

3.3.1.1. Number of research papers in the Journals notified on UGC CARE list year wise during the last five years

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1. THE LINK FOR PAPER LANDING TO THE PAPER/ARTICLE

2021-22

SR.NO	NAME OF THE AUTHOR	TITLE OF THE PAPER	LINK
1.	Dr. Pratima Singh	Shrinkflation: Misleading and Deceptive Marketing Tactics	http://ajomc.asianpubs.org/Upload/Files/AJOMC%20Vol.%207%20No.%202%20April%20-%20June,%20Special%20Issue%20-%20VI%202022.pdf
2.	Dr. Anita Pandey	Shrinkflation: Misleading and Deceptive Marketing Tactics	http://ajomc.asianpubs.org/Upload/Files/AJOMC%20Vol.%207%20No.%202%20April%20-%20June,%20Special%20Issue%20-%20VI%202022.pdf
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4.	Sunil Ubale	Shrinkflation: Misleading and Deceptive Marketing Tactics	http://ajomc.asianpubs.org/Upload/Files/AJOMC%20Vol.%207%20No.%202%20April%20-%20June,%20Special%20Issue%20-%20VI%202022.pdf
5.	Tushar Shah	Small & Medium Enterprise - Initial Public Offer in India 2022	http://ajomc.asianpubs.org/Upload/Files/AJOMC%20Vol.%207%20No.%202%20April%20-%20June,%20Special%20Issue%20-%20VI%202022.pdf
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8.	Manali Niak	Small & Medium Enterprise - Initial Public Offer in India 2025	http://ajomc.asianpubs.org/Upload/Files/AJOMC%20Vol.%207%20No.%202%20April%20-%20June,%20Special%20Issue%20-%20VI%202022.pdf
9.	Dr. Pratima Singh	The Usefulness of Accounting Information System for effective organizational performance in India	https://www.tojqi.net/index.php/journal/article/view/7220/5123
10.	Dr. Pratima Singh	A review of issues and problems of women entrepreneurship in Micro, Small and medium Enterprises in India	http://ajomc.asianpubs.org/Upload/Files/AJOMC%20Vol.%207%20No.%201%20(January%20-%20March%20Special%20Issue%202022)_protected.pdf


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2020-21

1.	Dr. Pratima Singh	Review of Indian Government Initiatives for Financial Inclusion with Reference to Pradhan Mantri Jan Dhan Yojana	http://seresearchfoundation.in/shodhsanharbulletin/
2.	Dr. Pratima Singh	Application of Artificial intelligence in Higher Education	http://www.thedesignengineering.com/index.php/DE/article/view/8454
3.	Mr. Sandeep Vishwakarma	Application of Artificial intelligence in Higher Education	http://www.thedesignengineering.com/index.php/DE/article/view/8454
4.	Mr. Ravi Jaiswal	Application of Artificial intelligence in Higher Education	http://www.thedesignengineering.com/index.php/DE/article/view/8454
5.	Mr. Tushar Shah	A Study to Evaluate the Social Media Trends among University of Mumbai Students and its impact in education	http://www.ilkogretim-online.org/fulltext/218-1649698414.pdf?1652120508
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2.	Prof. Pratima Singh	Women Empowerment in Rural Community	

2017-18

1.	Prof. Pratima Singh	Women and Banking Sector Reforms	
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2. THE LINK TO THE JOURNAL WEBSITE

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2.	TUSHAR SHAH	ASIAN JOURNAL OF ORGANIC & MEDICINAL CHEMISTRY	SMALL & MEDIUM ENTERPRISE INITIAL PUBLIC OFFER IN INDIA 2022
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Special Issue

On

Current Trend on Research in Applied Science,
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Small & Medium Enterprise - Initial Public Offer in India 2022

Vicky Kukreja, Tushar Shah, Umesh Kabadi and Manali Naik

Chandrabhan Sharma College of Arts, Science & Commerce, Powai, Mumbai, Maharashtra

Executive Summary**Primary Market**

In a **primary market**, securities are created for the first time for investors to purchase. New securities are issued in this market through a stock exchange, enabling the government as well as companies to raise capital.

For a transaction taking place in this market, there are three entities involved. It would include a company, investors, and an underwriter. A company issues security in a primary market as an initial public offering (IPO), and the sale price of such new issue is determined by a concerned underwriter, which may or may not be a financial institution. An underwriter also facilitates and monitors the new issue offering. Investors purchase the newly issued securities in the primary market. Such a market is regulated by the Securities and Exchange Board of India (SEBI).

The entity which issues securities may be looking to expand its operations, fund other business targets or increase its physical presence among others.

Small & Medium Enterprise Initial Public Offer in India 2022

An SME IPO is a way for a privately owned **Small and medium enterprises (SME)** company to **sell its shares to the public for the first time** and gets listed at **BSE SME or NSE Emerge platform**. Companies with minimum post-issue capital of Rs 1 crore and a maximum of Rs 25 crores are eligible for SME IPO in India. BSE SME and NSE Emerge platforms allow SME companies to raise funds and get listed at the exchange through an SME IPO.

Retail investors can **apply in SME IPOs in India** by submitting an online IPO application form through their stockbroker or bank. Brokers offer UPI-based online IPO applications and the banks offer both UPI as well as ASBA IPO applications.

Objective of Study:

1. To Study Number of SME Companies Made Public Issue.
2. To Study the reason of SME Companies making Public Issue.
3. To Study Profit or Loss on Listing of SME Companies on BSE or NSE
4. To Study increase in Retail Investment in Secondary market

RESEARCH METHODOLOGY:

The study is based on an extensive secondary research. News articles, websites and government websites.

Data Analysis: The List of Companies made Public issue during January 2022 to September 2022 & Change of Price from Issue price is given bellow:

No	Company Name	Date of Issue	Industry	Issue Price	Listing Price	% of Earning / Loss	Reason for Public Issue
1.	Alkesign Limited	21 st January 2022	Miscellaneous	45/-	45.25/-	33.8% Profit after Listing till 23/9/2022	a. Prepayment / repayment of certain secured borrowings availed by the company. b. Funding working capital requirements.
2.	Precision Metaliks	24 th January	Metal	51/-	75/-	47.05% Profit on Listing	a. Funding working capital requirements.

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	Limited	2022					b. General corporate purpose
3.	Safa Systems & Technologies Limited	28 th January 2022	Consumer Durables	10/-	16.55/-	65.5% Profit on Listing	a. Funding working capital requirements. b. General corporate purpose
4.	Richa Info Systems IPO	9 th Feb 2022	Electricals	125/-	125/-	No Profit No Loss on Listing	a. Funding working capital requirements. b. General corporate purpose
5.	Maruti Interior Products Limited	3 rd Feb 2022	Miscellaneous	55/-	68.5/-	24.5% Profit on Listing. 235.2% Profit till 23/9/2022	a. To set up fully automatic Nickel/Chrome Plating Plant and Powder Coating Plant b. Working capital requirements c. General corporate purpose
6.	Vaidya Sane Ayurved Laboratories Limited IPO	23 rd Feb 2022	Healthcare	73/-	102/-	39.72% Profit on Listing.	a. Funding Branding and Advertising expenses b. General corporate purpose
7.	Ekennis Software Service Limited	24 th Feb 2022	Information Technology	72/-	80/-	11.11% Profit on Listing. 150% Profit till 23/9/2022	a. To purchase plant & machinery b. Meet working capital requirements.
8.	Shigan Quantum Technologies Limited	28 th Feb 2022	Automobile	50/-	61/-	22% Profit on Listing.	a. To purchase plant & machinery b. Meet working capital requirements.
9.	SP Refractories Limited	9 th March 2022	Construction	90/-	90.2/-	0.22% Profit on Listing.	a. Funding working capital requirements. b. General corporate purpose
10.	Cool Caps Industries Limited	10 th March 2022	Plastic Product	38/-	35.90/-	5.5% Loss on listing & 414.2% Profit after listing as on 23/9/2022.	a. Funding working capital requirements. b. General corporate purpose
11.	Bhatia Colour Chem Limited	14 th March 2022	Chemicals	80/-	40/-	50% LOSS on Listing	a. Acquire partnership firm M/s Polychem Exports. b. Funding working capital requirements.

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							c. General corporate purpose.
12.	Swaraj Suiting Limited	15 th March 2022	Textile	56/-	49.95/-	10% LOSS on Listing	a. To meet the working capital requirements for the new expansion of production capacity at Neemuch, Madhya Pradesh. b. Meet issue related expense. c. General corporate purpose.
13.	Achyut Healthcare Limited	22 nd March 2022	Trading	20/-	20.15/-	0.75% Profit on Listing.	a. Funding purchases of machinery and equipment. b. General corporate purpose.
14.	Krishna Defence and Allied Industries Limited	29 th March 2022	Iron & Steel	39/-	75/-	92.30% Profit on Listing	a. Funding working capital. Requirements. b. General corporate purpose.
15.	Sunrise Efficient Marketing Limited	30 th March 2022	Trading	121/-	121.25/-	0.20% Profit on Listing	a. Funding working capital. Requirements. b. General corporate purpose.
16.	Dhyaani Tile And Marblez Limited	31 st March 2022	Trading	51/-	52.25/-	2.45% Profit on Listing	a. Funding working capital. Requirements. b. General corporate purpose.
17.	Jeena Sikho Lifecare Limited	7 th April 2022	Trading	150/-	165.10/-	10.06% Profit on Listing.	a. To undertake marketing and sales promotion. b. To repay the short-term loan. c. To meet the Working Capital requirements of the Company. d. To meet out the General Corporate Purposes. e. To meet out the Issue Expenses.
18.	Eighty Jewellers Limited	5 th April 2022	Trading	41/-	42/-	2.43% Profit on Listing	a. Funding working capital. Requirements. b. General corporate

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							purpose.
19.	Shashwat Furnishing Solutions Limited	25 th April 2022	FMCG	45/-	45/-	No Profit No Loss	a. Funding working capital. Requirements. b. General corporate purpose.
20.	Global Longlife Hospital and Research Limited	25 th April 2022	Health Care	140/-	141.10/-	0.78% Profit on Listing	a. Acquire land on leasehold basis. b. Repayment of Loan. c. General corporate purposes.
21.	Fone4 Communications	25 th April 2022	E – Commerce	10/-	10/-	No Profit No Loss	a. Funding working capital. Requirements. b. General corporate purpose.
22.	Nanavati Ventures Limited	27 th April 2022	Trading	50/-	41.30/-	17.4% Loss on Listing	a. Funding working capital. Requirements. b. General corporate purpose.
23.	Le Merite Exports Limited	28 th April 2022	Textile	75/-	75/-	No Profit No Loss	a. Funding working capital. Requirements. b. General corporate purpose.
24.	Sonu Infratech Limited	5 th May 2022	Infrastructure	36/-	36/-	No Profit No Loss	a. Funding working capital. Requirements. b. General corporate purpose.
25.	Rachana Infrastructure Limited	20 th May 2022	Infrastructure	135/-	138/-	2.22% Profit on Listing & 375.3% Profit after listing as on 23/9/2022.	a. Repayment of Secured Loans. b. Working capital requirement. c. General Corporate Purpose. d. Meeting Public Issue Expenses.
26.	Fidel Softech Limited	30 th May 2022	IT – Software	37/-	59.10/-	59.72% Profit on Listing	a. Funding working capital. Requirements. b. General corporate purpose.
27.	Silver Pearl Hospitality & Luxury Spaces Ltd	6 th June 2022	Hotel, Resort & Restaurant	18/-	8.5/-	52.77% Loss on Listing	a. Purchase of Hotel Property in Goa. b. General Corporate Purposes.
28.	Scarnose International Limited	14 th June 2022	Trading	55/-	55.5/-	0.90 Profit on Listing	a. To meet the working capital requirements. b. To make the

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							repayment of Unsecured Loan. c. To meet the Issue Expenses. d. General Corporate Purposes.
29.	Goel Food Products Limited	20 th June 2022	FMCG	72/-	75/-	4.16% Profit on Listing 164% Profit after listing as on 23/9/2022.	a. Funding working capital. Requirements. b. General corporate purpose.
30.	Modi's Navmirman Limited	28 th June 2022	Reality	180/-	189/-	5% Profit on Listing	a. Investment in subsidiary company - SMNPL for Repayment of its outstanding unsecured loans. b. General corporate purpose.
31.	KCK Industries Limited	30 th June 2022	Trading	30/-	25/-	20% Loss on Listing	a. Funding working capital. Requirements. b. General corporate purpose.
32.	Sailani Tours N Travels Limited	30 th June 2022	Hospitality	15/-	15.5/-	3.33% Profit on Listing & 342% Profit after listing as on 23/9/2022.	a. Funding working capital. Requirements. b. General corporate purpose.
33.	Mangalam Worldwide Limited	4 th July 2022	Iron & Steel	101/-	102/-	1% Profit on Listing & 13% Profit after listing as on 23/9/2022.	a. Funding working capital. Requirements. b. General corporate purpose.
34.	Kesar India Limited	4 th July 2022	Reality	170/-	172.5/-	1.47% Profit on Listing 32.4% Profit after listing as on 23/9/2022.	a. To finance development Expenses of our Projects & upcoming Projects. b. Acquisition of land or land development right; and c. General corporate purposes.
35.	SKP Bearing Industries Limited	5 th July 2022	Automobile	70/-	73/-	4.28% Profit on Listing 95.5% Profit after listing as on 23/9/2022.	a. Funding working capital. Requirements. b. General corporate purpose
36.	Jayant	5 th July	Infrastructure	67/-	76/-	13.43% Profit	a. To make payment of

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	Infratech Limited	2022				on Listing, 486% Profit after listing as on 23/9/2022.	Security Deposit for renting office space. b. Funding working capital. Requirements. c. General corporate purpose
37	B Right Real estate Limited	5 th July 2022	Realty	153/-	155/-	1.29% Profit on Listing	a. Funding working capital. Requirements. b. General corporate purpose
38.	Healthy Life Agritec Limited	18 th July 2022	Trading	10/-	8.9/-	11% Loss on Listing	a. Funding working capital. Requirements. b. General corporate purpose
39.	Agni Green Power Limited	22 nd July 2022	Infrastructure	10/-	25/-	150% Profit on Listing	a. Funding working capital. Requirements. b. General corporate purpose
40.	Upsurge Seeds of Agriculture Limited	2 nd August 2022	Agriculture	120/-	140/-	16.66% Profit on Listing, 148.7% Profit after listing as on 23/9/2022.	a. Funding working capital. Requirements. b. General corporate purpose
41.	Veekayem Fashion and Apparels Limited	11 th August 2022	Textile	28/-	49.9/-	78.21% Profit on Listing.	a. Funding working capital. Requirements. b. General corporate purpose
42.	Olatech Solutions Limited	19 th August 2022	IT	27/-	51.3/-	90% Profit on Listing, 192.2% Profit after listing as on 23/9/2022.	a. Funding working capital. Requirements. b. General corporate purpose
43.	Rhetan TMT Limited	25 th August 2022	Iron & Steel	70/-	70/-	No Profit No Loss	a. Funding capital expenditure for expansion and modernization b. Funding working capital. Requirements. c. General corporate purpose
44.	JFL Life Sciences Limited	30 th August 2022	Health Care	61/-	70/-	14.75% Profit on Listing.	a. Funding capital expenditure for expansion and modernization b. Funding working capital. Requirements. c. General corporate purpose

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							purpose
45.	Ameya Precision Engineers Ltd	30 th August 2022	Capital Goods	34/-	68/-	100% Profit on Listing.	a. Funding capital expenditure for expansion and modernization b. Funding working capital. Requirements. c. General corporate purpose
46.	Dipna Pharmachem Limited	30 th August 2022	Trading	38/-	32/-	18.75% LOSS on Listing	a. Funding working capital. Requirements. b. General corporate purpose
47.	Jay Jalaram Technologies Ltd	30 th August 2022	Retailing	36/-	50/-	38.88% Profit on Listing.	a. Funding working capital. Requirements. b. General corporate purpose
48.	EP Biocomposites Limited	5 th Sep 2022	Miscellaneous	126/-	160.25/-	27.182% Profit on Listing. 97.1% Profit after listing as on 23/9/2022.	a. Prepayment / repayment of certain secured borrowings availed by the company. b. Funding working capital requirements.
49.	Virtuoso Optoelectronics Limited	5 th Sep 2022	Capital Goods	56/-	117/-	108.9% Profit on Listing.	a. Funding working capital. Requirements. b. General corporate purpose
50.	Viviana Power Tech Limited	8 th Sep 2022	Infrastructure	55/-	90/-	63.63% Profit on Listing.	a. Funding working capital. Requirements. b. General corporate purpose

FINDINGS

1. **More than 50** Companies made their Initial Public Offer from January – September 2022.
2. Many Companies made their public issue for Funding working capital Requirements, General corporate purpose.
3. Many Companies made their public issue for repayment of Debt, as it increases burden on their profitability.
4. Real estate Companies made their Public Issue for Capital Expenditure & Working Capital Requirement, which performed well in secondary market
5. Trading Companies made their public Issue; due to current situation it doesn't Performed.
6. Hospitality & Tourism Industry also made their Public Issue which performed well in secondary market.
7. Chemical & Agricultural Companies made their share Public for Capital Expenditure & Working Capital Requirement.
8. Textile Companies Shares were also issued to Public, due to current situation it doesn't Performed.

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9. Oversubscription were Observed during many of the public Issues.
10. Because of heavy demand share price of many companies were on bullish rally.
11. This study observed that NIFTY and Sensex were having positively strong correlation with IPO Index.

CONCLUSION

We conclude the analysis on Small & Medium Enterprise - Initial Public Offer in India 2022. Many Retail Investors has shown their interest in Primary market for listing gains & Secondary markets for high returns. This study had proven that Indian equity market is influenced by economy positively. Small & Medium Enterprise Companies had opportunity for growth; many companies went for expansion which is good sign for Economy. Its positive impact on Investor as well as for company future expansion.

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UGC CARE APPROVED JOURNAL**Shrinkflation: Misleading and Deceptive Marketing Tactics**Pratima Singh, Anita Pandey, Sharlet Bhaskar and Sunil Ubale
Chandrabhan Sharma College of Arts, Science & Commerce, Powai, Mumbai, Maharashtra**ABSTRACT**

The study is designed to understand the concept of Shrinkflation and its impact on consumers' shopping bags. To comprehend the effect of downsizing the product, a self-administrated questionnaire was framed with 112 respondents focusing on three important sections of the study. Section 'A' talks about demography information, section 'B' is about awareness and perception towards shrinkflation and section 'C' evaluate consumers' satisfaction and loyalty toward product after realizing the shrinkflation. The Likert scale is used to calculate the consumer's perception, satisfaction level, and loyalty toward downsized products. The result illustrates the consumer's disappointment toward shrinkflation. They prefer to use local brands which are not affected by shrinkflation. It indicates that manufacturer marketers and policymakers to consider customers' opinions about shrinkflation and work on some better way to minimize the effect of Inflation on everyone.

Keywords: - Shrinkflation consumers loyalty, Consumer satisfaction, consumers perception.

INTRODUCTION

Consumers are shocked after discovering the increase in the price of groceries item due a to surge in the rate of inflation. But it's more shocking for a consumer to know that their favours brand shrinking in size. This means the favourite brand's size is reduced but the price remains the same. This terminology of shrinking the product without affecting its price and quality was brainchild by British economist Pippa Malmgren in 2009 as 'Shrinkflation'. It is the process of lowering a product's size while keeping its suggested retail price. It is also known as package downsizing. The concept of shrinkflation is a combination of two words shrink means reduce the size and flation is part of inflation.

Shrinkflation is a form of unseen inflation which is not noticed by the people. Even most consumers don't notice the change in the size of products therefore companies choose to reduce the size of products instead of raising their prices because they are aware that consumers will not notice a small amount of shrinking. Instead of raising costs, businesses can make more money instead of raising costs by charging the same amount for a bundle with a tiny bit less content. A lot of manufacturers in the food and beverage sector use shrinkflation to deal with their inflation issues.

Illustrations of shrinkflation

Even some of the most well-known businesses and brands now use shrinkflation in with their goods, including:

- Coca-Cola: In 2014, Coca-Cola changed its large bottle capacity from 2 litres to 1.75 litres.
- Toblerone bars were reduced in weight by Kraft from 20 grams to 17 grams in 2010.
- Tetley: In 2010, Tetley decreased from 100 to 88 thumbprints of teabags sold in a package¹.

What are the root causes of shrinkflation?

The one big reason for adding shrinkflation on consumer bags is to enhance the manufacturer's profit margin and safeguard the size of the gain in this increasing inflation rate without making the consumers notice. The root cause of shrinkflation can be understood as follows.

**1. Increased Manufacturing Cost**

Manufacturing cost includes the cost of raw materials, labour, rent, power, and so on. The cost of raw materials, labour, rent, and power has enlarged as a result decrease in the profit margin of manufacturers. To cope with that manufacturer can't increase the price of the product. As it will hurt the consumers. So to make up for their profit margin with rising manufacturing costs the only choice left with the manufacturer is to shrink the size rather than spiking the price or compromising the quality.

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2. Tough Level of Competition

The other strong reason for the manufacturer to favour shrinkflation is the increasing competition level in the market. To meet the stiff competition and hold maximum market share. A producer like to adopt shrinkflation. An increase in the price of a product may lead consumers to withdraw their preference for goods and switch to the other brand.

NEED OF THE STUDY

After the post-pandemic condition, the inflation rate had increase the price of all commodities. This phenomenon has resulted in finding the mid-way to maintaining profit without affecting the consumer's pocket. By shrinking the small size of the product without making the consumers realise much. But do this practice ethically correct are the consumers misled or manipulated by the manufacturer?

1. <https://corporatefinanceinstitute.com/resources/knowledge/economics/shrinkflation/>

OBJECTIVE OF THE STUDY

- To evaluate the awareness among consumers about Shrinkflation.
- To study the consumers' perception, satisfaction level, and loyalty toward Shrinkflation product
- To understand the relationship between the brand preference of Shrinkflation products and respondents' income, and age.

HYPOTHESIS

- H₀ = There is no significant relationship between the brand preference for downsized products and respondents' income.
- H₁ = There is a significant relationship between the brand preference for downsized products and respondents' income.
- H₀ = There is no significant relationship between the brand preference for downsized products and respondents' age.
- H₁ = There is a significant relationship between the brand preference for downsized products product and respondents' age.

RESEARCH METHODOLOGY

The exploratory qualitative research design was used to understand the awareness and perception of consumers towards shrinkflation. 112 simple random sampling and purposive sampling method from the Kalyan area was used to evaluate consumer satisfaction level and loyalty towards the product with the shrinkflation effect.

DATA COLLECTION

The study includes combining primary and secondary data to understand and evaluate consumers' awareness, perception, satisfaction level and loyalty towards shrinkflation. A well-structured questionnaire was drafted focusing on the above objectives and was enlisted to collect the relevant data and satisfy the study's objective. It also includes research journals, reports and web articles to support the primary survey.

DATA ANALYSIS

The data collected through the questionnaire are presented in tabular, pie charts, bar charts, Column charts and percentages. With the help of the questionnaire, an attempt has been made to awareness, perception, satisfaction level and loyalty of consumers towards shrinkflation.

STATISTICAL TOOLS

- Percentage Analysis
- Likert scales
- ANOVA was used to get the statistics result.

Percentage Analysis

Section A Table 1: Demographic information of Respondents

Particulars	Number of the Respondents	Percentage of Respondents
Gender		
Male	46	41.07

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Female	66	58.93
Total	112	100.00
Age		
18 - 29	23	20.54
30 - 49	45	40.18
50 - 64	33	29.46
65 & above	11	9.82
Total	112	100.00
Education		
SSC	12	10.71
HSC	32	28.57
Graduation	45	40.18
Post-Graduation	17	15.18
Professional	6	5.36
Total	112	100.00
Income (Per Annum)		
2,00,000-5,00,000	24	21.42
5,00,001- 10,00,000	71	63.41
10,00,000 & Above	17	15.17
Total	112	100.00

Source Primary Data

Section B Consumers' awareness and perception towards shrinkflation

- Are you aware of shrinkflation (reduction in the size of the product without change in price and quality)

Chart No. 1

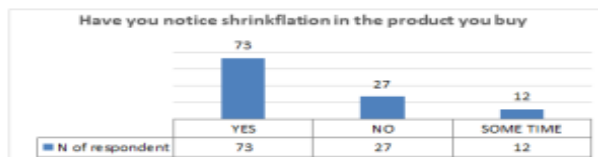


Source: Primary Data

Analysis

- The researcher has distributed 200 questionnaires to the respondents out of which only 112 respondents are aware of shrinkflation.
 - So here the researcher has decided to have 12 as a sample size. According to the sample size, all the respondents are well aware of shrinkflation.
- Have you noticed shrinkflation in the product you buy?

