENESIS OF MUDRA

The Union Budget presented by the Hon'ble Finance Minister Shri Arun Jaitley, for Financial Year

2015-16, announced the formation of MUDRA Bank. Accordingly MUDRA was registered as a Company in March 2015 under the Companies Act 2013 and as a Non Banking Finance Institution with the RBI on 07 April 2015. MUDRA was launched by the Honourable Prime Minister Shri Narendra Modi on 08 April 2015 at a function held at Vigyan Bhawan, New Delhi.

CONCLUSION

MUDRA has been formed with primary objective of developing the micro enterprise sector in the country by extending various support including financial support in the form of refinance, so as to achieve the goal of The GOI Press release of 2 March 2015 has laid down the roles and responsibilities of MUDRA.

Subsequently GOI has also decided that MUDRA will provide refinance support, monitor the PMMY data by managing the web portal, facilitate offering guarantees for loans granted under PMMY and take up other activities assigned to it from time to time. Accordingly MUDRA has been carrying out these functions over the last one year.

CLOUD COMPUTING AND ITS USAGE IN LIBRARY SCIENCE

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ABSTRACT

Cloud computing is a new buzzword in Information Communication Technology. It came up as boon for libraries. It is also offering various opportunities for libraries connect their services with cloud. The paper represents an overview of Cloud Computing, Essential characteristics, Models of Cloud Computing, Types of Cloud Computing and applications of Cloud Computing in libraries.

Keywords: Models of Cloud Computing, Types of Cloud Computing, Saas, PaaS, Cloud Computing, Libraries and Cloud

INTRODUCTION

Cloud computing is emerged as one of the most popular virtual technology in many areas of life and libraries too can't escape from it. Cloud computing contains features of different technology including grid computing, web 2.0, Service oriented architecture, utility computing and so on. Cloud computing provides people the way to share distributed resources and services that belong to different organizations. It is a virtual pool of computing resources through internet. Cloud computing share distributed resources via the network in the open environment.

In the libraries, Cloud computing is used to build a digital library and to automate housekeeping operations using third party services, both software as well as hardware. Cloud computing refers to both applications delivered as a package over the internet and the system software in the data centers that provide services. The new concept of cloud and libraries has generated a new model called Cloud Libraries.

WHAT IS CLOUD COMPUTING?

Cloud computing is not a new technology. It is web based technology but it is new form of computing. Cloud computing is a kind of computing technology which provides facilities in sharing the resources and services over the Internet rather than having these services and resources on local servers. Cloud computing is internet based computing where virtual shared servers provide software, infrastructure, platform devices and other resources and hosting to customers on pay-as-you-use basis. All information that a digitized system has to offer is provided as a service in the cloud computing model. Users can access these services available on the "Internet Cloud" without having any previous know-how on managing the resources involved.

HISTORY AND DEFINITION OF CLOUD COMPUTING

According to Wikipedia claimed the concept of cloud computing was emerged back to the 1960's. When John McCarthy opined that computation may someday be organized as a public utility. Chellappa gave the first academic definition of the term Cloud Computing in 1997 and later on, in the year 2007 the term Cloud Computing became more popularized and firstly was used in this context when Kevin Kelly opined that eventually we will have the inter-cloud, the cloud of clouds.

According to National Institute of Standards and Technology (NIST) "Cloud computing is a model for enabling ubiquitous, convenient, on-demand network access to a shared pool of configurable computing resources.(e.g. networks, servers, storage, applications and services) that can be rapidly provisioned and released with minimal management effort or service provider interaction"

According to the Forrester defines cloud computing as "A pool of abstracted, highly scalable and managed compute infrastructure capable of hosting and-customer applications and billed by consumption"

FEATURES/CHARACTERISTICS OF CLOUD COMPUTING

According to NIST has identified five essential characteristics of Cloud Computing.

- 1) **Rapid Elasticity:** Capabilities can be rapidly and elastically provisioned in some cases automatically to quickly scale out : and rapidly released to quickly scale in.To the consumer , the capabilities available for provisioning often appear to be unlimited and can be purchased in any quantity at any time.
- 2) **On-demand self-service:** A consumer can unilaterally provision computing capabilities such as server time and network storage as needed automatically , without requiring human interaction with a service provider.

- 3) **Resource pooling** : The provider's computing resources are pooled to serve multiple customers using a multi-tenant model , with different physical and virtual resources dynamically assigned and reassigned according to customer demand.
- 4) **Broad network access**: Capabilities are available over the network and accessed through standard mechanisms that promote use by heterogeneous thin or thick client platforms. E.g. Laptops, mobile phones and PDA.
- 5) **Measured Service**: Cloud systems automatically control and optimize resource usage by leveraging a metering capability at some level of abstraction appropriate to the type of service e.g. bandwidth, storage and processing .Resource usage can be monitored , controlled and reported providing transparency for both provider and consumer of the service.

MODELS OF CLOUD COMPUTING

1) Service Models

Though, there are various service models originated on the web but three service models widely used for delivering the different cloud based services that described below:

- **Software as a Service(SaaS)**

In this model, a complete application is offered to the customer, as a service on demand. A single instance of the service runs on the cloud and multiple end users are serviced. On the customer side, there is no need for upfront investment in servers or licenses. While for the provide, the costs are lowered, since only a single application need to be hosted & maintained. Today SaaS is offered by companies such as Google , Salesforce , Microsoft , Zoho, etc.

- **Platform as a Service (PaaS)**

Here , a layer of software, or development environment is encapsulated & offered as a service, upon which other higher levels of service can be build the customer has the freedom to build his own application. Which run on the provider's infrastructure to meet manageability and scalability requirement of the application PaaS providers offer a predefined combination of OS and application servers , such as LAMP platform (linux, apache ,mysql, and {PHP}),restricted J2EE,ruby etc. Google's app engine, force . com. etc are some of the popular PaaS examples.

- **Infrastructure as a Service(IaaS)**

This service model comprises a wide range of features , services and resource which support to build an virtual infrastructure for computing. Organizations can be developed entire infrastructure on demand. e.g. Amazon ,Web Services ,Rackspace, Savvis, HP, IBM, Sun and Google Base.

2) Deployed Models

Currently, four types of cloud deployment models have been defined in the cloud community.

- **Private cloud**

This kind of development model solely development and managed by a signal organization or a third party regardless whether it is located in premise or off primes. There are several reasons behind the development of private cloud for an organization some key ransoms in cloud optimize utilization of exciting in-house resource, security concerns including data privacy and trust also make private cloud an option for many firms, data transfer cost from local IT infrastructure to public cloud is still rather considerable, organization always require full control over mission critical activities that reside behind their firewalls and for research and teaching purposes.

- **Community cloud**

It is joint venture of several organization come together to build a cloud infrastructure as wall as policies through which cloud services will be rendered . this type of cloud deploy model help fill in developing of economic scalability and democratic infrastructure may be hosted but a third party vendor or within one of the organization on the community .

- **Public cloud**

Public cloud is means for general public use and open to all. This kind of development model of cloud computing is developed by any cloud computing agency and having own policy, value, and profile, costing, and charging model. Some popular public cloud services include Amazon EC2, S3, Google App engine and force .com.

▪ **Hybrid cloud**

This type of cloud made from more than one cloud development models that may be public, private, community and other models also, bound to gather with by standardized or proprietary technology that enables data and application portability { e.g, cloud bursting for load- balancing between clouds.} the hybrid cloud model is widely used by institution and organizations because this model provide more facilities and flexibilities in making optimum use of their resources and accomplishing the tasks .

COMPONENTS OF CLOUD

A Cloud system consists of three major components such as clients, data centre and distributed servers. Each components has a definite and plays an important role in Cloud computing.

- **Clients:** Clients are in a cloud computing architecture are similar to the clients of everyday Local Area Network(LAN). Clients are the computers which are residing on the desk of the end users. This is place where the front-end applications are installed. They can be laptops, mobile phones(PDA) and tablet computers. The physical specification brings the client into the following three categories.
 - Mobile-Mobile devices include smart phones, tablets or PDA's
 - Thin- These are the dumb terminals having no hard disk space rather it let the servers do all processing activities. It simply displays the information.
 - Thick- This type of client is a regular computer, using a web browser like Firefox or Internet Explorer to connect to the cloud.
- **Data centre:** Data centers serve as the principal repositories for all manner of IT equipment, including servers, storage subsystems, networking switches, routers and firewalls, as well as the cabling and physical racks used to organize and interconnect the IT equipment. A data center must also contain an adequate infrastructure, such as power distribution and supplemental power subsystems, including electrical switching; uninterruptable power supplies; backup generators and so on; ventilation and data center cooling systems. A data centre server can be virtualized in nature where the software can be installed in the main physical server but appeared as separate server identity to the user. . In this way, one can have half a dozen virtual servers running on one physical server.
- **Distributed Servers:** It is not necessary that the data centre always contains only one server in one place . Sometimes servers are placed in various geographical locations in the world. End users perspective it seems that data is coming from a central server. In this approach if one server is down or it is not available to a client request then on other services activate to cater clients.

APPLICATIONS OF CLOUD COMPUTING IN LIBRARIES

Libraries are shifting their services with the attachment of cloud and networking and networking with the facilities to access these services anywhere and anytime. In the libraries, the following possible areas were identified where cloud computing services anywhere and application may be applied.

- **Searching Library data**
OCLC is one of the best example for making use of cloud computing for sharing libraries data for years together. For instance for OCLC world cat services one of the the popular services for searching library data now is available on the cloud. OCLC is offering various services pertain to circulation, cataloguing , acquisition and other library related services on cloud platform through the web share management system. Web share management system facilitates to develop an open and collaborative platform in which each library can share their resources, services, ideas and problem with the library community on the clouds.
- **File storage**
To access any files on the internet cloud computing present number of services such as flicker, drop box , jungle disk, Google doc, sky drive and so on . these services virtually share the file on the web and provide access to anywhere and anytime without any special software and hardware.
Therefore, libraries can get advantages of such cloud based services for various purpose. For instance, LOCKSS {lots of copies keep stuff safe.
- **Website hosting**
Websites hosting is one of the earliest adoptions of cloud computing as many organization including libraries preferred to host their websites on third websites on third party service provider rather than hosting and maintaining their own servers Google sites serves as an example of a service for hosting websites outside of the library's servers and allowing for multiple editors to access the site from varied location .

▪ **Building Digital library/Repositories**

In the present situation, every library needs a digital library to make their resources, information and services at an efficient level to ensure access via the network library is having a digital library that development by using any digital library software . Dspace and fedora commons but Dspace is widely used for building digital libraries / repositories relative to fedora commons.

▪ **Searching Scholarly contact**

Knimbus is cloud based research platform facilitates to discover and share the scholarly content . knimbus stands for knowledge cloud which is dedicated to knowledge discovery and collaborative space for researchers and scholars. Currently, information and library network {INFLIBNET}center {http;w.w.w.inflibnet.ac.in} has been incorporate knimbus cloud services into its UGC INFLIBNET Digital Library consortium in order to search and retrieve scholarly contents attached therein .

▪ **Library Automation**

For library automation purpose, Polaris provides variant cloud based services such as acquisition, cataloguing ,process system, digital contents and provides ion for inclusion of cutting edge technologies used in libraries and inclusion of cutting edge technologies used in libraries and also supports various standard such as MARC21,XML,Z39.50, Unicode and so on which directly related to library and information science area .

CONCLUSION

We are living in Information Society .Information technology plays a very crucial role in handling library resources ranges from collection, storage ,organization ,processing and analysis of information dissemination. Due to information explosion, space problem and lack of funding to library resources, Libraries are moving towards cloud computing in present scenario and grabbing advantages of cloud based service. E.g. digital libraries, social networking and information communication. This is right time for libraries to think differently for libraries services with cloud based technologies and provide reliable and rapid services to their users.

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DIGITALIZATION IN NET BANKING

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ABSTRACT

Banking industry has witnessed a huge change over the years and has adopted the automation methods to make the process easy and faster. digitalization is something that has been widely accepted by banking industry and has been successfully implemented. digitalization is the process of converting data into digital format. in the age of digitalization and automation, banks need to adopt these changes.

Keywords: Developmant, Risk management, e commerce, Technology

INTRODUCTION

A digital bank represents a virtual process that includes online banking and beyond. As an end-to-end platform, digital banking must encompass the front end that consumers see, the back end that bankers see through their servers and admin control panels and the middleware that connects these nodes. Ultimately, a digital bank should facilitate all functional levels of banking on all service delivery platforms. In other words, it should have all the same functions as a head office, branch office, online service, bank cards, ATM and point of sale machines.

The reason digital banking is more than just a mobile or online platform is that it includes middleware solutions. Middleware is software that bridges operating systems or databases with other applications. Financial industry departments such as risk management, product development and marketing must also be included in the middle and back end to truly be considered a complete digital bank. Financial institutions must be at the forefront of the latest technology to ensure security and compliance with government regulations.

HISTORY OF DIGITAL BANKING

The earliest forms of digital banking trace back to the advent of ATMs and cards launched in the 1960s. As the internet emerged in the 1980s with early broadband, digital networks began to connect retailers with suppliers and consumers to develop needs for early online catalogues and inventory software systems. By the 1990s the Internet emerged and online banking started becoming the norm. The improvement of broadband and ecommerce systems in the early 2000s led to what resembled the modern digital banking world today. The proliferation of smartphones through the next decade opened the door for transactions on the go beyond ATM machines. Over 60% of consumers now use their smartphones as the preferred method for digital banking.

The challenge for banks is now to facilitate demands that connect vendors with money through channels determined by the consumer. This dynamic shapes the basis of customer satisfaction, which can be nurtured with Customer Relationship Management (CRM) software. Therefore, CRM must be integrated into a digital banking system, since it provides means for banks to directly communicate with their customers. There is a demand for end-to-end consistency and for services, optimized on convenience and user experience. The market provides cross platform front ends, enabling purchase decisions based on available technology such as mobile devices, with a desktop or Smart TV at home. In order for banks to meet consumer demands, they need to keep focusing on improving digital technology that provides agility, scalability and efficiency.

DEFINITION

Digitalization is the conversion of data into a digital format with the adoption of technology. Adoption of digitalization is very important for the banking sector.

Digital banking is part of the broader context for the move to online banking, where banking services are delivered over the internet. The shift from traditional to digital banking has been gradual and remains ongoing, and is constituted by differing degrees of banking service digitization. Digital banking involves high levels of process automation and web-based services and may include APIs enabling cross-institutional service composition to deliver banking products and provide transactions. It provides the ability for users to access financial data through desktop, mobile and ATM services.

ROLE OF DIGITIZATION IN BANKING INDUSTRY

Banking is going to go on a whole new level altogether overcoming all the challenges they are facing these days in exposing their internal systems, protected resources, legacy systems and huge amount of confidential data as APIs. Traditional banking involves banks to control their entire end-to-end banking experience through their closed system that involves bank's point of sale, web and mobile app.

This API Banking platform sits between the backend systems of a bank and the combined experiences of that bank and third party services to enable new business models such as opening their internal infrastructure to third party developers to build their software on and provide new use cases to their customers to stay ahead of their competition. Using this API platform banks can earn long lasting customer loyalty, revamp their infrastructure and reduce time to market from months to a few days.

ADVANTAGES

- Improved customer experience as Mobile banking , online banking,UPI can be used 24×7.
- Reduction of costs for banks and customers as well by using ATMs, cashless transactions etc.
- With more digital data available with banks, they can take data-driven dynamic decisions by using digital analytics. This benefits both customers and banks.
- Technology is non-discriminatory. Everyone will be treated same at banks.
- Number of customers will be increased for banks because of the increased convenience of banking.
- Digitization reduces human error.
- Opening and maintaining bank accounts are easier now
- Rural and urban gap has been eliminated.
- Productivity has been increased as more tasks can be accomplished within less time.

DRAWBACKS

- Reduction in Jobs as Digitization makes possible to do more work with less effort.
- Vulnerability of computerized Data as Banks are always prone to hacks & cyber attacks.
- Digitization is a common theme bandied around a lot in our day to day life. Globally, enterprises are quickly going digital with their enterprise processes to stay ahead of competition. Insurance, Healthcare, Retail and other global conglomerates are all jumping on the digital bandwagon and quickly adopting digitization across divisions.
- Banking is one of those industries which has undergone a massive digital shift. Gone are the days of the physical bank branch alone. The digital era has commenced, and customers expect a consistent experience across channels – be it online, mobile, kiosks or the bank branch. From internet banking solutions to mobile banking solutions to e-wallets, latest trends are emerging in the digital banking space. DBS bank, one of the largest Asian banks, has seen its mobile transactions go to 70% of all digital transactions in the past 5 years.
- Customers are key for all industries and banks in this digital era must always keep customer first. If banks cannot be customer oriented, they will prove to be useless. Customers today want their banks to understand their aspirations and offer support to achieve their financial goals. Millennials want to do financial planning on smart phones and a strong mobile offering is key for banks to be successful in future. Projecting the banks offerings on third-party sites and providing value added services on mobile application using the open API economy will be crucial too.
- Does your bank want to undergo Digital Transformation? Go Digital with Streebo's Banking Suite.
- Streebo Banking Suite provides banks an opportunity to deliver a unified and personalized app experience for all mobile, tablet or desktop users which meet the industry's rapidly rising customer expectations. Built using a pioneering app development platform, DX Accelerator, this low code tool will help control security, secure access, seamlessly integrate and govern your omnichannel banking solutions easily.

CHALLENGES

1. High cost of implementation
2. Network Security

CONCLUSION

Most of the services through e-banking / internet banking performed by both public and private banks are beyond the expectation of the customers. Similarly the various services provided by both public and private sector banks are more than adequate for customers. It is concluded finally that there is significant difference between public and private sector banks in respect of both services provided and services performed via e-banking / internet banking.

ROLE OF SMALL SCALE INDUSTRY IN DEVELOPING INDIAN ECONOMY**Babita Kailash Panda**

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ABSTRACT

Small scale industry plays vital role in overall growth of Economy. These industries are specialized in production of consumer goods. Small scale industry plays crucial role in developing countries having shortage of capital and abundant labor.

The small scale industries sector contributes significantly to the manufacturing output, employment and export of the country. It has been estimated from data that labour intensity in the micro and small enterprises sector is almost four times higher than the large scale industries has proved to be more efficient.

Keywords: Small scale industries make in India plan, economic development.

INTRODUCTION

Q What is Small scale Industries?

- ✓ The industries in India in which are organized in a small scale and produce goods with the help of machines, hired labor and power are considered as small scale industries.

DEFINITION

- ✓ Initially two categories were considered, those using power with less than 50 employees and those not using power with employee strength more than 50 but less than 100.
- ✓ On DEC. 21, 1999 any industry unit regarded as small scale industry the following condition is to be satisfied-
- ✓ Investment in fixed asset like plant and equipment either held on ownership terms or on lease or on hire purchase should not be more than 1 crore. However the unit in no way can be owned or controlled or auxiliary for any other industrial unit.
- ✓ Micro small and medium enterprises development (MSMEs) ACT 2006 enterprises have been categorized into manufacturing unit of services rendering unit.

INVESTMENT CRITERIA AS PER MSMED ACT

	Manufacturing sector	Service sector
Micro	Does not exceed 25 lakhs	Does not exceed 10 lakh
Small	25 lakhs but does not exceed 5 crore	10lakh but does not 2 crore
Medium	5 crore but does not exceed 10 crores	2 crore but does not exceed 5 crore

ON MAY 2010 POLICY SUPPORTED DEFINITION

The investment limit for tiny sector will continue to be rupees 25 lakhs and the limit for MSMEs sector should be 1 crore.

TINY SECTOR

The status of tiny enterprise is given to all small scale unit whose investment in plant and machinery is up to rupees 25 lakhs irrespective of location of unit.

FEATURES OF SMALL SCALE INDUSTRY

- Small scale industries are directly related to labor that's why we can say small scale industry is labor intensive.
- Small scale industries are basically can owned by single proprietorship or sometimes a partner.
- SSI scale industries can be set up within short period of time; they can increase production flow of consumer goods.
- It generates employment, it create 8 to 10 time more employment opportunities than large scale industries.
- It contributes remarkable to export of country , handicrafts ,embroidery, handlooms ,ivory product contributes 30% of total exports

IMPORTANCE OF SMALL SCALE INDUSTRIES



SOME EXAMPLES OF SMALL SCALE INDUSTRIES

- Bakeries
- Candles
- School stationery
- Water bottles
- Leather belt
- Small toys
- Paper bags
- Xerox and printing
- T-shirt printing
- Photography
- Beauty parlor

ROLE OF SMALL SCALE INDUSTRIES IN DEVELOPING INDIAN ECONOMY

Real India resides in rural India; small scale industry may sound small but plays a vital role in Indian economy .after an independence planner's recognized importance of this sector. So strategic position is allotted to small scale industries in country's industrial policy.

EMPLOYMENT GENERATION

If we talk about rural sector than small scale business creates largest employment opportunities for rural India next to agriculture. Being labor intensive nature of small scale business, it has immense employment generating potential.

The SSI sector employed 249.3 lakh people in 2001-02 and this no rose to 249.9 lakh people in 2005-06. Employment in MSMED sector stood at 805.2 lakh in 2006-07 and this would be clear from the fact that while employment in the factory sector as whole (large-scale, medium-scale and small-scale) increased by only 2.21 % per annum over the period of 1972 to 1987-88 employment in small-scale sector grew at the rate of 5.45 per annum.

TOTAL PRODUCTION

These enterprise accounts for almost 40% of the total goods and services produced in the Indian economy. They are one of the main reasons for the growth and strengthening of the economy.

As from data we can say that there is expansion of SSI the total no. of unit in the SSI sector stood at 105.2 lakh in 2001-02 and it increased to 123.4 lakh in 2005-06. In 2012-13 the MSMED sector contributions 7.0% of GDP and 37.3% of manufacturing output.

EQUAL DISTRIBUTION

This is accomplished because of the following two concepts more widespread as compare to large industries.

INCREASES EXPORT

Contribution to export of small scale industries increases year by year. It observe that the bulk of the export of the small scale industries.

EQUITABLE DISTRIBUTION OF NATIONAL INCOME

One of the main arguments put forward in support of the small-scale and cottage industries is that they ensure a more equitable distribution of income and wealth. This is accomplished because of the following two considerations: (i) the ownership of small-scale industries is more widespread than the ownership of large-scale industries, and (ii) they possess a much larger employment potential as compared to the large industries.

YEAR	No. of MSMEs (in lakh)	MARKET VALUE OF FIXED ASSETS (₹ CRORE)	GROSS VALUE OF OUTPUT (₹ CRORE)	EMPLOYMENT (NO. IN LAKH)
2001-02	105.2	1,54,349	2,82,270	249.3
2002-03	109.5	1,62,317	3,14,850	260.2
2003-04	114.0	1,70,219	3,64,547	271.4
2004-05	118.6	1,78,699	4,29,796	282.6
2005-06	123.4	1,88,112	4,97,842	294.9
2006-07	361.8	8,68,544	11,98,818	805.2
2007-08	377.4	9,20,460	13,22,777	842.0
2008-09	393.7	9,77,115	13,75,589	880.8
2009-10	410.8	10,38,546	14,88,352	921.8
2010-11	428.7	11,05,934	16,53,622	965.2
2011-12	447.6	11,82,758	17,88,584	1,011.7
2012-13	467.5	12,68,764	18,09,976	1,061.4
2013-14	488.5	13,63,700	-----	1,114.3
2014-15	510.6	14,71,913	-----	1,171.3

Notes: Data up to 2005-06 refer to only small-scale industries. Data from 2006-07 refer to micro, small and medium enterprises (MSMEs). Therefore, data up to 2005-06 are not comparable with data from 2006-07 onwards.

Source: Governments of India, Ministry of MSME, Annual report 2015-16.

LESS INDUSTRIAL DISPUTES

Supporters of small-scale industries frequently argue that large-scale industries are ridden with more industrial disputes than the small-scale industries. Because of the 'tensions' in the relations between workers of large-scale industries and the mill-owners, such industries frequently face strikes and lock-outs. As against this, the small-scale industries are free from such hazards and there is consequently less loss of outputs. However, this viewpoint is not totally correct.

MAKE IN INDIA

Prime Minister Narendra Modi launched the MAKE IN INDIA initiative on September 25, 2014, with the primary goal of making India a global manufacturing hub, by encouraging both multinational as well as domestic companies to manufacture their products within the country.

BENEFITS OF MAKE IN INDIA

- Make in India initiative helps in creating jobs for ever-increasing population of India.
- Conversion of India into a manufacturing hub of various commercial products.
- Development of the areas and the neighboring locations where the industries would be set up.
- The program will boost the GDP of the Indian economy as foreign investments will lead to humongous flow of income.
- The FDI under this initiative would strengthen the rupee against the domination of the American dollar.
- As countries from all over the world will bring along latest technology, India will have an opportunity to make use of it as it lacks in various test mechanization.

-
- Setting up of industries under this initiative will help in the development of rural areas.

CONCLUSION

Small-scale industries place a very important role and contribute significantly to the manufacturing sector, employment and to the share of exports of the country. It is estimated that in terms of value, the sectors accounts for about 45% of the manufacturing output and the 40% of the total export of the country. The production of SSI unit in India is rapidly growing. Growth rate in production up to 11.59% in 2009-10. Small-scale sector plays an important role in India's present export performance

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EMPOWERMENT OF WOMEN IN THE NEW MILLENNIUM

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ABSTRACT

The concept of empowerment is related to gender equality but distinct from it. Empowerment is a process that marks change over a period of time and requires that the individual being empowered is involved as a significant agent in that change process. Several experts agree that an empowered woman is one who has the agency to formulate strategic choices and to control resources and decisions that affect important life outcomes. The core of the concept of empowerment lies in the ability of the woman to control her own destiny. For e.g., only empowered woman can oppose pressure to undergo sex selective abortion of female foetus. This implies that to be empowered women must not only have equal capabilities (such as education and health) and access to resources and opportunities (such as land and employment), they must also have the agency to use those rights, capabilities, resources, and opportunities to make strategic choices and decisions (such as is provided through leadership opportunities and participation in political institutions). The present paper deals with how women had changed in the times due to empowerment in various dimensions.

Keywords: Empowerment, Women.

INTRODUCTION

Women's entry into the decision-making bodies of the industry, financial institutions, government and non-government structures, international aid- agencies, electoral bodies, international human rights organizations and electronic media with global coverage has removed several bottlenecks coming in the way of empowerment of mass of women. Women's projects are executed faster, salary scale of women in the government and non-government sectors have risen, remuneration of women beneficiaries and workers of women's projects has enhanced, complaints of sexual harassment at work-place are judiciously examined and the culprits are punished, global traveling of single women has increased multifold, women professionals are ready to work with women's self help groups. In the millennium era women's issues have been integrated in the mainstream discourse.

OBJECTIVES OF THE STUDY

1. To examine concept of women empowerment
2. To mainstream the role of women in various dimensions.

WOMEN COMPONENT PLAN AND GENDER BUDGETING

Women's Component within the 11th Five Year Plan of GoI assures at least 30% of funds/benefits from all development sectors-education, health, skill development, social protection, employment- flow to women. Due to consistent lobbying by the gender economists and women's groups, in 2004 the Ministry of Finance gave a mandate to all ministries to establish a Gender Budgeting Cell and by now 54 ministries and departments have formed Gender units and have promised to submit annual reports and performance budgets highlighting budgetary allocations for women. One third reserved seats for women in the Panchayati Raj Institutions has brought more than 100, 000 in the public arena since 1992. In the forthcoming elections of PRIs in Maharashtra, 50 % reservation of seats will be ensured for women in Maharashtra State. As elected representatives in gram, tehsil, district councils and urban local self government bodies women have been able to address practical gender needs of poor women through four types of schemes and programmes:

1. Women specific schemes where 100 % of the allocation is required to be spent on women.
2. Pro-women schemes where at least 30% of allocation and benefits flow to women.
3. Gender neutral schemes meant for the benefit of community as a whole where both men and women avail these benefits.
4. The residual state specific programmes having profound effect on women's position/ condition.

With entry of women in the development sector, women's organisations have created their constituency, mass-base, think-tank, pool of professionals, progressive male allies and self-sustaining financial base. Women entrepreneurs from the upper class, middle class as well as in the self help groups of toiling poor are getting support in terms of credit and market facilities.

WOMEN IN DEVELOPMENT DISCOURSE

During 1970s and 1980s, the women's movement highlighted marginalisation of women from the economy. The efforts of women activists were directed in terms of agitation and propaganda for women's rights, street fighting against escalating violence against assertive women and team- building to counter sexual harassment at work place. In the 1990, the women's movement is demanding its legitimate place within the mainstream with its own agenda of empowerment of women in partnership with men. It has been able to identify its allies in all sections of society. Its horizontal and vertical networking has created congenial atmosphere to execute development agenda with the help of effective use of information and communication technology, modern managerial practices and efficient law and order machinery.

The most difficult areas have been providing educational and decent employment opportunities for the poverty groups, low-cost housing and trade centres, environmental and occupational safety and human rights concerns. Development thinkers and workers need safety nets to operate without pressure from the local bullies and vested interests. Bullies of each and every communities are increasingly taking advantage of development workers/teachers/ academicians because they are non-hierarchical in their functioning and also because they are not very commercial minded in their day-to-day affairs. The state, political parties and beneficiaries of women's groups too have duty to ensure democratic and multicultural atmosphere within which the women activists can take judicious and gender-just decisions about allocation of developmental resources and development funding for construction of schools, shelter homes for women in difficult circumstances, community centres, sports-clubs, libraries and reading rooms, low cost hospitals and low cost housing for the poverty groups.

COLLECTIVE DECISION-MAKING PROCESSES OF THE NEW SOCIAL MOVEMENTS IN INDIA 1970

Onwards, development of social movements highlighting the problems of the rural and urban poor, industrial working class, tribal masses and minorities threw up a new kind of women decision makers who had strength of street-fighting, formal education and strategic thinking. They had to work under tremendous adversity, as they were a part of politics of protest. In the nineties, other sectors of the society also gave space to competent and highly qualified women to be in the decision-making bodies. At present, gender sensitisation of state and central government, management and trade unions, mass organisations, educational institutions is one of the topmost priorities among the development-oriented organisations. In the last two decades, women who have held important positions have had positive experience whenever they have done thorough homework and have played a role of problem shooters diligently and fearlessly. At the same time, in several places they have faced tremendous male hostility and physical violence. Competent women in the public life who have promoted the ethos of distributive justice have managed to get popular support.

CONCLUSION

Without popular mandate if women are selected for the top positions, they will have to face non-cooperation from the administration and the law and order machinery. Women in the public life need a protective shield of popular support and tremendous good will so that they can execute a development agenda more meaningfully. If we don't want to be puppets in the hands of different power-blocks, we will have to empower ourselves with the first hand experience of the operational reality. We should consolidate our experience gained during Training of the Trainers (TOT) workshops of different types of the decision-making bodies to evolve our day-to-day tactics and long-term strategies (Devaki Jain, 2000). There is no short cut to fieldwork and efficient handling of the crisis situation. We also need to see ourselves as change-agents and not as beneficiaries of the welfare departments of the government structures and private foundations. Women in the public life need to create their own support-structures for safe night-halts, safe transport and clean toilets. Constant up-gradation of skills and knowledge base is a must for each and every woman decision-maker to survive in a public life for a long term. Ability to handle more than one portfolio is a key to success in this rapidly changing socio-economic and political environment. Women in public life must give up phobia for modern equipments for better communication such as computers (internet), cell phones and advanced technologies, which reduce human drudgery. Majority of Indian women are seeking protection of the benevolent patriarchs and only 11% women (widows, separated, divorced, deserted and single) are

actual/ nominal heads of the households. Hence it is unrealistic to seek women's liberation without active support of sympathetic men. The 21st century is going to unfold an era of partnership between men and women dedicated to the cause of liberation of humankind, which will ensure social justice, safe environment, communal harmony and world peace in an era of terrorism in the name of religion that has upset the power relations in the world.

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A STUDY OF ENTREPRENEURSHIP DEVELOPMENT IN INDIA

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❖ ABSTRACT

Job creation today is a foremost challenge facing India. However, with a significant and unique demographic advantage, India has the potential to innovate and raise entrepreneurs who can create jobs and contribute to the development of the nation. In order to aid development of entrepreneurship in the country the government has launched a large number of programmes. This paper looks at the government support towards entrepreneurship and barriers for the same.

Keywords: Development, Entrepreneur, Statistics,

❖ METHODOLOGY

The data is been collected from secondary sources.

❖ DEFINITIONS OF ENTREPRENEURSHIP

According to Peter P Ducker, "Entrepreneurship is neither a science nor an art. It is a practice. It has a knowledge base. Knowledge in entrepreneurship is a means to an end; that is, by the practice."

According to A.H Cole, "Entrepreneurship is the purposeful activity of an individual or group of associated individuals, undertaken to initiate, maintain or aggrandize profit by production or distribution of economic goods or services".

❖ DEVELOPMENT OF ENTREPRENEURSHIP IN INDIA

We can understand the entrepreneurial history of any country in the context of her economic history. In India the industrial activities began with handicrafts and the village community was the scene of economic activity. The type of work was caste-based that consisted of farmers, artisans and Brahmins.

Organized industrial activity was seen in selected cities like Banaras, Allahabad and Mirzapur located near major rivers, this was because rivers were the major means of transportation. The artisans industries flourished, under the patronage of Maharajas. Workshops called KARKHANAS came into existence, from time immortal till the beginning of the 18th century, the Indian handicraft industry enjoyed worldwide reputation. Bengal's corchs, Ahmedabad's dhotis and banaras' metalwares were popular all over the world.

During the last decade of the 18th century, the Indian Handicraft Industry declined mainly due to the Industrial Revolution in England; low-priced British goods were produced on a large scale against which the Indian handicrafts could not compete.

Entrepreneurship began to grow faster during the post independence era. The government of India spelt out the Industrial Policy statements for the rapid industrialization of the country. It also recognized the responsibility of the state to promote, assist and develop industries in the national interest. It also recognized the vital role of the private sector in accelerating private development.

The government decided to pursue the following objectives:

- a. To maintain a proper distribution of economic power between private and public sectors
- b. To encourage the growth of industries by spreading entrepreneurship from existing centers', to other cities towns and villages
- c. To disseminate the entrepreneurial acumen concentrated in a few dominant communities to a large number of industrially potential people of varied social strata

In order to achieve these objectives, the government decided to offer various incentives, concessions and subsidies to small scale industries in form of capital, technical know-how, market and land to establish industries particularly in the backward region of the country.

❖ STATISTICS OF ENTREPRENEURSHIP IN INDIA

- According to RandstadtWorkMonitor report: 86% of countries consider India a good place to start a business of their own, a substantial 30% more than the global average.
- 83% of the Indian workforce would like to be an entrepreneur, this is higher than the global average of 53%

- 56% people said they want to leave job and start their own business
- ❖ The workforce in the age group of 45-54 years (37%) are hesitant to start their own business as compared to the workforce in the age group of 25-34 years (72%) and 35-44 years (61%)

❖ **GOVERNMENT OF INDIA SUPPORT FOR ENTREPRENEURSHIP IN INDIA**

The Government of India has undertaken several initiatives and instituted policy measures to foster a culture of innovation and entrepreneurship in the country. Job creation is a foremost challenge facing India. With a significant and unique demographic advantage, India, however, has immense potential to innovate, raise entrepreneurs and create jobs for the benefit of the nation and the world.

In the recent years, wide spectrums of new programmes and opportunities to nurture innovation have been created by the Government of India across a number of sectors. From engaging with academia, industry, investors, small and big entrepreneurs, non-governmental organizations to the most underserved sections of society.

Recognising the importance of women entrepreneurship and economic participation in enabling the country's growth and prosperity, Government of India has ensured that all policy initiatives are geared towards enabling equal opportunity for women. The government seeks to bring women to the forefront of India's entrepreneurial ecosystem by providing access to loans, networks, markets and trainings.

A few of India's efforts at promoting entrepreneurship and innovation are:

- **Startup India:** Through the Startup India initiative, Government of India promotes entrepreneurship by mentoring, nurturing and facilitating startups throughout their life cycle. Since its launch in January 2016, the initiative has successfully given a head start to numerous aspiring entrepreneurs. With a 360 degree approach to enable startups, the initiative provides a comprehensive four-week free online learning program, has set up research parks, incubators and startup centres across the country by creating a strong network of academia and industry bodies. More importantly, a 'Fund of Funds' has been created to help startups gain access to funding. At the core of the initiative is the effort to build an ecosystem in which startups can innovate and excel without any barriers, through such mechanisms as online recognition of startups, Startup India Learning Programme, Facilitated Patent filing, Easy Compliance Norms, Relaxed Procurement Norms, incubator support, innovation focused programmes for students, funding support, tax benefits and addressing of regulatory issues.
- **Make in India:** Designed to transform India into a global design and manufacturing hub, the Make in India initiative was launched in September 2014. It came as a powerful call to India's citizens and business leaders, and an invitation to potential partners and investors around the world to overhaul out-dated processes and policies, and centralize information about opportunities in India's manufacturing sector. This has led to renewed confidence in India's capabilities among potential partners abroad, business community within the country and citizens at large. The plan behind Make in India was one of the largest undertaken in recent history. Among several other measures, the initiative has ensured the replacement of obsolete and obstructive frameworks with transparent and user-friendly systems. This has in turn helped procure investments, foster innovation, develop skills, protect intellectual property and build best-in-class manufacturing infrastructure.
- **Atal Innovation Mission (AIM):** AIM is the Government of India's endeavour to promote a culture of innovation and entrepreneurship, and it serves as a platform for promotion of world-class Innovation Hubs, Grand Challenges, start-up businesses and other self-employment activities, particularly in technology driven areas. In order to foster curiosity, creativity and imagination right at the school, AIM recently launched Atal Tinkering Labs (ATL) across India. ATLs are workspaces where students can work with tools and equipment to gain hands-on training in the concepts of STEM (Science, Technology, Engineering and Math). Atal Incubation Centres (AICs) are another programme of AIM created to build innovative start-up businesses as scalable and sustainable enterprises. AICs provide world class incubation facilities with appropriate physical infrastructure in terms of capital equipment and operating facilities. These incubation centres, with a presence across India, provide access to sectoral experts, business planning support, seed capital, industry partners and trainings to encourage innovative start-ups.
- **Support to Training and Employment Programme for Women (STEP):** STEP was launched by the Government of India's Ministry of Women and Child Development to train women with no access to formal skill training facilities, especially in rural India. The Ministry of Skill Development &

Entrepreneurship and NITI Aayog recently redrafted the Guidelines of the 30-year-old initiative to adapt to present-day needs. The initiative reaches out to all Indian women above 16 years of age. The programme imparts skills in several sectors such as agriculture, horticulture, food processing, handlooms, traditional crafts like embroidery, travel and tourism, hospitality, computer and IT services.

- **Digital India:** The Digital India initiative was launched to modernize the Indian economy to make all government services available electronically. The initiative aims to transform India into a digitally-empowered society and knowledge economy with universal access to goods and services. Given historically poor internet penetration, this initiative aims to make available high-speed internet down to the grassroots. This program aims to improve citizen participation in the digital and financial space, make India's cyberspace safer and more secure, and improve ease of doing business. Digital India hopes to achieve equity and efficiency in a country with immense diversity by making digital resources and services available in all Indian languages.
- **Biotechnology Industry Research Assistance Council (BIRAC):** BIRAC is a not-for-profit Public-Sector Enterprise, set up by Department of Biotechnology to strengthen and empower emerging biotechnology enterprises. It aims to embed strategic research and innovation in all biotech enterprises, and bridge the existing gaps between industry and academia. The ultimate goal is to develop high-quality, yet affordable, products with the use of cutting edge technologies. BIRAC has initiated partnerships with several national and global partners for building capacities of the Indian biotech industry, particularly start-ups and SME's, and has facilitated several rapid developments in medical technology.
- **Department of Science and Technology (DST):** The DST comprises several arms that work across the spectrum on all major projects that require scientific and technological intervention. The Technology Interventions for Disabled and Elderly, for instance, provides technological solutions to address challenges and improve quality of life of the elderly in India through the application of science and technology. On the other hand, the *ASEAN-India Science, Technology and Innovation* Cooperation works to narrow the development gap and enhance connectivity between the ASEAN countries. It encourages cooperation in science, technology and innovation through joint research across sectors and provides fellowships to scientists and researchers from ASEAN member states with Indian R&D/ academic institutions to upgrade their research skills and expertise.
- **Stand-Up India:** Launched in 2015, Stand-Up India seeks to leverage institutional credit for the benefit of India's underprivileged. It aims to enable economic participation of, and share the benefits of India's growth, among women entrepreneurs, Scheduled Castes and Scheduled Tribes. Towards this end, at least one woman and one individual from the SC or ST communities are granted loans between Rs.1 million to Rs.10 million to set up greenfield enterprises in manufacturing, services or the trading sector. The Stand-Up India portal also acts as a digital platform for small entrepreneurs and provides information on financing and credit guarantee.
- **Trade related Entrepreneurship Assistance and Development (TREAD):** To address the critical issues of access to credit among India's underprivileged women, the TREAD programme enables credit availability to interested women through non-governmental organizations (NGOs). As such, women can receive support of registered NGOs in both accessing loan facilities, and receiving counselling and training opportunities to kick-start proposed enterprises, in order to provide pathways for women to take up non-farm activities.
- **PradhanMantriKaushalVikasYojana (PMKVY):** A flagship initiative of the Ministry of Skill Development & Entrepreneurship (MSDE), this is a Skill Certification initiative that aims to train youth in industry-relevant skills to enhance opportunities for livelihood creation and employability. Individuals with prior learning experience or skills are also assessed and certified as a Recognition of Prior Learning. Training and Assessment fees are entirely borne by the Government under this program.
- **National Skill Development Mission:** Launched in July 2015, the mission aims to build synergies across sectors and States in skilled industries and initiatives. With a vision to build a 'Skilled India' it is designed to expedite decision-making across sectors to provide skills at scale, without compromising on quality or speed. The seven sub-missions proposed in the initial phase to guide the

mission's skilling efforts across India are: (i) Institutional Training (ii) Infrastructure (iii) Convergence (iv) Trainers (v) Overseas Employment (vi) Sustainable Livelihoods (vii) Leveraging Public Infrastructure.

