

3.3.1 Number of research papers published per teacher in the Journals notified on UGC CARE list during the last five years

Title of paper	Name of the author/s	Department of the teacher	Name of journal	Calendar Year of publication	ISSN number	Link to the recognition in UGC enlistment of the Journal		
						Link to website of the Journal	Link to article / paper / abstract of the article	Is it listed in UGC Care list
A Review of Literature: Trends of Employee Retention in The It Sector	Dr. Prashant Warke	Management	International Journal of Research and Analytical Reviews (IJRAR)	2023	2348-1269	https://ijrar.org/viewfull.php?id=IJRAR23A2093		yes
A Review of Literature on Women Entrepreneurship: Empowering Change and Driving Economic Growth	Prof. Prajakta Patil & Dr. Prashant Warke	Management	International Journal of Research and Analytical Reviews(IJAR) Volume 10, Issue 3,2023	2023	E – ISSN: 2348-1269 P – ISSN: 2349-5138	https://ijrar.org/rack.php?id=271283		yes
A study on Role of Women Entrepreneurs in Entrepreneurship	Charushila Chaudhari	Management	An International Multidisciplinary Quarterly Research Journal	2023	2277-5730	www.ajantapraakashan.in		
Review of Literature: Impact of Covid-19 on Employment and income of workers in India	Smita Chaudhari & Dr. Prashant Warke	Financial Management	Mukt Shabd Journal	2023	2347-3150 Vol. XII, Issue IX, September 2023	www.shabdbooks.com	https://drive.google.com/file/d/1gt4X6WA93IFrAah2-V_A237Ort3OHP/view	yes
Impact of social media applications on mental health of the youth: A study	Dr. Anubhuti Bauskar	Management	Rabindra Bharti Patrika	2023				
Library Outsourcing services: A Literature Review	Deepak U.Dandge	Library Science	IJERT	2023	23202882	www.ijert.org	IJERT.LINK. http://ijert.org/ugc	
A Study On Evolution of Library Outsourcing Services and Classification of Library Outsourcing services	Deepak U.Dandge	Library science	Transforming in libraries in 21st Century	2023	978-93-91854-40	www.studerrapress.com		
Application and implementation of TQM in Higher Education System	Prof. Aafrin Khan	Operations & Production Mgt	an Internaiton Multidisciplinary Quarterly Research Journa AJANTA	2023	2277-5730	https://web.rada.v.org/commerce-conference-2023		
“An Overview of Women Entrepreneurs of Unorganized Sector in India”	Prof. Prajakta Patil & Dr. Prashant Warke	Financial Management	Research Journey International E-Research	2022	ISSN-2848-7143	http://www.ijrar.org/IJAR23C1735.pdf		
An Empirical Study On Role of Digital Technology in Education System Final	Prof. Aafrin Khan	Operations & Production Mgt	Indian Journal of Current Trends in Management Sciences	2022	0976-1845 Volume-XV	Print Journal		
Sustainable Growth in Infrastructure Activities In Jalgaon: A contingent approach	Dr. Neelima Warke	Finance	B.Aadhar’ International Peer-Reviewed Indexed Research Journal, Issue No.351	2022	2278-9308, May 2022			
An Extensive Study of Attitude & Perception of Entrepreneurs of Jalgaon District towards Green HR Practices	Dr. Prashant Warke	Management	JETIR International Journal	2022	ISSN: 2349-5162	https://www.jetir.org/papers/JETIR2209525.pdf		
An Empirical Study on Effectiveness of Social Media as a Marketing Tool	Prof.Shrutika S. Neve	Management	‘RESEARCH JOURNEY’ International E- Research Journal	2022	2348-7143	https://www.researchjourney.net/special-issues		

An attitude and perception of entrepreneurs towards Green HR practices - Review of Literature	Dr. Prashant Warke	Management	Mukt Shabd Journal	2022	ISSN No. 2347-3150	https://shabdbooks.com/volume-11-issue-9-2022		
Passenger Amenities System in Indian Railway: An Contingent Review	Dr. Prashant Warke	Management	International E-Research Journal Peer Reviewed Journal Issue – 289, March 2022	2022	E-ISSN: 2348-7143			
A Review of Literature on Factor Influencing on Employee Retention in IT Industry	Dr. Prashant Warke	Management	International Journal of Research and Analytical Reviews(IJRAR) Volume I, Issue XXV, June 2022	2022	ISSN 0976-0377			
Attitude and Perception of Entrepreneurs towards Green HR Practices – Review of Literature	Dr. Prashant Warke	Management	GE- International Journal of Management Research Vol. 10, Issue 09.Sep 2022	2022	ISSN(O): (2321-1709), ISSN(P): (2394-4226)	www.aarf.asia		
An Extensive study of Attitude & Perception of Entrepreneurs of Jalgaon District towards Green HR Practices	Dr. Prashant Warke	Management	Journals of Emerging Technologies and Innovative Research(JETIR) Volume 9, Issue 9, Sep 2022	2022	ISSN: 2349-5162	https://www.jetir.org/view?paper=JETIR2209525		
A Review of Literature: Trends of Employee Retention in the IT Sector	Dr. Prashant Warke	Management	An International Open Access, Peer-reviewed, Refereed Journal Volume 10, Issue 1, Feb 2023	2022	E – ISSN: 2348-1269 P – ISSN: 2349-5138	https://ijrar.org/viewfull.php?id=IJRAR23A2093		
Perceived Contribution of Scholarship Grants to the Academic Success of Students Pursuing Professional Courses	Dr. Neelima Warke	Finance	AN INTERNATIONAL MULTIDISCIPLINARY HALF YEARLY RESEARCH JOURNAL	2022	ISSN 2319 – 8508	https://sijfactor.com/passport.php?id=18982		
A Study on Human Values & Professional Ethics in Educational Institutions	Dr. Neelima Warke	Management	International Research Journal of Education And Technology	2021	ISSN 2581-7795 Volume: 03 Issue: 02 October-2021	https://www.iriweb.com/A%20Study%20on%20Human%20Values%20&%20Professional%20Ethics%20in%20Educational%20Institutions.pdf		
"A study on Employees Changing Habits and Work Culture due to Work From Home Concept (A case study of Software Professionals in	Dr. Neelima Warke	Management	Research Journey International E- Research Journal	2021	ISSN 2348-7143	https://www.researchjourney.net/special-issues		
A study on digital HRM practices & it's impact on employee's performance in Automobile sector.	Dr. Anubhuti Shinde	Management	Journal of Education: Rabindra Bharati University-UGCCARE GROUP 1	2021				
Problems and perspective of University Employees: Review of Literature	Prof. Chetan P. Sarode	Management	International Journal of Management, IT & Engineering Vol. 11 Issue 07, July 2021	2021	2249-0558	https://www.ijmra.us/project%20doc/2021/IJMIIE_JULY2021/IJMIIEJuly21.p		
Analytical Study of Job related Perceptive of University Employees in North Maharashtra Region	Prof. Chetan P. Sarode	Management	Mukt Shabd Journal Volume X Issue IX 2021	2021	2347-3150	https://app.box.com/s/qftvciaqbhv3vf27ed2t3cm0vxx5q7vi		
A Conceptual Study on Human Values & It's Inculcation among Students of Higher Secondary Schools	Dr. Anubhuti Shinde (Bauskar)	Management	International Journal of Research Publication and Reviews	2021	ISSN 2582-7421 Volume: 02 Issue: 09 September-2021 page no. 88-91	https://www.ijcr.org/archivist.php		

A Study on Employee's Perception towards Work from Home in Covid-19 pandemics in IT Sector	Dr. Anubhuti Shinde (Bauskar)	Management	Research Journey International E- Research Journal	2021	ISSN 2348-7143	https://www.researchjourney.net/issues		
A Study on Covid 19 Post Lockdown Challenges and Recalibration Strategies in India	Dr. Anubhuti Shinde (Bauskar)	Management	Mukt Shabd Journal- UGC Care Group 1 Journal	2021	ISSN 2347-3150 Volume: 10 Issue: 07 July-2021	https://shabdbooks.com/volume-10-issue-7-2021	https://app.box.com/s/rn7jgwnofvapy5ak0b0zywdvkvjgsw6w	
Digital HRM practices and it's impact on performance of employees in Automobile Sector	Dr. Anubhuti Shinde (Bauskar)	Management	Journal of Education- Rabindra Bharati University UGC Care Group 1 Journal	2021	ISSN: 0972-7175 Vol.: XXIII, No.:12 (VI), 2021			
A Study on Human Values & Professional Ethics in Educational Institutions	Dr. Anubhuti Shinde (Bauskar)	Management	International Research Journal of Education And Technology	2021	ISSN 2581-7795 Volume: 03 Issue: 02 October-2021	https://www.irjweb.com/viewarticle.php?aid=A-Study-on-Human-Values-%26-Professional-Ethics-in-Educational-Institutions	https://www.irjweb.com/viewarticle.php?aid=A-Study-on-Human-Values-%26-Professional-Ethics-in-Educational-Institutions	
A study on COVID-19, Post Lockdown challenges and Recalibration Strategies in India	Dr.Prashant Warke		MUKT SHABD UGC CARE JOURNAL Volume X Issue VII,2021	2021	ISSN_2347-3150	https://app.box.com/s/rn7jgwnofvapy5ak0b0zywdvkvjgsw6w		
Social Security Acts & its impact on Private Sector Employees	Prof. M. K. Godbole	Management	Dogo Rangsang Research	2021	2347-7180			
An Extensive Review of Literature on Women Entrepreneurship	Prof. Prajakta R. Patil	Management	Research Journey International E-Research Journal	2021	ISSN-2848-7143	https://www.researchjourney.net/issues		
A study on changing dimensions of academic during covid – 19 pandemic. (A case study on perception, persuasiveness and integrity of teachers and parents towards basic education	Prof. Ashwini Kishor Sonawane	Management	Muktshabd Journal UGC care Group- I Journal	2021	ISSN NO -2347-3150			
A Study On Cashless Banking & Customer Satisfaction In Commercial Banks	Prof. Shrutika S. Neve	Management	Dogo Rangsang Research Journal	2021	2347-7180			
“A Conceptual Study on Human Values and It's Inculcation among Students of Higher Secondary Schools”	Prof. Shrutika S. Neve	Management	International Journal of Research Publication and Reviews	2021	2582-7421	https://ijrpr.com/uploads/V2ISSUE9/IJRPR1213.pdf		
A Study on Human Values & Professional Ethics in Educational Institutions	Prof. Shrutika S. Neve	Management	International Research Journal of Education & Technology	2021	2581-7795	web.com/A%20Study%20on%20Human%20Values%20&%20		

