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Impact of Socio-Economic factor on Financial Decisions of women teachers of Self Financing College Teachers with Special Reference to Amravati City

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Abstract :

This study investigates the influence of the socio-economic status of working women, particularly self-financing college teachers, on the financial decisions of their families. The findings reveal intricate correlations between the socio-economic status of working women, including factors such as education, income level, employment status, and household dynamics, and the financial decisions made within their families. Educated and financially independent women tend to exert greater influence on financial matters, contributing to enhanced household financial literacy, savings, and investment strategies.

This research contributes to a deeper understanding of the role of working women, particularly self-financing college teachers, in shaping their financial decisions. By recognizing the influence of socio-economic factors and empowering women as key stakeholders in financial matters, policymakers and practitioners can devise targeted interventions to promote economic empowerment, gender equality, and financial well-being within households and broader society. This study emphasizes on financial decision making practices in Indian families. This research examines the financial decision-making processes of women teachers, exploring the Socio-economic factors that influence their choices and the implications for their financial well-being.

Keywords: Financial Decision Making, Socio-economic factors, women Teachers, etc.

Introduction:

In the landscape of higher education, women teachers occupy vital roles as scholars, mentors, and leaders, contributing to the advancement of knowledge, innovation, and critical inquiry. When the women go for job and work with men in par, and support their families financially, they gain respect in their families that they even take the financial decisions independently. This seems a very good sign for the growing society. It has come to knowledge that Education as a social factor empowers women teachers to navigate complex financial landscapes, plan for the future, and achieve their financial goals.

Financial Decision making of Women Teachers :

Working women, across diverse professions and industries, play a pivotal role in managing household finances, making critical decisions that impact the present and future prosperity of their families. Whether they are sole breadwinners, co-providers, or contributing members of the workforce, the financial decisions made by women have profound implications for household stability, security, and resilience.

Women teachers play a pivotal role in shaping the future generation through their dedication to



education and commitment to excellence. In addition to their responsibilities in the classroom, women teachers often navigate complex financial decisions that impact their own lives, as well as those of their families. Today the contribution of women in family, business, and society is being highly recognized. Women have started playing an essential role in family decision making with the changing demographics as more and more women have started getting involved in everyday financial and other relative decisions of the family. The contribution of women is increasing family decisions with the change in their education, employment, and social awareness.

The financial decision-making of working women is not just a matter of personal finance; it is a catalyst for societal change and progress. By championing women's economic empowerment, we can build a more resilient, equitable, and prosperous future for all.

Self Financed Women Teachers :

Self-financed college teachers are educators employed by private colleges and universities that operate on a self-financing basis, relying on tuition fees and other sources of revenue for sustenance. They often possess diverse academic backgrounds, ranging from doctoral degrees to professional certifications, and bring a wealth of experience from various industries and sectors. Self-financed college teachers play a pivotal role in delivering quality education within the higher education sector. However, they often encounter numerous financial challenges that impact their livelihoods and professional well-being.

Many self-financed college teachers receive lower salaries compared to their counterparts in government-funded institutions. This disparity in compensation can make it difficult for teachers to meet their financial obligations, including housing, healthcare, and education expenses. The absence of comprehensive benefits packages

further exacerbates financial insecurity and reduces overall job satisfaction.

Socio-Economic Factors

- a. **Education:** The level of education attained by women teachers significantly influences their financial decision-making abilities. Higher levels of education often correlate with greater financial literacy and confidence in managing finances.
- b. **Income Level:** The income earned by women teachers affects their financial choices, including budgeting, saving, investing, and spending habits. Disparities in income levels may impact long-term financial goals and aspirations.
- c. **Employment Status:** Whether women teachers are employed full-time, part-time, or on a temporary basis can influence their financial stability, access to benefits, and retirement planning strategies.
- d. **Marital Status:** Marital status plays a role in women teachers' financial decision-making, with married teachers often facing joint financial responsibilities, spousal dynamics, and considerations for family financial goals.
- e. **Cultural Background:** Cultural norms and values influence women teachers' attitudes towards money, risk-taking behaviors, and investment preferences, shaping their financial decision-making processes.

Review of Literatures :

In most of the previous studies, **Widayati, 2011** the formation of a good financial behavior in teachers needs a special attention since their financial behavior influences the financial behavior of school children due to the teachers being a role model. And teachers are the most influencing social sector for students' future behavior. The results of previous studies show that the social economy factor has a significant



impact on financial attitude. Someone's social economic and demographic conditions have an influence on his or her attitude as part of a psychological variable construct.

Akshita Arora (2016) in her study on found that Women's empowerment is the biggest challenge in India which can be achieved through women's education, financial literacy and independent. Main aim of the study is to discuss the three parameters of financial literacy i.e., financial knowledge, financial behavior and financial attitude. Survey was conducted among 700 working women in different fields and in different cities or regions in Rajasthan. Teachers, professors, working with corporate, chartered accountants, government employees and few free lancers women were considered for the sample. Result of the survey was presented graphically. It was found that women have inadequate financial knowledge and are unaware of the basic money management principles. Also education of women is a significant factor in explaining the financial knowledge of the working women

Lown & Jean, 2011 Today financial education is not the only element that can change individual financial behavior towards a better direction. A major factor influencing consumer behavior is the feeling of self-efficacy which is having the confidence in one's ability to deal with a situation without being overwhelmed.

Mohammad Sirajuddin and Satish Kumar P (2017) in their study on financial literacy of women in Hyderabad city of India tried to find out the level of financial literacy of working women employees in Hyderabad. A sample of 68 working women was chosen for the study. Data is collected through questionnaire. They found that all respondents were aware of life insurance and saving bank account, they don't have health insurance, only 7% purchase share and bonds, majority know the housing loan, net banking, mobile banking and are aware of risk free financial services and like to invest their

money in saving bank account and bank fixed deposits. They suggest proper training should be provided to women regarding diversification of investment, and financial literacy.

Albeerdy & Behrooz, 2015; Vyviyan, Blue, & Brimble, 2014; Lusardi, Mitchell, & Curto, 2010) financial literacy has been revealed as one of the key factors affecting financial behaviour. The term comprises of financial education or knowledge, financial awareness including products, institutions, and concepts; financial skills, such as the ability in computing interest payments, and financial capabilities such as money management and financial planning. However, in practice, these notions frequently overlap with each other (Abubakar, 2015).

Hao & Zhang, 2020; Capper & Lau, 2017 Income level is a critical determinant of women teachers' financial decision-making capabilities. Research indicates that disparities in income levels between male and female teachers contribute to gender-based financial inequalities, with women teachers earning lower salaries on average compared to their male counterparts.

Garg & Singh 2018 Socioeconomic status in family net income, types of jobs, educational achievement, marital status, and the number of family members to predict financial literacy. Socioeconomic factors influenced youth financial literacy, and there was a correlation between financial knowledge, attitudes, and behavior.

Shobha & Shalini, 2015 Indian women's mentality is giving priority to family and children's requirements more than her requirements for financial needs and individualistic financial security.

Klatt, 2009 Education plays an important role in the financial literacy of women which helps in investment and retirement planning. Women are not participating fully in retirement planning due to a lack of financial knowledge.

**Statement of the Problem :**

Several studies have discussed about the role and responsibilities of working women in running their family. But by nature every Indian women plays a great role in this regard. But earning respect and status from the members of the family speaks a lot. How much importance is given to the women in financial decision making process? Whether their socio economic profile brings them recognition while taking financial decisions?

Objectives of the study :

1. To understand the Socio-Economic status of women working in Self Financing Colleges in Amravati.
2. To find out their role in financial decision making of the family.

Research Methodology :

- (a) **Source of data:** The study is based on primary data which is collected by using questionnaire. The secondary data have been collected from books, journals, magazines, websites etc.
- (b) **Sample and Sampling:** The convenient random sampling technique has been adopted with the sample size of 100 women working as teaching faculty in self financing colleges at Amravati city, Maharashtra
- (c) **Tools for analysis:** The percentage analysis was used for analyzing the data collected.
- (d) **Limitations of the Study:**
 - a) It is limited to women teachers working in self financing colleges in Amravati City.
 - b) The findings of the study cannot be generalized as it is based on sample surveys.

Table on Next Page

The above table explains the Socio-Economic status of women teachers working in Self Financing Colleges in Amravati City.

(१९८)

Data Analysis & Interpretation:

1. Majority (60%) of the teachers are in the age group of 36-45 years. 20% and 18% of them are between 26-35 years and 46-58 years of age respectively. Only 2% are less than 25 years of age.
2. Majority (88%) of the women teachers are married and 3% got divorce and 2% are widows. Remaining 7% of them are yet to get married.
3. Out of the total no. of married women (93), 45% have only one child, 42% have two children and remaining 13% are yet to have the child.
4. 52% of the women teachers live in nuclear family and the remaining 48% are in joint family.
5. 41% of the teachers are doctorates holding Ph.D degree followed by 24% with M.Phil. 10% are with Post graduation degree and 5% have cleared SLET/NET. 20% of the teachers are qualified with all the above.
6. Majority (43%) of the women teachers are having a teaching experience of 11-15 years while 16% are having 16-20 years and another 16% have 6-10 years of experience. 14% are having more than 20 years of experience and only 11% fall under the category of less than 5 years.
7. Majority of (47%) of the teachers earn between Rs. 15,001-25,000 pm followed by 27% between Rs. 25,001-35,000 pm, 11% between Rs.35,001-45,000 pm. Only 9% of them earn more than Rs. 45,000pm. Similarly only 6% are earning less than Rs.15,000 pm.

Findings :

- It has been found that that majority (60%) of the respondents are in the age group of 36 to 45 years. When this age group was further analyzed, it was found that out of total respondents, 12% of this age group

पुस्तकी अंक १२ - मार्च २०२४



Table No.1
Socio-Economic Profile

SN	Age (in Years)	Frequency	Percentage
1	Less than 25 years	2	2%
	26 to 35 years	20	20%
	36 to 45 years	60	60%
	46 to 58 years	18	18%
	Total	100	100%
Marital Status			
2	Single	7	7%
	Married	88	88%
	Divorce	3	3%
	Widow	2	2%
	Total	100	100%
No. of Children			
3	Not Applicable	12	13%
	1 Children	42	45%
	2 Children	39	42%
	Total	93	100%
Type of Family			
4	Nuclear Family	52	52%
	Joint Family	48	48%
	Total	100	100%
Educational Qualification			
5	PG	10	10%
	M.Phil	24	24%
	Ph.D	41	41%
	SET/NET Qualified	5	5%
	All of the above	20	20%
	Total	100	100%
Teaching Experience			
6	Less than 5 years	11	11%
	6 to 10 years	16	16%
	11 to 15 years	43	43%
	16 to 20 years	16	16%
	more than 20 years	14	14%
	Total	100	100%
Income Level			
7	Less than Rs.15,000 per month	6	6%
	Rs.15,001 to 25,000 pm	47	47%
	Rs.25,001 to 35,000 pm	27	27%
	Rs.35,001 to 45,000 pm	11	11%
	More than Rs.45,001 pm	9	9%
	Total	100	100%

Source: Primary Data

take the financial decisions by themselves, 17% by their spouse and only 3% by their parents-in-law. 28% of this age group is of the opinion the financial decisions of the family are taken by the respondent and her spouse jointly.

- The analysis indicates that majority (88%) are the respondents are married. When they are further analyzed, out of the total respondents, 44% of married women are of the opinion that the family financial decisions are taken by both and 26% of them mention that such decisions are taken by their spouse. 15% of them decide individually and only 3% depends on the decisions of parents-in law.
- The research reveals that 52% of the respondents live in nuclear family. Out of the total respondents, 16% take financial decisions individually where as 8% say that financial decision in their families are made by their spouse. Only 4 % are of the opinion that their parents in law are the decisions makes in their family. Majority 24% of the respondents in nuclear family are of the opinion that financial decisions are taken jointly by themselves and their spouses.

Conclusion :

It is understood that in majority of families the opinion of working women is given much more importance while taking financial decisions. It has been observed to some extent that Married women teachers in Amravati city are facing additional financial obligations and considerations, impacting their financial priorities and strategies. The financial decision-making of women teachers is influenced by a complex interplay of socio-economic factors, including education, income level, employment status, marital status, and cultural background. The majority of the respondents are young working women. The educational Qualification

of the maximum working women of Amravati city is Doctorate. And they are of the opinion that Job insecurity and lack of benefits might be hindering women teachers' ability to achieve financial security and plan for the future. Understanding these influences is essential for developing targeted strategies to support women teachers' financial well-being, promote financial literacy, and empower them to achieve their financial goals. By addressing the socio-economic barriers that women teachers face and providing them with the resources and support they need, stakeholders can foster a more inclusive and equitable financial landscape within the education sector.