- Science for Equity Empowerment and Development (SEED): SEED aims to provide opportunities to motivated scientists and field level workers to undertake action-oriented, location specific projects for socio-economic gain, particularly in rural areas. Efforts have been made to associate national labs and other specialist S&T institutions with innovations at the grassroots to enable access to inputs from experts, quality infrastructure. SEED emphasizes equity in development, so that the benefits of technological accrue to a vast section of the population, particularly the disadvantaged.

❖ **CHALLENGES TO DEVELOPMENT OF ENTREPRENEURSHIP IN INDIA**

There are several challenges to development of entrepreneurship in India. They are environmental as well as personal

Environmental Challenges

- Non-availability of raw material required for production of goods.
- Lack of desired manpower due to lack of skilled labour in market or due to lack of committed and loyal employees
- Costly replacement of machinery due to technological up gradation
- Acquisition of land and building either through purchase or on rent
- Availability of finance

Personal Barriers

- Lack of confidence to find a successful idea and to attract the resources required
- Lack of recognition that support is required for starting a new venture
- Lack of patience when confronted with business challenges

❖ **CONCLUSION**

The government has launched a large number of initiatives across various sectors for the development of entrepreneurship in the country. While they are gradually becoming successful and there is favourable demographic situation there are still many challenges that need to be overcome. The government needs to work towards addressing these challenges.

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INFORMATION TECHNOLOGY: THE FUTURE IN ARTIFICIAL INTELLIGENCE

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ABSTRACT

In the field of computer science artificial intelligence (AI), sometimes called machine intelligence, is the intelligence demonstrated by machines, in contrast to the natural intelligence displayed by humans and other animals. Computer science defines AI research as the study of "intelligent agents": any device that perceives its environment and takes actions that maximize its chance of successfully achieving its goals. The term "artificial intelligence" is applied when a machine mimics "cognitive" functions that humans associate with other human minds, such as "learning" and "problem solving". The scope of AI is disputed: as machines become increasingly capable, tasks considered as requiring "intelligence" are often removed from the definition, a phenomenon known as the AI effect, leading to the quip in Tesler's Theorem, "AI is whatever hasn't been done yet." For instance, optical character recognition frequently excluded from "artificial intelligence", having become a routine technology. Modern machine capabilities generally classified as AI include successfully understanding human speech, competing at the highest level in game systems (such as chess and Go),¹ autonomously operating cars, and intelligent routing in content delivery networks and military simulations.

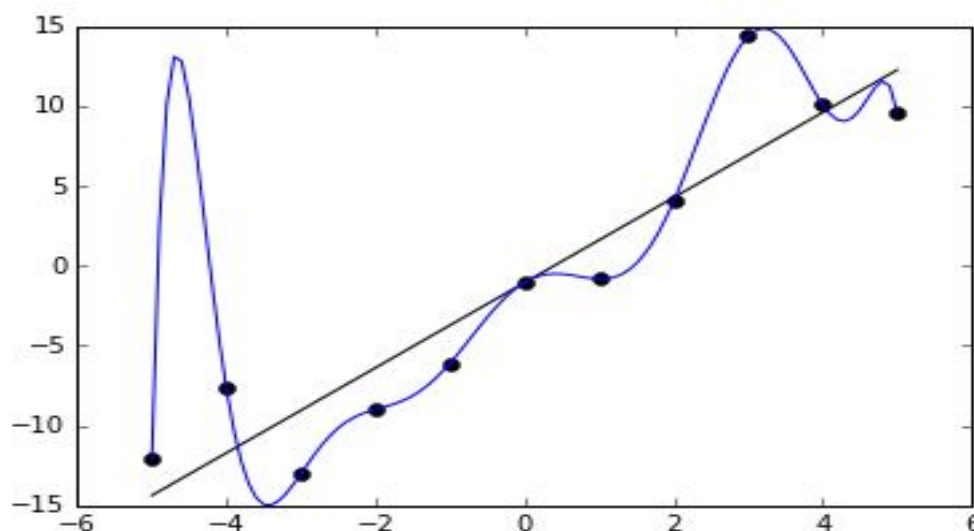
INTRODUCTION

A typical AI perceives its environment and takes actions that maximize its chance of successfully achieving its goals. An AI's intended goal function can be simple ("1 if the AI wins a game of go 0 otherwise") or complex ("Do actions mathematically similar to the actions that got you rewards in the past"). Goals can be explicitly defined, or can be induced. If the AI is programmed for "reinforcement learning", goals can be implicitly induced by rewarding some types of behavior and punishing others. Alternatively, an evolutionary system can induce goals by using a "fitness function" to mutate and preferentially replicate high-scoring AI systems; this is similar to how animals evolved to innately desire certain goals such as finding food, or how dogs can be bred via artificial selection to possess desired traits. Some AI systems, such as nearest-neighbor, instead reason by analogy; these systems are not generally given goals, except to the degree that goals are somehow implicit in their training data. Such systems can still be benchmarked if the non-goal system is framed as a system whose "goal" is to successfully accomplish its narrow classification task AI often revolves around the use of algorithms. An algorithm is a set of unambiguous instructions that a mechanical computer can execute.¹ A complex algorithm is often built on top of other, simpler, algorithms. A simple example of an algorithm is the following (optimal for first player) recipe for play at tic-tac-toe

1. If someone has a "threat" (that is, two in a row), take the remaining square. Otherwise,
2. if a move "forks" to create two threats at once, play that move. Otherwise,
3. take the center square if it is free. Otherwise,
4. if your opponent has played in a corner, take the opposite corner. Otherwise,
5. take an empty corner if one exists. Otherwise,
6. take any empty square.

Many AI algorithms are capable of learning from data; they can enhance themselves by learning new heuristics (strategies, or "rules of thumb", that have worked well in the past), or can themselves write other algorithms. Some of the "learners" described below, including Bayesian networks, decision trees, and nearest-neighbor, could theoretically, if given infinite data, time, and memory, learn to approximate any function, including whatever combination of mathematical functions would best describe the entire world. These learners could therefore, in theory, derive all possible knowledge, by considering every possible hypothesis and matching it against the data. In practice, it is almost never possible to consider every possibility, because of the phenomenon of "combinatorial explosion", where the amount of time needed to solve a problem grows exponentially. Much of AI research involves figuring out how to identify and avoid considering broad swaths of possibilities that are unlikely to be fruitful.¹ For example, when viewing a map and looking for the shortest driving route from Denver to New York in the East, one can in most cases skip looking at any path through San Francisco or other areas far to the West; thus, an AI wielding an path finding algorithm like A* can avoid the combinatorial explosion that would ensue if every possible route had to be ponderously considered in turn. The

earliest (and easiest to understand) approach to AI was symbolism (such as formal logic): "If an otherwise healthy adult has a fever, then they may have influenza second, more general, approach is Bayesian inference "If the current patient has a fever, adjust the probability they have influenza in such-and-such way". The third major approach, extremely popular in routine business AI applications, are analogies such as SVM and nearest-neighbor: "After examining the records of known past patients whose temperature, symptoms, age, and other factors mostly match the current patient, X% of those patients turned out to have influenza". A fourth approach is harder to intuitively understand, but is inspired by how the brain's machinery works: the artificial neural network approach uses artificial "neurons" that can learn by comparing itself to the desired output and altering the strengths of the connections between its internal neurons to "reinforce" connections that seemed to be useful. These four main approaches can overlap with each other and with evolutionary systems; for example, neural nets can learn to make inferences, to generalize, and to make analogies. Some systems implicitly or explicitly use multiple of these approaches, alongside many other AI and non-AI algorithms; the best approach is often different depending on the problem.



Learning algorithms work on the basis that strategies, algorithms, and inferences that worked well in the past are likely to continue working well in the future. These inferences can be obvious, such as "since the sun rose every morning for the last 10,000 days, it will probably rise tomorrow morning as well". They can be nuanced, such as "X% of families have geographically separate species with color variants, so there is an Y% chance that undiscovered black swans exist". Learners also work on the basis of "Occam's razor" "The simplest theory that explains the data is the likeliest. Therefore, to be successful, a learner must be designed such that it prefers simpler theories to complex theories, except in cases where the complex theory is proven substantially better. Settling on a bad, overly complex theory gerrymandered to fit all the past training data is known as over fitting. Many systems attempt to reduce over fitting by rewarding a theory in accordance with how well it fits the data, but penalizing the theory in accordance with how complex the theory is. Besides classic over fitting, learners can also disappoint by "learning the wrong lesson". A toy example is that an image classifier trained only on pictures of brown horses and black cats might conclude that all brown patches are likely to be horses. A real-world example is that, unlike humans, current image classifiers don't determine the spatial relationship between components of the picture; instead, they learn abstract patterns of pixels that humans are oblivious to, but that linearly correlate with images of certain types of real objects. Faintly superimposing such a pattern on a legitimate image results in an "adversarial" image that the system misclassifies

Common Misconceptions of Artificial Intelligence

- It's a specific technology. For example, in the 1980s and 1990s one often saw articles confusing AI with rule-based expert systems; in the 2010s, one sees AI being confused with many-layered convolutional neural networks. That's a bit like confusing physics with steam engines. The field of AI studies the general *problem* of creating intelligence in machines; it is not a specific technical *product* arising from research on that problem.
- It's a specific class of technical approaches. For example, it's common to see authors identifying AI with symbolic or logical approaches and contrasting AI with "other approaches" such as neural nets or genetic programming. AI is not an approach, it's a problem. Any approach to the problem counts as a contribution to AI.

- It's a particular community of researchers. This relates to the preceding misconception. Some authors use the term "computational intelligence" to refer to a supposedly distinct community of researchers using approaches such as neural networks, fuzzy logic, and genetic algorithms. This is very unfortunate since it drives researchers to consider only approaches that are accepted within their community rather than approaches that make sense.
- AI is "just algorithms". This is not strictly a misconception; because algorithms (loosely defined as programs) are of course what AI systems are made of, along with all other applications of computers. However, the kinds of tasks addressed by AI systems tend to differ significantly from traditional algorithmic tasks such as sorting lists of numbers or calculating square roots.

Future of Artificial Intelligence

How will AI benefit human society?

- Everything that civilization offers is a product of our intelligence. AI provides a way to expand that intelligence along various dimensions, in much the same way that cranes allow us to carry hundreds of tons, aeroplanes allow us to move at hundreds of miles per hour, and telescopes allow us to see things trillions of miles away. AI systems can, if suitably designed, support much greater realization of human values
- Common Misconception: AI is necessarily dehumanizing. In many dystopian scenarios, AI is misused by some to control others, whether by surveillance, robotic policing, automated "justice", or an AI-supported command-and-control economy. These are certainly possible futures, but not ones the vast majority of people would support. On the other hand, AI offers greater access for humans to human knowledge and individual learning; the elimination of language barriers between peoples; and the elimination of meaningless and repetitive drudgery that reduces people to the status of, well, robots.
- AI will necessarily increase inequality. It is certainly possible that increased automation of work will concentrate income and wealth in the hands of fewer and fewer people. We do, however, have a choice about how AI is used. By facilitating collaboration and connecting producers to customers, for example, it could allow more individuals and small groups to function independently within the economy rather than depending on large corporations for jobs.
- **What is machine learning?**
- It's the branch of AI that explores ways to get computers to improve their performance based on experience. Machine learning is a new field that has largely replaced AI. This misconception seems to be an accidental side-effect of the recent growth of interest in machine learning and the large number of students who take machine learning classes without previous exposure to AI. Machine learning has always been a core topic in AI: Turing's 1950 paper posits learning as the most likely route to AI, and AI's most prominent early success, Samuel's checker player, was constructed using machine learning. Machines can't learn, they can only do what their programmers tell them to do. Clearly, the programmer can tell the machine to learn! Samuel was a terrible checkers player, but his program quickly learned to be much better than him. These days, many significant applications of AI are built by applying machine learning to large amounts of training data.
- **What is a neural network?**
- A neural network is a kind of computational system inspired by basic properties of biological neurons. A neural network is composed of many individual units, each of which receives input from some units and sends output to others. (The units need not have any separate physical existence; they can be thought of as components of a computer program.) The output of a unit is usually computed by taking a weighted sum of the inputs and passing the sum through some kind of simple nonlinear transformation. A key property is that the weights associated with links between units can be modified based on experience
- Common Misconceptions Neural networks are a new kind of computer. In practice, almost all neural networks are implemented on ordinary general-purpose computers. It's possible to design special-purpose machines, sometimes called neurographic computer, to run neural networks efficiently, but so far they haven't provided enough advantage to be worth the cost and construction delays. Neural networks work like brains. In fact, real neurons are much more complex than the simple units used in artificial neural networks; there are many different types of neurons; real neural connectivity can change over time; the brain includes other mechanisms, besides communication among neurons, that affect behaviour; and so on.

- **What is deep learning?**

- Deep learning is a particular form of machine learning that involves training neural networks with many layers of units. It has become very popular in recent years and has led to significant improvement in tasks such as visual object recognition and speech recognition. Deep learning is a new field that has largely replaced machine learning. In fact, deep learning has existed in the neural network community for over 20 years. Recent advances are driven by some relatively minor improvements in algorithms and models and by the availability of large data sets and much more powerful collections of computers.

- **What are strong AI and weak AI?**

- The terms "strong AI" and "weak AI" were originally introduced by the philosopher John Searle to refer to two distinct hypotheses that he ascribed to AI researchers. Weak AI was the hypothesis that machines could be programmed in such a way as to exhibit human-level intelligent behaviour. Strong AI was the hypothesis that it would be valid to ascribe conscious experience to such machines or to describe them as actually thinking and understanding in the same sense those words are used to describe humans. "Strong AI" means AI research aimed at general-purpose human-level AI. This is certainly a sensible interpretation of the phrase but it's not what the phrase meant when it was first coined in 1980. Similarly, "weak AI" is taken to mean AI research aimed at specific, narrow tasks such as speech recognition or recommendation systems. (Also known as "tool AI".) Of course, no one has copyright on the terms, but reusing existing technical terms to mean something quite different seems likely to cause confusion.

- **What are AGI, ASI, and super intelligence?** AGI stands for artificial general intelligence, a term intended to emphasize the ambitious goal of building *general-purpose* intelligent systems, whose breadth of applicability is at least comparable to the range of tasks that humans can address. ASI stands for artificial super intelligence: AI that is substantially beyond human intelligence. More specifically, a super intelligent system is more capable than a human of producing high-quality decisions that take more information into account and look further ahead into the future. Mainstream AI researchers don't care about AGI. While there are certainly researchers in subfields such as speech recognition who care mainly about the specific goals of their subfield, and others who care primarily about finding commercial applications for existing technology, my impression is that most AI researchers in subfields such as learning, reasoning, and planning view what they are doing as contributing to the solution of a sub problem of achieving general-purpose AI. Humans are generally intelligent. This claim is often considered so obvious as to be hardly worth stating explicitly; but it underlies nearly all discussions of AGI. It is usually supported by noting the very wide range of tasks and jobs that humans can do. But of course, there are no human occupations that humans can't do, so it is hardly surprising that humans can do a wide range of the human occupations that exist. It's difficult to come up with a definition of breadth that is entirely independent of our human-centric concerns and biases. So we are left with the claim that humans are generally intelligent in the sense that they can do all the things that humans can do. We may yet find a way to say in a meaningful way that they can do a lot, but so far the question remains open.

- **What is Moore's law?** "Moore's law" refers to a number of related observations and predictions concerning the exponential growth in the density and/or performance of electronic circuits. A useful modern summary, which is not faithful to Moore's original statements, is that the number of operations per second, per dollar expended, doubles every N month, where N is roughly 1.5 years. Moore's law is a law of physics. In fact, it's an empirical observation about the progress of technology; nothing mandates that it should continue, and of course it cannot continue indefinitely. Already, increases in clock speed have reached a plateau, and current improvements in price/performance come from increasing the number of cores (processing units) on a single chip. Machines are getting faster so quickly that coming up with better algorithms is a waste of time. In fact, simple improvements in algorithms are often far more significant than improvements in hardware.

- **Does Moore's law enable us to predict the arrival of super intelligence?** No. There are many things AI systems cannot do, such as understanding complex natural-language texts; adding speed means, in many cases, getting wrong answers faster. Super intelligence requires major conceptual breakthroughs. These cannot be predicted easily and have little to do with the availability of faster machines. Machines more powerful means increasing their intelligence. This is a very common theme in discussions of the future of AI, but seems to be based on confusion between the way we use "powerful" to describe human intellects and the much simpler meaning of "powerful" in describing computers, i.e., the number of operations per second.

What is machine IQ? There is no such thing as machine IQ. To the extent that the intellectual capabilities of an individual are highly correlated across many tasks, humans can be said to have an IQ, although many researchers dispute the utility of any one-dimensional scale. On the other hand, the capabilities of any given

machine can be completely uncorrelated: a machine can beat the world champion at chess and yet be completely unable play checkers or any other board game. A machine can win quiz competitions yet be unable to answer a simple question such as, "What is your name?" "Machine IQ is increasing according to Moore's law. Since there is no such thing as machine IQ, it cannot be increasing; and Moore's law deals only with raw computing throughput and has no connection to the existence of algorithms capable of any particular task.

- **What is an intelligence explosion?**

- The term "intelligence explosion" was coined by I. J. Good in 1965, in the essay "Speculations Concerning the First Ultra intelligent Machine." It refers to the possibility that a sufficiently intelligent machine could redesign its own hardware and software to create a still more intelligent machine, which could repeat the process until *"the intelligence of man would be left far behind."* "An intelligence explosion is inevitable once machines reach human-level intelligence. On the contrary: it's logically possible that the problem of designing generation N+1 is too hard for any generation-N machine. It's also likely that the machines we build will be superhuman in some important aspects but subhuman in others; in particular, it's possible that machines could be more capable than humans at solving important problems such as alleviating poverty, curing cancer, etc., without being capable of ground-breaking AI research.

- **When will AI systems become more intelligent than people?**

This is a hard one to answer for several reasons. First, the word "will" assume that this question of forecasting, like forecasting the weather, whereas in fact it includes an element of *choice*: it's unlikely ever to happen if we humans decide not to pursue it, for example. Second, the phrase "more intelligent" assumes a single linear scale of intelligence, which doesn't really exist. Already machines are much better at some tasks than humans and of course much worse at others. Third, if we grant that there is some useful notion of "general-purpose" intelligence that can be developed in machines, then the question does begin to make sense; but it's still very hard to answer. Achieving this kind of intelligence would require significant breakthroughs in AI research and those are very hard to predict. Most AI researchers think it might happen in this century. It will never happen. Making predictions about scientific breakthroughs is notoriously difficult. On September 11th, 1933, Lord Rutherford, perhaps the most famous nuclear physicist of his time, told a large audience at the annual meeting of the British Association for the (He said similar things on many other occasions using many formulations, all essentially saying that releasing nuclear energy was impossible.) The next morning, Leo Szilard invented the neutron-induced nuclear chain reaction, and soon thereafter patented the nuclear reactor.

What can AI systems do now?

The range of tasks where machines perform at a creditable level is much wider than it was a few years ago. It includes playing board games and card games, answering simple questions and extracting facts from newspaper articles, assembling complex objects, translating text from one language to another, recognizing speech, recognizing many kinds of objects in images, and driving a car under most "normal" driving conditions. There are many less obvious kinds of tasks carried out by AI systems, including detecting fraudulent credit-card transactions, evaluating credit applications, and bidding in complex ecommerce auctions. Many of the functions of a search engine are in fact simple forms of AI. A task such as "playing chess" is the same task for machines as it is for humans. This is a misleading assumption; the level of "handholding" is usually much greater for machines. Humans learn chess by hearing or reading the rules, by watching and playing. A typical chess program has no such ability; the rules are programmed into the machine directly in the form of an algorithm that generates all legal moves for a given position. The machine doesn't "know" the rules in the same sense that a human does. Some recent work on reinforcement learning is an exception: for example, Deep Mind's system for playing video games learns each game completely from scratch. We don't really know what it's learning, but it seems unlikely that it's learning the rules of each game. Machines do tasks the same way as humans. Often we don't know how humans do things, but it's very unlikely that it matches the operations of a typical AI program. For example, chess programs consider possible future sequences of moves from the current board state and compare the outcomes, whereas humans often spot a possible advantage to be gained and then work backwards to find a sequence of moves to achieve it. If a machine can do a given task X, then it can do all the tasks that a human could probably do if they can do task X. See the question about machine IQ; at present machines do not have general-purpose intelligence in the same sense that humans do, so their abilities are often very narrow.

- **What impact will AI have on human society in the near future?** It is quite likely that some major innovations will emerge in the foreseeable future. The self-driving car is already under active development and testing, with some companies promising first deliveries in the near future. (Other companies are being

more cautious, recognizing the difficulties involved.) With improvements in computer vision and legged locomotion, robots for unstructured environments become practical; these might include agricultural and service settings and helping humans (especially the elderly and infirm) with domestic chores. Finally, as machines improve their grasp of language, search engines and "personal assistants" on mobile phones will change from *indexing* web pages to *understanding* web pages, leading to qualitative improvements in their ability to answer questions, synthesize new information, offer advice, and connect the dots. AI may also have a substantial impact on areas of science, such as systems biology, where the complexity and volume of information challenges human abilities. Robots are about to "take over". See When will AI systems become more intelligent than people? The vast majority of progress in AI is incremental and addressed at making computers and robots more useful. The issue of maintaining human control is, nonetheless, important in the long term.

- **Will progress in AI and robotics take away the majority of jobs currently done by humans?** Some studies - e.g., by Frey and Osborne (2013) - suggest that as many as half of US jobs are vulnerable to automation in the near future; other authors - e.g., Brynjolfsson and McAfee (2011) - argue that the process has already begun: the slow return to full employment after the 2008 recession and the divergence between improving productivity and stagnating wages are consequences of increasing levels of automation in occupations that involve routine processes. Assuming that progress in AI and robotics continues, it seems inevitable that more occupations will be affected. This doesn't *necessarily* imply massive unemployment, but it may lead to a major shift in the structure of the economy and require new ideas for organizing work and remuneration. Any work that a robot does means less work for humans. Work is not zero-sum: a person aided by a team of robots may be much more productive and hence much more in demand; without the help of robots, the work a person could do in some particular endeavour might not be economically viable and no work would be done by the person or the robots. By the same token, the availability of paintbrushes and rollers leads to work for painters: if paint had to be applied tiny drop by tiny drop using the tip of a needle, we'd couldn't afford to employ painters to paint houses.

- **What are drones, autonomous weapons, and killer robots?**

Drones are aircraft that are controlled remotely by humans; some carry weapons (usually missiles) that can be released by the human controller. An *autonomous weapon* is any device that *automatically* selects and "engages" a target (i.e., tries to destroy it). Current systems include the stationary, self-aiming machine guns used in the Korean DMZ and various kinds of ship-borne anti-missile systems. It is rapidly becoming technically feasible to replace the human drone controller with a fully automated system, leading to the kind of Lethal Autonomous Weapon Systems (LAWS) that are the subject of discussion at the CCW (the United Nations meetings in Geneva on "Certain Conventional Weapons"). The term "killer robot" is intended to cover this class of weapons, which might include wheeled or legged vehicles as well as ships, aircraft, submarines, and even artificial flying "insects". Fully autonomous weapons are 20-30 years away. Many articles written about the LAWS discussions in Geneva repeated this claim. Its source is unclear, but it seems to be an overestimate. The technology to deploy autonomous weapons is largely in place, and the engineering tasks seem to be easier than those involved in creating self-driving cars (partly because the reliability requirement for weapons is so much lower). The UK Ministry of Defence has stated that, for some uncluttered settings such as naval engagements, fully autonomous weapons are "probably achievable now." "If we have autonomous weapons, no humans need to die in wars. Wars are usually prosecuted until one side surrenders due to unsustainable losses or the end of the nation's capability to defend its population. A nation is unlikely to say, "OK, our robots lost, so we surrender and you can enslave us," any more than nations say "OK, we lost the tiddlywinks match, so we surrender and you can enslave us." "Machines are or soon will be better than humans at discriminating between combatants and non-combatants, so we should use machines to fight wars. First, under international humanitarian law (IHL), an attack requires not just the ability to discriminate, but also the ability to judge military necessity and proportionality (between the value of the military objective and the expected collateral damage). Second, compliance with IHL is not the only issue. Autonomous weapons can function as scalable weapons of mass destruction, because the number of weapons launched can be completely decoupled from the number of people required to control them. There is particular concern about massive swarms of anti-personnel weapons, which could result in casualties comparable to those in a nuclear attack.

CONCLUSION

AI is at the center of a new enterprise to build computational models of intelligence. The main assumption is that intelligence (human or otherwise) can be represented in terms of symbol structures and symbolic operations which can be programmed in a digital computer. There is much debate as to whether such an appropriately

programmed computer would *be* a mind, or would merely *simulate* one, but AI researchers need not wait for the conclusion to that debate, or for the hypothetical computer that could model all of human intelligence. Aspects of intelligent behavior, such as solving problems, making inferences, learning, and understanding language, have already been coded as computer programs, and within very limited domains, such as identifying diseases of soybean plants, AI programs can outperform human experts. Now the great challenge of AI is to find ways of representing the commonsense knowledge and experience that enable people to carry out everyday activities such as holding a wide-ranging conversation, or finding their way along a busy street. Conventional digital computers may be capable of running such programs, or we may need to develop new machines that can support the complexity of human thought.

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A STUDY ON SOCIAL MEDIA MARKETING – THE PREVAILED ONLINE MARKETING TOOL

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ABSTRACT

Social media marketing is currently most trending and a powerful way for all the businesses irrespective of their sizes to reach prospects and their potential customers. Accurate marketing on social media can bring sustainable success to your business, creating devoted brand advocates and even driving leads and sales. The important advantages of the use of social media are the online sharing of knowledge and information among the different groups of people. Social media has evidently become important in today's marketing mix for existing and for promoting the newly introduced product. The paper carries out empirical research to understand how social media marketing is currently the prevailed online marketing tool.

Keywords: Marketing, Social Media, Business Online Marketing, Advertising.

INTRODUCTION

Over the past few years, we have experienced a profound change in how business is conducted and how the people across the globe interact. The introduction of personal computers, the Internet, and e-commerce have had an extensive impact on how businesses operate and market their goods/services. Social media marketing refers to the process of gaining traffic or attention through social media sites - For instance magazines, Internet forums, web blogs, social blogs, micro blogging, podcasts, pictures, video, rating and book marking. With the world in the midst of a social media revolution, it is evident that social media tools like Facebook, Twitter, Instagram, LinkedIn, Pinterest etc are widely used by consumers and brands for the purpose of communication.

OBJECTIVES OF THE STUDY

1. To study the meaning of Social Media Marketing
2. To study the Techniques of Social Media Marketing
3. To know the importance & benefits of Social Media Marketing
4. To derive the social media marketing trends that makes it the prevailed online marketing tool.

RESEARCH METHODOLOGY

The data used for the analysis of this paper is collected from various secondary sources pertaining to this topic from various articles and websites relating to social media marketing.

MEANING OF SOCIAL MEDIA MARKETING

The term Social media refers to the use of web-based and mobile technologies to turn communication into an interactive dialogue. Social media marketing builds a business through many different media like forums, videos, blogs, photos etc because these give exposure to the products/ services. Social media marketing as a medium of promotion contributes, through its immediacy, to a sound and direct relation between brands and their customers in an online environment.

TECHNIQUES OF SOCIAL MEDIA MARKETING

Social media marketing is widely known as Internet marketing. People can find various ways for internet marketing. Several people who enter into online marketing are less worried because of its guaranteed success. Social Media attracts many business people to promote their business online. Social network marketing has developed to such an extent that today many people can't earn without it. Some of the most identified marketing tools are Facebook, Instagram, Twitter and LinkedIn. Instagram has become a regular place for people who have newly entered the field of social media marketing.

There are few popular methods of social network marketing:

- **Personal website or blog**

It is of mere importance to have private which will help clients to know about the company and it will make them clear that the company has a serious business and help to make huge revenue via online marketing.

- **Articles**

It is also a convenient and apt internet social media marketing method. It is a method of advertising business just by writing articles and attracting infinite number of users across the globe. Today it provides free trading means to many advertisers and publishers and they have benefited through their articles.

- **Blogging**

Blog is an impressive tool which provides various other opportunities in addition to just marketing business. It also helps to communicate with other customers in case of any problems. Most effective can be to merge social media with article marketing and blogging, for instance, creating links back to landing pages and get maximum exposure for products. There are quite a few article directories that allow for free article submission. Each article should be unique. Blogging is also very renowned for creating brand.

- **Emails**

Electronic mail sending is an effective way for marketing. The common way is to collect list of email addresses through portfolio websites and email about your business to all internet users. Email should be appealing in such a way that recipient must be impressed to get back to you.

- **Social Networking Sites**

Social networking websites like Instagram Twitter and Facebook are used to promote sales. These provide best platform for all who wish to market their brand through online marketing.

- **Videos**

In social media specifically video marketing is also quite useful. Billions of Internet users prefer watching videos. A short video of your brand can reach billions of potential customers. Various video distribution websites are important for marketing. These websites uploads service to the whole world. All that you need to do is shoot a video about your brand and product then send it to video uploading sites like You Tube. It is the easiest way of marketing than any other medium as many people are interested in view videos rather than word form of advertisement.

HOW IS SOCIAL MEDIA MARKETING AN IMPERATIVE METHOD OF MARKETING?

Social media permits concerned people to establish relationships with the customers through social engagement. And because that engagement is effortlessly visible to the connections of current fans and followers, social media can introduce the business to a whole new audience and enable to reach your next potential customer.

1. Social media is popular

There are more than 1 billion people on Facebook, 200 million people on Twitter, and 200 million more on LinkedIn social media will touch nearly every customer that walks through door. For small businesses, Instagram & Facebook is the jumping-off point for getting started with social media marketing. With its extensive reach and dynamic features there are very few businesses that couldn't benefit from having a presence on it.

2. Social media sites are free of cost

There's no catch getting started on social media is completely free. Face book, Twitter, and LinkedIn all offer free accounts to users and businesses and signing up won't require anything more than an email address. Few sites like LinkedIn and Instagram do offer paid accounts with features that are targeted at advanced users, but for the purpose of giving a break through, but there is no upfront cost for most of the social networks.

3. Social media reaches all demographics & psychographics

Social media has completely broken down age and location barriers that once accompanied the ways people assumed about social media.

4. Social media promotes two-way communication

There is no marketing tool possibly available to businesses today which provide the type of two-way communication that comes with using social media. It facilitates the feedback by using a tool like email marketing and supercharge it letting customers share their thoughts, questions, and ideas quickly and publicly without having to take the time to write an entire email.

5. Social media is apt for customer service

Giving the best customer service is likely to be a top priority for all business. But along with the two-way communication that social media provides, it also gives a unique opportunity to roll up the customer service game and provide instant satisfaction to the target audience. This allows you to exhibit how much you care about providing a memorable experience and will make sure of that no customer inquiry goes unanswered. And by keep a check on social media for customer feedback and offering a response helps to drive business results.

6. Social Media creates a Big Difference for Your Email Marketing

Social media has extensively changed the face of marketing and when it comes to how small businesses think of email marketing. Sharing an email across social networks can give a kick start to a whole new audience and gradually generate the kind of buzz you have been awaiting.

Merits of Social Media Marketing

The advantages to marketing via social media are numerous and at a low cost.

Through social media marketing, the organisation can:

- **Maximise Product & Brand Awareness**

Online Marketing on social networking sites will increase awareness by increasing the online presence of your products and brand. When the company creates a group or conducts a promotional activity on a social networking site, the customers are reminded of your organisations and website with every interaction.

- **Maximise Web Traffic**

Feedback, recommendations, and other postings on social networking sites often contain web links. If the brand name is mentioned and a link is included, these posts drive traffic to your site, increasing brand and product awareness.

- **Maximise Customer Loyalty**

If done appropriately, promoting the brand or products by building a social network can enhance customer loyalty. If participation of the organisation is consistent and genuine, it adds value by providing useful content, and appears personal, which will majorly enhance company's goodwill while building trust and credibility.

- **Maximise Success of New Product Launches**

Social networking sites allow a unique opportunity to figure out the relevant community for their products wants and needs. This community can assist and participate in the product development process. Giving them a chance in the process can increase loyalty and guarantee success when a new product is launched.

SOCIAL MEDIA MARKETING TRENDS

Social media is consistently evolving, and so are the content consumption habits of users. Thus marketers must keep themselves familiar with latest trends so that they can prepare themselves to plan and construct an impactful social marketing strategy.

1. The escalation of User-Generated Content

Nowadays customers conduct thorough research before they decide to buy what they require. The purchasing procedure is no longer same and simple. Customers compare prices, search for offers, and consult with friends before they click the buy button.

2. Videos attain Popularity

Videos offer what pictures and text cannot. And the upswing of live videos authenticates the fact that humans love visual experiences, especially if they feel like '*a part of the moment*'. We predict that marketers will grasp the growing popularity of live videos and live streams because:

- Live videos are quite engaging and entertaining.
- They add a new dimension to content personification.
- It is the most authentic way to connect with your potential customers, and it helps build trust in your brand.

3. Messaging Apps Gain value

Businesses are providing various channels for customers to reach out to them. The popularity of messaging apps like Instagram direct message Facebook Messenger, Snapchat, WhatsApp, and WhatsApp for Business, etc. has made it simpler to connect to the customer. Also, chat bots are increasingly becoming a marketer's favourite tool to have one-to-one personalized conversations with their customers.

4. Elevate Reality Is Starting to Make an Appearance

Elevate Reality is taking baby steps in the social media domain in the form of facial filters, geo-filters, etc. Marketers should plan to take advantage of existing and upcoming features of elevating reality. As it becomes more essential, it will provide more engaging, interactive, and personalized experience to all your customers.

5. Faith and Transparency for Social Data Gains Importance

Gaining customers faith has become most important for brands. Marketers will be looking for various ways to set a balance between personification and privacy, and in the process give their customers more control over their buying experiences. To be transparent about data collections and data use methods will help marketers be upfront about what customers can expect. It will also help marketers to gain customers' trust, which will go a long way in strengthening the customer-brand relationship.

CONCLUSION

Collaboration through online method becomes effortless and expedite if it is facilitated by social media marketing. Social media is persuasive for building social authority; individuals or organizations can establish themselves as specialists of their product category in the market, thus, one of the elementary approach in social media is that, with social media, one cannot control their message completely, but can contribute to effective communication. Social media marketing has the capability of reaching customers across the globe.

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CHANGING TRENDS IN BANKING

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ABSTRACT

ITES is today the most talked about sector in the digital world. It has given a boost to Indian software industry. ITES has emerged due to the involvement of information technology in various fields such as banking & finance, insurance, telecom etc. Recent trends in banking sector, the banking sector plays a very important role in the development of one country's economy. The growth of banking sector depends upon the services provided by them to the customers in various aspects. The growing trend of banking services is found significant after the new economic reforms in India in 1991. Today, India has a fairly well developed banking system with different classes of banks – public sector banks, foreign banks, private sector banks – both old and new generation, regional rural banks and co-operative banks with the Reserve Bank of India as the fountain Head of the system. Nowadays banking sector acts as a backbone of Indian economy which reflects as a supporter during the period of boom and recession. From 1991 various trends and developments in banking sector are credited. It also reflects the various reforms were caused to improve their services to satisfy the customers. E-Banking enables the people to carry out most of their banking transactions using a safe website which is operated by respective banks. Various Innovations in Banking and Financial Sectors are ECS, RTGS, NEFT, EFT, ATM, Retail Banking. Banking environment has become highly competitive today.

Keywords: Banking sector, recent trends and developments etc.

METHODOLOGY

The present review paper is based on the Secondary data. It analyses the available literature on recent trends in banking sector. The Secondary data pertaining to the study was obtained from the various journals, books, newspapers and websites of the concerned Banks.

OBJECTIVE OF THIS RESEARCH PAPER

The main Objective of this research paper is to review the recent trends in Banking Industry. Technological innovations have enabled the industry to open up new delivery channels, seeking the help of IT to deal with the challenges that a new economy poses. The Objectives of the present study are:

To study the rapid advancement occurring in the bank-

- To examine recent trends and developments in banking sector.
- To present the technological developments in Indian banking sector.
- To study the emerging trends in banking technology.

RECENT TRENDS AND DEVELOPMENTS IN BANKING SECTOR

Today, we are having a fairly well developed banking system with different classes of banks – public sector banks, foreign banks, private sector banks, regional rural banks and co-operative banks. The Reserve Bank of India (RBI) is at the paramount of all the banks. The RBI's most important goal is to maintain monetary stability (moderate and stable inflation) in India. The RBI uses monetary policy to maintain price stability and an adequate flow of credit. The rates used by RBI to achieve the bank rate, repo rate, reverse repo rate and the cash reserve ratio. Reducing inflation has been one of the most important goals for some time. Growth and diversification in banking sector has transcended limits all over the world. In 1991, the Government opened the doors for foreign banks to start their operations in India and provide their wide range of facilities, thereby providing a strong competition to the domestic banks, and helping the customers in availing the best of the services. There has been considerable innovation and diversification in the business of major commercial banks. Some of them have engaged in the areas of consumer credit, credit cards, merchant banking, internet and phone banking, leasing, mutual funds etc. A few banks have already set up subsidiaries for merchant banking, leasing and mutual funds and many more are in the process of doing so. Some banks have commenced factoring business.

TECHNOLOGY & INNOVATIONS IN BANKING SECTOR

Banking environment has become highly competitive today. Developments in the field of information technology strongly supports the growth of the banking sector. Major events in the field of IT in banking sector in India are -

- ❖ Introduction of ATMs in 1987.

- ❖ Card based system in late 1980's and 90's.
- ❖ Electronic Clearing Services (ECS) in early 1995.
- ❖ Electronic Funds Transfer (EFT) in early 2000.
- ❖ Introduction of RTGS in 2004.
- ❖ National Electronic Fund Transfer (NEFT) in 2005 by replacing EFT.
- ❖ The Payment and Settlement Systems Act passed in December 2007.
- ❖ CTS in the year 2008.

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- Electronic Clearing Services (ECS) in early 1995
- Electronic Funds Transfer (EFT) in early 2000.
- Introduction of RTGS in 2004.
- National Electronic Fund Transfer (NEFT) in 2005 by re-

The Payment and Settlement Systems Act passed in

DEVELOPMENT IN BANKING SECTOR

- (1) **Society For Worldwide Inter-Bank Financial Telecommunications (Swift):** - SWIFT, as a co-operative society was formed in May 1973 with 239 participating banks from 15 countries with its headquarters at Brussels. It started functioning in May 1977. RBI and 27 other public sector banks as well as 8 foreign banks in India have obtained the membership of the SWIFT. SWIFT provides have rapid, secure, reliable and cost effective mode of transmitting the financial messages worldwide. At present more than 3000 banks are the members of the network. To cater to the growth in messages, SWIFT was upgrade in the 80s and this version is called SWIFT-II. Banks in India are hooked to SWIFT-II system. SWIFT is a method of the sophisticated message transmission of international repute. This is highly cost effective, reliable and safe means of fund transfer. This network also facilitates the transfer of messages relating to fixed deposit, interest payment, debit-credit statements, foreign exchange etc. This service is available throughout the year, 24 hours a day. This system ensure against any loss of mutilation against transmission. It is clear from the above benefit of SWIFT that it is very beneficial in effective customer service. SWIFT has extended its range to users like brokers, trust and other agents.
- (2) **Automated Teller Machine (ATM):** - ATM is an electronic machine, which is operated by the customer himself to make deposits, withdrawals and other financial transactions. ATM is a step in improvement in customer service. ATM facility is available to the customer 24 hours a day. The customer is issued an ATM card. This is a plastic card, which bears the customer's name. This card is magnetically coded and can be read by this machine. Each cardholder is provided with a secret personal identification number (PIN). When the customer wants to use the card, he has to insert his plastic card in the slot of the machine. After the card is a recognized by the machine, the customer enters his personal identification number. After establishing the authentication of the customers, the ATM follows the customer to enter the amount to be withdrawn by him. After processing that transaction and finding sufficient balances in his account, the output slot of ATM give the required cash to him. When the transaction is completed, the ATM ejects the customer's card.
- (3) **Cash Dispensers:** - Cash withdrawal is the basic service rendered by the bank branches. The cash payment is made by the cashier or teller of the cash dispenses is an alternate to time saving. The operations by this machine are cheaper than manual operations and this machine is cheaper and fast than that of ATM. The customer is provided with a plastic card, which is magnetically coated. After completing the formalities, the machine allows the machine the transactions for required amount.
- (4) **Electronic Clearing Service:** - In 1994, RBI appointed a committee to review the mechanization in the banks and also to review the electronic clearing service. The committee recommended in its report that electronic clearing service-credit clearing facility should be made available to all corporate bodies/Government institutions for making repetitive low value payment like dividend, interest, refund, salary, pension or commission, it was also recommended by the committee Electronic Clearing Service-Debit clearing may be introduced for pre-authorized debits for payments of utility bills, insurance premium and instalments to leasing and financing companies. RBI has been necessary step to introduce these schemes, initially in Chennai, Mumbai, Calcutta and New Delhi.

- (5) **Chip Card:** - The customer of the bank is provided with a special type of credit card which bears customer's name, code etc. The credit amount of the customer account is written on the card with magnetic methods. The computer can read these magnetic spots. When the customer uses this card, the credit amount written on the card starts decreasing. After use of number of times, at one stage, the balance becomes nil on the card. At that juncture, the card is of no use. The customer has to deposit cash in his account for re-use of the card. Again the credit amount is written on the card by magnetic means.
 - (6) **Phone Banking:** - Customers can now dial up the bank's designed telephone number and he by dialling his ID number will be able to get connectivity to bank's designated computer. The software provided in the machine interactive with the computer asking him to dial the code number of service required by him and suitably answers him. By using Automatic voice recorder (AVR) for simple queries and transactions and manned phone terminals for complicated queries and transactions, the customer can actually do entire non-cash relating banking on telephone: Anywhere, Anytime.
 - (7) **Tele-banking:** - Tele banking is another innovation, which provided the facility of 24 hour banking to the customer. Telebanking is based on the voice processing facility available on bank computers. The caller usually a customer calls the bank anytime and can enquire balance in his account or other transaction history. In this system, the computers at bank are connected to a telephone link with the help of a modem. Voice processing facility provided in the software. This software identifies the voice of caller and provides him suitable reply. Some banks also use telephonic answering machine but this is limited to some brief functions. This is only telephone answering system and now Tele-banking. Tele banking is becoming popular since queries at ATM's are now becoming too long.
 - (8) **Internet Banking:** - Internet banking enables a customer to do banking transactions through the bank's website on the Internet. It is a system of accessing accounts and general information on bank products and services through a computer while sitting in its office or home. This is also called virtual banking. It is more or less bringing the bank to your computer. In traditional banking one has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts etc. but internet banking has changed the way of banking. Now everyone can operate all these type of transactions on his computer through website of bank. All such transactions are encrypted; using sophisticated multi-layered security architecture, including firewalls and filters. One can be rest assured that one's transactions are secure and confidential.
- O study the rapid advancement occurring in the bank-
- (9) **Mobile Banking:** - Mobile banking facility is an extension of internet banking. The bank is in association with the cellular service providers offers this service. For this service, mobile phone should either be SMS or WAP enabled. These facilities are available even to those customers with only credit card accounts with the bank.