A comparative Study of Investment Pattern among the Governm ent and Private Employees with Special Referenc to Jalgaon City.	Bhagyashri Patil	Management	Research Journey	2021	ISSN – 2348-7143	https://www.researchjourney.net/issues		
A study on impact of lockdown on online learning status of students during Covid 19 pandemic.	Dr. Anubhuti Shinde	Management	KALA- The journal of Indian Art History Congress (UGC Care Group-1)	2021	ISSN: 0975-7945 Volume no. 27, No. 1 (II), 2020-2021	Print Journal		
Habit Of Indian Women About Gold As An Investment: Causes & Motive	Dr. Neelima Warke & Dr. Prashant Warke	Management	International Journal of Management, IT and Engineering (IJMIE)	2020	ISSN: 2249-0558 Vol.10, Issue 10. Oct. 2020	https://www.ijmra.us/project%20doc/2020/IJMI E_OCTOBER2020/IJMI4Oct20-20065.pdf		
A Study On Financial Literacy And Its Impact on Decisions Making Capacity of Salaried Women To Jalgaon District.	Dr. Neelima Warke	Management	ZEICHENJOURNAL (UGC CARE GROUP -II)	2020	ISSN-0932-4747 Vol. 6,Issue 7,July 2020	http://www.ezeichen.com/gallery/1321.pdf		
Pathetic Migration of Labour: Nadir of Lockdown (A Case study of Migration on National Highway No. 06)	Prof.Prajakta Patil	Management	ALOCHANA CHAKRA JOURNAL(UGC CARE GROUP -I)	2020	ISSN-2231-3990 Vol.IX,Issue VI, June, 2020	http://www.alochanachakra.in/gallery/881-acj-june-2436.pdf		
Role of E-Procurement in Large scale manufacturing industry.	Prof. Afrin Khan	Management	Dogo Rangsang research Journal ((UGC CARE GROUP -I))	2020	ISSN-2347-7180	http://www.drsrcjournal.com/no_14_june_20.html	http://www.drsrcjournal.com/no_14_june_20.html	
A Study On Financial Literacy And Its Impact on Decisions Making Capacity of Salaried Women To Jalgaon District.	Dr. Neelima Warke	Management	ZEICHENJOURNAL (UGC CARE GROUP -II)	2020	ISSN-0932-4747 Vol. 6,Issue 7,July 2020	http://www.ezeichen.com/gallery/1321.pdf		
India Walking: The Labour Migration due to Covid 19	Dr. Neelima Warke & Dr. Prashant Warke	Management	MUKT SHABD UGC CARE JOURNAL	2020	ISSN_2347-3150 Vol.IX, Issue VI, June, 2020	https://shabdbooks.com/	http://www.shabdbooks.com/gallery/451-june-2020.pdf	
Pathetic Migration of Labour: Nadir of Lockdown (A Case study of Migration on National Highway No. 06)	Dr. Neelima Warke	Management	ALOCHANA CHAKRA JOURNAL(UGC CARE GROUP -I)	2020	ISSN-2231-3990 Vol.IX,Issue VI, June, 2020	http://www.alochanachakra.in/gallery/881-acj-june-2436.pdf	http://www.alochanachakra.in/gallery/881-acj-june-2436.pdf	
COVID 19: A study of Impact of Pandemic on Investment Behavior of Investor	Prof. Bhagyashree Patil	Management	South Asia Journal of Multidisciplinary studies	2020	ISSN:2395-1079			
A Study On Financial Literacy And Its Impact on Decisions Making Capacity of Salaried Women To Jalgaon District.	Dr. Prashant Warke	Management	ZEICHENJOURNAL (UGC CARE GROUP -II)	2020	ISSN-0932-4747 Vol. 6,Issue 7,July 2020	http://www.ezeichen.com/gallery/1321.pdf		
Influence Of Covid-19 Pandemic On Online Marketing. (A Special Reference To Jalgaon City.)	Prof. Hemangi Mahajan	Management	South Asia Journal of Multidisciplinary studies	2020	ISSN-2395-1079	www.Samsj.edwin.co.in		

A Study On Citizens Attitude And Awareness About Rain Water Harvesting System In Jalgaon	Dr. Neelima Warke	Management	JETIR - Journal of Emerging Technologies and Innovative Research	2019	ISSN:2349-5162, Vol.6, Issue 6, page no.432-441, June 2019	http://www.jetir.org/papers/JETIR1907F58.pdf	5.87	
A Research on Increasing Trend of Watching Web Series Streaming Online on Internet amongst Teens of Khandesh Region and its Consequence.	Dr. Neelima Warke	Management	International Journal of Research in Social Sciences	2019	ISSN: 2249-2496 Vol.9 Issue 11, November 2019,	https://www.ijmra.us/project%20doc/2019/IJRS_S_NOVEMBER2019/IJRSS4Nov19-16218IJRSS.pdf		
Inter-relationship of Behavioral Biases: Effects of Investment Decisions	Prof. Bhagyshree Patil	Management	Mukt Shabd Journal	2019	ISSN NO 2347-3150	http://shabdbooks.com/gallery/141-april2020.pdf		
The empirical study of Consumer cognizance and enagement level towards Online marketing (Jalgaon City)	Dr. Neelima Warke	Management	Mukt Shabd Journal	2019	ISSN NO 2347-3150	http://www.shabdbooks.com/gallery/143-april2020.pdf		
Behavioral Finance: Contribution in the investment decision making process of Individual investor	Prof. Bhagyshree Patil	Management	Studies in Indian Place Names	2019	ISSN No.2394-3114			
A Research on Increasing Trend of Watching Web Series Streaming Online on Internet amongst Teens of Khandesh Region and its Consequence.	Dr. Prashant Warke	Management	International Journal of Research in Social Sciences	2019	ISSN: 2249-2496 Vol.9 Issue 11, November 2019,	https://www.ijmra.us/project%20doc/2019/IJRS_S_NOVEMBER2019/IJRSS4Nov19-16218IJRSS.pdf		



32	Analytical study of Indian campaign 'Atmanirbhar Bharat' with Reference to Credit Offered towards Agriculture and it's Allied Activities" <i>Dr. Eknath Kundlik Zhrekar, Arvind Ankush Shirke, Dr. Parag Karulkar</i>	138
33	A comparative Study of Investment Pattern among the Government and Private Employees with Special Reference to Jalgaon city <i>Bhagyashri S.Patil, Dr. Rameshwar Chavan</i>	143
34	Investors Perception Study regarding Investment Decision Making Process <i>Dr.Dinesh D.Bhakkad</i>	151
35	A study on employee's perception towards Work From Home in COVID 19 pandemics in IT Sector <i>Dr. Anubhuti Shinde Bauskar</i>	155
36	A study on Employees Changing Habits and Work Culture due to Work From Home Concept (A case study of Software Professionals in Maharashtra) <i>Dr. Neelima Warke</i>	159
37	A Study of Effect of Work from Home on Employee Productivity <i>Dr. Rashmi Sharma, Ms. Mahima Sharma</i>	168
38	A Study on Impact of Covid-19 on Organized Retailers in Jalgaon City <i>Dr.Gayatri D.Khadke</i>	173
39	A Review of Financial Literacy & Financial Planning in India <i>Jayraj Javheri, Dr. Neelima Warke</i>	182
40	E-learning Resources in Rural Development: Current Scenario <i>Mr. Kamlesh H. Kunghatkar</i>	187
41	A Systematic Review of Literature on Green HR Practices <i>Karishma Kirit Panchal, Dr. Prashant Sudhakar Warke</i>	193
42	A Study of Rural Transformation in Health care facilities With Reference To Jalgaon District <i>Miss.Kiran Bari, Prof.Dr. Anil P. Sarode</i>	199



32nd

National Conference of

Maharashtra State Commerce Association

Organised by

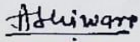
Tapi Valley Education Society's

Dhanaji Nana Mahavidyalaya, Faizpur

Certificate

This is to Certify that Ms. Bhagyashri S. Patil, Godavari Institute of Management & Research, Jalgaon
has Participated / Presented a Paper entitled "A Comparative Study of investment Pattern among the
Government & Private Employees with Special reference to Jalgaon City"
in the 32nd National Conference of Maharashtra State Commerce Association on "**COMMERCE & MANAGEMENT
IN 21st CENTURY**" Organised by Tapi Valley Education Society's Dhanaji Nana Mahavidyalaya, Faizpur Dist. Jalgaon
held on 12th & 13rd March 2022.


