

3.3.2 Number of books and chapters in edited volumes/books published and papers published in national/ international conference proceedings per teacher during last five year

Sr. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	Title of the proceedings of the conference	Name of the conference	National / International	Calendar Year of publication	ISBN number of the proceeding	Affiliating Institute at the time of publication	Name of the publisher
1	Dr. Prashant Warke	International Journal of Research and Analytical Reviews (IJRAR)	A Review of Literature: Trends of Employee Retention in The It Sector	International Journal of Research and Analytical Reviews (IJRAR)	Sustainable Developments In Commerce And Management	International	2023	2348-1269	Shri Shivaji Arts & Commerce College.	Interlink Research Analysis
2	Dr Neelima Warke	NC-ISEM 2K23	A Study Of Problems And Challenges Faced By Students In Admission & Scholarship Processes With Special Reference To Higher Educational Institution Across The Nasik Region	National Conference on Innovation in Science, Engineering and Management NC-ISEM 2K23	National Conference on Innovation in Science, Engineering and Management NC-ISEM 2K23	National	2023	- ISSN 2319-8508	GH Raisoni Institute of Engineering and Business Management	Ajanta Prakashan
3	Deepak U.Dandge	IJCRT	Library Outsourcing services: A Literature Review	IJCRT	IJCRT	National	2023	23202882		IJCRT
4	Deepak U.Dandge	International journal creative and Research Thought	A Study On Evolution of Library Outsourcing Services and Classification of Library Outsourcing services	Transforming in libraries in 21st Century	Transforming in libraries in 21st Century	National	2023	978-93-91854-40	Dr B. A..M.University Dep. library	International journal creative and Research Thought
5	Charushila Chaudhari	An International Multidisciplinary Quarterly Research Journal Ajanta	A study on Role of Women Entrepreneurs in Entrepreneurship	An International Multidisciplinary Quarterly Research Journal	Online mode	International	2023	2277-5730		Ajanta Prakashan
6	Dr Neelima Warke		Towards a Sustainable banking: A study of Environmental Sustainability Practices adopted by selected Private Sector Banks	International Conference (Virtual Mode) on "Exploring Sustainability through Diverse Perspectives"	International Conference (Virtual Mode) on "Exploring Sustainability through Diverse Perspectives"	International	2023		St. Kabir Institute of Professional Studies, Ahmedabad, Gujarat, India.	
7	Prof. Prajakta Patil & Dr. Prashant Warke	IJRAR	A Review Of Literature On Women Entrepreneurship: Empowering Change And Driving Economic Growth	IJRAR research publication	IJRAR research publication		2023	E-ISSN 2348-1269		IJRAR
8	Prof. Aafrin Khan	An International Multidisciplinary Quarterly Research Journa AJANTA	Application and implementation of TQM in Higher Education System	An International Multidisciplinary Quarterly Research Journa AJANTA	An International Multidisciplinary Quarterly Research Journa AJANTA	International	2023	2277-5730		Ajanta Prakashan
9	Dr Neelima Warke		Licensing for food processing Industries in Jalgaon: A Contingent Approach	International Multidisciplinary Conference on "Recent trends in Humanities, Commerce and Management and Science and Technology	International Multidisciplinary Conference on "Recent trends in Humanities, Commerce and Management and Science and Technology	International	2023		Nutan Maratha college and KBC NMU, Jalgaon jointly organized	
10	Prof. Smita Chaudhari & Dr. Prashant Warke	Mukt Shabd Journal	Review of Literature: Impact of Covid-19 on Employment and income of workers in India	Mukt Shabd Journal	Mukt Shabd Journal	National	2023	2347-3150 Vol. XII		
11	Dr Neelima Warke	Research Journey International E-Research Journal	A Review of Financial Literacy and Financial Planning	National Conference on Competitive Advantage in commerce and Management: A Strategic fit in post Pandemic	National Conference on Competitive Advantage in commerce and Management: A Strategic fit in post Pandemic	National	2022		Dhanaji Nana Mahavidyalaya and Maharashtra state Commerce Association	
12	Prof. Prajakta Patil & Dr. Prashant Warke	Research Journey International E-Research	"An Overview of Women Entrepreneurs of Unorganized Sector in India"	Research Journey International E-Research	Research Journey International E-Research	International	2022			
13	Dr Neelima Warke	Research Journey International E-Research	"A study on Employees Changing Habits and Work Culture due to Work From Home Concept (A case study of Software Professionals in Maharashtra)	National Conference on Competitive Advantage in commerce and Management: A Strategic fit in post Pandemic	National Conference on Competitive Advantage in commerce and Management: A Strategic fit in post Pandemic	National	2022		Dhanaji Nana Mahavidyalaya and Maharashtra state Commerce Association	
14	Dr. Prashant Warke	JETIR International Journal	An Extensive Study of Attitude & Perception of Entrepreneurs of Jalgaon District towards Green HR Practices	JETIR International Journal	JETIR International Journal	International	2022	ISSN: 2349-5162		JETIR International Journal