CONCLUSION

Today, Information Technology is used in two different avenues in banking- Communication and Business Process Re-engineering (BPR). It is reported that about 250 million internet users are there in India, which is among the top three in the world and this number is set to grow to 350 million by end of 2015. The E-banking, Mobile banking, Net banking and ATMs facility has gained the success among the customers. Today's generation is showing a keen interest in adopting all such technology enabled banking facility. Payment settlement systems like RTGS, NEFT, EFT, & ECS have proved to be successful among the customers using these facilities. Therefore, the IT revolution has set the stage for overcoming the challenges the new economy poses keeping in view the unprecedented increase in financial activity across the world.

DIGITAL TRANSFORMATION IN INDIA BANKING SECTOR

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ABSTRACT

The modern world in which we are living is dominated by the concept called “Digitalization”. The Government of India announced Digital India Programme with a vision to transform India into a digitally empowered society and knowledge economy. The concept of digitalization has been playing most important role in all sectors of the economy and banking sector. Digitalization has become significant for Indian Banking sector, which plays major role in furthering financial inclusion and which is mainly concerned with providing better services to customers as the role of digitalisation in the banking sector has transformed customers’ preferences and demands. As a result of this, banks in India are becoming more digitally oriented in order to satisfy their customers’ new preferences and demands. The paper discusses the concept of “Digital Transformation in the banking sector”, and the several impact of digitalisation in the banking sector

Keywords: Digitalisation, E-Banking, Digital Payments, National electronic funds transfer (NEFT) and Real time gross settlement (RTGS)

OBJECTIVE OF STUDY

The objective of the paper is to understand Digital revolution in the Indian banking sector

RESEARCH METHODOLOGY

The methodology used in study is simple and based on secondary data collected from the various publications and internet. No primary data used in the research.

INTRODUCTION

The need for the computerisation was felt in India in 1980. In 1988, with the need of an hour the Reserve Bank of India set up a committee under the chairman ship of Dr.C Rangarajan. Initially Banks started using technology with the introduction of standalone PCs and migrated to Local Area Network (LAN) connectivity. With further advancement, banks adopted the Core Banking platform. Thus branch banking changed to bank banking. Core Banking Solution (CBS) enabled banks to increase the comfort feature to the customers as a promising step towards enhancing customer convenience through anywhere and anytime Banking. Different Core Banking platforms such as Finacle designed by Infosys, BaNCS by TCS, FLEXCUBE by i-flex, gained popularity. Banking sector in India has witnessed a radical change from 'conventional banking to convenience banking'. Today, they are poised for 'digital banking' at a rapid pace.

The process of Computerization gained pace with the opening of the economy in 1991-92. A major driver for this change was propelled by rising competition from private and foreign banks. Several commercial banks started moving towards digital customer services to remain competitive and relevant in the race.

PRESENT SCENARIO

The Indian government is increasingly supporting digital transactions .United Payments Interface (UPI) and Bharat Interface for Money (BHIM) launched by the government was an important milestone not just for the banking system but the entire country. Innovation and popularity of digital payments are resulting in greater digital banking transactions.

UPI is a payment method which allows transfer of money anytime without the need to enter bank details every time we transact. UPI and BHIM are economical ways of money transfer, making us free of cash.

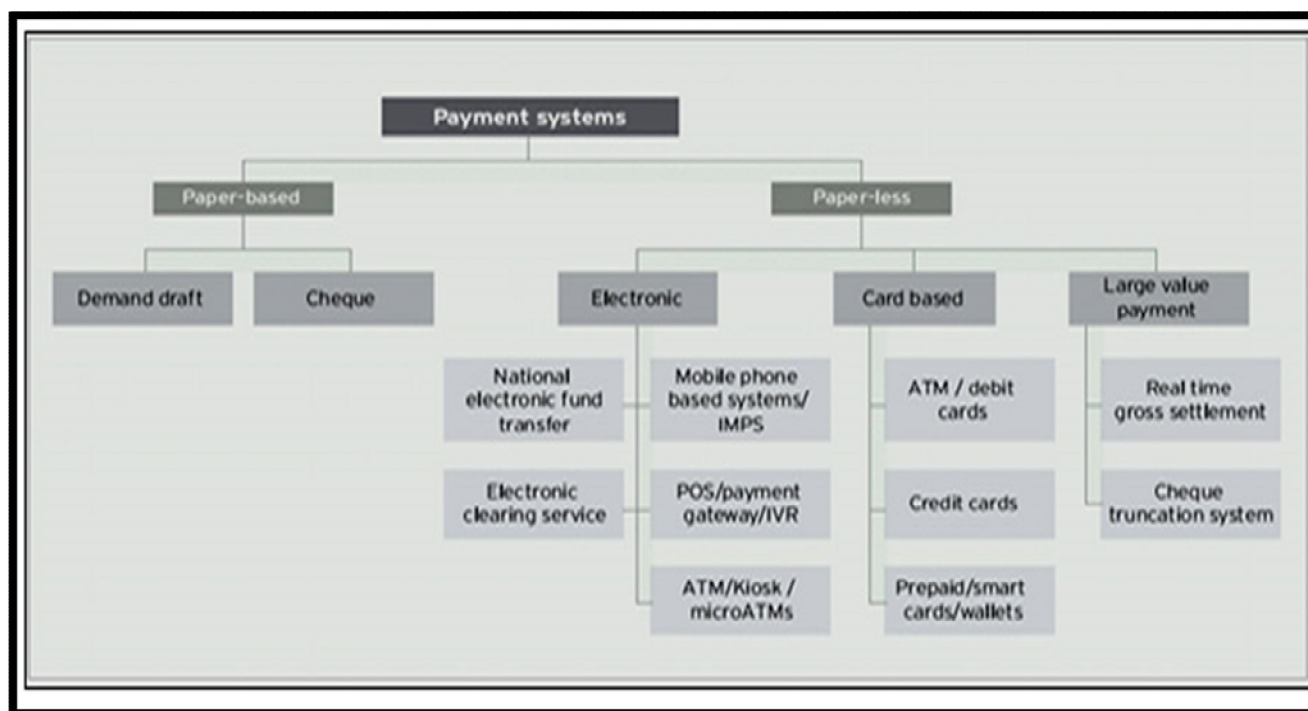
As we are moving towards a cashless economy, we see a rising number of ATMs in our country. Implementation of electronic payment system such as NEFT, ECS, RTGS, Mobile banking, Debit cards, Credit Cards has become very common with every Indian bank.

Indian banks are coming up with innovative variants of these products and show the newest features added to these products to attract more customers.

All this has not just benefitted the banks by generating more revenue but has also made our lives better by making banking very easy for us.

Today banks aim to provide fast, accurate and quality banking experience to their customers.

Today, the topmost agenda for all the banks in India is digitization.



Source: Banking on Technology, Perspectives on the Indian banking Industry

RBI REPORT

According to the RBI Report in 2016-17 there are 2,22,475 Automated Teller Machines (ATMs) and 25,29,141 Point of Sale devices (POS). Implementation of electronic payment system such as NEFT (National Electronic Fund Transfer), ECS (Electronic Clearing Service), RTGS (Real Time Gross Settlement), Cheque Truncation System, Mobile banking system, Debit cards, Credit Cards, Prepaid cards have all gained wide acceptance in Indian banks. These are all remarkable landmarks in the digital revolution in the banking sector. Online banking has changed the face of banking and brought about a noteworthy transformation in the banking operations.

National Electronic Funds Transfer (NEFT) is the most commonly used electronic payment method for transferring money from any bank branch to another bank in India. It operates in half hourly batches. At present there are 23 settlements. Real Time Gross Settlement (RTGS) is primarily used for high-value transactions which are based on 'real time'. The minimum amount to be remitted through RTGS is Rupees Two Lakhs. there is no upper limit. Immediate Payment Service (IMPS) is an instant electronic funds transfer facility offered by National Payments Corporation of India (NPCI) which is available 24 x 7. The usage of Prepaid payment instruments (PPIs) for purchase of goods & services and funds transfers has increased considerably in recent years. The value of transactions through PPI Cards (which include mobile prepaid instruments, gift cards, foreign travel cards & corporate cards) & mobile wallets have jumped drastically from Rs.105 billion and Rs. 82 billion respectively in 2014-15 to Rs.277 billion and Rs. 532 billion respectively in 2016-17.

Volume (Million)					
Year	RTGS	Retail Electronic Clearing (ECS, NEFT, IMPS)	Cards (debit, Credit)	Prepaid Payment Instruments (m-Wallets, PPI cards, Paper Vouchers)	Mobile Banking
2015-16	98.4	3,141.5	10,038.7	748.0	389.5
2014-15	92.8	1,687.4	8,424.0	314.5	171.9
2013-14	81.1	1,108.3	7,219.1	133.6	94.7
2012-13	68.5	694.1	6,174.5	66.9	53.3
2011-12	55.1	512.4	5,731.6	30.6	25.6

Source: RBI data and Dun & Bradstreet Research

CHALLENGES

- **Security Risks** - External threats such as hacking, sniffing and spoofing expose banks to security risks. Banks are also exposed to internal risks especially frauds by employees / employees in collusion with customers
- **Financial Literacy / Customer Awareness** - Lack of knowledge amongst people to use e-banking facilities is the major constraint in India.
- **Fear factor** - One of the biggest hurdle in online banking is preference to conventional banking method by older generation and mostly people from the rural areas. The fear of losing money in the online transaction is a barrier to usage of e-banking.
- **Training** - Lack of adequate knowledge and skills is a major deterrent for employees to deal with the innovative and changing technologies in banks. Training at all levels on the changing trends in IT is the requirement of the day for the banks.

CONCLUSION

Indian Banks are slowly and steadily moving towards digital revolution. In order to compete with other commercial banks, they are introducing innovative features in their offering and are trying to make the overall customer experience much more simple and flexible.

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INDIAN EDUCATION SYSTEM ANCIENT TO MODERN: CURRENT ISSUES AND CHALLENGES.

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ABSTRACT

Indian Education system evolved from Ancient Gurukul System to Modern McCauley system. As Democratic country we have education policy adopted by National level. Over the period of time our education system has achieved high peak but goal is still far away. This research we are going to discuss about Ancient Education System, National Policy, and Modern Education System in India context.

Keywords: Education System, National Policy, Government Measures.

INTRODUCTION

India has made progress in increasing the attainment rate of primary education. In 2011, approximately 75% of the population, aged between 7 to 10 years, was literate. India's improved education system is often cited as one of the main contributors to its economic development. Much of the progress, especially in higher education and scientific research, has been credited to various public institutions. While enrollment in higher education has increased steadily over the past decade, reaching a Gross Enrollment Ratio of 24% in 2013, there still remains a significant distance to catch up with tertiary education enrollment levels of developed nations, a challenge that will be necessary to overcome in order to continue to reap a demographic dividend from India's comparatively young population.

What is Education System?

Education system generally refers to public schooling, not private schooling, and more commonly to kindergarten through high school programs. Schools or school districts are typically the smallest recognized form of "education system" and countries are the largest. States are also considered to have education systems.

HISTORY OF EDUCATION SYSTEM IN INDIA**The Ancient Period, or The Vedic Age (1500 C.E. to Early Medieval Age)**

The ancient period was the time when great saints were at the helm of the Indian education system. Ancient scriptures known as Vedas formed the strong foundations of Indian civilization. The Vedas are the golden words which encompass all aspects of life, from moral doings to spiritual values. They are probably the world's oldest sacred texts.

These Vedas were written by the great sages (rishis) and were taught by teachers (Gurus) in Gurukuls. In those days, education was free and available to people of Brahmin, kshatriya and vaishya castes. Shudras were not the recipients of learning. The Vedic Age exemplified equality of opportunity and freedom of thought and expression for both males and females.

The Gurukul system of learning had its teachings based entirely on the principles of the Rig Veda, since this book explores the concepts of knowledge and basics of human life and living.

Medieval India (8th Century to 15th Century)

The time period between the 8th and 10th centuries saw the rise of many powerful kingdoms and dynasties that added glory to the Indian landscape.

The *Palas*, *Senas*, *Pratiharas*, *Rashtrakutas* and *Cholas* promoted learning, arts and literature wholeheartedly. *It was during the reign of Palas when the famous Nalanda University was brought back to its former splendor and Vikramshila University took birth as well.*

The Middle Age in Indian history was a rather dynamic time when numerous trade routes and foreign invasions colored the Indian subcontinent. Customs, cultures and traditions of Arab and Central Asian region mingled with those of the Indian inhabitants over the years.

The beginning of modern education started with the missionaries who migrated to India as the Portuguese begun setting up their colonies there. The missionaries with a wish to convert the native Indians into Christianity started with teaching small children along the streets. As time passed, these schools were attached to Churches and missionary offices. Portuguese pattern of education began to manifest itself in the form of primary schools, orphanages teaching vocational skills and a few colleges and a university. Primary education

was of utmost importance, hence more number of such schools. Knowledge in these times was dispensed in Portuguese and Latin languages.

The Modern Indian Education (1947 Onward...)

It has been several years since India gained independence from the British back in 1947. Today the basis and structure of learning has changed significantly, with a few remnants of the British Era. Schools, colleges and universities are centers of learning, where everything; right from pre-primary to post doctoral education is offered. Technology and globalization have made the world into a small village because of which India is now among the popular destinations for students of foreign origin too!

Both government and private institutions actively participate in providing education to people of all ages. Education today is provided in a holistic manner which involves equal contribution of academic and extra-curricular activities. It is believed that equal participation in activities like sports, debates, group activities and other cultural activities make a better personality with better decision making abilities. Education in India is dispensed at both Central and State levels. The National Council of educational research and Training (NCERT) at New Delhi is the central body for deciding upon the educational policies as well as concerned with relevant training and guidance for teachers & students.

Post independence, our leaders drafted a beautiful constitution which enshrined the fundamental rights of its citizens, one of them being, **'The right to free and compulsory primary education.'** Because it is believed that the true development of any nation is in the hands of its empowered citizens.

Today, India boasts of several centers of higher learning with a place in international rankings. Learning today is just not limited to regular classroom teachings but has spread its reach in the form of distance education and open learning.

The main features of modern education system in India are as follows:

- A system of compulsory education to all children up to the year of 14. Under this age all children must be given education in any government or private college.
- If any child is forced to do any other job apart from being educated the person involved in such act will be treated as per law.
- After gaining the primary education a child can be given secondary education and passes high school (10th) and inter(10+2).
- For providing this level of education both the central and state governments are involved through their boards made for this purpose.
- There are also private boards who conduct high school or intermediate exams.
- After their 10+2 a child can pursue bachelor, master and other specialization degree in many fields of their choice.

OBJECTIVE OF EDUCATION SYSTEM**(i) To Complete the Socialization Process**

The first and the foremost objective of education is "to complete the socialization process." Though family is a great source of socialization, yet in modern times it leaves much undone in the socialization process. A sociologist explains the failure of the family to develop attitudes of responsibility in children in the following words:

"The situation has arisen partly because of our shift to urban life and to what the sociologist calls secondary-group organisation of society, that is, society marked by the disappearance of home and garden, the predominance of specialization of occupation, individualization of choice as to friends, religious life and forms of recreation, and a general "touch-and-go", impersonal kind of social contact. Life in our cities, as compared to country and village life of a few generations ago, is superficial." The parents who have lost control of their own adolescents now expect the class room to make up for any deficiencies in home training of manners and morals. Mounting pressure is laid on the school to perform the task of socialization which once was the function of the family. In addition to the socialization of the young the school also devotes much of the time and energy to the themes of cooperation, good citizenship and doing one's duty. The patriotic sentiments are instilled in the students.

(ii) Transmission of Cultural Heritage

Secondly, education should aim at the transmission of cultural heritage. By cultural heritage we mean the knowledge of the past, its art, literature, philosophy, religion and music. Through history text books and indirectly through celebration of patriotic holidays the child is acquainted with his cultural heritage. However, it is only at higher levels of education that any serious attempt is made to realise this objective.

(iii) Reformation of Attitudes

Thirdly, education should aim at the reformation of attitudes wrongly formed by the children already. Within his family group the child often comes to absorb a host of attitudes, beliefs, loyalties and prejudices. To reform these beliefs and prejudices is the function of education. Though the school cannot do much in this respect as the attendance of the child in the school is intermittent, yet it should continue its efforts for his attitude reformation.

(iv) Occupational Placement

Education has also a utilitarian end. It should prepare the adolescent for earning a livelihood. Education should enable him to do a productive task and earn enough for himself and his family. It should make the young person a citizen who produces to the limit of his natural and acquired capacities. The youth should be enabled to play a productive role in society.

(v) To Instill the Sense of Competition

The school's main emphasis is upon personal competition. For each subject studies, each child is compared with his companions by percentage of marks or division. The teacher praises those who do well and frowns upon those who do not do well. The school not only ranks all those within its walls but also sifts its raw material, passing some and rejecting others on the basis of intelligence and diligence. It thus acts as a social selector. The Radhakrishnan Report on University Education in India adds: "The purpose of all education, it is admitted by thinkers of East and West, is to provide a coherent picture of the universe and integrated way of life." And in fact if education can achieve this objective then any product of our educational institutions could well play his role in life and help in building a better world.

Education in India is provided by the public sector as well as the private sector, with control and funding coming from three levels: central, state, and local. Under various articles of the Indian Constitution, free and compulsory education is provided as a fundamental right to children between the ages of 6 and 14. The ratio of public schools to private schools in India is 7:5.

ON THE RIGHT TRACK

Year	2012-13	2013-14	2014-15
No. of universities	667	723	757
No. of colleges	35,525	36,634	38,056
No. of standalone institutions	11,565	11,664	11,922
Enrolment in higher education (total in million)	30.1	32.3	33.3
Men	16.7	17.5	17.9
Women	13.5	14.8	15.4
Gross enrolment ratio (total)	21.5	23.0	23.6
Men	22.7	23.9	24.5
Women	20.1	22.0	22.7

Source: Ministry of Human Resource Development

At the primary and secondary level, India has a large private school system complementing the government run schools, with 29% of students receiving private education in the 6 to 14 age group. Certain post-secondary technical schools are also private. The private education market in India had revenue of US\$450 million in 2008, but is projected to be a US\$40 billion market.

EDUCATION SYSTEM AND ITS PROBLEMS

Every year, new schools and colleges are being opened in almost all cities in India, but the quality education is still a long awaited dream for millions of Indian students. In this article, we will bring your attention towards the problems and difficulties prevailing in the in this country

No practical knowledge

In schools and colleges, lots of attention is given to theory and books and practical knowledge is completely ignored. When these students pass the exam, they forget all the things they have studied due of lack of practical experience. In India, parents and teachers expect their students to score high in the exam (rather than acquiring the quality knowledge) and thus the education becomes a rat race. Practical knowledge and skill based education is still far away from the reach of students studying in schools, colleges and universities.

Lack of Research or critical analysis

Problems solving skills are one of the most important things that are required when students complete their studies and look for jobs to earn money and build up their career. This can be learned by participating in problem solving projects with the use of creative and critical thinking. In India, despite the fact that we have the highest number of engineering graduates, still we lack technological innovation. Students must have capability to solve the problems and difficulties that the country is facing today. Most of the students don't have their own approach towards any problem and they do so only on the instruction of their parents, teachers, neighbors and friends. Schools and colleges must pay attention to case studies, research based assignment and problem solving project so that students can get the fresh ideas about their surroundings and can easily solve the problem they face.

Absence of personality development program

Schools and colleges in India demand student's performance in terms of marks and they are not well exposed to the external world. When students complete their graduation and enter into the job market, they face problems to get a job as per their capability simply because they don't meet the criteria and skills required for the job.

Companies want to hire those individuals that are aware of the course of the action. It is highly essential to start personality development program in schools and colleges to improve the education standards.

Cast reservation and paid seat

In Indian education system, seats are reserved for reserved cast and rich students. The education system should give equal chance to all students irrespective of their cast and creed. In India, the child of good a rich family gets good education just because of ample money whereas the child of a poor family hardly gets the primary education. The government data discloses the better reality that only one child out of 7(that takes birth in India) goes to school. This problem should be taken into notice as soon as possible and do some serious work to change the situation as soon as possible.

Absence of Entrepreneurship development scheme

The majority of the students want to get a job after finishing their education. They don't like starting their own business because they are of the view that they can't become a business person and face the challenges during the circulation of their business. The absence of Entrepreneurship abilities is halting the progress of our country in several fields. Our education system should be such that it should generate enthusiasm to become a business person and it should also produce scientist, writers, thinkers, designers etc only that India can be knowledge based economy and claim to be regarded as superpower.

Outdated syllabus

There is an urgent need to change the present system of higher education in the country. We need to ensure quality in education as well as quantity. Students are getting the knowledge from outdated syllabus. Lots of technological and scientific improvements are taking place in India and therefore the courses are Graduate and post graduates must be updated as per the industrial and technological development.

EDUCATION POLICIES IN INDIA

The **National Policy on Education (NPE)** is a policy formulated by the Government of India to promote education amongst India's people. The policy covers elementary education to colleges in both rural and urban India. The first NPE was promulgated in 1968 by the government of Prime Minister Indira Gandhi, and the second by Prime Minister Rajiv Gandhi in 1986. The government of India has appointed a new committee under K. Kasturirangan to prepare a Draft for the new National Education Policy in 2017.

Apart from Union Education Minister, all states are free to initiate more education policies. The Central Advisory Board of Education (CABE) is the highest advisory body to advise the Central and State Governments. From the 'No Detention Policy' to a barrage of new education policies, here's a look at integral policies related to education that were introduced this year:

INITIATIVES TAKEN BY INDIAN GOVERNMENT

The Indian Government has taken several constructive initiatives in the form of different schemes which promote and boost by adding new capabilities to the existing educational framework of the country. This is done by setting up of new colleges in backward districts, encouraging the growth & temperament of learners towards research & innovation, or giving more emphasis on skill based learning. The literacy rate in India has seen a steady increase over the years. What was a diminutive 12% during the British rule today stands at 74.04%, according to the national census conducted in 2011. Where the males in India have achieved a literacy rate of 82.14%, only 65.46% of females have been able to read and write properly.

CONCLUSION

The Indian education industry is poised for growth. This sector is changing rapidly with more private players entering the field. The government is also taking many measures to improve the quality of education in India. This industry is going to achieve its peak as the idea of business via education catches up. This research paper we have focused on education policy, features, problems faced by education industry.

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EMERGING SPACE RESEARCH TECHNOLOGY OF INDIA

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ABSTRACT

India has now emerged as a major space-faring nation with notable accomplishments in the launch vehicle, satellite, space application and space exploration domains in spite of beginning its space programme from a disadvantageous position vis-à-vis other space-faring nations of the day, besides endeavouring entirely in the civilian domain. International cooperation played an important role during the genesis and the early evolution of the Indian space programme and has played a complimentary role during the progressive accumulation of India's current space capabilities. Once a recipient of assistance in the domain of space, in the new millennium, India has achieved the status of an equal and even a major partner in some of the joint space endeavours with its erstwhile benefactors and has established facilities for training space personnel from developing countries of the Asia-Pacific region. This article critically reviews India's international space cooperation endeavour in the past five decades and its influence on the country's current space capabilities.

INTRODUCTION

Space research is scientific study carried out using scientific equipment in outer space. It includes the use of space technology for a broad spectrum of research disciplines, including Earth science, materials science, biology, medicine, and physics. The term includes scientific payloads everywhere from deep space to low Earth orbit, and is frequently defined to include research in the upper atmosphere using sounding rockets and high-altitude balloons. Space science and space exploration involve the study of outer space itself, which is only part of the broader field of space research

GLOBAL HISTORY

For centuries, the Chinese had been using rockets for ceremonial and military purposes. But it wasn't until the latter half of the 20th century that rockets were developed to overcome Earth's gravity. Such advances were made simultaneously in three countries by three scientists. In Russia, Konstantin Tsiolkovski, in the United States was Robert Goddard, and in Germany was Hermann Oberth.

After the end of World War II, the United States and the Soviet Union created their own missile programs and space research emerged as a field of scientific investigation based on the advancing rocket technology. In 1948–1949 detectors on V-2 rocket flights detected x-rays from the Sun. Sounding rockets proved useful for studies of the structure of the upper atmosphere. As higher altitudes were reached, the field of space physics emerged with studies of aurorae, the ionosphere and the magnetosphere. Notable as the start of satellite-based space research is the detection of the Van Allen radiation belt by Explorer 1 in 1958, four months after the launch of the first satellite, Sputnik 1 on October 4, 1957. In the following year space planetology emerged with a series of lunar probes, e.g. the first photographs of the far side of the Moon Luna 3 in 1959.

The early space researchers obtained an important international forum with the establishment of the Committee on Space Research (COSPAR) in 1958, which achieved an exchange of scientific information between east and west during the cold war, despite the military origin of the rocket technology underlying the research field.[2]

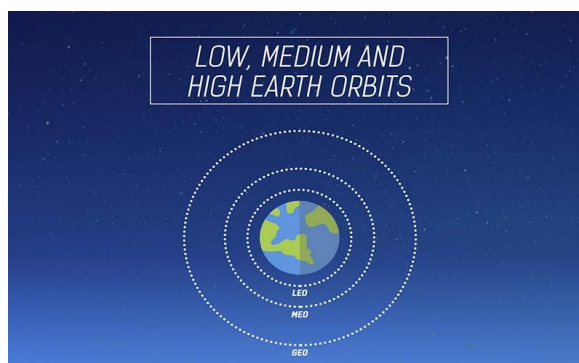
On April 12, 1961, Russian Lieutenant Yuri Gagarin was the first human to orbit Earth in Vostok 1. In 1961, US astronaut Alan Shepard was the first American in space. And on July 20, 1969, astronaut Neil Armstrong was the first human on the Moon. On April 19, 1971, the Soviet Union launched the Salyut 1, which was the first space station of any kind. On May 14, 1973, Skylab, the first American space station was launched using a modified Saturn V rocket.

ORBIT

An orbit is a regular, repeating path that one object in space takes around another one. An object in an orbit is called a satellite. A satellite can be natural, like Earth or the moon. Many planets have moons that orbit them. A satellite can also be man-made, like the International Space Station. Planets, comets, asteroids and other objects in the solar system orbit the sun. Most of the objects orbiting the sun move along or close to an imaginary flat surface. This imaginary surface is called the ecliptic plane.

On the basis of the distance from Earth, the types of orbits are classified into low earth orbit, medium earth orbit, and high earth orbit. Each of these orbits serves specific applications concerning coverage area, cost, and purpose.

1. Low earth orbit (LEO)
2. Medium Earth orbit (MEO)
3. High Earth orbit (HEO)



1. Low earth orbit

A low Earth orbit (LEO) is an orbit around Earth with an altitude above Earth's surface of 2,000 kilometers (1,200 mi). Low earth orbits (LEO) are satellite systems used in telecommunication, which orbit between 400 and 1,000 miles above the earth's surface. They are used mainly for data communication such as email, video conferencing and paging.

2. Medium earth orbit

Medium Earth orbit (MEO), sometimes called intermediate circular orbit (ICO), is the region of space around Earth above low Earth orbit. (range between 2,000 km to 35,000 km.). MEO are satellites system used for navigation.(GPS).

3. High earth orbit

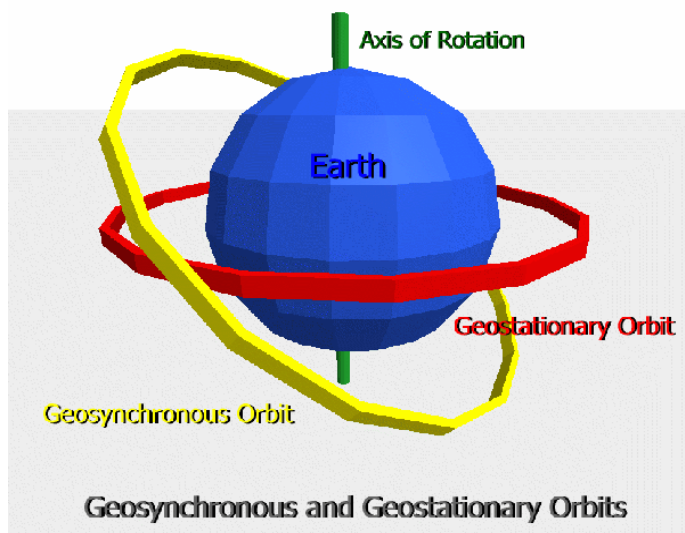
There are two types of high earth orbit.

A) Geo stationery orbit

B) Geo synchronous orbit

A) **Geo stationery orbit :-** A **geostationary orbit** can be achieved only at an altitude very close to 35,786 km (22,236 mi) and directly above the equator. A satellite in geostationary orbit remains exactly above the equator, so it does not change its position with respect to a location on Earth. In this orbit a satellite takes 24 hours to revolve in the same direction the earth rotates (west to east).

B) **Geo synchronous orbit :-** A geosynchronous orbit is a high Earth orbit that allows satellites to match Earth's rotation. Located at 22,236 miles (35,786 kilometers) above Earth's equator, this position is a valuable spot for monitoring weather, communications and surveillance. A **satellite** in **geosynchronous** orbit, with an orbital period the same as the Earth's rotation period. Such a **satellite** returns to the same position in the sky after each sidereal day, and over the course of a day traces out a path in the sky that is typically some form of analemma.



Transfer orbit

In orbital *mechanics* a transfer orbit is an intermediate elliptical orbit that is used to move a satellite or other object from one circular, or largely circular orbit to another.

INDIA'S LAUNCHING VEHICLES**LAUNCHING VEHICLES**

Launch Vehicles are used to transport and put satellites or spacecrafts into space.

India decided to go to space when Indian National Committee for Space Research (INCOSPAR) was set up by the Government of India in 1962. With the visionary Dr Vikram Sarabhai at its helm, INCOSPAR set up the Thumba Equatorial Rocket Launching Station (TERLS) in Thiruvananthapuram for upper atmospheric research.

Indian Space Research Organisation (ISRO), formed in 1969, superseded the erstwhile INCOSPAR. Vikram Sarabhai, having identified the role and importance of space technology in a Nation's development, provided ISRO the necessary direction to function as an agent of development. ISRO then embarked on its mission to provide the Nation space based services and to develop the technologies to achieve the same independently.

HISTORY OF LAUNCHING VEHICLES IN INDIA

ISRO built **India's first** satellite, Aryabhata, which was **launched** by the Soviet Union on 19 April 1975. It was named after the mathematician Aryabhata In 1980.

SLV 3

Rohini became the **first** satellite to be placed in orbit by an **Indian** made **launch vehicle** which was an all solid, four stage vehicle weighing **17 tonnes** with a height of 22m and capable of placing **40 kg** class payloads in Low Earth Orbit (LEO).

**ASLV**

Augmented Satellite Launch Vehicle or **Advanced Satellite Launch Vehicle**, also known as **ASLV**, was a five-stage solid-fuel rocket developed by the Indian Space Research Organization (ISRO) to place 150 kg satellites into LEO.

PSLV (Polar satellite launch vehicle)

The Polar Satellite Launch Vehicle (PSLV) is a third generation rocket launcher ... The **development of PSLV** began in early the 1990s at the **Vikram Sarabhai**.

It was **developed** to allow India to launch its Indian Remote Sensing (IRS) satellites into sun-synchronous orbits, a service that was, until the advent of the **PSLV** in 1993, commercially available only from Russia. **PSLV** can also launch small size satellites into Geostationary Transfer Orbit (GTO). The **PSLV** is capable of placing multiple payloads into orbit.

After its first successful launch in October 1994, PSLV emerged as reliable and versatile workhorse launch vehicle of India with 39 consecutively successful mission by June 2017. During 1994-2017 period, the vehicle has launched 48 Indian satellite and 209 satellites for customers from abroad.

PSLV XL

India's Polar Satellite Launch Vehicle, in its forty-third flight (PSLV-C41) in XL configuration launched IRNSS-II Satellite from First Launch Pad (FLP) of SDSC SHAR, Sriharikota. The 'XL' configuration of PSLV is used for the twentieth time. The IRNSS-II is the eighth satellite to join the NavIC navigation satellite constellation.

Achivements of PSLV...

- PSLV has proved its **multi-payload, multi-mission capability** in a single launch and its geosynchronous launch capability.
- It has been used to put around 113 satellites in orbit (mostly sun synchronous orbit) of which 39 are Indian and rest 74 are satellites of different countries.
- PSLV has helped in launching **spy satellites** in the remote sensing orbit, thus strengthen our **national security**.
- ISRO's Polar Satellite Launch Vehicle, in its forty second flight, successfully launched the 710 kg Cartosat-2 Series Remote Sensing Satellite along with 30 co-passenger satellites today (January 12, 2018) from Satish Dhawan Space Centre SHAR, Sriharikota. This flight is designated as PSLV-C40.

GSLV (Geosynchronous satellite launch vehicle.)

Geosynchronous Satellite Launch Vehicle abbreviated as GSLV, is an expendable launch system operated by the Indian Space Research Organisation (ISRO). GSLV has been used in thirteen launches to date, since its first launch in 2001 to the most recent on December 19, 2018 carrying the GSAT-7A military communications satellite. Even though Geosynchronous Satellite Launch Vehicle Mark III shares the name it is an entirely different launcher.

CRYOGENIC ENGINE**What is cryogenic engine**

A cryogenic rocket engine is a rocket *engine* that uses a cryogenic fuel or oxidizer, that is, its fuel or oxidizer (or both) are gases liquefied and stored at very low temperatures. ... At that time oxygen and low molecular weight hydrocarbons were used as oxidizer and fuel.

Cryogenic Engine Controversy

The third stage was to be procured from Russian company Glavcosmos, including transfer of technology and design details of the engine based on an agreement signed in 1991. Russia backed out of the deal after US objected to the deal as in violation of the Missile Technology Control Regime (MTCR) May 1992.

Indigenous Cryogenic Engine

ISRO's Cryogenic Upper Stage Project (CUSP) envisaged the design and development of the indigenous Cryogenic Upper Stage to replace the stage procured from Russia and used in GSLV flights. The main engine and two smaller steering engines of CUS together develop a nominal thrust of 73.55 kN in vacuum. During the flight, CUS fires for a nominal duration of 720 seconds.

The Geo-Synchronous Satellite Launch Vehicle (GSLV) was powered by an indigenous cryogenic engine that was the result of 17 years of research by the brightest minds in India. ... Now cryogenics is not an easy technology to master. Cryogenic rocket engines use liquid hydrogen as the fuel and liquid oxygen as the oxidizer.

GSLV MK I

The first developmental flight of GSLV Mk I had a 129 tonne (S125) first stage and was capable of launching around 1500 kg into geostationary transfer orbit. The second developmental flight replaced the S125 stage with S139. It used the same solid motor with 138 tonne propellant loading. The chamber pressure in all liquid engines were enhanced, enabling a **higher propellant mass and burn time**. These improvements allowed GSLV to carry an additional 300 kg of payload. The fourth operational flight of GSLV Mk I, GSLV-F06, has a 15 tonne propellant loading in the third stage, called the C-15.

GSLV MK II

This variant uses an Indian cryogenic engine, the CE-7.5, and is capable of launching 2500 kg into geostationary transfer orbit. Previous GSLV vehicles (GSLV Mk.I) have used Russian cryogenic engines.

For launches from 2018 a 6% increased thrust version of the Vikas engine was developed. It was demonstrated on 29 March 2018 in the GSAT 6A launch second stage. It will be used for the four **Vikas engines** first stage boosters on future missions

GSLV MK III

The Geosynchronous Satellite Launch Vehicle Mark III (GSLV-III), also referred to as the Launch Vehicle Mark 3 (LVM3) is a three-stage medium-lift launch vehicle developed by the Indian Space Research Organization (ISRO). The vehicle has two solid strap-ons, a core liquid booster and cryogenic upper stage

GSLV Mk III is designed to carry 4 ton class of satellites into Geosynchronous Transfer Orbit (GTO) or about 10 tons to Low Earth Orbit (LEO), which is about **twice** the capability of GSLV Mk II.

The first developmental flight of GSLV Mk III, the GSLV-Mk III-D1 successfully placed GSAT-19 satellite to a Geosynchronous Transfer Orbit (GTO) on June 05, 2017 from SDSC SHAR, Sriharikota.

GSLV MkIII-D2, the second developmental flight of GSLV MkIII successfully launched GSAT-29, a high throughput communication satellite on **November 14, 2018** from Satish Dhawan Space Centre SHAR, Sriharikota



Achievment of GSLV.

- India's GSAT-29 communication satellite was successfully launched by the second developmental flight of Geosynchronous Satellite Launch Vehicle MarkIII (GSLV MkIII-D2)
- India's latest communication satellite, GSAT-31 was successfully launched from the Spaceport in French Guiana on Feb 06, 2019.

FUTURE MISSION OF SATELLITE S OF INDIA

- On 15 August 2018, Indian Prime Minister Narendra Modi announced in his Independence Day speech an Indian foray into human spaceflight in **2022** with the aim of sending a crewed spacecraft called Gaganyaan to low Earth orbit. The **GSLV Mk III** will be the launch vehicle for this mission.
- **Chandrayaan-2 (GSLV Mk III)** India's second mission to the Moon is a totally indigenous mission comprising of an **Orbiter, Lander and Rover**. After reaching the 100 km lunar orbit, the Lander housing the Rover will separate from the Orbiter. After a controlled descent, the Lander will soft land on the lunar surface at a specified site and deploy a Rover.
- **Aditya - L1** First Indian mission to study the Sun.

FUTURE OF ARTIFICIAL INTELLIGENCE

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ABSTRACT

AI technology has long history which is actively and constantly changing and growing. In the future, intelligent machines will replace or enhance human capabilities in many areas. Artificial intelligence is the intelligence exhibited by machines or software. It is the subfield of computer science. Artificial intelligence is becoming a popular field in computer science as it has enhanced the human life in many areas. Study in the field of artificial intelligence has given rise to the rapidly growing technology known as expert system. Application areas of artificial intelligence is heaving a huge impact on various fields of life as expert system is widely used in these days to solve the complex problems in various areas as education, engineering, business, medicine, weather forecasting etc. The areas employing the technology of artificial intelligence have seen an increase in the quality and efficiency. This paper gives an overview of this technology and the scope of artificial intelligence in future in different areas. It focuses on intelligent agents, which contains devices that perceives environment and based on which takes actions in order to maximize goal success chances.

Keywords: artificial intelligence (AI), expert system, technology.

STATEMENT OF THE PROBLEM

In this paper, we will explain the modern AI basics and various representative applications of AI. Furthermore, it will explore the future predictions for artificial intelligence and based on which potential solution will be recommended to solve it within next decades.

SCOPE OF THE STUDY

The scope of this research is to examine the impact, benefits, limitations and the future of AI in business organizations.

OBJECTIVES OF THE STUDY

The aims of this study are

1. To examine what individuals and businesses can expect from AI in the future.
2. Areas where AI can create value.
3. To make necessary recommendations based on the findings which will serve as a guide to business organizations.

HYPOTHESIS

Ho: AI will not transform the workplace in future.

H1: AI will transform the workplace in future.

SIGNIFICANCE OF THE STUDY

The findings of the study will help managers in other organizations transform the way we humans live and work. This could be by helping with automating repetitive tasks and personalising or customising products and services for consumers with the ability to learn from specific preferences and interests.

RESEARCH METHODOLOGY

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

INTRODUCTION

ARTIFICIAL INTELLIGENCE

(AI) is the intelligence of machines and the branch of computer science that is concerned with making computers behave like humans. Stephen Hawking once quoted "The development of full artificial intelligence could spell the end of the human race....It would take off on its own, and re-design itself at an ever increasing rate. Humans, who are limited by slow biological evolution, couldn't compete, and would be superseded." Artificial Intelligence includes game playing, expert systems, neural networks, natural language, and robotics. Since AI was first introduced to the market, it has been the reason of the quick change in technology and business fields. Computer Scientists are predicting that by 2020, "85% of customer interactions will be managed without a human". This means that human's simple request will depend on Computers and Artificial

Intelligence just like when we use Siri or Galaxy to ask about the weather temperature. AI is a study of how human brain think, learn, decide and work, when it tries to solve problems. The objectives of AI research are reasoning, knowledge representation, planning, learning, natural language processing, realization and ability to move and manipulate objects. Artificial Intelligence has been used in a wide range of fields including medical diagnosis, stock trading, robot control, law, scientific discovery and toys. Artificial Intelligence is already altering the world and raising important questions for society, the economy, and governance.

HISTORY OF ARTIFICIAL INTELLIGENCE

The idea of machines operating like human beings began to be the centre of scientist's mind and in 1950, mathematician Alan Turing came up with the idea that a machine that could converse with humans without humans knowing that it is a machine. In 1956, American Computer Scientist John McCarthy organised the Dartmouth Conference, at which the term 'Artificial Intelligence' was first adopted.

APPLICATIONS OF ARTIFICIAL INTELLIGENCE

AI can be designed using lots of algorithms. Here are some of the greatest AI applications that we probably use in our daily life:

- **Gaming** – AI plays an important role for machines to think of large number of possible positions based on deep knowledge in strategic games. for example, chess, river crossing, N-queens problems etc.
- **Natural Language Processing**– Interact with the Computer that understands natural language spoken by humans.
- **Expert Systems** – Machines or Software provide explanation and advice to the users.
- **Vision Systems** – Systems understand, explain, and describe visual input on the Computer.
- **Speech Recognition** – There are some AI based speech recognition systems which have ability to hear and express as sentences and understand their meanings while a person talks to it. For example Siri and Google Assistant.
- **Handwriting Recognition** – The handwriting recognition software reads the text written on paper and recognizes the shapes of the letters and converts it into editable text.
- **Intelligent Robots** – Robots are able to perform the instructions given by a human.