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प्रकाशक : इतिहासाचार्य वि.का.राजवाडे संशोधन मंडळ, धुळे



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॥ संशोधक ॥

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कार्यालयीन वेळ

सकाळी ९.३० ते १.००, सायंकाळी ४.३० ते ८.०० (रविवारी सुट्टी)

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“WELLNESS INITIATIVES FOCUSING ON STRESS MANAGEMENT, MENTAL HEALTH SUPPORT AND WORK-LIFE BALANCE STRATEGIES FOR WOMEN EMPLOYEES IN HIGHER EDUCATION SECTOR”

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ABSTRACT :

Women employees in higher education sector faces various challenges like balancing academic responsibilities, personal commitments which leads to increase in stress levels and mental health concerns. This research presents a overview of the development of wellness initiatives designed to address the needs of women employees in the higher education sector. It studies the factors contributing to stress, mental health challenges, and work-life balance issues. It also outlines a holistic approach to deal with various challenges faced by working women which fosters the well-being and success. The paper examines the stressors encountered by women and proposes strategies to mitigate stress levels and promote overall well-being. The paper aims to study mental health support mechanisms designed for women employees. The study emphasizes the importance of work-life balance and proposes strategies to achieve equilibrium between professional responsibilities and personal life.

INTRODUCTION:

In today's competitive world, the well-being of women employees is important to ensure a thriving academic community in higher education sector. The women employees in the

higher education sector faces various challenges which affects their stress levels, mental health and work-life balance. There is a growing need to develop wellness initiatives that address these concerns. Women employees in higher education faces variety of stressors. Managing teaching responsibilities, administrative duties, and also caregiving responsibilities apart from the work can create a burden which increases their stress levels and affects mental health. Issues like gender biasness, unequal opportunities, and lack of support from organization and family can trigger these stressors, which can result in burnout. The implications are of unmanaged stress, mental health challenges and struggles of work-life balance are far-reaching. These issues can impact the job satisfaction level, productivity, retention rates and overall organizational effectiveness.

REVIEW OF LITERATURE:

Prabha S. Chandra, (2017) in her study titled “Women's Mental Health” explained the multiple roles played by women such as childbearing and child rearing, running the family, caring for sick relatives, and, in an increasing proportion of families, earning income that lead to considerable stress.



Tripathi P, Bhattacharjee S, (2012) in their study titled "A study on psychological stress of working women" how working women feels more stress than working male.

Dr. Jamir K, (2018) in her study titled "Mental Health and Stress Management among Working Women" explained few relaxing techniques and mindfulness breathing for relieving the stress of women.

RESEARCH METHODOLOGY :

The study is descriptive in nature where it aims to study factors and challenges leading to stress, mental health issues of women employees in higher education sector. The study is also applied in nature where it suggests the wellness initiatives and holistic approach for managing stress and mental health women employees in higher education sector. Data is collected using primary data collection techniques like observation, questionnaire, interview and secondary data collection like internet, newspapers and magazines.

NEED FOR RESEARCH :

Women employees in higher education sector faces various challenges everyday and go through enormous stress. It is essential to study the factors that causes stress and affects their mental health. There is need to discuss the wellness initiatives for women employees and study the holistic approach to deal with challenges faced by women employees in higher education sector.

OBJECTIVES OF RESEARCH :

- To study the factors contributing to stress and mental-health of women employees.
- To study the strategies to mitigate the stress level of women employees.
- To study the holistic approach to deal with the challenges faced by women employees.
- To discuss the wellness initiatives for managing stress and mental health of women employees.

FACTORS CONTRIBUTING TO MENTAL HEALTH, STRESS AND WORK-LIFE BALANCE OF WOMEN EMPLOYEES:

Workplace culture:

Factors like discrimination, harassment, diversity can cause workplace culture issues that can cause stress among women employees and makes the workplace culture unsupportive.

Workload:

Heavy workloads, huge responsibilities and deadlines can cause stress and affects mental health.

Family Responsibilities:

Family responsibilities including child care or elder family members is challenging and causes stress for women employees.

Gender Pay Gap and Career Advancement:

Differences in payments and a very limited opportunities for career advancement leads to frustration and affect mental well-being of women employees.

Gender Roles and Expectations:

Expectations from women to balance career and family can lead to stress and affect work-life balance.

Workplace Policies:

Policies like limited maternity leave, no support for childcare leads to stress and affect work-life balance for women employees.

HOLISTIC APPROACHES TO DEAL WITH VARIOUS CHALLENGES FACED BY WORKING WOMEN:

Emotional Intelligence:

Creating emotional intelligence to deal with workplace dynamics, handle conflicts, and build strong relationships.



Regular Reflection:

Adjusting time for self-reflection to overlook the goals, satisfaction level, making adjustments as needed for personal growth.

Mindfulness and Meditation:

Encouraging women to practice mindfulness and meditation can help them manage their stress level, improves their focus.

Holistic Wellness Programs:

Arranging holistic wellness programs that discusses about the physical, mental, and emotional health.

Financial Literacy Workshops:

Conducting workshops on financial literacy to educate working women on budgeting, investing, etc. can empower them to achieve financial independence.

STRATEGIES TO MITIGATE STRESS LEVELS:

Suitable Work Arrangements:

Manageable working schedules, proper working atmosphere helps to manage personal responsibilities and reduces the stress of the women employees which will lead to a good mental health.

Emotional support:

Employee assistance programs helps to learn the ideas of dealing with physical and mental stress of women employees and promotes emotional well-being. Emotional support always helps in relieving stress and relaxation of mind which ultimately increases the productivity of the women employees.

Development opportunities:

Various opportunities for developing skill and career advancement empowers women to give more inputs and learn new things. It leads to their professional development and reduces job-related stress.

Initiatives for work-life balance:

Policies supporting the work-life balance of women employees in higher education sector should be implemented. This will give assurance to the women employees that their professional and personal responsibilities will get managed easily and hence will reduce their stress.

Equality Programs:

Initiatives for gender equality and supportive workplace culture helps women employees to reduce the stress.

Good compensation:

Offering compensation considering the needs of women employees which includes maternity benefits, childcare support, and flexible spending accounts helps them to remain stress free.

Organizational support:

Support from organization to address unique challenges faced by women in academics and peer assistance helps to reduce stress and promote healthy working environment.

Community Building:

Foster a sense of community and belonging among women employees through networking events, support groups, participation in decision – making and problem – solving helps in managing stress and results in more better outputs.

Feedback on regular basis:

Open communication channels for feedback allowing women employees to share their issues and challenges and voice their concerns and suggest improvements.

Promote Self-Care:

Encourage self-care practices helps to manage stress and helps women employees to feel fresh, relaxed and enthusiastic. This will help in increasing their interest in work and will result in innovative and advanced output.



WELLNESS INITIATIVES FOR MANAGING STRESS AND MENTAL HEALTH OF WOMEN EMPLOYEES:

Counseling services:

Arranging counseling services through employee assistance programs supports women employees in dealing with mental health challenges such as anxiety, depression, burnout and managing stress.

Wellness programs:

Programs that include fitness activities, nutrition counseling, techniques of stress reduction, and handling mental health should be conducted for women employees.

Time-management trainings:

Arranging training sessions on time management, goal setting, and prioritizing work helps women employees to manage their workload and achieve a healthy work-life balance.

Flexible leave policies:

Flexible leave policies for women employees to take off for personal reasons, mental health days, or caregiving responsibilities should be implemented.

Leadership Development Programs:

Arranging leadership development programs for women employees helps them for their career advancement and personal growth within the higher education sector.

Parental support resources:

Offering lactation rooms, childcare assistance programs, parenting workshops, and family-friendly policies helps women employees to balance work and family obligations.

Stress management workshop:

Conducting workshops stress management techniques like mindfulness, meditation, and relaxation exercises to help women employees to manage stress.

Peer Support Groups:

Establishing peer support groups where women employees can discuss their issues and share experiences and gain mutual support.

CONCLUSION:

The wellness initiatives promotes the well-being of women employees reducing their stress and leads to healthier and more productive work environment. By addressing the challenges faced by women in higher education sector, organizations can boost up their confidence and enhance their growth. Through a holistic approach institutions can empower women that leads to their professional and personal growth. It is beneficial for organizational as well as for their personal life.

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• वर्ष : ९२ • मार्च २०२४ • पुरवणी विशेषांक १२



प्रकाशक : इतिहासाचार्य वि.का.राजवाडे संशोधन मंडळ, धुळे



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या संस्थेचे त्रैमासिक

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कार्याध्यक्ष, इ. वि. का. राजवाडे संशोधन मंडळ, धुळे ४२४००१
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कार्यालयीन वेळ

सकाळी ९.३० ते १.००, सायंकाळी ४.३० ते ८.०० (रविवारी सुट्टी)

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A Study on Implementation of DILRMP in Maharashtra an integrated land reform modernization programme

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Abstract :

The paper's goal is to probe into the Programme Digital India Land record Modernisation programme implemented in different districts of Maharashtra its working and progress after implementation. The main objective of the paper is to examine changing scenario in Land record system, benefits of digitalization to a common man or citizen and benefits of digitalization to governments thereafter.

Primary and secondary both type of data is used and a descriptive study technique is adopted in this study. Primary data is collected through 50 samples that are working at ground level for the execution of DILRMP programme. The study found that till February 2024 near about 95.24% Revenue villages have computerized whereas 0.20% are in ongoing process under computerization of Land records. Study identifies its implications on overall development of traditional land record system and other related department like Sub Registrar Office. The study is useful in reviewing improvements after commencement of this innovative programme in Maharashtra.

Keywords : Land record, digitalization, Revenue villages, modernizations.

Introduction :

The Land Record is crucial since it attests to the property holders' ownership rights. Therefore, maintaining and keeping it safely is the most important obligation of all government

institutions and agencies working for government. It is crucial for all land proprietors as well as the government. The best way to preserve land records for a long time is to computerize them. Land records are crucial for rural areas to recognize the increasing intercultural relationships, preserve peace in the area, and lessen potential sources of conflict.

The Digital India Land Record Modernization Program, redesigned in 2016, is a step towards digitizing land records. Previously known as the National Land Record Modernization Program (NLRMP), it was started in 2008 by the Indian government to digitize land records.

After Implementation of DILRMP Many progressive reforms occurred that changed whole system of land record which was not only beneficial to a landowner but also to government in revenue generation by developing computerised system of land record. DILRMP have eliminated many problems which were existed in the previous land record system.

DILRPM is 100% funding from the central government.

Six core components under which DILRMP works are as follows :

1. Records of Rights
2. Computerization of Land Records
3. Map Digitization
4. Modern Record Room
5. Survey Resurvey
6. Sub Register office



These are core part of Digital India Land Record Modernisation programme .The whole ICT based system is working for execution of above mentioned components . Different applications are invented for computerization of all these components of land record system . Like E- Ferfar for all types of records of rights and other are E- Chawadi , Public Data Entry for public where they themselves can do there mutations in the system . For public these applications are created in the view that they themselves can register their mutations and also they can get all their documents whenever and wherever they need it.

Research Methodology :

- ☐ A description research design was used under this research work.
- ☐ Stratified Random samples were selected to know how the new online system have, ameliorated their translation and how it is beneficial to them than previously sample size used for this study is 50 respondents who is currently using this digital system.
- ☐ Primary as well as secondary data is used for this study. Primary data is collected from respondents who are executing DILRMP and secondary data is obtained through various publications .

Objectives :

1. To find out how DILPMP proves helpful to government of Maharashtra as well land owners while making transactions
2. To study progress of its six components in Maharashtra.
3. To examine how programme develop a modern, comprehensive and transparent land record management system.
4. To shortly evaluate its working in Maharashtra.
5. To study how it help in reducing disputes that are caused by traditional land record system.

Review of Literature :

- 1) R. Kaur, V .Thadoboina : This research a study on the implementation of DILRMP researcher examined how Application of ICT in public service delivery has greatly influenced. As it has brought a revolution in the quality of services delivered to citizens.
- 2) S Royada, 2022 self-guide for purchasing the land The Digital India Land Modernization program study enlightens on the procedure to be followed while buying land and also emphasized the now digital ways one should consider while buying land.
- 3) Aniruddha Burman 2019 ,Reforming Land Market : Issues and possible solutions

In this study focus was on improving land records and implementation of DILRMP for this purpose. And it reduces restrictions on transferability and reduce litigation and administrative costs.

Scope of the Study :

Study undertaken mainly focuses on working on DILRMP project and its implementation in Maharashtra by examining various studies carried out, government circulars and data published in the form of reports of various districts of Maharashtra . Study shows its progress in different stages from its implementation. Aim of this research is to conclude about the execution of various initiatives in the land record system after implementation of Digital India Land Record Modernisation Programme. Initiatives like E-ferfar , E- chawadi for government offices and other portals have been developed for consumer like Public Data Entry or E- hakk system. Study conducted mainly hereunder for getting ultimate report on progress of all initiatives under this DILRMP programme.