15	Dr. Prashant Warke	Mukt Shabd Journal	An attitude and perception of entrepreneurs towards Green HR practices - Review of Literature	Mukt Shabd Journal	Mukt Shabd Journal	National	2022	ISSN No. 2347-3150		Mukt Shabd Journal
16	Prof. Aafirin Khan	Indian Journal of Current Trends in Management Sciences	An Empirical Study On Role of Digital Technology in Education System Final	Indian Journal of Current Trends in Management Sciences	Indian Journal of Current Trends in Management Sciences	National	2022	0976-1845 Volume-XV		Indian Journal of Current Trends in Management Sciences
17	Prof. Shrutika S. Neve	'RESEARCH JOURNEY' International E-Research Journal	An Empirical Study on Effectiveness of Social Media as a Marketing Tool	'RESEARCH JOURNEY' International E-Research Journal	Online mode	National	2022	2348-7143		'RESEARCH JOURNEY' International E- Research Journal
18	Dr. Neelima Warke	International Research Journal of Education And Technology	A Study on Human Values & Professional Ethics in Educational Institutions	International Research Journal of Education And Technology	International Online Conference on Inculcation of Human Values Through Literature	International	2021	ISSN 2581-7795 Volume: 03 Issue: 02 October-2021	Jay Hind Educational Trust's ZBP college Dhule	International Research Journal of Education And Technology
19	Dr. Neelima Warke	Research Journey International E-Research Journal	"A study on Employees Changing Habits and Work Culture due to Work From Home Concept (A case study of Software Professionals in Maharashtra)	Research Journey International E-Research Journal	Online mode	International	2021	ISSN 2348-7143		Research Journey International E- Research Journal
20	Prof. Chetan P. Sarode	Indian Journal of Management, IT & Engineering	Problems and perspective of University Employees: Review of Literature	International Journal of Management, IT & Engineering Vol. 11 Issue 07, July 2021	Online mode	International	2021	2249-0558		Indian Journal of Management, IT & Engineering
21	Prof. Chetan P. Sarode	Mukt Shabd Journal	Analytical Study of Job related Perceptive of University Employees in North Maharashtra Region	Mukt Shabd Journal Volume X Issue IX 2021	Online mode	National	2021	2347-3150		Mukt Shabd Journal
22	Dr. Anubhuti Shinde (Bauskar)	International Journal of Research Publication and Reviews	A Conceptual Study on Human Values & It's Inculcation among Students of Higher Secondary Schools	International Journal of Research Publication and Reviews	Online mode	International	2021	ISSN 2582-7421 Volume: 02 Issue: 09 September-2021 page no. 88-91		International Journal of Research Publication and Reviews
23	Dr. Anubhuti Shinde (Bauskar)	Research Journey International E-Research Journal	A Study on Employee's Perception towards Work from Home in Covid-19 pandemics in IT Sector	Research Journey International E-Research Journal	Online mode	International	2021	ISSN 2348-7143		Research Journey International E- Research Journal
24	Dr. Anubhuti Shinde (Bauskar)	Mukt Shabd Journal-UGC Care Group 1 Journal	A Study on Covid 19 Post Lockdown Challenges and Recalibration Strategies in India	Mukt Shabd Journal- UGC Care Group 1 Journal	Online mode	National	2021	ISSN 2347-3150 Volume: 10 Issue: 07 July 2021		Mukt Shabd Journal- UGC Care Group 1 Journal
25	Dr. Anubhuti Shinde (Bauskar)	Journal of Education- Rabindra Bharati University-UGC Care Group 1 Journal	Digital HRM practices and it's impact on performance of employees in Automobile Sector	Journal of Education- Rabindra Bharati University-UGC Care Group 1 Journal	Online mode	National	2021	ISSN: 0972-7175 Vol.: XXIII, No.:12 (VI), 2021		Journal of Education- Rabindra Bharati University-UGC Care Group 1 Journal
26	Dr. Anubhuti Shinde (Bauskar)	International Research Journal of Education And Technology	A Study on Human Values & Professional Ethics in Educational Institutions	International Research Journal of Education And Technology	Online mode	International	2021	ISSN 2581-7795 Volume: 03 Issue: 02 October-2021		International Research Journal of Education And Technology
27	Prof. M. K. Godbole	Dogo Rangsang Research	Social Security Acts & its impact on Private Sector Employees	Dogo Rangsang Research	Online mode	National	2021	2347-7180		
28	Prof. Prajakta R. Patil	Research Journey International E-Research Journal	An Extensive Review of Literature on Women Entrepreneurship	Research Journey International E-Research Journal	Online mode	International	2021	ISSN-2848-7143		Research Journey International E-Research Journal
29	Prof. Ashwini Kishor Sonawane	Muktshabd Journal UGC care Group- I Journal	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)	Muktshabd Journal UGC care Group- I Journal	Online mode	National	2021	ISSN NO - 2347-3150		Muktshabd Journal UGC care Group- I Journal
30	Prof. Shrutika S. Neve	Dogo Rangsang Research Journal	A Study On Cashless Banking & Customer Satisfaction In Commercial Banks	Dogo Rangsang Research Journal	Online mode	National	2021	2347-7180		
31	Prof. Shrutika S. Nave	International Journal of Research Publication and Reviews	"A Conceptual Study on Human Values and It's Inculcation among Students of Higher Secondary Schools"	International Journal of Research Publication and Reviews	Online mode	International	2021	2582-7421		International Journal of Research Publication and Reviews