PROS OF ARTIFICIAL INTELLIGENCE

AI offers reliability, cost- effectiveness, solve complicated problems, and make decisions. In addition, AI restricts data from getting lost. One of the great tools in AI is called "reinforcement learning" which is based on testing success and failure in real life to increase the reliability of applications. The following are the advantages of AI:

- **Error Free**
With Artificial Intelligence, the chances of error are almost nil and greater precision and accuracy is achieved.
- **Space Exploration**
Artificial Intelligence finds applications in space exploration. Intelligent robots can be used to explore space. They can be made to adapt in such a way that planetary atmospheres do not affect their physical state and functioning.
- **Difficult Tasks**
Intelligent machines can replace human beings in many areas of work. Robots can do certain laborious tasks. Painstaking activities, dangerous tasks which have long been carried out by humans can be taken over by the robots. Owing to the intelligence programmed in them, the machines can shoulder greater responsibilities and can be programmed to manage themselves.
- **Smartphones**
Applications like Siri that act as personal assistants, GPS and Map applications that give users the best or the shortest routes to take as well as the traffic and time estimates to reach there, use Artificial Intelligence. Thus, we see that Artificial Intelligence has made daily life a lot easier.
- **Emotionless**
Emotions that often intercept rational thinking of a human being are not a hindrance for artificial thinkers. Lacking the emotional side, robots can think logically and take the right decisions. Sentiments are associated with moods that affect human efficiency. This is not the case with machines with Artificial Intelligence.

- **Medical Field**

AI is at work in the medical field too. Algorithms can help the doctors assess patients and their health risks. It can help them know the side effects that various medicines can have. Surgery simulators use machine intelligence in training medical professionals. AI can be used to simulate brain functioning and thus prove useful in the diagnosis and treatment of neurological problems.

- **Monotonous Work**

The greatest advantage of Artificial Intelligence is that machines do not require sleep or break and are able to function without stopping. They can continuously perform the same task without getting bored or tired.

CONS OF ARTIFICIAL INTELLIGENCE

Although Artificial Intelligence makes our lives much easier and saves us more time than ever, Scientists are predicting that by the huge dependency on AI, humanity could become extinct. Since machines are learning and doing things more efficiently and effectively in a timely manner, this could be the reason of our extinction. The following are the Cons of AI:

- **COSTLY**

One of the main disadvantages of Artificial Intelligence is the cost incurred in the maintenance and repair. Programs need to be updated to suit the changing requirements, and machines need to be made smarter. In case of a breakdown, the cost of repair may be very high. Procedures to restore lost code or data may be time-consuming and costly.

- **CANNOT BE REPLACED BY HUMAN BRAIN**

Machines may be able to store enormous amounts of data but the storage, access, and retrieval is not as effective as in case of the human brain. They may be able to perform repetitive tasks for long, but they do not get better with experience, like humans do. They are not able to act any different from what they are programmed to do. Though this is mostly seen as an advantage, it may work the other way, when a situation demands one to act in way different from the usual. Machines may not be as efficient as humans in altering their responses depending on the changing situations.

- **LACKS CREATIVE THINKING**

Thinking machines lack a creative mind. Human beings are emotional intellectuals. They think and feel. Their feelings guide their thoughts. This is not the case with machines. The intuitive abilities that humans possess, the way humans can judge based on previous knowledge, the inherent abilities that they have, cannot be replicated by machines. Also, machines lack common sense.

- **UNEMPLOYMENT**

In light of recent success in the field of machine learning and robotics, it seems there is only a matter of time until even complicated jobs requiring high intelligence could be comprehensively taken over by machines. If machines become quicker, more reliable and cheaper than human workers in many areas of work, it will govern all the fields and populate the positions that humans occupy, leaving thousands of people jobless.

- **DECLINE IN THINKING ABILITIES**

Also, due to the reduced need to use their intelligence, lateral thinking and multitasking abilities of humans may diminish. With so much assistance from machines, if humans do not need to use their thinking abilities, these abilities will gradually decline. With the heavy application of artificial intelligence, humans may become overly dependent on machines, losing their mental capacities.

- **FRAUD**

If the control of machines goes in the wrong hands, it may cause destruction. Machines won't think before acting. Thus, they may be programmed to do the wrong things, or for mass destruction.

- **ENSLAVE HUMANS**

Apart from all these cons of AI, there is a fear of robots superseding humans. Ideally, human beings should continue to be the masters of machines. However, if things turn the other way round, the world will turn into chaos. Intelligent machines may prove to be smarter than us, they might enslave us and start ruling the world.

FUTURE OF ARTIFICIAL INTELLIGENCE

- **Automated Transportation**

We're already seeing the beginnings of self-driving cars, though the vehicles are currently required to have a driver present at the wheel for safety. Despite these exciting developments, the technology isn't perfect yet,

and it will take a while for public acceptance to bring automated cars into widespread use. Other transportation methods are closer to full automation, such as buses and trains.

- **Cyborg Technology**

One of the main limitations of being human is simply our own bodies—and brains. Yoky Matsuka of Nest believes that AI will become useful for people with amputated limbs, as the brain will be able to communicate with a robotic limb to give the patient more control. This kind of cyborg technology would significantly reduce the limitations that amputees deal with on a daily basis.

- **Taking Over Dangerous Jobs**

Robots are already taking over some of the most hazardous jobs available, including bomb defusing. They are technically drones, being used as the physical counterpart for defusing bombs, but requiring a human to control them. Whatever their classification, they have saved thousands of lives by taking over one of the most dangerous jobs in the world. Welding, well known for producing toxic substances, intense heat, and ear splitting noise, can now be outsourced to robots in most cases.

- **Solving Climate Change**

Solving climate change might seem like a tall order from a robot, but as Stuart Russell explains, machines have more access to data than one person ever could—storing a mind-boggling number of statistics. Using big data, AI could one day identify trends and use that information to come up with solutions to the world's biggest problems

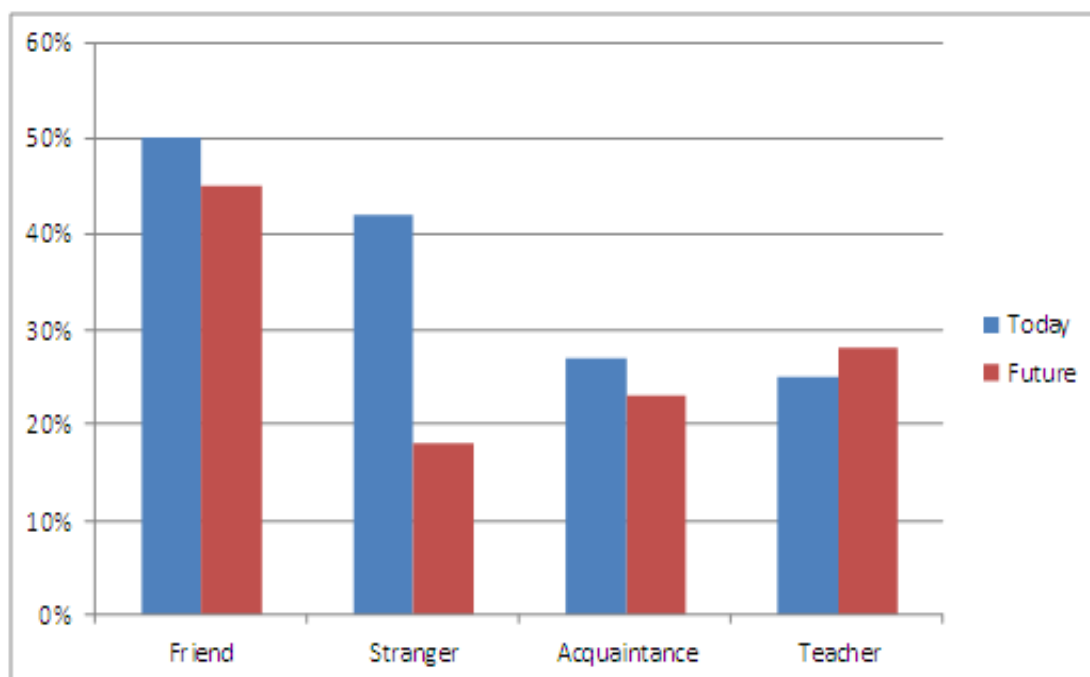
- **Robot As Friends**

It's hard to imagine that having a robot as a friend is a future, many of us would desire. But human nature may pave the way for these relationships. And it may be inevitable.

- **Improved Elder Care**

For many seniors, everyday life is a struggle, and many have to hire outside help to manage their care, or rely on family members. “Home” robots could help seniors with everyday tasks and allow them to stay independent and in their homes for as long as possible, which improves their overall well-being.

Following is the perceived relationship with AI assistants – today and in the future:



* PwC. (2017). *Bot.Me: A revolutionary partnership*. Retrieved from <https://www.pwc.com/us/en/press-releases/assets/img/bot-me.pdf> (last accessed on 29 September 2017)

CONCLUSION

The world is on the cusp of revolutionizing many sectors through Artificial Intelligence, but the way AI systems are developed need to be better understood due to the major implications these technologies will have for society as a whole. In my opinion, we are in the AI revelation era and therefore; we should adopt into this

change and welcome it too by embracing AI and moving toward a better society. Since machines currently lack moral and emotional values, valid judgments concerning what is right or wrong cannot be effectively made. Regarding having the ability to be creative, it is true that machines can assist with creating and designing; however, they cannot match the power of thinking within the human brain as well as the originality present in a creative mind. We always embrace new technologies which seemed to be changing our way of living. However, the important fact here is that the kind of change we are embracing must bring a positive outcome for the welfare of society and eventually of humanity. But that is not to say that AI should not exist at all. Artificial Intelligence can be implemented in search and rescue operations, quick research in legal cases, aiding doctors in complex medical procedures to reduce the risk of human error, tackle dangerous jobs etc. Artificial Intelligence is the kind of change which we certainly should not take for granted. It should be understood that Artificial Intelligence has several pros but it has its disadvantages as well. Its benefits and risks should be carefully weighed before employing it for human convenience. Or, in the greed to play God, man may destroy himself.

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IMPLEMENTATION OF GST IN INDIA

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ABSTRACT

The GST or Goods & Service Tax, the greatest tax reform in India since Independence which has been long pending. GST is meant to simplify the indirect tax regime of India by replacing a host of taxes by a single unified tax. GST was supposed to implemented from 1st April 2010 under flagship of P Chidambaram the then finance minister of UPA government due to political issues and conflicting interest of various stakeholder it did not came into force. GST which is also known as VAT or the value-added tax in many countries is a multi-stage consumption tax on goods and services. A taxable supply is a supply which is standard rated or zero rated. Exempt and out of scope supplies are not taxable supplies. GST is to be levied and charged on the value of the supply. GST can only be levied and charged if the business is registered under GST. Over the past few decades, the worldwide trend has been for the introduction of a multi-stage GST system. Today, almost 90% of the world's populations live in countries with GST.

Keywords: Challenges on GST, GST, SGST, CGST, IGST, UTGST.

1. INTRODUCTION

“The goods & Services tax law in India is a comprehensive, multi-stage, destination-based tax is levied on every value addition”. Taxation policy a very crucial role on the economy of a country. The main source of revenue of the government comes from the taxes levied on the citizens who can be Direct or Indirect. GST is a valued- added tax levied at all the points in the supply chain, with credits allowed for any tax paid or input acquired for the use in making the supply. It would apply both Goods & Services in a comprehensive manner, with exemption restricted to minimum.

In the Keeping with the federal structure of India is purposed that the GST will be levied concurrently by the Central Government (CGST) and the State Government (SGST). It is expected that the base and the other essential design features would be common between CGST & SGST for Individual States. The Interstate supplies within India would attract an Integrated GST (IGST), which is aggregate of CGST & SGST of the destination state.

GST is popular as what it is all over the world was first introduced in France in the year 1954 and subsequently more than 160 countries had implemented the GST law like Germany, South Korea, Japan, Canada, Australia etc. Most of the countries had adopted unified GST while some countries like Brazil, Canada follow a dual GST system where tax is imposed both by central as well as by the State Government.

2. DEFINE GTS

GST in India had a complicated indirect tax system with multiple taxes imposed by union and state separately, with the introduction of GST all the indirect taxes will be under and umbrella and ensuring a smoot national market with high economic growth rate. GST is a single point tax levied on the supply of goods & Services, right from the manufacture to the consumer. Credits of input taxes paid at each stage will be available in the subsequent stages on value addition, this making GST an essential tax only on value addition at each stage which ensures that there is no cascading of taxes. GST will reduce the overall tax burden of customers which is currently estimated at 25-30%.

HISTORY OF GST

The idea GST in India was Firstly proposed in India was proposed by Atal Bihari Vajpayee in 1999 and a committee was set up under the leadership of Asim Das Gupta the then Finance Minister of West Bengal to design a GST model. It was supposed to be implemented form 1st April 2010 under flagship od P Chidambaram the then Finance Minister of UPA government but due to political issues and conflicting interest of various stake holder it did not force. In May 2016 the constitutional amendment bill for GST was passed by Lok Sabha and and deadline of 1st April 2017 to implement GST was set by Arun Jaitely the finance minister of India .Finally the Goods & Service Tax was launched at midnight on 1st July 2017 by the president of India, Pranab Mukherjee and Prime Minister of India Narendra Modi.

TYPES OF GST

There are three kinds of taxes under the GST.

SGST, CGST, and IGST

SGST

STATE GOODS AND SERVICE TAX is the part of tax diverted to the state government which is credited to revenue department of state government. This is generally equivalent to CGST. This compensates the loss of existing VAT or Sales Tax revenue to state government. In the case of local sales, 50% quantum of tax amount under GST is diverted to SGST TAX.

CGST

CENTRAL GOODS AND SERVICE TAX is the share of GST TAX diverted to revenue department of central government and is also equivalent to SGST. This share of tax compensates the loss of existing excise duty and service tax to the central government. In the case of local sales, balance 50% quantum of GST is transferred to CGST.

IGST

INTEGRATED GOODS AND SERVICES TAX is levied when inter-state sales and purchase is made. One part of this tax transferred to central government and another to state government to whom goods and services belong. The IGST is charged only in case of inter-state sales or when transactions between two states involved

Benefits of GST**Life gets simpler**

GST will replace 17 indirect tax levies and compliance costs will fall.

Revenue will get a boost

Evasion set to drop Input tax credit will encourage suppliers to pay taxes States and Centre will have dual oversight The number of tax-exempt goods will decline.

A common market

It's currently fragmented along state lines, pushing costs up 20-30%.

Logistics, inventory costs will fall

Checks at state borders slow movement of trucks. In India, they travel 280 km a day?? compared with 800 km in the US

Investment boost

For many capital goods, input tax credit is not available. Full input tax credit under GST will mean a 12-14% drop in the cost of capital goods. Expected: A 6% rise in capital goods investment, 2% overall.

Make in India

a) Manufacturing will get more competitive as GST addresses cascading of tax, inter-state tax, high logistics costs and fragmented market.

b) Increased protection from imports as GST provides for appropriate countervailing duty.

Less developed states get a lift

The current 2% inter-state levy means production is kept within a state. Under the GST national market, this can be dispersed, creating opportunities for others

Manufactured goods could become cheaper Lower logistics and tax costs**GDP lift**

HSBC estimates an 80 basis point rise in GDP growth over 3-5 years. NCAER pegs this at 0.9-1.7% thanks to the elimination of tax cascading

Freeing up online

State restrictions and levies have complicated ecommerce. Some sellers do not even ship to particular states. All this will end with GST.

Roles of IMPLEMENTING GST IN INDIA

Goods and Service Tax or GST as it is popularly known as, is a tax that is set to replace all the indirect taxes that are in force like CST (**Central Sales Tax**), VAT (**Value Added Tax**), **Service Tax** etc. Even though there is no doubt about the effectiveness of the **GST bill**, there are questions raised by economists and tax enthusiasts all over the country about the ease of implementation process of the GST. This apprehension towards implementation is getting stronger by the day because of the visibility of the challenges in doing so.

The Challenges of Implementing GST in India

Take a look at some of the challenges ahead with regard to GST implementation.

- **Clubbing Taxes**

The biggest challenge of GST implementation is bringing all the indirect taxes under one roof, which is the biggest feature of GST. There has been opposition asking to include purchase tax by a few states. Other

states are reluctant about alcohol, tobacco products coming under GST. This is due to the fact that a major chunk of state revenue is derived from these products.

- **Statutory Requirements**

As the imposition of GST will be delegated to both state and central government, the constitution has to grant powers to both through an amendment. It is seen as a difficult task as the law expects at least two-thirds majority from the members of the parliament and that isn't easy given the current political scenario of the country.

- **Make-shift Arrangements**

State governments are demanding compensation from the central government as they foresee a major dent in the revenue due to CST losses. This is asked for the first 5 years after the implementation of GST, for which the central government has agreed to 3 years. A final conclusion is yet to be drawn.

- **Framework For Tax Disputes**

There has to be a uniform legal procedure for tax disputes and litigations to avoid any confusion.

- **Defining Inter-State Transactions**

With the transportation services available everywhere, the place of sale and consumption may not be the same. This makes it difficult to go forward with revenue allocation. Hence, it becomes important to define procedures to tackle such problems.

- **Infrastructure For The Collection Process**

Proper infrastructure has to be designed to track the movement of goods and services between states, collection and monitoring revenue, identify defaulters etc.

- **Determining GST Rates**

This is a major step in ensuring the success of GST. Arriving at rates which are conducive to both the government and public will be a daunting task.

GST Collection Financial Year 2018 -2019			
S.No.	Year	Month	Amount Collected (In Thousand Crore's)
1	2018	April	1,03,458
2	2018	May	94,016
3	2018	June	95,610
4	2018	July	96,500
5	2018	August	93,960
6	2018	September	94,442
7	2018	October	1,00,710
8	2018	November	97,637
9	2018	December	94,700
10	2019	January	1,00,000
11	2019	February	
12	2019	March	

CONCLUSION

Implementation of GST is one of the best decision taken by the Indian government. For the same reason, July 1 was celebrated as Financial Independence day in India when all the Members of Parliament attended the function in Parliament House. The transition to the GST regime which is accepted by 159 countries would not be easy. Confusions and complexities were expected and will happen. India, at some point, had to comply with such regime. Though the structure might not be a perfect one but once in place, such a tax structure will make India a better economy favorable for foreign investments.

Until now India was a union of 29 small tax economies and 7 union territories with different levies unique to each state. It is a much accepted and appreciated regime because it does away with multiple tax rates by Centre and States. And if you are doing any kind of business then you should register for GST as it is not only going to help Indian government but will help you also to track your business weekly as in GST you have to make your business activity statement each week.

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A CHANNEL OF DISTRIBUTION IS AN IMPORTANT ASPECT FOR BUSINESS ORGANIZATION

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ABSTRACT

The paper discuss the distribution channels there features , structure and type of intermediaries in the flow of goods between the channel and the condition of there market .channel of distribution provide product to custom with different- different process. Channel of distribution provide facilities to the customer with all process of manufacturing (raw material to finish goods) channel of distribution is also called E- commerce.

Keywords: channel, Current positions, Factors, manufacturing.

INTRODUCTION

In the early 21 century new era comes in the market with different expect. The channel of distribution analyzed both economic operation and aggregate national economy. The channel which is selected to provide product to the customer. Brands carry out online and offline advertising on behalf of channel partners to aid them in generating sales of their branded products. Those online and offline marketing initiatives can either be isolated or coordinated to inform one another.

An example of this is an apple orchard: Apple orchard > Transport > Processing factory > Packaging > Final product to be sold > Apple pie eaten

Channel of distribution is also called as distribution chain or chain of distribution.

Definition "philip kotler" a channel of distribution as a set independent organization involved in the process of making a product or service available for use or consumption by customer or business user.

So it is clear that channel of distribution means the function performed by many organizations or middleman the product are made available to consumers through these channels or middleman.

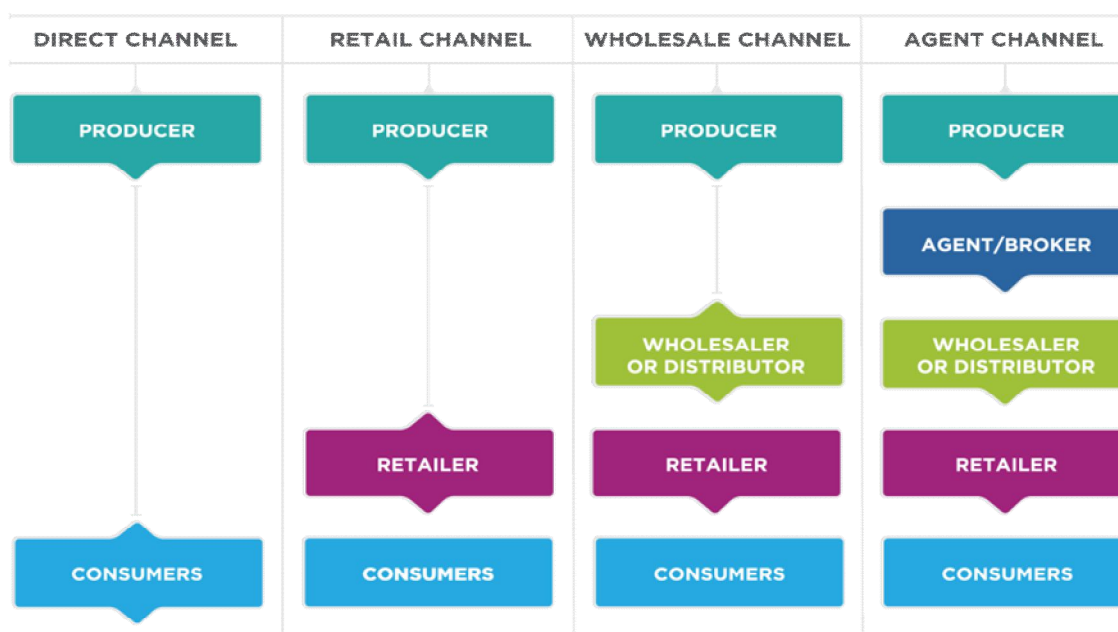
TYPE OF CHANNEL OF DISTRIBUTION

Producer → Retailer → Consumer (One-level Channel)

Producer → Wholesaler → Retailer → Customer (Two-level Channel)

Producer → Agent/Broker → Wholesaler or Retailer → Customer (Three-level Channel)

MARKETING CHANNELS FOR CONSUMER PRODUCTS



1. DISTRIBUTION THROUGH AGENT

This is the distribution channels which includes broker (agents) wholesale retail distribution eg- fruit agricultural goods vegetables .

2. THROUGH WHOLESALESALE AND RETAILERS

This is normal regular channel of distribution and often preferred traditional channel wholesale is the person who buy the goods in huge quantity and store that goods sale in small quantity to large number of retails.

3. DISTRIBUTION THROUGH DEALERS/ RETAILERS

This is small trade channel in which the process of small goods this method is very useful to the producer because it provide first hand information about markets.

4. DISTRIBUTION THROUGH DIRECT TO CONSUMERS

This is small channel of distribution there is no intermediary in this channel are made directly to custom it a door to door service

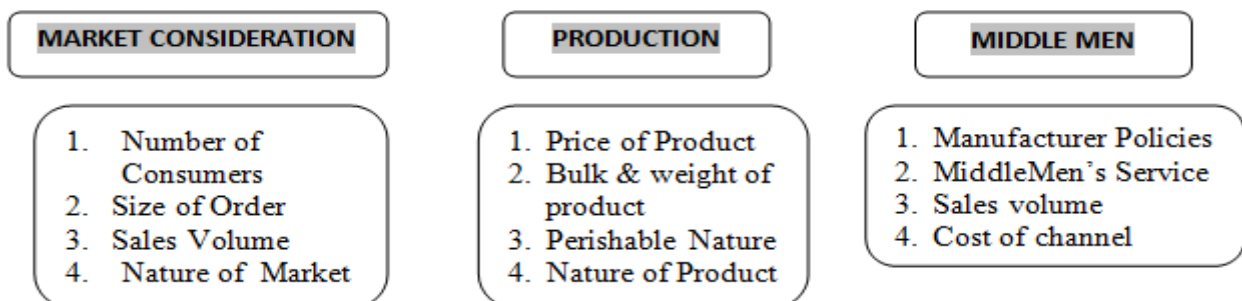
ROLE OF CHANNEL OF DISTRIBUTION

1. Place utility is distribution create from the place of point of manufacturer to the point of consumption it is held to create the balance between supply and demand.
2. Time utility play the important role all middleman store goods for create time it provide the goods at the time of needed.
3. Ownership utility plays the important role to exchange the ownership. Example- newspaper is more to readers.
4. Channel of distribution provide regular supply of goods.
5. Channel of distribution provide the facilities to store the goods and as per the demand of distribution is done.
6. It provides direct goods with low price. Example- club factory online shopping app

CURRENT CHALLENGES IN DISTRIBUTION CHANNELS OF GOODS AND SERVICE

There are Many of problems faced by the customer as well as seller now a days all distribution of product is not done properly some of the products some time product quality not good custom get defective product now a days service population growing exponentially so is their purchasing power and infrastructure changing shape, eco friendly consume demand and rise in micro market.

Factors of Distribution



ADVANTAGE OF DISTRIBUTION CHANNEL

1. It reduce cost because customer direct get products to the stocker
2. It is target focus on your core competencies
3. It is more effective market customer get attract with different brand and online market.
4. The customer can wider reach with product.
5. Customer feedback available in website i.e club factor, Amazon, ect
6. Channel of distribution help the faster growth of business

DISADVANTAGE OF DISTRIBUTION CHANNEL

1. It is not suitable in case of mass production and sales at large scale.
2. It is not suitable when consumer are widely scattered.
3. Consumer has to pay a price fixed by the manufacturing.
4. The sales level remain low.
5. All the risks and losses lies with the manufacturing.

STRUCTURE OF CHANNEL OF DISTRIBUTION

In every country and every market urban or rural rich or poor all consumers and industrial product the distribution process include physical handling and distribution of goods.

- Buying and selling negotiations between producers and middlemen
- Buying and selling negotiations between producers and customers
- Channel control
- Change in structure

CONCLUSION

Channel of distribution provide product to customers. Throughout research we conclude that channel of distribution plays a important role by creating various utilities and developing new markets. Thus strengthening the secondary sector of economy which in turn increase and enhance condition of employment and growth with development of society. They do enhance the policies decision of organization thus impacting internal and external environment of society.

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ENTREPRENEURSHIP AND FAMILY BUSINESS

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ABSTRACT

This study explores how the family Influences an entrepreneur's career. There are various points in time where family and entrepreneurial dynamics intersect. A key assumption of this volume is that family systems make an important contribution to entrepreneurial success and failure. We currently have a limited understanding of how family members interact to affect the visions and goals of a family firm and how they create the unique resources, capabilities, costs, and problems that make a family firm behave and perform differently. A family business transition has tended to be qualitative, case-oriented, and/or anecdotal in nature. These trends include a continuing pursuit of a few research topics such as succession, a strong preference for practice-oriented research methods, a tendency to borrow heavily from other disciplines without giving back to these fields, and a strong preference to talk to other researchers conducting research on family firms failing to communicate with scholars from other disciplines.

Keywords: Entrepreneurship, family business, entrepreneurial orientation, family firm

INTRODUCTION

Family enterprises irrespective of scale of operation, legal form, industrial activity and level of socio-political and market development have been the backbone of corporate life across nations, remaining a cornerstone of socio-economic development. Historically, family firms are for the most part enduring institutions. Their importance parallels socio-cultural advances, technological advances and the so-called new market order associated with globalization. Family business research, as an academic field of inquiry, is relatively young. Entrepreneurial and innovative companies typically outperform their competitors and innovation is widely acknowledged as an important determinant of sustained superior performance. Thus many family firms are gaining from their entrepreneurial orientation. In family firms, the family has its own view of entrepreneurship, forged by the entrepreneurial mindset, attitudes and goals of the family. The attitudes, mindsets and goals of family members shape the wider governance of the firm, which in turn shapes its willingness and ability to engage in entrepreneurship and innovation activity, and how it views, prioritizes or constrains these activities. Entrepreneurship is at the heart of every economy, with family firms making up two-thirds of all businesses in the world and social entrepreneurship playing an increasing role in addressing critical social and environmental issues.

OBJECTIVE

- To understand Entrepreneurship and family business.
- To obtain basic awareness of Entrepreneurship and family business.
- To discover the tools and techniques that will enable you to succeed in business.

RESEARCH METHODOLOGY

This study has been conducted with the help of Secondary Data Collection Method. The sources for this method include Books, Journals, Articles and Internet.

SIGNIFICANCE OF THE STUDY

Because family businesses focus on maintaining ownership across multiple generations, they possess unique resources that give them strategic advantages in entrepreneurial endeavors. Since top leadership positions are often filled by family members, the organization holds onto important knowledge and social connections throughout transitions in leadership. Thus family businesses have diverse networks that can be accessed in pursuit of entrepreneurial opportunities. This study is important for knowledge and awareness about the family entrepreneurship and maintaining the system for the future generations to come.

THE CHALLENGE OF KEEPING A FAMILY FIRM ALIVE

To keeping a family business alive is perhaps the toughest management job on earth. Only 13 percent of successful family businesses last through the third generation. Less than two-thirds survive the second generation indicated by other studies (Blotnick, 1984), fewer than 5 percent of all businesses ever started actually become family businesses through appointment of a successor from the next generation. The dying family business so permeate our business culture that it has become legendary. Expressions such as "shirt-sleeves to shirt-sleeves in three generations" and "rags to riches to rags" are common in this country. Similar

phrases occur elsewhere: in Italian, "dalle stalle alle stelle alle stalle" sends the family "from (barn) stalls to stars to stalls; and in Spanish, "quien no lo tiene, lo hace; y quien lo tiene, lo deshace" predicts that "who doesn't have it, does it, and who has it, misuses it All these phrases suggest the same story. The first generation builds the business, the second generation "milks" or "harvests ' it,; and the third generation must either auction what is left to the highest bidder or start all over again.

UNIQUENESS OF THE FAMILY BUSINESS

In family firms, the close interaction between the family and the business leads to unique challenges and strengths. It also causes work family conflicts and spillover of problems from one environment to the other. Each of these is discussed below.

UNIQUE STRENGTHS AND CHALLENGES OF THE FAMILY BUSINESS

The strengths of the family business are generally recognized to be: a loyal and dedicated work force (both family and non family members), warmer interpersonal relationships, greater sensitivity to local culture, and long term continuity (Donnelley. 1964; Hayes. 1981). The unique problems include: lack of managerial talent since non family members generally shun working for family firms, lack of discipline and professionalism because of the informal policies and procedures practiced pressure to maintain tradition, and the impact of family conflicts on business. In order to be effective, the family business needs to handle two key relationships effectively; those among family members and those between family members and professional managers. The literature has devoted considerable attention to the relationship among family members but the role of professional managers in the family business has largely been ignored Future research needs to be directed toward understanding the mechanisms adopted by the family business to take advantage of its unique strengths and meet its challenges.

WORK FAMINE CONFLICTS AND SPILL AVER

The basic sociological differences between the family and the business have been examined by theorists from both the "rational" (Miller & RJCC'[1988: Lansberg. 1983b) and the "systems" (Davis, 1983, Swartz. 1989). These differences are: the reasons for existence (nurturing versus providing goods and services); the basic orientation of the two subsystems (emotional versus task), selection, training, and appraisal of individuals (non market versus market based), criteria for membership (non voluntary versus voluntary); culture (non-competitive versus competitive). and the rules of behaviour (informal versus formant Recognizing these differences, both groups of theorists suggest ways to maritime them. For example, lansberg (1983b) suggests that all relatives should be given the opportunity to learn but only the most competent ones should be hired He believes that this will meet the demands of both subsystems.

Kanter (1989) argues that, historically and across cultures, the organization attempts to exact loyalty and commitment from its member's and in the process, strives to exclude or neutralize particularistic ties that compete with loyalty for the organization. Because a family is an insidious source of particularistic loyalties, the organization will attempt to separate the family from the business (Kanter. 1989).

FINDINGS

- Firms that prioritize non-family goals tend to be more entrepreneurial.
- Firms with boards with more non-family members are more entrepreneurial.
- Firms with women on the board are more profitable.
- Family firms with a family CEO are more entrepreneurial.

CONCLUSION

Make greater use of operations boards to generate ideas and proposals for innovation. Appoint non-family directors to the main board to increase entrepreneurial activity. Develop ownership structures that are effective for entrepreneurship and innovation while protecting the stability of family ownership. Promote communication about innovation throughout the company and recruit, develop and incentivize non-family employees to be more innovative and entrepreneurial consistent with the goals of the business. Non-family employees often have deep insights into the business and emerging market developments, which can be harnessed to foster entrepreneurial activities. Involve the next generation in the business, giving them space and encouragement to foster entrepreneurial developments to enhance the business. Consider candidates for family CEO (or family management) who have the skills needed to champion entrepreneurship and innovation activities within the family firm. Stimulate the risk propensity of the family in order to develop a fit between the family owners commitment and the firm's strategic, structural and tactical decisions, Consider making greater use of ring-

fenced subsidiaries to reduce the risks associated with more radical innovations. Family businesses must carefully align their goals, structure and governance to support entrepreneurship and innovation.

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IMPACT OF ORGANISATIONAL POLITICS ON EMPLOYEES

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ABSTRACT

Throughout the world, organisations suffer from the politics played by its employees to sometimes excel and most of the times to degrade others performance. People perceive workplace politics in different ways. Organizational politics is largely portrayed negatively. This study investigated the relationship of organisational politics and its impact on the employees, their job performance, and their inclusion in major decision making from a sample of 118 employees from a range of organisations in India, mostly from Mumbai and New Mumbai. The study used survey research method, and the samples were selected using simple random sampling techniques. Three hypotheses were advanced, and these findings supported to accept the three alternative hypotheses and reject the null hypotheses because in all three cases the calculated values of chi-square are greater than the tabulated values. Additionally, this study proposes several suggestions for the practitioners and further research.

Keywords: Organisation, Employee, Organisational Politics, Job Performance

I. INTRODUCTION

An organisation(or a workplace) is an arrangement where individuals work together and join hands in achieving a common goal. At times, these individuals adopt a competitive and self-serving style. Such employees who aspire to come in the limelight easily without much hard work and also, band together into small groups and are inattentive, perhaps even destructive, to the needs of others depend on politics.

Politics, in general, is defined as the process of gaining and using power. Politics in Latin “posee” means 'to do' or 'to be able to influence'. Politics is a fact of life and in organizational circles politics can be mindboggling and energy sapping (Hartman, 2002).

Mintzberg(1983,1985) described organizational politics as reflecting actions beyond the parameters of accepted organizational behavior. These behaviors are designed to promote self interest and may even be at the expense of organisational goals. Many research works have identified at least five outcomes as a result of organisational politics on employees: (a) Increase in stress (Ferris et al., 1993, 1994, 1996); (b) decrease in organisational commitment (Bozeman et al., 1996; Cropanzano et al.,1997; Nye & Witt, 1993); (c) Intention to turnover (Bozeman et al., 1996; Cropanzano et al,1997, Ferris et al., 1993); (d) Job satisfaction (Bozeman et al., 1996; Cropanzano et al,1997, Ferris et al., 1993); and (e) Lower job performance (Witt, 1998).

Organisational politics have emerged in the last decade as a field of growing value and relevance for understanding managerial processes. Studies have examined various aspects of political behavior in the workplace but have not done enough to cover the full variety of aftermaths that such behavior may yield. (E. Vigoda, 2002). Individuals attain rewards by competition and by amassing power. The workplace becomes more volatile and less predictable, which causes individuals to have less confidence that their efforts will produce any beneficial outcomes. Finally, such political firms are likely to be more threatening, since the different cabals may be actively trying to harm one another. Not only are goals less likely to be accomplished, but individuals are also at risk for losing the things that they have already obtained (Cropanzano et al,1997).

The empirical evidences emerging from various studies about the effect of corporate politics on job performance and other factors have so far yielded mixed results that are inconclusive and contradictory. Because of these contradictory results, the question of whether corporate culture improves or worsens employee's job performance or has any other distress is still worthy for further research such as the being undertaken in this study. There are only few notable research work based on organisational politics based on Indian work culture. This research attempts to fill the gap by studying the situation of employees in India, preferably from Mumbai and New Mumbai as both the places are known for being the financial and commercial capital of India.

II. OBJECTIVE OF THE STUDY

The primary objective of this study is to assess the impact of corporate politics on employees, with a focus on employees of India.

In line with the primary objective, the secondary objectives are:

1. To ascertain the relationship of organisational politics and employee job performance.

2. To determine whether superiors include employees to participate in decision making.

III. RESEARCH HYPOTHESIS

In order to study the impact of organisational politics on employees, the following hypothesis were advanced and tested throughout the study.

Hypothesis 1

H₀ : Organisational politics have positive impact on employees.

H₁ : Organisational politics have negative impact on employees.

Hypothesis 2

H₀ : There is positive relationship between organisational politics and employee job performance.

H₁ : There is negative relationship between organisational politics and employee job performance.

Hypothesis 3

H₀ : Supervisors include employees participate in decision making.

H₁ : Supervisors does not include employee participate in decision making.

IV. RESEARCH METHODOLOGY

Both primary and secondary data were used throughout the study.

In this study, survey research design was adopted because the sampled elements and the variables studied were simply observed as they were without making any attempt to control or manipulate them.

For effective coverage and lower costs, a structured questionnaire was prepared on Google Forms and was forwarded to various employed people. The questionnaire was titled "Impact of Organisational politics on employees Questionnaire". To check the validity and reliability of the questionnaire, experts were consulted. Moreover, 118 responses were received and these responses were used for final analysis of the study.

Data collected from the questionnaire were analysed, summarised, and interpreted accordingly with the aid of descriptive statistical techniques such as total score and simple percentage. Chi-square test was used to measure the discrepancies existing between the observed and expected frequency and to proof the level of significance in testing stated hypotheses.

V. LITERATURE REVIEW

Gull, S & Zaidi, A. A. (2012). The main objective of study was to determine the impact of organizational politics and its dimension on job satisfaction of the employees of health sector. The silent actions of the employees to attain the personal benefits are negatively related to the job satisfaction level of the employees in the health sector. Research also examined the political actions of the organization on the basis of their policies are negatively related to the job satisfaction level of the employees in the health sector. Research concluded the perception of individuals about other's self-interested behaviour like handling of managerial policies is negatively connected to the work pleasure level of the employees in the health sector.

Jain, R. (2013). Besides causing problems for the individuals who work together, the end result can be far more devastating. Employees and managers who must concentrate on the political aspects of work may have less time to pay attention their jobs. This translates into financial loss, which may in turn translate into job loss. Research concludes that managers believe that an increase in office politics is one of the greatest sources of their stress. Office politics can also have an impact on innovation.

Sowmya, K. R & Panchanatham, N(2013). Certain studies have also been quoted wherever the outcome variables have been already tested with respect to organizational politics. A six item scale was used to test the turnover intention in banking sector in the study. The six items were six different problems that caused turnover in the banks. The most important reason was found using the T-Test showing highest mean value in the analysis discussed. The behavioural outcome was to "postpone duties for an unlimited time" due to turnover intention and absenteeism.

Green, C. G. & Chaney, L. H. (2006). Areas of office politics with which employees were most knowledgeable related to dressing appropriately; employees were less knowledgeable about truth telling and gossip. When responses were compared to demographic factors, younger respondents in Customer Service positions in business and education were more in agreement with authors of office politics books than were older respondents in Administrative Support and Managerial/ Supervisory positions who were self-employed.

VI. DATA ANALYSIS AND INTERPRETATION**Table-1: Gender Distribution of Respondents-Respondent Gender**

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Male	60	50.84745763	50.84745763	50.84745763
Female	58	49.15254237	49.15254237	100
TOTAL	118	100	100	

The table above shows that 60 (50.8%) of the respondents are male while 58 (49.2%) of the respondents are female.

Table-2: Respondents Number of Years of Working in the Organization

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Below 5yrs	34	28.81355932	28.81355932	28.81355932
6-10yrs	28	23.72881356	23.72881356	52.54237288
11-20yrs	35	29.66101695	29.66101695	82.20338983
20 & above yrs.	21	17.79661017	17.79661017	100
TOTAL	118			

This table shows that 28.8% of the respondents have worked in the organization for less than 5yrs while 23.7% of the respondents have worked in the organization for 6-10yrs, 29.7% have worked in the organization for 11-20yrs and 17.8% of the respondents have worked in the organization for 20 and above yrs. This information was sought about respondents' number of years of working in the organisation as it will help to show how much the respondents know about the organization and its activities.

TESTING OF HYPOTHESES

There are various statistical tools that can be used for testing of hypotheses but this research work will be limited to the use of chi-square (χ^2) statistical tool. Chi-square involves calculating the probability that an observed value randomly picked from the population equals a normal curve frequency of the hypothetical population. Hence, the observed and expected set of frequencies will be compared and arranged in single columns.

Chi-square (χ^2) is calculated using this formula: $\chi^2 = \frac{\sum(O-E)^2}{E}$

Where Σ =Summation, O=Observed frequency and E=Expected frequency

HYPOTHESIS -1

H₀: Organisational politics have positive impact on employees.

H₁: Organisational politics have negative impact on employees.

Table-3: Does organisational politics have any effect on employees?

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	4	3.389830508	3.389830508	3.389830508
Disagree	10	8.474576271	8.474576271	11.86440678
Undecided	3	2.542372881	2.542372881	14.40677966
Agree	45	38.13559322	38.13559322	52.54237288
Strongly Agree	56	47.45762712	47.45762712	100
TOTAL	118	100	100	

Table-4: Test of Hypothesis 1

Particulars	Observed (O)	Expected (E)	Residual (O – E)	(O – E) ²	(O – E) ² /E
Strongly Disagree	4	23.6	-19.6	384.16	16.2779661
Disagree	10	23.6	-13.6	184.96	7.83728814
Undecided	3	23.6	-20.6	424.36	17.9813559
Agree	45	23.6	21.4	457.96	19.4050847
Strongly Agree	56	23.6	32.4	1049.76	44.4813559
TOTAL	118				105.983051

Decision rule: Reject H_0 , where x^2 calculated is greater than x^2 tabulated, otherwise, accept H_1 .