Dr. B. B. Taywade
President
Maharashtra State Commerce Association


Dr. T. A. Shiware
Executive President
Maharashtra State Commerce Association


Dr. G. Y. Shitole
General Secretary
Maharashtra State Commerce Association


Principal Dr. P. R. Chaudhari
Conference Secretary

Inter-relationship of Behavioral Biases: Effects on Investment Decisions

Bhagyashri S. Patil

Assistant Professor

Godavari Institute of Management & Research, Jalgaon, India

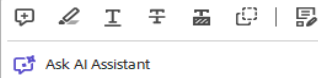
Dr. R. R. Chavan

Assistant Professor

School of Management Studies, KBC North Maharashtra University, Jalgaon, India

Abstract

Behavioural finance studies the influence of the psychology on the behaviour of investors. It deals with how emotional factors influence the individual's investment decision making. It also includes the subsequent effects on the financial markets. It focuses on the fact that investors are not always take rational decisions and are influenced by their behavioural biases. In this research work researcher included behavioural biases such as confidence, availability bias, self-attribution bias, representativeness, anchoring, and cognitive dissonance, illusion of control, herding, loss



COVID 19: A Study Of Impact Of Pandemic On Investment Decision Of Investor

Bhagyashri S. Patil

Asst. Professor, Godavari Institute of Management and Research, Jalgaon

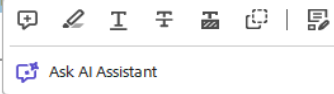
R.R. Chavan

Asst. Professor, School of Management Studies KBC North Maharashtra University,
Jalgaon

Abstract

This paper investigates the impact of COVID 19 pandemic on investment decision making of investors. This pandemic has a huge impact on every country's economy, as there is unprecedented collapse in economic activities over the last few weeks. The economy is suffering from the financial crisis and the major and deep effect is on the earnings of individuals and so on investment because of consequent lockdown. The paper is concentrating on

study the impact of pandemic on perception of Indian investors, researcher has considered the behavioral biases of the investors. To further analyze the impact on investment behavior an online survey of investors was conducted for the research study. The varieties of probabilities are produced using the real time data set. The result shows that today's ongoing economic conditions have forces difficult decision for many. Most are making conservative decisions about their investments. During this economic crisis



2019-20

Studies in Indian Place Names
(UGC CARE Journal)

Ask AI Assistant

ISSN: 2394-3114

Vol-40-Issue-95-March-2020

Behavioral Finance: Contribution in the Investment Decision Making Process of Individual Investor

Bhagyashri S. Patil¹ and Dr. Rameshwar R. Chavan²

Assistant Professor¹, GIMR, Jalgaon

Assistant Professor², School of Management Studies KBC, North Maharashtra University, Jalgaon

ABSTRACT

This paper focuses on highlighting the contribution of behavioral finance in the decision making process of an individual investor. Each and every economic process is based on Human being. How an individual's rational behavior affects on the important decisions related to their investment. Each and every economic process is based on Human being. To study the mechanism in the decision making process, researcher has consider the psychological and behavioral aspects of the behavioral Finance. It will allow a better explanation of problems faced by individual investor while making investment decision and finding solutions.

Keywords: - Behavioral Finance, Psychological factors, Behavioral factors, investment decision making.

1. INTRODUCTION

Behavioral Finance

Behavioral Finance now days have become a research direction in economic science due to the paradoxes of rational choice theory that it has generated. Moreover, it is a branch of economic science that studies the way in which people take their decisions on a daily basis, putting into question the traditional economy postulates. The behavior of an individual and how it varies according to the



Habit Of Indian Women About Gold As An Investment: Causes & Motive

International Journal of Management, IT & Engineering

Vol. 10 Issue 10, October 2020

ISSN: 2249-0558 Impact Factor: 7.119

Journal Homepage: <http://www.ijmra.us>, Email: editorijmie@gmail.com

Double-Blind Peer Reviewed Refereed Open Access International Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gate as well as in Cabell's Directories of Publishing Opportunities, U.S.A



Habit Of Indian Women About Gold As An Investment: Causes & Motive

Dr. Neelima P. Warke

Professor, Godavari Institute of Management & Research, Jalgaon

Dr. Prashant S. Warke

Director, Godavari Institute of Management & Research, Jalgaon

Abstract

Gold a name itself acts as stimuli to human minds, in Indian tradition gold enjoys a special status since ancient time; now a day's Indian Government has 618.2 tonnes of gold and become 10th largest gold reserves in the world. Surprisingly Indian household may have accumulated upto 25000 tonnes of gold thereby retaining the tag of world's largest holder of gold.

Indian culture is a mixed culture and there are hundreds of languages and different Religions. On every 100 km the culture, habits and even food can be changed. Interestingly there are two common facts i.e. household saving & Investment in gold. There are countless reasons which compel Indian household to stock gold but the attitude, perception & attraction of Indian women towards gold and gold ornaments maybe the giant reason behind the investment in gold.

In the present research paper, researcher intended to evaluate the various causes and motives behind unabated habit of Indian women towards gold as an investment.

Introduction

Gold is always a subject of attraction since thousands of years. From king to beggars and for millionaire to poor almost every individual is gold aspirant. According to world gold council India is the one of the largest

2021

A study on COVID-19, Post Lockdown challenges and Recalibration Strategies in India

Mukt Shabd Journal

ISSN NO : 2347-3150

**A study on COVID-19, Post Lockdown challenges and Recalibration
Strategies in India**

Dr. Anubhuti Shinde

Assistant Professor, Godavari Institute of Management and Research, Jalgaon (Maharashtra)

Dr. Swapnil Moyal

Assistant Professor-HR, Amity Global Business School, Indore

Dr. Prashant S. Warke

Director, Godavari Institute of Management and Research, Jalgaon (Maharashtra)

ABSTRACT

The covid-19 pandemic has created an unprecedented situation across the world and the Nations are struggling for treatment of the infected persons and stopping the spread of virus. It is no doubt the COVID-19 pandemic will change the face of human society and the modern world, but it also forces us to think that this change will only affect the healthcare systems, or will it extend to consumption patterns, value systems, political regimes and legal systems, thus leading to the fall of the huge financial and economics empires. These major transformations will lead the world to undergo drastic change in livelihoods and striving for food too. Now it has become a challenge to manage people globally. The research reflects the severity of the situation aroused due to COVID 19 and its ill effects on Indian economy.

The biggest challenge now will be financing the rise in the government deficit. The researcher has discussed various measures taken by the government to recalibrate strategies to align with various industrial sectors, people, and the environment.

Keywords: COVID-19, Post Lockdown, Challenges, Recalibration Strategies

ON

INCULCATION OF HUMAN VALUES THROUGH LITERATURE

Certificate of Paper Presentation

This is to certify that

Dr. Nilima P. Warke

of Godavari Institute of Management & Research, Jalgaon

has presented a paper entitled

Human Values & Professional Ethics in Educational Institutions: A Conceptual Study

in the **International E-Conference on Inculcation of Human Values through Literature** organised

by Jai Hind Educational Trust's Zulal Bhilajirao Patil College, Dhule, Maharashtra, India

Internal Quality Assurance Cell

Department of English

in association with English Language Teachers' Association of India Khandesh Chapter

on **20th August 2021.**



Dr. Vaibhav Sabnis
Coordinator
International e-Conference



Dr. Varsha Sanjay Patil
Convener
International e-Conference



Dr. P. H. Pawar
Principal
Z. B. Patil College



Prof. Sudhir Subhaschandra Patil
Chairman, CDC
Z. B. Patil College



INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S

RESEARCH JOURNEY

Peer Reviewed Referred & Indexed Journal
International E-research Journal

Commerce and Management in 21 st Century

32nd

National Conference of

Maharashtra State Commerce Association

Organized by

Tapi Valley Education Society's

Dhanaji Nana Mahavidyala, Faizpur

Dist. Jalgaon (M.S.)