32	Prof. Shrutika S. Nave	International Research Journal of Education & Technology	A Study on Human Values & Professional Ethics in Educational Institutions	International Research Journal of Education & Technology	Online mode	International	2021	2581-7795		International Research Journal of Education & Technology
33	Dr. Anubhuti Shinde	KALA- The journal of Indian Art History Congress (UGC Care Group-1)	A study on impact of lockdown on online learning status of students during Covid 19 pandemic.	KALA- The journal of Indian Art History Congress (UGC Care Group-1)	Online mode	National	2021	ISSN: 0975-7945 Volume no. 27, No. 1 (II), 2020-2021		
34	Bhagyashri Patil	Research Journey	A comparative Study of Investment Pattern among the Government and Private Employees with Special Reference to Jalgaon City.	Research Journey	Online mode	National	2021	ISSN – 2348-7143		Research Journey
35	Dr. Neelima Warke	International Journal of Management, IT and Engineering (IJMIE)	Habit Of Indian Women About Gold As An Investment: Causes & Motive	International Journal of Management, IT and Engineering (IJMIE)	Online mode	International	2020	ISSN: 2249-0558 Vol.10, Issue 10, Oct. 2020		International Journal of Management, IT and Engineering (IJMIE)
36	Dr. Neelima Warke	ZEICHENJOURNAL (UGC CARE GROUP -II)	A Study On Financial Literacy And Its Impact on Decisions Making Capacity of Salaried Women To Jalgaon District.	ZEICHENJOURNAL (UGC CARE GROUP -II)	Online mode		2020	ISSN-0932-4747 Vol. 6, Issue 7, July 2020		
37	Dr. Neelima Warke	MUKT SHABD UGC CARE JOURNAL	India Walking: The Labour Migration due to Covid 19	MUKT SHABD UGC CARE JOURNAL	Online mode	National	2020	ISSN_2347-3150 Vol.IX, Issue VI, June, 2020		MUKT SHABD UGC CARE JOURNAL
38	Dr. Neelima Warke	ALOCHANA CHAKRA JOURNAL(UGC CARE GROUP -I)	Pathetic Migration of Labour: Nadir of Lockdown (A Case study of Migration on National Highway No. 06)	ALOCHANA CHAKRA JOURNAL(UGC CARE GROUP -I)	Online mode	National	2020	ISSN-2231-3990 Vol.IX, Issue VI, June, 2020		
39	Prof. Afrin Khan	Dogo Rangsang research Journal (UGC CARE GROUP -I)	Role of E-Procurement in Large scale manufacturing industry.	Dogo Rangsang research Journal (UGC CARE GROUP -I)	Online mode	National	2020	ISSN-2347-7180		
40	Prof. Bhagyshree Patil	South Asia Journal of Multidisciplinary studies	COVID 19: A study of Impact of Pandemic on Investment Behavior of Investor	South Asia Journal of Multidisciplinary studies	Online mode	National	2020	ISSN:2395-1079		South Asia Journal of Multidisciplinary studies
41	Prof. Hemangi Mahajan	South Asia Journal of Multidisciplinary studies	Influence Of Covid-19 Pandemic On Online Marketing. (A Special Reference To Jalgaon City.)	South Asia Journal of Multidisciplinary studies	Online mode	National	2020	ISSN-2395-1079		South Asia Journal of Multidisciplinary studies
42	Dr. Neelima Warke	JETIR - Journal of Emerging Technologies and Innovative Research	A Study On Citizens Attitude And Awareness About Rain Water Harvesting System In Jalgaon	JETIR - Journal of Emerging Technologies and Innovative Research	Online mode	National	2019	ISSN:2349-5162, Vol.6, Issue 6, page no.432-441, June 2019		JETIR - Journal of Emerging Technologies and Innovative Research
43	Dr. Neelima Warke	International Journal of Research in Social Sciences	A Research on Increasing Trend of Watching Web Series Streaming Online on Internet amongst Teens of Khandesh Region and its Consequence.	International Journal of Research in Social Sciences	Online mode	International	2019	ISSN: 2249-2496 Vol.9 Issue 11, November 2019,		International Journal of Research in Social Sciences
44	Prof. Bhagyshree Patil	Mukt Shabd Journal	Inter-relationship of Behavioral Biases: Effects of Investment Decisions	Mukt Shabd Journal	Online mode	National	2019	ISSN NO 2347- 3150		Mukt Shabd Journal
45	Dr. Neelima Warke	Mukt Shabd Journal	The empirical study of Consumer cognizance and engagement level towards Online marketing (Jalgaon City)	Mukt Shabd Journal	Online mode	National	2019	ISSN NO 2347- 3150		Mukt Shabd Journal
46	Prof. Bhagyshree Patil	Studies in Indian Place Names	Behavioral Finance: Contribution in the investment decision making process of Individual investor	Studies in Indian Place Names	Online mode	National	2019	ISSN No.2394-3114		Studies in Indian Place Names