Calculated (x^2)= 105.98

Degree of freedom (dof) = $n - 1$ (where n = number of rows)

Therefore, dof = $5 - 1 = 4$

Tabulated (x^2) = At 0.05% level of significance, the tabulated value of x^2 for 4 degrees of freedom is 9.49

Decision: Since the calculated $x^2 >$ tabulated x^2 , the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This indicates that there is negative impact of organisational politics on employees.

HYPOTHESIS -2

H_0 : There is positive relationship between organisational politics and employee job performance.

H_1 : There is negative relationship between organisational politics and employee job performance.

Table-5: Is there any relationship between organisational politics and employee job performance?

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	10	8.474576271	8.474576271	8.474576271
Disagree	19	16.10169492	16.10169492	24.57627119
Undecided	13	31.3559322	31.3559322	35.59322034
Agree	37	31.3559322	31.3559322	66.94915254
Strongly Agree	39	33.05084746	33.05084746	100
TOTAL	118	100	100	

Table-6: Test of Hypothesis 2

Particulars	Observed (O)	Expected (E)	Residual (O – E)	(O – E) ²	(O – E) ² /E
Strongly Disagree	10	23.6	-13.6	184.96	7.83728814
Disagree	19	23.6	-4.6	21.16	0.89661017
Undecided	13	23.6	-10.6	112.36	4.76101695
Agree	37	23.6	13.4	179.56	7.60847458
Strongly Agree	39	23.6	15.4	237.16	10.0491525
TOTAL	118				31.1525424

Decision rule: Reject H_0 , where x^2 calculated is greater than x^2 tabulated, otherwise, accept H_1 .

Calculated (x^2)=31.15

Degree of freedom (dof) = $n - 1$ (where n = number of rows)

Therefore, dof = $5 - 1 = 4$

Tabulated (x^2) = At 0.05% level of significance, the tabulated value of x^2 for 4 degrees of freedom is 9.49

DECISION: Since the calculated $x^2 >$ tabulated x^2 , the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This indicates that there is negative relationship between organisational politics and employee job performance.

HYPOTHESIS-3

H_0 : Supervisors include employees participate in decision making.

H_1 : Supervisors does not include employee participate in decision making.

Table-7: Does supervisors include employee participate in decision making?

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	25	21.18644068	21.18644068	21.18644068
Disagree	44	37.28813559	37.28813559	58.47457627
Undecided	15	12.71186441	12.71186441	71.18644068
Agree	22	18.6440678	18.6440678	89.83050847
Strongly Agree	12	10.16949153	10.16949153	100
TOTAL	118	100	100	

Table-8: Test of Hypothesis 3

Particulars	Observed(O)	Expected(E)	Residual (O - E)	(O - E) ²	(O - E) ² /E
Strongly Disagree	25	23.6	1.4	1.96	0.08305085
Disagree	44	23.6	20.4	416.16	17.6338983
Undecided	15	23.6	-8.6	73.96	3.13389831
Agree	22	23.6	-1.6	2.56	0.10847458
Strongly Agree	12	23.6	-11.6	134.56	5.70169492
TOTAL	118				26.6610169

Decision rule: Reject H_0 , where χ^2 calculated is greater than χ^2 tabulated, otherwise, accept H_1 .

Calculated (χ^2)=26.67

Degree of freedom (dof) = $n - 1$ (where n = number of rows)

Therefore, $dof = 5 - 1 = 4$

Tabulated (χ^2) = At 0.05% level of significance, the tabulated value of χ^2 for 4 degrees of freedom is 9.49

DECISION: Since the calculated $\chi^2 >$ tabulated χ^2 , the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This indicates that supervisors does not include employee participate in decision making

VII. CONCLUSION AND SUGGESTIONS

Organisational or workplace politics is a serious matter as it not only disturbs the organizational culture and working environment but also affects the mental well-being and overall performance of the employees. It was observed during the analysis that there is negative impact of organisational politics on employees as work stress has an obvious negative impact on the individual and equally deleterious effects on the organization and the economy. It was also found that politics affects the job performance, and superiors does not include employees in decision making.

Suggestions: Management is advised to look into all these factors and resolve the intra-politics between groups as it effects the organisational politics. Sometimes good employees suffer and eventually get demotivated towards hard work and organisational goals, causes variation in behaviour (such as aggressive behaviour), increased absenteeism and turnover, and most importantly, the health deterioration of the employee. Management can minimise the politics by imparting confidence in the workers by providing them fair justice, including them in major decision making, creating a good environment to work, ample and fair opportunities to grow with a decent amount of success rate for each individual employee, which will encourage uniformity among members of the organization and thus enhance commitment and group efficiency.

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ROBOTICS AND ARTIFICIAL INTELLIGENCE

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Robotics deals with the design, construction, operation, and application of robots coupled with computer systems for their control, sensory feedback, and information processing. Very often the design of a given robotic system brings together principles of electronic engineering, mechanical engineering and computer science (artificial intelligence in particular). Since the turn of the 20th century, research into the functionality and potential uses of robots has seen a lot of action. Given the rapid pace of technological advances, the research, design, and building of new robots have begun to serve various practical purposes – domestically, commercially and militarily. Today, many robots do jobs that are hazardous to people such as defusing bombs, mines and exploring shipwrecks. We spoke to a few people who are working with robots both academically and commercially in India and got to know their thoughts on the growing field of Robotics, the burgeoning opportunities that have opened up as well as the many challenges that they face in an Indian scenario.

The benefits of sophisticated vision technology include savings, improved quality, reliability, safety and productivity. Robot vision is used for part identification and navigation. Vision applications generally deal with finding a part and orienting it for robotic handling or inspection before an application is performed. Sometimes vision guided robots can replace multiple mechanical tools with a single robot station.

INTELLIGENT VISION

Robotic VISION Technologies offers 8 vision products which include automatic tools for calibrating, training and testing for the ease of setting up application work spaces. The combination of these three validation tools are exclusive to RVT and are vital to the speed, scalability, standardization, and reliability of our customer's vision systems.

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DEFINITION

It is the science and engineering of making intelligent machines, especially intelligent computer programs.

APPLICATIONS

1. Game Playing
2. Speech Recognition
3. Understanding Natural Language
4. Computer Vision
5. Expert Systems
6. Robotics

SPEECH RECOGNITION

Artificial intelligence involves two basic ideas. First, it involves studying the thought processes of human beings. Second, it deals with representing those processes via machines (like computers, robots, etc.).

One of the main benefits of speech recognition system is that it lets user do other works simultaneously. The user can concentrate on observation and manual operations, and still control the machinery by voice input commands.

A number of algorithms for speech enhancement have been proposed. These include the following:

1. Spectral subtraction of DFT coefficients
2. MMSE techniques to estimate the DFT coefficients of corrupted speech
3. Spectral equalization to compensate for convoluted distortions
4. Spectral subtraction and spectral equalization.

CONCEPTS

1. Introduction
2. Definition
3. History
4. Foundation
5. Speaker Independency
6. Environmental Influence
7. Speaker Specific Features
8. Speech Recognition
9. Applications
10. Goal
11. Conclusion
12. Bibliography

ARTIFICIAL INTELLIGENCE FOR SPEECH RECOGNITION INTRODUCTION:

Artificial intelligence involves two basic ideas. First, it involves studying the thought processes of human beings. Second, it deals with representing those processes via machines (like computers, robots, etc.).

AI is behavior of a machine, which, if performed by a human being, would be called intelligent. It makes machines smarter and more useful, and is less expensive than natural intelligence.

Natural language processing (NLP) refers to artificial intelligence methods of communicating with a computer in a natural language like English. The main objective of a NLP program is to understand input and initiate action.

It is the science and engineering of making intelligent machines, especially intelligent computer programs.

AI means Artificial Intelligence. Intelligence” however cannot be defined but AI can be described as branch of computer science dealing with the simulation of machine exhibiting intelligent behavior.

SPEAKER INDEPENDENCY

The speech quality varies from person to person. It is therefore difficult to build an electronic system that recognizes everyone’s voice. By limiting the system to the voice of a single person, the system becomes not only simpler but also more reliable. The computer must be trained to the voice of that particular individual. Such a system is called speaker-dependent system.

Speaker independent systems can be used by anybody, and can recognize any voice, even though the characteristics vary widely from one speaker to another. Most of these systems are costly and complex. Also, these have very limited vocabularies. It is important to consider the environment in which the speech recognition system has to work. The grammar used by the speaker and accepted by the system, noise level, noise type, position of the microphone, and speed and manner of the user’s speech are some factors that may affect the quality of speech recognition.

ENVIRONMENTAL INFLUENCE

Real applications demand that the performance of the recognition system be unaffected by changes in the environment. However, it is a fact that when a system is trained and tested under different conditions, the recognition rate drops unacceptably. We need to be concerned about the variability present when different microphones are used in training and testing, and specifically during development of procedures. Such care can significantly improve the accuracy of recognition systems that use desktop microphones.

Acoustical distortions can degrade the accuracy of recognition systems. Obstacles to robustness include additive noise from machinery, competing talkers, reverberation from surface reflections in a room, and spectral shaping by microphones and the vocal tracts of individual speakers. These sources of distortions fall into two complementary classes; additive noise and distortions resulting from the convolution of the speech signal with an unknown linear system.

A number of algorithms for speech enhancement have been proposed. These include the following:

1. Spectral subtraction of DFT coefficients
2. MMSE techniques to estimate the DFT coefficients of corrupted speech
3. Spectral equalization to compensate for convoluted distortions
4. Spectral subtraction and spectral equalization.

Although relatively successful, all these methods depend on the assumption of independence of the spectral estimates across frequencies. Improved performance can be got with an MMSE estimator in which correlation among frequencies is modeled explicitly.

Speaker-specific features:

Speaker identity correlates with the physiological and behavioral characteristics of the speaker. These characteristics exist both in the vocal tract characteristics and in the voice source characteristics, as also in the dynamic features spanning several segments.

The most common short-term spectral measurements currently used are the spectral coefficients derived from the Linear Predictive Coding(LPC) and their regression coefficients. A spectral envelope reconstructed from a truncated set of spectral coefficients is much smoother than one reconstructed from LPC coefficients.

Therefore, it provides a more stable representation from one repetition to another of a particular speaker's utterances.

As for the regression coefficients, typically the first and second order coefficients are extracted at every frame period to represent the spectral dynamics.

These coefficients are derivatives of the time function of the spectral coefficients and are called the delta and delta-delta-spectral coefficients respectively.

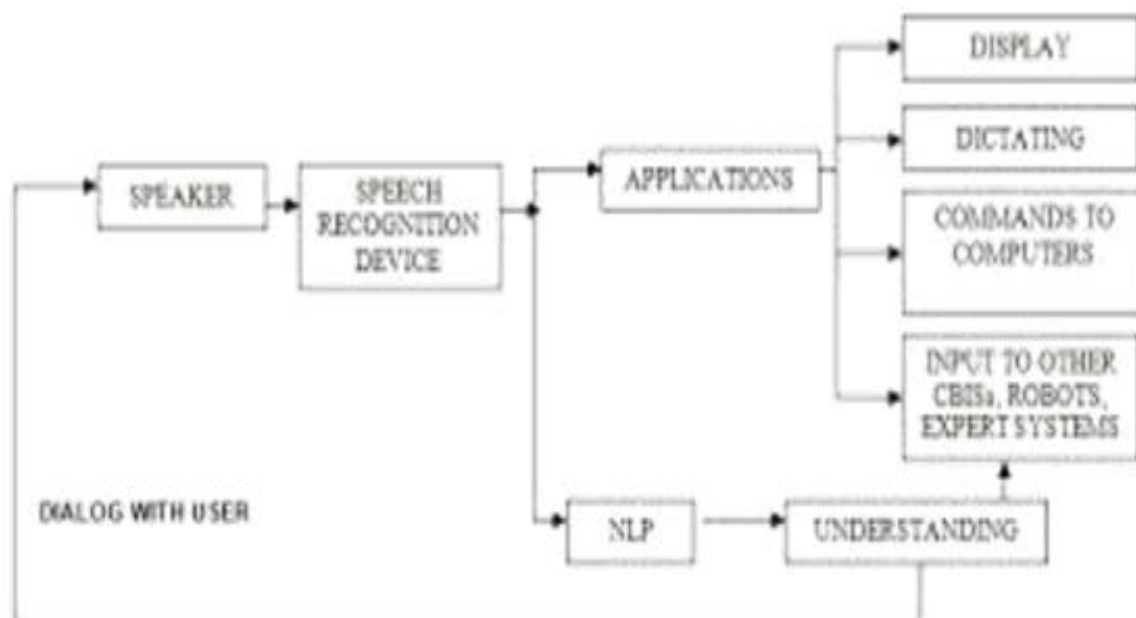
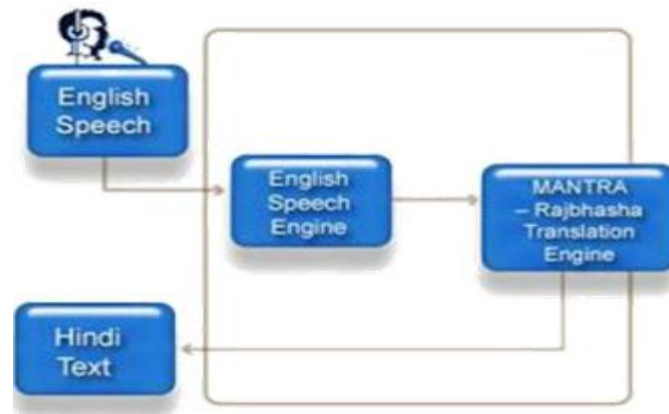


Figure.3 Speaker specific features

SPEECH RECOGNITION

The user communicates with the application through the appropriate input device i.e. a microphone. The Recognizer converts the analog signal into digital signal for the speech processing. A stream of text is generated after the processing. This source-language text becomes input to the Translation Engine, which converts it to the target language text.



- Salient Features:
- Input Modes
- Through Speech Engine
- Through soft copy
 - *Interactive Graphical User Interface*
 - *Format Retention*
 - *Fast and standard translation*
 - *Interactive Preprocessing tool*
- Spell checker.
- Phrase marker
- Proper noun, date and other package specific identifier User friendly selection of multiple output

Online thesaurus for selection of contextually appropriate synonym Online word addition, grammar creation and updating facility Personal account creation and inbox management

APPLICATIONS

One of the main benefits of speech recognition system is that it lets user do other works simultaneously. The user can concentrate on observation and manual operations, and still control the machinery by voice input commands.

Another major application of speech processing is in military operations. Voice control of weapons is an example. With reliable speech recognition equipment, pilots can give commands and information to the computers by simply speaking into their microphones

- they don't have to use their hands for this purpose.

Another good example is a radiologist scanning hundreds of X-rays, ultra-sonograms, CT scans and simultaneously dictating conclusions to a speech recognition system connected to word processors. The radiologist can focus his attention on the images rather than writing the text.

Voice recognition could also be used on computers for making airline and hotel reservations. A user requires simply to state his needs, to make reservation, cancel a reservation, or make enquiries about schedule.

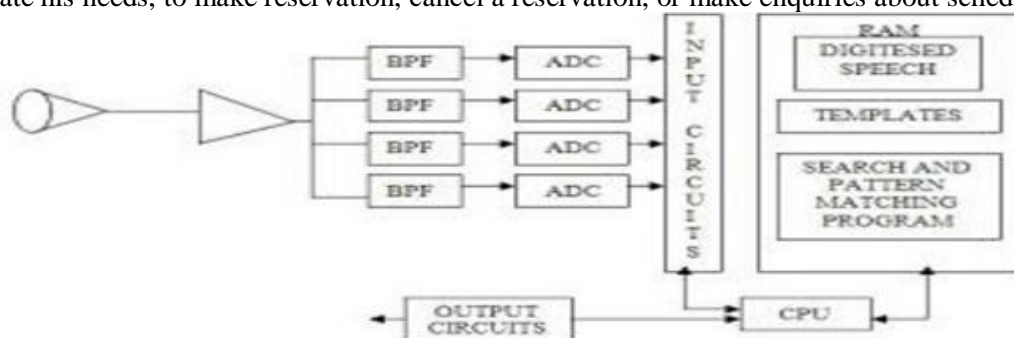


Figure 4: Speaker-dependent word recognizer

ULTIMATE GOAL

The ultimate goal of the Artificial Intelligence is to build a person, or, more humbly, an animal.

CONCLUSION

By using this speaker recognition technology we can achieve many uses. This technology helps physically challenged skilled persons. These people can do their works by using this technology without pushing any buttons. This ASR technology is also used in military weapons and in Research centers. Now days this technology was also used by CID officers. They used this to trap the criminal activities.

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TO STUDY ON THE CONCEPT OF ADVERTISING

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ABSTRACT

Advertising is always present, though people may not be aware of it. In today's world, advertising uses every possible media to get its message through. It does this via television, print (newspapers, magazines, journals etc), radio, press, internet, direct selling, hoardings, mailers, contests, sponsorships, posters, clothes, events, colours, sounds, visuals and even people (endorsements). The advertising industry is made of companies that advertise, agencies that create the advertisements, media that carries the ads, and a host of people like copy editors, visualizers, brand managers, researchers, creative heads and designers who take it the last mile to the customer or receiver. A company that needs to advertise itself and/or its products hires an advertising agency. The company briefs the agency on the brand, its imagery, the ideals and values behind it, the target segments and so on. The agencies convert the ideas and concepts to create the visuals, text, layouts and themes to communicate with the user. After approval from the client, the ads go on air, as per the bookings done by the agency's media buying unit.

INTRODUCTION

Advertising is an important tool of promotion. Advertisement is a non-personal presentation of an idea or a product (where as personal selling or salesmanship help in personal promotional.) Advertisement supplements personal selling to a great extent. Advertising has, acquired great importance in the modern India characterized by tough competition in the market and fast changes in technology, and fashion and taste customers. In this chapter, we shall study the nature, functions and media of advertisement used by modern business firms. Advertising is used for communicating business information to the present and prospective customers. It usually provides information about the advertising firm, its product qualities, place of availability of its products, etc. Advertisement is indispensable for both the sellers and the buyers. However, it is more important for the sellers. In the modern age of large scale production, producers cannot think of pushing sale of their products without advertising them.

DEFINITION OF ADVERTISING

"Advertising consists of all activities involved in presenting to a group a non-personal, oral or visual, openly sponsored identified message regarding a product, service, or idea. The message, called an advertisement, is disseminated through one or more media and is paid for by the identified sponsor"-William Stanton.

OBJECTIVES

- 1) To study advantages of advertising.
- 2) To study disadvantages of advertising.
- 3) To study Different Types of advertising.

1) TO STUDY ADVANTAGES OF ADVERTISING

a. Introduces a New Product in the Market

Advertising plays significant role in the introduction of a new product in the market. It stimulates the people to purchase the product.

b. Expansion of the Market

It enables the manufacturer to expand his market. It helps in exploring new markets for the product and retaining the existing markets. It plays a sheet anchor role in widening the marketing for the manufacturer's products even by conveying the customers living at the far flung and remote areas.

c. Increased Sales

Advertisement facilitates mass production to goods and increases the volume of sales. In other words, sales can be increased with additional expenditure on advertising with every increase in sale, selling expenses will decrease.

2) TO STUDY DISADVANTAGES OF ADVERTISING.

a. Adds to Costs

An organisation has to spend large amount on advertising. It increases the cost of the products. To meet this expenditure, price of the product is raised. No manufacturer pays for the advertising expenses out of his pocket.

Advertising, therefore, leads to unnecessary rise in prices. In this reference it is said that advertising costs are passed on to the consumers in the form of high prices.

b. Undermines Social Values

Advertisement is a sort of day-dreaming for the people. These days it is taking the people away from reality and into the realm of artificiality. Through its medium people get information about new products.

3) TO STUDY DIFFERENT TYPES OF ADVERTISING**A. Broadcast Media**

Television and radio are two traditional broadcast media long used in advertising. Television offers creative opportunities, a dynamic message and wide audience reach. It is typically the most expensive medium to advertise through, though. Because local affiliated stations normally serve a wide local audience, you also have to deal with waste when trying to target a small town marketplace. TV watchers normally have a negative attitude toward commercials and many have DVRs at their fingertips. Radio and TV both have fleeting messages, meaning they disappear once the commercial spot ends. Radio is relatively affordable for small businesses and allows for repetition and frequency. You don't have the visual element of TV and you have to deal with a distracted audience, since most listeners are driving.

A. Print Media

Magazines and newspapers are the two traditional print media. Magazines offer a highly selective audience who is generally interested in ads closely related to the topic of the magazine. Visual imagery is also stronger in magazines than newspapers. You have little waste since magazines are very niche and you can target a narrow customer segment. On the downside, magazines are costly and require long lead times, which limits timely promotions. They also have limited audience reach. Newspapers are very affordable for local businesses and allow you to target a geographic segment if you have a universal product or service. Newspapers are also viewed as a credible medium, which enhances ad acceptance. You can usually get an ad placed within a day or two of purchase. Declining circulation, a short shelf life and limited visual creativity are drawbacks.

B. Support Media

Support media include several options for message delivery than normally add to or expand campaigns delivered through more traditional media. Billboards, transits, bus benches, aerial, directories and trade publications are common support media. Each has pros and cons, but collectively, they offer ways to reach a wider audience in a local or regional market or to increase frequency of message exposure to targeted market segments.

C. Product Placement

Another newer advertising technique is product placement. This is where you offer compensation to a TV show, movie, video game or theme park to use your product while entertaining audiences. You could pay a TV show, for instance, to depict your product being used and discussed positively in a particular scene. This ad method is a way for companies to integrate ads with entertainment since customers have found ways to avoid messages delivered through more conventional media.

RESEARCH METHODOLOGY**Secondary Data**

Collected information through internet and other websites

CONCLUSION

The future of advertising, while challenging, is bright and unlimited. As unlimited as the imaginations of the marketing communication professionals who are constantly seeking more effective and efficient means to promote the brands and companies they represent.

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FINANCE TO AGRICULTURAL SECTOR IN INDIA

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ABSTRACT

The institutes which provide finance to agriculture sector play an important role in agricultural and rural development of India. A large number of institutional agencies are involved in distribution of credit to farmers whose financial condition is weak. It facilitates farmers to obtain input on time and getting best agricultural production. The article is based

On the secondary data taken from various sources and analysed by using statistical data.

Keywords: White Revolution, Green Revolution, Yellow Revolution, Moneylenders, Landlords, PM-KISSAN Samman Nidhi, Taccavi.

INTRODUCTION

Agriculture is the important nerve of Indian economy. Since independence, the institutional agricultural credit structure in India was very poor. In the post-independence period, various attempts were made by the Government for enriching the institutional agricultural credit structure of the country leading to continuous growth in the base and sources of agricultural credit. Both the co-operative sector, commercial banks and rural banks are trying simultaneously for meeting credit requirements of the farmers. Even then, there are number of problems faced by agricultural credit structure of the country which are standing on the path of development of the agricultural sector.

DEFINITION

According to William G. Murray, "agricultural finance is the economic study of borrowing of funds by farmers; of the organization and operation of farm lending agencies; and of society's interest in credit for agriculture".

Agricultural Finance is provide support to on and off agricultural activities such as input creation, production, distribution, marketing etc.

OBJECTIVES OF THE STUDY

The following are the objectives of the study:

- 1) To study the concept of Agricultural Finance
- 2) To derive a clear advantages and disadvantages of agricultural Finance to farmers
- 3) To know government contribution towards agriculture sector
- 4) To find out how it is helpful to control farmers suicide.

HISTORY

Finance in agriculture is very important factor because various inputs are required for production activities and without finance its not possible. If farmer has money then only he can purchase input material such as seeds, fertilizers, tractor and other machinery, drip irrigation and rain pipes etc. and this will make possible to produce agricultural goods.

Moneylenders were the one and only source of providing finance to agriculture till 1935. They were charge high rate of interest and used serious practices at the time of giving loan and recovering them. Due to this farmers were in burdened with debt.

With the passing of Reserve Bank of India Act 1934,

District Central Co-op. Banks Act and Land Development Banks Act, farmers get attracted towards agricultural credit and there were improvements in agricultural credit. Large-scale credit became available with reasonable rates of interest at easy terms, both in terms of granting loans and recovery of them. co-operative banks were the main institutional agencies providing finance to agriculture before the 14 major commercial banks were nationalised. After nationalization in 1969, it was made mandatory for these banks to provide finance to agriculture. A large number of formal institutional agencies like Co-operatives, Regional Rural Banks (RRBs), Scheduled Commercial Banks (SCBs), Non- Banking Financial Institutions (NBFIs), and Self-help Groups (SHGs), etc. are involved in meeting the short- and long-term needs of the farmers. Finance has played important role In bringing "Green Revolution"(take place in India in 1960) related to enhance crop yield by

using fertilizers and pesticides, "White Revolution"(take place in 1970) related to milk production and "Yellow Revolution"(take place in 1987) related to oil seeds production. In the first half of 2000s, there has been an increase in the share of commercial banks in total agricultural credit.

In September 2018, the Government of India announced Rs 15,053 crore (US\$ 2.25 billion) procurement policy named 'Pradhan Mantri Annadata Aay Sanrakshan Abhiyan' (PM-AASHA), under which states can decide the compensation scheme and can also partner with private agencies to ensure fair prices for farmers in the country.

TYPES OF AGRICULTURAL CREDIT

- 1) Short Term Credit: short term credit is provided for a period less than 15 months to meet their short term needs.eg; purchase of seeds and fertilizers.
- 2) Medium Term Credit: Medium Term Credit is provided for a period between 15 months to 5 years.eg; Purchasing agricultural machines, equipments.
- 3) Long Term Credit: Long Term Credit is Provided for a period more than 5 years.eg; permanent improvement on land like sinking of wells, recovery of land.

SOURCES OF AGRICULTURAL CREDIT IN INDIA

I) Institutional sources

II) Non-Institutional sources

I. NON-INSTITUTIONAL SOURCES

(i) Moneylenders

Before 1935 moneylenders were plays important role in providing credit to farmers.

MONEYLENDERS ARE OF TWO DIFFERENT TYPES

(a) Professional moneylenders:

(b) Agriculturist moneylenders.

(II) TRADERS AND COMMISSION AGENTS

Traders and commission agents are also advancing loan to the agriculturist for productive purposes before the maturity of crops and then force the farmers to sell their crops at very low prices and charge heavy commission. This type of loans is mostly advanced for cash crops.

(III) RELATIVES

Cultivators are also normally borrowing fund from their own relatives in times of their crisis both in terms of cash or kind. These loans are a kind of informal loans and carry no interest and are normally returned after harvest.

(IV) LANDLORDS

In India, small as well as marginal farmers and tenants are also taking loan from the landlords for meeting their financial requirements. This source has been following all the ill-practices followed by money-lenders, traders etc.

Sometimes landless workers are even forced to work as a bonded labour.

Thus, the non-institutional sources of farm credit have been facing serious loopholes like exorbitant rate of interest, loan for unproductive purposes, non-repayment of loan etc.

II. INSTITUTIONAL SOURCES

The main motive of institutional credit is to assist the farmers in raising their agricultural productivity and maximising their income. Institutional credit is also not exploitative in character. The following are some of the important institutional sources of agricultural credit in India.

(i) CO-OPERATIVE CREDIT SOCIETIES

The cheapest and the best source of rural credit in India is definitely the co-operative finance. In India the active primary agricultural credit societies (PACS) cover nearly 86 per cent of the Indian villages and account for nearly 36 per cent of the total rural population of the country. The share of co-operatives in the total agricultural credit increased to nearly 40 per cent in 1996 as compared with only 3 per cent in 1951-52.

In 1993-94 nearly 88,000 primary agricultural credit societies (PACS) of India provided Rs 6461 crore as short term and medium term loans to the farmers. In 2006-2007, the same loan has increased to Rs 42,480 crore, which was financed by co-operative banks.

But these co-operatives have a long way to go. In some states like Bihar, West Bengal, Orissa and Rajasthan the co-operative movement did not spread much of its net world. Even in some places the working of the co-operatives had been wrecked hopelessly by unscrupulous and dishonest members leading to large scale sufferings of huge number of needy farmers.

(II) LAND DEVELOPMENT BANKS

Land development banks are advancing long term co-operative credit for 15-20 years to the farmers against the mortgage of their lands for its permanent improvement, purchasing agricultural implements and for repaying old debts. The number of state land development banks (SLDBs) increased from 5 in 1950-51 to 19 as on June 1986 which again consisted of 2447 Primary Land Development Banks (PLDBs) branches.

The amount of loan sanctioned annually by these PLDB branches has increased from Rs 3 crore in 1950-51 to Rs. 2039 crore in 1993-94. But benefits from these land development banks could not reach to small farmers and only the big landlords have been taking all advantages out of it. At present there are 19 central and 733 primary LDBs. In 1997, these banks advanced loan worth Rs 1,744 crore.

(III) COMMERCIAL BANKS

In the initial period, the commercial banks of our country have played a marginal role in advancing rural credit. In 1950-51, only 1 per cent of the agricultural credit was advanced by the commercial banks. But after the nationalisation of commercial banks in 1969, the commercial banks started to extend financial support both directly and indirectly and also for both short and medium periods.

With the help of "village adoption scheme" and service area approach the commercial banks started to meet the credit and other requirements of the farmers. They also sponsored various regional rural banks for extending credit to small and marginal farmers and rural artisans just to save them from the clutches of village moneylenders.

Till 1969, direct advances by the commercial banks were restricted to only Rs 44 crore. But as on March 2007 the amount of loan has increased to Rs 1,40,382 crore. During 2006-2007 commercial banks along with Regional Rural Banks extended nearly 79.1 per cent of the total institutional farm credit in our country.

Again in 1999-2000, disbursements of agricultural advances by public sector banks under Special Agricultural Credit Plan (SACP) were Rs 19,755 crore.

Commercial banks are finding difficulty in advancing loans to the farmers particularly in respect of lending techniques, security, recovery etc. and are expected to overcome these gradually. But the commercial banks are not very much interested to advance loan to small and marginal farmers and as on March 1997 their farm credit was restricted to only 13.5 per cent of total bank credit.

The share of commercial banks in total institutional credit to agriculture is almost 69.0 per cent in 2006-2007.

(IV) REGIONAL RURAL BANKS

As per the recommendations of working Group on Rural Banks the Regional Rural Banks (RRBs) were established in 1975 for supplementing the commercial banks and co-operatives in supplying rural credit. Since 1975 these Regional Rural Banks are advancing direct loans to small and marginal farmers, agricultural labourers and rural artisans etc. for productive purposes.

Till June 1996, in total 196 RRBs have been lending annually nearly Rs 1500 crore to the rural people and more than 90 per cent of these loans were also advanced to the weaker section.

At the end of 1988 these RRBs jointly advanced loan to the extent of Rs, 2,804 crore among 11 million persons lying below the poverty line. In 2006-2007, the RRBs have disbursed agricultural credit amounting to Rs 20,435 crore which is just 10.05 per cent of total institutional credit to agriculture.

(V) GOVERNMENT

Another important source of agricultural credit is the Government of our country. These loans are known as taccavi loans and are lend by the Government during emergency or distress like famine, flood etc. The rate of interest charged against such loan is as low as 6 per cent.

The share of the Government in the total agricultural credit has increased from 3.1 per cent in 1951-52 to 15.5 per cent in 1961-62 but then the share declined to only 5.0 per cent in 1996. During 1990-91, the state Governments had advanced nearly Rs 350 crore as short-term loan to agriculture. But the taccavi loan failed to become very much popular due to official red tapism and corruption.

DRAWBACKS**(I) INSUFFICIENCY**

In spite of expansion of rural credit structure, the volume of rural credit in the country is still insufficient as compared to its growing requirement arising out of increase in prices of agricultural inputs.

(II) INADEQUATE AMOUNT OF SANCTION

The amount of loan sanctioned to the farmers by the agencies is also very much inadequate for meeting their different aspects of agricultural operations. Considering the amount of loan sanctioned as inadequate and insignificant, the farmers often divert such loan for unproductive purposes and thereby dilute the very purpose of such loan.

(III) LESSER ATTENTION OF POOR FARMERS

Rural credit agencies and its schemes have failed to meet the needs of the small and marginal farmers. Thus, lesser attention has been given on the credit needs of the needy farmers whereas the comparatively well-to-do farmers are getting more attention from the credit agencies for their better credit worthiness.

(IV) GROWING OVERDUES

The problem of over-dues in agricultural credit continues to be an area of concern. The recovery of agricultural advances to various institutions is also not at all satisfactory. In 1997-98, the recovery of agricultural advances of commercial banks, co-operative banks and regional rural banks were 63 per cent, 66 per cent and 57 per cent respectively.

Such growing over-dues have also been resulted from poor repaying capacity of farmers. As a result of that, the credit agencies are becoming wary of granting loan to farmers.

(V) INADEQUATE INSTITUTIONAL COVERAGE

In India, the institutional credit arrangement continues to be inadequate as compared to its growing needs. The development of co-operative credit institutions like Primary agricultural credit societies, land development banks, commercial banks and regional rural banks, have failed to cover the entire rural farmers of the country.

(VI) RED TAPISM

Institutional agricultural-credit is subjected to red-tapism. Credit institutions are still adopting cumbersome rules and formalities for advancing loan to farmers which ultimately force the farmers to depend more on costly non-institutional sources of credit.

Thus, in order to remove limitations and problems of agricultural credit in India the following measures may be suggested:

- (i) To monitor the taccavi loan offered by the Government in a serious manner.
- (ii) Co-operative credit societies should be organised to make it efficient and purposeful for delivering the best in terms of rural credit. Moreover, these societies may be transformed into a multi-purpose society with sufficient funding capacity.
- (iii) Middlemen existing between credit agencies and borrowers should be eliminated.
- (iv) Reserve Bank of India should arrange sufficient fund so that long term loans can be advanced to the farmers.
- (v) Power and activities of the Mahajans and moneylenders should be checked so as to declare an end to the exploitation of farmers.
- (vi) The Government should introduce the credit guarantee scheme so as to provide guarantee on behalf of the farmers for getting loans.
- (vii) The banks should adopt procedural simplification for credit delivery through rationalisation of its working pattern.
- (viii) The Government should issue Kisan credit cards to the farmers to draw cash for their production needs on the basis of the model scheme prepared by NABARD.
- (ix) In order to check the fraud practices adopted by the farmer, for getting loans from different agencies by showing same tangible security, a credit card should be issued against each farmer which will show the details about the loans taken by them from different agencies.
- (x) Credit should also monitor over the actual utilisation of loans by developing an effective supervisory mechanism.

CONCLUSION

The study has shown that the institutional credit flow to the agriculture has been increasing for the past four decades. The structure of the sources of credit has witnessed a clear shift and commercial banks have emerged as the major source of institutional credit to agriculture in the recent years. Imparting training to borrowers regarding procedural formalities of financial institutions could be helpful in increasing their access to institutional credit.

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HRM: HUMAN RESOURCES MARKETING!

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1. ABSTRACT

In today's competitive era of 'war of talent', employee retention and employee engagement is the toughest challenge for an employer; since the competitors are always ready with the flexible work arrangements. In the internet era like today, there are millions of people on social media sites like LinkedIn, Facebook or Twitter etc. More companies are using social media to target candidates. People can find work in more ways than ever and they are embracing the flexibility opportunities like never before.

So what does it mean for today's employer?

The already narrow pool of talent available for full-time hire is shrinking. Attracting and retaining talent has become one of the key strategic issues in the talent management of many organisations (Schlechter, Hung & Bussin, 2014; Singh & Finn, 2003). While there are many ways to better attract and retain employees on a tactical level, there is no more powerful business strategy than cultivating a strong employer brand.

Most of the successful companies have realised the importance of creating their employee brand and employee value proposition. Employee value proposition define an employee's 'why should I join this organization?'

Inside the organization, out of all the departments, two departments influence employer brand more: HR and Marketing. When we think of Human Resources and Marketing, we usually think of two distinct departments within a company, one focused on external matters, one focused on internal matters. But more and more these two departments are working together.

Human Resource is no longer a more behind the scenes force in the workplace focused on recruitment, engagement, or development. HR and marketing are working together to create the brand of the organization.

2. Keywords: Marketing, Employer brand, retaining talent, engage.

3. RESEARCH OBJECTIVES

- a) To study benefits of HRM: Human Resources *Marketing!*
- b) To suggest as in how to achieve HRM: Human Resources *Marketing!*

4. INTRODUCTION

We always see human resource and marketing as two distinct departments in the same organization. Marketing department's main focus is on fulfilling the needs of customer. As we all know 'customer is the king' and hence this department is always on toes for creating new customer base, attracting the potential new and old customers and retaining the existing ones to achieve decent sales number. On the other hand getting a capable and potential talent to achieve these sales is a responsibility of HR department. And hence it is an hours need to bring both Marketing and HR together for better business. In today's competitive world talent acquisition and retaining employees is a big task. As competition increase day by day, getting the right candidate at the right time is a biggest challenge for organizations. But the answer to this challenge is right there too! Organizations' own employees represent the greatest opportunity to create meaningful marketing and to develop Human Resources programs that increase sales, while also finding and retaining top talent. HR and marketing are working in collaboration to create a strong **employer brand**.

However, marketing is focused on external elements- it communicates brand of company to customer and HR is focused on internal elements. The integration of HR and marketing communicates brand of company to employees.

REVIEW OF LITERATURE

SEYED MEHDI MOUSAVI DAVOUDI AND RAVNEET KAUR in their study "The link between internal management and human resource management" stated that managers have to concentrate on the internal market (employees) as much as on the external market (clients), if they want their strategies to be successfully and effectively implemented. Marketing and Human Resource management departments should be aligned and integrated with each other to provide the appropriate internal environment to reinforce customer-consciousness.

DON E. SCHULTZ in his study "Building an internal marketing management calculus" stated internal marketing has a key role to play in the future success of all types of organizations and some type of managerial

calculus is needed to help senior managers identify the investments and returns to be made, which are often substantial.

Ahmed and Rafiq (1993) said “Internal marketing is a hybrid approach implemented through the application of marketing strategies along with human resource management practices towards the implementation of company strategies.”

RESEARCH METHODOLOGY

The present study is based on secondary data. The data is collected from sources like journals, articles and internet.

FINDINGS

1. Human Resources and Marketing

In order to have a competitive advantage the Human resource of the organization should be valuable and exceptional. In order to attract, hire and maintain a human asset that makes a great metamorphosis, the organizations have to offer jobs and provide great career opportunities, employee benefits and experiences that are unique. In a technology world like today's, the best way to reach and attract new talent, human resource department are expanding their traditional role from hiring – firing to leadership development, training, engaging, employee branding and so forth.

As we know, Marketing is all about branding and communication to the audience that matters to the business. It is a mass medium which co-relates directly to bring a value added in terms of increasing mass appeal. Human Resource on the other hand is Branding as employer to the prospective employees that might add human value to the organization.

In a relative sense, both functions complement each other. Marketing is branding to a larger audience to affect Sales while, Human Resource is handling and engaging with the current employees adding brand value to an organization making a gateway for prospective employees to enter. It's rightly said that employees are first customers of an organization cause if the employees are happy and satisfied they will become agents of company brand to ensure more hires can join organization.

2. Human Resources Marketing

The universal tendencies show that the role of Human resource in marketing is not anymore of support but it also has a strategic one.

HR has been forced to adopt strategies that look, very much like marketing. These days, HR develops campaigns to grow employer awareness, to build the employer brand as a “great place to work,” and to retain top talent. While many in HR have embraced these traditional marketing skills, the most effective companies are moving beyond HR simply applying marketing techniques to a whole new opportunity. These effective companies are actually activating employees as a new marketing channel to achieve both HR and marketing objectives. A significant role in establishing the work relations belongs to the marketing mix adapted to the human resources management. The employees' and employer's expectations contribute to keeping and developing this relationship, with the result of satisfied and devoted employees and low employee fluctuation. In other words we can state that the result of human resources marketing is an employee – employer relationship that brings economic, social and psychological benefits to all the parties. This relation implies investments from all the parties. The human resources and the marketing are tightly connected on two levels. First of all there is a concern for the employer brand and employees relationship management.

3. Benefits of HRM: Human Resources Marketing!

When marketing and HR work together, they both benefit from the collaboration. These benefits translate into benefits for employees, consumers, and potential employees.

- a) Rises employee Retention Rate: employee turnover can be too expensive for the organization since lot of capital is invested on employee recruitment and training. Human resource Marketing is a strategy that helps HR manager to find out reasons for employee turnover.
- b) Helps build relationship between employees: support work environment and co-ordination among employees help to build a strong relationship between employees.
- c) Attracting the Right Talent: Both the marketing and HRM processes involve the creation and exchange of utilities. It's the link between these two functions that enables information to flow and evolve into content which is shared with the whole organization; rather it is just shared to a team or a project. The reach is much wider and can influence the hearts and minds of people. And the line between marketing is organizational

and reputational and HR is of attracting and retaining the best people. The strong, positive brand and reputation of this will make people want to work for it. While working on this concept, one shouldn't have more importance than the other since the customer takes precedence over everything. It's an obvious statement and is well known to all that no organization can function without the customers.