■ EXECUTIVE EDITOR ■

Prof. Dr. P.R. Chaudhari

Prof. Dr. Anil I. Bhangale

■ ASSOCIATE EDITOR ■

Prof. Dr. Gopal G. Kolhe

Dr. Ravi N. Kesur

Mr. Nikhil H. Waykole

Dr. Rajendra R. Rajput

■ CHIEF EDITOR ■

Dr. Dhanraj T. Dhangar

32	Analytical study of Indian campaign ‘Atmanirbhar Bharat’ with Reference to Credit Offered towards Agriculture and it’s Allied Activities” <i>Dr. Eknath Kundlik Zhrekar, Arvind Ankush Shirke, Dr. Parag Karulkar</i>	138
33	A comparative Study of Investment Pattern among the Government and Private Employees with Special Reference to Jalgaon city <i>Bhagyashri S.Patil, Dr. Rameshwar Chavan</i>	143
34	Investors Perception Study regarding Investment Decision Making Process <i>Dr.Dinesh D.Bhakkad</i>	151
35	A study on employee’s perception towards Work From Home in COVID 19 pandemics in IT Sector <i>Dr. Anubhuti Shinde Bauskar</i>	155
36	A study on Employees Changing Habits and Work Culture due to Work From Home Concept (A case study of Software Professionals in Maharashtra) <i>Dr. Neelima Warke</i>	159
37	A Study of Effect of Work from Home on Employee Productivity <i>Dr. Rashmi Sharma, Ms. Mahima Sharma</i>	168
38	A Study on Impact of Covid-19 on Organized Retailers in Jalgaon City <i>Dr.Gayatri D.Khadke</i>	173
39	A Review of Financial Literacy & Financial Planning in India <i>Jayraj Javheri, Dr. Neelima Warke</i>	182
40	E-learning Resources in Rural Development: Current Scenario <i>Mr. Kamlesh H. Kunghatkar</i>	187
41	A Systematic Review of Literature on Green HR Practices <i>Karishma Kirit Panchal, Dr. Prashant Sudhakar Warke</i>	193
42	A Study of Rural Transformation in Health care facilities With Reference To Jalgaon District <i>Miss.Kiran Bari, Prof.Dr. Anil P. Sarode</i>	199
43	Passenger Amenities System in Indian Railway: An Contingent Review <i>Megha R Pal, Dr. Prashant S. Warke</i>	212
44	An Extensive Review of Literature on Women Entrepreneurship <i>Prajakta R. Patil, Dr. Prashant S. Warke</i>	216
45	An Analytical Study of Attitude and Perception of Students towards Technological Advancements in Online Learning during Covid 19 Pandemic <i>Prof. Ashwini Kishor Sonawane</i>	222
46	Difference between Flat Interest Rate and Reducing Balance Rate <i>Dr. Ravindra Dattataray Wagh</i>	227
47	An Empirical Study on Effectiveness of Social Media as a Marketing Tool <i>Ms. Shrutika S. Neve, Dr. Sushma S. Patil</i>	230
48	Impact of Covid-19 On online classes. A survey among the Students of D.N. College, Faizpur (MH) <i>Swapnil N. Shah, Sagar D. Dhangar, Rajshri P. Nemade</i>	236

A study on Employees Changing Habits and Work Culture due to Work From Home Concept (A case study of Software Professionals in Maharashtra)

Dr. Neelima Warke

Research Guide

Godavari Institute of Management Research,
Jalgaon

Abstract

Covid 19 Pandemic has changes the human life in exhaustive manner. The life style, priorities, work culture, attitude, perception, consciousness, thinking a retrospective process, mentality, psychology attitude, introspection, moral, ethos and other countless factors have been significantly affected due to pandemic. Due to restrictions on physical movements of human as well as social distancing a new concept emerged out entitled 'work from home', which is outcome of requirement of organization about work as well as employees readiness to do work from his own place.

Mean while, during the life span of more than 20 months of work from home concept, it has been significantly changes the habits of employees as well as their work culture and priorities. In the present research paper researcher has intended to map the changing habits and work culture due to work from home of software professional in the state of Maharashtra

Introduction

More than 95% business in the Indian market are planning to continue with the work from home (WFH) for at least next two years as per study by manage engine the Zoho Corporation (manageengine.com)

This simple example highlights the changing parameter about working conditions in Indian business sector. The Indian business sector a particularly in software industry, the pandemic has created workplace revolution where companies are compelled their employees that they should carried out their work from their living place only. The concept is termed as Work from Home (WFH)

During work from home style working of software professionals for a period of more than 20 months, the habits of employees are changes along with work culture too. Those who work for 8 to 10 hours in the office are now keep themselves busy for more than 14 to 16 hours in front of computers in their homes only. As specific time has no barrier, corporate takes is as work has no specific timing to perform and employees have freedom to do work as per their own convenience. The timings concept is overshadowed by 'Job volume allocation' concept. As we all knows every coin has two sides, thus it affects and effect both on the psychology, perception and behavior of software professional's.

Review of Literature

Phadnis S., Sengupta S, Chakraborty A (2021) conducted a study on Work From Home, Mental Health and Employee Needs: A pilot study in selected information technology organizations in India. It has concluded there is an urgent need to create a comprehensive occupational health and safety policy inclusive of strategies to improve mental health by the organizations in light of "work from home" as a "new-normal". The present study tries to study The Coronavirus (COVID-19) pandemic has impacted the economy and has resulted in changes to the working arrangements of employees who are based at home and may continue to work from home.

M. Muniraju , Sushmitha. , Priyanka S. (2021) conducted study on A Study on Impact of Work From Home on Employees - With Special Reference to Employees Working in MNC. This study is based on impact of work from home on employees. Primary data was collected through questionnaire method, using convenient sampling method. The respondents were selected on the basis of judgment to include all demographic segments. It is concluded that impact of adopt in after work from home are factor are no fixed timing, no proper infrastructure facility, increased health issues, technical issues and increased stress. There are few factor are positive impact like time to spend with family and flexible time.

Kazi Turin Rahman, Md. Zahir Uddin Arif. (2021) study was carried has investigated how professionals

A Review of Financial Literacy & Financial Planning in India

Jayraj Javheri

Research Scholar, Assistant Professor
Department of MBA, Sanjivani College of
Engineering, Kopargaon-423 603, India

Dr. Neelima Warke

Research Guide
Godavari Institute of Management
Research, Jalgaon

Abstract

Financial literacy is essential for not only to individual to have financial well-being but also to the country at large to channelize the financial resources in productive areas. At an Individual level Sound financial plans helps him to achieve his financial goals. Sound Financial plans is the outcome of high financial literacy. As per the latest survey conducted by GFLEC around 74% of the population is financially illiterate. My research mainly focus to explore on the topic which mainly emphasize on Relationship of Financial Literacy and Financial plan.

Keywords: Finance, Financial Plan, Financial literacy, Financial Resources.

Introduction:

Defining Financial literacy

Financial literacy is a very much essential topic of concern for the entire world today. All countries have understood the importance of financial literacy in financial decision making for achieving the financial well- being of an Individual. Citizens lack in financial literacy make take wrong financial decision and may invest in unauthorized financial instruments, which in turn may adversely affect the economy by poor utilization of capital into productive sectors.

OECD defines financial literacy as a combination of financial awareness, knowledge, skills, attitude and behavior necessary to make sound financial decisions and ultimately achieve individual financial wellbeing. People achieve financial literacy through a process of financial education.

In 19th century financial literacy lack a venue for formal Instruction. One example comes from James Gilbert, a manager from London & Country bank. In 1849 he published article named “ Ten Minutes advice about keeping a Banker” he explained the importance of opening a bank account and benefits attached to it.

In the 20th century financial literacy was taught in official way for the first time. However It was taught under different name such as Household finance, Family Finance, consumer economics.

Today’s financial literacy is taught in schools & colleges around the country.

Some Important Definitions on Financial literacy

The combination of knowledge, skills, attitudes and ultimately behaviors that translate into sound financial decisions and appropriate use of financial services.

– The Center for Financial Inclusion

The President’s Advisory Council on Financial Literacy defines personal financial literacy as “The ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being.

– The President’s Advisory Council on Financial Literacy

Financial planning

A financial plan is a comprehensive picture of your current finances, your financial goals and any strategies you’ve set to achieve those goals. Good financial planning should include details about your cash flow, savings, debt, investments, insurance and any other elements of your financial life.



International Research Fellow Association's
RESEARCH JOURNEY

International E-Research Journal

Peer Reviewed, Referred & Indexed Journal
Issue - 291B

**Recent Trends in Humanities,
Commerce & Management and
Science & Technology**

Chief Editor _____

Dr. Dhanraj T. Dhangar,

Assist. Prof. (Marathi)

MGV's Arts & Commerce College,
Yeola, Dist - Nashik (M.S.) INDIA

Executive Editor _____

Dr. Tejesh Beldar, Nashikroad (English)

Dr. Gajanan Wankhede, Kinwat (Hindi)

Mrs. Bharati Sonawane, Bhusawal (Marathi)

Dr. Rajay Pawar, Goa (Konkani)

Our Editors have reviewed papers with experts' committee, and they have checked the papers on their level best to stop furtive literature. Except it, the respective authors of the papers are responsible, answerable and accountable for their content, citation of sources and the accuracy of their references and bibliographies/references. Editor in chief or the Editorial Board cannot be held responsible for any lacks or possible violations of third parties' rights. Any legal issue related to it will be considered in Yeola, Nashik (MS) jurisdiction only.