Importance Of Study :

The research paper A study on the implementation of DILRMP in Maharashtra an





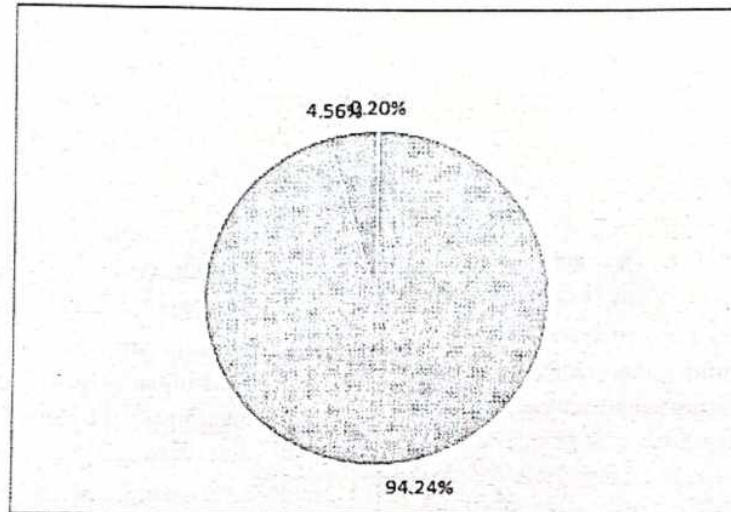
integrated land record modernization programme specifies its importance as it is a little step taken towards the awareness of DILRMP which is currently under implementation of government by introducing different initiatives that are beneficial for government in policy making and raising revenue by establishing well developed revenue generating system. Transactions become very easy through online platform like Public Data Entry system where people themselves can file mutations without approaching to any government office. An effective system of land record and well established property rights facilitate capital generation in the economy. DILRMP is also important to provide a system of updated land record, automated and automatic mutation, integration of textual and spatial

records and interconnectivity between revenue and registration.

A comprehensive and transparent land record management can improve the quality and accessibility of land records by digitizing them. Also system can create a conducive environment for land markets and transactions by reducing transaction cost, risks and uncertainties. System improves transparency and reduce litigation by providing clear and secure ownership.

Data Analysis and Interpretation :

Progress of villages under DILRMP project have been depicted in the below given pie chart. Blue portion of this pie chart shows villages that are totally computerized that are 94.24% of total villages. 4.56% is not completed and remaining 0.20% are under ongoing process.



Progress Of Digital India Land Record Modernization Programme :

Progress of Six Core Components Under DILRMP Project in Maharashtra. Following is work completed under various components of DILRMP among which RoR i.e. Records of Rights are 244007776 that are computerized, CLR Computerization of Land Records of 624772 villages have completed, Map

digitization no is 25246655 which is 68.39% of total maps to be digitize. There are 4069 no of sanctioned Modern Record Rooms out of which 83.93% is completed. No of villages where Survey Resurvey work is completed is 96955 which is 14.78% of Total villages. Sub Registrar Offices that are computerized till 29 February 2024 is 5061 i. e. 95.02% of total SROs.



Title	Completed	% with total no
RoR	244007776	99%
CLR	624772	99.96%
Map Digitization	25246655	68.39%
MRR	4069	83.93%
Survey Resurvey	96955	14.78%
Sub Registrar Office	5061	95.02%

Key Findings :

- 1) DILRMP have successfully executed computerization of land record in different phases in Maharashtra .
- 2) Many drawbacks in the traditional land record system have been eliminated through automated mutation system .
- 3) Transactions by sub registrar are now totally computerized for taking there mutations .
- 4) Maps are digitalize so a common man can get it anywhere when there is urgent requirement.
- 5) A new revenue generating system is initiated for raising land revenue and other revenue heads.

Conclusions :

A study on implementation of DILRMP in Maharashtra an integrated land Record Modernisation Programme concluded hereunder about working progress of various components of DILRMP project. Some of its components have performed in order to achieve its target but other still need to carry out procedural change whenever necessary. DILRMP have generated an enormous workload on the existing Revenue and Registration Machinery . It also requires high level of technological inputs at almost every

stage. Maharashtra is performing good in this project but still there are many States in the country that are 100% computerized, so in Maharashtra government of Maharashtra should take essential steps towards 100% computerization of Land record so that it will be beneficial for all .

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प्रकाशक : इतिहासाचार्य वि.का.राजवाडे संशोधन मंडळ, धुळे



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सकाळी ९.३० ते १.००, सायंकाळी ४.३० ते ८.०० (रविवारी सुट्टी)

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अक्षरजुळणी : सौ. सीमा शिंदे, पुणे.

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“The Impact of Integrated Marketing Communication on Consumer Buying Behaviour: A Comprehensive Analysis”

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Abstract :

This research aims to delve into the intricate relationship between integrated marketing communication (IMC) strategies and consumer buying behaviour. The study seeks to provide a comprehensive analysis to understand how various elements of IMC, such as advertising, public relations, direct marketing, and digital media, collectively influence consumers' purchase decisions across different industries and demographics. A stratified random sampling technique was utilized, and collected 250 sample for the study. dividing the population into distinct segments based on key demographic variables such as age, gender, income level, and geographic location. A mixed-methods approach was adopted to gather both quantitative and qualitative data. Quantitative surveys were distributed among the selected sample to collect numerical data on consumer perceptions, preferences, and buying patterns related to IMC strategies. Additionally, qualitative methods such as in-depth interviews and focus group discussions were conducted to gain deeper insights into the underlying motivations and emotions driving consumer responses to IMC campaigns. the study identifies specific IMC elements, such as social media interaction, influencer marketing, and personalized content, that have emerged as particularly influential in shaping consumer decisions.

Key words : Buying, Behaviour, Marketing, Communication.

Introduction :

In today's dynamic and highly competitive business landscape, the ability to effectively communicate with consumers has become paramount for organizations aiming to capture market share and drive sales. Integrated Marketing Communication (IMC) has emerged as a strategic approach that emphasizes the seamless integration of various promotional tools and communication channels to deliver a unified and consistent message to target audiences. The fundamental premise of IMC is to create synergies among advertising, public relations, direct marketing, digital media, and other communication elements, with the ultimate goal of influencing consumer perceptions and behaviours. The realm of consumer buying behaviour, a complex interplay of psychological, social, and economic factors that govern purchase decisions, presents a fertile ground for exploring the impact of IMC strategies. This research embarks on a comprehensive analysis to delve into the intricate relationship between IMC initiatives and consumer buying behaviour across diverse industries and demographic segments. consumer behaviour theory to offer an all-encompassing perspective for examining the study's goals. The knowledge that consumer decisions are impacted by a wide range of outside factors, such as brand



connections, word-of-mouth recommendations, advertising messages, and experience elements, is fundamental to this model.

Review of literature :

1) *Mihaela, O. O. E. (2015)*, The specialists in the integrated marketing communication must consider when designing a communicational message a number of factors that play an important role in consumers' decision of choosing a product, because in this way can be influenced in a favourable sense the attitude towards product, leading to the determination of an effective buying behaviour.

2) *Mihart, C. (2012)* This model of study the IMC impact on need recognition, information search, and evaluation of alternatives, decision and post-purchase evaluation offers the possibility to adopt strategic marketing decisions, based on correct understanding of consumer's judgments and actions.

3) *Umbreen, U., & Ali, T. (2013)*. This research is conducted to find out the impact of IMC practices on consumers' purchase decisions in Pakistan. In this age of globalization, with the spread of advanced and updated technologies and increase in well-informed customers, it has become essential for the business market to be more efficient to make powerful impact on the target audience and market.

Scope of the study :

This research adopts a broad scope, encompassing a diverse range of industries, consumer segments, and IMC strategies. By examining case studies, empirical data, and industry reports, the study aims to offer a holistic view of how IMC initiatives are implemented and their corresponding impact on consumer behaviour. Industries such as retail, hospitality, automotive, technology, and consumer goods will be explored to uncover trends, best practices, and challenges in integrating marketing communication efforts.

Important of the study :

The paper "The Impact of Integrated Marketing Communication on Consumer Buying Behaviour: A Comprehensive Analysis" is important because it could help people in both business and academic. This study looks at an important area of marketing research that has big effects on companies that want to connect with customers in today's tough market. The point of this study is to connect the academic foundations of Integrated Marketing Communication (IMC) with how it works in the real world of customer behaviour. The efficiency of marketing communication has become very important in a time when people are constantly getting marketing messages. To make campaigns that get people to do things, you need to know how different parts of IMC, like advertising, public relations, direct marketing, and digital media, affect how people think and act.

Objective of the study :

- To look at the current state of Integrated Marketing Communication (IMC) plans in various business areas and find important patterns and differences in how they are used.
- To look at how different parts of IMC, like advertising, public relations, direct marketing, and digital media, affect how people think about and feel about brands and goods.
- To look into how the uniformity and coherence of IMC statements across different media affects trust in the brand and the credibility of the product.
- To look into the part that social media plays in IMC and rate how well it works at getting people interested, keeping them loyal to the brand, and getting them to buy.
- To find out how personalised content and focused advertising in IMC campaigns affect people's decisions to buy and their actions when they do buy.



Hypothesis of the study :

Null Hypothesis (H0)

There is no significant relationship between the level of Integrated Marketing Communication (IMC) consistency across channels and consumer trust in a brand.

Alternative Hypothesis (H1)

There is a significant positive relationship between the level of Integrated Marketing Communication (IMC) consistency across channels and consumer trust in a brand.

Research methodology:

- Researcher has used Descriptive Research Design.
- Sample Design: Stratified Random Convenience Sampling
- Sampling Universe: Mega marts in Amravati District

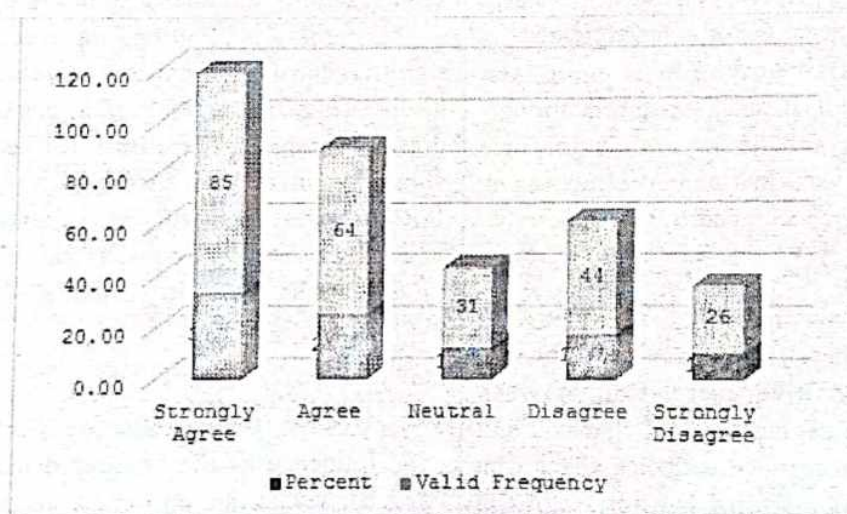
- Sampling Techniques: Convenience sampling
- Sample size for this study was 250 different Consumers in Mega Marts.

Data Analysis and Interpretation:

The results revealed a significant positive correlation between integrated marketing communication (IMC) efforts and consumer buying behaviour across all industries studied. Specifically, IMC elements like social media engagement and personalized content showed the strongest impact on purchase decisions. Moreover, segmentation analysis highlighted varying preferences among demographic groups, with younger consumers responding more favourably to influencer marketing and digital advertising. The following graph show findings underscore the importance of tailored IMC strategies in driving consumer engagement and ultimately influencing purchase behaviour.

1. Do you feel that consistent messaging across different IMC channels enhances your trust in a brand?

Graph 1.1



Analysis of Consumer Perception on Consistent Messaging in IMC Channels :

The table No. 1.1 presents a detailed breakdown of consumer responses regarding the

impact of consistent messaging across Integrated Marketing Communication (IMC) channels on their trust in a brand. Titled "Do you feel that consistent messaging across different IMC



channels enhances your trust in a brand?", the survey gathered insights from 250 respondents.

Key Findings :

- **Strongly Agree (85 respondents, 34.00%):** The largest segment of respondents strongly agreed that consistent messaging across IMC channels enhances their trust in a brand. This suggests a significant positive perception towards cohesive brand communication.
- **Agree (64 respondents, 25.60%):** A considerable proportion of respondents also agreed with the statement, further supporting the notion that consistent messaging is viewed favourably.
- **Neutral (31 respondents, 12.40%):** A smaller yet notable portion of respondents remained neutral, indicating a middling stance on the impact of consistent messaging on brand trust.
- **Disagree (44 respondents, 17.60%):** A portion of respondents disagreed with the statement, suggesting that not all consumers perceive consistent messaging as a significant factor in brand trust.
- **Strongly Disagree (26 respondents, 10.40%):** The smallest segment strongly disagreed with the statement, indicating a minority view that consistent messaging may not impact brand trust significantly.