- d) Due to the marketing team's connections with consumers, they can help promote the values and mission of the company. Through this promotion, they can help attract potential employees. Marketing can also help the HR department and other employees adapt communication methods and styles as marketing employees have experience in communicating with consumers.

c) How to achieve HRM: Human Resources Marketing!

a) Building the team

To start the process, senior leaders need to invest time and energy into bringing everyone together. Both the HR and marketing departments need to have meetings with leaders in which objectives and strategies are discussed. If there are any struggles or any confusing moments during the collaboration they need to resolve them in a respectful manner during on-going meetings.

b) Using social media

Creating a strong and active social media presence can help both internal and external communication of the brand. Members of both the marketing and HR teams can post inspiring stories, company accomplishments, and personal anecdotes about the company and the brand to communicate with customers and potential employees. Internally, the two departments can work together to recognize employee performance and to share information about the company and the brand.

c) Provide more training

In many companies, employees have meetings and training sessions with HR staff when they are hired, but not much after that. An internal training plan is a great way to help employees develop skills and keep them engaged. While the HR team may be responsible for training employees, the marketing team can help by promoting the training sessions and marketing the company as a great place to work. The team can also create sessions of their own focusing on using social media marketing and brand messaging in order to help turn employees into brand ambassadors.

d) Create company events

Company events that allow leadership to communicate directly with employees and build that relationship is a great way to create trust and openness. HR can arrange the events while marketing can promote them both externally and internally. When HR and marketing work together to create moments where employees can interact with leaders, employees feel more appreciated.

e) Share data

In order to create a solid brand message, both internal and external aspect of the brand need to be working together. In order to make this happen departments need to share data and findings with each other. In the case of HR and marketing, HR can share information gathered from exit and stay interviews, while marketing can share information gathered from customer satisfaction surveys.

f) Continue to build relationships

Turnover is something that all companies struggle with at times. With the efforts of HR and marketing, leaders can use turnover to expand the brand message to a wider audience. When employees feel appreciated they are more likely to become brand ambassadors. They can help promote the business to potential consumers and employees. Working together, HR and marketing can create events and promote ways of staying in touch with former employees, or can even try to recruit former employees that may boomerang back to the company.

CONCLUSION

This paper underlines the fact that the link between the human resources department and the marketing professionals must develop more if the enterprises want to have access a competitive human resource. The employees are not the clients/products of the enterprise in the commercial meaning of these terms that is why there is a need of paying a greater attention in using the marketing tools in human resources management and the difference between the relation buyer – seller and employee – employer.

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AN INVESTIGATION TQM PRACTICES IN MANUFACTURING SECTOR IN NAGPUR REGION

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ABSTRACT

In the 1950s, quality control and management developed quickly and became a main theme of Japanese management. The idea of quality did not stop at the management level. Quality circles started in the early 60s. A quality circle is a volunteer group of workers who meet and discuss issues to improve any aspects of workplace, and make presentations to management with their ideas. Modern methods of training and education for all are the way to accomplish Total Quality Management. Modern methods of on-the-job training use control charts to determine whether a worker has been properly trained. It is able to perform the job correctly. Statistical methods must be used to discover when training is complete. The roots of Total Quality Management (TQM) can be traced back to early 1920s when statistical theory was first applied to product quality control. This concept was further developed in Japan in the 40s led by Americans, such as Deming, Juran and Feigenbaum.

Keywords: TQM Management R & D Engineering

BACKGROUND OF STUDY

Modern methods of training and education for all are the way to accomplish Total Quality Management. Modern methods of on-the-job training use control charts to determine whether a worker has been properly trained. It is able to perform the job correctly. Statistical methods must be used to discover when training is complete. The roots of Total Quality Management (TQM) can be traced back to early 1920s when statistical theory was first applied to product quality control. This concept was further developed in Japan in the 40s led by Americans, such as Deming, Juran and Feigenbaum. The focus widened from quality of products to quality of all issues within an organisation the start of TQM. TQM refers to an integrated approach by management to focus all functions and levels of an organization on quality and continuous improvement. Over the years TQM has become very important for improving a firm's process capabilities in order to achieve fit and sustain competitive advantages. TQM focuses on encouraging a continuous flow of incremental improvements from the bottom of the organization's hierarchy. TQM is not a complete solution formula as viewed by many – formulas cannot solve managerial problems, but a lasting commitment to the process of continuous improvement. Quality management can be considered to have three main components: quality control, quality assurance, quality improvement.

RESEARCH METHODOLOGY

In carrying out analysis daily data collected from 2015 to 2017 are used .

Types : Empirical

Research Instrument : Personal Interview.

Research Design : Descriptive

Data Type : Primary & Secondary data

Contact Method : Company Records Survey,

Sample size : 400

Analysis Tools : Lickert Rating Scale 1-5

INTRODUCTION

In the 1950s, quality control and management developed quickly and became a main theme of Japanese management. The idea of quality did not stop at the management level. Quality circles started in the early 60s. A quality circle is a volunteer group of workers who meet and discuss issues to improve any aspects of workplace, and make presentations to management with their ideas. A by-product of quality circles was employee motivation. Workers felt that they were involved and heard. Another by-product was the idea of improving not only quality of the products, but also every aspect of organizational issues. This probably was the start of the idea, total quality.

RESEARCH OBJECTIVES

The following are the main objectives frame for the research work

1. To study and understand the TQM practices implementation by the manufacturing companies in Nagpur Region.
2. To examine the affecting factors to the TQM in the manufacturing companies.
3. To evaluate the Awareness Programs which is conducting by the companies for their employees in improvement of Quality of Production

LITERATURE REVIEW

A literature review is a body of text that aims to review the critical points of current knowledge and or methodological approaches on particular topics. Literature reviews are secondary sources. The following literature review has been studied for this research work.

Angel R. Martinez-Lorente, et.al (1998), This research paper is discussed on a theme of Japanese Management. Deming suggested that can achieve their goal in five years; not many Japanese believed him. The Japanese thought it was rude to say that they did not believe Deming. Or maybe they thought it would be embarrassing if they could not follow his suggestions. Whatever reason it was, they took Deming's and other gurus' advice and never looked back. **Camison Cesar. (1998)**, This research paper discusses about Total Quality Management and Cultural Change. TQM refers to an integrated approach by management to focus all functions and levels of an organization on quality and continuous improvement. Over the years TQM has become very important for improving a firm's process capabilities in order to achieve fit and sustain competitive advantages. **Thiagarajan T. et.al (2001)**, This research paper is discussed on Total Quality Management is a key ingredient in manufacturing campaigns. Total Quality Management is a structured system for managing the quality of products, processes, and resources of an organization in order to satisfy its internal and external customers, as well as its suppliers **Anand A. Samuel & Jose S. Suganthi L. (2001)**, This research paper is studied the advantages of total quality management that the company benefits by having a dedicated workforce who strive and achieve in improving the production line. The raw materials would have to be inspected by workers and line managers to ensure that the goods are free from defects which eliminates and reduces wastage. **John M. Ryan (2002)**, This research paper argued about the competitive environment in modern era. Its provides support for a scholarly study in the 1980's and early 1990's, when many large Japanese companies set up manufacturing operations in North America they suffered from a competitive environment that caused people to think that North American goods were better in quality than Japanese goods. To address this public perception, Japanese companies sought manufacturing methods to produce goods with a very high level of quality so they could penetrate the market. **Forza C. (2004)**, This research paper discusses about responsibility towards quality product. In order to get the relevant information on the global community has been aggressive in attaining Total Quality Management (TQM) strategies by implementing ISO 9001:2000 standard. **Roger G. Schroeder and Sadao Sakakibara (2004)**, This research paper discussed about provides support for research on quality incorporates a range of concerns, including quality definition and management, and such specific mechanisms as statistical quality control (SQC).

ANALYSIS AND RESULTS**Variable**

VAR 1 :- MANAMGNET

VAR 2 : - R & D ENGINEERING

VAR 3 :- MARKETING

VAR 4 :- WORKER

PARAMETERS FOR THE ANALYSIS

A= TQM factors implement

B=Company's Objectives and Requirement

C= Guideline for planning of Quality Production

D = Technical Education and Training

E = Decision making process

F = Production according consumer requirements

G = Complaints for Customer Satisfaction

H = Affecting factors for maintaining quality

I= Involvement of essential factors in TQM

J = Reward to the employees for his work J

K = Delegate's authority with responsibility to employees

L = Quality of raw material

M = Quality management tools at work place for R & D

N = Reducing wastage and defect rates

O = Harmonious relationships with your suppliers

P = Quality management certification

DATA ANALYSIS AND RESULTS

SAMPLE	MANAGMENT		R& D ENGINEERING		MARKETING		WORKER		Weightage
SAMPLE NO 01 TO 100	A	180	A	169	A	186	A	158	693
	B	148	B	190	B	171	B	148	657
	C	145	C	186	C	157	C	145	633
	D	180	D	173	D	165	D	165	683
	E	166	E	184	E	175	E	153	678
	F	161	F	180	F	171	F	160	672
	G	167	G	190	G	154	G	159	670
	H	172	H	168	H	181	H	161	682
	I	183	I	155	I	168	I	151	657
	J	161	J	190	J	157	J	157	665
	K	148	K	176	K	150	K	153	627
	L	173	L	171	L	174	L	147	669
	M	177	M	177	M	173	M	166	697
	N	159	N	182	N	159	N	148	648
	O	173	O	192	O	177	O	172	710
	P	177	P	171	P	173	P	154	671
SUM		2670		2854		2691		2497	10712
Variance		166.875		178.379		168.188		156.063	
Integer Vale		12.918		13.356		12.969		12.492	

It is observe from the above table that the total number of sample weightage value is 10712 after the TQM implemented in manufacturing steel industries. VAR 1 2670.,VAR 2 2854, VAR 3 2691, VAR 4 2497 individual value . The results of mean of equation and variance equation of the in the above discussion and results. The highest integer value awarded o R & D and Engineering Dept which 2854 , marketing 2691 management 2670 and worker 2497

CONCLUSION

Conclusion Based on research findings and discussion, it can be concluded that TQM practices have significant effect on product quality performance. These findings indicate that the degree of increase or decrease in the product quality performance is determined by variables such TQM. Strong and consistent leadership with the successful implementation of TQM in the organization of the company has dominant effect in determining the performance of the quality of the product in steel manufacturing companies . Quality improvement programs that have been planned for the company within the framework of TQM practices could be work well if managers can be able to support it. Top management must be visibly involved in the development of a TQM transformation at a Steel Manufacturing Companies. Changing the management style from an emphasis on command and control to an emphasis on leadership, with leadership being viewed as enabling and helping others to perform their work by removing barriers and constraints.

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A STUDY ON “TALENT MANAGEMENT” TO INFLUENCE EMPLOYEE ENGAGEMENT

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ABSTRACT

The purpose of this article is to clarify what is meant by Talent Management, its importance and its influences or Employee Engagement and its result on Organizational output. This is a conceptual paper based on a review of the academic on Talent Management and Employee Engagement. There is no industry standard for talent management or significant research to define its best practices. An effectively implemented Talent Management strategy enhances Employee Engagement which in turn is associated with improved Organizational performance. Talent management includes careful selection, placement, on-going development and engagement, having the capability to drive the company's performance. When an employee is highly engaged, the more likely he or she will be to say positive things about the Organization, thereby potentially influencing such variables as service quality, customer satisfaction, productivity, sales, profitability, etc.,

Keywords: Talent Management, Employee Engagement, Organizational Outcome.

INTRODUCTION

Talent management is one of the primary management tools for 21st century human assets management because the significant resource for firms competing in this century is no longer land, capital, and other tangible assets but the human capital necessary to adapt organizations to global competition and maximize the benefits associated with the current technological boom. Employee Engagement is a heightened emotional and intellectual connection that an employee has for his/her job, Organization, manager, or co-workers that in turn influences him/her to apply additional discretionary effort to his/her work. Employee Engagement has been associated with a number of important organizational outcomes, many of which are directly related to Talent Management such as ease of recruitment, retention and employee turnover. Other important Organizational outcomes associated with increased levels of employee engagement include higher employee productivity and customer engagement levels, as well as revenue growth and higher operating and profit margins.

Employee Engagement – Review of Literature

Employee engagement as a key to the retention of talent is an area in which the lead has been taken by practitioners. Employee engagement has a substantial impact on employee productivity and talent retention. Employee engagement, in fact, can make or break the bottom line is of the opinion that, “in order to obtain high performance in post-industrial, intangible work that demands innovation, flexibility, and speed, employers need to engage their employees. In order to maintain an employer brand, we see an emergence of a series of studies on employer of choice, which also measure engagement index and financial performance. When done well, practices that support talent management also support employee engagement (e.g. work-life balance programs – flexitime, telecommuting, compressed workweeks, reward programs, performance management systems. Engagement is different from satisfaction as states that engagement means “a heightened emotional connection to a job and organization that goes beyond satisfaction” that enables people to perform well, and makes want to stay with their employers and say good things about them

Talent Management and its relationship to Employee Engagement

Talent Management practices and policies that demonstrate commitment to human resources result in more engaged employees and lower turnover. Consequently, Employee Engagement has a substantial influence on employee productivity and talent retention. Employee Engagement and Talent Management combined can make or break the bottom line. According to a study completed by the Corporate Leadership Council (Driving Performance and Retention through Employee Engagement, employees who are committed perform 20% better and are 87% less likely to resign. The process of building Employee Engagement is on-going. Effective Employee Engagement fosters an environment of stimulation, development and learning, support, contribution and recognition concludes that it is the work experience and ultimately, the Organizational culture that determine Employee Engagement and retention of talent. Effective Talent Management requires strong participatory Leadership, Organizational buy-in and Employee Engagement. Attracting and selecting the talent are only the start and can appear to be the simplest of the phases. Although pay and benefits may initially attract employees, top-tier Organizations have now realized the importance of Employee Engagement. Engagement is much more than satisfaction. A satisfied employee is happy with current pay, benefits and atmosphere. This contentment may cause hesitation to show any extra initiative or achievement; thus, it creates a worker who is comfortable with the status quo. Alternatively, engaged employees demonstrate virtuous qualities like:

1. Innovation & creativity
2. Taking personal responsibility to make things happen
3. Authentic desire to make the company successful as well as the team
4. Having an emotional bond to the Organization and its mission and vision.

Engagement and its impact on Talent Management processes

Employee engagement has an impact on the efficacy of the four key talent management processes of Development, Performance Management, Recruitment/Selection and Succession/Progression. Performance Management and Engagement According to the Institute of Employment Studies (IES), there is a clear positive correlation between those who have participated in an appraisal and those that exhibit higher levels of engagement. This appraisal process signals to the employee that their training needs and their development are being taken seriously by the organisation. The underpinnings of an effective performance appraisal are a clear set of role-specific characteristic measurements. This, in conjunction with a comparison with benchmarks, will show without ambiguity, where an individual needs to develop, the behaviours they need to adopt (or not) and how they compare against their peers.

Development and Engagement

There is much in common with many indicators of sound leadership and people management used in 360 reviews, and those found Engagement Diagnostics. For example, 360 reviews solicit input from direct reports (typically on competences such as maximising potential and communication) providing a score for that manager against these competences

Recruitment & Selection and Engagement

The IES study demonstrated that where a realistic job preview is provided to candidates, those who subsequently joined the organisation had higher engagement levels. Interms of your own recruitment processes, to what degree do you use assessment centres or other job preview mechanisms to set clear expectations as to the nature and requirements of the role – surely not just a job description?

Progression & Succession and Engagement

The IES note that those who have a personal development plan exhibit higher levels of engagement than those that don't. Very often a perceived lack of opportunities or career paths lead to dissatisfaction with the employer and it is just a perception. Practical career planning support, put into the hands of the employee, with easy to use tools that they can experiment with and develop their own thinking, enables an informed and purposeful career planning activity.

Organizational Outcomes

There is an increasing body of compelling research that has linked various talent management and employee engagement practices with bottom line results. Leadership quality has been found to account for as much as 45 percent of an Organization's performance. Also, there is a strong correlation between high – performance HRM systems and practices and a number of Organizational variables including turnover, sales per employee and market value. Employee Engagement has been associated with a number of important Organizational outcomes, many of which are directly related to talent Management such as ease of recruitment, retention and employee turnover. Other important Organizational outcomes associated with increased levels of employee engagement include higher employee productivity and customer engagement levels, as well as revenue growth.

CONCLUSION

Employees can be engaged emotionally and cognitively. However, the more engaged the employee is on each dimension, the higher his or her overall personal engagement. From an academic and theoretical point of view, the following are the main findings. The most important factors for employee satisfaction, retention & engagement indicated that the top 4 factors for Employee Engagement are: exciting work/ challenge, career growth/learning, relationships/working with great people; and supportive Management/ great boss.

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BENEFICENCE OF LIBRARY MANAGEMENT SOFTWARE & INFORMATION TECHNOLOGY TO THE LIBRARIES & INFORMATION CENTRES.

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ABSTRACT

Today there is an explosion of information in the world, so technology can play important role to give the information to the people. The advancement in Technology has made a tremendous improvement and had changed wide variety information handling in Academic Libraries. Especially the magnetic word information Technology has been chanted in all corners of the global arena, which gives to justice to the Forth Law of Library and Information science of Dr. S.R. Ranganathan, in which he say's save the time of users. The paper highlights the changing dimensions of Library services due to the impact of Technology & Library automation.

Keywords: Information Technology, Library Automation, Library Management Software. academic library

INTRODUCTION

The Information Technology is a pervasive and comprehensive term, convergence of computers ,telecommunication and information. In more simple words the term information Technology ' is a combination of two separate terms- Information and Technology. Information, means knowledge, can be a bit or a page. Technology, refers to the use of computer and communications. Thus, Information Technology is a generic term that covers the acquisition, processing, storage, retrieval and dissemination of information. Its 'all about the application of a wide variety information handling activities and information flow from the generation to the utilizations level in the academic library. Information Technology is the boon for mankind it gives accessibility to information at fingertips. The promising and diversified possibilities of Information technology have reduced the space and time in the academic libraries and ultimately have led to the emerging concepts of 'Global Society and 'Global Village'

According to UNESCO Information Technology as "Scientific technological and engineering disciplines and the management techniques used in information handling and processing information ,their application; computers and their interaction with man and machine and associated social, economic and cultural matters"

Advantages of Application of Information Technology-

A variety of advantages derived in the appropriate use of information Technology which allows in completing more tasks with greater accuracy and better quality in less time and for lower costs. It could be higher productivity , better quality ,improved response time, improving staff morale and motivation. Perhaps, there may not be any area of operation or service which you can not apply Information Technology and benefits in the following ways.

- IT helps to avoid duplication of efforts in library operations.
- IT facilitates cooperation and resource sharing.
- IT helps to introduce new result.
- IT allows integration of various academic libraries.
- IT facilitates faster Information Communication.
- IT helps to increase quality and quantity of Library services.
- IT increases Time management, Technical skills, performance , morale, productivity and motivation of Library staff.
- IT facilitates wider access of Information sources.
- IT helps to increase efficiency and effectiveness in Library operations.
- IT Ultimately helps to save time, space, energy and resources.

INFORMATION TECHNOLOGY USEFUL FOR LIBRARY

- Telecommunication Technology : Telecommunications, is the exchange of information over significant distances by electronic means. A complete single telecommunication circuit consists of two stations, each equipped with a transmitter and a receiver. The transmitter and receiver at any station may be combined into

a single device called a transceiver. The medium of signal transmission can be electrical wire or cable (also known as “ copper “) optical fiber or electromagnetic fields. The free-space transmission and reception of data by means of electromagnetic fields is called wireless.

- **Audio Technology :** Audio is sound within the acoustic range available to humans. An audio frequency (AF) is an electrical alternating current within the 20 to 20,000 hertz (cycles per second) range that can be used to produce acoustic sound. Audio files are usually compressed for storage or faster transmission. Audio files can be sent in short stand-alone segments -
- **Audio-visual Technology:** Audio-visual technology is defined as the tools used to convey information .It employs the use of several inputs, such as videos or slides. Depending on the information to convey to audience, there are a variety of applications that make use of, such as multimedia, laser. holograms, DVDs and video imaging. Technology is mostly used in computer-based education, presentations and performances
- **Fax Technology :** A fax (short for *facsimile* and sometimes called *telecopying*) is the telephonic transmission of scanned-in printed material (text or images), usually to a telephone number associated with a printer or other output device. The original document is scanned with a fax machine, which treats the contents (text or images) as a single fixed graphic image, converting it into a bitmap. In this digital form, the information is transmitted as electrical signals through the telephone system. The receiving fax machine reconverts the coded image and prints a paper copy of the document.
- **Reprography Technology:** The word ‘reprography’ is a combination of two words reproduction and photography. The invention of reprography or duplicating technique made many things easier for academic libraries as well as readers.
- **Printing Technology:** In the 1990s, developments in printing technology in digital form have meant that publishers now have other options. It doesn’t need a flat plate or stone for one! While it does draw on many of the ideas of lithography, it can allow each print to be completely different and reproduce quickly , this led to rise of the e-Book, which allows books to be read on computers.
- **E-mail through Internet:** messages distributed by electronic means from one computer user to one or more recipients via a network.
- **On-line search :** Search engines are program that search documents for specified keywords and returns a list of the documents where the keywords were found . A search engine is really a general class of programs, however, the term is often used to specifically describe system like Google, Bing and Yahoo! Search that enable users to search for document on the World Wide Web
- **Satellite Technology :** In a communications context, a satellite is a specialized Wireless receiver/transmitter that is launched by a rocket and placed in orbit around the earth. There are hundreds of satellites currently in operation. They are used for such diverse purposes as weather forecasting, television broadcast, amateur radio communications, Internet communications, and the Global Positioning System,(GPS).
- **Networking Technology :** In information technology, networking is the construction, design, and use of a network, including the physical (cabling, hub, bridge, switch, router, and so forth), the selection and use of telecommunication protocol and computer software for using and managing the network, and the establishment of operation policies and procedures related to the network.
- **Micrographic Technology:** The micrographic devices such as microfilm, microfiche, micro-card, filmstrip, magnetic tape are capable to reduce the size of original document in half-inch.

USE OF SOFTWARE IN LIBRARY AUTOMATION

Introduction of computers in libraries has immensely enhanced the effectiveness of library services including efficient organization and retrieval of information activities. Since the application of information technology in libraries, one of the greatest challenges before the library professionals is the selection of a good library automation software package which can cater to the needs of a particular library. In India, library automation process started in the last decade of the previous century. Many Indian as well as foreign software companies had entered into the market.

Many open source software programs come without a manual or any documentation, so the implementation and maintenance of an open source system may require a more knowledgeable team vs. a commercial system. In general, open source software is typically minimally supported. The customizations done by one party are not tested with another customization; leaving you with the responsibility to test the full solution. Commercial

source is far less susceptible to hackers. The hacking community is more familiar with open source code and therefore, able to hack into it more often with greater ease than commercial software.

Library Automation needs perfect planning & implementation. Selection of suitable hardware & library software is very essential part, where financial issues are involved. A standard Software package must be used which is very common so that one can effectively use the resource sharing facility. Librarian and library staff must have adequate knowledge of Hardware and software so that he/she can manage the operations smoothly and very efficiently. Hence Library Automation will not only improve your Library Standard but also helpful in imparting good library services to the users.

Now a days, a plenty of library automation/management software are available in the market. Many of them have been produced by commercial organizations, e.g., LibSys, SLIM21, Troodon etc., and some by non-commercial or governmental organizations, e.g., DRDO, INFLIBNET etc. (Dhiman, 2003). Few of them are free, but majority of them are priced, i.e., we have to purchased them.

NEED OF LIBRARY AUTOMATION IN CURRENT ERA DUE TO

- Better Library Services–Library Automation is very helpful in providing best library services as compared with manual system.
- Economic Feasibility–Due to Library Automation effective resource sharing activities can be performed. There is no need to invest on such information which are available with other libraries they can be gathered via Resource Sharing hence forth Library Automation is economically feasible.
- Effective approach towards Information Storage and Retrieval–Library Automation is efficient approach towards ISAR. Any information can be stored and retrieved within friction of seconds.
- Effective Management–To handle big collection and various patrons an effective library management is essential which can be done only through Library Automation.
- Information Eruption–Due to information explosion tones of information is producing day by day. To handle a Meta Data Library Automation is essential.
- Proper utilization of Resource Sharing Activities–As every record / data / information is digital which can be accessed worldwide. One can share their resources to everyone when and where it is demanded.
- Time saving–Library Automation not only saves the time of the readers / users but also it saves the time of library staff as ISAR can be done without wasting time of every one.
- Various types of information in various formats–Now a days information is being generating in various formats viz. txt, jpeg, pdf, docx, gif etc. To handle the data in various formats Library Automation is essential.

FEATURES OF LIBRARY MANAGEMENT SOFTWARE

- Complete System- Library Management Software integrates all library features into one very powerful system - from circulation to bibliographic input to card and label printing, user records management, etc.
- Cost- Library Management Software is available in modules. The modular design and implementation allows you to pick and choose Library Management Software components to suit your automation priorities and budget provisions.
- Easy of Use- Library Management Software is straight-forward, easy to use and understand. On-line help is available throughout Library Management Software. Extensive help topics ensure that librarians and their staff do not have to spend months training on the use of Library Management Software. Library users of all age groups and of varied backgrounds find Library Management Software searching truly amazing and quick. Due to Library Management Software Web OPAC (Web - Online Public Access Catalogue), the complete library collection is available to them.
- Information Sharing- Library Management Software is committed to libraries in a big way. They acknowledge the importance of the library in today's information society and They are working to make libraries more useful to their users and more efficient for the librarians.
- Retrieval of information-With Library Management Software retrieval of information is simple, fast and efficient. Even a catchy phrase in the description of the catalogued item can be used for searching. Library Management Software supports flexible workflow to cover activities related to acquisition of books, serials control and funds monitoring. All modules support data entry in Unicode and thus support all Indic scripts.

- **Retrospective Conversion-** Library Management Software Providers offers cooperative retrospective conversion services to libraries on an ongoing basis. This cooperative conversion provides full MARC records. Providers also provides assistance in conversion of computer readable data in many formats, especially those from your previous efforts of library automation.
- **Sharing Resources-** Library Management Software is compliant with standards, including emerging standards. Providers acknowledges the importance of standards like AACR2, MARC21 and Z39.50, the emerging standard for communication between systems. They believe in the integration of libraries and the sharing of resources and are continuously working to make it easier for the users of Library Management Software and other standards compliant library management systems.
- **Library Management Software is a proven software-** It is being used in many schools, colleges, research institutes, public libraries, corporate houses, etc. Library Management Software is upgraded continuously to meet the technological advances in the field of data storage, retrieval, user interaction and communications, library science. Consequently, Library Management Software is the latest and most powerful library software. SLIM is user friendly, menu driven, and highly interactive software. To operate Library Management Software no prior knowledge of computers is required. It has powerful user interface feature like drag-drop makes its user feel very comfortable. The accompanying on-site training and high quality reference manuals ensure smooth transition from the current computerized or manual system to Library Management Software. The committed after sales support assures the success of the library computerization.
- **Library Management Software on different technology platforms-** Library Management Software is designed and developed in modules to take care of complete functionality required for automating libraries. You can configure Library Management Software for your library by selecting one or more of these standard and add-on modules. They can be installed independent of each other on different computers. Library Management Software works just as well on a stand-alone machine as it does in a network of Computers. Moreover, your library collection can be browsed / searched on Internet / intranet using Software OPAC module. Software works with standard RDBMs such as MS-SQL server, Oracle, PostGreSQL as per Client-Server architecture.
- **Strong Application Base-ISO 9001: 2008 certified software-** Library Management Software Providers offers its services in the field of library automation. Library Management Software Providers has full fledged software development centers. The company has a huge human strength over the years in software expertise, in handling large textual databases, Web applications and Windows technology.
- **Today's Technology-** Library Management Software is a complete system that automates nearly every library task for you. We can print our circulation statistics, overdue reports, fine reports, bibliographies and media-graphics, Library Management Software that are available in the market today.
- **Umbrella for varied Library collection-** Library Management Software helps you to catalogue books, e-books, films, sound recordings, drawings, clippings, articles, reports, letters, pamphlets, serials publications... all those things that contain information so vital to our organization. Library Management Software cataloguing adheres to popular international standards.
- **Accounting/Budgetary control :** In a computerised library the accounts of expenditure can be calculate and maintained properly with the incorporated specific software.
- **Book Acquisition :** computerised acquisition helps in selection, duplicate check king ordering procuring of library materials processing bill maintaining subject-wise budget allocation record etc.
- **Book lending service:** The use of technological devices such as computers, barcode, scanner and software for circulation helps in performing the lending of library materials easily and quickly.
- **Cataloguing or database designing:** Catalogue of library holdings prepared easily on the computer by importing the bibliographical details of the documents from acquisition file which can access through open Public Access Catalogue.
- **Classification :** All major classification schemes are now available in CDROMS and the work is done automatically through computer technology.
- **Current Awareness service :** Current Awareness services like current contents service, New Arrival List, etc. becomes easier to develop through computer.

- Database or bibliographic retrieval service : The application of IT has made it possible to create large database, leading to efficient fact access to sources of information.
- Database search service : Database is the compilation of bibliographical data or full text data in a computer which performed one-line search service or by off-line search service by using database in CD-ROMS.
- Generating Reports : computer can be used to generate reports on all activities of library.

Impact of Information Technology & Library Automation on Following areas of library operations-

- Indexing and Abstracting service- A computer can be used for developing indexes and abstracts in a library, which are termed as Auto-Indexing and Auto-Abstracting.
- Internet services- Through Internet a number of Information services can be made available to library users. The prominent services are like emailing, website search , Internet chatting , multimedia conferencing, document delivery ,c-books, e-journals, database search services can be used its remote users.
- Library statistics-Due to computerised it becomes very easy to maintain statistic of library books, journal, subjectwise, daily issue/return, withdraw, and frequency of yearly addition of books, etc.
- Maintenance of record- Computer in academic library dealing with different sections of parent organization of all other official records.
- Micrographic Service-with the use of scanning technology micrographic service has been too easy in a library.
- Periodical control-computer software specifically for library to maintain proper record of serial holding ,new subscription, placing order to vendors, invoices etc;
- Selective dissemination of information-This is a personalized service in a library is better effected with the help of computer to develop SDI service.
- Sharing of Library Resources- The technologies of computers and communications enable librarian to share data about acquisitions with other libraries through networking at international as well as national levels, like OCLC, INFLIBNET, DELNET, BONET, CALIBNET, and others.
- Stock Verification- The bar coding technology is the new version in the field of stock verification while verifying the stock.

Traditional Libraries---Libraries of 21st Century

The 21st century changed the traditional library professionals into modern and technological library professionals by way of using information technology & Library Management Software in the library. Library professional must undergo lot of changes in the activities, for information processing and handling them. The technological advancement forced to change and enhance their knowledge and acquire new competencies, skills. Thus, the transitions of activities of library from traditional way to IT way are given below:

Sl. No	Traditional Libraries	Libraries of 21 st Century
1	Book preservation	Bit preservation
2	Copyright	copy left
3	Custodian of Books	Service oriented information Providers
4	Homogeneity	Diversity (heterogeneity)
5	In Good time	Just in Time
6	Intra-action	Inter-action
7	Library	Web Library
8	Local reach	Global each
9	Media	Hypermedia
10	Monopoly	Equity
11	One Medium	Multimedia
12	Order in Libraries	chaos on the web
13	Own Collection	Library without walls
14	Ownership	Access
15	Print	Digital
16	Real	Virtual
17	Tangible	Intangible

18	Teaching	Learning
19	Top Down System	Bottom down system
20	We go to the Library	Library comes to you

CONCLUSION

Information Technology is playing an important role in the Academic Libraries. The successes of a academic libraries depend to large extent , on the effective implementation of library automation and application of information technology. In the years ahead, the quality of academic library and information service will be largely determined by librarians skills and imagination bringing into balance the needs, priorities, technology and funding.

We can make progress, impart knowledge to all stakeholders of the society and turned resource knowledge into their ability, make their life worthy and meaningful. Education is the basis for the all-round development of students. It is the means of developing their personality. All constructive and welfare conditions, that may be required for the purpose are also inherent in this process. With the Library Management Software, we could finish automation of library without fear and confusion. The development of library services in higher learning is a complex process to cover up advances of disciplines. Information technology has immensely changed the scene of modern academic library. Having a modern academic library is not possible without automation process. Library automation is the only solution to acquire, maintain and discriminate the resources effectively.

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OVERVIEW OF INTRUSION DETECTION SYSTEM AND SNORT

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ABSTRACT

During recent years, number of attacks on networks has dramatically increased and interest in network intrusion detection has been increased. An Intrusion Detection System is a tool in the network administrator's computer security. IDS inspect all incoming and outgoing network activity and detect malicious activity or violation that indicates a network or system attack from intruders. It ensures a security policy in every single packet passing through the network is secure. It is a security system that acts as a protection layer to the infrastructure. Snort is a popular open- source, lightweight intrusion detection tool which captures every detail of packet passing through the network. As it is a tool of network intrusion detection system (NIDS). This paper provides an overview of intrusion detection system, its types and classification and also discussing about SNORT the tool with its advantages, disadvantages and architecture.

Keywords: IDS, Network Security, NIDS, SNORT

1. INTRODUCTION

As we know security is an important issue for all the networks of companies and institutions at the present time. The intruders are trying in all the ways to get successful access to the data network of these companies. Many methods have been developed by organizations which plays important roles to secure network infrastructure and communications via the Internet such as through the use of firewalls, anti-virus software packages and intrusion detection systems. Current firewalls cannot defend against every category of intrusion, so some intrusions take advantages of computer system vulnerabilities [5].

2. INTRUSION DETECTION SYSTEMS

The concept of monitoring user activity through logs and computer records was first introduced in 1980 by Jim Anderson. It was to protect information from being accessed by unauthorized external or internal users and also to protect information from 'misfeasors', users that misused their privilege. An intrusion detection system is an essential component of a complete defense-in-depth architecture for network security. It is an effective security technology, which can detect and prevent attack possibly. It monitors target sources of activities, collects and inspects audit data looking for evidence of intrusive behaviours. Whenever it detects suspicious or malicious attempts, an alarm is raised to the network administrator so appropriate action can be taken.

3. TYPES OF INTRUSION DETECTION SYSTEM

Intrusion detection systems are classified into four types based on architecture:

- Host based Intrusion Detection System (HIDS)
- Network based Intrusion Detection System (NIDS)
- Hybrid Intrusion Detection System
- Virtual Machine based Intrusion Detection System (VMIDS)

3.1 Host based IDS (HIDS)

HIDS is a system that is capable of monitoring and analyzing a computer system on which it is installed to detect an intrusion and/or misuse and responds by logging the activity and notifying the designated authority. It can be placed on any one device such as server or workstation. Data is collected from different sources where data is analyzed locally to the machine. A HIDS has the ability to monitor key system files and any attempt to overwrite these files. HIDS can use both anomaly and misuse detection system. An example of a HIDS is OSSEC (Open Source Host-based Intrusion Detection System).

3.2 Network based IDS (NIDS)

NIDS connected to network segment to monitor, analyze and respond to network traffic to protect a system from network based threats. It can gain access to network traffic by connecting to a network hub, a network switch configured for port mirroring, or a network tap. The NIDS are also referred as "packet-sniffers", because it captures the packets passing through the of communication mediums. An example of a NIDS is Snort.

3.3 Hybrid IDS

Hybrid IDS is based on both network-based and host-based intrusion detection devices or we can say it is combination of both above systems. It look after management, alerting and provide the logical complement to NID and HID - central intrusion detection management.

3.4 VM based IDS (VMIDS)

It detects intrusions using virtual machine monitoring. By using this, we can deploy the Intrusion Detection System with Virtual Machine Monitoring. It is the most recent type and it's still under development. There's no need for a separate intrusion detection system since by using this, we can monitor the overall activities.

4. CLASSIFICATION OF INTRUSION DETECTION SYSTEMS

Basically IDS is classified on the bases of detection methods:

- Signature based detection systems
- Anomaly based detection systems

4.1 Signature based detection systems

Signature based detection a system is also known as misuse based detection system. IDSs signature detection work well with the threads that are already determined or known. One of the most profitable point is that IDS signature are easy to apply and develop once we will figure out the sort of networks behaviour to be find out. The type of detection is very effective against known attacks.

4.2 Anomaly based detection system

Anomaly based detection systems is a system for detecting network and computer intrusion. If any misuse of monitoring system activity then it classify it as either normal or anomalous. The classification is based on rules or heuristics rather than patterns and it attempts to detect any misuse that falls out of normal system operation. This is as opposed to misuse detection system because it can detect previous unknown threats.

5. SNORT

Snort is a free and open source, light-weight network intrusion detection system. It is a tool which logs the packets coming through the network and analyzes the packets. It uses rule-based language combining signature, protocol and anomaly inspection methods.

It checks the incoming packets coming against the rules written by the user and generates alerts if there are any matches found. SNORT works on network (IP) layer, transport (TCP/UDP) layer and application layer. Snort can detect variety of attacks such as buffer overflows, stealth port scans, Common Gateway Interface (CGI) attacks, Server Message Block (SMB) probes, operating system fingerprinting attempts, and much more.

It can be installed on windows, Linux and Mac operating system. After the installation the rules are edited by the user in a text file which is linked with snort.conf file where all the snort configurations are mentioned. There are few commands which is used to get snort run so that it can analyze network behaviour.

ADVANTAGE OF SNORT [3]

- Snort can be deployed on any network environment.
- Snort is flexible, has it can run on various operating systems.
- Snort can provide real-time network traffic event information.
- Snort is very flexible in deployment.
- Snort can auto-update its rules and can configured to automatically bring down certain parts of your network when an intrusion occurs.

DISADVANTAGES

- It is bit difficult to setup for new user.
- It is used behind the firewall to do intrusion detection.
- To prevent any security concerns the monitoring sensors should be installed with unidirectional Ethernet cables.
- Installation on windows takes long time and the performance is not so impressive.

6. SNORT ARCHITECTURE

Snort's architecture consists of four basic components:

- a) The Sniffer
- b) The Preprocessors
- c) The Detection Engine

d) The Output.

These components work together to detect attacks and to generate output from the detection system. Fig.1 shows packet enters the sniffer and process them through preprocessor and then check those packets against the rules and it can dropped, logged or an alert is generated.

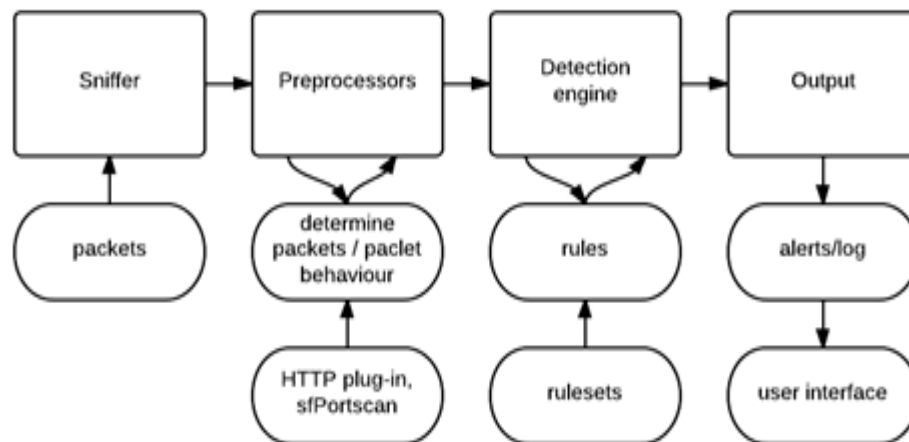


Figure-1: SNORT architecture

a) The Sniffer

It takes packet from different types of network interfaces and it identifies each packet structure. After collecting all the raw data packets are sent to the preprocessors.

b) The Preprocessors

Preprocessor takes the packets from sniffer and check them against the multiple set of plugins like HTTP plug-in, sfPortscan, etc and try to find out if the packet is being used by an intruder. After this it send the information to the detection engine.

c) The Detection Engine

It is most important part of snort as it applies rules to packets and detect if any intrusion activity exists in a packet. If any rule matches the data in the packet, they are sent to the alert processor of output module.

d) The Output

The final job is performed by output component as it process alerts or logs and generate final output based on the inputs provided by detection engine. Snort can send alerts via email to notify system admin in real time.

7. CONCLUSION

Intrusion Detection System technology is rapidly developing, as it could investigate every movement of packet whether it is inline or offline. It can handle high-speed networks and complex traffic, and it deliver detailed insight against threats to administrator. Snort is powerful tool and it is considered a superior NIDS when compared to most commercial systems. Whenever it finds any threats it alerts via email or any other mean. So this paper is useful for new researcher to learn basics of IDS and SNORT.

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A STUDY ON UNDERSTANDING OF ENVIRONMENTAL PROBLEM AND AWARENESS ABOUT ENVIRONMENTAL LAWS AMONG THE STUDENTS OF MUMBRA REGION

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ABSTRACT

The Environmental issues are the major Problem which can be seen globally and it is of the major concerns. The problem of Environment is multiplying rapidly in recent years. The increasing Human population is one of the reasons for the global environmental problems. For sustainable development it is important to preserve the environment at the best level possible. The changing lifestyle and the emphasis on modernisation is adding problems to the existing crisis. Protecting environment is the primary concern and duty of the State and to certain extent Government is putting efforts towards fulfilling the concern. Many Laws and acts are enacted by the Government for protection of Environment but the implementation of the same is also depends on the awareness and acceptance of the general public of the nation. The Success and effectiveness of the laws can only be achieved through mutual cooperation of government and public. This study is concern with the awareness level of the Students of Higher Secondary (XI& XII) and undergraduate's students of Mumbai Region about Laws and rules related to protection of environment. As youngsters are the future of the nation and their knowledge about the environmental problems and laws related to it is the basic essence for effective implementation of laws and also for sustainable development. It is important to know the level of knowledge of population and to adopt the measures for improvement, if required.

Keywords: Environmental Problems, Laws, Protection, Youngsters- Students, knowledge.

INTRODUCTION

Environment is the most important factor of the Earth. The existence of the living things depends largely on the nature and behaviour of the environment in which they survive. The Environment consist of Air, Water, Bio diversity, Wild life everything of our surrounding. Many industrial and infrastructural developments, human population growth and urbanization, plastic usage, electronic wastes, vehicular emissions, depletion of biodiversity, contamination of pollutants in the water bodies, soil and atmospheric pollution have devastated the natural environment causing severe ill health effects on human beings. Many developed countries are slowly finding several alternative and innovative technologies to minimize the effects of pollution and optimal utilization of the natural sources. In the recent years, several places around the world have been devastated due to natural disasters, heavy floods and extreme climate Change effects have affected several lives. Students are the current learners and the future generations of the Society. Empowering Students with knowledge of Environmental Problems and measures of protection is very necessary. The students should be inculcated the effective and optimal use of our natural resources and energy to safeguard our mother nature and also to revisit the traditional practices in conserving our resources in order to attain sustainability in all levels and healthy feature.