Chart No. 2



Source: Primary Data

Analysis

- Among 112 respondents the study reveals 65.18% of respondents have noticed shrinkflation.
 - Whereas 24.11% of respondents haven't noticed shrinkflation and 10.71% of respondents have noticed shrinkflation sometimes.
3. Please tell us which product you have noticed practice in shrinkflation

Chart No. 3

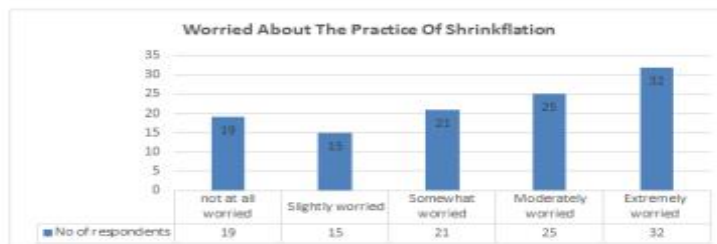


Source: Primary Data

Analysis

- In about data 22.32% of respondents believe snacks are the major item in which this shrinkflation.
 - Thereafter it is followed by pantry items with 19.64%.
 - Very less amount of shrinkflation is seen in dairy products with 8.04% of respondents confirming.
4. Are you worried about the practice of shrinkflation

Chart No. 4



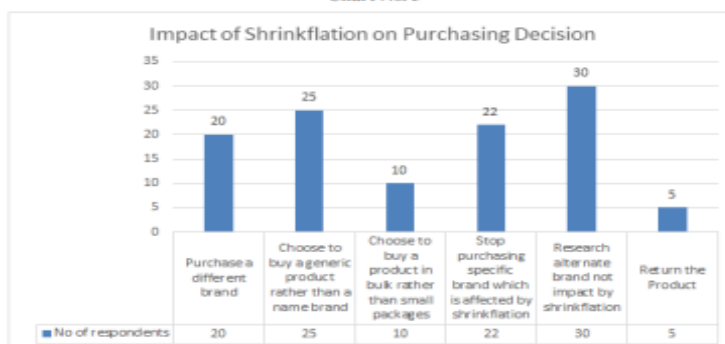
Source: Primary Data

Analysis

- 83.03% of respondents stated that they are worried about shrinkflation practices in their favourite brands.
 - 16.97% of responders are not at all worried about the shrinkflation effect on their favourite brands.
5. How does shrinkflation impact your purchasing decision and perception of the brand


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Chart No. 5



Source: Primary Data

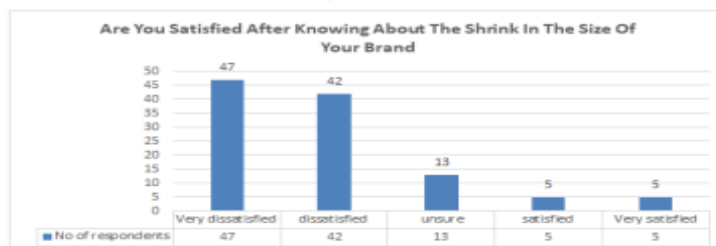
Analysis

- The above graph depicts the impact of shrinkflation on purchasing decisions of consumers.
- 26.79% of consumer stated that they will research alternate brand which is not impacted by inflation
- While 22.32% of respondents commented that they are going to purchase generic products rather than the branded one
- 19.64% of respondents mention that they are going to stop the purchase of a specific brand which is impacted by shrinkflation.
- 17.86% of respondents decided to purchase a different brand and 4.46% of respondents comment to return the product.

Section C Consumers' satisfaction and loyalty towards shrinkflation

6. Are you satisfied after knowing about the shrink in the size of your brand?

Chart No. 6



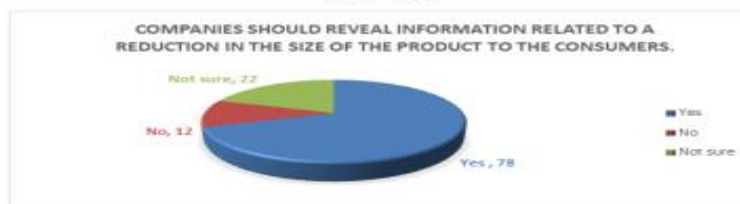
Source: Primary Data


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Analysis

- 79.46 person of respondents are not satisfied after knowing about a shrink in the size of their favourite brand.
 - However 11.61% of consumers are not sure about their opinion, and only 8.92% of consumers are ready to sacrifice their favourite brand for shrinkflation.
7. Companies should reveal information related to a reduction in the size of the product to the consumers.

Chart No. 7

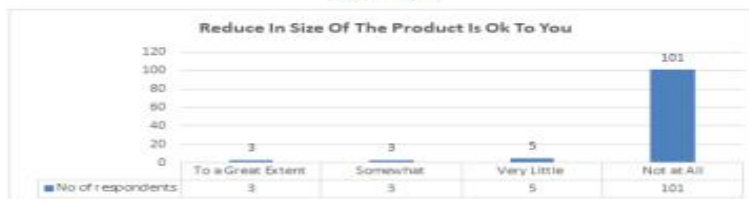


Source: Primary Data

Analysis

- 69.64% of consumers agreed that the companies should reveal the information related to the reduction in the size of the product in bold letters highlighting it.
 - 10.71% of respondents said that it doesn't affect us whereas 19.64% of respondents are not sure about the opinion.
8. Reduction in size of the product is ok with you.

Chart No. 8



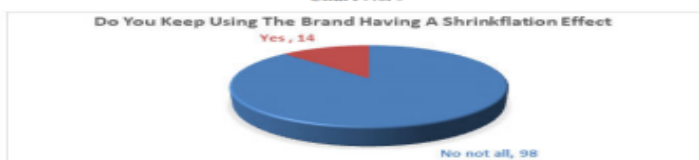
Source: Primary Data

Analysis

- To know respondents' willingness to accept the shrinkflation the researcher from the above question and responses are
 - 90.18% of respondents stated they are not okay with the reduction in the size of the product
 - Although 9.82% of respondents stated it's okay for them to have a reduction in the size of their favourite brand.
9. Do you keep using the brand having a shrinkflation effect?

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Chart No. 9



Source: Primary Data

Analysis

- Further researcher wants to know the loyalty of the respondents towards the brand affected by shrinkflation.
- 87.5% of respondents stated they are not going to use this brand shortly and 12.5% of respondents state they will continue with the brand if there is no other alternative better product.

Hypothesis testing: ANOVA Computation

To test the hypothesis, ANOVA was carried out. The results are given below.

Table 2: Data Analysis between brand preferences for downsizing products and respondents' income

ANOVA	SS	df	MS	F	P-value	F crit
Source of Variation						
Between Groups	36.96875	1	36.96875	155.4	2.18E-27	3.8836876
Within Groups	52.8125	222	0.237894			
Total	89.78125	223				

Interpretation: we can see from the above table that the P-value is more than the alpha level selected (0.05). Therefore, we have evidence to accept the null hypothesis and reject the alternate hypothesis. It means there is no statistically significant relationship between brand preferences of downsize products and respondents' income.

Table 3: Data Analysis between brand preferences of downsized products and respondents' age.

ANOVA	SS	df	MS	F	P-value	F crit
Source of Variation						
Between Groups	75.44643	1	75.44643	162.4437	2.76E-28	3.883688
Within Groups	103.1071	222	0.464447			
Total	178.5536	223				

Interpretation: we can see from the above table that the P-value is more than the alpha level selected (0.05). Therefore, we have evidence to accept the null hypothesis and reject the alternate hypothesis. It means there is no statistically significant relationship between brand preferences of downsize products and respondents' age.

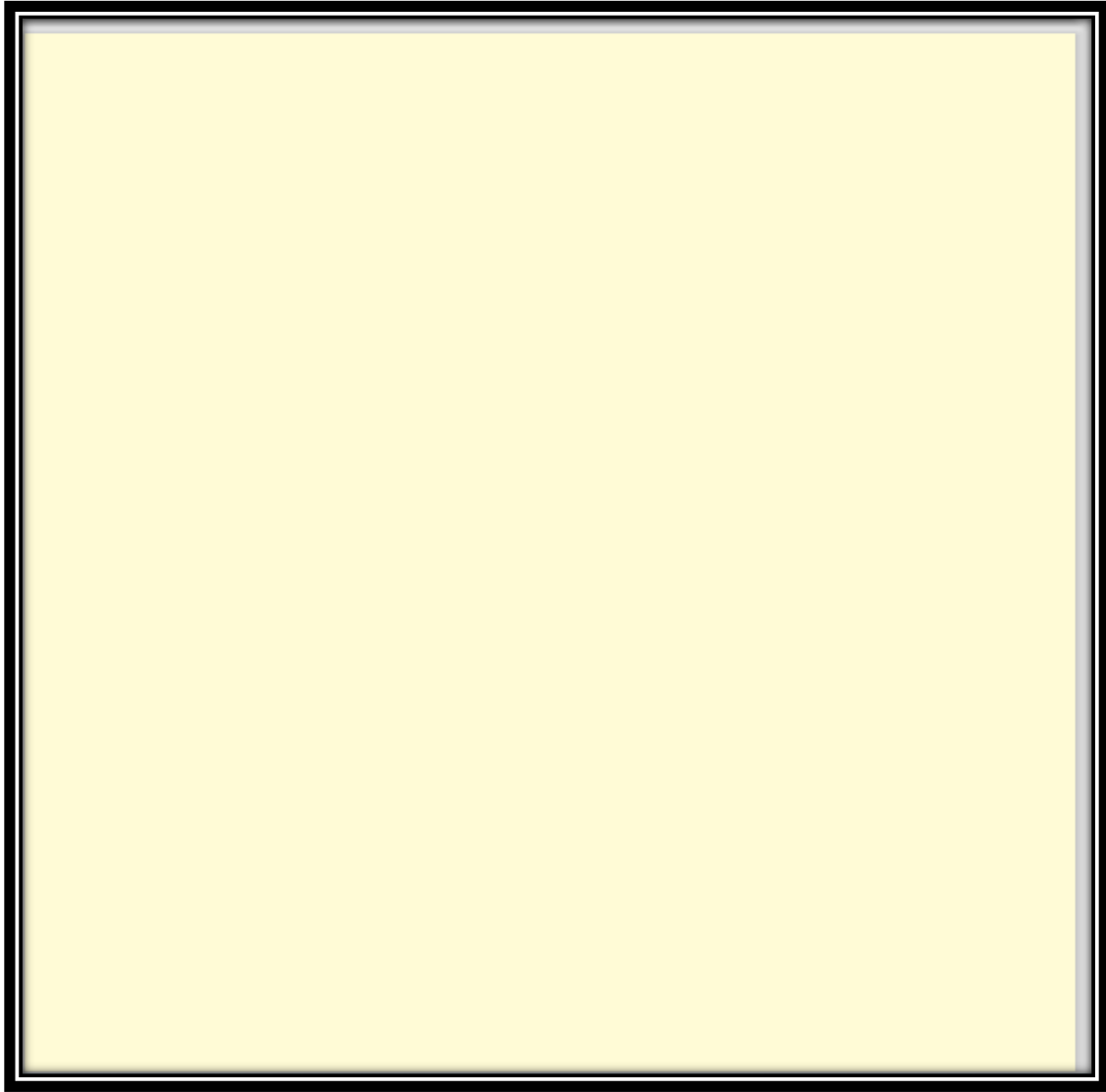
CONCLUSIONS

- The demographic population used in the study are a blend of male and female but since the study focuses on downsizing grocery products so, 58.93% of female are included.
- 60.72% of population belongs to the age group 18 to 49 which means the decision-making age group is involved more.
- 68.75% of respondents have completed their basic education of HSC & graduation. It indicates better economic decision-making ability.
- The study also embraces better spending ability respondents with 68.14% belonging to the above-average income group.

- Most of the respondents are aware of the concept of Shrinkflation but only 65.18% of respondents could noticed it
- The study reflects the high level of inflation on products like snacks item and pantry items and a limited level of Shrinkflation on dairy products. As these products are utmost frequently purchased by each age group.
- 83.03% of respondents are not at all happy with the practice of Shrinkflation on their favourite brands. At the same time, 16.97% of the respondents are not worried about Shrinkflation.
- The impact of inflation can be analysed by the consumer's reaction for searching another alternate brand which is not impacted by Shrinkflation. Whereas few consumer States that they are going to add local product in their shopping bag rather than the branded one.
- The respondents are not at all satisfied after knowing about a string in the size of their favourite brand they want the manufacturer to find some other way of facing inflation rather than crabbing their favourite brand.
- Here the customer strongly feels that the manufacturer's duty is to be fair and honest with the consumer by making them aware of the downsizing of the product. But Shrinkflation sacrifices the duty by not being honest and participating in conflicts of interest without prior notice to the consumers.
- The study also stay most of the consumers are not okay with a reduction in the size of the product and they're not going to use that brand again shortly. But still, here 12.5% of respondents state they will continue with the brand if they do not get any other alternative better product.
- Although shrinkflation is an effective strategy used by manufacturers to retain their customer base and profitability, its practice shall be limited; otherwise, it may clue to argumentative effects.

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Chandrabhan Sharma College
of Arts, Commerce & Science
Powai-Vihar, Powai, Mumbai - 400 076.
Tel. 022-45266020

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The Usefulness of an Accounting Information System for Effective Organizational Performance in India

Dr. Pratima Singh

Principal, Chandrabhan Sharma College of Arts, Science & Commerce, Mumbai

Abstract

The purpose of this study was to investigate the usefulness of the accounting information system (AIS) for the effectiveness of the organization. AIS is all related components that work together to collect, store and distribute data for the purpose of planning, managing, coordinating, analyzing and making decisions. Therefore, the impact of AIS on organizational performance factors such as: performance management and financial performance is assessed. The results of this study show that although AIS is very useful and influences the performance of the organization in the companies listed in the Dubai financial market (DFM) but, there is no relationship between AIS and performance management.

1. Introduction

Accounting Information Systems (AIS) is a tool that, when integrated into the Information and Technology (IT) field, is designed to assist in the management and management of issues related to the organisation's economic and financial environment. However, dramatic technological advances have opened the way for the production and use of accounting data from a strategic perspective (El Louadi, 1998). The Accounting Information System (AIS) is important for all organizations (Belick and Clark, 1990; Curtis, 1995; Rahman et al., 1988; Wilkinson, 1993; Wilkinson et al., 2000) and, perhaps, each organization for profit or non-profit - the need to focus on maintaining AIS (Wilkinson, 2000: 3-4). AIS, on the other hand, is all related data collected from data, raw data or general data and converted into financial data for the purpose of reporting to decision makers (Mahdi Salehi, vahab rostami and Abdolkarim Mogadam, 2010). To better understand the term 'Accounting Information System', these three terms form AIS can be defined separately. First, the literature wrote that accounting can be seen in three areas, namely the information system, the "business language" and the source of financial information (Wilkinson, 1993: 6-7). Second, data is an important data analysis that provides the basis for making decisions, taking action and fulfilling a legal obligation. Finally, a program is an integrated business, in which the framework focuses on a set of goals (Bhatt, 2001; Thomas and Kleiner, 1995).

Accounting documents state that the success of strategies is considered to be the result of the design of the Accounting Information System (AIS) (Langfield-Smith, 1997). In a number of studies, studies have analyzed the role of AIS in strategic management, examining the characteristics of AIS under various key strategies (Itner and Larcker, 1997; Bouwens and Abernethy, 2000). It also analyzes the impact of interaction between certain types of strategies and the different structures of AIS (e.g. different strategies and information). The appropriate AIS design supports business strategies in ways that increase organizational performance (Chenhall, 2003). Increasing AIS


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Chandrabhan Sharma College
of Arts, Commerce & Science
Powai-Vihar, Powai, Mumbai - 400 076.
Tel. 022-45266020

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investment will be a way to achieve a strong, flexible corporate culture to cope with ongoing environmental changes. Innovation is the catalyst for a positive circle, leading to better and more efficient operations and reducing financial and organizational barriers, while reaching out to financial markets. AIS systems are used to record the financial transactions of a business or organization. The program incorporates methods, controls and accounting techniques and IT industry technologies to track transactions that provide internal reporting data, external reporting data, financial statements, and organizational performance analysis skills (Elena Urquia Grande, Raquel Perez Estebanez and Clara Munoz Colomina, 2010).

In managing the organization and implementing the internal control system the role of the accounting information system (AIS) is important. An important question in the field of decision-making and decision-making is related to the AIS's alignment with the organisation's information and regulatory communications needs (Nicolaou, 2000). The benefits of an accounting information system can be assessed on its implications for improving decision-making process, quality of accounting information, performance appraisal, internal controls and facilitating corporate transactions (H. Sajady, M. Dastgir and Hashem Nejad, 2008). Therefore, in terms of the five factors above, the efficiency of AIS is critical to the overall performance of the organization. According to Adrian Downes and Nick Barclay (2008) performance management is a rapidly growing business model. Therefore, performance management has an important role to play in improving the overall value of the organization. Effective reliability of financial information has affected performance (Ming-Hsien Yang, Wen-Shiu Lin and Tian-Lih Koo, 2011).

Previous research has shown that the adoption of the accounting information system increases firm, profitability and efficiency in Malaysia, Spain, Finland, Pakistan and Iran (S. Kharuddin, Z. Ashhari and Nassir, 2010; E. Grande, R. Estebanez and C Colina, 2010 ; Gullkvist, B., 2002; R. Kouser, A. Awan, G. Rana and F Shahzad, 2011; H. Sajady, M. Dastgir and H. Hashem Nejad, 2008). In the United Arab Emirates (UAE) the information society and new computer tools have allowed companies to make better use of their accountability system in their relationships with suppliers and customers. In the same way the development of AIS and electronic banking allows companies to save more time on their transactions (www.ameinfo.com). Therefore, the current study attempts to provide some clarification on the relationship between AIS design, organizational strategy and performance especially in financial performance and performance management.

The study focuses on 74 firms operating until the first quarter of 2011 as listed companies at Dubai Financial Market (DFM) in Dubai, UAE (www.dfm.ae). According to several authors, the analysis of AIS assistance in financial performance as indicators of economic and financial benefits (Return on Assets (ROA) and Return on Equity (ROE)) of firms is of great interest.

The structure of this article is as follows: Section 2 reviews relevant documents and creates ideas about the relationship between AIS, organizational strategy and performance. Section 3 describes the artistic approach. Section 4 shows the results from the mathematical analysis of hypotheses. Finally, section 5 presents the discussion and conclusion of this study, provides the limitations of current research, and highlights some of the sad facts.



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Chandrabhan Sharma College
of Arts, Commerce & Science
Powai-Vihar, Powai, Mumbai - 400 076.
Tel. 022-45266020

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2. Literature Review

The main advantages of an optimal use of AIS in an organization are: better adaptation to a changing environment, better management of arm's length transactions and a high degree of competitiveness. There is also a boost to the dynamic nature of firms with a greater flow of information between different staff levels and the possibility of new business on the network and improved external relationships for the firm, mainly with foreign customers accessed through the firm's web (Elena Urquia Grande, Raquel Perez Estebanez and Clara Munoz Colomina, 2010).

For the first time in 1966, the American Institute of Certified Public Accountants (AICPA) stated that: "Accounting actually is information system and if we be more precise, accounting is the practice of general theories of information in the field of effective economic activities and consists of a major part of the information which is presented in the quantitative form".

In the above definition, accounting is a part of a general information system of an economic entity. Boochholdt (1999) defines accounting information systems as systems that operate functions of data gathering, processing, categorizing and reporting financial events with the aim of providing relevant information for the purpose of score keeping, attention directing and decision-making.

Recently several studies have asserted that AIS plays a proactive role in the strategy management, acting as a mechanism that enables organizational strategy (Chenhall, 2003; Gerdin and Greve, 2004). Strategy has been examined using different typologies, such as Porter (1985) or Miles and Snow (1978). The latter has been extensively used in management literature (Zajac and Pearce, 1990). In the present study it is assumed that the organizational performance is a function of the financial performance, performance management and the AIS. Fitness will exist in the combination of strategy and AIS that contribute to financial performance.

2.1 AIS and Financial Performance

The design of the AIS can be defined in terms of the information it provides (Chenhall and Morris, 1986; Gul, 1991). Chenhall and Morris (1986) described AIS in terms of the usefulness of the four attributes of knowledge, namely breadth, time coherence, degree of integration, and integration. Scope refers to the measures used and the extension of AIS in time and space. Then information can focus on the future compared to history events or internal events. And the information can be measured in terms of monetary or non-monetary terms. Time refers to frequency, reporting speed and status of information (e.g. short or long term). Integration refers to the way data is aggregated over time, tasks or in accordance with decision models. Finally, integration refers to the need to provide information to reflect the communication and integration outcomes of many activities in an organization. These four attributes have been analyzed to compare AIS with organizational and operational strategies (Gerdin and Greve, 2004). Recently when research began to test whether organizations were modifying AIS design to support selected strategies, they recognized that AIS has the potential to facilitate strategic management and improve organizational performance (Gerdin and Greve, 2004).

A proper review between the design of AIS and the performance of commercial units by strategic analysis suggests that the high performance of trading units depends on a variety of accounting



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Chandrabhan Sharma College
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Powai-Vihar, Powai, Mumbai - 400 076.
Tel. 022-45266020

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information systems (Boulianne, 2007). Many studies have begun to look at whether organizations vary in the structure of AIS to support their chosen strategy, recognizing that AIS has the potential to streamline strategic management and improve organizational performance (Gerdin and Greve, 2004).

The available literature provides little evidence of the relationship between these AIS and financial performance; although it is important to highlight the research conducted by Elena Urquia Grande, Raquel Perez Estebanez and Clara Munoz Colomina (2010) who found a positive correlation between AIS design and organizational strategy and performance. Successful implementation of AIS can save money and shareholders' time. Number of information provided by AIS to shareholders and stakeholders in investment decisions (Zulkarnain Muhamad Sori, 2009).

Financial managers need the financial and accounting data provided by AIS to assess the company's past performance and to map future plans. Therefore, the performance of an entity is measured in terms of ROA (Return on Assets) and ROE (Return on Equity).

Equitable reimbursement is the key to providing useful information about debt performance in the financial structure that a senior manager should try to influence in order to improve financial performance (Alan Miller, Michael Boehlje and Craig Dobbins, 2001).

If the structure of the AIS is not linked to financial performance and financial performance is linked to the performance of the organization, then we can argue that the formation of AIS can be expected to have a positive effect on the organisation's performance through ROA and ROE. However, other researchers such as Ismael Younis Abu-Jarad, Davoud Nikbin and Nor Aini Yusof (2010) have supported the use of Return on Assets (ROA), Return on Equity (ROE) as the most common measures of organizational performance. Therefore, we created the following hypotheses.

H1: The use of an accounting information system (AIS) will lead to better economic and financial performance. H2: There is a positive relationship between financial performance and organizational performance.

H3: There is a positive relationship between AIS and organizational performance.

2.1 AIS and Performance Management

The available literature provides little evidence of the relationship between AIS and performance management. Accounting information systems are considered to be the most important organizational mechanisms involved in the process of decision-making and control in organizations (H. Sajady, M. Dastgir and H. Hashem Nejad, 2008). The Accounting Information System (AIS) as one of the critical systems in the organization has also changed its approach to recording, processing, storing and disseminating information. Nowadays, more digital and online information is used in accounting information systems (Huang, Lee and Wang 1999, Clikeman 1999).

Performance Management (PM) includes activities that ensure that policies are met consistently and effectively. Performance management can focus on organizational performance (<http://en.wikipedia.org>). Accounting systems affect ethics and performance management and have an impact on all departments, organizations, and even countries (Noellette Conway, 2009).