Implications :

The majority consensus, with 59.60% of respondents either strongly agreeing or agreeing, suggests a positive correlation between consistent messaging in IMC channels and enhanced brand trust. This finding aligns with the premise of effective IMC strategies in building consumer confidence and loyalty. However, the presence of differing opinions, with 40.40% of respondents neutral, disagreeing, or strongly disagreeing, highlights the need for further investigation into the nuances of

consumer perceptions regarding IMC consistency and brand trust. Understanding these nuances can aid businesses in tailoring their communication strategies to resonate more effectively with diverse consumer segments, ultimately impacting consumer buying behaviour.

This analysis provides valuable insights into the impact of IMC on consumer trust, a crucial aspect of the broader investigation into "The Impact of Integrated Marketing Communication on Consumer Buying Behaviour: A Comprehensive Analysis."

Conclusion :

In conclusion, this comprehensive analysis on "The Impact of Integrated Marketing Communication on Consumer Buying Behaviour" has shed light on the pivotal role that IMC plays in shaping consumer preferences and purchase decisions. Through a meticulous examination of IMC elements across diverse industries and demographic segments, it is evident that a cohesive and consistent approach in messaging enhances brand trust and engagement. The findings underscore the significance of personalized content, social media interactions, and influencer marketing in driving consumer actions. Businesses equipped with these insights can strategically align their IMC strategies to resonate with target audiences, ultimately fostering brand loyalty and influencing buying behaviour in today's dynamic marketplace.

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॥ संशोधक ॥

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कार्यालयीन वेळ

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A STUDY ON E - COMMERCE AND SUSTAINABLE DEVELOPMENT IN INDIA

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ABSTRACT :

Ecommerce is growing at a crazy rate, and shows no signs of stopping. Sustainable Ecommerce is founded on the belief that no matter your industry or product, there are ways to make your Ecommerce business more sustainable. Some Ecommerce business owners consider sustainability a guiding practice that affects all of their business decisions. Deciding to make a change in the way you run your business is the first step. Along with making that decision, you can begin to practice transparency. Transparency is one of the easiest ways to become a more sustainable business. With the help of sustainability measures you will not only inspire existing customers, but also gain new ones. After all, green e-Commerce ultimately pays off for everyone. Consumers now have the opportunity to buy ecological and fair products in ecommerce also. The environment benefits from a sustainable use of resources, the exploitation of workers in low-cost producer countries decreases and you as a retailer remain competitive.

Keywords : Sustainable e-commerce, Transparency, Environment concern, Green ecommerce, economy.

INTRODUCTION :

Financial globalization is quite possibly the most remarkable powers which have acquired huge changes the business field. The degree of globalization has been to a degree that the

distance and public boundaries not, at this point matter taking everything into account. The country state and topography are themselves delivered immaterial for monetary purposes. It is presently simpler to work with a client across the globe due to globalization. Globalization of economy is perceived to have brought about significant expansions in the overall exchange and related trades in an inexorably open, incorporated, and borderless worldwide economy. The term globalization alludes to the joining of economies of the world through uninhibited exchange and monetary streams, as likewise through shared trade of innovation and information. There are a few reasons of globalization for example

- i) Technological development
- ii) Liberalization
- iii) Change in Institutions
- iv) Global concurrence on belief system and
- v) Cultural turns of events.

Mechanical advances have altogether brought down the expenses of transportation and correspondence and have likewise drastically brought down the expenses of information handling, data stockpiling and recovery. Exchange progression and different types of monetary advancement have prompted decreases in exchange security and consequently bringing about a more liberal world exchanging framework. Therefore, there have been huge decreases in taxes and different hindrances in exchanging labour and products. Changes in





Institutions have prompted a more extensive reach of the Institutions/associations which has lead to wide running business skylines and level battleground across the organizations of the world. Hence, enterprises that were chiefly centred around neighbourhood markets have expanded their reach regarding markets and creation offices to a public, worldwide and even to the degree of worldwide reach. These progressions in mechanical construction have prompted expansions in the force, benefits and efficiency of those organizations that can pick among numerous countries for their wellsprings of materials, creation offices and markets in this manner rapidly acclimating to changing economic situations. Worldwide associations like the United Nations (UNs), International Monetary Fund (IMF), World Bank (WB) and the World Trade Organization (WTO) have now achieved new worldwide jobs. In general, worldwide undertakings and other such associations, both private just as open, have become the focal specialists of the new global globalized economy. Worldwide concurrence on philosophy has arisen as another noticeable justification globalization which has prompted union of convictions in the worth of a market economy and a free exchanging framework. Further this union of convictions in the worth of a market economy has prompted a world that is not, at this point isolated into market-arranged and communist economies. A significant part of this assembly of convictions is the endeavor of the previous communist states to make a change to a market economy. Finally, social advancements, for example, media, human expressions, mainstream society and inescapable utilization of the English language have prompted homogenization of the organizations and the requirement for worldwide correspondence.¹

Other than understanding different purposes behind globalization as given above, it is basic

to likewise zero in on the interaction of globalization of economies. The interaction of financial globalization includes a cycle of worldwide modern rebuilding and rearrangement. With the improvement of science and innovation and increment of pay levels, mechanical designs of the multitude of nations have been going through rearrangement and overhauling. As of late, created nations in the west are step by step going into a time of information economy and have begun moving to non-industrial nations where many work escalated businesses of frail worldwide intensity exist. This interaction of cross country shift is pushing forward an inside and out improvement of financial globalization. Under the system of GATT and WTO, numerous nations have progressively chopped down their tax and non-duty obstructions because of which an ever increasing number of nations have opened up their present records and capital records. These improvements have incredibly animated the development of worldwide exchange and speculation. Additionally, the change of the previous incorporated and confined economies to open market economies has made it workable for the world's economies to coordinate into an entirety. The investment of agricultural nations in the globalization interaction can empower them to all the more likely use their near benefits, present trend setting innovations, unfamiliar capital and the board insight. It is additionally good for killing monopolistic practices and fortifying business sector rivalry. Monetary globalization has subsequently escalated the opposition, among ventures at the worldwide level.

Worldwide Corporations (MNCs) have become the principle specialists of monetary globalization. These are all around the world getting sorted out and assigning assets as per the guideline of benefit augmentation. Their worldwide extensions are reshaping



macroeconomic systems of working of the world economies. The quick globalization of the world's economies is additionally to a great extent dependent on the fast improvement of science and advancements. The headway of science and innovations has extraordinarily diminished the expense of transportation and correspondence, making financial globalization conceivable. The sort of existence pressure impact of mechanical headways has extraordinarily decreased the expense of worldwide exchange and venture, hence making it conceivable to arrange and facilitate worldwide exercises. It is in fact the innovative progression that has made worldwide business conceivable. The innovative, strategy, institutional, philosophical and social improvements that have prompted globalization are still extremely dynamic. In this way, notwithstanding an extreme move an alternate way, these patterns toward more noteworthy globalization are probably going to proceed or even speed up later on. One significant part of these patterns will be the development in global exchange benefits that has effectively expanded generously yet guarantees much more prominent development later on, particularly in such territories as media communications and IT administrations.

ABOUT E-COMMERCE :

Quite possibly the most intriguing improvements because of innovative progressions has been the development of electronic business ordinarily known as web based business, web trade or e-com. Online business has been for the most part characterized as purchasing and selling of labor and products over electronic frameworks, for example, the Internet and other PC organizations. Nonetheless, the term may allude to something beyond purchasing and selling of labor and products on the web. It likewise incorporates the whole online interaction of creating, showcasing, selling, conveying, adjusting and paying for items

and administrations. The measure of exchange led electronically has developed remarkably. The minimal effort of the Personal Computer (PC) and the developing utilization of the Internet is one of explanations behind that. There is a developing mindfulness among the business local area about the chances offered by web based business.

Web based business is prodding and drawing on advancements in electronic finances move, production network the board, Internet promoting, online exchange handling, electronic information trade (EDI), stock administration frameworks, and mechanized information assortment frameworks and so forth. Present day electronic business regularly utilizes the World Wide Web (WWW) at any rate at one point in the exchange's life-cycle, despite the fact that it might envelop a more extensive scope of innovations, for example, email, cell phones and phones too.² Web based purchasing is a type of electronic trade where the purchaser is straightforwardly online to the dealer's PC generally by means of the web. There is regularly no delegate administration included, and the deal or buy exchange is finished electronically and intelligently progressively. Anyway at times, a mediator might be available in a deal or buy exchange, or taking care of repeating or one-time buy exchanges for online items or administrations.

Electronic trade is for the most part viewed as the business part of e-business. It gives numerous advantages to the buyers as accessibility of merchandise at lower cost, more extensive decision and saving of time, simple entry and worldwide reach. Individuals can purchase merchandise with a tick of mouse button without moving out of their home or office. Then again, there are sure obstacles in internet business viz. security concerns, fire up costs, lawful issues, preparing and support, vulnerability and absence of data which are the



matter of worry for advertisers and strategy producers of business associations. Typically, a business exchange can be separated into three primary stages: the publicizing and looking through stage, the requesting and installment stage and ultimately the conveyance stage. Any or these might be completed electronically and may, accordingly, be appear through web based business. In this way comprehensively, electronic trade envelops a wide range of business exchanges that are closed over an electronic medium or organization, basically, the Internet.

GLOBAL SCENARIO OF E-COMMERCE :

According to the global situation, the quantity of individuals associated with the Internet, just as to the movement of online business, has risen considerably. Online business has gotten significant for nations that as of now have the conditions and capacities to use the Internet. A rebuilding of all channels of circulation is happening around the world, profiting industrialized countries as well as creating ones also, giving the premise of another monetary improvement instrument for their residents and their organizations. Studies have affirmed that supported monetary development in the US in the previous decade has essentially been ascribed to development in the IT area. The assessments of UNCTAD show that the worldwide internet business market was worth around US\$ 615.30 billion of every 2003. It is required to develop to US\$ 4,600 billion by 2025.

As per the assessments of Forrester Research, worldwide electronic trade was valued at \$6.9 trillion yearly by 2004 and very nearly 89% of all online exchanges will be made in just 12 nations. At present business-to-business action represents extensively more regarding incomes than business-to-customer deals. This is probably going to proceed into the following decade. As per research firm IDC, the size of absolute overall online business, when worldwide business - to - business and purchaser

exchanges are added together, will compare to \$16 trillion of every 2013. When added to the worldwide market for advanced items and administrations— which IDate, the French innovation research firm, gauges at \$4.4 trillion out of 2018—the absolute size of computerized economy is assessed at \$20.4 trillion, identical to generally 13.8% of all business moving through the world economy.³ Web based business infiltration, be that as it may, changes from one district to another. The Asia Pacific locale has been in front of others. The Gartner Group anticipated in April 2017 that B2B web based business in the Asia-Pacific district will contact US \$220 billion out of 2022, which will be 24% of the overall aggregate. According to the report, in the year 2020, this figure was US \$96.8 billion, or 22% of the overall aggregate. In the year 2005, the Asia-Pacific locale represented 28% of the overall B2B online business exchanges, which itself will develop to US \$2.4 trillion. Nonetheless, as indicated by the Boston Consulting Group, in excess of 750 flat and vertical e-commercial centers that have jumped up in the district won't make due in the difficulties of execution. Asian organizations serving worldwide business sectors are at most serious danger since Western organizations have effectively accepted B2B online business and have the upside of decreased expenses. Additionally, firms in non-industrial nations that come up short on the standing to offer on the e-trades or the innovation to connect effectively with organizations that are online may see diminished interest. A report by e-Marketer delivered in May 2001 uncovered that the quantity of Internet clients in the Asia-Pacific locale will increment significantly from 48.7 million in the year 2020 to 173 million in the year 2024. It will at that point include over 27% of the worldwide Internet client local area contrasted and 21% in the year



2020. The sped up development will take the quantity of Internet clients in China to 17.4%, contrasted and 18.5% of Japan in the year 2024. A similar report assesses that the quantity of Internet clients in India will be almost 33% that of China, about 5.8% of the absolute number in the Asia-Pacific district. Australia, then again, is assessed to have around 7 million Internet clients in the year 2024. Unmistakably India also is moving quick in the development of internet business, however it is path behind in e-framework. Sri-Lanka is improving its telecom area, while Bangladesh has basically non-existent Internet network.

E-Marketer anticipated that online deals will dramatically increase by coming to \$168.7 billion of every 2021. Piece of the overall industry is pushing toward Australia, India and particularly China. A lot of provincial B2C internet business will develop more than triple from 4.1% in 2006 to 14.3% by 2021.

E-COMMERCE AND SUSTAINABILITY :

Considering the rapid and continuous growth of the e-commerce, and the visibility it offers to the consumers and society as a whole, companies work and progress within the sustainable development, and the follow up of sustainable regulations are becoming increasingly important as it is getting more attention (Macchion et al., 2017). A company cannot improve only one individual area, it has to take the whole supply chain into account, and each one of the three dimensions of sustainability (Macchion et al., 2017; Mangiaracina et al., 2015). By involving the people and the planet in a rightful balance with the profits, a company may create a more sustainable outcome, which can enhance a firm's overall performance (Shao & Liu, 2012).