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
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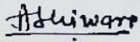
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Dhanaji Nana Mahavidyalaya, Faizpur

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.


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General Secretary
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Inter-relationship of Behavioral Biases: Effects on Investment Decisions

Bhagyashri S. Patil
Assistant Professor

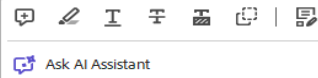
Godavari Institute of Management & Research, Jalgaon, India

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

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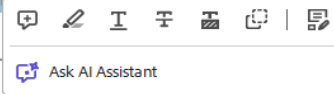
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Jalgaon

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



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

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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



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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

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453.Sentiment Analysis with Artificial Intelligence Using Python modules – TextBlob and Emoji

Praveena Pillala – Centurion University of Technology and Management, Visakhapatnam, Andhra Pradesh, India.

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Abstract

To contain the spread of Covid 19 pandemic i.e. Corona Virus the Prime Minister of India imposed nationwide lockdown with barely four hours notice on 24th March 2020. At the same instance the first prime question arises in front of millions of migrant labours is how to survive and when to go back at native. During first two lockdowns the transit was not permitted still thousands of migrant labours left the workplace at their own. At the beginning of third lockdown on may 03, 2020 when conditioned transit permitted, a human flood have been seen on all highways & state roads. There are certain conditions imposed by government like e-pass, Aarogya Setu app for safe & secure transit but a gross violation of conditions took place. The police and security forces become silent observer of this historical migration after partition in 1947. There are more than 140 million migrant labours in India and maximum of them intended to reach their native place due to number of facts & myths in their mind; as a result India walking.

In the present research paper and little attempt is made to focus on ground reality of a labour migration, the status, scenario, facts, conditions of travel, dilly-dally attitude and stepfather behavior of Government compelled migrant labour to exodus is discussed.

Introduction

The Government of India has declared nationwide lockdown on 24th March 2020 to avoid a spread of Covid-19 pandemic i.e. Corona Virus and along with world economy the Indian economy who is in catastrophic collapse. The lockdown in India was initially introduced for 21 days i.e. from 25 March to 14 April subsequently it increases till

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Abstract

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In the present research paper and little attempt is made to focus on ground reality of a labour migration, the status, scenario, facts, conditions of travel, dilly-dally attitude and stepfather behavior of Government compelled migrant labour to exodus is discussed.

Introduction

The Government of India has declared nationwide lockdown on 24th March 2020 to avoid a spread of Covid-19 pandemic i.e. Corona Virus and along with world economy the Indian economy who is in catastrophic collapse. The lockdown in India was initially introduced for 21 days i.e. from 25 March to 14 April subsequently it increases till

2021

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

Mukt Shabd Journal

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

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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

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

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

Dr. Neelima P. Warke

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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