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Tel. 022-45266020

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Management involves a variety of tasks that require good quality and reliable information. Quality information is one of the competitive advantages of an organization. In the accounting information system, the quality of the information provided is critical to the success of the programs (Hongjiang Xu, 2010). The quality of information generated from AIS is critical to management (Essex and Magal, 1998). Business organizations often use accounting information systems to provide support for management decisions. Support usually includes financial analysis from company accountants. Analysis is usually based on the company's accounting data system. Using business technology, this program can process a large number of electronic documents of owners and managers (Osmond Vitez, 2011).

Managers compare information about current performance with budgets, forecasts, prior periods, or other measures to measure the extent to which goals and objectives are achieved and to identify unintended consequences or unusual situations that need to be tracked. In the same way managers who are responsible for identifying financial risks and compliance with their operations, are responsible for designing, implementing and monitoring their internal control system (www.ucop.edu). Internal controls are often central to a company's accounting information system, which is the primary function of transmitting financial information about a company. Therefore, internal controls help managers monitor and measure the performance of their accounting performance in operations (Osmond Vitez, 2010).

Performance management plays an important role to play in improving the overall value of an organization (Armstrong and Baron, 1998). Accounting systems are often the most important legal sources of information for industrial organizations. They are designed to provide all levels of management with timely and accurate information to be effective in performance management and to assist them to make decisions that are in line with the objectives of their organization (Anthony G, 2006). Organizational performance is one of the most important elements in management research (Pierre J. Richard, Timothy M. Devinney and George S. Yip, 2008).

Therefore, the relationship between AIS and organizational performance will be governed by performance management. In the ongoing debate we are analyzing the coherence of emergencies within the AIS, performance management and operational performance using accounting data, decision-making and internal control procedures. Therefore, we formulate the following ideas:

H4: There is a positive relationship between AIS and performance management that deals with accounting data, decision-making and internal control processes.

H5: there is positive relation between performance management and organizational performance.

3. Research Methodology

According to Jassim Al Shamsi (2007) the United Arab Emirates coalition government, led by the Ministry of Finance and Industry, has been launching a number of initiatives aimed at modernizing public service management and improving the financial performance of the federal government over the past 40 years. services and private bodies. These plans include strengthening the strategic budget process and introducing a budget-based approach across government, modernizing the accounting system for public financial management and improving financial management efficiency. Therefore,



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Chandrabhan Sharma College
of Arts, Commerce & Science
Powai-Vihar, Powai, Mumbai - 400 076.
Tel. 022-45266020

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the data was collected through a questionnaire from 74 firms according to listed companies in the Dubai Financial Market (DFM) which is part of the department of forty services and independent agencies led by the United Arab Emirates coalition government (www.dfm.ae).

3.1 Steps

These questions were posed to five Likert-type questions, with the choice of a firm confession. In addition the questionnaire consisted of 2 sections. The first section focuses on the target audience. The second section covers key questions. The questionnaire consisted of twenty-one questions, carefully designed to gather relevant information (See Appendix A). These companies are still distributed in fifteen industries. Our sample was randomly selected using a sample without the replacement process.

3.2 Data collection

The data collection method is an important factor in any research because the ambiguity of the data collection methods can distort the research results and therefore give illegal results. There are many types of data; major types of primary and secondary data.

271 questions submitted to the troubling answers were included in the list of accountants, financial managers and direct managers of the sample firms. A reminder was sent and non-respondents were followed by two additional emails. When the first questionnaire was presented, 154 questions were completed and returned. In the second and third posts, a total of 82 completed questions were returned. A total of 236 questions were available for data analysis.

4. Empirical Results the Studies

4.1 Description the Demographic Profile of the Sample

In order to analyze the data, which was collected through questionnaires different statistical tools, were used. For that purpose, the information gathered was analyzed using the SPSS software version 17.0. According to the results of the demographic questionnaire, the following summary information about the profile of the sample is presented.

In terms of education, 16.1 percent of the samples were PhD, 38.1 percent were Masters and 45.8 percent were Bachelors (see Table 1). To conclude, majority of participants in this study had bachelor degrees. In terms of experience, 25.8 percent of the responses had less than 4 years, 51.3 percent had between 5 to 9 years and 22.9 percent had more than 10 years experience (see Table 2).

Refer to Tables 1 and 2 which show the respondents' demographic information there was significant difference for education and experience.

4.2 Measurement Variables and Testing Hypotheses

Construct validity is typically evaluated by looking at the patterns of correlations of the scale in question with a variety of other measures. Validity is measured in two contexts – first is content validity and second is construct validity. Content validity of our survey was established from the existing literature and adopting constructs validated by other researchers. Reliability analysis is the ability by which the same results can be obtained if I repeat the measure on the same object and



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under same conditions (Maria Teresa, Nadia Auriat, 2005). The statistical tool used for measuring reliability based on internal consistency is Cronbach's alpha. The Alpha Value greater than 0.6 it shows that the questionnaire is reliable (Fornell and Lacker, 1981). As shown in Table 3, our composite reliability values ranged from 0.610 to 0.712 which is showing above acceptable levels.

Apart from validity assessment of the measurement model, we performed a check for multicollinearity among the variables. A correlations' matrix was used for determining the relationship among all the variables. As Table 4 displays, the highest correlation 0.662 existed between AIS and financial performance and the lowest correlation

0.252 existed between financial performance and performance management. In total, these correlations indicate that multicollinearity.

To substantiate the findings of the research, ANOVA statistical approach was conducted. The objective of the test was to determine the relationship between independent and dependent variables. For the purposes of testing hypotheses the suitable test was adapted in this study. Regression analysis test was employed and the results of hypotheses are shown in Table 5.

According to Table 5 the hypothesis H₁ examines the link between AIS and financial performance. AIS is significantly related to the financial performance ($\beta = 0.393$; $P < 0.01$). Therefore, the first hypothesis is accepted. It means accounting information system cause to have better financial performance.

With reference to Table 5, the hypothesis H₂ also accepted because there is link between financial performance and organizational performance. The effect of financial performance is significant, as indicated by the path coefficient of

0.345 ($P < 0.01$). The path coefficient ($\beta = 0.456$) shows between AIS and organizational performance, there is also statistically significant ($P < 0.01$). Therefore, the hypothesis H₃ is supported.

With regard to Table 5, the hypothesis H₄ is rejected and null hypothesis is accepted, in other words, there isn't any relationship between AIS and performance management ($\beta = 0.075$; $P < 0.01$). It means, AIS does not provide suitable information on performance management to facilitate the effective delivery of strategic and operational goals.

As table 5 shows, the hypothesis H₅ is acceptable. It means that there is a positive relationship between performance management and organizational performance. As indicated by the path coefficient of 0.242 ($P < 0.01$) it is also significant.

5. Discussion and Conclusion

The object of this paper was to empirically analyze the relationship between AIS and organizational performance on listed companies in Dubai Financial Market (DFM). Also, in this study usefulness of accounting information system was examined on financial performance and performance management. An information system is an organized means of collecting, entering, and processing data and storing, managing, controlling, and reporting information so that an organization can achieve its objectives and goals (Romney et al., 1997:18). Accounting information systems of the



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past focused on the recording, summarizing and validating of data about business financial transactions.

According to Flynn (1992), the effectiveness of AIS can be received providing management information to assist concerned decisions with regard to the successfully managing of corporations.

In recent years, many organizations have attempted to manage organizational performance using the balanced scorecard methodology where performance is tracked and measured in multiple dimensions such as; financial performance, performance management, social responsibility and employee stewardship which were used in this study to evaluate usefulness of AIS on effective organizational performance.

From generalization of the results, measuring research questions based on the opinion of the respondents. First, AIS was found to be the variable that most impacts financial performance. This tells us that AIS is the most important factor in firms that are listed in DFM. Second, it was found that financial performance and performance management have effect on an organizational performance. This means that financial performance and performance management are effective in building an organizational performance. Third, AIS was found that an important factor in building an organizational performance through collection, storage and processing of financial and accounting data to be evaluated by its impacts on improvement of decision-making process, quality of accounting information, performance evaluation, internal controls and facilitating company's transactions. Forth, there isn't any relationship between AIS and performance management. It means that there are several barriers that lead to implementation of AIS on performance management on listed companies in DFM. In such a condition it seems that without solving these problems these companies do not enjoy advantages of AIS.

The general conclusion seems to be that the nature of the model used, which specifies the accounting information requirements are indeed useful on organizational performance.

Like all empirical studies, the present research also has its own limitations due to the methodology employed. Use of questionnaire to collect data always has also its own limitations, since responses could be biased because of the common method used for the collection of all data. Although extensive care has been taking when designing the questionnaire and the pilot study refined the questions, still the criticism of the survey method can never be completely ignored and should be taken into account. Despite the above limitations, this research has provided useful results in paving the way for future research in this area. Since in UAE, recently increasing demand for AIS, as an effective tool in managing the organizations, has prevailed, this research could provide a supportive evidence for the implementation of AIS. Therefore, avenues for future research could be the effects of user participation on the implement of AIS, analysis of effectiveness of AIS on performance and productivity and etc.

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Table 1. Education-Information

Frequency	Percent	Valid Percent	Cumulative Percent
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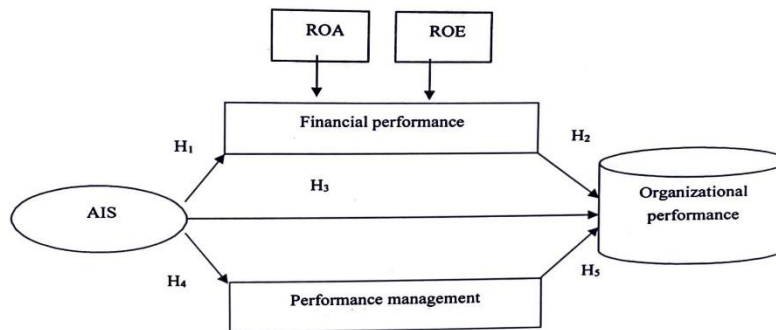


Figure 1. Research model for the study

Questionnaire	Measurement	Sources
Latent Variables		
AIS	1 The Data storage contributes to the integrity of the financial reporting process	Marshall R and Paul Steinbart, 2006
	2 The Data storage in sufficient details to accurately and fairly reflect company asset	
	3 The implementation of Data collection could save shareholder's money and time	Zulkarnain Muhamad Sori, 2009
	4 Data processing has capable of making a difference in a decision by helping managers to form predictions about the outcomes of past, present, and future events to evaluate financial performance in organization.	H. Sajady, H. Sajady and H. Hashem Nejad, 2008
	5 Data processing caused the improvement of the quality of the financial reports and facilitated the process of the company's transactions	
	6 The automated data collection speed up the process to generate financial statements and overcome human weaknesses in data processing	Zulkarnain Muhamad Sori, 2009
Financial performance	1 The satisfaction of various stakeholder groups is instrumental for organization	Marc Orlitzky, Frank L. Schmidt and Sara L. Rynes, 2003
	2 Return on asset measures that assess profitability, size, and growth rates are essential to monitor overall organizational performance and progress	Alan Miller, Michael Boehlje and Craig Dobbins, 2001
	3 Return on equity is a key to provides useful information about the performance of debt in the capital structure that the general manager must try to influence in order to improve financial performance	
	4 Operating margin is a measurement of what proportion of a company's revenue is left over, before taxes and other indirect costs, after paying for variable costs of production as wages, raw materials, etc	Wikipedia.org
performance management	1 Labor is the largest controllable expense item in your organization. Successful practices to improve performance can lower your labor cost	F. Crutis Barry & company, 2008
	2 An effective measurement and reporting process can improve performance and lower costs	
	3 Employee engagement is critical to any organization that seeks to retain valued employees	Nitin vazirani, 2008
	4 Employee engagement emphasizes the importance of employee communication on the success of a business. An organization should thus recognize employees,	

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Dr. Pratima Singh

	more than any other variable, as powerful contributors to a company's competitive position	
	Interactive control systems help managers integrate new data and learning into the decision-making process	
Organizational performance	1 Effective inventory management is the single most important tool to improve customer service	Vince Kellen, 2008
	2 Successful organizations show respect for each employee's qualities and contribution – regardless of their job level	F.Crutis Barry & company, 2008
	3 Social responsibility of business refers to all such duties and obligations of business directed towards the welfare of society. These duties can be a part of the routine functions of carrying on business activity or they may be an additional function of carrying out welfare activity.	Nitin vazirani, 2008
	4 Social responsibility is a voluntary effort on the part of business to take various steps to satisfy the expectation of the different interest groups.	Milton Friedman, 1970
	5 Employee stewardship is an opportunity exists for ensuring high employee morale and customer satisfaction, an increase in employee and customer retention rates, and a positive long-term outlook for the company's successful performance.	Barbara J. Fretwell, 2002


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Department of Mathematics and Natural Sciences
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A Review on Issues and Problems of Women Entrepreneurs in Micro, Small and Medium Enterprises in India

Pratima Singh

Chandrabhan Sharma College of Arts, Science & Commerce, Mumbai

ABSTRACT

The image of women as home makers who has very little to do with the economy is shifting in modern India. Number of women is now taking over entrepreneurial activity especially in micro, small and medium scale enterprises. But this shift from homemaker to business woman is not easy. Though the entrepreneurial path is the same for both men and women, however, in practice, several problems are faced by women, which are of different dimensions that restrict them from realizing their full potential as an entrepreneur.

Keywords: Micro, Small and Medium Enterprises, Women Entrepreneurs, Economic Development, Challenges, Issues and Problems

INTRODUCTION

Women have always been the pillars of society and when women's are empowered, the whole world is empowered. Ministry of Micro, Small and Medium Enterprises (MSME) is empowering female entrepreneurs through its number of schemes. This helps women flash their talent and build their own place in the society. As in 2019 nearly 1.38 lakh projects have been set up by the women entrepreneurs under the Prime Minister's Employment Generation Program (PMEGP) Scheme since its launch. The projects set up by women entrepreneurs are nearly 30 percent of total projects set up under PMEGP. Under the scheme, women entrepreneurs are sheltered under Special Category and also are entitled to receive 25 percent and 35 percent subsidies for the project found out in urban and remote areas respectively. For women beneficiaries, own contribution was set to just 5 percent of the project cost. While for the other category it is 10 percent. During the fiscal year 2016 - 18, under the Khadi Program, women entrepreneurs have set up nearly 30,437 projects for which margin money of Rs. 85,305 lakh have been released.

REVIEW OF LITERATURE

V Krishnamoorthy and R Balasubramani (April 2014), recognized the important motivation factors and its impact on success. The study identified that aim, skills, knowledge, family support, market opportunities, independence, government subsidy and satisfaction are the important motivational factors.

Gaidhani Shilpa (2018) Rural Entrepreneurship is a rising entrepreneurship. Rural women are now coming out of their home to achieve their dreams. It is not easy for women to step out and walk along with men. They have to face numerous challenges to chase their goals. The research paper talks about challenges and opportunities women are facing in India.

Women entrepreneurship was a neglected domain during the past, but with the spread of education and awareness among the women the picture has been changed and the women have emerged as today's most memorable and inspirational entrepreneurs. It is said that family is a chariot with wheels which are driven by both the male and female members of the family. If one of the wheels is lagging behind, the chariot i.e. the family will not be able to grow and develop.

In the same way when we speak about a nation, the Women entrepreneurship plays a dominant role in the economic development and makes significant contributions to the economic growth of the country. This paper focuses on the problems, issues, challenges faced by women entrepreneurs, how to overcome them and to analyze problems of Indian government for and problems faced by them while pursuing their business.

The primary objective of this research is to represent the socio economic issues, motivating factors behind entrepreneurship, problems and challenges faced by women entrepreneurs in various Micro, Small and Medium enterprises. For the purpose of study the researcher has focused on secondary sources like journals, articles and government websites.

Selected schemes for women empowerment and safety are listed below

- Beti Bachao, Beti Padhao
- Stand Up India

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- Mission Indradhanush
- Mudra Yojana Scheme
- TREAD (Trade Related Entrepreneurship Assistance and Development) Scheme
- Mahila Udyam Nidhi Scheme
- Annapurna Scheme
- Stree Shakti Package for Women Entrepreneurs
- Bhartiya Mahila Business Bank Loan
- Dena Shakti Scheme
- Udyogini Scheme

In India, Micro, Small and Medium Enterprises are the second largest source of employment, the primary being agriculture sector. MSME accounts for nearly 42 percent of industrial production, 95 percent of the industrial units, 34 percent of the exports and manufactures more than 6000 products. This sector produces a mixture of industrial products such as beverage, tobacco, food products, cotton, textiles and wool, silk, jute and jute products, wood and wood products, furniture and fixtures, paper and goods produced from it. Other services consist of machinery, apparatus, appliances and electrical equipment.

Women Entrepreneurs are often defined as the women or may be a group of women who initiate, organize and operate business activities. Any venture which is owned and controlled by women and giving a minimum of interest of 51 percent of the capital and giving at least 51 percent of employment opportunities in the venture to women comes under the category of women entrepreneurs. Today we can see Telecom, IT, Financial and other industries are headed and guided by women pioneers. There is a change in the modern society where the women are creating new paradigms of being a daughter who takes responsibility of her parents, a wife who wishes to create a home and a family, a mother taking care of the children to make them the best and an entrepreneur who builds an enterprise and discovers her significance and meaning of life in herself. At the same time with all the dreams of togetherness she searches for mutuality, pride and respect. Today women's are also open to a life without marriage and also ready as single mother without father.

Women typically prefer to start and manage firms in different industries than men. Apart from research, policies and programs tend to be 'men streamered' and too often don't take into consideration the specific needs of women entrepreneurs. As a result, equal entrepreneurship opportunity between men and women is still not felt. Women entrepreneur has many functions such as exploring the prospects of starting new venture, undertaking risks, innovations, coordination administration and control of company and providing effective leadership in all aspects of business. Women in present society are playing a vital role in reducing poverty through fruitful work that they are engaged in outside their home. Although increasing women's participation in micro, small and medium scale enterprise is among the developmental goals and targets to cut poverty, improvement in family health and empower women's economic status. Women's entrepreneurship has to deal with both the situation of women in society and as an entrepreneur in that same society. As women constitute around 50 percent of the world population they are regarded as the better half of the society. In modern society women have to come out of the home to participate in all sorts of activities and is also enjoying the fruit of globalization marking an influence on the domestic and international market

Socio-Economic Issues and Problems**1. Problem of Finance:**

Finance is regarded as "life-blood" for any project, be it small or big. However, women entrepreneurs experience shortage of finance on two counts. Firstly, women do not generally have property on their names to use them as collateral security for obtaining loans. Secondly, banks also consider women less credit worthy and daunt women borrowers on the belief that they can at any time leave their project. In this situation, women entrepreneurs are bound to rely on their own savings, if any and loans from friends and relatives

2. Scarcity of Raw Material:

Most of the women entrepreneurs are plagued by the scarcity of raw material and necessary inputs. The failure of the many women co-operatives in 1971 engaged in basket making is an example how the shortage of raw material sounds the death knell of enterprises operated by women

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3. High Competition:

Women entrepreneurs do not have any set up to pump in a lot of money for canvassing and advertisement activities. Thus, they have to face a high competition for marketing their products with both organized sector and their male counterparts. Such a competition eventually results in the liquidation of women enterprises.

4. Limited Mobility:

Women mobility in India is highly limited due to a variety of reasons. A single woman asking for room is still looked upon with doubt. Awkward exercise involved in starting an enterprise coupled with the officials' embarrassing attitude towards women compels them to give up the idea of starting an enterprise.

5. Family Ties:

In India, it is mainly a woman's duty to take care of the children and other members of the family. In case of married women, she has to maintain balance between her business and the family. Her involvement in family few times leaves a little or no energy to devote for business.

6. Lack of Education:

In India, nearly 65 percent of women are still illiterate. Illiteracy is the one of the major cause of socio-economic problems. Due to the lack of education and that too qualitative education, women are not aware of business opportunities, technology and market knowledge. Also, lack of education causes low success among women. Thus, lack of education creates troubles for women in the setting up and running of business enterprises.

7. Male-Dominated Society:

Male bias is still the order of the day in India. The Constitution of India speaks of equality between sexes. But, in practice, women are looked upon as weak in all respects. Women suffer from male reservations about a woman's role, ability and capacity and are treated accordingly. In the male-dominated society, women aren't treated equal to men. This, in turn, serves as a barrier to women entry into business.

8. Low Risk-Bearing Ability

Women in India lead a sheltered life. They are not much educated and economically not self-dependent. All these decrease their ability to bear risk involved in running a project. Risk-bearing is an essential requisite of any successful entrepreneur.

RECOMMENDATIONS TO OVER THE PROBLEMS FACED BY WOMEN ENTREPRENEURS

1. Focus on the policy making process with regard to women entrepreneurship
2. Awareness program, training and supportive services with more focus on gender sensitization.
3. The education system curriculum can be so designed which can help prepare future entrepreneurs with basic knowledge and required practical skills in management.
4. The Government can set some priorities for women in terms of allocation of industrial plots, sheds and other amenities.
5. Precaution should be taken to penalize any kind of misuse.
6. Self help groups should be promoted for women entrepreneurs.
7. There should be specific efforts to help women access finance.
8. There should be bank and regulatory policies which accept low collateral security, look at borrower's willingness to repay the loan and simplify business registry.
9. There should be efforts to develop innovative loan and savings products for female entrepreneurs.
10. It can be said that today we are in a better position
11. wherein women participation in the field of entrepreneurship
12. is increasing at a considerable rate, efforts are being taken
13. at the economy as well as global level to enhance woman's
14. involvement in the enterprise sector. This is mainly because

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15. of attitude change, diverted conservative mindset of
16. society to modern one, daring and risk-taking abilities of
17. women, support and cooperation by society members, and
18. relaxations in government policies, granting various u

The researcher concludes that women entrepreneurship plays a crucial role for growth and development of a nation. Women entrepreneurship helps in developing the backward regions and thereby improving financial status. Government must come with more innovative schemes and these schemes must be made aware to the women's

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Powai Vihar, Powai, Mumbai - 400 076, Maharashtra, India. Tel.: +91 22 2570 4526 / 2570 4530
E-mail: cbscollege@gmail.com Website: www.cscollege.co.in


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A Study On Why Portfolio Evaluation Is Important For Investment Decision?

Arun Vishwakarma¹, Smita Mangesh Junnarkar², Manali D Naik and Krishnakant Pandey³

^{1,2,3}Assistant Professor, Chandrabhan Shama College of Arts, Science & Commerce, Mumbai, Maharashtra, India.

ABSTRACT:

This research aims are to understand why portfolio evaluation is important for making investment decision, how deep they generally go for selecting particular company for investment and how portfolio evaluation helped them for taking right decision which alternatively comes into expected profit. The primary data which is collected through questionnaire shows different thoughts of every investor and how they diversify their portfolio. The recommendations help in improving the knowledge of the current investor as well as beginners who wanted to invest and providing information the concept of portfolio investment so that they can make investment related decision. Findings helped to know the limitations where questionnaire reached to limited people and perception of different people towards investment.

KEYWORD: Diversify, perception, strategies, current investor, portfolio evaluation

INTRODUCTION:

Portfolio evaluating refers to the evaluation of the performance of the investment portfolio. It is essentially the process of comparing the return earned on a portfolio with the return earned on one or more other portfolio or on a benchmark portfolio.

The process of evaluating a portfolio's performance with the goal of understanding the key source of return. Evaluation of portfolio performance is considered to be the last stage of investment process, which helps the investor for making correct decision related investment by observing the portfolio.

It can say that it helps to know the strengths and weaknesses. Investment decision is based on availability of money and information on the economy, industry and the company and the share price ruling and expectations of the market and of the companies in questions. Portfolio evaluation direct the investor, where to diversify their money so at there is risk in one sector then investor can recover that loss in another investment.

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Investor and investment managers need timely and accurate information on the performance of their investment portfolios. Performance evaluation provides such information. Without its investors and investor managers would find it increasingly difficult to meet stakeholders current and future needs in very competitive investment management industry.

OBJECTIVE:

1. To understand why portfolio evaluation is important for taking investment decision.
2. To understand the young investor's psychology for doing investment.

HYPOTHESES:

Alternate hypotheses: Portfolio evaluation is done by investors for minimizing risk without any reduction in return

Alternate hypotheses: Investor applies many strategies for making investment decision

LITERATURE REVIEW:

As per Chirag Mehta, 2016 found out the investor has to maintain a portfolio of diversified sector stocks rather than investing in a single sector of different stocks.