There is no universal, standard way of conducting such improvements or how to take it properly into the business strategy, where it gets even more difficult when involving companies

from different countries who might have different regulations (Zhu et al., 2012). This factor can negatively affect the work with merging the e-commerce and the sustainability dimensions. This is due to the aspect of countries having different international sustainability laws, of which companies have to adapt to them all in order to sell their products globally (Zhu et al., 2012). If there are too many regulations and laws, with too wide of a spread, companies are most likely to enforce the minimum level of compliance since it otherwise would require much more work and commitment (Zhu et al., 2012). However, there are considerable advantages which can be obtained by working effectively to improve a company's sustainability. It is considered to be a key factor of improving a firm's operations, enhancing strategic growth, increasing competitive advantage and helps to deliver sustainable values to the society (Mangiaracina et al., 2015).

E-commerce and the Environmental Sustainability :

There are debates whether the e-commerce has positive or negative effects on the three dimensions of sustainability, and especially the environmental one. There are studies made within the field of transportation connected to the e-commerce; the congestion, combustion and emissions, where both positive and negative effects have been detected (Carrillo et al., 2014; McLeod et al., 2006). It can first be stated that in line with the growth the online purchasing, the number of shipments and transportations has been increased, particularly in the van traffic (Mangiaracina et al., 2015). However, this does not necessarily have to be negative. Studies have shown that due to the home deliveries, the online shopping method has reduced the amount of individual consumer trips and thus its emissions, which is a positive and an essential aspect to take into account (Carrillo et al., 2014). The negative effects are connected to the inefficient deliveries





that might occur when, for example, an individual are ordering different items from various channels, which then will be sent with different deliveries to the same location (Mangiaracina et al., 2015). When they are not combined with each other, it gives an unnecessary increased number of transportations, which can be even further deteriorated if the consumer then wishes to return the items to the company as well (Mangiaracina et al., 2015; van Loon et al., 2015). This is also coherent with the global width e-commerce has enabled, since consumers now can order what they want from practically anywhere, the transportation routes and number of transshipments has increased and thus the appurtenant greenhouse emissions (Nisar&Prabhakar, 2017).

Moreover, Arnold et al. (2018) emphasize that the growth in parcel distribution, mainly due to the increase in the e-commerce sector, affects the quality of life in cities in a negative manner. As the transportation increases, so does the emission and the transportation within cities, resulting in less livable cities and thus affecting the overall environmental dimension (Arnold et al., 2018) and further also the social dimension since it affect the people living there. Evenso, there is a great pressure from the e-commerce companies to lower the transportation cost and also to decrease the delivery time (Arnold et al., 2018). Hence, the last mile delivery is a cost-driven business that hamper the development of more sustainable distribution solutions (Arnold et al., 2018). This could however be further enhanced if, in consensus with Lozano (2007), a collaboration is emerging, especially between the logistic service providers (LSP's), to create a better plan for the last mile deliveries where the use of the economies-of-scale can improve both costs and emission (Arnold et al., 2018).

One action companies should take into consideration is the usage of alternative vehicles. By converting fleets of conventional vans and

trucks, to electric and hybrid vehicles for home deliveries could contribute majorly to the reduction of CO2 emissions (Mangiaracina et al., 2015). There are some e-commerce companies that have taken these "green initiatives" in order to improve their business within this area (Mangiaracina et al., 2015). For example, the retailer company called Sainsbury's transformed their delivery fleet into electric vans, and another example are companies in China that uses electric bicycles for their last-mile deliveries (Mangiaracina et al., 2015). There are even more creative ways arising, which is Amazon's plan of having drones deliver smaller orders to their customers (Mangiaracina et al., 2015). There are however less drastic measures that can be taken as well.

Another major contributor to the negative influence on the environmental dimension is the packaging part within the e-commerce (van Loon et al., 2015). Due to the individual orders, the items cannot be packed together and thus needs one individual package, which increases the amount and types of packages used (van Loon et al., 2015; Mangiaracina et al., 2015). Furthermore, some of the larger players within the market often distribute their products from more than one supply point, whereas they sometimes are splitting large orders from one single consumer into several packages, and thus removing the possible environmental benefit of maximising packages (van Loon et al., 2015).

E-COMMERCE AND THE ECONOMIC SUSTAINABILITY :

The economic benefits and drivers for e-commerce are attractive and convincing for probably all companies as it aims to reduce costs and increase profits (Mangiaracina et al., 2015), leading to improvements in operational- and innovation performance, the encouragement of creating new ways of conducting businesses, the achievement of differentiation (Theyel& Hofmann, 2015), improvements in efficiency and



asset utilization, reductions in total time for order fulfillment and faster time to market (DeljavanAnvari&Norouzi, 2016). An additional factor the e-commerce positively contributes to is a firm's flexibility, in the context of responding to consumer requirements (Li et al., 2009), and thus enhancing the level of customer service (DeljavanAnvari&Norouzi, 2016).

However, employing e-business processes does not always have to lead to better financial performance, especially during the launch (Yang et al., 2016). Due to the openness of virtual marketplaces, there is a very competitive climate, hence the majority of e-commerce firms suffer from initial losses or even diminishing financial performance when partaking in the online world (Yang et al., 2016). When seen from this perspective, the application of internet and new technology is both a huge opportunity for firms, as well as it is a big challenge (Kambil, 1995). This has its effects on the innovation performance as well, due to the competitive climate, there is a continuous need of new products and offerings, and not only the providence of standard, traditional products (Macchion et al., 2017). Due to the many competitors available online, the pressure is higher. The level of difficulty gets even higher for entrepreneurs who enters the virtual market when considering the fact that most consumers buys products from brands they are familiar with (Macchion et al., 2017), whereas it can be said that it is vital for e-commerce companies to establish and maintain consumer loyalty. If there is a lack of trust for the company, consumers tend to abandon their initiated shopping carts (Sullivan & Kim, 2018).

The e-commerce as a whole has shown positive results regarding economic factors on three levels; for enterprises, sectors and for countries (DeljavanAnvari&Norouzi, 2016). Because of the increased value added to output that the e-commerce has enabled, it will

ultimately lead to economic growth, growth in labor productivity, increased profitability and positive effect on welfare of the consumers (DeljavanAnvari&Norouzi, 2016).

E-COMMERCE AND THE SOCIAL SUSTAINABILITY :

The information and communication technologies (ICTs) of today has enabled better communication and knowledge transfer for companies on a global level, enabling expanded market scopes on the e-commerce markets as it gives a wider access to scattered consumers around the globe (Cui et al., 2017). Through this, e-commerce has helped to improve something called social innovation (Cui et al., 2017). Pol and Ville (2009), and Phills et al. (2008), elucidates the terms that describe innovative activities and services are connected and aims to meet a social need, improve life conditions for individuals or to meet the basic needs of a society as a whole. The appurtenant goals of which are including justice, health aspects, environmental actions, cultural preservations, improvement of education conditions and the eradication of poverty (Pol & Ville, 2009; Phills et al., 2008). An example of these social innovations that were possible through the e-commerce, are the facilities that were made in rural villages in China, which enabled a way for the villagers to sell their products to consumers located both in- and outside of the local boundaries (Cui et al., 2017). This was not possible before the era of e-commerce, and has affected these rural villages and the habitants revenues positively and thus contributed to the local economic development, with results that have alleviated poverty (Cui et al., 2017).

The global reach of the advanced technology does not only favor the consumer by broadening the offerings of products and services, it creates a link and integration between the developed and the developing countries around the world and thus making important improvements within the



social dimension of sustainability (Hossain, 2002). Although on the contrary, Lozano (2007) states that the growth in both population and global markets, as well as the individualistic behavior, not only affect the natural resources by themselves, it also affect the gap in society. Simultaneously, this have thus increased the economic disparity between the richest and the poorest within the nations as well as between nations overall, since some are using more resources than others, even though it affects everyone (Lozano, 2007).

Another side of this is that even if e-commerce are broadening the market for people in both developed and developing countries, many debates are concerning if e-commerce activities are instead leading to job losses and labor substitution (Autor, 2013). These debates are however mostly regarding the digitalization and the further developments of ICTs, and are not fully related to the e-commerce. The job losses that the e-commerce are supposedly to be responsible for, are the potential replacement of traditional, physical stores with virtual ones, thus leading to job losses for white- (administrative) and pink collar (service-oriented) labors (Biagi & Falk, 2017). However, on the other hand, e-commerce creates job opportunities for entrepreneurs and people with digital literacy (Biagi & Falk, 2017).

STATEMENT OF PROBLEM :

Getting products and services from the store can be difficult here. . . The digital world is becoming increasingly connected as people shop across different channels. Consumer consumption is changing from static to dynamic. This study provides some insight into impact and cost constraints. The relevant factors are first impact and second value limit, which enable the customer to choose among various online websites and make a purchasing decision. Customer awareness and satisfaction with e-commerce services should be measured.

Therefore, e-commerce is another avenue worth considering.

OBJECTIVES OF THE STUDY :

1. To study the impact of e-commerce and its sustainability in India.
2. To study the concern of growing connectivity and networks with sustainability factors.
3. To suggest the ways of using e-commerce as green-e-commerce.
4. To get an overview of increasing sustainability awareness with environmental issues.

HYPOTHESIS :

H0: There is no significant effect of personal and psychological factors on consumer buying behaviour during and before lockdown

H1: There is an association between and before lockdown crisis and Consumer buying behaviour

RESEARCH METHODOLOGY :

As a part of our study, we have collected both secondary and primary data which helps us to understand to what extent the lockdown changed the perception of consumers towards e-commerce. To draw the required inferences, we collected data from newspapers, journals, reports, blogs, periodicals, conference papers etc. Primary research is done directly in field, whereas we do not have an existing data. This data can be collected using the online questionnaire i.e. google forms.

To attain the objectives of the study. Data is collected from all the age groups and different working professionals & students. Here we conducted research on 100 people to whether the lockdown changed the buying behaviour towards E-commerce. Coming to the location of study. Study is conducted online so, collected data from different places but mostly from the Amravati in Maharashtra. The duration of the study is 2 weeks. Here the data is analysed using bar graphs and pie charts.

**DATA ANALYSIS :**

The following table shows the number of respondents, gender, occupation, age, and their annual income.

Profile of target group:

The following table shows the number of respondents, gender, occupation, age, and their annual income.

Respondents	Male	Female	Total
Self employed	30	15	45
18-30	11	10	21
30-45	8	3	11
45-60	9	2	11
Above 60	2	0	2
Service	20	10	30
18-30	8	5	13
30-45	4	3	7
45-60	5	2	7
Above 60	3	1	4
Students	15	10	25
18-30	15	10	25

Particulars	Self - Employed	Service	Student	Grand Total
Female	15	10	10	35
10-20 lacks	2	3		5
6 to 10 lacks	3	2	1	6
More than 20 lacks				0
Pocket money			3	3
Up to 6 lacks	10	3	1	14
(blank)		2	5	7
Male	30	20	15	65
10 - 20 lacks	5	3		8
6 to 10 lacks	6	9	2	17
More than 20 lacks	1	1		2
Pocket money	0	0	10	10
Up to 6 lacks	18	7	3	28
(blank)				0
Grand Total	30	20	15	65

Future of E-Commerce in India:

The Internet business area in India is filling quickly in India. The web clients' base in India may in any case be simple 400 million, which is significantly less when contrasted with created countries of the world, yet it is extending step by step. The accelerating growth of e-commerce in India is due to internet penetration and easily

available smart phones. Furthermore the favorable demographics and government effort of digitalization is also pushing the growth of e-commerce sector in India. Retail sector is one of the largest growing sectors in India at present, which is expected to grow in future with an increasing rate. Table 1.2 and Graph 1.2 show the growth of ecommerce sales from 2015 to 2021.

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(२३४)

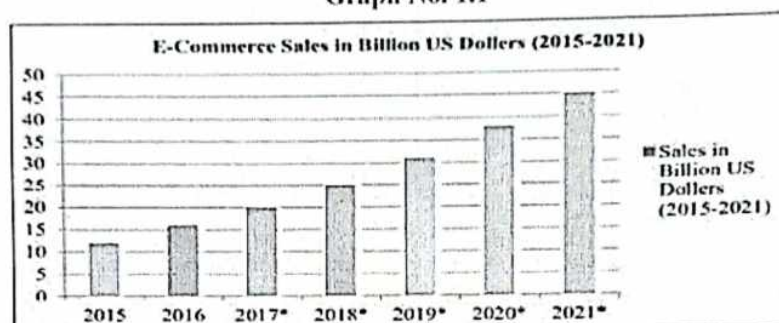


Table No. 1.1

Years	E-Commerce Sales in Billion US Dollars (2015-2021)
2015	12.19
2016	16.08
2017*	20.01
2018*	24.94
2019*	31.19
2020*	38.09
2021*	45.17

Source: Statista, 2017

Graph No. 1.1



Source: Statista, 2017

Table 1.1 and Graph 1.1 highlights the growth of e-commerce sales from 2015-2021. It is clear from the table and the graph that the e-commerce sale is showing an increasing trend. It was 12.19 Billion Dollars in 2015 which rose to 16.08 in 2016. It is expected to grow with an increasing pace in the coming years also. It is expected to reach at 45.17 Billion Dollars in 2021, which is almost 4 times the sale of 2015.