- Chief & Executive Editor

SWATIDHAN INTERNATIONAL PUBLICATIONS

16	Causes of Brexit and its impact on European Economy - Sonali B. Rajkundal	49
17	Effect of Covid-19 Pandemic On Sports - Prof. Dr. Sanjay Bhilaji Bhavsar	51
18	Role of Sports Psychology for Athletes - Prof. Umesh Patil, Dr. Devendra Dhakad	54
19	A Study of a Recent Trend of ‘Green HRM’ with Reference to The Functions of HR Department in Selected IT Companies in Pune - Ms. Gauri Shinde	56
20	Empowerment of Women through Physical Education and Health - Dr. Chand Khan Safdar Khan	62
21	Atya-Patya is a key for Improve Agility - Prof. Subhash M. Wankhade	65
22	A Comparative study on the benefits and impacts of Yoga and Aerobics on Different sorts of Anxiety - Dr. Jyoti Motiram Gaikwad	66
23	Study on Insects Biodiversity from Gautala Sanctuary, Chalisgaon, (Patana) Area - Y. M. Bhosale, R. S. Kale	71
24	Changing Role of Academic Libraries in 21st Century - Mr. Vijay Bajirao Jadhav, Dr. Anil M. Chaudhari	74
25	Post – Colonialism : Identity and Alienation in V.S.Naipaul’s Half a Life - Mr. Vinod Chaudhary	76
26	Study on Environment, Health and Safety Conditions in Educational Institute” - Miss. Deshmukh Pournima Laxman	78
27	An Analysis on Collision of Social Marketing on Customer Attitude - Dr. Nidhi Goenka, Dr.S.S.Khanuja, Dr. Mona Chawhan	80
28	Blue Print of Azadi Ka Amrit Kaal- Union Budget 2022-23 - Asst. Prof. Siddhesh Hadkar	84
29	Overview On Evaluation On Synthesis Of 6- Bromo 2-Aminobenzothiazole - Priyanka Gajanan Hiwarkar, Dr. Mrs. Madhuri S. Patil, Harshada S. Nikam, Mr.R.B.Deshmukh	87
30	Saru: A Marginalised Lady in Shashi Deshpande’s ‘The Dark Holds No Terrors.’ - Mr. Atulkumar S. Ingale, Prof. Dr. Indira S. Patil	91
31	- Paper on Licensing for food processing Industries in Jalgaon: A contingent Approach - Mr. Parag Gulabchand Jain, Dr. Neelima Prashant Warke	93
32	Recent trends in library and information science in new scenario - Mr. Arunkumar Shantaram Kayasth, Dr. Chandrashekar D. Wani	95
33	Application of Regression analysis in Cotton Production - Mrs. Vanita S. Lingayat, Mrs. Yogita M. Sadani	96

Paper on Licensing for food processing Industries in Jalgaon: A contingent Approach

Mr. PARAG GULABCHAND JAIN
Research Scholar,
FCA, DISA, JAIIB, FAFD, M. Com

Dr. Neelima Prashant Warke
Guide, MSc, M.B.A., Ph. D.(Business Administration)
Godavari Institute of Management & Research, Jalgaon
Affiliated University:- The Kavayitri Bahinabai Chaudhari North
Maharashtra University, Jalgaon

Abstract:-

Purpose- Purpose of this paper is to study the nature of existing licensing applicable to food processing Industries in Jalgaon.

Findings- This paper revealed the complexity of the licensing system applicable for food processing Industries in Jalgaon.

Limitations- This paper focuses on overview of various laws applicable to food processing businesses.

Practical Implications- Outcomes motivates into detailed academic study on applicable laws relating to food processing industries.

Value- This paper is beneficial for the intended and existing businesses. It is also useful for the Government to review existing complicated licensing systems and to make suitable changes for speedy economic growth.

Keywords: FSSA: - Food Safety and Standards Act, 2006

1. Introduction

In the Thesis of the subject titled "Legal complexities surrounding Food Safety and Standards Act 2006 – A special reference to Manufacturing Companies" 'G. R. Arikkanth gives focus on existing standards prescribed for food safety in India and how the practices and theory of the food processing industry causes food adulteration, measures taken by the food Industry to prevent it and how they respond in case of food adulteration. Stressed on the thesis was given on legal complexities governing quality of foods.

Author has studied the existing licensing system in Jalgaon district and found out the nature of licensing system applicable for food processing Industries in Jalgaon.

2. Background of Study

In India the licensing system was started from the year 1954 and changes were made in it according to International laws. Presently there are various laws which regulate food processing business depending on their processing facilities. Even based on turnover, Center or State agencies licensing rules and regulations apply.

Without a license no one can start food processing Industries in India. If anyone has done so, then the law will levy fine and penalty along with ban on his industries. It is necessary to study the same to know the simplicity or complexity of licensing systems in India.

3. Objectives

Study the prevailing licensing systems for food processing Industries in Jalgaon.

To analyze the structures of the existing food licensing systems.

4. Theoretical Review

Vinay Vaish and Urmi Chudgar on 13th June, 2013, source "LinkedIn Connections" have in their article on "India: Laws Governing The Food Industry in India-Revisited" emphasis about importance of food processing Industry in India, applicable various laws governing the food Industries and the failure of the new laws.

After India got Independence, the Government of India has started a five year plan system for development of the Indian economy. In India there were several laws including the Prevention of Food Adulteration Act, 1954 to regularize Licensing, Sanitation & other necessary permits for food businesses. This phase was known as "License Raj" in India.

The Indian food Industry was laying far behind in regulations of food business as there were differences in International laws & Indian foods laws. To mitigate the lapses and put Indian food businesses at par with International standards, India brings new laws, namely, Food Safety and Standards Act, 2006 (hereinafter referred to as "FSSA") by repealing old 8 laws.

The Government of India and Others published "Economic Survey 2019-20, Volume 1" Point no.6.17 on the same page stated that "A major challenge most companies face is the complex architecture of the Indian governance framework including the density of legislation and statutory compliance requirements. List of 51 applicable rules and statutory laws for manufacturing and for opening a restaurant number of licenses is 12-16 has been given.

Every Government department has prescribed its own procedures for application for permission. Some of the departments offer online facilities and remain offline. In case of offline applications, intended Industries have to approach their office situated in big cities, namely Pune, Mumbai, Nasik & Delhi etc.

As the whole world is suffering from Pandemic situations, it has been allowed to work online and even from home also. Even schools and colleges have done their education and exams online. Transportation facilities like Trains, buses and private vehicles were restricted in the lockdown period. In these situations it is very difficult for the food processing Industries to visit Government departments for license application or renewal and for compliance of any requirements.

Documentation part is very vague and cumbersome to comply with. Time taken to approve is also different in each case.

(SJIF) Impact Factor-8.575

ISSN-2278-9308

B.Aadhar

Peer-Reviewed & Refereed Indexed

Multidisciplinary International Research Journal

May -2022

ISSUE No- 351(CCCL) A



Chief Editor

Prof. Virag S. Gawande

Director

Aadhar Social

Research & Development

Training Institute Amravati

Editor

Dr.Dinesh W.Nichit

Principal

Sant Gadge Maharaj

Art's Comm,Sci Collage,

Walgaon.Dist. Amravati.

The Journal is indexed in:

Scientific Journal Impact Factor (SJIF)

Cosmos Impact Factor (CIF)

International Impact Factor Services (IIFS)

INDEX

No.	Title of the Paper	Authors' Name	Page No.
1	A Study of the Mutual Funds Industry's Performance with Particular Reference to Equity Small Cap Funds.	Akash R. Dhande	1
2	Research and Innovation in E-Commerce	Abhinav Raosaheb Pundkar	4
3	E-Commerce : A Backbone of Globalisation	Prof. Dr. Aruna S. Wadekar	7
4	Impact of Financial Advice on Investment Decisions of Employees of Higher Education Institutions of Akola District	Amit Vasant Agrawal , Dr. Yogesh K. Agrawal	9
5	Innovation In E-Commerce	Prof. Dr. Balkrushna S. Ingle	13
6	Research And Innovation In E-Commerce	Prof. Dr. Deepak D. Nilawar	16
7	Awareness on National Pension System (NPS) of India: A study in Assam	Dipankar Das , Dr. Ram Chandra Das	21
8	Research and Innovation in E-Commerce	Dr.Khushal V. Dhawale	26
9	Digital Rupee: India's Own Digital Currency	Dr. Ganesh S. Adgaonkar	28
10	E-Banking: Adoption of Innovations Is need of the hour	Imran Nadeem Siddiqui , Ambrish Ghosh , Jay Kumar Dewangan	31
11	New Trends In Commerce Education In The Wake Of E-Learnig	Dr Jayant Prabhakar Bobde	36
12	Recent Trends in E- Commerce	Dr.Nagnath M. Gutte	39
13	Research and Innovations in E-commerce	Dr.Naglaxmi Narsingrao Tirmanwar	41
14	Innovation of E-commerce in India-2022	Prof. Priyanka Fullanram Jaiswar	44
15	Sustainable Growth in Infrastructure Activities In Jalgaon: A Contingent Approach	Parag Gulabchand Jain , Dr. Neelima Prashant Warke	47
16	Economic Boom and The Indian Economy	Dr. Sanjay B. Rachalwar	50
17	Impact Of E-Banking On Banking Services	Dr.Shashikant V. Adsod	53
18	Research &Innovations in E-commerce	Prof.Dr.Waman N.Wirkhade	56
19	Impact Of Indian Economy On Agriculture Sector	Prof. Dr. Chandrashekar Thakare , Miss. Janhavi C. Thakare	59
20	Impact of Online Marketing On the Local Retailers	Dr.Gajanan Ashruji Rahate	62