People who are investing in a them Mostly depend on the advice of their friends' relatives and financial advisor

METHODOLOGY:

- ❖ This research includes the data source from primary data and secondary data.
- ❖ Descriptive design has been used where questionnaire is prepared through Google form and research is carried on the basis of 26 responded on random basis.
- ❖ Research aims at exploring the investors behavior factors between the young age group of 20-35

DATA INTERPRETATION AND ANALYSIS

More than 65% respondent knows important of portfolio is how much important as well as they applied it Which turns benefit to them. Where more than 30% respondent don't have idea about the concept of portfolio evaluation.

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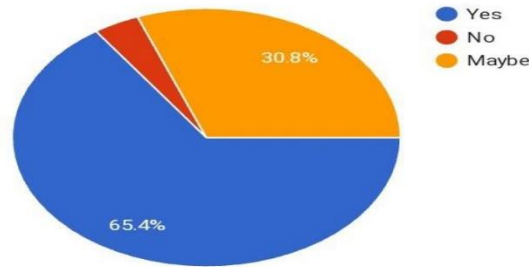
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Do you think portfolio evaluation is needed for taking investment decision ?

26 responses



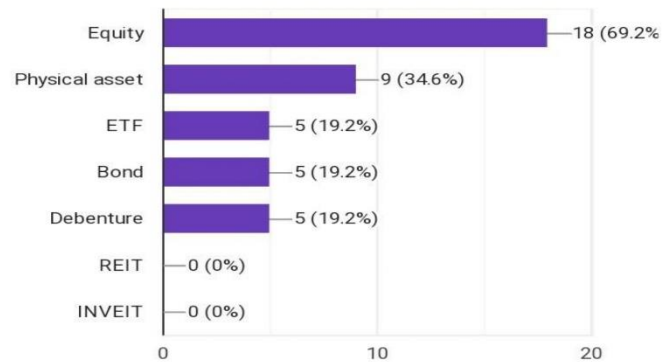
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Where do you diversify your investment?

26 responses



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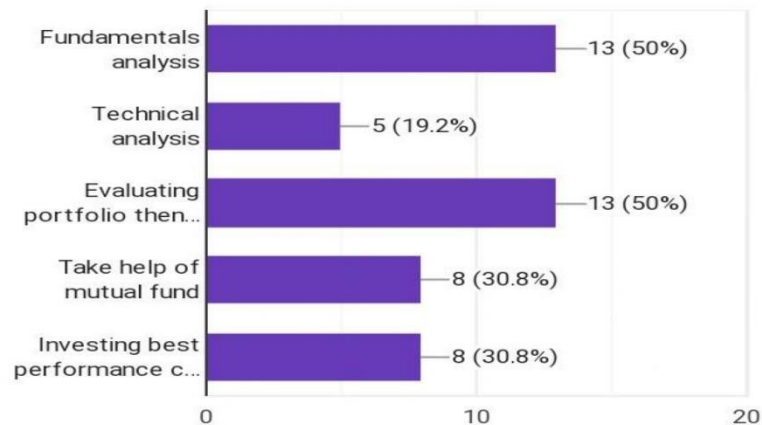


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According to the survey, respondent prefer to diversify their money like in equity, physical asset, ETF, bond, debenture etc., for recovering their loss by doing investment in other sectors, and it endorse the first hypotheses which says Portfolio evaluation helps to diversify the money in different sectors which alternatively minimize the risk.

What do you do for making investment decision?

26 responses



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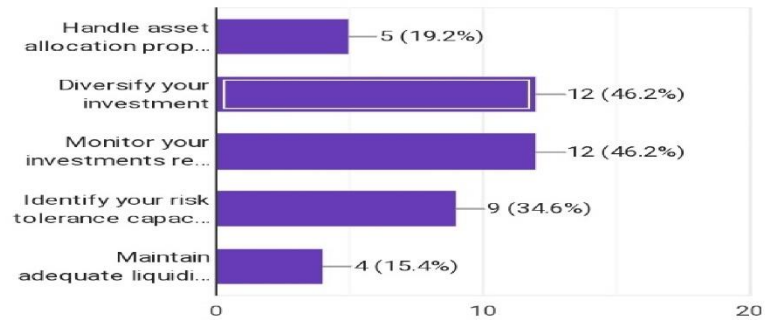
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This survey shows investor uses these strategies rather than depending on single strategy, even in these strategies fundamental and evaluation of portfolio plays important role for making investment related decision. This diagram supports the second hypotheses which says Investor applies many strategies for making investment decision.

How do you minimise the risk while making investment decision and after investment, ?

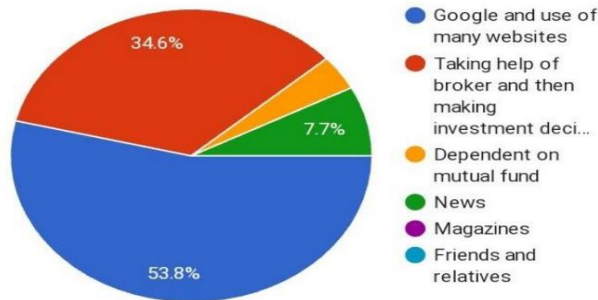
26 responses



On the basis of portfolio evaluation investor diversify their money as well as identify risk tolerance capacity, hence This survey shows why portfolio evaluation play's important role for making investment decision.

From where do you collect information for making investment related decision?

26 responses



This survey shows investor generally prefer to collect information from internet and take help of broker for making investment related decision, where literature review shows investor are mostly dependent on friend and relatives.

SUGGESTION:

For evaluation of portfolio, the investor shall keep in mind the secured average returns, average or below average as compared to the market situation. Selection of proper securities is the first requirement.

There are some content about which investor need to know, like REIT and INVEIT

CONCLUSION

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This research helped me to understand the concept of portfolio evaluation
It also helped me to understand different perception of young investor towards investment.
Through this research I have learnt market is important concept and investor need to follow
Market.
I have seen young investor are curious to learn more about market.
Which shows investment sector will play significant role boosting our Indian economy.

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The Study Of Students' Perception On Mathematics In First Year Undergraduate Course

Dr. Pratima Singh I/C Principal, Chandrabhan Sharma College of Arts Science & Commerce Mumbai.

Ms. Anjana Verma Asst. Professor, Chandrabhan Sharma College of Arts Science & Commerce Mumbai.

Ms. Sharlet Bhaskar Asst. Professor, Chandrabhan Sharma College of Arts Science & Commerce Mumbai.

Mr. Ravi Vishwakarma Asst. Professor, Chandrabhan Sharma College of Arts Science & Commerce Mumbai.

Abstract

Mathematics provides an effective way of building mental discipline and encourages logical reasoning and mental rigor. In addition, mathematical knowledge plays a crucial role in understanding the contents of other subjects such as science, social studies, and even music and art. Mathematics was introduced in first year undergraduate course, primarily to increase the mathematical skills and knowledge required even in social science, humanities, commerce, accountancy and other aligned fields. The University had noted that the subject shall be beneficial to students, who want to pursue higher education in social sciences, commerce, fine arts and biological sciences. This paper is an attempt to explore the perceptions of students on Mathematics in the first year undergraduate course. A total number of 113 respondents were formed as a sample size. Data was accumulated through well-structured questionnaire. The paper suggests a few strategies to promote interest and confidence in the subject of Mathematics.

Keywords: Mathematics, Students' perception, undergraduate course.

Mathematics is not about numbers, equations, computations or algorithms: it is about understanding.-William Paul Thurston

• INTRODUCTION:

that is cherished by societies worldwide. It is believed to be an instrument for political, socioeconomic, scientific and technological developments that is cherished by societies worldwide. It is believed to be an instrument for political, socioeconomic, scientific and

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technological developments It is believed to be an instrument for political, socioeconomic, scientific and technological developments Mathematics is used to be an instrument for Political, Socioeconomic, Scientific and technological developments. Mathematics enables the students to obtain analytical skills and the technical aptitude to proceed to a successful career in business, finance and many other fields or to proceed to further study. The ability to think analytically is something that remains with the students for the rest of his/ her life, enabling his/ her to adapt to new developments in the chosen career. At undergraduate level, syllabus in the subjects structured carefully so that the topics of Mathematics and Statistics are of greatest relevance to the chosen course. In spite of the benefits of study Mathematics, it is commonly accepted that Mathematics is difficult, obscure and of little interest to many students. According to student's perception towards Mathematics, in Mathematics education, teaching and learning play an important role. This paper focuses on the introduction of Mathematics at first year of most of undergraduate courses and student's perception towards it. And also how it affects their academic attainments.

• **LITERATURE REVIEW:**

Krach and Crutch (1988) state that, "man's perceptions are how he sees, hears, smells and feels the world about himself". They believe that what man perceives, feels, thinks about and imagines depends upon the physical and social environments in which he lives and upon his own biological nature, partly the way his brain and nervous system work. (Scott,1975) views perception as both unique and complex and what we perceive around us is highly subjective and depends on our needs, our expectations and experiences.(Crawford, Gordon, Nicholas, & Prosser, 1994) found that the majority of students perceived mathematics as "numbers, rules and formulae". For some student's awareness of mathematics involves simply the recall of facts and the use of formal procedures. These views were associated with what he calls a "surface approach" to learning mathematics, that is, "the reproduction of knowledge and procedures".

• **OBJECTIVE OF THE STUDY:**

The main objective of this study is to explore the perceptions of students towards Mathematics at their first year undergraduate courses. As a consequence of it, our particular objectives are the following:

- To know the interest among the students about mathematics.
- To identify the factors affecting to learn Mathematics in first year of most undergraduate courses.
- To identify the students' opinion about need of Mathematics in first year.

• **RESEARCH METHODOLOGY:**

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The research is based on primary as well as secondary data. Secondary data was collected from various journals, articles, working papers, web sites etc. Primary data is collected through questionnaire.

• **LIMITATIONS OF THE STUDY:**

This study was an exploratory research and it has several limitations. The sample comes from only one College and one month of study, so findings cannot be generalized to other Colleges or students. In addition, due to time constraints, it was not possible to undertake the test in detail.

• **DATA ANALYSIS:**

There were around 11 questions in the questionnaire. Some of the questions had to be answered on a Likert scale on a scale from 1 to 4 (1 meaning totally disagree and 4 meaning totally agree). The questions were:

- 1) Do you agree with the separation of Science, Commerce and Arts stream established at school level?
- 2) Do you think that Mathematics should be compulsory in first year of most undergraduate courses?
- 3) Are you satisfied with the Mathematical knowledge that you have learnt during your studies?
- 4) Do you think that Mathematics requires a certain creative skill?
- 5) Do you believe that the Mathematical knowledge acquired is directly influenced by the teacher's ability to transmit it?
- 6) Do you think that Mathematics is interesting?
- 7) How strongly do you agree with the fact that Mathematics should be studied by all the students at least at initial level of their degree program?
- 8) Do you consider that mathematics only entails memorizing and a following of concrete rules?
- 9) Do you think that mathematics is uniquely characterized by the capacity of making use of rules and calculating quickly?
- 10) How do you feel when you speak about Mathematics?
- 11) What real-life applications of mathematics do you know in your chosen course?

- Total No. of Samples = 113 students
- Survey Area – Chandrabhan Sharma College of Arts, Science & Commerce

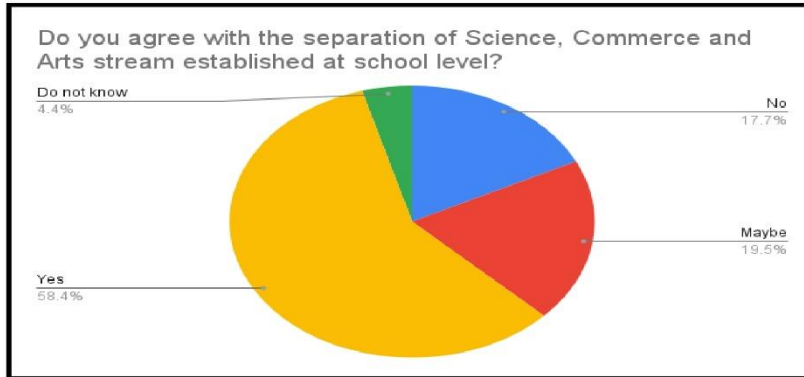
1. Do you agree with the separation of Science, Commerce and Arts stream established at school level?

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Observation – It is found that as per the survey, 58.4% of the students agree of the separation of Science, Commerce and Arts stream, 17.7% of the students do not agree, 19.5% of the students are not sure and 4.4% of the students do not have an answer for the same.



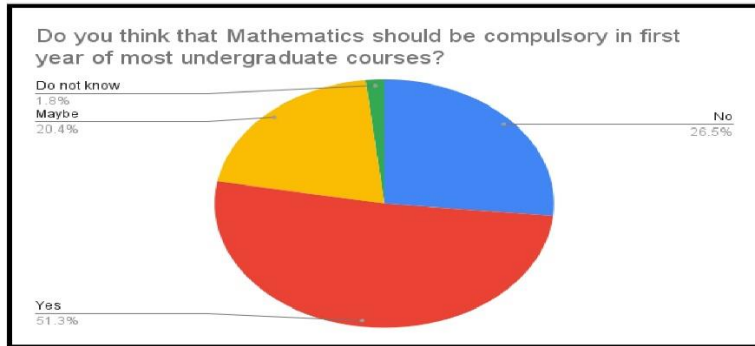
2. Do you think that Mathematics should be compulsory in first year of most undergraduate courses?

Observation – Out of the total no. of samples, 51.3% of the students agreed that Mathematics should be compulsory in first year of most undergraduate courses like FYBCOM. 26.5% of the students disagreed, 20.4% of the students were not sure and 1.8% of the students were not aware.

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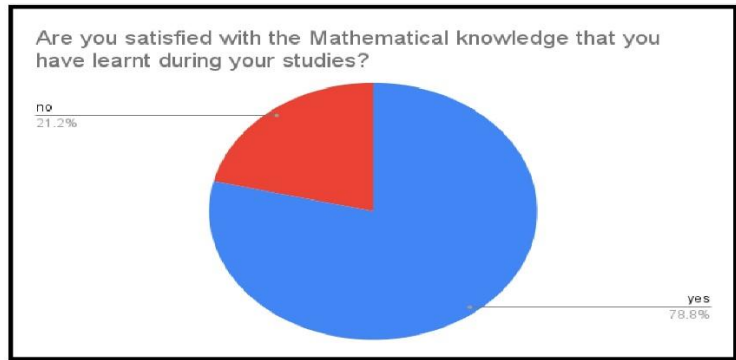
3. Are you satisfied with the Mathematical knowledge that you have learnt during your studies?

Observation - It is observed that 78.8% of the students seem satisfied with the Mathematical knowledge that they have learnt in the course of their learning wherein 21.2% of the students are dissatisfied.

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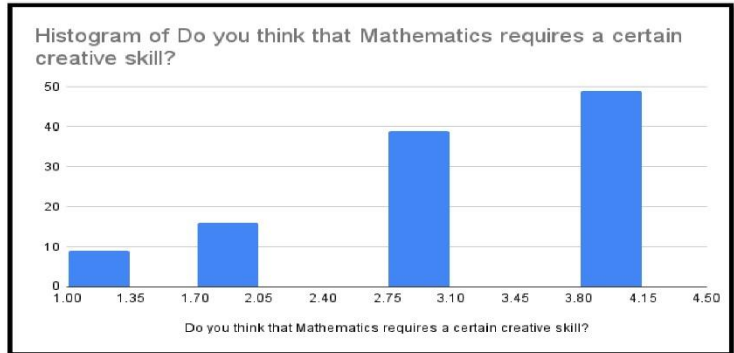


4. Do you think that Mathematics requires a certain creative skill?

Observation – Majority of the students strongly agreed that Mathematics does require a certain creative skill on a scale of 1 - 4. It builds divergent thinking skills, analytical skills and problem solving skills. Not all the students have a liking for Maths and so a certain level of skill is required to take interest in a subject like Mathematics.

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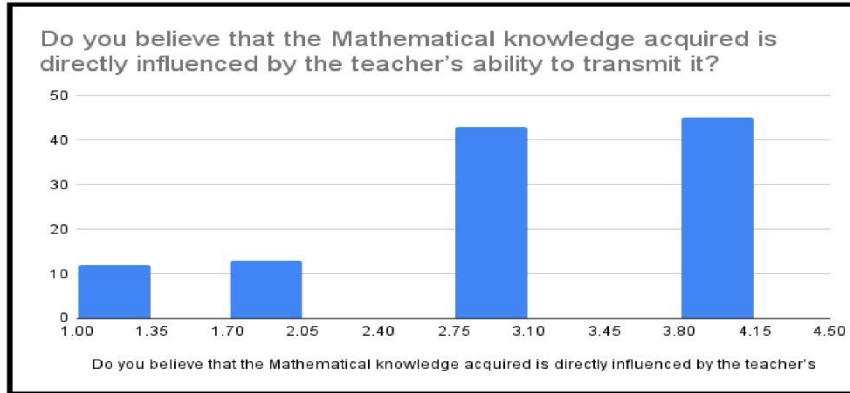
5. Do you believe that the Mathematical knowledge acquired is directly influenced by the teacher's ability to transmit it?

Observation - From the below data, it is concluded that Mathematical knowledge acquired is directly influenced by the teacher's ability to transmit the knowledge as they are the guiding force.

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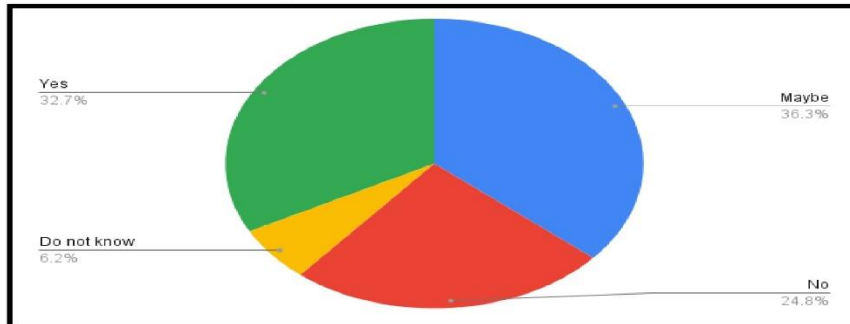


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6. Do you think that Mathematics is interesting?

Observation – It is observed that majority of the students believed that Mathematics is interesting. Out of the total no. of samples, 32.7% of the students agreed that Mathematics is interesting, 36.3% of the students were not sure, according to 24.8% of the students mathematics is not interesting and 6.2% of the students were not aware.

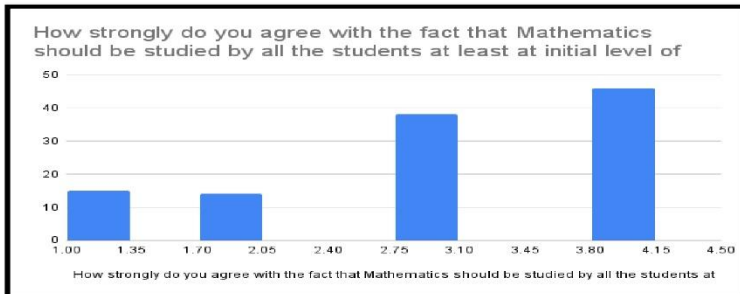


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7. How strongly do you agree with the fact that Mathematics should be studied by all the students at least at initial level of their degree program?

Observation – It is majorly agreed that Mathematics should be studied by all the students at least in initial level of their degree program on a scale of 1 to 4.



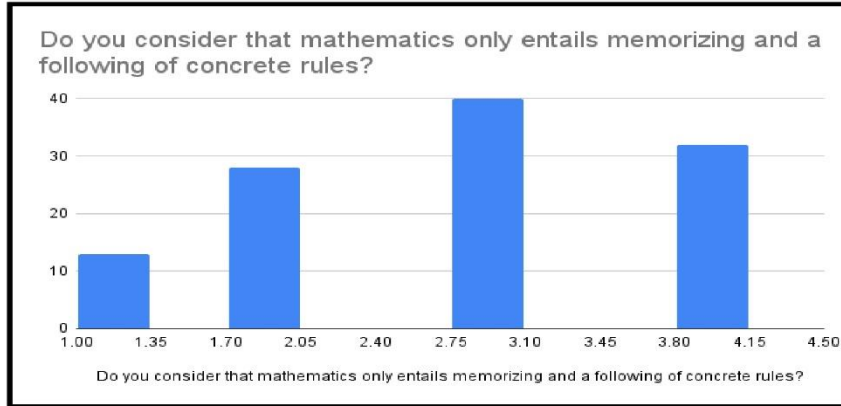
8. Do you consider that mathematics only entails memorizing and a following of concrete rules?

Observation – As shown in the graph, the students' point of view on mathematics only entails memorizing and following of concrete rules the students believe that mathematics does not uniquely involve memorization and rule-following. The students responded between 3 to 4 highest on the scale.

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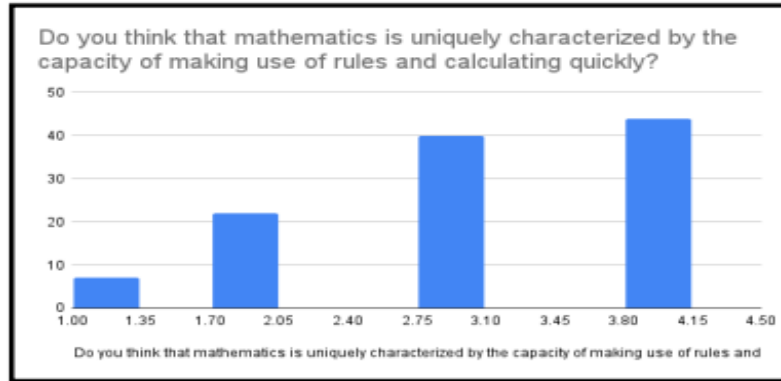


9. Do you think that mathematics is uniquely characterized by the capacity of making use of rules and calculating quickly?

Observation – Yes, majority of the students consider that mathematics is uniquely characterized by the capacity of making use of rules and calculating quickly. It improves and enhances our analytical and numerical skills.

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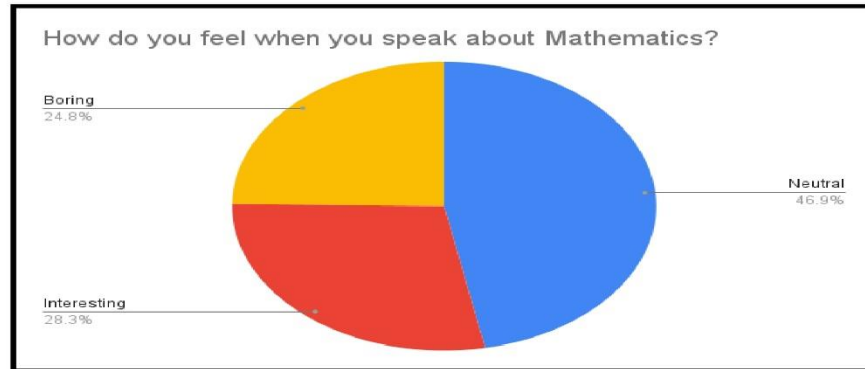


10. How do you feel when you speak about Mathematics?

Observation – Majorly 28.3% of the students feel Mathematics is interesting and they like to talk and discuss about it. 24.8% felt otherwise and voiced their opinions expressing that Mathematics is boring and 46.9% preferred to be neutral by not commenting on the question.

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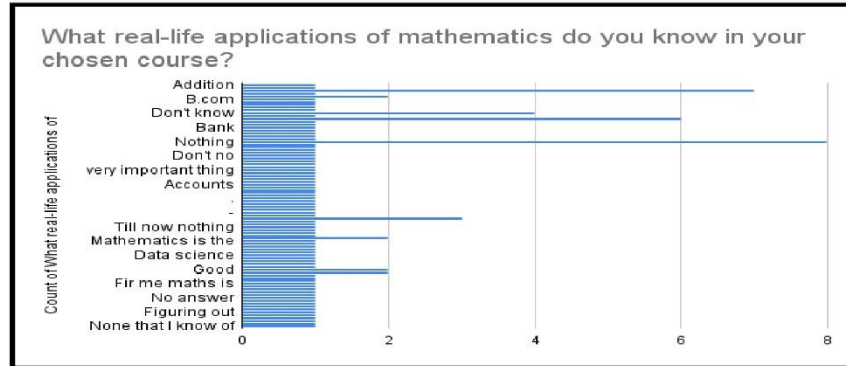


11. What real-life applications of mathematics do you know in your chosen course?

Observation – In terms of real life applications, many of the students expressed their views like using math in day to day life in terms of addition, banking and finance, some were clueless and were trying to figure out the answer wherein a majority of them didn't have any reason and probable thought that Mathematics does not have any real life applications.