As of now, India has a top web client base of around 475 million as of July 2019, about 45% of the populace. In 2016, the biggest internet business organizations in India were Flipkart, Amazon, Myntra, Paytm, and Snapdeal. In 2019, Amazon beat Flipkart and was recorded as the greatest online business in India regarding income.

Today we are live in the period of online business and it creates from customary trade. The web based business is perhaps the greatest things that have taken the business by a tempest. It is making a whole new economy, which has an enormous potential and is generally changing way organizations are finished. Here we attempt to investigate the new patterns in online business. Here we try to analyze the recent trends in e-commerce. They are as follows.

E-commerce Trends :

The Number of a few E-Commerce trends for 2021 that you need to look out for.

1. Online Sales Growth is Unstoppable
2. Online Marketplace
3. Mobile Shopping is growing



4. Rise of Voice Commerce
5. Increase in Mobile Payments
6. Environmental Topics Influence Buyers
7. Environmental Topics Influence Buyers
8. Research the Basics of Ecommerce Business
9. Hyperlocal Marketplace
10. Live Streaming Shopping
11. Group Purchase
12. Contactless Delivery
13. AR Based Shopping-PWA Scan & Go
14. Social Commerce

Truth be told, Web based Business in 2021 is greater, and furthermore the world has combined business thoughts of online business stores insurgency and with over 1.92 billion individuals purchasing things on the web, a web based business store has a ton of possible purchasers. This makes it a beneficial undertaking for those wishing to track down a decent type of revenue.

Rise of M-Commerce- Mobile commerce, also known as wireless E-commerce, is every financial activity including ownership by consuming goods and services, which are finished by a mobile device, are wireless commerce.

Ecommerce with AI- If you want to create a personalized experience and driving conversions remains the number one goal for all E-commerce businesses. AI is permitted to enhance and customization all specialized information and information about the client. You can enhance stock administration just as Computerize client support.

The present online store must be accessible 24 hours per day and on different channels perform. Robotizing client care can save Web based business organizations time, money, and human asset. Also, without staff from responding to monotonous inquiries permits them to zero in on additional difficult solicitations. Computer based intelligence driven individual aides or talk bots can undoubtedly worry about the concern of noting all inquiries.

Hyperlocal Marketplace: It connects the consumers with the local retailers that belong to the same geographic area we can also under the term in layman terminology, i.e. Hyperlocal On-demand delivery service.

As of late, we as a whole have been observers of a pandemic circumstance, Coronavirus. Because of crisis lockdown in various pieces of the world, there were people who were stuck in their places without house-help. In such circumstances, Hyperlocal Administrations acquired speed and served a large number of clients all throughout the planet. Through Hyperlocal administrations their requirements could be cooked during quick necessities.

For example, individuals who could prepare food could arrange food online through food conveyance applications, like Zomato. Individuals who ran out of goods could arrange it through the application from the close by stores and it was helpfully dropped at their doorsteps.

Study reveal, the value of Hyperlocal Marketplace services market size was \$1,324.2 billion in 2019 and as estimations reveal to reach \$3,634.3 billion by the year 2027, and from 2021 to 2027 it could register CAGR of 17.9%.

AR Based Shopping- PWA Scan & Go: One of the finest innovations facilitating the goods of Magento PWA Studio is the PWA Scan & Go feature. It facilitates the customers' to buy and pay for the items simply through a scan process. The product's barcode is to be scanned using the Progressive Web App that is built on the top of the Magento Store.

Gathering Buy (Group Purchase): Utilizing this component, a gathering of clients can make a buy together. The principle motivation behind this component is that one can endorse items and administrations to their companions, family, known, associates, and so forth Not just this, they can acquire and profit diverse alluring limits as they prescribe the items to other people and purchase items in appealing limits.



Social Business: Social Trade or Social Online business include as the name proposes uses the web-based media stages to make the custom in-application shopping experience for clients. In layman language, it acquaints online business usefulness with web-based media stages. It is clear you would suggest and share your image's items and administrations via web-based media. Also, your image gets more openness, as web-based media is about content dissemination.

The Impact of COVID-19 on E-commerce in India:

The overall spread of the Coronavirus pandemic has disturbed how individuals purchase items and administrations and how they see online business. The normalized lockdown rules across India and the developing dithering among shoppers to head outside and search for fundamental merchandise have shifted the country towards online business. Buyers have changed from shops, general stores, and shopping centers to online entrances for the acquisition of items, going from essential products to marked merchandise.

Since the standard of social separating has been started for practically the aggregate of 2020, the extent of online buys and online organizations is relied upon to flood. Numerous individuals are accepting the idea of online retail and the flood in FTUs (First Time Clients) on internet business destinations is apparent.

Coronavirus has been especially not quite the same as what we have at any point seen. As the world was constrained into complete closure, it's protected to say that internet business was the redeeming quality, helping a great many individuals remain at home and obtain what they needed at their doorstep.

"Customers want to avoid stepping out unless it's very critical. We are helping customers who are stuck in that situation, and we are able to play a small part in helping (cater) to their

needs," – Gopal Pillai, Vice President for Seller Services at Amazon India.

As indicated by IBEF, the market openings for online business in India are relied upon to contact \$200 billion by 2026 from \$30 billion of every 2017. The report likewise expresses that the Indian web based business industry is relied upon to surpass its US partner to turn into the second-biggest market for internet business on the planet by 2034.

E-commerce Trends Leading the Way:

The biggest ecommerce trends and see where things are headed.

1. AR enhances the reality of online shopping.
2. There will be a growing volume of voice search.
3. AI helps shops learn about shoppers.
4. On-site personalization uses those insights to create individualized experiences.
5. Big data plays a big part in creating personalized experiences.
6. Chatbots improve the shopping experience.
7. Mobile shopping is still on the move.
8. More ways to pay.
9. Headless and API-driven ecommerce allow continued innovation.
10. Customers respond to video.
11. Subscriptions keep customers coming back.
12. Sustainability is becoming more important.
13. Businesses should optimize digital strategy for conversion.
14. B2B is growing...and changing.
1. Augmented reality enhances the reality of online shopping: Augmented reality (AR) has been a complete game changer for ecommerce. With this type of technology, shoppers can truly see the item they're shopping for, which helps them make a buying decision. AR really changes



the shopping experience in specific industries, such as fashion and home decor because the customer can get a better feel for the item without seeing it in-person. In 2019, Gartner predicted that 100 million consumers will shop using AR by 2020, so it will be interesting to see how that shakes out next year.

2. There will be a growing volume of voice search: In addition to the fact that more people own shrewd speakers, however they likewise depend on voice partners to finish every day errands. Circle Adventures figures that 75% of U.S. families will claim a savvy speaker by 2025. As more homes receive savvy speakers, more shoppers will use voice search to shop on the web, request food and arrange their lives. The ascent of voice search sets out a freedom for web based business organizations as far as watchwords and substance.
3. Ai helps shops learn about shoppers: man-made brainpower (man-made intelligence) and ai make it workable for the client to have mechanized, customized shopping encounters. Simulated intelligence is persistently gathering information on how a client shops, when they purchase buys and what they're searching for in an item or help. It's a piece of innovation that truly can't be repeated available.
4. On-site personalization uses those insights to create individualized experiences: Purchasers of various types including B2C and B2B - are searching for customized, custom shopping encounters on the web. The information gathered from simulated intelligence is the thing that makes it workable for a purchaser to get customized item proposals and definite client care. Carrying out customized encounters nearby or in showcasing endeavors has been appeared to strongly affect income,

with one investigation discovering it had a 25% income lift for retailers scaling progressed personalization capacities.

5. Big data plays a role in creating personalized experiences: Today, numerous customers are more mindful that online business locales are gathering individual information, which puts them in danger. Along these lines, specialists have blended sentiments about the advantages of enormous information and what it means for the customized shopping experience.
6. Chatbots improve shopping experiences: Chatbots interface with online customers similar as an in-store deals partner would do. Today's customer needs to have the option to discover and purchase an item in only a couple clicks, and on the off chance that they can't, they get disappointed. This is the place where a chatbot can step in and save the deal.
7. Mobile shopping is still on the move: Versatile shopping permits clients to make buys from anyplace, which is crucial in today's reality. In 2019, Statista assessed that before the finish of 2021, 73% of online business deals will happen on a cell phone.
8. More ways to pay: Offering a wide assortment of approaches to pay is a decent method to expand change rates on cell phones. Also, if clients can save their installment data on your site, they'll have the option to checkout considerably quicker the following time they make a buy.
9. Headless and API-driven ecommerce allow continued innovation: Headless business is an answer that permits an online store's web based business stage to be totally decoupled from the frontend show layer. More web based business organizations are



embracing headless on account of its adaptability on the backend, in addition to the additional Website optimization, content advertising and computerized experience capacities.

10. Customers respond to video: Video end up being an incredible method to connect with clients in 2019, and it's not disappearing at any point in the near future. Making recordings for your site is an incredible method to in a split second snatch and connect with a client and advise them about your item or administration.
11. Subscriptions keep customers coming back: There are memberships of different kinds nowadays and their accommodation is appealing for buyers. For organizations, membership administrations make an approach to get ready for stock and deals that are now secured.
12. Sustainability is becoming more important: Shoppers and organizations the same are getting more mindful of the climate. Along these lines, shoppers are by and large more cognizant about where they shop and the effect it has on the climate and related impacts. One overview tracked down that half of respondents needed greater manageability in the design business, and 75% needed to see less bundling. Numerous organizations are discovering approaches to be more eco-accommodating by going paperless whenever the situation allows, utilizing biodegradable bundling, and utilizing recyclable supplies.
13. Businesses should optimize digital strategy for conversion: Getting possible clients to your site is one errand however getting them to change over is another. In 2020, organizations are hoping to improve their transformation rates by enhancing their item pages. Multi-channel selling is

additionally another approach to get changes, regardless of whether through Facebook publicizing or shopping advertisements on Google.

14. B2B is growing...and changing: On the off chance that you were at any point stressed that B2B would become unfashionable, dread not. Worldwide retail online business deals for B2B are relied upon to reach \$1.1 trillion out of 2021, as indicated by information from Statista.

Conclusion:

There are great deals of new things occurring in ecommerce. Innovation and individuals are continually developing, and since ecommerce unites everything, we are continually going to be looking toward what's to come. E-Commerce has made the shopping easy. The E-Commerce Industry in India is growing rapidly despite many challenges. E-commerce industry is one of the largest growing industries in India at present. The sale of ecommerce industry is expected to grow by almost 4 times by 2021 than the sales of 2015. This unprecedented growth in E-Commerce is due to increase in smart phones and internet users, 3G/4G internet services, awareness in public, government initiative of digitalization, advanced shipping and payment options, entry of foreign e-business players etc. Government should take steps to provide a proper legal framework so that hurdles in the growth of e-commerce are reduced to minimum.

Future implementations :

E-commerce is so much more than just a new way of doing business, it is a new paradigm and some even state that it is imperative to maintain competitiveness. Furthermore, as e-commerce is growing, there are still questions about how the e-commerce can be sustainable from an environmental, economic and social perspective, which this study was aimed to explore. The purpose was to investigate how the three



dimensions of sustainability can be integrated within the e-commerce sector to make it more sustainable.

- Communication has been revealed to be a key aspect in sustainable development, as everyone needs to be reminded of why one should act sustainably, and which necessary trade-offs that needs to be made. As the companies are driven by customer demand, it is the customers who has the main "control" over the market.
- The consumption behavior of today is not always sustainable, there are some incremental changes that companies can do to embrace a more sustainable development.
- Companies need to inform the customer on why to choose more sustainable products, what the products can contribute with, and how the products or the company itself affect the environmental, economic and social dimensions of sustainability. If so, it increases the customer's knowledge and awareness regarding the sustainability, and as a result, it can create emotional attachments and thus change the purchasing behavior.
- The consumers need to demand more sustainable products and company actions in order for the companies to invest in such sustainability actions. The way to increase awareness with the customers is for the companies to educate them by information.
- The consumers can be pushed further in the right direction by the usage of economic incentives e.g. charges for new packages, less sustainable delivery modes and/or rebound shipping charges.

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“An Analytical Study of Direct Taxes and Indirect Tax in India with a Reference to Amravati District of Vidarbha Region, during 2017 to 2022”

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Abstract :

In our country, we have all our taxes covered under Direct and Indirect Tax. Direct Tax consist of Income Tax, Property Tax, Corporation Tax and Gift Tax whereas Indirect Tax comprises of GST.

Income Tax Bill 1961 prepared on the basis of Direct Tax Administration enquiry Committee's recommendations and suggestions from the Chamber of Commerce was introduced in the Loksabha on 24-04-1961, it was passed in the September 1961 by Loksabha and thus Income Tax Act 1961, came into force on 01-04-1962. Income Tax Act extends to whole of India, became effective from 01-04-1962.