Sustainable Growth In Infrastructure Activities In Jalgaon: A Contingent Approach

Parag Gulabchand Jain

FCA, FAFD, DISA, JAIIB, M.Com, Pursuing Ph.D. from The Kavayitri Bahinabai Chaudhari North Maharashtra University, Jalgaon ,E-mail id: -pgjain2007@gmail.com ,
Cell: - (H) 9860222526 (O)9403770609

Dr. Neelima Prashant Warke

14,"Shakuntala" In front of Ashok Bakery Lane, Vijay colony, Jalgaon-425001 (Maharashtra)

1. Abstract:-

- i. Purpose-** To study about the Sustainable Growth in Infrastructure activities in Jalgaon District.
- ii. Findings-** Lack of awareness of sustainable growth in Infrastructure activities in Jalgaon District.
- iii. Limitations-** Awareness of Sustainability concept is not identified.
- iv. Practical Implications-** Government should first make awareness about sustainability to their Government departments, MLA, MLC, Ministers, public representatives and thereafter ask contributions from the public at large.
- v. Value-** To achieve the target of sustainability 2030, public and private both should join hands with each other.

1.1 Introduction:-

Sustainable means long lasting. Sustainable protects Environmental, Social and Governance factors. Infrastructure means transportation, Construction sector, communication, power and water supply etc.

European Commission on Dated 05-Aug-2021, comments on sustainable finance as "Sustainable Finance is **the process of taking due account of environmental, social and governance (ESG) considerations when making investment decisions in the financial sector**, leading to increased longer-term investments into sustainable economic activities and projects"

Author studied the Sustainable Growth in Infrastructure activities in Jalgaon District.

2.2 Profile of Jalgaon Infrastructure:-

Jalgaon is located in the north part of Maharashtra state. It is situated on National Highway number 6 - Surat to Kolkata. This highway is highly trafficked. Under British Raj, the British Government started Railway and cotton farming in Jalgaon to face shortages of cotton because of the American Civil war. Bhusawal, which is part of Jalgaon district, is a junction of Railway. There was a dry port at Bhusawal. Jalgaon is on the two different lines of railway, one is towards Surat and other towards Mumbai. Jalgaon has an Airport. Transportation connectivity is very good.

Girna, Tapi and Waghur these three rivers flow from Jalgaon district. Banana and cotton are the main agricultural crops of Jalgaon city. Pulse mills and Gold shops are famous in India. Jalgaon is the only one Municipal corporation in India having its own 17 floor building and many complexes.

Having all resources Jalgaon is far behind in development of sustainable infrastructure.

2.3 Preamble to Topic:-

As Jalgaon is having sufficient resources, it must have grown very faster compared to other cities like Aurangabad. Contrary to Jalgaon, in earlier years, there was no Airport, Railway and Water Dam in Aurangabad; still today Aurangabad has outpaced Jalgaon in Industrial growth. World famous Ajanta caves are 56.1 km away from Jalgaon and it is 102 km away from Aurangabad. Jalgaon is not able to take advantage of its closeness to Ajanta. Aurangabad has taken benefit and their tourism and Hotel Industry grow very faster as compared to Jalgaon.

2.4 Relevance of the Study: -

If the Government department has viewed the Ajanta from the angles of sustainability, then they would have developed Jalgaon for Jalgaon to Ajanta, instead of Aurangabad for Aurangabad to Ajanta. As from Jalgaon, Ajanta is lesser by 45.9 km compared to from Aurangabad. As per the data published by the Business standard on Dated 23.12.2021, "Pre covid situations. The number of domestic tourists at these five sites, which fall under the jurisdiction of the Archaeological Survey of

❧ **CONTENTS OF PART - III** ❧

S. No.	Title & Author	Page No.
1	Sentiment Analysis using Natural Language Processing and Machine Learning Aditi Save	1-6
2	Perceived Contribution of Scholarship Grants to the Academic Success of Students Pursuing Professional Courses Arun Daulatrao Patil Dr. Neelima Prashant Warke	7-16
3	Strategies of Tribal Development Hitesh Suresh Thakare	17-22
4	A Comprehensive Review of Machine Learning Algorithms for Audio separation and classification Jagrit Thunia Jatin Dayal Kushagra Pandey	23-34
5	Annealed Effect on Structural Properties of Fe ₂ O ₃ Thin Films by Spray Pyrolysis Dr. L. M. Shanware	35-40
6	Lithography and Etching in Graphic Designing Dr. Lalit Gopal Parashar	41-44
7	Automatic Gate On/ Off Control using PLC P. S. Vikhe I. S. Mate S. M. Mehetre V. S. Hase	45-52
8	Critical Review of the Role of International Union for Conservation of Nature (IUCN) in Conservation of Ecology Pooja Choudhary	53-60

2. Perceived Contribution of Scholarship Grants to the Academic Success of Students Pursuing Professional Courses

Arun Daulatrao Patil

Research Scholar, KBCNMU, Jalgaon.

Dr. Neelima Prashant Warke

Research Supervisor

Abstract

In order to increase the production of qualified people who can contribute to the development of the country, many countries provide scholarships to professionals who want to go to higher education. This study aims to find out how many students receive financial aid to support their education. We collected data by surveying 46 academics doing research at North Maharashtra University. To support the research data, we conducted focus group discussions with seven experts who were not among the participants. The results showed that participants viewed their scholarships and financial aid as a contribution to their educational achievement. These scholarships encourage them to study well and complete their degree within the study period. Scholarships and fellowships cover the cost of education and living, thereby incentivizing them to complete their education on time. They say their relationships have helped them achieve their professional goals, as well as enhance their careers. Their scholarships also allow them to develop their knowledge and skills, open up better career opportunities, and increase their confidence in applying for high-paying jobs. They also see the scholarships as an important addition to their job application.

Keywords: Continuing education, graduation, financial support, technical education, scholarship

Introduction

Technical education is important for nation building. According to the Education and Research Board, education develops the thinkers and innovators needed to support the nation. The Higher Education Commission recognizes that technical education is concerned not only with knowledge production, but also with economic and social progress. Technical education in



Peer Reviewed Refereed
and UGC Listed Journal
No. 47023

AN INTERNATIONAL MULTIDISCIPLINARY
HALF YEARLY RESEARCH JOURNAL
GALAXY LINK

ISSN 2319 - 8508

Volume - XI, Issue - II, May - October - 2023

Impact Factor 2023 - 7.878 (www.sjifactor.com)

Is Hereby Awarding This Certificate To

Dr. Neelima Prashant Warke

In Recognition of the Publication of the Paper Titled

Perceived Contribution of Scholarship Grants to the Academic Success of
Students Pursuing Professional Courses

Ajanta Prakashan,

Jaisingpura, Near University Gate, Aurangabad. (M.S.) 431 004
Mob. No. 9579260877, 9822620877 Tel. No.: (0240) 2400877,
ajanta3535@gmail.com, www.ajantaprakashan.com

Editor : Vinay S. Hatole



ISO 9001:2015 QMS
ISBN / ISSN



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



ISSN 2277-5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL



AJANTA



Volume - XII, Issue - IV
October - December - 2023
Part - III

Impact Factor / Indexing
2023 - 7.428
www.sjifactor.com

**Ajanta
Prakashan**

❧ CONTENTS OF PART - III ❧

Sr. No.	Title & Author	Page No.
10	A Descriptive Study of Socio-Economic Factor that Impact Financial Literacy amongst Youths in Mumbai Dr. Jaison Baby Thomas	72-79
11	Emerging Trends in Service Sector Industry and Contribution of Hotel Industry in Economic Development of India Mr. Hardik Goradiya Dr. G. D. Giri	80-85
12	Waste Management - A Project with Mumbai Municipal Corporation Adv. Rajeev Karkhanis	86-92
13	A Systematic Review on the Relationship between Work Life Balance, Job Satisfaction and Employee Commitment Dr. Poonam Naresh Kakkad Ms. Naveena Suresh	93-98
14	Challenges and Benefits for Students in Digital Transformation in India Mr. Vishanlal L. Gupta Sudhir S. Godi	99-107
15	Energy Efficient Buildings in India Ms. Shraddha Ghorpade	108-114
16	A Study on the most Effective Media to Advertise for Youth Dr. Shobha B. Mathew	115-123
17	Consumer Buying Behavior towards Green Electronic Products - Indian Perspective Mrs. Kirti Dilip Sarode	124-132
18	A Study on Evaluating Role of Lead Bank in Financial Inclusion of Rural Areas Prof. Dr. Shiva Padme Prachi J. Mane	133-140
19	Application and Implementation of Total Quality Management in the Higher Education System Aafrin Yusuf Khan	141-148
20	Causal Relationship between Macroeconomic Variables and Index of Industrial Production (IIP) Basutkar Thirupathi	149-152

19. Application and Implementation of Total Quality Management in the Higher Education System

Aafrin Yusuf Khan

Assistant Professor, Godavari Institute of Management and Research, Jalgaon.