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• **CONCLUSION:**

Students' understanding about Mathematics and their perception are crucial in the sense of success and competence they develop. The anxiety for the subject influences the learning of Mathematics and the academic achievement. Sometimes due to low self-esteem and fear of failure these is Mathematical anxiety. Most of the first-year students feel that this subject should be available to students at least at the initial level of their degree program. Out of the incoming students, most of them lack mathematical competencies, background knowledge and lack learning, studying and organizational skills (time management and setting priorities).

We conclude that mathematical concepts and processes present various levels of difficulties for some first year undergraduate students. Past experiences, attitude and motivation towards mathematics can affect students' achievement. Effective teaching involves more than the teaching of mathematical concepts: it also includes helping students developing interest, confidence and positive disposition towards mathematics.

Lecturers should support academically, including teaching practices and encouragement to weaker students.

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- <https://www.iiste.org>


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

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AN INTERNATIONAL BILINGUAL PEER REVIEWED REFEREED RESEARCH JOURNAL

REVIEW OF INDIAN GOVERNMENT INITIATIVES FOR FINANCIAL INCLUSION WITH REFERENCE TO PRADHAN MANTRI JAN DHAN YOJANA

□ Dr Pratima Singh*

ABSTRACT

Financial inclusion is also essential for the nation's economic and social improvement. Financial development is not possible without financial inclusion. This is due to the fact that large part of the total population lives outside the reach of formal financial services. Pradhan Mantri Jan-Dhan Yojana (PMJDY) has been launched across the nation to promote financial inclusion. This is a task mode project of the Indian Government. The scheme is designed to offer access to formal banking services in each home in the nation. It is essential to know the effects of financial inclusion relation to the current communication technologies in the nation like India. This paper made an attempt to talk about on financial inclusion in India with special reference Pradhan Mantri Jan-Dhan Yojana (PMJDY). The study of this paper is entirely based on secondary information obtained through a mixture of reports of PMJDY, Reserve Bank of India, and Indian Government, newspaper articles and various other reliable sources.

Keyword: Pradhan Mantri Jan Dhan Yojana, Financial Inclusion, Awareness

I. INTRODUCTION:

Even after seventy three years of independence, a massive portion of population in India still remains unbanked. This depression has led generation of fiscal insecurity and pauperism among the inferior income group who do not have access to formal banking services. As in line with the Census 2011, out of 24.67 crore households within the country, only 14.48 crore (58.7%) households had access to formal banking services. Of the 16.78 crore rural families, 9.14 crore (54.46%) were using formal banking services. Of the 7.89 crore urban families households, 5.34 crore (67.68%) families were availing formal banking services. Considering such a poor propagation of banking services during a developing nation like India, the Government of India chalked out a map for financial inclusion for all families in the country in two phases under the Pradhan Mantri Jan Dhan Yojana.

II. INITIATIVES FOR FINANCIAL INCLUSION IN INDIA:

- The grouping of Aadhaar, PMJDY, and a flow in mobile communication has reshaped the way people access government services.
- The total number of beneficiary under the scheme are quite 380 million as per March 2020 estimates
- By significantly changing the concept of individual identity, Aadhaar has not only caused a secure and easily provable system but also trouble-free to get also to assist within financial inclusion
- The government has also launched many flagship schemes to market financial inclusion and provide financial security to permit the poor and unbanked population of the country.
- Individual like kirana store, gas stations, PCOs and such others for profits were allowed to participate as Business Correspondents (BC). Further, BCs were authorized to

*I/C Principal, Chandrabhan Sharma College of Arts, Science and Commerce, Mumbai

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function up to 30 kilometres from the nearby bank branches.

- Banks were also allowed to charge sound service charges from customers to make sure viability of the BC model and to pay a 'reasonable' commission/fee to the BCs to motivate them.
- RBI also authorized Aadhaar letter as a evidence of both Identity and Address for the purpose of opening of bank Accounts
- Government of India has also introduced Sub Service Area (SSA) approach for opening of banking outlet and for Direct Cash Transfer.

III. TARGETS OF THE SCHEME:

Pradhan Mantri Jan-Dhan Yojana (PMJDY) under the National Mission for Financial Inclusion was launch initially for a period of four years (in two phases) in 2014. The Scheme contemplates the following targets to be achieved in the way of financial inclusion over a period of time:

(1) Phase I (15th August 2014 to 14th August 2015):

- Universal access to banking facilities.
- Providing Basic Banking Accounts for savings and remittances
- RuPay Debit Card with inbuilt accident insurance cover of Rs. 1 lakh and
- Undertaking financial literacy programme.

(2) Phase II (15th August 2015 to 14th August 2018):

- Overdraft facility of up to Rs. 5000/- after six months of pleasing performance of credit history.
- Creation of Credit Guarantee Fund for coverage of defaults in overdraft accounts.
- Micro-insurance.
- Unorganised sector Pension Scheme like Swavalamban.

In addition, in this phase, coverage of households in hilly, tribal and difficult areas would be carried out simultaneously.

The proposed research endeavours to examine the success of the Scheme and also the short-term and

long-term implications of the Scheme with reference to financial inclusion.

IV. CONCEPTUAL FRAMEWORK:

- Financial inclusion is delivery of financial services at affordable costs to disadvantaged and low-income group of society.
- Pradhan Mantri Jan Dhan Yojana is a scheme which is focusing on progress of low income group who are entitled for variety of benefits under the scheme of Government of India but still out of formal reach
- Lesser savings means lesser capital formation and by not having savings accounts means financial exclusion which is not a good sign for progress

V. OBJECTIVE OF STUDY:

Against the above background, the present research seeks to realize the following objectives:

- (a) To assess the need and significance of financial inclusion and its likely impact on the progress of individuals in general and nation especially.
- (b) To decisively analyse various initiatives of the Indian Government towards financial inclusion since India got freedom
- (c) To assess the objectives and short-term and long-term implications of the Pradhan Mantri Jan Dhan Yojana.
- (d) To suggest method for effective functioning of the Scheme.

VI. REVIEW OF LITERATURE

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- RBI may payment bank licence to the postal department by September 2015 for operating post bank, said by Mr. Ravi Shankar, Communications and IT minister in an interview given to NDTV on 9th July 2015
- Banks claim 100% Jan Dhan Yojana in Meghalaya, but everyone is not convinced as



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- 26.03 crore accounts opened as on 21st December 2016 under PMJDY out of which 15.86 crore accounts are in rural areas and 10.17 crore in urban areas- Business Standard, 4th January 2017
- Budget – 2018: Government may give more money to PMJDY Scheme – ET Now, 23rd January 2018
- Over Rs 1 lakh crore deposited in Pradhan Mantri Jan Dhan Yojana accounts, reveals RTI – India Today 17th August 2019
- The Pradhan Mantri Jan Dhan Yojana (PMJDY) raised women's ownership of bank accounts from 43 per cent in 2014 to an extraordinary 77 per cent in 2017 – The Economics Times, 4th March 2020
- Jan Dhan Yojana a game – changer serving as foundation for many poverty alleviation – Zee News, 28th August 2020
- Over 400 million people now have access to banks due to PMJDY, Finance Minister – Hindustan Times, 28th August 2020
- 41.93 core female accounts opened under PMJDY – Financial Express, 8th March 2021
- PM Kisan Samman Nidhi : Eight lakh 'ineligible' Jan Dhan account holders received benefits – The Economics Times, 29th June 2021

VI ABOUT PMJDY

I Introduction

Pradhan Mantri Jan-Dhan Yojana is a government scheme launched in 2014 by the Indian government to give simple access to formal financial services such as transfer of funds, Credit facility, Insurance, Pension, Savings and Deposit Accounts to poor and disadvantaged segment of our Indian society. This is one of the biggest financial inclusion initiatives in the world ever.

Guinness Books of World Records has also documented the achievements made under the scheme. It has certified that the "Most bank accounts opened in

one week as part of the Financial Inclusion Campaign is 18,096,130 and was achieved by the Department of Financial Services, Government of India."

2 How to open account

To open account request form need to be filled with appropriate document. This request (application) form is available in English and Hindi on the official website of PMJDY. The form can be submitted at the banks that are authorized to open account under the scheme. The form is divided into three sections which demands details of the account holders, nominee and the bank where account is to be opened.

3 Eligibility

- Must be an Indian Citizen
- No existing bank account
- Minimum 10 years of age

4 Documents required

- Passport size photograph
- Any one document from the following such as Voting Card, Driving Licence, Passport, Aadhar Card or PAN Card

5 Key benefits under the scheme

- Insurance Benefit - The account holders under this scheme will get an accidental insurance cover of Rs 2 lakh and a life cover upto Rs 30,000
- Loan Benefit - The account holders under this scheme can benefit an overdraft facility up to Rs 10,000. This loan facility is obtainable against one account per household.
- Mobile Banking Facility - This helps the account to keep a check on his entire debit and credit transaction
- Interest - Banks also pays interest on the deposits under the scheme
- Debit Card - Rupay debit Card is also issued to the account holders to withdraw money from ATM in case of need
- Balance maintenance - There is no obligation of maintaining minimum balance in the Jan Dhan Account



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VIII Need of Financial Inclusion

According to the United Nations the major goals of inclusive finance are as follows:

- a) Access at a affordable cost of all households and enterprises to the series of formal financial services for which they are "bankable," together with savings, short and long-term credit, mortgages, insurance, pensions, payments, local money transfers and such other services
- b) Sound institutions, industry presentation standards, guided by appropriate internal management systems, and performance monitoring by the market, as well as by sound prudential guideline where required
- c) Financial and institutional sustainability as a means of providing access to financial services over time
- d) Numerous providers of financial services, wherever possible, so as to bring cost-effective and a wide variety of alternatives to clients (which could comprise any number of

Progress of PMJDY as on 30/06/2021

Particulars	PSB	RRB	PSB	Total
Number of beneficiaries at rural / semi urban centre bank branches	20.95	6.70	0.69	28.34
Number of beneficiaries at urban metro centre bank branches	12.72	0.96	0.57	14.24
No of rural urban female beneficiaries	18.47	4.43	0.69	23.60
Number of total beneficiaries	33.67	7.66	1.26	42.59
Deposits in account in crore	111841.49	27956.40	4358.57	144156.46
Number of Rupay Debit Card issued	26.53	3.46	1.11	31.10

Source: Department of Financial Services

From the above table, it can be observed that total number accounts opened under PMJDY scheme is 42.59 crores which is vast in size. Very vitally, these accounts have total balance of around 144156.46 crores which show financial power of poor people and demoralized people when they put together. Banks can develop this opportunity of serving these people by offering appropriate formal financial products and services. PMJDY has empowered 23.60 crores of females financially and they can now access and use formal financial product offered by the bankers. Further, PMJDY has issued 31.10 Rupay debit cards for

combinations of sound private, non-profit and public enterprises).

IX. Challenges of Pradhan Mantri Jan-Dhan Yojana

Though the scheme performed well in short period of time, but still it faces numerous challenges over long period of time which includes

- Keeping the accounts "Live". This is one of the biggest challenge
- Creating alertness among individuals about financial inclusion and PMJDY scheme
- Covering all types of people and each part of the country

Expected Contribution:

Through financial inclusion the economic poorer section may take pleasure in the benefits of Government schemes and will have a better means to live.

X. Progress of PMJDY

Since its launch the scheme has really done well and has potential to attract more unbanked population

the usage of banking services. Rupay debit card is indigenous payment platform developed by National Payment Corporation of India. Rupay is similar to payment gateways like VISA, MASTER etc.

Further, PMJDY has broadly concerned in providing financial awareness and financial education to the citizens. To create financial awareness and to provide financial education, PMJDY has started financial literacy centres throughout the nation and these centres are performing well. Moreover, PMJDY has 1.26 lakh Bank Mitras. Bank Mitra is a branchless banking which offer banking services in sub-service



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areas or areas where bank branches are either very less or no branches

XI. SUGGESTIONS & RECOMMENDATION

- Engagement of Public and Private Corporate banks to systematize accounts opening camps in rural areas
- Post office staff must be motivated to cater interest of unbanked masses
- Help from local NGO's can be taken to inspire rural people to open bank account
- If brick bank is not possible than an extension counter can be installed in Post Office
- Set up account opening drives near railway station & bus stops
- Schools and Colleges must support students to open bank account by making them understand the importance of having a bank account
- Financial literacy centre must be make stronger to distribute information about financial inclusion
- Documentation formalities related to the scheme must be in regional language also
- Scheme must be promoted through village panchayat as well
- Financial inclusion should form part of formal curriculum of higher education
- Banks, insurance companies and other investment firms must be trained to tap untapped individuals
- Apart from life insurance, initiatives must also be taken for providing health insurance

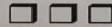
XII. CONCLUSION

"Pradhan Mantri Jan-Dhan Yojana" (PMJDY) has been one of the national policies which have been

implemented thoroughly. PMJDY concentrates on individuals of rural and urban areas rather than focusing on villages in rural areas. Over a period of time, the scheme has achieved more numbers in terms of account opening well before the target date of 31st January, 2015 and even after 2015, the scheme is still doing fine in terms of account opening, and financial literacy skilling. The most important challenge is to sustain this performance over a period of time.

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A Study To Evaluate The Social Media Trends Among University Of Mumbai Students And Its Impact In Education

Tushar Shah¹ , Umesh Kabadi² , Dipti Parab and Vicky Kukureja³

^{1,2,3}Assistant Professor, Chandrabhan Shama College of Arts, Science & Commerce, Mumbai, Maharashtra, India.

Abstract

The aim of the study is to identify the impact of growing use of social media sites on the academic performance of the students of Mumbai universities and colleges. This study focuses to identify the extent of student's utilization of social networking sites, their reasons for using social media, and their social media preference. It also tried to explore how the different variables such as sex, age, religion, grade level, type of social networking sites, and the number of hours spent in social media usage affect the extent of their academic performance. Binary logistic regression analysis and descriptive methods were used. Study findings showed that a great number of students in University of Mumbai, are addicted to social media. A study reveals that social media should be used for educational purposes as well.

Study also reveal that majority of the students used Facebook to communicate with their friends and relatives followed by Instagram. The students were using social media daily for 1-5 hours. Social Media Sites should be expanded and new pages should be created to enhance academic activities which can be used to improve students' academic performance. Students should be under observation while using social media by Teachers and parents.

Introduction

Over the past few years, the internet has evolved from a medium for distributing a simple and hyperlinked collection of read-only and static websites to a set of dynamic social websites where users can interact, share and constantly update huge amounts of information. In the past, the internet was a one way information transfer tool as content was largely produced by experts, who published factual information and had the skills to create web pages. Users could only view websites but could not comment, change or add any input. Currently, the internet has become an shared and experience giving tool where users can be both producers and consumers of digital content in real time right through a web browser.

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The popularity of internet and its usage in higher education has refurbished the scenario of the world around us. At present, advances in its power have opened up new avenues of communication, information sharing and knowledge. New uses have created new opportunities for sharing educational knowledge, as well as research processes with world-renowned scholars. It turns out redesigning instructions and instruction interaction. The Internet has improved virtual collaborative sharing of research findings. Such internet enhanced interactions for communication are termed as social media.

What is Social Media?

The term social media refers to computer-based technology that helps to share ideas, thoughts, and information through visible networks and communities. Social Networking is a compiled term for websites and applications that focus on communication, community-based input, interaction, content sharing and interaction. People use social media to connect and engage with friends, family and different communities. Businesses use social networking sites to market and promote their products and track customer concerns. The social network is online and provides users with instant electronic communication of content, such as personal information, texts, videos, and photos. Users connect to a computer, tablet, or smartphone platform via web-based software or applications.

Pros and Cons of Social Media

While there are large number of advantages in engaging in social media activities, students benefit from their social relationships and interactions by gaining emotional support, exposure to diverse ideas, Technology and concepts, ability to perform better in a concern environment and communicate impact fully with peers, friends and chat groups, which ultimately help them in their academic success.

Some might argue that as time spent by students on social media sites increases, their academic performance become progressively worse negatively impacting students' academic performance. We can also cite the overuse of the internet services as an addiction which poses a health threat in the form of mental health issue. Furthermore, addiction to social media activities adversely affect other valued activities like concentrating on studies, participating in sports and physical activities, socializing with family and peers. Other adverse effects are information misuse, identity theft and cyberbullying. There are certain risks associated with cyberbullying which might result in stress and effect focus on academics.

Getting to know the Impact

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With respect to the growing usage of social Medias by students, we need to know both positive and negative impacts on the education sector, in order to plan a course of action to promote usage when appropriate and contain the negative impact where applicable. In order to identify the impacts accurately we need to classify social media activities such as

- Chats Groups
- Assignments & Project work
- Keeping up with news and technology trends
- Spreading awareness on various social causes
- Team building
- Engaging parents Etc.

To get better insight, it is mandatory to examine the actual use of the social media site to determine its impact rather than merely focusing on the time spent on the social media sites.

Role of Educational Institutions

Educational institutions have become progressively interested in the collaboration of technology with education, and social media plays a key role in such type of collaboration. Through the optimal usage of social media sites, students not only gain knowledge, but also access educational groups, interact with their peers, explore e-learning and expand their collaborative education. Research institutes recommend the introduction of educational and practical methods to promote the usage of social media sites for academic purposes, improve time management skills and find ways to control the usage for entertainment and socialization. On similar path, teachers and parents should monitor students and help them create balance between social media, academics and other activities to avoid rollbacks in their academic performance. We need to encourage public organizations, governmental and private institutions to promote intellectual awareness and empower and enable families and educator to raise awareness of the risks and advantages of these sites.

Containing the Negative Impact

There are multiple ways, both positive and negative, in which social media impacts students' academic performance. Social media itself is not the problem but the specific use and purpose of social media activities can worsen the scenario. The social media sites are certainly a part of students' lives and one must remember that technology is merely a tool for concepts that have been around for decades such as communication and connections. Social media sites are evolving in use, purpose, a basic grasp of the options and what is happening with our students is truly important.

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We need to educate our students about Confidentiality, privacy, safety, and other best practices about using social media. Reducing the amount of time spent on social network sites, paying attention to their academic progress, engaging in social activities with family and friends and discussing their studies in a relaxed atmosphere will definitely help us reduce the negative impacts of social media on the students which will in turn benefit our university students.

Objectives

1. To study the use of social media by students.
2. To study the attitude of students towards use of social media in learning

Methodology

The research was conducted using both qualitative and quantitative methods of data collection for collection of primary data a model survey was conducted in this context to explore the mindset of the students about the issue. Students from selected colleges were given a closed ended questionnaire for extracting their opinion towards the social media, its usage, current trend and its effect in education. The probability sampling technique was adopted leading to systematic selection of respondents. Secondary data will be collected from various references which already exist and published like books, articles in newspapers, magazines, Web and Internet support.

Hypothesis

- H01 Time spent on social media negatively impacts academic work
 H02 there is no correlation between nature of activities on social media and academic performance

Literature review

S. Abubakar et al (2020) in his study concludes that there is a significant relationship between social media and student's academic performance. He also said that there is a significant relationship between use of social media and concentration. The more the student use social media his concentration decreases which adversely affects his academic performance.

Dr. Ritesh Chugh in his article mentions that the social media platform continues to transform the learning process and can be used to support the learning and teaching activities that used to be done in the classroom. The use of social media platforms in higher education has many challenges but their importance cannot be overlooked. Research has found that most academics are of the opinion that the social media platform can be used effectively to support the provision of student-centered learning. Through the use of social
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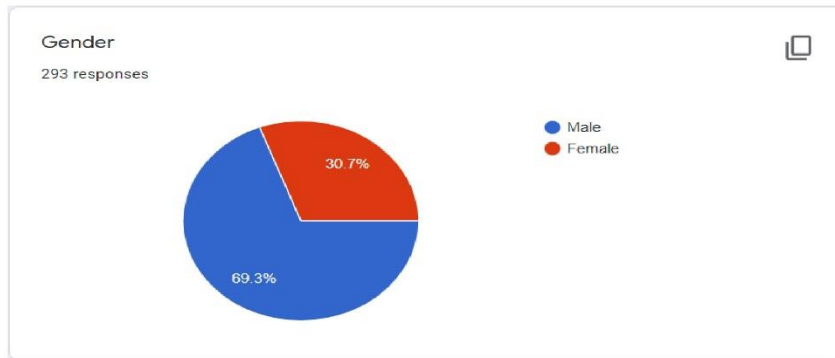
media, students no longer continue to be deprived of information but become facilitators and contributors. In the current state of education, learning has become a social process and the use of communication strengthens that process. The use of social media, as in many other places, is here to stay in higher education settings.

Data Collection

To determine the effect of the usage of social Media on the educational performance of student a survey was conduct from the students who used different social networks. In survey a questionnaire was used to collect data from the students .In questionnaire closed-ended questions asked from the target population.

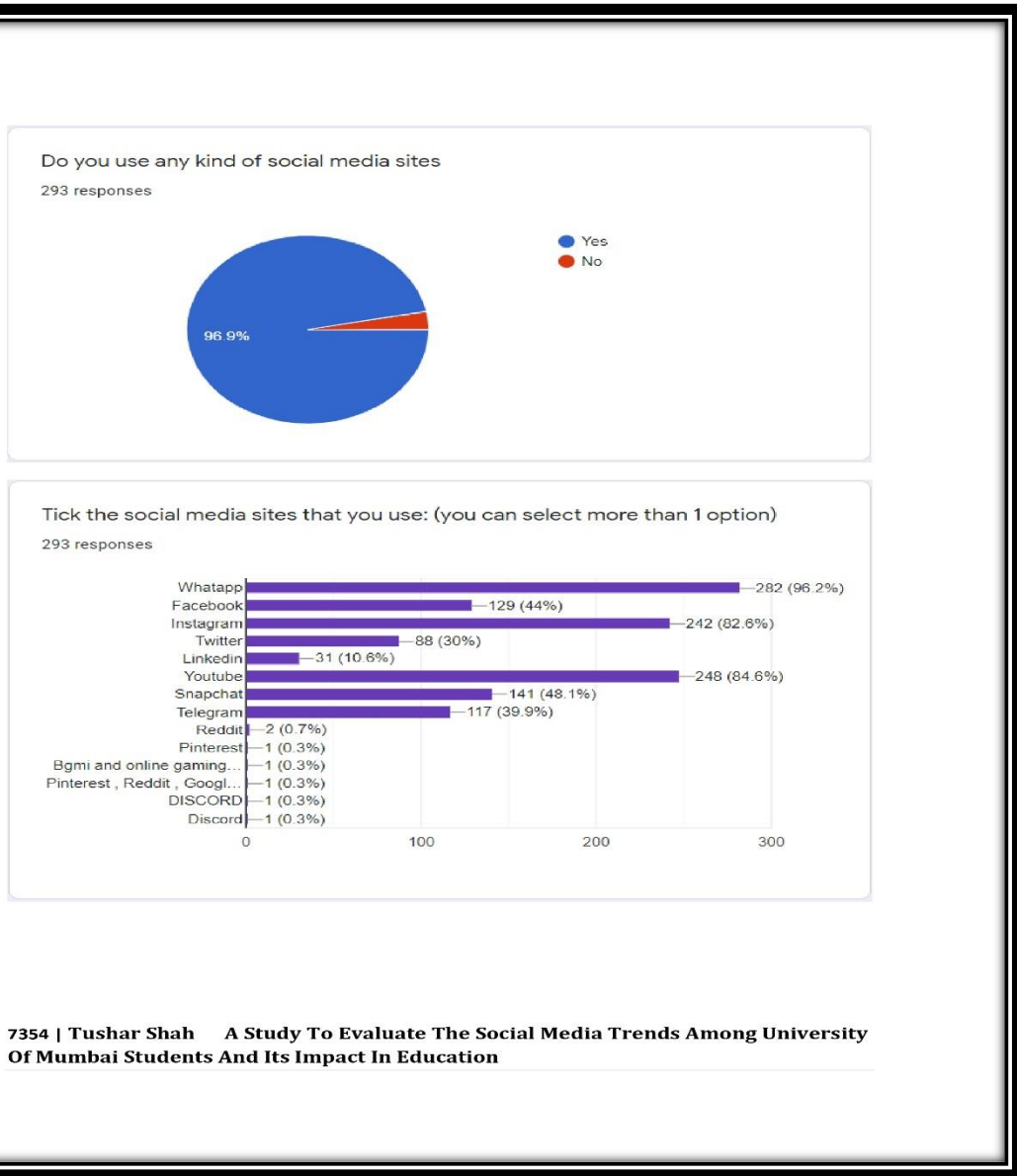
Data Analysis

The data collected through questionnaire was analyzed through GOOGLE FORM and the results are presented in tabular cum graphical form.