Tax is compulsory exaction of money for purposes by State. Income Tax Act is a comprehensive piece of Legislation with 23 chapters, 298 sections and 14 schedules. Now, Senior Citizen, Women, physically challenged gets certain exemption in the payment of Tax. Income Tax Act contains provisions for determination of Taxable Income, determination of Tax Liability, Procedure for Assessment, Penalty and Prosecutions. It also lays down powers and duties of various Income Tax Authorities.

Indirect Tax comprises of GST. GST was introduced on 01-07-2017. GST has subsumed many earlier taxes like Central Sales Tax, VAT, Excise etc.

India's growth to accelerate further is due to GST. For lowering rates of GST, widening of GST net is essential. GST collection up 10%

YOY at Rs. 1.64 lakh crore in Dec. 2023, whereas Direct Tax mop-up rises 24% to 15.67 Lakh Crore by the end of Feb. 2023.

Keywords : Resident, Exemptions, Assesses, Perquisites, Deductions, GST, Input Tax Credit, VAT, CST.

Introduction:

Under Direct Taxes, Income Tax plays a vital role. Kautilya's Arthashastra gives evidence that in ancient times, taxes were collected. Manu also states that Kings levied the taxes as per Shastras. However, kings had their opinion that taxes should be relating to Income and it shall not be excessive and burdensome. Kautilya's Arthashastra was the first authoritative tax on public finance administration and the fiscal laws. Again in Mauryan period, collection of Income Tax was systematically organized. Income Tax Bill 1961 prepared on the basis of Direct Tax Administration Enquiry Committee's recommendations and suggestions from chamber of commerce was introduced in the Loksabha on 24-04-1961, it was passed in September 1961 by Loksabha and thus Income Tax Act 1961 came into force on 01-04-1962.

GST an act of 2017 has subsumed following taxes :

- (1) Central Sales Act 1956
- (2) Value Added Tax (VAT) 2005
- (3) Excise (1944)



(4) Custom (1962) and Custom Tariff Act, 1975

(5) Service Tax 1944

Newspaper: are not goods under the CST Act and State VAT laws.

Electricity: is capable of abstraction, consumption, used and it can be transmitted, transferred, delivered, stored, possessed etc. However, it is important to note that Electricity has been specifically excluded from the purview of CST by charging section. Basic condition for levy of Excise Duty as per section 3 of the Central Excise Act 1944 :

- o There must be goods.
- o Goods must have been produced.
- o Goods must be Excisable.
- o Such production or manufacture must be in India.
- o No levy on goods manufactured in SEZ (Sec.3)
- o Goods manufactured by or on behalf of government dutiable [Sec.3(1a)]
- o Central Excise Law extends to "designated areas" in the continental shelf and Exclusive Economic Zone of India.

The following are the sources of Custom Law in India :

- o The Custom's Act (1962)
- o The Custom's Tariff Act (1975)
- o Rules under Custom's Act (1975)
- o Regulations under Custom's Act (1975)

Types of Goods

The term Goods include :

- o Vessels, Aircraft, and Vehicles.
- o Stores
- o Baggage
- o Currency and Negotiable Instruments
- o Any other kind of Movable Property.

Service Tax (1944)

- o Service Tax extends to territorial water of India.

- o Service Tax extends to Continental Shelf and Exclusive Economic Zone (SEZ)

General Exemptions from Service Tax :

- o Exemptions to Export.
- o Exemptions to services provided for Transmission of Electricity.
- o Exemptions to services provided to United Nations or International Organizations.
- o Exemptions to Foreign Diplomatic Mission.

Although GST has subsumed many taxes yet there are few similar Indirect Taxes which have not been subsumed under GST. They are :

Central Taxes :

- o Basic Customs Duty
- o Research and Development Cess
- o Export Duty
- o Anti-dumping Duty

State Taxes :

- o State Excise Duty
- o Stamp Duty
- o Professional Tax
- o Motor Vehicles Tax

Review of Literature :

Deb, Raktim (2022): The researcher conducted the research on "Tax and Economic Growth in India, a Disaggregated Analysis" This research of Deb, Raktim examines the statistical relationship between Economic Growth and Tax-GDP Ratio in India between 1951 to 2016. The said the research is quantitative research in nature and therefore various statistical methods has been used by the researcher in order to extract meaningful results of the time series analysis. ADF and PP test have been used in order to test the stationarity of the concerned time series variables. Auto Regressive Distributed Lag (ARDL) Long Run Form and Bounds Test has been executed to examine whether there is long run relationship amongst the time series variables or not. AIC and HQ criteria have been used in



order to determine the optimal lag. The Granger Casualty Test has been used to examine the direction of casualty of the concerned time series variables. The research is quite useful as it covers all the novel tests.

PANDA, PRIYABRATA (2018): The researcher in his research titled, "Direct Tax Reform in India, an Impact Analysis with special reference to Government Revenue". In this research, researcher stated that tax system of India can be traced back to Mahabharata, Manusmriti, Arthashastra. These books provide a detailed methodology to pour the treasury of their kings. People like Byasa, Manu, Kautilya and Sukra are the pioneer of tax system of ancient India. Researcher observed that Direct tax and Indirect tax both helps government to pour its revenue along with helps in balance economic development. In recent years, Direct Tax contribution to total revenue is significant as compared to Indirect Tax. Also a relationship is established among Direct Tax Revenue, Indirect Tax Revenue with Total Tax Revenue. Although Panda, Priyabrata has at length discussed Direct Tax Reform in India, an Impact Analysis with Special Reference to Government Revenue, a study of Tax structure in India is incomplete, unless Indirect Tax, i.e. GST is also studied, as both are the contributor to Total Government Revenue.

Scope of Study :

This research adopts a broad scope, encompassing a diverse range of Income Tax Act, GST, its policy implications, case studies, empirical data, notifications of the Government and the present study mainly aims to offer a holistic view of Income tax Act and GSTs present scenario. The present study also aims to search the incidence of tax avoidance and bring the economic offenders to the fore and also to initiate a strong legal action against them.

Importance of the Study :

The research paper titled "An analytical study of Direct Tax and Indirect Tax in India with a reference to Amravati District of Vidarbha Region, during 2017 to 2022", needs structural changes to be more effective. It is important for the Government and for the tax payers also. The said research paper will serve the purpose of Income Tax and GST, "at a glance for the academicians."

This research paper focuses more on the Income Tax and GST under Direct Tax and Indirect Tax as these two are the greatest contributor to our national exchequer; as tax is company exaction of money for public purposes.

Hypothesis :

Hypothesis means an idea formed beforehand. Hypothesis provides direction to research.

The primary idea is called a hypothesis.

The hypothesis are as under :

- (a) Law of taxing under direct Tax and Indirect Tax is not seriously applied within the punishment and prosecution norms and the guidelines.
- (b) Taxes collected by the States are not properly utilized for the welfare of landless labourer, share cropper, tenant farmers and downtrodden which results in suicidal deaths.

Objectives of the Study :

- o To study and examine essential inputs for policy and planning of Direct Tax and Indirect Tax in India.
- o To study and examine the various problems arising in the society which is related to the burden of the payment of Tax.
- o To study and examine the possibilities of arranging seminars and workshops on GST at National / State / District / College level.
- o To study and examine the scope of giving still greater powers to Commissioners of Direct Taxes and Indirect Taxes.



- o To study and examine the possibilities of including still mere services under Service Tax of GST.

Research Methodology

- o Researcher has used descriptive research design.
- o Sample design: Stratified random convenience sampling.

- o Sample Universe: Income Tax and GST at Amravati District.
- o Sample technique: Convenience sampling.
- o Sample Size: Sample Size of this study is 300 cases of officers, staff and others.

Data Analysis and Interpretation :

Is the present number of staff adequate to run the administration smoothly?

(a) Yes (b) No (c) Not Known

Table: Whether number of staff adequate to run the administration smoothly

Sr. No.	Particulars	Response			Total	Calculated χ^2
		Yes	No	Not Known		
1	Income Tax Ward No. 1	12 (63.16%)	06 (31.58%)	01 (05.26%)	19 (100%)	2.813
2	Income Tax Ward No. 3	22 (70.97%)	07 (22.58%)	02 (06.45%)	31 (100%)	
3	Income Tax Ward No. 5	18 (58.06%)	12 (38.71%)	01 (03.23%)	31 (100%)	
4	Others	06 (66.67%)	02 (22.22%)	01 (11.11%)	9 (100%)	
	Total	58 (64.44%)	27 (30%)	05 (05.56%)	90 (100%)	

(Tabulated $\chi^2 = 12.59$ at 0.05 Level of Significance for df 6)

(Figures in parenthesis indicate percentage to total)

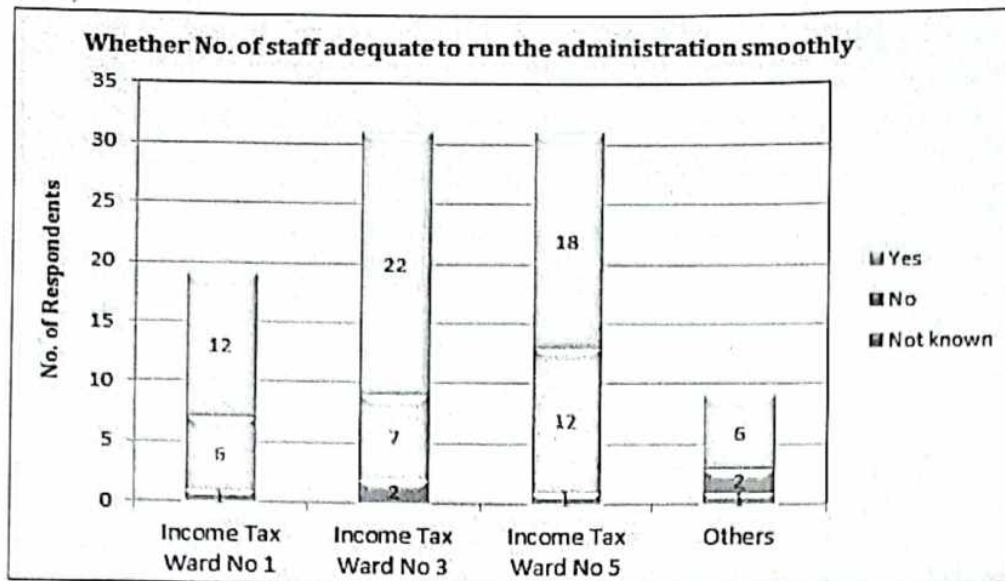
In this table, it is observed that calculated χ^2 value 2.813 is not significant as it is less than the table χ^2 value of 12.59 at 0.05 level for 6 degree of freedom. It means statistically, there is no significant difference in the opinion of Income Tax officials and others that staff is adequate to run the administration smoothly.

Key Findings :

This table reveals that majority of 58 (64.44%) officials / supervisors / senior staff agrees that present staff is adequate for Amravati Range / Division, to run the administration smoothly. In case of only 27 (30%), there is a negative reply and only 5 (5.56%) did not express their exact opinion.



Graph: Whether number of staff adequate to run the administration smoothly



In the light of above mentioned discussion, it is quite clear that Income Tax officials of various wards does not differ significantly regarding their opinion about staff adequacy to run the administration smoothly in Amravati Division/ Range of Vidarbha region.

Implications :

The majority consensus with 64.44% officials and employees strongly agrees regarding smooth running of the administration with the present number of staff in Income Tax Department of Amravati range. This finding aligns with the premise of effective government policies regarding fresh recruitment of employees and effective promotion policy also.

However, presence of differing opinion of disagreeing are 30% and the respondent neutral are 05.56%. Understanding these nuances can aid flourishing assesseees / Tax Payers strong confidence and loyalty of the existing staff. It helps in giving a boost to Direct Taxes which is a major contributor to the national- exchequer.

This analysis provides valuable insights into the growing importance of Direct Taxes for the

Amravati District/ Range in the Vidarbha region.

Conclusions :

During the period under study, Income Tax advance tax collection has shown increase year on year basis in Amravati District / Range. It is further observed that evening during pandemic (Covid-19), advance tax collection did not suffer and continued the growth. In Amravati range, total Income Tax Collection also showed remarkable growth year-on-year basis. All the Income Tax ward i.e. ward number 01, 03, and 05 shown increase year on year basis for the demand raised during the study period i.e. from 2017 to 2022. Income Tax office Amravati has imposed penalty of 1.16 crore for various irregularities of Income Tax assesseees for the year 2017-18. It was also observed that Income Tax ward 05, advance tax collection rose very high in 2021-22 to 30.15 crores as against 3.54 crores in 2017-18 in Amravati range of Income Tax. Highest return filing was recorded by Income Tax office ward 05 were 46,333 in the year 2021-22 and Income Tax Office Ward 5 showed highest year



wise demand raised to 10.72 crores in the year 2021-22.