Environmental Laws are established and implemented by the Government of all countries for protection of the environment. Developing country like India is also striving hard to protect the environment by awakening inner consciousness of the citizens and by enacting and implementing Strong Environment Protection Laws. Such Laws formed by the Government and supervised and implemented by the Judiciary helps for protection of Environment to notable extent. The Citizens should be made aware of such laws and should be encouraged to bring the ways to protect environment in practice. Youngsters especially students can play important role in achieving the Protection and preservation of environment. Students are the present learners and the upcoming generation and citizens of the country who needed to be guided properly regarding the problems of environment and also regarding the Laws framed to protect environment so that the message can be reached to the larger section of the Society and for long run. Without active participation of the citizen especially students the Major Protection of Environment in long run is not possible.

Environmental laws are also called as Natural Resources Law. Environmental law is a collective set of laws which includes network of treaties, Common and customary laws, rules and regulations, which address the effects of human activity on natural environment. The awareness about the laws related to protection of Environment is utmost important for the Youngsters specifically at Student level.

Environment is consist of many things and substances, but the major constituents of the environment is Air, Soil, Water, and Bio-diversity like forest, wildlife. The government has enacted number of different laws for the protection of the different constituent of the environment. The Centre and the State government have their rules

and regulations to protect the environment. The awareness about environmental problems and the laws passes for protection of environment amongst the Students is necessary. The laws can be only implemented effectively and purpose can only be served by actively involving Students in the movement of protecting environment.

Following are the some of Environmental Laws enacted and implemented by the Government of India from time to time.

1. Forest Conservation Act, 1980

The Forest Conservation Act was passed by the Parliament of India in 1980 to

Provide for conservation of forest areas. It was amended in 1988. The law was enacted to control further deforestation of Forest Areas in India. The law is applicable to whole India except Jammu Kashmir. The main features of the Act are as follows:

- As per Act, no industrial projects should be in the locality of National parks, Wildlife Sanctuaries, Scenic landscape, area with rich bio diversity etc.
- In case of Reserved Forest, No person is allowed to make clearing or set fire. Cattle are not permitted to trespass into the reserved forest, cutting, collecting of timber, bark or leaves, quarrying or collecting any forest products is punishable with imprisonment for a term of six months or with a fine which may extended to Rs. 500 or both.
- A person who commits any of the following offences like cutting of trees, stripping the bark or leaves of trees, set fire to such forests or permits cattle to damage any tree, shall be punishable with imprisonment for a term which may extended to six months or with a fine which any extended to Rs. 500 or both.
- Any forest officer even without an order from the magistrate or a warrant can arrest any person against whom a reasonable suspicion exists.

1. AIR (Prevention and Control of Pollution) Act, 1981 :

The AIR (Prevention and Control of Pollution) Act, was passes by the Parliament of India in 1981. This Act was mainly designed for the Control of Air pollution and prevention of Air pollution. The Act can be highlighted as follows:

- The Act specifically empowers State Government to designate air pollution areas.
- No person can operate certain types of industries including asbestos, cement, fertilizers and petroleum industries without permission of State Government.
- Matters such as lead, carbon monoxide nitrogen oxide, and other toxic substances should not be emitted by any means beyond prescribed limit.
- Pollution Control Boards (PCBs) have been set up by Government to measure pollution levels.
- Imprisonment for a term which may extend to three months or with a fine of Rs. 10,000 or with both in case of violation of the law. And in case of continuing offence with an additional fine which may extend to Rs 5,000 for every day.

2. Environmental Protection Act, 1986:

The E.P. Act was enacted under Art.253 of the Constitution of India. The preamble of the Act sets out that the purpose of the Act is to implement the decisions made at the United Nations Conference on Human Environment held at Stockholm in June 1972, in which India had actively participated.

The main features of Environmental Protection Act, 1986 are as follows:

- The E.P. Act deals with prevention and control of all sorts of pollution. Besides prevention and control, the Act aims at protection and improvement of the Environment.
- Imprisonment for a term which may extend to five years with fine which may extend to one lakh rupees, or with both for violation of law and in case the failure continues, with additional fine which may extend to five thousand rupees for every day
- If the failure or contravention referred to in sub-section (1) continues beyond a period of one year after the date of conviction, the offender shall be punishable with imprisonment for a term which may extend to seven years.

3. The Biomedical waste (Management and Handling) Rules, 1998

The Biomedical waste (Management and Handling) Rules, 1998 is a legal binding on the health care institutions to streamline the process of proper handling of hospital waste such as segregation, disposal, collection, and treatment. For more information visit Biomedical waste (Management and Handling) Rules

4. The Environment (Sitting for Industrial Projects) Rules, 1999

The Environment (Sitting for Industrial Projects) Rules, 1999 lay down detailed provisions relating to areas to be avoided for sitting of industries, precautionary measures to be taken for site selecting as also the aspects of environmental protection which should have been incorporated during the implementation of the industrial development projects. For more information visit Environment (Sitting for Industrial Projects) Rules, 1999.

5. The Municipal Solid Wastes (Management and Handling) Rules, 2000

The Rules apply to every municipal authority responsible for the collection, segregation, storage, transportation, processing, and disposal of municipal solid wastes. For more information visit the Municipal Solid Wastes (Management and Handling) Rules, 2000.

The above mention laws are some of the Laws for Protection of Environment that exists in our Country. This Study is related to the level of awareness among the students of Higher Secondary Level (XI & XII) and higher level (undergraduate students) of Mumbra Region about different environment problems and about such laws and practices. Mumbra is a semi urban region with perfect beauty of the nature. Geographically Mumbra is situated between a CREEK on one side and MOUNTAINS on the other. One can say it is gifted with natural vegetation. But the recent development activities and illegal encroachments led the greenery and environmental beauty of the region to degrade. Lack of Environmental Consciousness in the people of Mumbra may be the reason behind this degradation. Such situation gives the inspiration of this Study and research.

OBJECTIVES OF STUDY

This Study is the resultant of the environment degradation in the Mumbra Region. The Following are the objectives of this Study:

- To evaluate the level of awareness about Environmental problems among the Students of Higher Secondary Students (XI & XII) and Higher Education level (under graduates) Students of Mumbra Region.
- To evaluate the level of awareness about Environmental Protection laws among the Students of Higher Secondary Students (XI & XII) and Higher Education level (under graduates) Students of Mumbra Region
- To evaluate any change of trends in the level of awareness among the both said group of Students.
- To suggest any measures based on the findings of the Study.

Hypothesis of the Study

H0: The Level of Awareness is not satisfactory or low among the Students of Mumbra Region.

H1: The Level of Awareness is Satisfactory or high among the Students of Mumbra Region.

Research Design and Data Collection

The Research is aimed to find the level of awareness among the students of Mumbra Region about the Environmental Problems and Environmental Protection Laws. The study is primarily based on the field level survey from the students in the predefined questionnaire on different environmental issues. Among the Mumbra region total 2 Junior Colleges and 2 Undergraduates Colleges were selected with 50 students (30 boys & 20 girls) from degree and Junior colleges respectively. B.S. Johndhale Junior College & Shoeb Junior College was selected for XI & XII standard student's response. The M.S. College & G.R. Patil College has been selected for Undergraduates Students responses. The Students of Commerce, Science and Arts had been selected from all the colleges for getting responses. The responses were collected on based on closed ended questionnaire which contains questions related to 7 different environmental Problems and 5 Environmental Protection Laws. The Responses of the Students constitutes primary data. The Secondary data is collected about the Laws through different government reports and from Internet.

Review of Literature

Many Researchers have studied the Problems of Environment with reference to their own areas. After getting through Research work of Prof Anabalan of IGNOU and Prof Shanthi Viswanathan of PSG College, Tamilnadu, many concepts related to Environmental problems has been cleared. The Various reports of Central and State Government helped to study about the different Environmental Protection Laws and their importance.

FINDINGS AND DATA ANALYSIS

The Study conducted and on the basis of the pre-defined questionnaire the responses of the students had been collected. The Questionnaire is provided separately to the students of different educational level to get their responses differently. The Following are the findings of the study:

Awareness Level among the Students related to Environmental Problems (Table no 1)

Issues of Environment	JUNIOR COLLEGE STUDENTS				UNDERGRADUATE STUDENTS			
	B(30)	G(20)	T(50)	%(T)	B-(30)	G-(20)	T-(50)	%(T)
Water Harvesting	08	05	13	26	12	05	27	54
Plastics & Effects	16	12	28	56	19	15	34	68
Deforestation effects	14	12	26	52	17	15	32	64
Air pollution & Climate Change	17	10	27	54	20	15	35	70
Bio waste & Municipal Waste	12	10	22	44	15	12	27	54
Noise Pollution	12	10	22	44	15	10	25	50
Eco friendly activities	10	07	17	34	15	12	27	54

{B- Boys, G- Girls, T- Total, %(T) - Percentage of Total}

The above tabular details shows the responses about the environmental of Students. It is clear from the above that the awareness among the Girls and boys are different even on the same education level. The following are the findings related to awareness level of students related to Environmental Problems as per the above study:

- The percentage difference shows clearly that awareness of Undergraduate Level students is much better than junior level students of Mumbra Region.
- The awareness of Mumbra Girls is very poor than boys at both the level of education.
- The awareness about plastics problem is high due to the publicity got to the problem in the Society.
- Issues other than Plastics are much needed to be promoted among the Students.

Awareness level among the Students related to different Environmental Protection Laws: (Table no 2)

Laws for Protection of Environment in India	JUNIOR COLLEGE STUDENTS				UNDERGRADUATE STUDENTS			
	B(30)	G(20)	T(50)	%(T)	B-(30)	G-(20)	T-(50)	%(T)
Environmental Protection Act 1986	07	03	10	20	10	05	15	30
Water Act (Prevention & Control) 1974	11	05	16	32	13	05	18	36
Air Act (Prevention & Control) 1981	11	04	15	30	15	06	21	42
Bio medical Waste Rules, 1998	02	02	04	8	04	03	07	14
Noise Pollution (Regulation and Control) Act, 2000	08	06	14	28	10	05	15	30
Municipal Solid waste Rules, 2000	08	06	14	28	11	07	18	36
Plastic Ban Rule, 2018	20	11	31	62	25	16	41	82

{B- Boys, G- Girls, T- Total, %(T) - Percentage of Total}

From the above tabular detail about the Awareness of Environmental Protection Law, it is evident that the Level of Awareness in Under Graduate Level of Students is more than Junior College Students. This is because of Higher Level Education and Extension activities at Undergraduate level like NSS and others. There is difference in the level of awareness among Boys and Girls at both the level of Education in Mumbra Region.

The Difference in the level understanding and level of Awareness between the Junior and Undergraduate Students can be graphically represented with the Following given diagrams

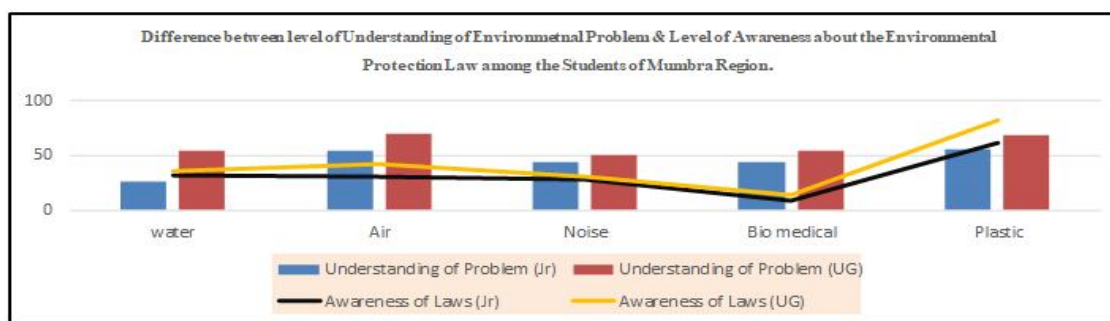


Figure-1: {(Source: Responses of the Students) (Jr- Junior Students, UG- Undergraduate Students)}

The Above diagram clearly explains that there is difference between the level of understanding of environmental problems and awareness about Environmental Protection Law among the Students of both education level of Mumbra region. The Line in the diagram shows that for every environmental issue the Awareness about Protection Law is low. The worst condition is about Bio medical waste. Only Plastic problems and Rules relating to it is popular among students because it is the most recent ban passed by the Maharashtra State Government and media highlighted it in positive way. The problem which is seen with the Students of Mumbra Region that, they know about the environmental problems to some extent but they do not know about the Laws to tackle such Problems.

SUGGESTIONS AS PER STUDY

This study made the clear picture about the difference in level of Awareness among the Students of Junior and Undergraduate Colleges related to Environmental Problems and Protection Acts. The Following suggestions can be consider improving the Awareness level among the Students as per the study:

- Students must be made more aware about problems and Protective Laws of Environment in Mumbra. Colleges have to play active role in making students aware about the concern topics through Project Work, Field Work with marks assigned to the work.
- The Subjects like E.V.S must be more practical driven than theoretical at both junior and undergraduate level.
- Tree plantation with tree adaptation programs should be undertaken by the Colleges and Municipal Corporation.
- Media should promote and address other Environmental Protection Acts like Plastic Ban Publicity.
- Poster Competition, Rally Programs, Essay Competition etc. can be arranged to promote awareness regarding environment problems and Acts.
- Help line number, website Complain system, Mobile App, SMS complains should be initiated by the Government bodies of Local, State and Central level.
- Local and State NGOs can be very helpful to raise the concerns in Schools and Colleges for Awareness Programs.

CONCLUSION

Environment is the basic and most essential element of survival of living beings on earth even at local level. The Proper Awareness regarding to problems of the Environment and about the Laws of Protection of Environment is necessary for solving environment problems. The Government had enacted many laws for protection of Environment but following and implementing the laws also depends on the Citizens of the Country especially at local level. The Students of Mumbra Region of both Junior and undergraduate level needed to make more aware about such problems and laws so they can perform their duty of protection of Environment and mankind more effectively. Empowering Youngsters with the knowledge and power of Law is necessary for protection of Environment, for fighting the evil of pollution and for Sustainable Development of the Mankind, Society and of the Earth.

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EVOLUTION OF TELECOM SERVICE IN INDIA

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ABSTRACT

Telecom industry is growing at a rapid pace in India. Today, India's Telecom sector stands second in the world in terms of market share. Contribution of mobile phone industry as a part of gross domestic product (GDP) of the country in 2014 has been to the tune of US\$ 400 billion. This paper applies the data envelopment analysis approach to measure the Productivity performance and magnitude of performance differences between leading telecom operators in terms of their marketability and profitability. While Telecom sector is witnessing spectacular growth, it is also facing some major hurdles both in area of government regulations as also consistent demand from customers to enhance customer service. The results are expected to be utilized as benchmarking strategies for wireless and full-service telecommunications to be equipped with competitive advantages.

Keywords: Telecom, telecommunication, profitability, government.

INTRODUCTION

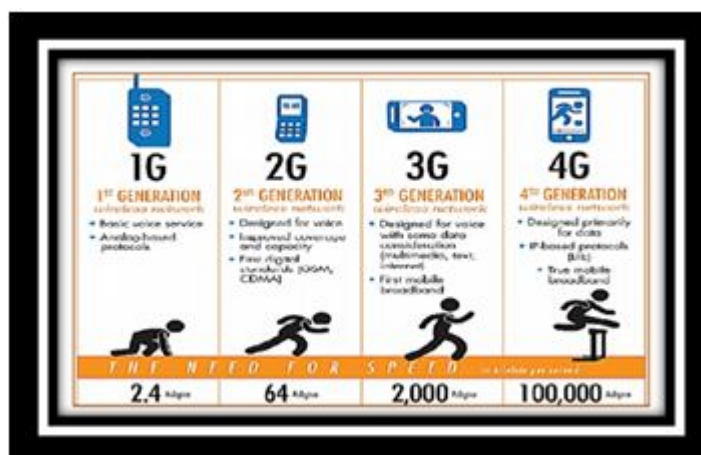
Telecommunications refers to the exchange of information by electronic and electrical means over a significant distance. Telecommunications devices include telephones, telegraph, radio, microwave communication arrangements, fiber optics, satellites and the Internet. Telecommunications service is a service provided by a telecommunications provider, or a specified set of user-information transfer capabilities provided to a group of users by a telecommunications system. India's telecommunication network is the second largest in the world by number of telephone users (both fixed and mobile phone) with 1.179 billion subscribers as on 31 July 2018. Major sectors of the Indian telecommunication industry are telephone, internet and television broadcast industry in the country which is in an ongoing process of transforming into next generation network, employs an extensive system of modern network elements such as digital telephone exchanges, mobile switching centres, media gateways and signaling gateways at the core, interconnected by a wide variety of transmission systems using fibre-optics or microwave radio relay networks.

OBJECTIVE OF RESEARCH

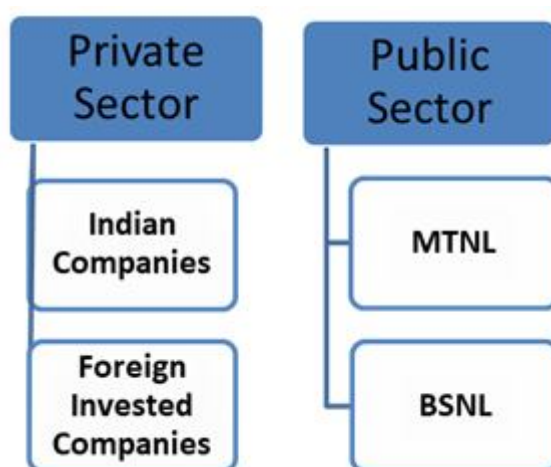
- 1) To know about of evolution of telecom services in India.
- 2) To analysis the evolution of telecom service in India.
- 3) To know about importance of telecom industry.

ANALYSIS

- India is the world's second-largest telecommunications market, with around 1.19 billion subscribers as of October 2018. The telecom market can be split into three segments – wireless and internet services. The wireless market dominates comprises 98.15 per cent of the total subscriber base, as of October 2018. Wireless subscriptions witnessed a CAGR of 19.61 per cent to reach 1,183.41 million at the end of FY18.
- India is also the second largest country in terms of internet subscribers with 560.01 million internet subscribers, as of September 2018. India became the world's fastest-growing market for mobile applications in the first quarter of 2018 and remained as the world's fastest growing market for Google Play downloads in the second and third quarter of 2018.
- Strong policy support from the government has been crucial to the sector's development. Foreign Direct Investment (FDI) cap in the telecom sector has been increased to 100 per cent from 74 per cent.
- To propel the sector on a growth path, the Government of India has launched the National Digital Communications Policy, 2018, which envisages attracting investments worth US\$ 100 billion in the telecommunications sector by 2022.
- Indian telecom industry services are not only confined to basic telephone but also extend to internet, broadband (both wireless and fixed), cable TV, SMS, IPTV, soft switches, etc. Growth in the wireless sector (technology getting upgraded from 1G to 4G) has resulted in a significant boom in the data usability space, providing users with mobile broadband and fast speed data services. Current Industry Structure Rapidly growing telecom sector in India is being serviced both by players in private and public.



Indian telecom industry



- In this chart two sectors of telecommunication industry. In private sector includes Indian Companies and Foreign Invested Companies and public sector includes MTNL and BSNL. The purpose of the private sector is to make profits and the purpose of public sector is to provide service and to make profits.
- Until 1984, Telecom sector was owned by the government, subsequent to which private players entered the area of manufacturing. Although growth momentum in the first two phases was slow, divestment of VSNL in 2002 (phase III) saw entry of private players in the service provider domain.

Top 10 Telecom companies

- 1) Bharti airtel
- 2) Vodafone India
- 3) Idea cellular
- 4) Jio
- 5) BSNL
- 6) Aircel
- 7) Reliance communication
- 8) Telenor (telewings)
- 9) Tata telecom services
- 10) MTNL

- Current Challenges Indian telecom industry has witnessed a sea change post-liberalization. It has experienced substantial growth, primarily in the wireless segment in the last 5–7 years. New set of services ranging from voice and data services, Wi-max, VPN, bandwidth on demand to virtual private networks is transforming the way business is being conducted specifically in the service sector, i.e., IT, BPO and also the manufacturing sector. In the process, it has provided access to new technology to millions of people.

- **Boost to Telecom Manufacturing Companies:** In line with the 'Make in India' theme, exemption from basic customs duty, countervailing duty and special additional duty has been withdrawn on chargers, adapters, battery, wired headsets and speakers for mobile phones. This will help the local manufacturers by making imports costlier. Correspondingly, to encourage local manufacturing, import duties on inputs that contribute into making of such parts and components have been removed.

RECOMMENDATIONS

The scope of telecommunications technology and of the industry itself has grown dramatically over the past few decades, driven primarily by the success of the Internet and its applications, by the digitization of all types of media and forms of communication, and by the rising importance of communications as the key enabling technology.

Investment in telecommunications research yield major direct and indirect benefits.

CONCLUSION

- We know about recent services of telecom industry.
- Indian telecom sector has proved to be an international success story. Nearly all major international telecom operators have significant efforts towards making inroads into the Indian market in order to tap the immense potential offered as well as to leverage on the low cost outsourcing model which has been pioneered in India.
- The sector has witnessed a commendable growth over the past two years. Add present there are 15 operators in the market offering the lowest mobile tariffs across the globe.

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BANK NPA'S: CHRONIC PROBLEM FOR INDIAN ECONOMY

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ABSTRACT

Bank plays a vital role in the development of any economy all around the world. In a developing country like India, the banks' role is said to be predominant when compared to that of the other factors contributing to the national development at the same time. Banks are the heart of all financial system in this emerging global economy as well. Anything which affects the functioning of these banks will have an immediate effect on the total financial system of a country. The Non-Performing Assets (NPAs) is a huge burden for the banks now-a-days irrespective of their nature. This study aims at analyzing the two broad factors which may have association with the NPAs, namely the Macroeconomic and Institutional-specific indicators. The macroeconomic variables considered for the study include Gross Domestic Product Growth Rate (GDPGR), Inflation Rate (IR), Money Supply (MS) and Unemployment Rate (UR) whereas the institutional specific variables include Capital Adequacy Ratio (CAR), Cash Reserve Ratio (CRR), Prime Lending Rate (PLR), Repo Rate (RR), Reverse Repo Rate (RRR) and Statutory Liquidity Ratio (SLR).

What are Non-Performing Assets?

A loan or lease that is not meeting its stated principal and interest payments.

A loan is an asset for a bank as the interest payments and the repayment of the principal amount create a stream of cash flows.

Banks usually treat assets as non-performing if they are not serviced for some time. If payment has not been made as of its due date then the loan gets classified as past due.

Once a payment becomes really late the loan gets classified as non-performing. A non performing asset (NPA) is a loan or advance for which the principal or interest payment remained overdue for a period of 90 days.

Types of NPA's

Banks are required to classify NPAs further into Substandard, Doubtful and Loss assets:-

Substandard assets: An assets which has remained NPA for a period less than or equal to 12 months.

Doubtful assets: An asset would be classified as doubtful if it has remained in the substandard category for a period of 12 months.

Loss assets: As per RBI, "Loss asset is considered uncollectible and of such little value that its continuance as a bankable asset is not warranted, although there may be some salvage or recovery value."

REASONS FOR GROWTH IN NPA'S

Governance Issues

Diversion of funds by companies for purposes other than for which loans were taken.

Due diligence not done in initial disbursement of loans.

Inefficiencies in post disbursement monitoring of the problem.

Restructuring of loans done by banks earlier to avoid provisioning. Post crackdown by RBI, banks are forced to clear their asset books which has led to sudden spurt in NPAs

During the time of economic boom, overt optimism shown by corporates was taken on face value by banks and adequate background check was not done in advancing loan

In the absence of adequate governance mechanism, double leveraging by corporates, as pointed out by RBI's Financial Stability Report.

Economic Reasons

Economic downturn seen since 2008 has been a reason for increasing bad loan

Global demand is still low due to which exports across all sector has shown a declining trend for a long

In the case of sectors like electricity, the poor financial condition of most SEBs is the problem; in areas like steel, the collapse in global prices suggests that a lot more loans will get stressed in the months ahead

Economic Survey 2015 mentioned over leveraging by corporate as one of the reasons behind rising bad loans

Another factor that can contribute to the low level of expertise in many big public sector banks is the constant rotation of duties among officers and the apparent lack of training in lending principles for the loan officers

Poor recovery and use of coercive techniques by banks in recovering loans

Political reasons

Policy Paralysis seen during the previous government affected several PPP projects and key economic decisions were delayed which affected the macroeconomic stability leading to poorer corporate performance.

Crony capitalism is also to be blamed.

Under political pressure banks are compelled to provide loans for certain sectors which are mostly stressed

Problems of Exit

In the absence of a proper bankruptcy law, corporate faced exit barriers which led to piling up of bad loans

Corporates often take the legal route which is time consuming leading to problems for the banks

Impacts of NPAs

The higher is the amount of non-performing assets (NPA) **the weaker will be the bank's revenue stream.**

Indian Banking sector has been facing the NPA issue due to the mismanagement in the loan distribution carried by the Public sector banks.

As the NPAs of the banks will rise, it **will bring a scarcity of funds in the Indian markets.** Few banks will be willing to lend if they are not sure of the recovery of their money.

The shareholders of the banks will lose of money as banks themselves will find it tough to survive in the market.

This will lead to a **crisis situation in the market.**

The price of loans, interest rates will shoot up badly. Shooting of interest rates will directly impact the investors who wish to take loans for setting up infrastructural, industrial projects etc.

It will also impact the retail consumers, who will have to shell out a higher interest rate for a loan.

All these factors hurt the overall demand in the Indian economy.

Finally, it will lead to lower growth and higher inflation because of the higher cost of capital.

Possible steps which can reduce the NPA

- 1) Proper evaluation of credit proposals should be collected.
- 2) Banks should be equipped with latest credit risk management techniques to protect the bank funds and minimize insolvency risks.
- 3) Timely follow up is the key to keep the quality of assets intact and enables the banks to recover the interest/installments in time.
- 4) Selection of right borrowers, viable economic activity, adequate finance and timely disbursement, end use of funds and timely recovery of loans should be the focus areas for preventing or minimizing the incidence of fresh NPAs.

Recent NPA issues in India

The **Internal advisory committee (IAC)** of the Reserve Bank of India (RBI) had recently identified 12 accounts for insolvency proceedings with each of them having over Rs 5,000 crore of outstanding loans, accounting for 25 percent of total NPAs of banks.

According to RBI, these 12 accounts would qualify for immediate reference under the **Insolvency and Bankruptcy Code (IBC).**

The total amount for **gross non-performing assets (NPA)** as on March was estimated to 11 Lakh crore

Any missed installment not paid to the bank until the due date is a bad loan. If this further extends beyond 90 days, it is termed as Non-performing asset or (NPA).

Steps proposed by RBI

Restructured standard account provisioning has been increased to 5% making it easier for banks to go for restructuring. On the flip side, this has the potential to enhance tendency of ever greening of loans.

RBI has directed banks to give loans by looking at CIBIL score and is encouraging banks to start sharing information amongst themselves.

RBI has directed banks to report to **Central Repository of Information on Large Credit (CRILC)** when principle/interest payment not paid between 61-90 days

RBI has asked banks to conduct sector wise/activity wise analysis of NPA

SEBI has eased norms for banks to convert debt of distressed borrowers into equity

5/25 scheme

For existing and new projects greater than 500 crores and also for existing projects which have been classified as bad debt or stressed asset, bank can provide longer amortization periods of 25 years with the option of restructuring loans every 5 or 7 year

The advantage of this scheme is that it provides for longer lending period with inbuilt flexibility. Shorter lending periods leads to companies stretching their balance sheet to pay back loan

From bank's point of view it is helpful as freshly restructured asset is considered as bad debt and requires 15% provisioning by banks against such loans leading to erosion of profitability for banks

Strategic Debt Restructuring Scheme

This scheme provides for an alternative to restructuring. Wherever restructuring has not helped, banks can convert existing loans into equity. The scheme provides for creation of **Joint Lenders Forum** which is to be given additional powers with respect to

- o Management change in company getting restructured
- o Sale of non core assets in case company has diversified into sectors other than for which loans were guaranteed
- o Decision by JLF on debt restructuring by a majority of 75% by value and 60% by number

On the positive side, willful defaulters are dissuaded as they fear the loss of their company

Scheme for sustainable structuring of stressed assets – This allows banks to split the stressed account into two heads – a sustainable portion that the bank deems that the borrower can pay on existing terms and the remaining portion that the borrower is unable to pay (unsustainable). The latter can be converted into equity or convertible debt giving lenders a chance to eventually recover funds if the borrower is unable to pay. The Scheme will help those projects which have started commercial operations and have outstanding loan of over Rs 500 crore. Banks will also need to set aside higher provisions if they choose to follow this route.

Other suggestions

- **Banks need to be more conventional in yielding loans** to sectors that have a history of being found as contributors in NPAs.
- The loan sanctioning process of banks needs to be harsher and well beyond the conventional practices of analysis of financial statements and history of promoters.
- A suitable agenda to attract and reassure quality professionals to join the discipline of insolvency professionals is vital.
- Any plan to alleviate the current scenario especially relating to the **Debt recovery tribunals** must be given urgency, to ease the burden on NCLT
- If the public sector has to compete in the fierce financial markets, **they have to create and nurture a good cadre of officers in various disciplines.**
- As per the RBI directive, **banks will now have to agree to a common approach for restructuring or recovery of each non-performing loan (NPL).**
- **The common approach will be the one adopted by the lead bank, along with a few more banks** so as to meet the thresholds of 60% of lenders by value and 50% by number.
- This approach assumes that the interests of all banks need to be aligned with or subsumed within the interest of the lead bank.
- **There is an urgent need to develop specialized skills** in the area of appraisal, monitoring and recovery to ensure the quality of credit portfolio.

- Banks should be equipped with latest **credit risk management techniques** to protect the bank funds and minimize insolvency issues.
- Banks should explore the possibilities to **develop credit derivative markets** to avoid these risks.
- Timely follow up is the key to keep the quality of assets intact and enables the **bank to recover the interest/installments in time**.
- **Selection of right borrowers, viable economic activity,adequate finance and timely disbursement, end use of funds and timely recovery of loans** should be the focus areas so as to prevent or minimize the incidence of fresh NPAs.

What is Bankruptcy code?

- **The Insolvency and Bankruptcy Code, 2016 (IBC) is the bankruptcy law of India that administers the insolvency proceedings and establishes a framework for insolvency resolution processes effectively.**
- The Insolvency and Bankruptcy Code was introduced by (FM) **ArunJaitely** in December'15 and was subsequently passed by the Lok Sabha on 5 May'16. However the act was finally approbated on 28 May 2016.

Key Features

- The Code outlines separate insolvency resolution processes for individuals and companies
- The Code acts as a regulator by establishing the **Insolvency and Bankruptcy Board of India**.
- The board oversees the insolvency proceedings in the country and regulates the entities registered below it. The Board has 10 members, which includes representatives from the **Ministries of Finance and Law, and the Reserve Bank of India**.
- The insolvency process is accomplished by licensed professionals. These professionals also control the assets of the debtor during the insolvency procedure
- The Code proposes two distinct tribunals to supervise the process of insolvency resolution, for individuals and companies:

Government initiatives to tackle NPAs

- **Promulgation of Banking Regulation (Amendment) Ordinance:** It helps in the following ways:
 - It empowers the RBI to direct Banks to initiate insolvency resolution, wherever such need arises.
 - It also give advise to baking agencies on ways of tackling with its stressed asset problems.
 - It aims to check this menace in a time bound manner and helps in timely recovery of the stressed assets.
- **Incorporation of SARFAESI ACT: The Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act 2002** empowers the banking systems to auction residential or commercial properties (except agricultural land) to recover their loans.
- **Debt Recovery Acts:** These laws established debt recovery tribunals with the power to recover debts of Banks and Financial Institutions.
- **Concept of Bad Banks:** In this concept the banking institutions sell their bad loans to an intermediary and thus they write off their bad loan and intermediary has to recover the loan from the defaulter.
- **Mediation for loan recovery:** This concept was introduced so that genuine defaulter, who are unable to pay off their loans, but are not able to put forward their situations with the banking authorities, hire a mediator, who discusses this with the banking officer and come to a solution.
- **Strategic Debt Restructuring (SDR):** Creditors could take over the assets of the firms and sell them to new owners.
- **Sustainable Structuring of Stressed Assets (S4A):** An independent agency hired by the banks will decide on how much of the stressed debt of a company is sustainable
- The government recently passed an ordinance to amend certain sections of the **Banking Regulation Act, 1949: This allow the banking companies to resolve the issue related to stressed assets by initiating the insolvency proceedings whenever required. This is in addition to the recently promulgated Insolvency and Bankruptcy Code, 2016 which provides for time bound resolutions of stressed assets.**

- **Government promulgated the Banking Regulation(Amendment) Ordinance, 2017 with the following features:**
- It was passed to deal with stressed assets, particularly those in consortium or multiple banking arrangements.
- It authorize the RBI to direct banking companies to resolve the issue related to specific stressed assets, by initiating insolvency resolution process wherever required.

(PARA): PUBLIC SECTOR ASSET REHABILITATION AGENCY

The Public Sector Asset Rehabilitation Agency (PARA) colloquially called “*Bad Bank*” is a proposed agency to assume the Non-Performing Assets (NPA) of public sector banks in India and to deal with the recovery of the bad loans. This agency has been proposed in Economic Survey 2016-17.

How would a PARA actually work?

- It could solve the coordination problem since debts would be centralised in one agency.
- It could be set up with proper incentives by giving it an explicit mandate to maximise recoveries within a defined time.
- It would separate the loan resolution process from concerns about bank capital.
- It would purchase specified loans from banks and then work them out, depending on professional assessments of the value-maximising strategy.
- Once the loans are off the books of the public sector banks, the government would recapitalise them, thereby restoring them to financial health.
- Similarly, once the financial viability of the over-indebted enterprises is restored, they will be able to focus on their operations, rather than their finances.

CONCLUSION

Looking at the giant size of the banking industry, there can be hardly any doubt that the menace of NPAs needs to be curbed. It poses a big threat to the macro-economic stability of the Indian economy. An analysis of the present situation brings us to the point that the problem is multi-faceted and has roots in economic slowdown; deteriorating business climate in India; shortages in the legal system; and the operational shortcoming of the banks. Therefore, it has to be dealt at multiple levels. The government can't be expected to rescue the state-run banks with tax-payer's money every time they fall into a crisis. But, the kind of attention with which this problem has been received by policymakers and bankers alike is a big ray of hope. Right steps, timely and concerted actions and a revival of the Indian economy will put a lid on NPAs. Prevention, however, has to become a priority than mere cure.

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A STUDY ON EMPLOYEE PERCEPTION ON MOTIVATION METHODS IN MANUFACTURING INDUSTRY

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ABSTRACT

Motivation is the key factor that drives the employees to work to the fullest, thereby contributing to the success of the organization. This study aims at observing the perception of the employees within the organization on the motivation methods already in place at the company. The company has both monetary and non-monetary forms of motivational techniques. Yet, studying the views of the employees on these techniques is important in order to understand the effectiveness of them and the satisfaction level of employees. Incentives, appreciation letters and awards, bonus, payment for working overtime are few of the many motivational methods used at company. Motivation is an important factor which brings employees satisfaction. Every concern requires physical, financial and human resources to accomplish the goals. It is through motivation human resources can be utilized by making full use of it. This will help the enterprise in securing best possible utilization of resources.

Employee motivation is one of the major issues faced by every organization. It is the major task of every manager to motivate his subordinates or to create the 'will to work' among the subordinates. It should also be remembered that a worker may be immensely capable of doing some work; nothing can be achieved if he is not willing to work. A manager has to make appropriate use of motivation to enthuse the employees to follow them. Hence this study focus on identifying what motivate employees at organization and the perception of the employees on the motivation techniques that are already in place.

Keywords: Employee motivation, monetary and non-monetary

INTRODUCTION TO THE STUDY

The basic objective of any management is the effective utilization of human resources for achievements of organizational objectives. Personnel management is concerned with organizing human resources in such a way to get maximum output to the enterprise and to develop the talent of people at work to the fullest satisfaction. Motivation implies that one person, in organization context a manager, includes another, say an employee, to engage in action by ensuring that a channel to satisfy those needs and aspirations becomes available to the person. In addition to this, the strong needs in a direction that is satisfying to the latent needs in employees and harness them in a manner that would be functional for the organization.

MOTIVATION

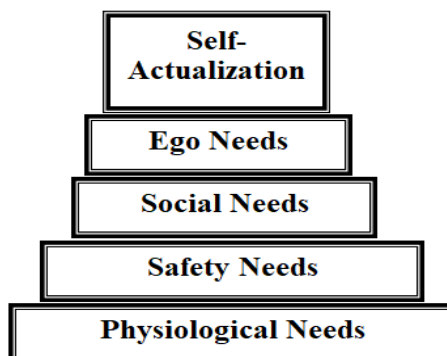
The word motivation has been derived from motive which means any idea, need or emotion that prompts a man in to action. Whatever may be the behavior of man, there is some stimulus behind it. Stimulus is dependent upon the motive of the person concerned. Motive can be known by studying his needs and desires.

THEORIES OF MOTIVATION

Understanding what motivated employees and how they were motivated was the focus of many researchers following the publication of the Hawthorne study results (Terpstra, 1979). Six major approaches that have led to our understanding of motivation are

Abraham H Maslow Need Hierarchy or Deficient theory of Motivation

Hierarchy of needs; the main needs of men are five. They are physiological needs, safety needs, social needs, ego needs and self actualization needs, as shown in order of their importance.



The above five basic needs are regarded as striving needs which make a person do things. The first model indicates the ranking of different needs. The second is more helpful in indicating how the satisfaction of the higher needs is based on the satisfaction of lower needs. It also shows how the number of person who has experienced the fulfillment of the higher needs gradually tapers off.

Some other theories are McClelland's Achievement Need Theory, Behavior Modification theory; Abraham H. Maslow's need hierarchy or Deficient theory of motivation. J.S. Adam's Equity Theory, Vrooms Expectation Theory, Two factors Theory.

TYPES OF MOTIVATION

There are two types of motivation, **Intrinsic and Extrinsic motivation**. It's important to understand that we are not all the same; thus effectively motivating your employees requires that you gain an understanding of the different types of motivation. Such an understanding will enable you to better categorize your team members and apply the appropriate type of motivation. You will find each member different and each member's motivational needs will be varied as well. Some people respond best to intrinsic which means "from within" and will meet any obligation of an area of their passion. Quite the reverse, others will respond better to extrinsic motivation which, in their world, provides that difficult tasks can be dealt with provided there is a reward upon completion of that task. Become an expert in determining which type will work best with which team members.

NEED FOR THE STUDY

Industries has been employing various motivational methods in order to make their employees put their best efforts, to achieve organizational objectives and reap profit. Though the company has been using various techniques to keep the employees motivated, they have not studied the views of employees on those techniques or the satisfaction level of employees on those techniques. This study intends to identify the views of employees on motivation, the essentiality of motivation in an organization, the effectiveness of motivation techniques employed by industries and offers suggestions based on the data collected from the employees.

SIGNIFICANCE OF THE STUDY

The study is intended to evaluate the perception on motivation of employees in the organization. A good motivational program procedure is essential to achieve goal of the organization. If efficient motivational programmes of employees are made not only in this particular organization but also any other organization; the organizations can achieve the efficiency also to develop a good organizational culture.

Motivation has variety of effects. These effects may be seen in the context of an individual's physical and mental health, productivity, absenteeism and turnover. Delighting the employees is important, in order to make them work to their fullest capacity. Hence this study has been carried out at Rabwin to identify the impact of motivation techniques used on employees, and their perception on them so the management can focus on the areas of improvement.

OBJECTIVES OF THE STUDY

- To identify the motivation methods employed at manufacturing Industries
- To find out the perception of employees on the motivation techniques employed at manufacturing industry
- To find out the impact of each motivation technique on the employee and to offer suitable suggestions to the organization regarding the areas of improvement in Motivational System

SCOPE OF THE STUDY

The study helps to get a clear picture about the factors which motivates the employees. This in turn helps the management to formulate suitable policy to motivate the employees. Hence, the motivational level of the employees may also change. The factors that motivate the employees may change with change in time because the needs of employees too change with change in time. So continuous monitoring and close observation of factors that motivate the employees is necessary to maintain a competent work force. Only with a competent work force an organization can achieve its objective. Moreover, human resource is the most valuable asset to any organization. A further study with in depth analysis to know to what extent these factors motivate the employees is required.

REVIEW OF LITERATURE

Motivation can be defined in a variety of ways, depending on who we ask. Therefore motivation is the force within an individual that accounts for the level, direction, and persistence of effort extended at work. A motivated individual will do things without being forced by commands. (Young, 2001)

Motivation is the creation of work circumstances that influence workers to perform a certain activity or task of their own free will, in order to reach the goals of the organization, and simultaneously satisfy their own needs. In the field of organization psychology, work motivation is clearly approached from several angles. As a result, a single comprehensive definition of motivation, which covers all purposes in the field, is not possible. (Van Niekerk, 1987)

Motivation is the forces acting on or within a person to initiate indirect and direct behavior. It explains differences in intensity of behavior, and why behavior occurs in one situation, but not in another. (Petri, 1996)

Motivation is the set of internal and external forces that initiate work-related behavior, and determine its form, direction, intensity and duration. The concept focuses on events and phenomena of the work context only, and includes the influence on work behavior of both environmental forces and those inherent in the person. (Pinder, 1998)

RESEARCH METHODOLOGY

Research Design

The type of research used in this study is descriptive research.

Population

The survey was carried out at manufacturing Industries, Coimbatore which has a total employee strength of 150.

Target Sample

The data reported in the research is the result of responses from 150 employees.

Sampling Technique

A Industries has employee strength of 150. To know about the perception on motivation, the samples should be employees. One hundred and fifty employees have been chosen by the census sampling method. Out of the data collected from 150 samples, only 120 samples had provided valid data.

Method of Data Collection

The study depends on primary data. The data required for the study have been collected through Interview schedule. The interview schedule is divided into four sections. Socio Economic Profile, Motivational System in the Organization, Perception on the Motivational System, and General Suggestions are the broad components included in the interview schedule.

Framework of Analysis

The statistical tools used to analyze the data include Simple Percentage Analysis.