India Walking: The Labour Migration due to Covid 19

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INDIA WALKING: THE LABOUR MIGRATION DUE TO COVID 19

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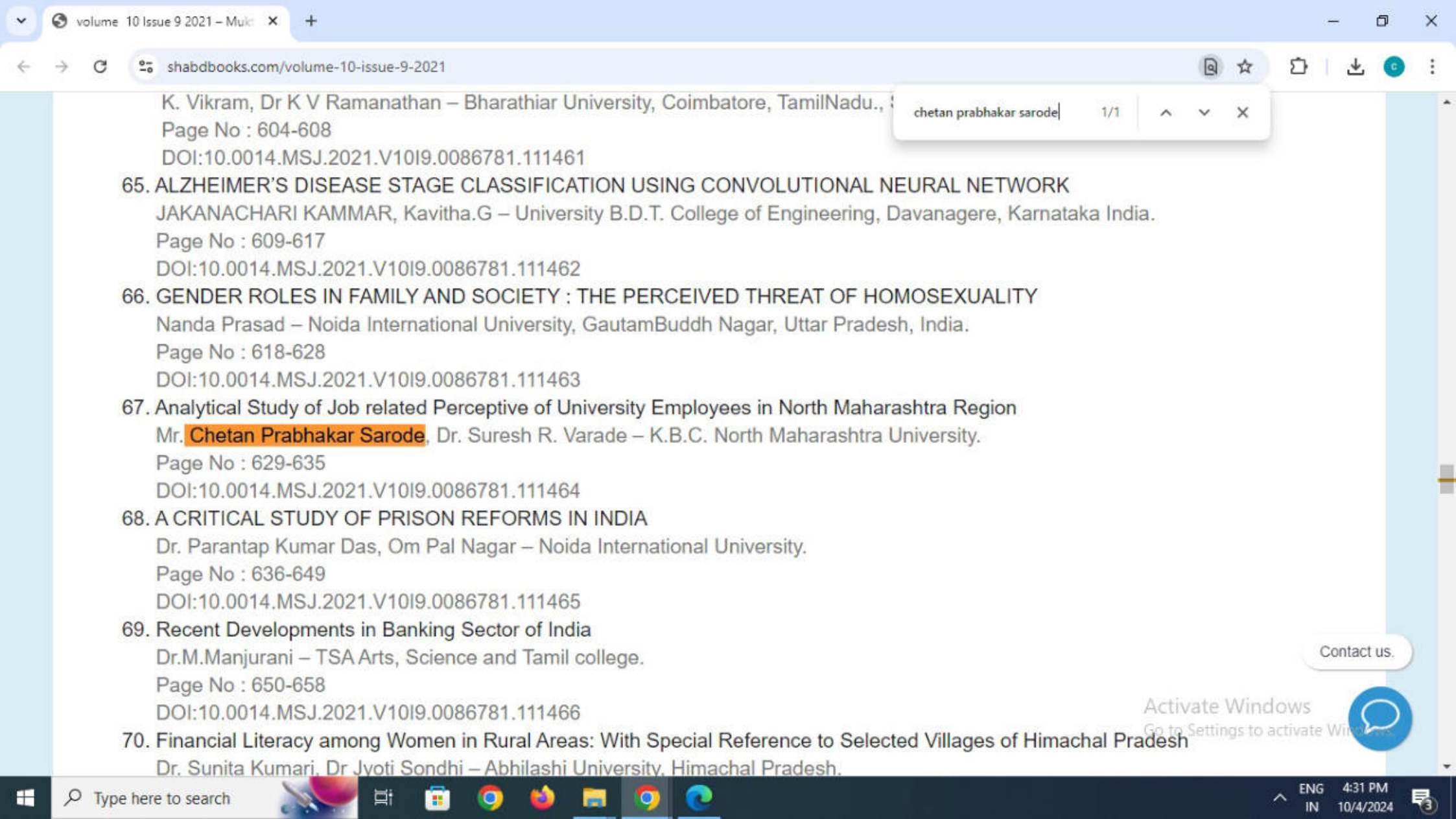