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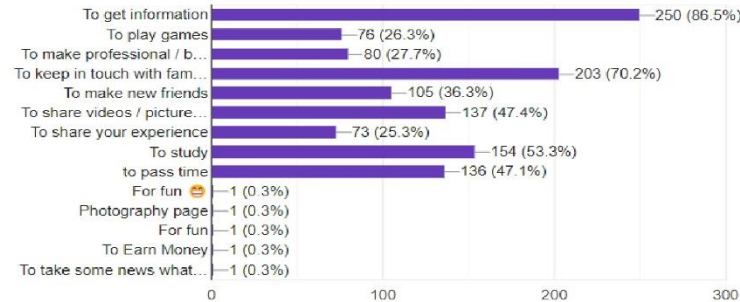

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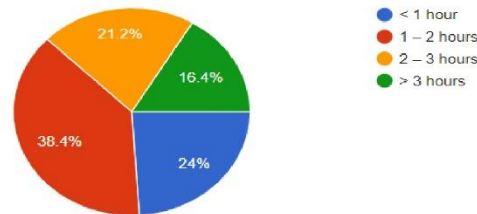
Why do you use social media sites / for what purpose? (can choose more than one option)

289 responses



How much time do you spend on social media sites in a day?

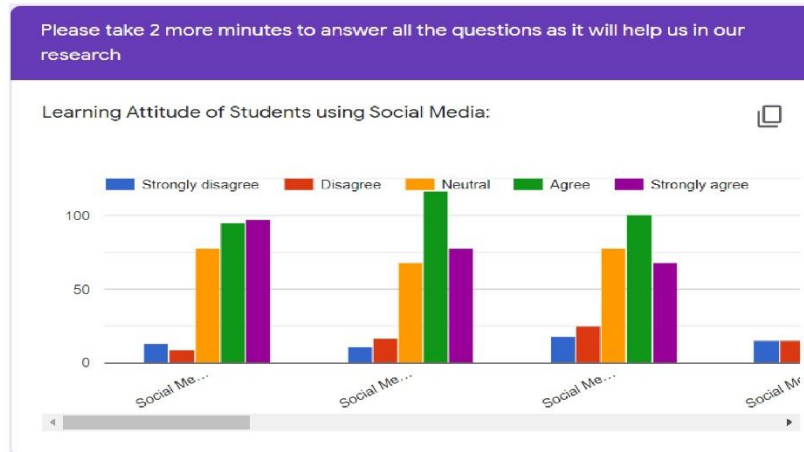
292 responses



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This descriptive study was conducted from October 2021 to December 2022, in which 293 youth of age 16 to 25 years enrolled in different educational institutes of university of Mumbai, were included in the study population. Students either don't have an android phone or don't have internet access were excluded from the study. Data were collected using a self-designed structured questionnaire on Google form distributed to students with a response rate of 98.5%. The questionnaire was designed by putting up statements which respondents had to rank using a Google form to indicate their level of agreement or disagreement. 293 questionnaires were retrieved from the study and descriptive statistics was then used to profile the responses from respondents.

Chart 3 shows respondents gave the following as their favorite social media sites. Facebook 129 represents 44%, WhatsApp 282 representing 96.2%, Twitter 88 representing 30%, Linked in with 31 representing 10.6 %, Youtube with 248 represent 84.6 %, Snapchat with 141 represent 48.1 % , Telegram 117 248 represent 34.9 % and others having 7 represent 2.2% respectively. The analysis shows that WhatsApp is the most favorite social media site. This confirms Schreider's (2009) assertion that approximately 96% of undergraduate students are WhatsApp users,

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Result

The study was conducted among students off Mumbai University from different colleges. In this study total of 293 participants were included from different educational institutes of the mentioned study region. Studies show that among youth, the teenage group was more addicted to social media, and maximum participants were using social media for more than 3 hours per day for just getting information, Passing Time & get connected with peers.

We asked various questions from students to know the effect of social network addiction on their academic performance, schedule, and overall impact on studies. Also, we asked if they found social media of any help regarding academics and curricular activities. A majority (86.5%) agreed that social networking sites be helpful regarding academics as they provide information and data regarding different topics, keep them updated, and through online learning and teaching practices provide greater scope. 55.6% of students were of the view that social networking increases research capabilities and helps in learning new information and makes it easy to publish the study while sitting at home. However, 83% of students agreed on the fact that excessive and purposeless use of social networks has negatively affected the study schedule and time table by decreasing the net time for studies. More time spent on social networking sites affects the study timings in a negative sense, thus affecting the study outcome and academic performance. So overall, 63.2% of students agreed upon the fact that social networking addiction harms studies as it decreases the net time of studies and also, produces poor results.

DISCUSSION

1. The responses of both teachers and students came close in all respects of social media Utilization in education.
2. 86.6% of students showed a positive trend towards the use of social media in education.
3. 76.4% of the students approved the benefits of social media utilization in education.
4. 82.4% of the students approved the role of social media utilization in education.
5. 55.3% of the students went through some challenges of using social media in education.

Results (Depend on Coefficient Regression)

Significant level is 4% Or 0.05

Confidence level is 89% or 0.95

H1 is accepted because p-value < significant level (0.00<0.05)

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H2 is rejected because p-value > significant level (0.675 > 0.05)

Recommendations

Concluding on the results findings, Suggestions made by peer researchers are as follows Students with phones having internet facility should be encouraged to either use it to compliment their research in the library rather than the usual chatting with friends all the time. Students should be advised to limit the time they spend on social media sites per day and encourage them to rather substitute those hours for reading novels, Research content and relevant academic books to improve their knowledge and Interest. Since the study reveals that the use of social media sites had affected the academic performance of students negatively, there is the urgent need for the introduction of students to the availability of information resource or materials in the library that can help them academically. It is further recommended that students be advised during orientation of the dangers of addiction to social networking sites. They should be introduced to sites that can add values to their academic work and research.

Other general Recommendation

In the light of the study findings, the following recommendations are made;

1. Seminars/Webinar should be organized in the various colleges or faculties to make students aware more about the possible implications of social media usage on their academic performance.
2. Students should make sure that they use these social media sites under monitoring system to ensure that they do not become detrimental to their academics.
3. Parents/Teachers can inculcate new strategies through assignments or discussions on social media platforms to help student adopt the habit of using these sites for academic work.
4. Students must minimize the time they spend on social media to avoid growing obsession by these sites for unnecessary chatting and surfing.
5. The university authority should also restrict access to certain social media sites that may be reason of distracting students' attention during college hours.

Conclusion

The study gives sound and clear information. According to the mentioned study we came to know the various positive and negative impacts of social media on education or students. It is very important to overcome this problem. The nature of social media as a two edge sword has been revealed in the findings of the study that, despite the benefits that students can

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harness from social media networks such as sharing of information, building relationship from near and far among others, there is to some extent addiction and distraction of attention caused by the use of social media which could have serious consequences on the academic life of students. Moderating their access to social media is one excellent method. Most of the negative aspects can be overcome by reducing the amount of time spent on social network sites. Paying attention to their academic progress and addressing any issues will go a long way towards keeping the negative aspects of social media from influencing their studies

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Application of Artificial Intelligence in Higher Education

Dr. Pratima Singh

Principal, Chandrabhan Shama College of Arts, Science & Commerce, Mumbai,
Maharashtra, India
Email: pratimacbs@gmail.com

Dr. Aruna Singham

Assistant Professor, B. L. Amlani College Mumbai, Maharashtra, India
Email: singham.aruna@gmail.com

Mr. Sandeep Vishwakarma

Assistant Professor, Chandrabhan Shama College of Arts, Science & Commerce, Mumbai,
Maharashtra, India
Email: sandeepcbs@cscollege.co.in

Mr. Ravi Jaiswal

Assistant Professor, Chandrabhan Shama College of Arts, Science & Commerce, Mumbai,
Maharashtra, India
Email: ravi.cbs@cscollege.co.in

ABSTRACT

Among some of the benefits of using artificial intelligence in higher education, that it improves the learning experience and the ability to analyse the management of campus at all levels and better organize tasks. The range of applications of artificial intelligence (AI) to education is increasing ceaselessly. Despite the enormous opportunities that AI can offer to support teaching and learning, the development of applications for higher education carries numerous implications. Against this context, this contribution aims to offer a review of AI applications in higher education, taking as a starting point the heritage of research. This paper includes the comparative study of components of quality based higher education system. This paper discussed how educationist are using AI technology to infer prospective student's level of interest in attending their institutions.

KEYWORDS: Artificial Intelligence, Automate, Higher education system, Empower, Quality, Self-Sustainability, Virtual Tutor,

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STATEMENT OF THE PROBLEM:

In this paper, the main problem highlighted here is that Inclusion and equity for AI in higher education. Preparing teachers for an AI-power education. The Paper also addresses the challenges and policy implications of introducing AI in higher education

SCOPE OF THE STUDY:

The scope of this research is to examine the usefulness & quality of AI driven tools in higher education system. As well as pointing changing role of AI and its techniques in new educational paradigms to create a personalised teaching-learning environment.

OBJECTIVES OF THE STUDY:

The aims of this study are:

- ✓ To examine methodology of AI used for personalized, adaptive learning environment.
- ✓ To examine implementation of AI that enhance the student experience.
- ✓ To examine way AI is being used for student assessment.

HYPOTHESIS:

Ho: The impact of AI powered learning tools is high productive in higher education.
 H1: The impact of AI powered learning tools is low productive in higher education.

RESEARCH METHODOLOGY:

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

SIGNIFICANCE OF THE STUDY:

Results of the study might assist educationist & practitioners at other institutions to implement and develop new educational reforms, practices and environment.

INTRODUCTION:

Since the pandemic started in 2020, higher education is witnessing an increased need for implementing the latest technologies to provide online education. AI has the potential to automate and democratize personalized adaptive learning for students. It will help to mitigate the learning gaps and generate learning interests among students, increase learning ability, language affinity and improve learning pace. As Artificial Intelligence (AI) influences all the sectors, India's higher education is no different. AI-based technologies are becoming popular among higher education for improving the quality of learning. AI will not only help higher education to transform student experiences, but also free up the university staff to work on and solve more demanding problems. It is essential to remember that the best results will come when we combine the strengths of AI with human ability. The impact of AI has changed the learning landscape recently. With the help of smart content, students can create

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their own lessons and do self-earning. "AI is simplifying the teaching methodology through automated class management systems, analysing students' interest in class through facial recognition. Automated grading systems will increase the objectivity of learning and can judge the performance of students. Artificial intelligence applications are important in the fields of life, but they are more important for educational institutions and universities, which represent a great necessity that cannot be dispensed with, as universities today are no longer limited to education. The range of applications of artificial intelligence (AI) to education is increasing ceaselessly, although its generalization still seems far away. Despite the enormous opportunities that AI can offer to support teaching and learning, the development of applications for higher education carries numerous implications and also ethical risks. Against this context, this contribution aims to offer a review of AI applications in higher education, taking as a starting point the heritage of research developed in the last two decades. It explores the definitions of AI in education and the elements and methods that AI applications could bring to higher education. In this field, advances in artificial intelligence open to new possibilities and challenges for teaching and learning in higher education, with the potential to fundamentally change governance and the internal architecture of institutions of higher education. Use of AI in will bring in effective change of governance in the entire internal architecture of higher education. The prospect of use of AI includes investigation of educational implications as to how teachers would enrich them, how students would learn, and how accurate and prompt decisions can be taken in the institutes of higher education. This is important since the workload has been multiplied due to massification of higher education.

TRANSFORMING HIGHER EDUCATION USING ARTIFICIAL INTELLIGENCE:

The impact of artificial intelligence as a powerful technology can be witnessed in diverse industry verticals. The Higher Education across the globe is no exception to this. Artificial intelligence in education is being used by different educational institutes. The use of AI in education has given a completely new perspective of looking at education to teachers, students, parents, and of course the educational institutions as well. This machine learning process has direct correlations to how humans learn. It should come as no surprise that these advances in technology are fuelling the use of artificial intelligence in education. With numerous stakeholders involved, there are plenty of avenues available for the use of artificial intelligence in education, and the market currently offers solutions for adults, children, tutors, and educational establishments. AI-based systems can analyse an enormous amount of information, and the application of artificial intelligence in education covers a range that includes training, communications, administration, and resource management. AI or artificial intelligence is an attempt to create machines that can do things previously possible only through human perception, learning, or reasoning.

Applications of artificial intelligence and machine learning in education take a virtual form, rather than being embodied like robots. There may be physical components involved, such as audio or visual sensors of the Internet of Things that collect or observe environmental

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information. But artificial intelligence in education system applications generally manifests via digital software processing systems. Artificial or machine intelligence can help students and teachers get more out of the educational experience by assuming a number of roles, including

1. Automating Basic or Repetitive Activities:

AI can automate grading for nearly all kinds of multiple-choice and fill-in-the-blank testing. As essay-grading software continues to evolve, this range of capabilities will expand.

2. Personalized Learning Platforms:

The growing numbers of adaptive learning programs, games, and software use AI to respond to the needs of individual students, laying greater emphasis on certain subjects, repeating things that students haven't mastered, and generally helping them to work at their own pace.

3. Gaps and Failings in the Curriculum:

Systems like the electronic learning platform can give alerts if a large number of students submit the wrong answer to a homework assignment or have trouble with a particular topic.

4. Virtual Tutors:

AI-powered tutoring systems are already helping students through basic mathematics, writing, and other subjects. While there are obviously things that human tutors can offer that machines can't, at least not yet, the future could see more students being tutored by tutors that only exist in zeros and ones. Some tutoring programs based on artificial intelligence already exist and can help students through basic mathematics, writing, and other subjects

5. Feedback Loop for Students and Instructors:

AI systems can monitor student progress and alert professors when there might issues.

6. New Ways to Interact with Information:

As technologies evolve and integrate, students in the future may have increasingly immersive and diverse experiences doing research.

7. New Dynamic with Teachers: As AI becomes more integrated with the education system, teachers may supplement AI lessons, assisting students who are struggling, and providing human interaction and in-person experiences.

8. Reducing Academic and Social Pressures:

With AI systems themselves often based on trial and error, they can facilitate this kind of learning in an environment where students don't feel pressured to compare themselves with their colleagues.

9. New Avenues for Recruitment, Teaching, and Support:

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Smart data gathering powered by intelligent computer systems can provide information and recommendations to enhance students' lives and the operations of educational institutions.

10. Changing the Dynamics of Learning:

AI systems, software, and support, coupled with internet connectivity, enables students to learn from anywhere in the world at any time.

11. AI can make trial-and-error learning less intimidating.

Trial and error is a critical part of learning, but for many students, the idea of failing, or even not knowing the answer, is paralyzing. Some simply don't like being put on the spot in front of their peers or authority figures like a teacher. An intelligent computer system, designed to help students to learn, is a much less daunting way to deal with trial and error

APPLICATION ARTIFICIAL INTELLIGENCE IN HIGHER EDUCATION:

With the expected growth of AI in education, here is a glimpse into some of the application it will play in the classroom.

1. Automate Grading

Imagine how much more teaching teachers will be able to do if they had help with their grading? With AI, the role of grader can be passed along. Current AI technology is already able to automate grading of multiple choice materials, but as AI develops and becomes more intelligent, it is expected that the technology will one day be able to grade more than standardized assessments.

2. Support Teachers

In addition to helping with grading, AI will also provide support for teachers in other ways. Some of the routine task can be managed by AI, as well as communication with students. For example, one college professor successfully used an AI chatbot to communicate with students as a teaching assistant all semester without students knowing they were not talking to a human.

3. Support Students

Pearson has already suggested that in the future students will have an AI lifelong learning companion. Essentially, this next generation of students will grow up with an AI companion that knows their personal history and school history. Therefore, it will know each student's individual strengths and weaknesses.

4. Meet a Variety of Student Needs

In addition to acting as a personalized learning companion, AI will also be able to help students with special needs by adapting materials to lead them to success. For instance, studies are already showing positive results for AI teaching ASD student's social skills.

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5. Allow Teachers to Act as Learning Motivators

As AI takes on more of a teaching role by providing students with basic information, it will change the role of teachers in the classroom. Teachers will move into the role of classroom facilitator or learning motivator.

6. Provide Personalized Help

AI will also provide personalized tutoring for students outside of the classroom. When students need to reinforce skills or master ideas before an assessment, AI will be able to provide students with the additional tools they need for success.

7. Identify Weaknesses in the Classroom

AI will also work in identifying classroom weaknesses. For instance, AI will identify when groups of students miss certain questions letting the teacher know when material needs to be retaught. In this way, AI will also hold teachers accountable and strengthen best teaching practices.

ADVANTAGES OF ARTIFICIAL INTELLIGENCE ON EDUCATION:

AI education comes with many benefits that make teaching and other admin processes easier for educators and schools. These are some of the advantages of artificial intelligence in education:

✓ Monitor and Analyse Student Progress in Real-Time

Teachers can monitor and analyse students' progress in real-time using AI tools. It means that the teachers do not need to wait until they compile annual report sheets. Also, AI gives teachers' recommendations as to the areas that require repeat or further explanation. In this instance, AI smart analytics picks up on topics that most of the students struggled with.

✓ Saves Time and Improves Efficiency

Because AI demonstrates human-like skills like learning, critical thinking, and problem-solving, there's an apprehension about AI. Thus, the common notion is that AI will eventually take the place of teachers. This is not true. What AI does is handle the burden of repetitive tasks teachers and schools have to deal with daily.

✓ More Personalized Learning Experience

AI in education enables schools to carve out personalized learning experiences for their students. From student data, AI can analyse the student's learning speed and needs. With the results, schools can personalize course outlines that enhance learning based on students' strengths and weaknesses.

Craving out personalized coursework that addresses each student's learning needs is something even the best of tutors find challenging. AI-based technologies make it easier for schools to make better-informed decisions. For instance, they can include topics that appropriately suit learning requirements.

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✓ Convenient and Improved Student-Teacher Interactions

AI education makes interaction more comfortable and convenient for both students and teachers. Some students may not be bold enough to ask questions in class. Such could be as a result of the fear of receiving critical feedback. So with AI communication tools, they can feel comfortable asking questions without the crowd. While on the part of the teacher, they can give detailed feedback to the student. Sometimes, there isn't enough time during classes to respond to questions in detail. They can also provide one on one motivation for any student that needs help.

✓ Simplifying Administrative Tasks

Every educational institution has tons of school admin tasks they need to deal with daily. Including AI to their systems can help to automate such tasks. It means that administrators can have more time to run and organize the school more smoothly. Additionally, schools can make use of proofreading and editing services. Such services can help ensure that administrative documents are well written and error-free.

✓ Access for Students with Special Needs

Innovative AI technologies are providing new ways of interacting for students with learning or physical disabilities and special needs.

✓ Increased Engagement

Personalized learning platforms with individualized course work, schedules, customized tasks, and interaction with digital technologies increase student engagement with the learning process, promoting retention and improved performance.

✓ Reduced Academic / Social Pressure

Material tailored to the needs of different learning groups enables students to proceed with their education without continually comparing themselves to others.

CHALLENGES OF ARTIFICIAL INTELLIGENCE IN EDUCATION:

Irrespective of the benefits of artificial intelligence in education, there are still a few challenges. Some of these challenges include:

✓ Cost of AI Technology

AI education comes at a high price. As new technology emerges, budgets will have to increase to cover the expenses. Besides the installation of AI software, schools will also need to consider the cost of maintenance of the software. Thus, institutes with little funding may find it challenging to implement AI-augmented learning. They also won't get to enjoy the benefit of automating administrative tasks that take up staff time.

✓ Vulnerable to Cyber Attacks

Artificial intelligence software is highly vulnerable to cyber-attacks. Considering that it contains a ton of data, hackers are constantly devising ways to attack. Imagine having an entire database of student, teacher, parents, and admin information hacked into. It could be very damaging to the victims of such cyber-attacks having their personal information in the open. All a school can do is to rely on installing data security protection software. Yet even with that, sometimes hackers can still get into the school system.

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✓ **Little to no Room for Flexibility**

No matter how analytical AI robotics can be, it cannot flexibly develop a student's mind as a teacher would. While educators can proffer multiple problem-solving methods, AI doesn't have alternative teaching methods. AI also operates on garbage in garbage out basis. While it might detect errors, it cannot correct them. So whereby there's a human error in imputing information, AI still carries out the analytic process. But the final result will read that there are errors. Hence time is wasted, and the process has to be repeated all over again.

✓ **AI May Create Its Own Value System**

By selecting the variables fed into admission, financial aid, or student information systems, AI tools are effectively creating rules about what matters in higher education. These criteria may not be the ideal ones.

✓ **Institutions May Lose Sight or Control of Their Data**

AI and ML systems rely on data management and this is often contracted out to private companies that may be less directly accountable to the educational institution's stakeholders.

✓ **Reliance on Data Risks Missing Out on Human Perception**

Systems reliant on data and narrowly defined goals may miss the nuances and perceptions that would be seen by a human.

✓ **There May be Conflicts of Interest**

Predictive analytics and early warning systems can promote student retention by drawing attention to those struggling. But they can also provide less benevolent institutions with ammunition for down-sizing their student populations.

SUGGESTIONS:

- Implement development of an AI skills framework for educational institutes
- Encourage development and management of an online repository to host curated AI-related training resources, AI national curricula and other key digital skill training courses.
- Arrange Workshops to support the integration of AI training into national or institutional school curriculum in a selected number of countries.
- Promoting equitable and inclusive use of AI in education.
- Ensuring ethical, transparent and auditable use of education data and algorithms; and Monitoring, evaluation and research.

CONCLUSION:

Artificial intelligence in education has brought about several beneficial changes. From classroom interactions, coursework learning, and admin processes, AI makes it all better. And the advantages keep improving and increasing as new AI technologies emerge. AI programs are becoming more commonly used, and educators must respond to prepare graduates for this new environment. The integration of AI into higher education may not be easy. The old pedagogy and policies are not going to be well adapted to hold the new direction. AI will require changes in what is taught and how it is taught. AI-based systems can analyse an enormous amount of information, and the application of artificial intelligence in education covers a range that includes training, communications, administration, and resource management. While the future of AI in education is still not fully defined, we can be

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assured that students of abilities and limitations will have better chances of learning and proving themselves. As new AI tools are developed, students can plan their career paths with clarity and work in achieving their goals. Educational institutions can build smarter next generations by investing in artificial intelligence.