DATA ANALYSIS AND INTERPRETATION

Perception on Motivational System

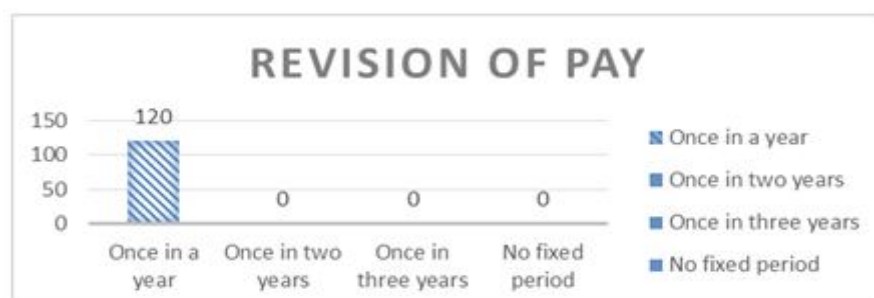
Sort of Motivation Received

S. No	Sort of Motivation Received	Numbers	Percentage
1	Monetary	38	31.6
2	Non-Monetary	37	30.8
3	Both	45	37.5
	Total	120	100

Sort of Motivation Received in the Organization

The employees were questioned about the types of motivational techniques used in the organization. The organization implements both monetary and non-monetary motivational techniques. Majority of the employees (37.5%) agreed that both forms of motivation are used in the company.

Revision of Pay



Revision of Pay

From the chart, it is clear that every year the company revises the pay of the employees.

Motivational Methods



Motivational Methods in the Organization

From the above chart, it is evident that bonus plays a major role in the motivational methods employed by the organization. Also, 26.6% employees agree that they are paid duly for working over-time. Incentives, increment in pay also are used as tools for motivating the employees.

Non-Monetary Methods of Motivation:

S.No	Non-monetary Methods	Numbers	Percentage
1	Appreciation	4	3.3
2	Merit Certificate	2	1.6
3	Promotion	3	2.5
4	Job Security	60	50
5	Job Enrichment	4	3.3
6	Good Working Condition	45	37.5
7	Others	2	1.6
	Total	120	100

Non-monetary methods of motivation

From the table, it can be found that the company has various non-monetary methods of motivation such as Appreciation, Merit Certificate, Promotion, Job Security, Job Enrichment, and Good Working Conditions.

The company is well known for its job security of employees. Majority of employees (50%) have stated that they view job security as their main source of motivation. Apart from job security, the company also provides better working conditions to the employees which is agreed by 37.5% employees.

FACTOR 1: MOTIVATION

- S17.1** You will work only if there are motivational system in an organization
- S17.2** You can do the work even in the absence of any motivational system
- S17.3** Supervisor's interest in solution to employees' problem is appreciable
- S17.4** Good impact about company prevails among the employees
- S17.5** Delegation of authority to encourage juniors is quite common in my organization
- S17.6** I believe that leadership also influences the level of motivation

Response	S17.1	S17.2	S17.3	S17.4	S17.5	S17.6	TOTAL	AVG	SV	AVG*SV
SA	5	58	39	32	33	28	195	33	5	163
A	52	50	51	60	39	57	309	52	4	206
N	24	9	25	25	36	34	153	25	3	77
D	34	2	5	2	12	1	56	9	2	19
SD	5	1	0	1	0	0	7	1	1	1
TOTAL	120	120	120	120	120	120	720	120		465
										3.87

Factor 1: Motivation

From the table, it is evident that majority of the employees (52) agree that they are highly satisfied with the motivation techniques in the organization.

FACTOR 2: SATISFACTION

S17.7 I am satisfied with the present salary and increment given is reasonable

S17.8 Company's policies and procedures are satisfactory

S17.9 I feel that my job has enough learning opportunities which will help me in career

S17.10 I think there are right opportunities in this organization for my personal growth and promotion.

S17.11 My organization tries to make the job more challenging which prevents us from getting bored on the job.

Response	S17.7	S17.8	S17.9	S17.10	S17.11	TOTAL	AVG	SV	AVG*SV
SA	27	24	18	20	27	116	23	5	116
A	34	52	41	41	39	207	41	4	166
N	35	33	44	42	33	187	37	3	112
D	24	11	17	17	21	90	18	2	36
SD	0	0	0	0	0	0	0	1	0
TOTAL	120	120	120	120	120	600	120		430
									3.58

Factor 2: Satisfaction

From the table, it is seen that majority of the employees (41) are satisfied working in the organization.

FINDINGS

- Employees in the company strongly feel that a motivational system should be in place, because all of the surveyed respondents (120) have agreed that they need a motivational system in the organization.
- All of the employees agree that they are in need of motivational strategies to keep them going in the organization, as all the 120 respondents have given a Yes to the question asking if they feel there is a need for motivation.
- Both monetary and non-monetary techniques of motivation should be employed by an employer, as a majority of 37.5% of employees have stated that these techniques together help them to put forth the efforts reap the benefits.
- The company revises the payment of employees once in a year. All of the employees have accepted that the company revises that their income is revised every year.
- Employees consider incentives as their main source of monetary motivation. A majority of 38.3% employees have agreed to incentives, followed by 26.6 employees for extra payment for working overtime.
- Considering the non-monetary benefits, the employees agree that the organization provides them job security, which is the major driving force. Apart from job security, the employees also agree that they are provided with good working conditions.

SUGGESTIONS

- The organization needs to improve on the non-monetary motivational methods such as appreciating the employees as and when they perform well, providing them with a Merit Certificate recognising their performance, increasing the number of promotions based on the performance of employees, and provide better and challenging job roles.
- The management can roll out policies that focus on better pay for better performance, providing incentives recognizing performance, and providing better payment when an employee works overtime.
- Rewards can also be given to deserving employees, which will eventually motivate them to work even better and lead to employee satisfaction.
- The organization can focus on improving both the monetary and non-monetary methods of motivation, as they are equally essential for the employees.

- Learning opportunities for employees can be improved, so that the employees can acquire more skills and knowledge.

CONCLUSION

Employees at industry are satisfied with the motivation methods the company uses in order to keep them on the right positive force. The employees totally agree that they need to be motivated sometime or the other during their work, and a motivation system is very essential for any organization. Among the 120 employees surveyed, most of them were highly satisfied working in manufacturing industry. They have a good opinion about the working conditions prevailing at the company and also greatly agree that they have a pleasant and smooth environment to work in which in turn motivates them to do more. Learning opportunities, providing challenging roles and extra payment for overtime are few areas the company must focus on to keep the employees happy and satisfied throughout their tenure.

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DIGITAL MARKETING: HIGER GROWTH OF THE BUSINESS

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ABSTRACT

In this world of digitisation, digital marketing is a vogue that is sweeping across the whole world. The trend of digital marketing is growing day by day with the concepts of Internet marketing that is turning into an important platform of digital marketing along with the electronic gadgets like the digital billboards, mobile, tablets and smart phones, gaming consoles, and many such gadgets that help in digital marketing. Flipkart with its innovative digital marketing have created a niche market in online stores competing with the conventional stores showing the power of online marketing. The case study analyses how Flipkart.com has brought in an array digital and online marketing strategies to succeed and make it big in the digital marketing sector. The case also discusses how Flipkart has had a huge success in the online marketing sector as they brought in new insights into the digital marketing field. And a few years from now it will be eventually seen that the conventional marketing being replaced by digital marketing. Digital marketing is going to be top on the agenda of many marketers, and they might be looking for innovative ways to market online, reduce cost per lead, increase click-through-rates and conversion rates, and discover what's hot in digital marketing.

Keywords: Digital marketing, flipkart.com, business model, insights Suggestions

- 1) Improve technical advancement in promotion of digital marketing.*
 - 2) Collect and implement the feedback provided by the consumer in the right way.*
 - 3) Provide a transparent and good service to the consumer before and after purchase.*
 - 4) Creating awareness among the people about digital marketing.*
 - 5) Complete description need to provide about the product to the online shoppers.*
-

INTRODUCTION

Digital marketing encompasses all marketing efforts that use an electronic device or the internet. Businesses leverage digital channels such as search engines, social media, email, and their websites to connect with current and prospective customers.

Marketing has always been about connecting with your audience in the right place and at the right time. Today, that means you need to meet them where they are already spending time: on the internet.

Digital marketing is often referred to as 'online marketing', 'internet marketing' or 'web marketing'. The term digital marketing has grown in popularity over time, particularly in certain countries. In the USA online marketing is still prevalent, in Italy is referred as web marketing but in the UK and worldwide, digital marketing has become the most common term, especially after the year 2013. Digital marketing is an umbrella term for the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium. The way in which digital marketing has developed since the 1990s and 2000s has changed the way brands and businesses utilize technology and digital marketing for their marketing. Digital marketing campaigns are becoming more prevalent as well as efficient, as digital platforms are increasingly incorporated into marketing plans and everyday life, and as people use digital devices instead of going to physical shops.



DIGITAL MARKETING

Although India has embraced digitalisation at rapid pace, we are only scratching the surface. Digital ad spends are expected to grow at 3x the rate of industry average. We, at Merkle Sokrati, handle upto 12% of all Google ad spends in India and 8% of Facebook annually.

As one of the leading digital marketing company in India, we recognized the need for sharing trends we see in the Indian digital ad landscape, down to the granular level, with wider digital community. These trends, broken down across different industries, not only help understand the different metrics for each vertical but also help marketers to align digital spends across the best performing channel, be it Search or Social.

As this report shows,

- The service industry has embraced digital for scaling businesses increasing their share in overall ad spends as compared to other verticals.
- Banking, financial services, and insurance (BFSI) and B2B industries are experimenting with nontraditional platforms such as Instagram stories, Youtube
- Snapchat has been evolving aggressively as an advertising platform with an increase in number of brands, creative ad formats and high audience engagement ratios.



Digital marketing is very powerful concept

IMPORTANCE OF DIGITAL MARKETING IN BUSINESS



1. Opens up growth options for small businesses
2. The conversion rate is Higher
3. Customer support has become a priority
4. Get connected to the Mobile Customers
5. Increase the trust for your Brand
6. Better ROI for your Investment
7. Digital marketing is Cost Effective
8. Potential to earn higher revenues

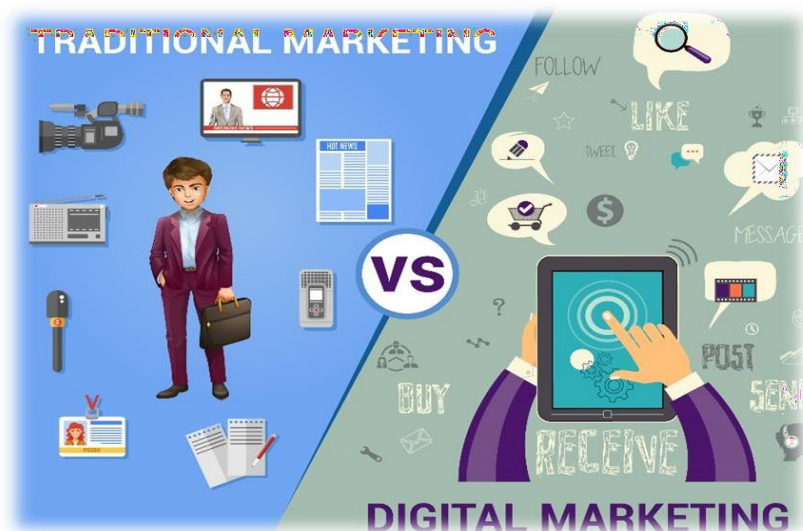
DIGITAL MARKETING VS TRADITIONAL MARKETING

1. Traditional marketing contains Print media (newspaper and magazines ads, newsletters, brochures and other printed material)

- Broadcast media(like TV and radio ads)
- Direct mail (including fliers, postcards, catalogs)
- Telemarketing
- Verified techniques for a higher rate of success
- Long-standing projects that the public already recognizes
- Analytics for measuring results

2. Digital marketing

- Websites
- Social networking sites
- Content marketing
- Banner Ads
- Google Ads
- Online video marketing.
- Cost-effective strategies for marketing
- Remarkable visitors achieve
- Enables primary response from the intended audience.



What is the scope of digital marketing in india

Digital Marketing industry is booming not just in India but all parts of the world. The year 2016 took the industry by surprise with over 1.5 lakh job opportunities in the Digital Marketing domain. Well, the following was a bigger surprise when only the first quarter of 2017 marked for 8 lakh job opportunities.

The surveys conducted by several forums have predicted this number to grow with Digitalisation in the nation. Our Prime Minister has been actively promoting the idea of Digital India. PM Modi's digital India campaign gained massive popularity. The initiative of Government of India is aimed at providing easy services to its natives.

Now imagine when a nation's government is promoting the digital interaction, what do you think will be the Digital Marketing scope in that nation.

The Digital Marketing industry is at its peak at the moment due to many reasons, take a look at some of them:

It is the newest thing in town

Hasn't the internet driven all of us crazy? well, it sure has. There was a time when a new serial on the TV used to be the hot topic whereas today, the online posts or a new music video on YouTube grabs our attention. What is this? this is a shift in the choice and preferences. Digital media is gaining mass attention because of the fresh air it has got with itself. It's like living in a new era. We are experiencing a revolution, while we are shifting from the traditional to the Digital media.

It is flexible

Since the entire work is to be done on the internet, there is no restriction of the place. It doesn't matter if you are at the office or at home. All you need is a device that is connected to the internet and you are sorted. Yes, it is actually that easy. Do you want to check your bank balance? do it on your smart phone. Want to book movie tickets? pick up your smartphone and book! This is the digital age, everything is available at your fingertips.

It is easy

Accessing the digital media is no rocket science. It is a piece of cake. The newest of users also take a maximum of few days to learn how to operate the digital media. This is purely because it is designed in such a user-friendly manner that its primary objective is to ease the operations for human beings, the reason why our mobile phones are now called smartphones.

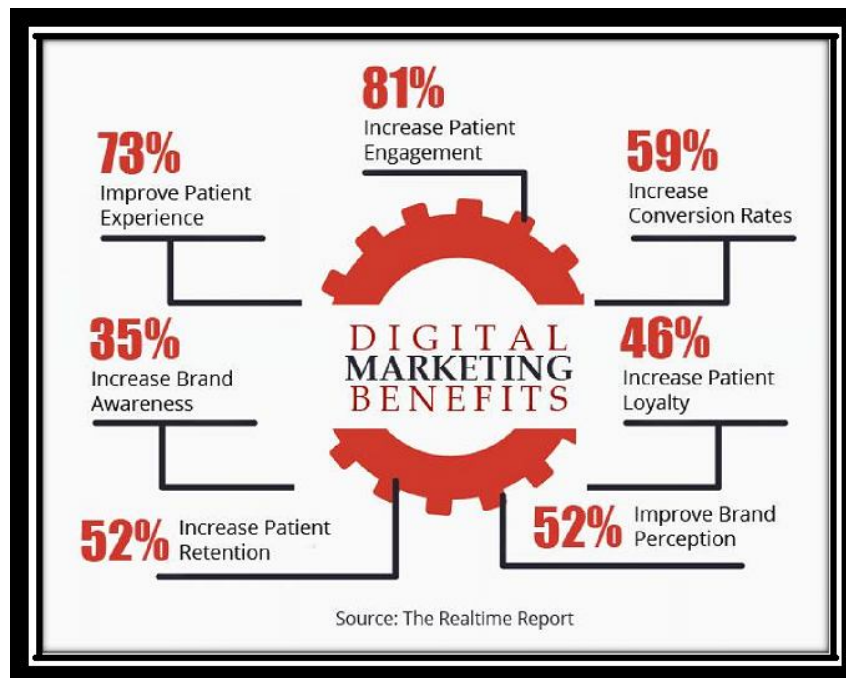
Eco- friendly

Being responsible citizens of the world it is important that we operate through mediums that do not harm our atmosphere cause being ignorant to the atmosphere will only have an adverse effect on us. The digital media additionally cuts down on paper usage. We operate the digital media over the internet and thus can save ourselves a lot of hustle in terms of hard work, long process of work and all the other drawbacks of using the traditional medias.

Fastest Reach

Previously radio was considered to have the fastest reach because of the live communication feature. Radio is still the medium with the widest reach but the new media is gradually overshadowing the most popular medias like a newspaper, television, etc.

Today, you post anything online and it gets trending within a few hours. This is because the number of users of the digital media are touching heights with each passing day.



That digital marketing is very benfefits to the market this picture are show you..

CONCLUSION

Digital marketing has turn out to be crucial part of approach of many companies. At the present time, still for tiny business proprietor at hand have an extremely inexpensive and competent method by using digital marketing to market their products or services in the society. It has no restrictions. Company can utilize any devices such as tablets, smart phones, TV, laptops, media, social media, email and lot other to support company and its products and services. Digital marketing may achieve something more if it considers consumer desires as a peak priority.

References of Digital Marketing

Our expertise in digital marketing

- Online Advertizing.
- The Reference On-Site.
- Search Engine Optimization.
- Analytics and Data.
- Conversion Optimization.
- Email Marketing, CRM and Marketing Automation.



OPINION

Digital marketing is the best compare to tradional marketing but this is not save this marketing lack of fraud business are there for digital market...



A CRITICAL REVIEW ON INTELLECTUAL PROPERTY RIGHTS AND ITS ENFORCEMENT UNDER IPR ACT 1970

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ABSTRACT

Intellectual property has progressively assumed important role in scientific and technological innovation that we perceived today. Intellectual property scope is expanding very fast moreover, changes in the global economic environment have influenced the development of business models where intellectual property is a central element establishing value and potential growth. Intellectual property had played significant role in developing competency in a free market system, since intellectual property rights ("IPRs") are country-specific, it is imperative, in a global economy, to ascertain and analyze the nature of protection afforded to IPRs in each jurisdiction. The government of India undertook a series of steps, to conform Indian Intellectual legislation to be Intellectual property has progressively assumed important role in scientific and technological innovation that we perceived today. Intellectual property scope is expanding very fast moreover, changes in the global economic environment have influenced the development of business models where intellectual property is a central element establishing value and potential growth. Intellectual property had played significant role in developing competency in a free market system, since intellectual property rights ("IPRs") are country-specific, it is imperative, in a global economy, to ascertain and analyze the nature of protection afforded to IPRs in each acceptable alongwith international standards. The regulations relating to all forms of Intellectual Property act had been amended in recent years, mainly in response to India accession to the WTO and in development intellectual rights across the world. In present research paper the researcher has made an attempt to highlight important provision relating to patent, copyright, trademark, and infringement also researcher had try to explain intellectual protection regime and their protection and enforcement mechanism when such intellectual rights are violated.

Keywords: IPR, TRIPS, patent, copyright, trademark, infringement, remedy.

INTRODUCTION

Intellectual property right is creation of human mind, human intellect and hence called intellectual property. In order to understand the meaning intellectual property right first we need to understand the concept of property. Properties are of two types, either tangible or intangible. Intellectual property is an intangible property. It is more precious than the tangible ones and has its unique feature. The intellectual property has its presence in form of patent, copyright and trademark, which enable people to earn recognition or final benefit from what they invent. The significant features of intellectual property that it tries to strike balance between the interest of innovators and the public interest at large. The intellectual property aims to foster the spirit of creativity and innovation among innovator. The intellectual property right safeguard owner rights to own profit from their scientific and technological creations for a specific period. The example of intellectual property is copy rights, a distinctive trade mark, design etc.

OBJECTIVE OF THE STUDY

1. To, understand the concept of intellectual property rights.
2. To study various kind intellectual property rights.
3. To study the provision for infringement and enforcement of intellectual property rights.

RESEARCH METHODOLOGY

The present research is based on secondary data, collected from various books and journal and acts.

India has been membership nation of world trade organization since 1905. This requires member nations to establish intellectual property laws whose effect is in line with minimum international standards. There are well established statutory and administrative framework for safeguarding intellectual property rights in India. It is pertinent to mention that India has complied with the obligation under agreement on trade related aspects of intellectual property right (TRIPS) by enacting the necessary statutes and amending the existing statutes. Intellectual property can be divided in two categories.

- 1) Industrial property, which includes invention, trademarks, industrial design and geographical indication.
- 2) Copyright which includes literary such as novels, poems and plays, film artistic work such as drawing, painting, photographs, sculptures and architectural design etc.

Generally, the intelligible property right covers four separate and distinct types of intelligible property namely, patent, trademarks, copyright, and trade secret, which collectively are referred to as intellectual property. However, the scope and definition of intellectual property is constantly evolving with the inclusion of newer forms of IP under the expanding ambit of intellectual property. In recent times, geographical indications, protection of plant varieties, protection for semiconductor and integrated circuits, and undisclosed information have been under the umbrella of intellectual property.

PATENTS

A patent is an exclusive right granted for an invention, which is a product or a process that provides, in general, a new way of doing something, or offers a new technical solution to a problem. It gives the owner the right to exclude others from making, using, selling, offering to sell, and importing an invention for a limited period of time in order to get patent technical information about the requirement, it has to be new, non-obvious, and there needs to be an industrial applicability. Patents are a long-established way to motivate innovation. The Patent Act of 1970 and patent rules set out law concerning patents. The regulatory authority for grant of patent is the Registrar of Patents within the Department of the Controller General of Patents, Designs and Trademarks, which is a part of the Ministry of Commerce and Industry. Patents are valid up to 20 years from the date of filing an application, subject to an annual renewal fee. The patent law operates under the first-to-file principle, that is, if two people apply for a patent on an identical invention, the first one to file the application will be awarded the patent.

COPYRIGHT

The copyright is a legal term used to describe the rights that creators have on their literary and artistic works. A copyright gives the creator of an original work exclusive rights to it, usually for a limited time; the works covered under copyright range from books, music, painting, sculpture, films, advertisements, maps and technical drawing etc. India is a member of the Berne Convention, an international treaty on copyright, under this convention registration of copyright is not an essential requirement for protecting the right. It means the moment an original work is created, the creator starts enjoying the copyright in all the member countries of the Berne Convention. The subject matter of copyright consists of literary, dramatic and musical works. This right is also available in cinematography in terms of sound recording and video films. The Copyright Act was amended several times in order to facilitate protection under this act. The total term for protection of literary work as per the act is the author's life plus 60 years. For cinematographic films, records, photographs, posthumous publication, anonymous publication, works of government and international agencies the term is 60 years from the beginning of the calendar year next following the year in which the work is first published. For broadcasting, the term is 25 years from the beginning of the calendar year next following the year in which the broadcast is made.

TRADEMARK

A trademark is a sign capable of distinguishing the goods or service of one enterprise from those of other enterprises. It is a visual representation attached to goods and service for the purpose of indicating their origin. The Trademark Act, 1999 governs the law relating to trademarks in India. The Trademarks Act protects the trademarks and their infringement can be challenged by passing off or an infringement action. The Trademark Act defines trademark under section 2(1)(m) as a mark includes a brand, heading, ticket, name, signature, word, letter, shape of goods, packing or combination of colours or combination thereof. The term of a registered trademark shall be for a period of ten years but may be renewed from time to time for an unlimited period by payment of the renewal fees. Trademark includes service mark, collective mark, and certification mark as well.

ENFORCEMENT OF INTELLECTUAL PROPERTY RIGHTS

The violation of Intellectual Property Rights is termed as infringement with respect to patent, copyright, and trademarks and misappropriation with respect to trade secrets, may be a breach of civil law or criminal law, depending on the type of Intellectual Property involved, jurisdiction, and the nature of the action.

PATENT INFRINGEMENT

Patent infringement typically is caused by using or selling a patented invention without permission from the patent holder. The scope of the patented invention or the extent of protection is defined in the claims of the granted patent. There is safe harbor in many jurisdictions to use patented invention for research. In general, patent infringement cases are handled under civil law.

COPYRIGHT INFRINGEMENT

Copyright infringement is reproducing, distributing, displaying or performing a work or to make duplicate works, without permission from the copyright holder, which is typically a publisher or other business representing or assigned by the work's creator. It is often called piracy.

TRADEMARK INFRINGEMENT

Trademark infringement occurs when one party uses a trademark that is identical or confusingly similar to a trademark owned by another party, in relation to goods or service which are identical or similar to the goods or services of the other party. In many countries a trademark receive protection without registration but registering a trademark provide a legal advantage for enforcement. Infringement can be addressed by civil litigation and in several jurisdiction, under criminal law. In addition to the civil remedies, the TM Act contains stringent criminal provisions relating to offenses and penalties.

REMEDIES FOR INFRINGEMENT

When any of the rights granted by intellectual property is violated the aggrieved person has two remedies available under civil law and under criminal law.

In any civil suit for enforcement of Intellectual property right, the following reliefs may be claimed.

- 1) Permanent injunction
- 2) Interim injunction
- 3) Damages
- 4) Accounts and handing over of profits
- 5) Anton pillar order

In appropriate cases, the court has inherent jurisdiction on an application by the plaintiff made ex parte order require the defendant to permit the plaintiff to enter his premises and take inspection of relevant documents and articles and take copies thereof or remove for safe custody. This order is known as anton pillar order. Further, in case of infringement of trademark, copyright, geographical indication, design, following criminal action can be also be initiated.

- 1) Registration of Firsthand Information Report
- 2) Filing of a criminal complaint before a competent magistrate court with application for issue of search and seizure warrants directing the police to raid of the premises of the accused for seizure of the infringing material and arrest of the infringer.

CONCLUSION

Developed countries are recognized today mainly by their advancement of intellectual creativity and innovation. Knowledge is the key driver for transforming a nation rich and innovative. Developed countries are recognized today mainly by their advancement of intellectual creativity and innovation. Knowledge is the key driver for transforming a nation rich and innovative.

Developed countries are recognized today mainly by their advancement of intellectual creativity and innovation. The majority of countries in the world have a system of Intellectual property protection and enforcement because it encourages innovation and creativity, which in turn leads to economic prosperity of the nations. A common man come across Intellectual property from dawn to dusk, he uses the products which are Intellectual property of someone else. These properties have been covered under a patent, copyright or trademark. Since a common man life is closely connected with the articles and products which are protected by law under Intellectual property rights, the knowledge about Intellectual property right is must for a common man. The government is considering further amendments to deter infringement instances. Future amendment would provide greater deterrence against infringement though more effective legislative and administrative framework. The IPR law brings stable, safe and sustainable eco system over intellectual products, processes and services for the sole benefit of the society.

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ARTIFICIAL INTELLIGENCE

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ABSTRACT

AI basics and various representative applications of AI. In context of modern digitalized world, Artificial Intelligence (AI) is the property of machines, computer programs and systems to perform the intellectual and creative functions of a person, independently find ways to solve problems, be able to draw conclusions and make decisions.

Most artificial intelligence systems have the ability to learn, which allows people to improve their performance over time.

AI technology has long history which is actively and constantly changing and growing. It focuses on intelligent agents, which contains devices that perceives environment and based on which takes actions in order to maximize goal success chances.

In this paper, we will explain the modern

The recent research on AI tools, including machine learning, deep learning and predictive analysis intended toward increasing the planning, learning, reasoning, thinking and action taking ability [1]. Based on which, the proposed research intended towards exploring on how the human intelligence differs from the artificial intelligence [2]. In addition, on how and in what way, the current artificial intelligence is clever than the human beings. Furthermore, it will explore the future predictions for artificial intelligence and based on which potential solution will be recommended to solve it within next decades .

1. INTRODUCTION

Technology moves at breakneck speed, and we now have more power in our pockets than we had in our homes in the 1990s. Artificial intelligence (AI) has been a fascinating concept of science fiction for decades, but many researchers think we're finally getting close to making AI a reality.

Here are 6 ways AI might affect us in the future.

1.2. AUTOMATED TRANSPORTATION

We're already seeing the beginnings of self-driving cars, though the vehicles are currently required to have a driver present at the wheel for safety. Despite these exciting developments, the technology isn't perfect yet, and it will take a while for public acceptance to bring automated cars into widespread use. Google began testing a self-driving car in 2012, and since then, the U.S. Department of Transportation has released definitions of different levels of automation, with Google's car classified as the first level down from full automation. Other transportation methods are closer to full automation, such as buses and trains.

1.3. CYBORG TECHNOLOGY

One of the main limitations of being human is simply our own bodies and brains. Researcher Shimon Whiteson thinks that in the future, we will be able to augment ourselves with computers and enhance many of our own natural abilities. Though many of these possible cyborg enhancements would be added for convenience, others might serve a more practical purpose. Yoky Matsuka of Nest believes that AI will become useful for people with amputated limbs, as the brain will be able to communicate with a robotic limb to give the patient more control. This kind of cyborg technology would significantly reduce the limitations that amputees deal with on a daily basis.

1.4. TAKING OVER DANGEROUS JOBS

Robots are already taking over some of the most hazardous jobs available, including bomb defusing. These robots aren't quite robots yet, according to the BBC. They are technically drones, being used as the physical counterpart for defusing bombs, but requiring a human to control them, rather than using AI. Whatever their classification, they have saved thousands of lives by taking over one of the most dangerous jobs in the world. As technology improves, we will likely see more AI integration to help these machines function.

Other jobs are also being reconsidered for robot integration. Welding, well known for producing toxic substances, intense heat, and earsplitting noise, can now be outsourced to robots in most cases. Robot Worx explains that robotic welding cells are already in use, and have safety features in place to help prevent human workers from fumes and other bodily harm.

1.5. SOLVING CLIMATE CHANGE

Solving climate change might seem like a tall order from a robot, but as Stuart Russell explains, machines have more access to data than one person ever could—storing a mind-boggling number of statistics. Using big data, AI could one day identify trends and use that information to come up with solutions to the world's biggest problems.

1.6. ROBOT AS FRIENDS

Who wouldn't want a friend like C-3PO? At this stage, most robots are still emotionless and it's hard to picture a robot you could relate to. However, a company in Japan has made the first big steps toward a robot companion—one who can understand and feel emotions. Introduced in 2014, "Pepper" the companion robot went on sale in 2015, with all 1,000 initial units selling out within a minute. The robot was programmed to read human emotions, develop its own emotions, and help its human friends stay happy. Pepper goes on sale in the U.S. in 2016, and more sophisticated friendly robots are sure to follow.

1.7. IMPROVED ELDER CARE

For many seniors, everyday life is a struggle, and many have to hire outside help to manage their care, or rely on family members. AI is at a stage where replacing this need isn't too far off, says Matthew Taylor, computer scientist at Washington State University. "Home" robots could help seniors with everyday tasks and allow them to stay independent and in their homes for as long as possible, which improves their overall well-being.

Although we don't know the exact future, it is quite evident that interacting with AI will soon become an everyday activity. These interactions will clearly help our society evolve, particularly in regards to automated transportation, cyborgs, handling dangerous duties, solving climate change, friendships and improving the care of our elders. Beyond these six impacts, there are even more ways that AI technology can influence our future, and this very fact has professionals across multiple industries extremely excited for the ever-burgeoning future of artificial intelligence.

Technology moves at breakneck speed, and we now have more power in our pockets than we had in our homes in the 1990s. Artificial intelligence (AI) has been a fascinating concept of science fiction for decades, but many researchers think we're finally getting close to making AI a reality. NPR notes that in the last few years, scientists have made breakthroughs in "machine learning," using neural networks, which mimic the processes of real neurons.

This is a type of "deep learning" that allows machines to process information for themselves on a very sophisticated level, allowing them to perform complex functions like facial recognition. Big data is speeding up the AI development process, and we may be seeing more integration of AI technology in our everyday lives relatively soon. While much of this technology is still fairly rudimentary at the moment, we can expect sophisticated AI to one day significantly impact our everyday lives. Here are 6 ways AI might affect us in the future.

2. AUTOMATED TRANSPORTATION

We're already seeing the beginnings of self-driving cars, though the vehicles are currently required to have a driver present at the wheel for safety. Despite these exciting developments, the technology isn't perfect yet, and it will take a while for public acceptance to bring automated cars into widespread use. Google began testing a self-driving car in 2012, and since then, the U.S. Department of Transportation has released definitions of different levels of automation, with Google's car classified as the first level down from full automation. Other transportation methods are closer to full automation, such as buses and trains.

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3. THE HISTORY OF ARTIFICIAL INTELLIGENCE (AI)

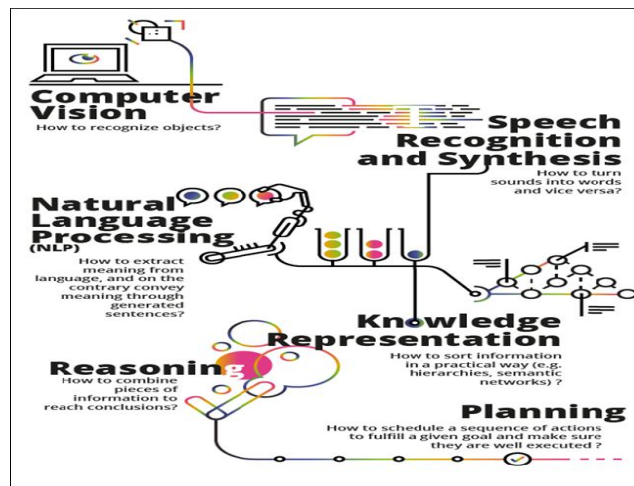
The history of artificial intelligence (AI) dates back to antiquity – intelligent robots appear in the myths of many ancient societies, including Greek, Arabic, Egyptian and Chinese. Today, the field of artificial intelligence is more vibrant than ever and some believe that we're on the threshold of discoveries that could change human society irreversibly, for better or worse.

To truly understand what AI is, though, you need to appreciate the jargon that's thrown around out there right now. For instance, you need to know that artificial intelligence is not the same as machine learning, despite the fact it's regularly used as a synonym for it. The chief difference to remember is that machine learning is simply a process by which a computer can learn a skill, whereas artificial intelligence refers to a computer that can "think" for itself without being programmed to do so.

Facebook's head of AI research, Yann Lecun explains what AI is rather eloquently in an introduction to AI education.

3.1 Technical Background

Artificial Intelligence has facilitated us in almost every field of life and has immense scope in future for more productivity and betterment. The origin of artificial intelligence goes back to the advances made by AI in Turing during World War II in the decoding of messages. The term as such was first used in 1950, but it was only in the 1980s when research began to grow with the resolution of algebra equations and analysis of texts in different languages. The definitive takeoff of Artificial intelligence has come in the last decade with the growth of the internet and the power of microprocessors .



3.1 Robots are definitely going to take your job

Yeah, I know you're a special flower and everything, but the work you do is either already automatable or will be very soon. How soon? Most jobs will be done by robots within 30 years, says professor Moshe Vardi of Rice University, leading to unemployment rates greater than 50%. That might sound bad, but many academics studying the field believe that technological unemployment will open the door to a future where work is something people do for pleasure, not out of necessity. Proposals such as universal basic income are the beginnings of a societal support structure that could eventually allow this to become a Reality

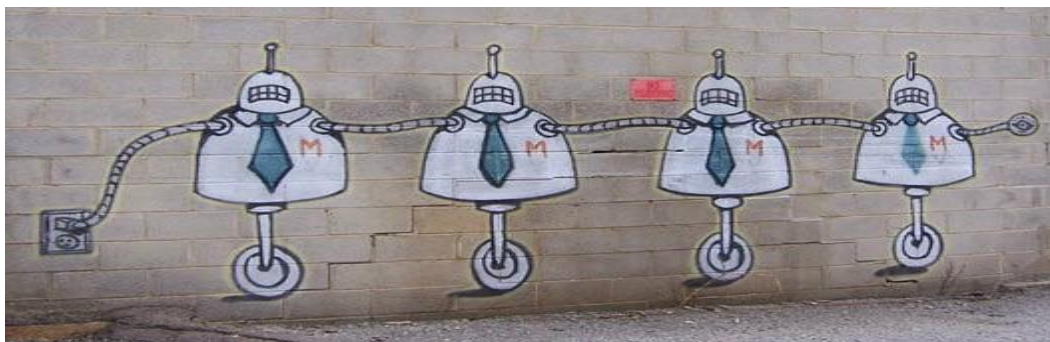


Fig no-3.1

3.2 A lot of smart people think developing artificial intelligence to human level is a dangerous thing to do



Fig no-3.2

Once machines are as intelligent as a human, a lot of worrying things can happen. There's little chance that AI development would cease at that point (the AI would almost certainly begin working on improving itself) and many very smart people – including Stephen Hawking and Elon Musk – think that this situation would be very scary indeed. “If I had to guess at what our biggest existential threat is, it’s probably that. So we need to be very careful,” said Musk during a recent interview. “I’m increasingly inclined to think that there should be some regulatory oversight, maybe at the national and international level, just to make sure that we don’t do something very foolish.”

3.3 Once artificial intelligence gets smarter than humans, we've got very little chance of understanding it.

Tim Urban, at Wait But Why, explains this really well in his pair of enormous articles on artificial intelligence, so I'll quote him here: "A chimp can become familiar with what a human is and what a skyscraper is, but he'll never be able to understand that the skyscraper was built by humans," he writes. "We will never be able to even comprehend the things a [superintelligent AI] can do, even if the machine tried to explain it to us – let alone do it ourselves. It could try for years to teach us the simplest inkling of what it knows and the endeavor would be hopeless."

3.4 There's no such thing as an "evil" artificial intelligence



Fig no 3.4

Contrary to what we see in sci-fi and movies, AI can't be evil. That's a human concept. An AI can do unspeakably horrible things, but it doesn't do them out of sheer wickedness – it does them simply because that's what it has been programmed (intentionally or accidentally) to do. Stephen Hawking explained this concept recently in an AMA on Reddit. "A super-intelligent AI will be extremely good at accomplishing its goals," he said, "and if those goals aren't aligned with ours, we're in trouble."

3.5 There are three ways a super intelligent artificial intelligence could work

AI expert Nick Bostrom, in his fantastic book *Superintelligence: Paths, Dangers, Strategies*, classifies three ways in which a superintelligence could operate. An "oracle" would be able to answer questions with a good degree of accuracy. A "genie" would do anything it is commanded to do and then await the next command, while a "sovereign" would be assigned an overarching goal and then be allowed to operate in the world and make decisions about how best to accomplish that goal. For the reasons above, the former is much less scary than the latter.

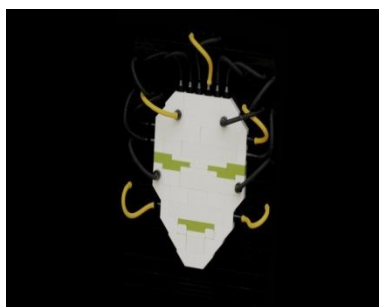


Fig.no-3.5

6. Artificial intelligence could be the reason why we've never met aliens :-



Fig.no-6

Further up, Elon Musk described AI as an “existential threat” to humanity, meaning that it could erase mankind from the universe entirely. This ties in with ideas of a “Great Filter” that kills off alien civilisations that reach a certain level of technological development. It's entirely possible that the reason we've never met aliens is because they invented artificial intelligence before they could build spaceships capable of interstellar travel, and that discovery caused their extinction.

7. Basically, there's a good chance we'll be extinct or immortal by the end of the century

The world of AI research is roughly split into optimists and pessimists. The optimists hope that we'll one day invent a superintelligence that solves every problem we can imagine and leads us into a utopian future where all of mankind's needs are met and everyone lives happily ever after.



Fig no-7

The pessimists are concerned that one tiny mistake along the way will lead to the swift end of the human race – as an AI programmed to solve climate change, for example, identifies that humans are the number one obstacle to doing so. There are also scenarios in between, of course – where would a reality such as *The Matrix*, where humans are cultivated as a fuel source in a state of perfect happiness, lie on that scale?

8. APPLICATION: HANDWRITING RECOGNITION

AI in Industry

- Joseph Sirosh's talk: Fraud detection, trust, and safety Just-in-time inventory systems Collaborative filtering Recommendation in social networks Behavioral ad targeting
- Other applications Stock market prediction Insider trading and market abuse detection AI-assisted design Intelligent robots for manufacturing and testing 29 Other future AI applications
- Smart power grids: electric power flows both ways and is distributed dynamically according
- to changing demand
- Security and military: Bomb diffusing robots, unmanned vehicles, “soldier” robots
- Robot firefighters
- AI Travel Agents

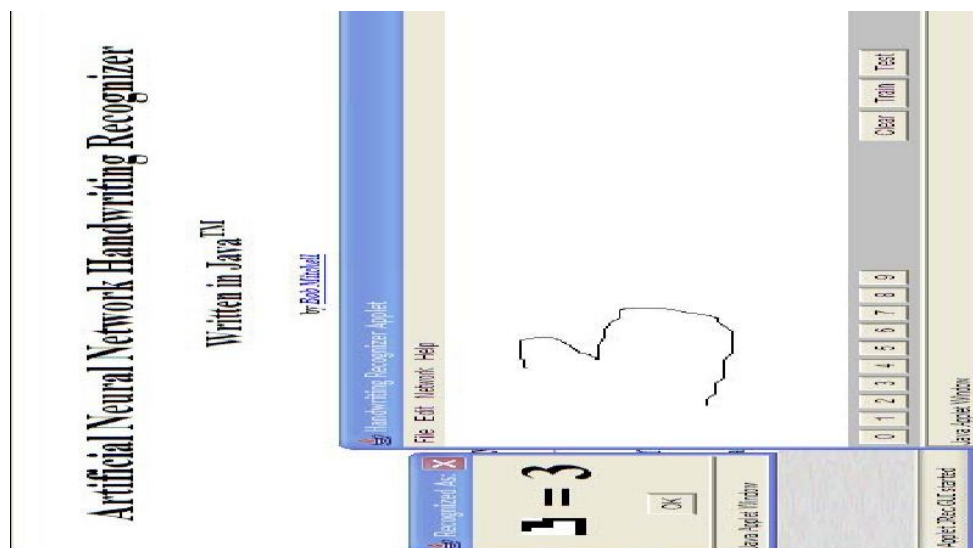


Fig no-8

Demo

<http://www.cs.rochester.edu/~kautz/Courses/290Bspring2008/NeuralNets/NeuralNetsHandwriting/JRec.html>

- AI Accountants
- AI Cashiers
- AI Football Coaches
- AI Football Players
- Flashback: Machi

Classifying brain signals recorded at the scalp :-

- Detect what a person wants from a set of options
- Command a humanoid robot to fetch an object
- Details in Dr. Scherer's talk

CONCLUSION

In this way, artificial intelligence can achieve great discoveries and advances for humanity due to its multiple possibilities. Most artificial intelligence systems have the ability to learn, which allows people to improve their performance over time.

AI bases its operation on accessing huge amounts of information, processing it, analyzing it and, according to its operation algorithms, executing tasks to solve certain problems. Due to the new computing architectures of the cloud, this technology becomes more affordable for any organization.

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