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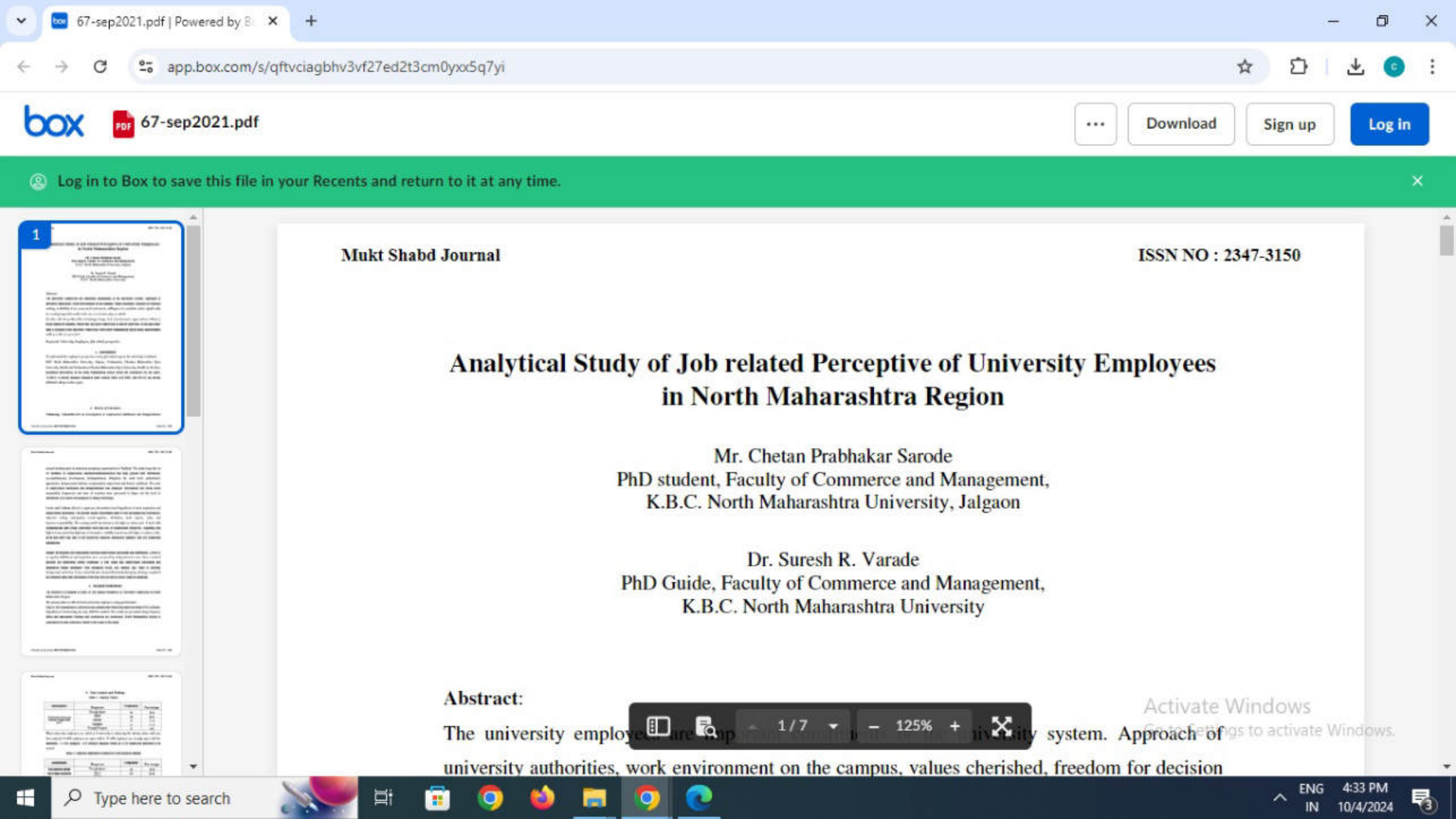
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Analytical Study of Job related Perceptive of University Employees in North Maharashtra Region