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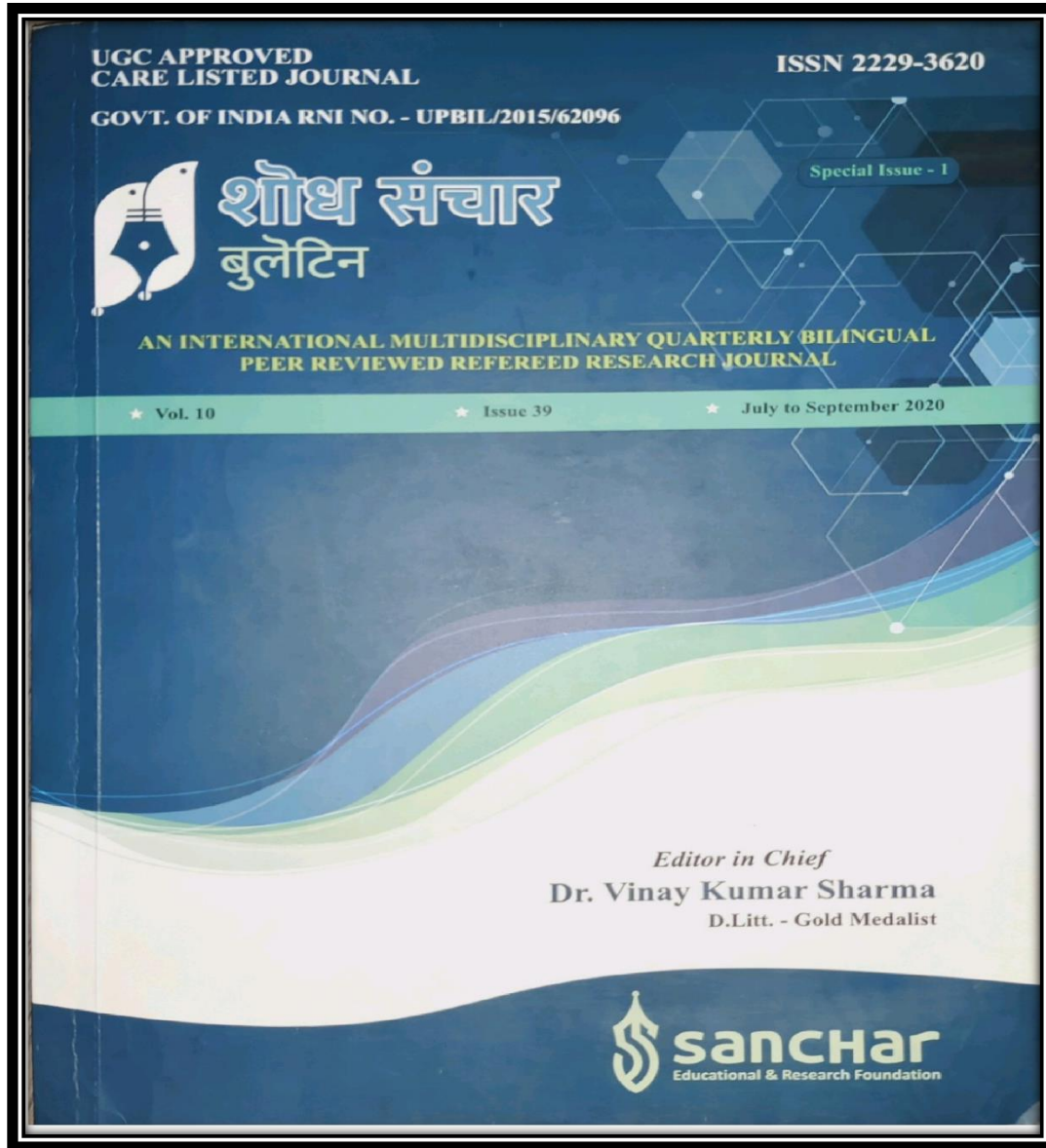


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A STUDY ON ROLE OF EDUCATION ON SUSTAINABLE DEVELOPMENT

CA Neeta Vaidya*

ABSTRACT

The world is constantly striving for enriching the knowledge of the people and inventing new technologies which seems to make life better. In the past 50 years man has made tremendous progress in the field of technology and achieved knowledge in various areas which includes medicine, information technology, communication, space research and many more areas. However, while developing in the areas of these sciences, they have caused damage to the environment which many times is irreparable. Sometimes the damage caused due to these technologies is more than the benefits provided by them. We should always ensure that while undergoing through these technological changes we do not cause serious damage to the resources meant for the future generations. If we don't preserve, then these generations would be deprived of the resources which we are enjoying now. Sustainable development is the organizing principle for meeting human development goals while simultaneously sustaining the ability of natural systems to provide the natural resources and ecosystem services based upon which the economy and society depend. The desired result is a state of society where living conditions and resources are used to continue to meet human needs without undermining the integrity and stability of the natural system. Sustainable development can be defined as development that meets the needs of the present without compromising the ability of future generations to meet their own needs. With a world population of 7 billion people and limited natural resources, we, as individuals and societies need to learn to live together sustainably. We need to act responsibly based on the understanding that what we do today can have implications on the lives of people and the planet in future. Education for Sustainable Development (ESD) empowers people to change the way they think and work towards a sustainable future.

Keywords : Education for sustainable development, holistic development, sustainable future.

INTRODUCTION

The concept of sustainable development is gaining importance in recent years and the educational institutions focus not only on academics but also on holistic development of the learners. Development is necessary to meet human needs and improve quality of life, but this must happen without affecting the capacity of environment to meet present and future needs. Good quality education is an essential tool for achieving a sustainable world.

Education for sustainable development promotes the development of knowledge, skills, understanding,

values and actions required to create a sustainable world which ensures environment protection and conservation promote social quality and encourages economic stability.

The aim of sustainable development is to enable people to make decisions and carry out actions to improve our quality of life without compromising the planet. It also aims to integrate the values inherent in sustainable development into all aspects and levels of learning. There are number of key themes in education for sustainable development however the main focus is on environmental concerns, it also addresses issues such as

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poverty removal, peace, ethics, democracy, governance, justice, human rights, gender equality, corporate responsibility, natural resource management etc.

FEATURES OF EDUCATION FOR SUSTAINABLE DEVELOPMENT

- Focus on educational and learning dimensions of sustainable development
- Innovative development of new and creative solutions to common problems
- Make a difference and have a tangible impact on those concerned
- Have a sustainable effect
- Have the potential for replication
- Support evaluation in terms of innovation, success and sustainability.

IMPORTANCE OF EDUCATION FOR SUSTAINABLE DEVELOPMENT

- Education should be embedded in the curriculum in an interdisciplinary and holistic manner, allowing for a whole-institution approach to policy making.
- Education should share the values and principles that underpin sustainable development.
- Education should promote critical thinking, problem solving and action, all of which develop confidence in addressing the challenges to sustainable development.
- Employ a variety of educational methods, such as literature, art, drama and debate to illustrate the processes.
- Allow learners to participate in decision-making on the design and content of educational programmes.
- Address local as well as global issues, and avoid jargon-ridden language and terms.
- Look to the future, ensuring that the content has a long-term perspective and uses medium and long-term planning.

OBJECTIVES OF ATTAINING SUSTAINABLE DEVELOPMENT:

1. Cross-cutting key competencies for achieving all SDGs

2. Specific learning objectives for the SDGs

- a. No Poverty
- b. No Hunger
- c. Good Health and Well-being
- d. Quality Education
- e. Gender Equality
- f. Clean Water and Sanitation
- g. Affordable and Clean Energy
- h. Decent Work and Economic Growth
- i. Industry, Innovation and Infrastructure
- j. Reduced Inequalities
- k. Sustainable Cities and Communities
- l. Responsible Consumption and Production
- m. Climate Action
- n. Life below Water
- o. Life on Land
- p. Peace, Justice and Strong Institutions
- q. Partnership for the Goals

3. Implementing learning for the SDGs through ESD

- a. Integrating ESD in policies, strategies and programmes
- b. Integrating ESD in curricula and textbooks
- c. Integrating ESD in teacher education
- d. Delivering ESD in the classroom and other learning settings
- e. How to assess ESD learning outcomes in the quality of ESD programmes?

RESEARCH METHODOLOGY

Data is collected both by primary as well as secondary source.

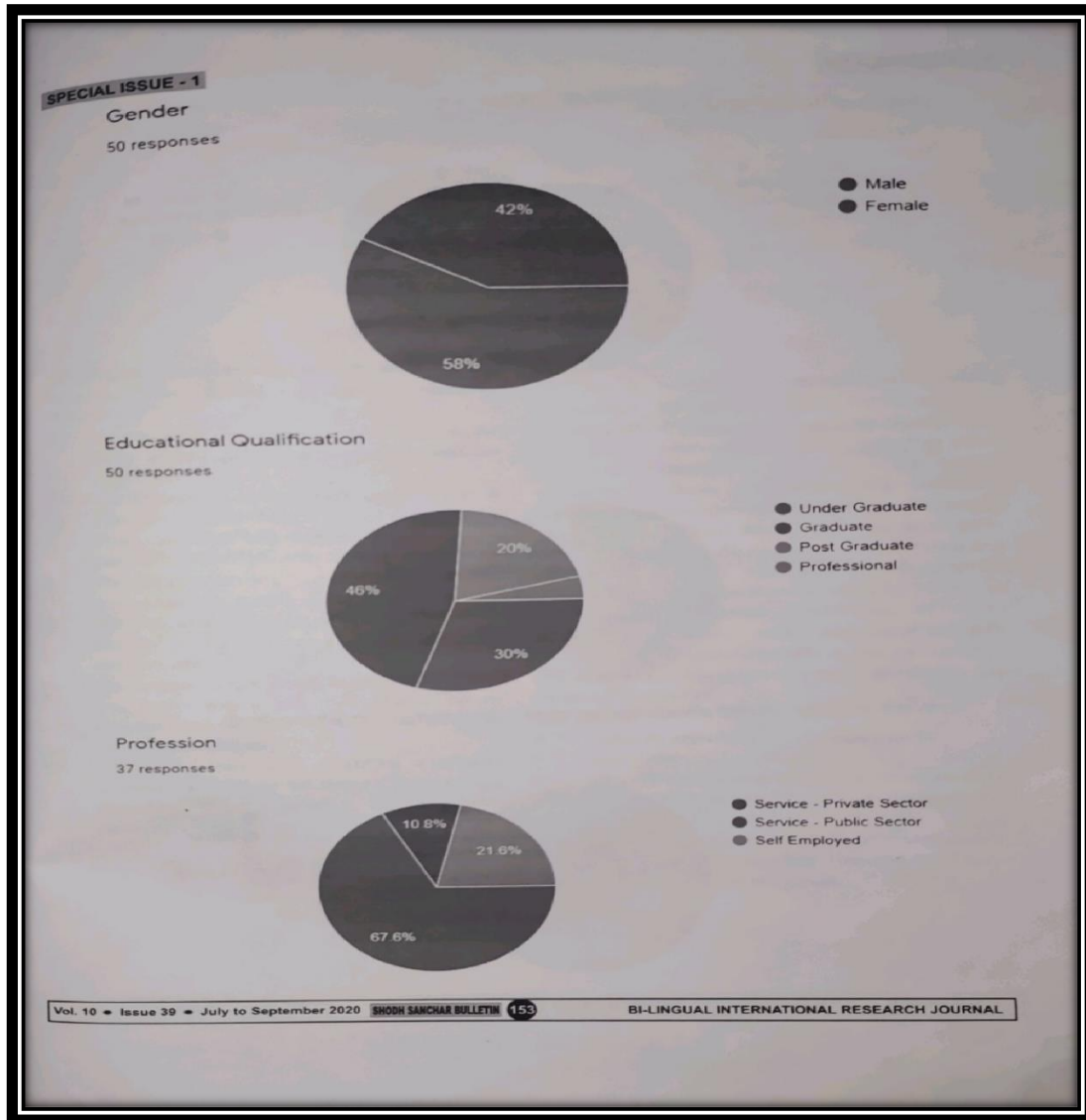
Secondary sources such as websites, journals and reference research papers are. Primary data is collected from 50 respondents through internet survey by using questionnaire.

Data is collected from the respondents and simple percentage method is used for data analysis with mode as the analytical tool.

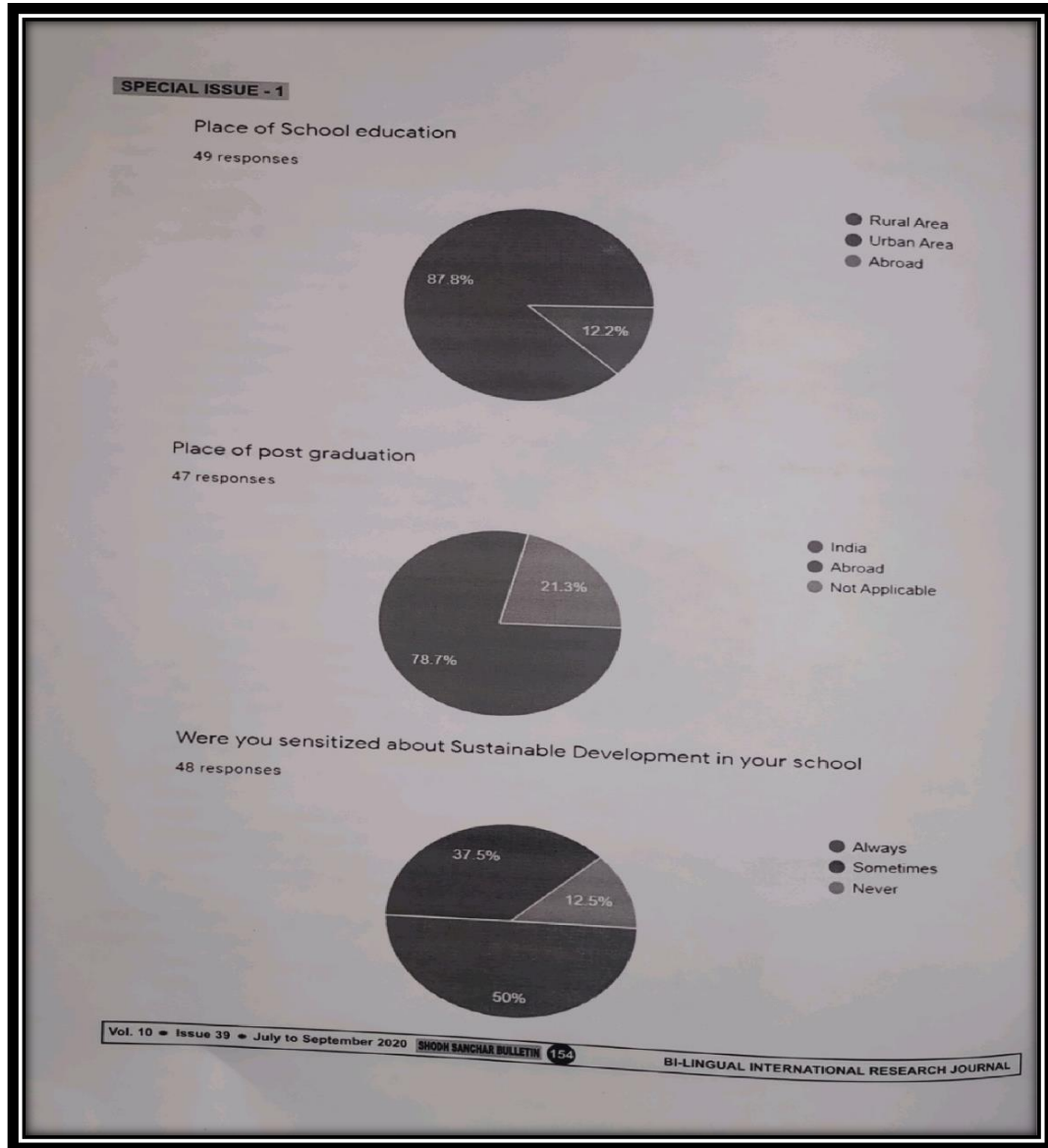
Pie charts and bar diagrams are used for data interpretation.

The outcomes of the study are depicted hereunder

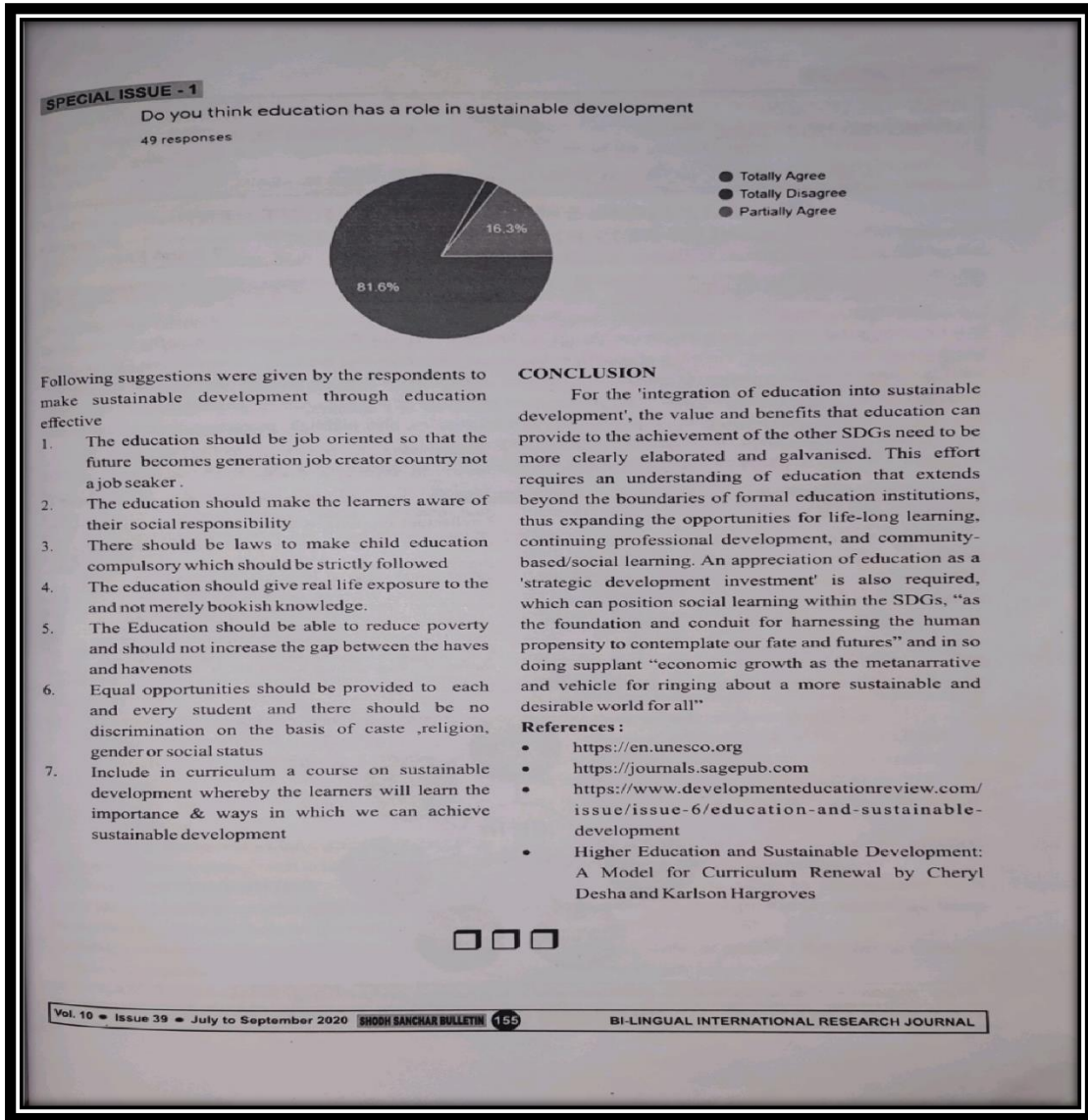

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Powai Vihar, Powai, Mumbai - 400 076, Maharashtra, India. Tel.: +91 22 2570 4526 / 2570 4530
E-mail: cbscollege@gmail.com Website: www.cscollege.co.in

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10. Innovative Teaching and Learning Practices in Higher Education

Dr. Pratima Singh

Ic.Principal, Chandabhan Sharma College of Arts, Science and Commerce.

Abstract

Learning in informal settings, such as museums and after-school clubs, can link educational content with issues that matter to learners in their lives. These connections work in both directions. Learning in schools and colleges can be enriched by experiences from everyday life; informal learning can be deepened by adding questions and knowledge from the classroom. These connected experiences spark further interest and motivation to learn. In today's world there are number of things to learn and study through various kinds of means and modes of sources available. Advance pedagogy is the way to enhance teaching and learning performance. Different innovative teaching methods are now in use across the globe. Hybrid teaching includes e - learning in addition to the face to face teaching. Use of technology and multimedia is described in details. Advances in the technology, that too in the digital world is leading us the way more to use and utilize this means of education through which we can access and learn the education in any which place, or time as we want and how much or what exactly we want to learn without the need to have a teacher's presence in front of them. Innovative teaching and learning methodologies such as short lecture, simulation, role-playing and problem-based learning (PBL) are very useful in addressing the rapid technological advances and developing workplaces that will be required in the foreseeable future. The present paper throw light on various teaching learning innovative process to enhance the quality of higher education system.

Keywords: - Innovative teaching and learning, Short lecture, role play, Problem base learning (PBL).

Introduction

Teaching strategies encourage students to use their imagination to dig deep when engaging with the content of the lesson. The students are actively involved with the learning and can work with their peers in collaborative groups to showcase their learning. Many of these strategies take students to levels of learning they never thought possible. The students actively seek the information from different way and don't want to just sit and receive the information

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from a lecture or workshop. Teachers can spark meaningful discussion in classrooms by encouraging students to ask open-ended questions, re-state remarks in more scientific language, and develop and use models to construct explanations. When students argue in scientific ways, they learn how to take turns, listen actively, and respond constructively to others. Professional development can help teachers to learn these strategies and overcome challenges, such as how to share their intellectual expertise with students appropriately. The innovative classroom is a potentially powerful teaching and learning in which new practices and new relationships can make significant contributions to learning. In order to harness the power this creates in education, instructors must be trained not only to use technology but also to shift the ways in which they organize and deliver material. Making this shift can increase the potential for learners to take charge of their own learning process and facilitate the development of a sense of community among them.

Review of Literature

Engaging with authentic scientific tools and practices such as controlling remote laboratory experiments or telescopes can build science inquiry skills, improve conceptual understanding, and increase motivation. Remote access to specialized equipment, first developed for scientists and university students, is now expanding to trainee teachers and school students. A remote lab typically consists of apparatus or equipment, robotic arms to operate it, and cameras that provide views of the experiments as they unfold. All learners are different. However, most educational presentations and materials are the same for all. This creates a learning problem, by putting a burden on the learner to figure out how to engage with the content. It means that some learners will be bored, others will be lost, and very few are likely to discover paths through the content that result in optimal learning. Adaptive teaching offers a solution to this problem. It uses data about a learner's previous and current learning to create a personalized path through educational content.

Objectives of the Study

1. To understand the different methods of learning
2. To highlight the innovative techniques of teaching learning process.

Elements in Teaching Learning Process

Inquiry-Base Learning

Inquiry-based learning is one of the most powerful teaching strategies in the classroom because research tells us that students learn best when they construct their own meaning. Inquiry-based learning triggers student curiosity. Teachers act as facilitators during the inquiry-based learning process.

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QR Codes

QR (Quick Response) codes are easy to create and have multiple uses in classrooms at all levels. QR codes can lead students to information just by scanning the code on a student's digital device. In the classroom, students can use QR codes to:

- Check their answers.
- Vote on answers during class discussions.
- Extend information found in textbooks.
- Get survey information for math units on data.
- Participate in scavenger hunts.
- Access video tutorials on the material being taught.
- Link students directly to Google maps.

QR codes allow students to access information without leaving their seat. Students can even generate QR codes to showcase their learning with peers and parents.

Project-Based Learning

Research confirms that project-based learning (PBL) is an effective and enjoyable way to learn. PBL also develops deeper learning competencies required for success in college, career, and life.

Project-based learning uses real-world scenarios, challenges, and problems to engage students in critical thinking, problem solving, teamwork, and self-management. Once students solve the problem or challenge, they present their solutions. The problems students solve can be presented to community leaders to solve problems in their own community.

Wisely Managed Classroom Technology

Many schools have become one-to-one schools, i.e., each student has his or her own technology item (typically a tablet or computer) to work with each day. In some districts, students can take the technology home to complete their homework.

There are many technologies used in the classroom. Teachers must use technology in a wisely managed way and with a variety of activities. Several activities that lead to student engagement are Google Docs, YouTube videos, Quizlet, and the Remind app. These innovative apps and websites can help teachers engage their students, remind them about upcoming assignments and homework, provide visual learning through videos, organize student learning, provide group collaboration, and provide check-ups on learning through games and online quizzes.

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Jigsaws

The jigsaw technique is a "tried and true" cooperative learning strategy that helps students create their own learning. Students are arranged in groups and assigned a different piece of information. In their groups, students learn the piece of information well enough to be able to teach it to another group of students.

When using this technique, students become experts on the learning as they teach their peers. Once all groups have learned their information, they are placed into new groups with members from each of the small groups.

Each group member shares the knowledge they gained in their informational group. This technique brings lessons to life and challenges students to create their own learning. This challenge engages students and encourages them to share their learning with others.