Abstract

In the current situation, the main thing is the quality of education. The quality of education is an important issue in many educational institutions around the world. The success of an educational institution depends on the quality of the education and learning system. The higher education system is the service sector, and to improve the performance of this sector, researchers and educators must apply the practices of total quality management in the education system.

The main purpose of this study is to identify the various applications of TQM and implementation of TQM in educational institutions. Reviewing new literature from the Internet and other sources, the works of W. Edward Demings on PDCA cycles are discussed. It is believed that this study can draw meaningful conclusions and create awareness about the challenges that may pose obstacles to the implementation of TQM in higher education.

Keywords: Quality of Education, TQM, implementation of TQM, PDCA cycle, Educational Institution.

Objective of the Study

- To study the application and importance of TQM in higher education
- To identify challenges that may impede the application of TQM in education
- To analyze the implementation process of TQM in the education system.

Hypothesis

TQM has sculptured higher education in a more appropriate manner.

Introduction

Total quality management is the art of organizing everything correctly to achieve top performance. TQM is a set of guidelines, rules, and regulations focused on continuously improving the services or products offered to customers. Human resources and quality methods are used to improve all processes and meet all customers' needs. It integrates fundamental techniques, prevailing efforts, and practical equipment operated under a disciplined management approach.

Behavioral Economics Contribution in the Decision making Process of Business organization



ISBN: 978-1-943295-11-1

Bhagyashri S. Patil
Godavari Institute of Management and Research
R.R. Chavan
KBC North Maharashtra University

This paper focuses on highlighting the contribution of behavioral economics in the decision making process of business organization. Each and every economic process is based on Human being. How an individual's rational behavior affects on the important decisions in the organization. Each and every economic process is based on Human being. To study the mechanism in the decision making process, I consider the psychological aspects of the behavioral economics. It will allow a better explanation of economic problems and finding solutions.

1. Introduction

Behavioral Economics

Behavioral economics now days have become a research direction in economic science due to the paradoxes of rational choice theory that it has generated. Moreover, it is a branch of economic science that studies the way in which people take their decisions on a daily basis, putting into question the traditional economy postulates. The behavior of an individual and how it varies according to the different conditions in economics this is called Behavioral Economics. It's a technique which economically analyze and applies psychological aspects into human behavior to explain decision making which includes economic affairs.

According to Richard Thaler, Behavioral Economics is the combination of psychology and economics that investigates what happens in markets in which some of the agents display human limitations and complications. It's a technique which economically analyze and applies psychological aspects into human behavior to explain decision making which includes economic affairs.

Definition of Decision Making

- According to the Oxford Advanced Learner's Dictionary the term decision making means - the process of deciding about something important, especially in a group of people or in an organization





32nd

National Conference of

Maharashtra State Commerce Association

Organised by

Tapi Valley Education Society's

Dhanaji Nana Mahavidyalaya, Faizpur

Certificate

This Is to Certify that *Dr. Neelima Marke, Gadavari Institute of Management, Jalgaon* has Participated / Presented a Paper entitled "*A Study on Employees Changing Habits and work Culture due to work from Home Concept. A case Study of Software Professionals in Maharashtra*" in the 32nd National Conference of Maharashtra State Commerce Association on "**COMMERCE & MANAGEMENT IN 21st CENTURY**" Organised by Tapi Valley Education Society's Dhanaji Nana Mahavidyalaya, Faizpur Dist. Jalgaon held on 12th & 13th March 2022.

Dr. B. B. Taywade

President

Maharashtra State Commerce Association

Dr. T. A. Shiware

Executive President

Maharashtra State Commerce Association

Dr. G. Y. Shitole

General Secretary

Maharashtra State Commerce Association

Principal Dr. P. R. Chaudhari

Conference Secretary



ISSN 0976 - 1845

INDIAN JOURNAL OF CURRENT TRENDS IN MANAGEMENT SCIENCES

Peer Reviewed Interdisciplinary Journal

Vol. XV No. II

August 2022



B.P.H.E. Society's

**INSTITUTE OF MANAGEMENT STUDIES
(CAREER DEVELOPMENT & RESEARCH)**

NAAC Accredited Grade 'A+' Institute
'Best Institute Award' by S. P. Pune University

Ahmednagar - 414 001. Maharashtra.

INDIAN JOURNAL OF CURRENT TRENDS IN MANAGEMENT SCIENCES

ISSN 0976 - 1845

Peer Reviewed Interdisciplinary Journal

Vol. XV No. II

August 2022

CONTENTS

Article	Author	Page No.
1. The effectiveness of e-learning during pandemic: Sana'a university perspective	M. M. Ali Al-Khasi, Dr. Rupali Mudholkar, Dr. Roma Bhagtiani	01
2. A review on green accounting practice in selected Asian countries(bangladesh and malaysia)	Tapash Kumar Dutta Dr.Valliappan Raju	13
3. Tell me about yourself ? The significance in a job interview	Punit Sharma, Dr. Parag Arun Narkhede	23
4. Livelihood promotion and interventions of jeevika: A trend analysis	Dr. Pradip Ram	33
5. Digital currencies transformation in the financial World and its effects upon the global economic market	Dr. Om Prakash Gusai	49
6. An empirical study on role of digital technology In education system	Ms. Aafrin Yusuf Khan	65
7. Impulse buying behavior in organized retail stores: A cross-sectonal study	Dr. Harshvardhan N. Bhavsar	78
8. Analysis of employees productivity in selected public Sector banks in India	Dr. Anil Kumar	86

AN EMPIRICAL STUDY ON ROLE OF DIGITAL TECHNOLOGY IN EDUCATION SYSTEM

*Ms. Aafrin Yusuf Khan

ABSTRACT :

Over the last decade the use of Digital Technology has been increased. The basic need for every human being is education and digital education is the current trend. Digitalization is pretty broad term and it covers a lot of things relies on computer in one or another way considering nearly everything today. Education System uses digital resources in variety of ways for teaching learning process. Today's era is fully digitalized and there are various resources available, that helps to promote online teaching and learning processes. The online platforms available thereby helps learners and users to get easily access to online data bases available and hence contribute society, even in tough time. Therefore, the study has been carried out to determine the impact of digitalization on education as well as the benefits to the society.

The objective of the researcher behind conducting the present study is to identify the Role of digital technology in educations system, and to know the impact on education system as well as to identify the factors responsible for digitization on Education system. The paper is based on both secondary and primary data analysis method.

KEYWORDS : Digital Technology, Digitalization, impact on Education system, factors for Digitalization, Pandemics.

I - Introduction:

Digital Technology is an important thing or issue in many fields including Education System. In education system lots of barrier comes in front of teachers and learning process. The current trend is digital education and education is basic need for every human being. Digital education has opened up many avenues of learning. Due to Pandemic lots of industries effected, including Education system. Suddenly classroom was shifted to digital teaching. During the pandemic digital technology help to teachers for digital teaching with or without being well prepared for it. All teaching and non teaching staff has put their lots of efforts in self training themselves and other, communicating with students and completing the curriculum via digital applications like Zoom Meeting, Google Meet, Webex, Teams etc. Also developing learning materials, online test would be conducted through different digital platform like Google form, Google Classroom, teams etc.

*Affiliation: Kavayitri Bahinabai Chaudhari North Maharashtra University, Jalgaon.
Mo : 8483836345 Email.id: khanaafrin273@gmail.com



ST. KABIR INSTITUTE OF PROFESSIONAL STUDIES

(Approved by AICTE, Government Of India)

CERTIFICATE

This certificate is awarded to **Dr. Neelima Prashant Warke** for participating and presenting a research paper entitled **Towards a Sustainable banking: A study of Environmental Sustainability Practices adopted by selected Private Sector Banks** at the International Conference (Virtual Mode) on **“Exploring Sustainability through Diverse Perspectives”** held on **25th - 26th August 2023** at St. Kabir Institute of Professional Studies, Ahmedabad, Gujarat, India.

A handwritten signature in black ink, appearing to read 'Gurpreet'.

Dr. Gurpreet Singh Arora
Director, SKIPS
(Conference Chairperson)

A handwritten signature in black ink, appearing to read 'Masuma'.