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K.B.C. North Maharashtra University, Jalgaon

Dr. Suresh R. Varade
PhD Guide, Faculty of Commerce and Management,
K.B.C. North Maharashtra University

Abstract:

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From

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Problems and perspective of University Employees: Review of Literature

By

Mr. Chetan Prabhakar Sarode

PhD student, Faculty of Commerce and Management,
K.B.C. North Maharashtra University, Jalgaon

Dr. Suresh R. Varade

PhD Guide, Faculty of Commerce and Management,
K.B.C. North Maharashtra University

Abstract:

The higher education domain is no exception from privatization. In India there is more number of private and deemed universities than state run universities. The competition for proving competitive can be clearly seen. University employees are key contributors in making universities competitive. Their problems must be identified and solved. University employee welfare must be on priority list of university administration.

In this paper, researchers are presenting review of literature with respect to experiences of university experts worldwide.

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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.



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

Mr. PARAG GULABCHAND JAIN
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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.

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Sustainable Growth In Infrastructure Activities In Jalgaon: A Contingent Approach

Parag Gulabchand Jain

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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

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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



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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



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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





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

Dr. Gurpreet Singh Arora
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(Conference Chairperson)

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

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Review of Literature: The Impact of COVID-19 on Employment and Income of workers in India

Mrs. Smita Chaudhari 1, Dr. Prashant S Warke2

Research scholar, Director, GIMR Jalgaon

Abstract: The Covid-19 has had a profound impact on lives of workers across the globe. There are various significant changes that have occurred due to pandemic in the lives of the workers impacting their work arrangements, job security, and well-being and skill requirements. The pandemic had highlighted the importance of workers in India. Workers form the backbone of the Indian economy and their contributions are critical for economic growth. The objective of this study to analyze the impact on income and employment of workers during Pandemic and know the challenges and opportunities for the workers and businesses in pre and post Covid period. The study is based on secondary data which is collected from various articles, news, research paper and blogs. This data is used to understand the real picture of the pandemic and its impact on the lives of workers.

Introduction: India is a diverse country with a vast workforce and a wide range of income levels and employment opportunities. The workforce is diverse and includes individuals engaged in various sectors such as agriculture, industry, services, and the informal sector. The majority of

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PARTICIPATION CERTIFICATE

This is to certify that ~~Mr/Ms~~ Dr. Neelima P. Warcke, 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


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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

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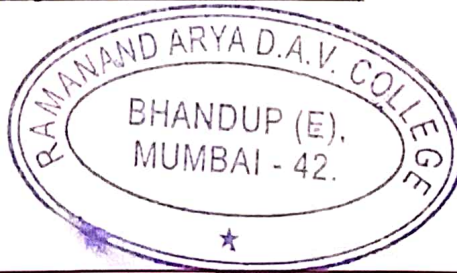
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C E R T I F I C A T E

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.

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