Each of the techniques in this article which are students' question, research, use technology, and create meaning from provided material & research. These techniques also useful to solve the problem, challenge themselves, and present their findings to others. Student engagement builds on curiosity, interest, passion, and attention.

MIND MAP

Mind Maps are also very quick to review, as it is easy to refresh information in your mind just by glancing once. It can also be effective mnemonics and remembering their shape and structure can provide the necessary to remember the information within it. This would bring very high impact on the minds of the students about a concept of learning.

- Creates clear understanding
- PowerPoint can be used widely.
- Innovative thinking improves

Z TO A Approach

This approach attempts to explain through the innovative part of a particular concept first and explain the effects of such way of teaching and learning. For example, in management subject - motivation is explained in a manner that the organization get extensive benefits out of using some techniques like promotions and awards. So here the use of promotion is explained first and later students would get interest in knowing what are promotions and awards.

The teacher starts explaining what is promotion and explains what motivation theory in management. Another example we can try is that in accounting the Income statement and Balance Sheet can be explained first and later drawing their attention to double entry system of book keeping by using computer and their tools.

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Strength

- Make a particular concept clear
- create long lasting memory / correlation of a concept

Weakness

- Take quite long time for a teacher to introduce a concept
- Initial difficulty in understanding a particular concept will be encountered.

Conclusion

Every best practice was once an innovation. As well, small innovations in practice happen daily in classrooms in order for educators to best serve our students. This could be modifications in reading programs that we create when working with students or being open to creating an entirely new way to teach a concept that serves individuals in a way that was better than before. Any teaching method without destroying the objective could be considered as innovative methods of teaching. There searchers believe that the core objective of teaching is passing on the information or knowledge to the minds of the students. There are a number of ways that teachers can by pass the system and offer students the tools and experiences that spur an innovative mindset.

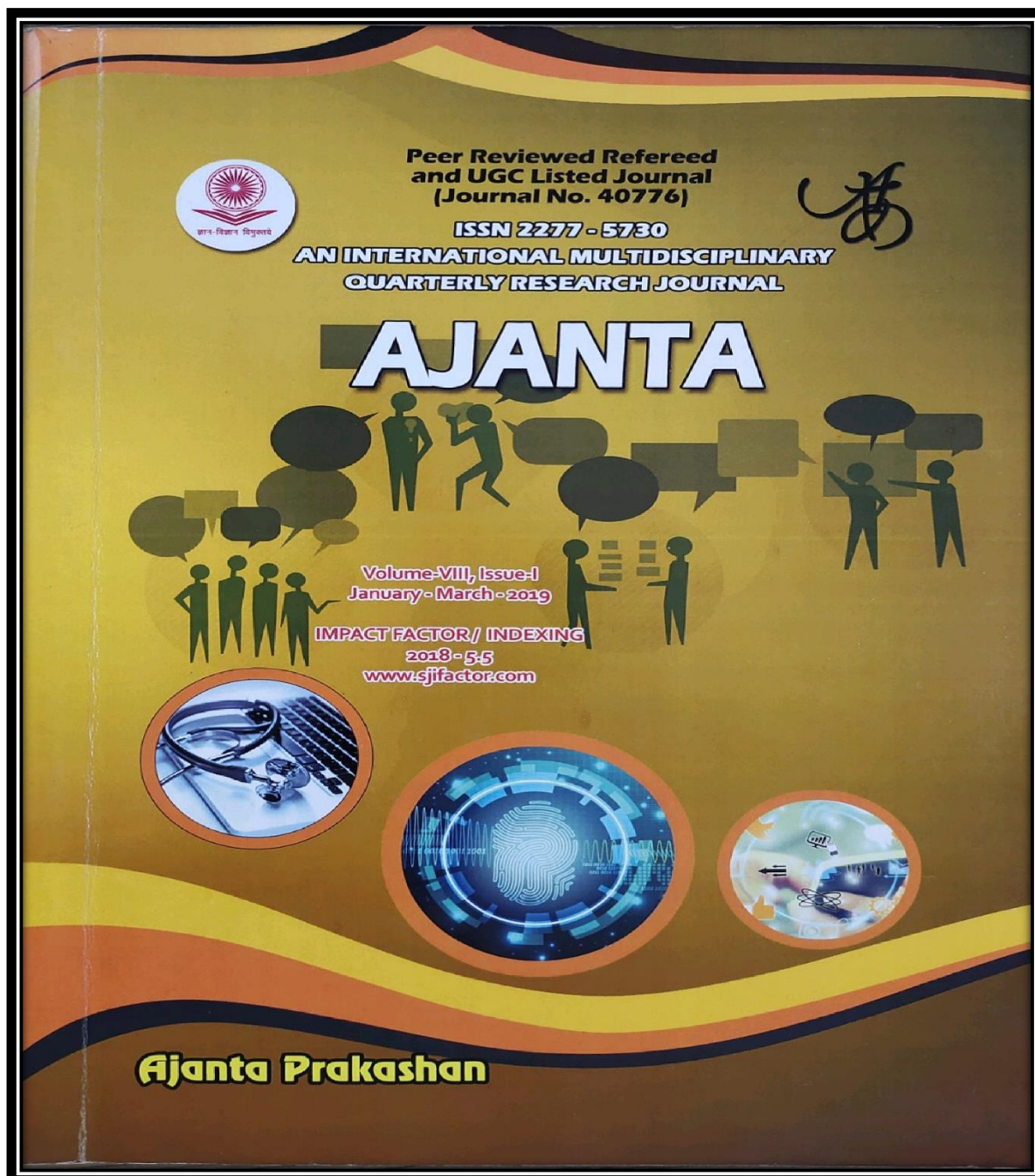
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12. Women Empowerment in Rural Community

Prof. Pratima Singh

Principal, Chandrabhan Sharma College, Powai.

Abstract

Women are God's greatest gift to humanity. She has the power to create or destroy. It is saying that behind every successful man there is a woman. Similarly, Gandhi was influenced by his mother Putlibai and wife Kasturba. As Gandhi has said: "The outstanding impression my mother has left on my memory is that of saintliness". Gandhi's attitudes towards women were as much shaped by his innate sense of comparison and justice as they were by the patriarchal albeit benevolent conservatism that was the sheet anchor of his cultural and social discourse. The contradiction between his liberal feminist pronouncements, his egalitarian, loving and respectful concern for women, and his belief in their role in politics and in society are sometimes difficult to reconcile. Yet Gandhi, more than anyone else, struggled with these paradoxes in the existing social milieu. Comparing his vision of women with the current status of women and the ongoing struggle for women's empowerment will provide a measure of what has been achieved. The ultimate goal of empowerment of women based on Gandhi's vision is Sarvodaya the welfare of all through cooperation and trusteeship in the economic sphere, equal participation in the political sphere, and mutual aid in the social sphere without regard to caste, or class or gender. Thus, empowerment of village women cannot be imposed from above, it must grow from the bottom upwards. This paper gives a brief idea on Mahatma's vision for Indian women for success and progress of society in all walks of life.

Keywords: Gandhi, Women, empowerment.

"To call woman the weaker sex is a libel; it is man's injustice to woman. If by strength is meant brute strength, then, indeed, woman is less brute than man. If by strength is meant moral power, then woman is immeasurably man's superior: Has she not greater intuition, is she not more self-sacrificing, has she not greater powers of endurance, has she not greater courage? Without her man could not be. If non-violence is the law of our being, the future is with woman. Who can make a more effective appeal to the heart than woman?"

-Mahatma Gandhi

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Introduction

Gandhi had long believed that women had special capacities for sacrifice and for leadership in peace building. He thought that the world had been too long dominated by "masculine" aggressive qualities and that it was time that the "feminine" qualities came to the fore. He wrote: "Nonviolence is woman's inborn virtue. For ages, together man has been trained in violence. To become nonviolent they will have to generate womanly qualities in them. Women are accustomed to making sacrifices for the family; they will now have to learn to make an offering for the country. I am inviting all women... to get enlisted in my nonviolent army." Thousands of Indian women from all occupations did respond to his call in the 1930s and 1940s to become actively involved in India's struggle for independence. Many left home and many refused marriage in order to dedicate themselves full time to the movement. Yet, after independence, the momentum behind the encouragement of women's advancement and leadership in political and social arenas dwindled.

Gandhi reigns in the hearts of millions of Indians as The Father of the Nation, for the path-breaking role that he played not in the Indian struggle for independence but for moulding the national character and the lives of the Indians alike. At a time when the fabric of the Indian society was tearing apart, he accomplished the Herculean task of unifying the nation. Thus, the emergence of Gandhi, as a national leader, as a humanist, as a visionary, as a social and political reformer and most importantly as a spiritual leader has been critically instrumental in shaping a new India, firmly rooted in its historical past and at the same time welcoming the progressive trends of modernity.

Gandhi respected traditions of the society, but not at the cost of loss of individual dignity. His practical and dynamic advice was "It is good to swim in the waters of tradition, but to sink in them is suicide". He never hesitated to criticize the evils, which had gripped the Indian society, and tried to mobilize public opinion against such evils. He realised that there were deep-rooted customs hampering the development of women, and women's freedom from such shackles was necessary for the emancipation of the nation.

Gandhi was of the opinion that women are superior to men in their moral and spiritual strength. They had great power of self-sacrifice and suffering. On this account, women are capable of infinite strength, which they only needed to realize through gaining proper education. With the backing of education and the discriminating use of their political rights, women could

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affect the process of decision making in the nation and could initiate appropriate changes to promote the values of social and economic equality. Gandhi not only exhorted women to undertake the tasks of their own 'uplift' by gaining proper education but also to attack the scriptures, social customs and conventions that had devalued their status and upheld women's social, political and legal equality. As far as his perception of women as instruments of social change was concerned, he felt that women could play a dynamic role in society by contributing through their revolutionary thoughts and actions

Objectives

- To understand Gandhiji's vision for Indian women.
- To study the functions of Mahila Shanti Sena.

Status of Women in Pre Independence India

Indian women suffer many disabilities and injustice in the society. To understand in depth the role that Gandhi played in improving the position of women in society, it is essential to look at women's status, prevalent at that time. When Gandhi emerged on to the political scenario, social evils like child marriage and dowry system were rampant. When he came to the stage of Indian struggle for independence then the average life span of Indian women was 27 years and only 2% women were educated. This shows what a Herculean task it was to bring the women of India who were not getting their basic rights to fight for the cause of the nation. But it was due to his efforts that so many women like Sarojini Naidu, Vijayalakshmi Pandit, Aruna Asaf Ali, Sucheta Kriplani and Rajkumari Amrit Kaur came forward. He spread the message of equality of the gender to the masses and criticized the desire of Indian people to have a male child instead of a female. Gandhiji was strictly against child marriage and favoured widow remarriage. He urged the youth to come forward and accept young widows as their life partner. He said that girls are also capable of everything boys can do but the need of the time is to give them opportunities so that they can prove themselves to understand Gandhiji's views on women in the context of social, economic and political issues.

The patriarchal nature of the society confined women to the status of an inferior sex subordinate to their male counterparts. The purdah system was in full vogue in Northern India. Unless accompanied by their male guardians, the women were not permitted to venture out on their own. Only a handful few could avail of education and attend schools. It was in such a

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dismal milieu that Gandhi took the responsibility of shouldering a social crusade that led to a major reorientation of the common notion of women in the Indian society.

Gandhi's Perception of Women

According to Mahatma Gandhi, "If you educate a man you educate an individual, but if you educate a woman you educate an entire family." Our predominant patriarchal system doesn't provide enough chances for women to have higher education even if they wish. Girls should be motivated to take up higher education. Universal education for all below 14 years should be strictly implemented. There is an urgent necessity of framing gender sensitive curricula at all stages of primary education to address sex-stereotyping menace.

To Gandhi, social emancipation was as critical as political emancipation. Gandhi throughout his life waged a crusade for the upliftment of the socially downtrodden, making significant contributions for the enhancement of the status of women in India. Women under his aegis, took a milestone step towards reestablishing their identity in the society. Gandhi's inspiring ideologies boosted their morale and helped them to rediscover their self esteem. Not only there was a general awakening among the women, but under Gandhi's leadership, they entered into the national mainstream, taking parts in the National Movements. In Gandhi's words, "To call women the weaker sex is a libel; it is man's injustice to women." Gandhi's reformist spirit seasoned the role that he played in uplifting the status of women in India.

Women should be allowed to work and should be provided enough safety and support to work. Legislatures such as Equal Remuneration Act, Factories Act: Constitutional safeguards such as maternity relief, and other provisions should be strictly followed. Poverty eradication policies need to be implemented. Macroeconomic policies would help in this drive. Through economic empowerment, women's emancipation could be realized.

Gandhi realised the miseries of widowhood for a woman as "men have ordained perpetual widowhood for women and conferred on themselves the right to fix marriage with another partner on cremation-ground itself". For him, "Voluntary widowhood consciously adopted by a woman who has felt the affection of the partner, adds grace and dignity to life, sanctifies the home and uplifts religion itself. Widowhood imposed by religion or custom is an unbearable look, defiles the home by secret vice, and degrades religion. He believed that it is better for a widow to remarry openly rather than commit sin secretly.

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As Gandhi respected widows who dedicated themselves to the service of humanity, he had great regard for women who chose the path of staying single to serve society and the nation. In his opinion, not every Indian girl is born to marry. There are many girls willing to dedicate themselves to service instead of servicing one man.

Mahila Shanti Sena

The MSS is founded in 2002 in cooperation between NGO Shrambharati (India) and Centre for Peace Studies McMaster University (Canada) in Vaishali (Bihar). It is a Gandhain social movement whose mission is involved in working for the rights and dignity of women through peaceful means. The peace work program of MSS consist of providing rural women training in the Gandhain principles of peace and non violence Today, MSS has trained over 50,000 women in Bihar and the northeastern states of Assam, Arunachal Pradesh, Manipur and Tripura. These groups of women deal with issues ranging from every day village disputes to peaceful resolution of insurgency problems. The training camps have met with unusual acceptance and enthusiasm and there are demands to conduct these sessions in Kashmir and elsewhere. MSS volunteers engage in developmental work, settle inter familial disputes, educate and empower women to participate in democratic processes, peacefully resolve disputes over land and water, fight social evils like drinking and gambling. In 2005 Unnayana a Bhubaneswar based NGO, started several SHGs (Self Help Group) that were formed by women. It also initiated a MSS training camp and has conducted several training camps for trainers, several workshops and regular consultative meets for women.

The Mahila Shanti Senawas started with the following objectives:

- To motivate and organise women from grass roots level for peace, social solidarity, social justice,
- Creating of a value based society through working in close association with Panchayats.
- To develop leadership among women for securing their rights,
- to undertake responsibilities for civil society empowerment and to overcome the barriers to women's development
- To bridge the gap between social and economic discriminations and gender preferences .

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- To form women's units at the grassroots level and developing their linkages to form federations that would work as pressure groups and advocacy fronts at various levels.
- To organise large meeting and public hearing on issues concerning women and for propagation of Gandhian philosophy and social values addressing women's liberation from subjugated role to political responsibilities
- To create a consultative forum to review women's issues at the grassroots and find suitable means for their empowerment.

Conclusion

Gandhi is forever remembered in history, for he stood up for Indian civil rights, and has made a big difference for people in India today specially women. One of the noteworthy results of Mahatma Gandhi's life-work has been the awakening of women, which made them shed their deep-rooted sense of inferiority and rise to dignity by getting educated. He laid emphasis on women education on two grounds. If a woman is literate, only then she can attain equal rights and position in the male-dominated society, as well as, an educated woman can transform her children into responsible ideal citizens of the country. To bring a revolutionary change in the status of women he put emphasis on the need for their education. So let us bring back his practices and principles in all walks of life for the upliftment of women.

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Chandrabhan Sharma College
of Arts, Commerce & Science
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Arts, Science & Commerce
Powai - Vihar, Powai, Mumbai - 400076.
Maharashtra, India.
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Chitra

Dr. Chitra Natarajan
Principal

VC

VC PRINCIPAL
Chandrabhan Sharma College
of Arts, Commerce & Science
Powai-Vihar, Powai, Mumbai - 400 076.
Tel. 022-45266020

Chandrabhan Sharma College of
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Chitra

Dr. Chitra Natarajan
Principal

SS

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Chandrabhan Sharma College
of Arts, Commerce & Science
Powai-Vihar, Powai, Mumbai - 400 076.
Tel. 022-45266020

Chandrabhan Sharma College of
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Powai - Vihar, Powai, Mumbai - 400076.
Maharashtra, India.
Tel : +91 22 2570 4526 / 6523 4526 / 2570 4530
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Chitra

Dr. Chitra Natarajan
Principal

MS

VC PRINCIPAL
Chandrabhan Sharma College
of Arts, Commerce & Science
Powai-Vihar, Powai, Mumbai - 400 076.
Tel. 022-45266020

Chandrabhan Sharma College of
Arts, Science & Commerce
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Maharashtra, India.
Tel : +91 22 2570 4526 / 6523 4526 / 2570 4530
Telefax: +91 22 2570 4526 / 2570 0789
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20. Women and Banking Sector Reforms

Dr. Sanjay Kanode

Ph.D. Guide, RTM Nagpur University

Prof. Pratima Singh

Ph.D. Scholar, RTM Nagpur University

Abstract

Empowerment of women, gender discrimination and violence against women has become subjects of serious public discourse as also sociological research in India in recent times. Several attempts have been made through the years to study the status of women in India and these studies have clearly brought out that the participation rates of women in economic activities are very low. The Draft 12th Five Year Plan document released in December 2012 has noted that there has been a consistent decline in workforce participation rate (WPR) of women since 1980s but the decline seems to have accelerated between 2004–05 and 2009–10. The decline in female labour force participation has occurred in both rural and urban areas, though the decline is much sharper in rural compared to urban areas. The present case study highlight how banking sector reforms had helped women to progress in all fields in detail.

Keywords: Empowerment, Women, Banks.

Introduction:

Banking is a profession involving financial intermediation through the creation of a system where surplus and deficit economic units are exchanged. Bankers are expected to show a thorough knowledge, grasp and understand of their work, must be ethically upright, skilled and disciplined and should not abuse the unique fiduciary position the profession maintains in economic society. For years; women in India have almost silently supported the stability of our society's cultural institutions and the continuities and consistencies of their ethos. However, today, the contours of the world we live in are changing dramatically. The space for growing up and living has new co-ordinates. Educated, armed with knowledge and skills, women are entering in a big way the world of occupation, career, profession, competition and achievements in their own right and are creating a space where the emphasis is on expressing themselves and being accepted as independent, autonomous beings. Women are now more confident about their ability to discover

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Dr. Chitra Natarajan
Principal



VC PRINCIPAL
Chandrabhan Sharma College
of Arts, Commerce & Science
Powai-Vihar, Powai, Mumbai - 400 076.
Tel. 022-45266020

Chandrabhan Sharma College of
Arts, Science & Commerce
Powai - Vihar, Powai, Mumbai - 400076.
Maharashtra, India.
Tel : +91 22 2570 4526 / 6523 4526 / 2570 4530
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Email: cbscollege@gmail.com
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and identify their personal capabilities as also to discover a vision of life beyond that defined by social structures and the network of relationships. Today, they encounter the possibility of creating a world beyond their visible horizons and boundaries. The first was the enactment of the Banking Regulation Act, 1949 which brought in a comprehensive and formal structure of bank regulation and supervision in India. The nationalization of banks in our country in 1969 marked the second such point. It generated forces that took banking beyond the elite class to the masses. It led to the establishment of a very substantial infrastructure across the geographical expanse of the country and was, thus, a critical trigger for financial outreach of institutions and empowerment of the common man. The third inflexion point in banking was the financial sector reforms initiative that was launched in the early 1990s.

Objectives of the study:

1. To understand the role of women in banking.
2. To study the banking sectors reforms for women in general.

Limitations:

1. The study is limited to case study method only.

Success Story in Banking Reforms:

The fuss about the first woman to head the venerable State Bank of India (SBI) has subsided. Without doubt, it was an event worth noting, even if before Arundhati Bhattacharya got to that post, many other women had made it to the top position of several banks, both public and private. There are, however, two different aspects of women and banks that are far more relevant than the ascendancy of one or several women to the top ranks. One is the rather obvious issue of why so few women still break through the glass ceiling in India. The women professionals who have succeeded are still the exceptions. For every one of them, there are many who were pushed out, pushed down or voluntarily gave up because they could not be super women.

In fact, many of the women who have risen to the top in the **banking** sector acknowledge that what helped are the pro-active, pro-women policies that some banks adopted a couple of decades back. This allowed women, who had the potential to advance in their careers as managers to opt for flexible hours or even a couple of years away from work because of familial responsibilities. Instead of penalising them for the additional roles they are compelled to play because they are women, these organisations facilitated them. As a result, many of these women

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Dr. Chitra Natarajan
Principal



V/C PRINCIPAL
Chandrabhan Sharma College
of Arts, Commerce & Science
Powai-Vihar, Powai, Mumbai - 400 076.
Tel. 022-45266020

Chandrabhan Sharma College of
Arts, Science & Commerce
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Maharashtra, India.
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were able to pick up where they left off and still do well. So women's success in the banking sector is not entirely accidental.

The other, more relevant, question for the vast majority of Indian women is why banking is seen as such a natural fit for them. Women are better at managing banks, we are told, because they are more meticulous, more cautious, and wiser in money management. Why women have become like this, if indeed the stereotype is true, is not discussed enough.

By nature, neither men nor women are better bankers. It is ridiculous to suggest that biology determines something like this. But society surely does. Our society virtually forces the majority of women to be more careful about finances because they know that the burden of trying to balance the household budget inevitably falls on their shoulders.

It is also true that because women have no control over the income of their husbands, they tend to manage carefully whatever is given to them to run the house. Once again, this is not a responsibility of their own. Being thrifty is not a choice, it is a necessity.

Even women who have independent incomes often find in our patriarchal households that it is their fathers, their husbands and even their brothers who control the way they spend the money they have earned. So financial independence is not a reality for the majority of women, even if they are in paid employment. And I am not speaking only of poor women.

The fact that so many women responded to the self-help groups and savings programmes launched in the 1980s was not really surprising. That even the poorest of them were willing to put aside something towards savings was because these women knew the value of having something available over which they would have some control.

However, even though the self-help groups were successful initially, the reality today is that the vast majority of women still cannot access formal banking services. Whereas the informal savings groups allow them some credit for emergencies, or as an advance for their small businesses, many women cannot access these services from scheduled banks easily. The reason women cannot avail of bank credit is because the majority of them own too little to put down as collateral. Only 13 per cent of women own agricultural land although their work produces most of the grain and dairy produced in this country. The figures for home ownership would not be very different.

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Dr. Chitra Natarajan
Principal



VC PRINCIPAL
Chandrabhan Sharma College
of Arts, Commerce & Science
Powai-Vihar, Powai, Mumbai - 400 076.
Tel. 022-45266020

Chandrabhan Sharma College of
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Powai - Vihar, Powai, Mumbai - 400076.
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If the first woman to head the SBI in its 206-year-old history has stirred some interest in the subject of women and banking, that is all for the good, so long as it moves beyond personalities to the real-life issues that face millions of women.

Sources: The Hindu dated May 27, 2016

Analysis of the Case:

1. The appointment of Arundhati Bhattacharya as the head of State Bank of India should prompt a closer look at the financial restraints of millions of Indian women.
2. Even the forthcoming Bharat Mahila Bank will not make a dent in this reality anytime soon.
3. Women can still break through the glass ceiling in India.

Conclusion:

Women may have taken up work for various reasons, but once they become employees, they have a specific role to play in the organization. Their understanding of this role would guide their reactions and their attempts to solve some of the problems which generally management faces. It can be observed that women come to organizations with certain preconceived notions, which would prove counterproductive. These perceptions stem from the accepted role priorities. For instance, men had always been the bread winners; hence women would not take this as their primary responsibility and adopt a more casual approach. For women in India, such emphasis has significance in over long years and endeavors much awaited prospects in Banking Industry.

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Dr. Chitra Natarajan
Principal



V/C PRINCIPAL
Chandrabhan Sharma College
of Arts, Commerce & Science
Powai-Vihar, Powai, Mumbai - 400 076.
Tel. 022-45266020

Chandrabhan Sharma College of
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