Dr. Masuma Mehta
Associate Professor, SKIPS
(Conference Convenor)



INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS (IJRAR) | IJRAR.ORG

An International Open Access, Peer-reviewed, Refereed Journal

E-ISSN: 2348-1269, P-ISSN: 2349-5138

The Board of
International Journal of Research and Analytical Reviews (IJRAR)

Is hereby awarding this certificate to

Miss. Prajakta Ratiram Patil

In recognition of the publication of the paper entitled

A REVIEW OF LITERATURE ON WOMEN ENTREPRENEURSHIP: EMPOWERING CHANGE AND DRIVING ECONOMIC GROWTH

Published In IJRAR (www.ijrar.org) UGC Approved - Journal No : 43602 & 7.17 Impact Factor

Volume 10 Issue 3 July 2023, Date of Publication: 26-July-2023

PAPER ID : IJRAR23C1735

Registration ID : 271283



R.B. Joshi

EDITOR IN CHIEF

UGC and ISSN Approved - Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.17 (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool) , Multidisciplinary, Monthly Journal

INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS | IJRAR

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijrar.org | Email: editor@ijrar.org | ESTD: 2014

Manage By: IJPUBLICATION Website: www.ijrar.org | Email ID: editor@ijrar.org



INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS (IJRAR) | IJRAR.ORG

An International Open Access, Peer-reviewed, Refereed Journal

E-ISSN: 2348-1269, P-ISSN: 2349-5138

The Board of
International Journal of Research and Analytical Reviews (IJRAR)
Is hereby awarding this certificate to

Dr. Prashant S. Warkee

In recognition of the publication of the paper entitled

A REVIEW OF LITERATURE ON WOMEN ENTREPRENEURSHIP: EMPOWERING CHANGE AND DRIVING ECONOMIC GROWTH

Published In IJRAR (www.ijrar.org) UGC Approved (Journal No : 43602) & 7.17 Impact Factor

Volume 10 Issue 3 July 2023, Date of Publication: 26-July-2023

PAPER ID : IJRAR23C1735

Registration ID : 271283



R.B. Joshi

EDITOR IN CHIEF

UGC and ISSN Approved - Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.17 (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool) , Multidisciplinary, Monthly Journal

INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS | IJRAR

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijrar.org | Email: editor@ijrar.org | ESTD: 2014

Manage By: IJPUBLICATION Website: www.ijrar.org | Email ID: editor@ijrar.org

National Conference on Innovation in Science, Engineering and Management (NC-ISEM-2K23)


In Association with




25th - 26th August, 2023

PARTICIPATION CERTIFICATE

This is to certify that ~~Mr/Ms~~ Dr. Neelima P. Warke, Godavazi Inst. of Management & Research has participated/presented ~~process~~ ^{A study of problems and challenges faced by students in Admission & Scholarship} with special reference to higher educational institutions across the ~~Nashik region~~ a paper entitled in National Conference on Innovation in Science, Engineering and Management (NC-ISEM-2K23) organised by GHRaisoni Institute Of Engineering and Business Management, Jalgaon during 25th to 26th August, 2023


Dr. Saurabh Gupta
Convener


Dr. Sanjay Shekhawat
Dean Academics, GHRIEBM, Jalgaon


Dr. Preeti Agarwal
Director, GHRIEBM, Jalgaon



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



ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - XII, Issue - IV
October - December - 2023
Part - IV

Impact Factor / Indexing
2023 - 7.428
www.sjifactor.com

Ajanta Prakashan

CONTENTS OF PART - IV

Sr. No.	Title & Author	Page No.
1	A Study of Training and Development Process in LIC of India Dr. Vinayak Raje Ms. Tanvi Nikhil Utekar	1-7
2	Zepto Philosophies and B2C Model - A Pandemic Opportunity Ninoshka D'Silva Dr. Megha K. Juvekar	8-14
3	An Empirical Study on Digital Marketing and its Impact on Small Scale Business Ms. Shobhna Dangwar	15-23
4	A Study on Role of Women Enterpreneurs in Enterpreneurship Mrs. Charushila M. Chaudhari	24-29
5	Tourism in India and its Contribution to the Indian Economy Vaishali Shree Behere	30-37
6	To Study the Viewer's Preference of Over-The-Top Platforms in India Ms. Pooja Goswami	38-47
7	The Study of Behavior Finance Related to Human Physiology and its Mental or Emotional Intelligence Prediction in Stock Market Tejas Santosh Shinde	48-54
8	A Study of Startups in Indian Economy and its Effect on the Citizens Dr. Hadibandhu Golekha Pradhan Dr. Nithya Raju Varghees	55-63
9	Social Media Marketing and its Impact on Lead Generation Anchal Yadav	64-68
10	The Role of Social Media Analytics in Digital Marketing Ms. Payal Rikame	69-74
11	Leveraging Technology to Promote Social Change by Social Advertising Ms. Dipika M. Gupta Dr. Sushama S. Patil	75-82
12	AI-Driven Network Optimization for 5G Shruti N. Gokhale	83-87

4. A Study on Role of Women Enterprenuers in Enterprenuership

Mrs. Charushila M. Chaudhari

Assistant Professor, Godavari Institute of Management and Research, Jalgaon.

Absract

Entrepreneurship is the creative form of economic value. Entrepreneurs play a key role in any economy. These people have the skills and take initiatives of some new ideas to market or provide a service and make the right decisions to make their ideas profitable. From last decade women's entrepreneurship increases their own place in the world. The participation of women entrepreneurs is still hide and there is need to be properly investigated. Here we can try to investigate this relation by counting women entrepreneurship and economic development at worldwide level. However, in the past, females who made such decisions have faced many problems and resistance in terms of treatment of males and other family members, financial support and combining working and family life. The present study has been an attempt to generate realization and to understand the meaning of what women entrepreneurship is and how important it is or the development of the world wisely and economically.

Main objective of this study is to highlight the women's role in entrepreneurship also we know the major advantages due to women's entrepreneurship. The paper is based on secondary data method.

Keyword:- entrepreneurship, women entrepreneurship, development, growth, enterprenuer.

Introduction

Entrepreneurship is the backbone of the developing countries. it takes part in the development of each country. Entrepreneurship plays important role in the economic development of any nation. Entrepreneurship is the way to develop the country. Entrepreneurship increases the economic values. Entrepreneurship is the ability to develop, organize and run a business enterprise, along with any of its uncertainties in order to make a profit. Entrepreneurship is the creation of economic value. Entrepreneurship is viewed as change, generally entailing risk beyond what is normally encountered in starting a business, which may

Ramanand Arya D.A.V. College,
Near Datar Colony,
Bhandup (E), Mumbai - 400 042.

No. 52

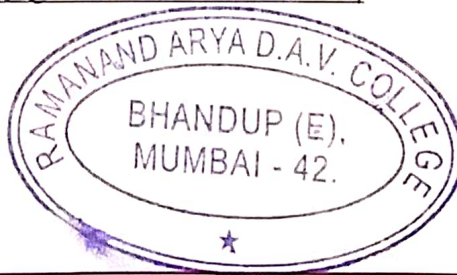
Date :

RECEIVED with thanks from Mrs. Charushila M. Chaudhari
the sum of Rupees One thousand rupees only
_____ by cheque / draft / cash, in full / part / advance
payment of our Bill No. _____ Dated _____ / A/c of. _____
Commerce conference - volume 4



₹

1,000 / -



Signature

This receipt is valid subject to Realisation of cheque.



RAMANAND ARYA D. A. V. COLLEGE

(AUTONOMOUS)

Bhandup (E), Mumbai-42

(NAAC:'A' Grade with CGPA 3.19)

Best College Award by the University of Mumbai

In Association with

Prof. Bal Apte Centre of Studies in Students and Youth Movement, University of Mumbai

(NAAC: A++ Grade with CGPA 3.65)

One Day National Multidisciplinary Conference on

COMMERCE UNLEASHED: TRENDS, TECHNOLOGIES AND TRANSFORMATION

C E R T I F I C A T E

This is to certify that Mrs. Charushila M. Chaudhari of Assistant Professor, Godavari Institute of Management and Research, Jalgaon has participated / presented paper titled "A Study on Role of Women Enterpreneuers in Enterpreneuership" in the One Day National Multidisciplinary Conference on 'Commerce Unleashed: Trends, Technologies and Transformation' organized by Ramanand Arya D.A.V. College (Autonomous) in association with Prof. Bal Apte Centre of Studies in Students and Youth Movement, University of Mumbai on Saturday, 14th October 2023.

His/her paper has been published in the Peer Reviewed Refereed & UGC Listed Journal No. - 40776 - AJANTA - ISSN - 2277 - 5730 with Impact Factor - 7.428.

Dr. Sushama Patil
Conference Convenor
RADAV College

CA Dr. Ravindra N. Naik
Conference Chairperson
I/C Principal
RADAV College

Prin Dr. Madhav Rajwade
I/C Director
Prof. Bal Apte Centre
University of Mumbai



Peer Reviewed Refereed and
UGC Listed Journal No. 40776

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA



ISO 9001:2015 QMS
ISBN / ISSN

ISSN 2277-5730

Volume - XII, Issue - IV
October - December - 2023

Impact Factor 2023 - 7.428 (www.sjifactor.com)

Single Blind Review / Double Blind Review

Is Hereby Awarding This Certificate To

Mrs. Charushila M. Chaudhari

In Recognition of the Publication of the Paper Titled

A Study on Role of Women Enterpreneuers in Enterpreneuership

Ajanta Prakashan,

Jaisingpura, Near University Gate, Aurangabad. (M.S.) 431 004
Mob. No. 9579260877, 9822620877
ajanta3535@gmail.com, www.ajantaprakashan.in

Editor : Vinay S. Hatole