In GST, input tax credit (CGST) is showing almost five times growth in recent years over CGST in cash. GST is enabling registration of one person company, through GSTN. For business ease and to avoid tax payers' harassment, GST prosecution threshold is increased and some offences are decriminalized. Threshold doubled to Rs. Two crores. Liquor and Energy are two things that generate revenue and hence States are opposing of handing it over to Center.

Suggestions :

- o Income Tax laws needs amendment so as to achieve desired result.
- o Powers of the Commissioners of Income tax needs upward revision.
- o Law of Taxation I and II are removed from courses like LLM (second sem.) be reintroduced as Income tax, GST are important subjects for learning as well as teaching and for Tax Professionals.
- o Number of employees be increased at office of the Assistant Commissioner of CGST and Central Excise as they have generated almost four times more revenue than office of the Deputy Commissioner of State Tax (AMR- VAT-E-002) GST office, Amravati
- o Efforts are required to be made by SGST to increase revenue year on year basis as SGST has many more components to charge GST.
- o All the Universities should introduce GST subject under Business Law stream of LL.M. degree course as well as for commerce and management stream also. Some Universities have already cancelled

Law of Taxation I and II from their syllabus and have introduced subjects like Law of Contract-General Principles & Consumer's Protection, instead of GST.

- o Various terms in GST such as ITC, VAT PT, IGST, UTGST, NIU, GSP, CBIC, RCM, DCA, ECO, be made popular by GST department among traders and students.
- o Strict action should be initiated against Tax Consultants who are assisting Tax Payers in such a way which is causing a loss to the National ex-chequer.

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“Analysing the Operational Efficiency and Environmental Practices of Yashwantrao Chavan Open University: A Study”

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Abstract :

The purpose of this clinical study is to comprehensively assess the operational efficiency and environmental practices of Yashwantrao Chavan Open University (YCOU). The study aims to provide insights into how the university's operational processes align with environmental sustainability goals, identifying areas of strength and opportunities for improvement. The sampling method employed for this research involves a combination of stratified random sampling and purposive sampling techniques. Faculty members, administrative staff, and students of YCOU will be surveyed to gather data on their perceptions of the university's operational efficiency and environmental initiatives. In-depth interviews will also be conducted with key stakeholders to gain a deeper understanding of the strategies and challenges in place. Research methodology includes a mix of quantitative and qualitative approaches. Statistical analysis of survey data will be used to quantify perceptions, while thematic analysis of interview transcripts will provide rich qualitative insights. Findings of the study are expected to reveal the current state of operational efficiency at YCOU, highlighting successful practices and areas needing improvement in environmental management. The research aims to contribute actionable recommendations for enhancing sustainability

practices within the university, promoting efficiency while reducing environmental impact. In conclusion, this study intends to offer a holistic view of YCOU's operational practices, emphasizing the importance of integrating environmental sustainability into its core operations.

Keywords : Yashwantrao, Chavan, Environmental.

Introduction :

Yashwantrao Chavan Open University (YCOU) stands as a beacon of modern education, committed not only to academic excellence but also to environmental responsibility. In an era where sustainable practices are imperative, academic institutions play a pivotal role in shaping a greener future. This research delves into the operational efficiency and environmental practices of YCOU, aiming to provide a detailed analysis of its systems and initiatives. As the demands for sustainability increase, universities worldwide are under scrutiny to align their operations with eco-friendly practices. YCOU, being a pioneering open university, presents a unique case for examination. By evaluating its operational frameworks, resource utilization patterns, waste management strategies, and initiatives for environmental conservation, this study aims to uncover the strengths and weaknesses of YCOU's sustainability efforts. Through a blend of quantitative surveys and



qualitative interviews, this research seeks to offer actionable insights for enhancing the university's environmental footprint. The findings are anticipated to contribute not only to the academic literature on sustainable practices but also to the practical advancement of YCOU's commitment to environmental stewardship.

Review of literature :

1) Bhagwat, N., & Abhyankar, P. (2016) Sustainable development has become an important concept for a viable future of the world. India's ever-increasing population and the rapidly changing urban lifestyle, are posing critical environmental and social problems. Sustainable development at its core tries to balance different and frequently competing needs against an awareness of the environmental, social and economic limitations that a society faces.

2) Deshmukh, A. (2006). This study summarises some of the major initiatives taken by the Yashwantrao Chavan Maharashtra Open University (YCMOU)— those that have contributed to its success and the international accolade received as a consequence.

3) More, S., & Mahale, S. (2008). The Distance Education system makes use of counseling in place of teaching to impart various educational programmes and the course. Although the self-instructional study material along with the audio-video support is provided, one can not eliminate the need of "human support" in distance education.

Scope of the study :

This study focuses on the specific scope of assessing Yashwantrao Chavan Open University's (YCOU) operational efficiency and environmental practices. It includes an in-depth analysis of the university's systems, processes, and initiatives related to resource management, energy efficiency, waste reduction, and environmental conservation. The research aims to identify areas of success and areas for

improvement within YCOU's sustainability efforts. Additionally, the study aims to provide practical recommendations that can assist YCOU in enhancing its operational efficiency while advancing its commitment to environmental stewardship. The scope extends to exploring how YCOU can serve as a model for other academic institutions seeking to integrate sustainability into their core operations.

Importance of study :

This study holds significant importance as it addresses the critical need for sustainability in academic institutions, focusing specifically on Yashwantrao Chavan Open University (YCOU). By analysing YCOU's operational efficiency and environmental practices, the research aims to provide actionable insights that can enhance the university's sustainability efforts. The findings can serve as a blueprint for YCOU to improve resource management, reduce waste, and promote environmental conservation. Moreover, the study contributes to the broader discourse on sustainable practices in higher education, offering valuable lessons and strategies that can be adopted by other academic institutions worldwide. Ultimately, this research aims to catalyse positive change towards a greener, more sustainable future for YCOU and beyond.

Objective of the study :

- Evaluate the current operational efficiency of Yashwantrao Chavan Open University (YCOU).
- Assess the effectiveness of YCOU's environmental practices and sustainability initiatives.
- Identify areas of strength and success in YCOU's sustainability efforts.
- Determine areas requiring improvement in YCOU's environmental management.
- Examine the resource utilization patterns within YCOU's operational framework.



Hypothesis of the study :

- Null Hypothesis (H0): There is no significant relationship between Yashwantrao Chavan Open University's operational efficiency and its environmental practices.
- Alternative Hypothesis (H1): Yashwantrao Chavan Open University's operational efficiency is positively correlated with its environmental practices, indicating that higher operational efficiency leads to better environmental conservation and sustainability initiatives.

Research methodology :

Study Design: The study will utilize a mixed-methods approach to gather both quantitative and qualitative data.

A. Quantitative Phase:

- **Survey Design:** A structured questionnaire will be developed to assess perceptions of operational efficiency and environmental practices among faculty, administrative staff, and students.
- **Sampling:** A stratified random sampling technique will be employed to ensure representation from various departments and levels within YCOU.
- **Data Collection:** Surveys will be distributed electronically to the selected sample, with a clear explanation of the study's objectives and confidentiality assurances.

B. Qualitative Phase:

- **Interviews:** In-depth interviews will be conducted with key stakeholders, including university administrators, sustainability officers, and selected faculty members.
- **Sampling:** Purposive sampling will be used to select participants with diverse roles and experiences related to YCOU's environmental practices.

- **Data Collection:** Interviews will be semi-structured, allowing for open-ended questions to explore perceptions, challenges, and suggestions for improvement.

This research methodology aims to provide a rigorous and holistic assessment of Yashwantrao Chavan Open University's operational efficiency and environmental practices, combining quantitative insights with qualitative perspectives from key stakeholders.

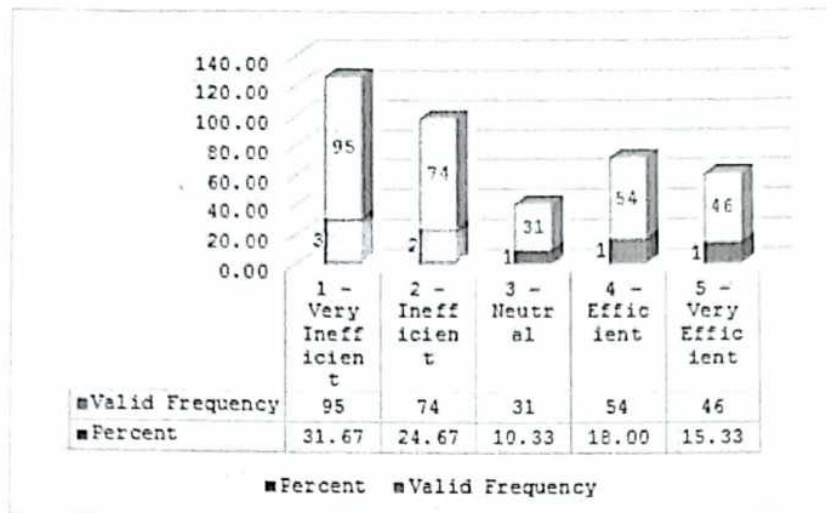
Data Interpretation and Analysis :

The Graph No. 1.1 presents the responses gathered from stakeholders regarding the efficiency of administrative processes at Yashwantrao Chavan Open University (YCOU), focusing on course registration, academic support services, and student inquiries. A Likert scale ranging from 1 to 5 was utilized, where 1 represents "Very Inefficient" and 5 signifies "Very Efficient."

The data reflects the distribution of responses among 300 participants, providing insights into their perceptions of the university's operational efficiency. The largest proportion of respondents, constituting 31.67% (95 individuals), rated these processes as "Very Inefficient" (1 on the scale). Following closely, 24.67% (74 participants) indicated a rating of "Inefficient" (2). In contrast, 18.00% (54 respondents) regarded the administrative processes as "Efficient" (4 on the scale), while 15.33% (46 individuals) rated them as "Very Efficient" (5). A smaller percentage, 10.33% (31 participants), remained "Neutral" (3) regarding the efficiency of these processes. In contrast, 18.00% (54 respondents) regarded the administrative processes as "Efficient" (4 on the scale), while 15.33% (46 individuals) rated them as "Very Efficient" (5). A smaller percentage, 10.33% (31 participants), remained "Neutral" (3) regarding the efficiency of these processes.



Graph No. 1.1

**Discussion:**

The findings of this study reveal a nuanced understanding of Yashwantrao Chavan Open University's (YCOU) operational efficiency and environmental practices. The survey results indicate a generally positive perception of administrative processes, with respondents acknowledging streamlined systems for course registration and academic support services. However, there is room for improvement in waste management practices, as indicated by the moderate frequency of recycling bin usage. Interview data provided deeper insights, highlighting the need for enhanced awareness of energy conservation initiatives among the university community. Stakeholders emphasized the importance of promoting sustainable transportation options and the implementation of more visible campaigns to engage students and staff. Overall, this study underscores the importance of ongoing efforts to align YCOU's operations with environmental sustainability goals. Recommendations include targeted awareness programs, improved waste segregation systems, and the development of clear guidelines for energy-efficient practices

across the campus. These findings offer a roadmap for YCOU to further enhance its operational efficiency while fostering a culture of environmental stewardship among its stakeholders.

Conclusion :

In conclusion, the clinical study on the operational efficiency and environmental practices of Yashwantrao Chavan Open University (YCOU) has provided valuable insights into the university's sustainability landscape. The research revealed a commendable level of operational efficiency in administrative processes, yet identified opportunities for improvement in waste management and energy conservation. Through a combination of quantitative surveys and qualitative interviews, the study highlighted the importance of enhancing awareness and engagement among faculty, administrative staff, and students. Recommendations include implementing targeted sustainability campaigns, improving waste segregation systems, and developing clear guidelines for energy-efficient practices. YCOU has the potential to serve as a model for sustainable practices in higher education,



building upon its strengths while addressing areas of concern. By integrating these recommendations, the university can further solidify its commitment to environmental stewardship, fostering a greener and more sustainable campus for current and future generations. This study contributes to the broader discourse on sustainability in academic institutions, emphasizing the importance of continuous improvement towards an eco-friendlier future.

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“FUTURE OF SGBAU COMMERCE STUDENTS IN CONTEXT OF NEP- 2020”

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Abstract :

The nation's economy and ability to support sustainable livelihoods are greatly enhanced by university education. More and younger Indians are probably going to want to go to college as their country transitions to a knowledge-based economy and society. The future is exposed to a wide range of business-related subjects through commerce education, which is also essential to improving the quality of commerce students. These days, education in commerce is growing in popularity. The present issues facing Indian higher education are discussed in this article, along with NEP 2020's plans to address them. The research paper discusses about the issues faced by university education now and how NEP 2020 intends to address them. Various elements, such as the National Education Policy 2020's focus on equality and inclusion in higher education, a more comprehensive and multidisciplinary approach to education, the best possible learning environment and support for students, highly qualified teachers, and the country's higher education regulatory framework. The data used in this study are secondary data which are descriptive in nature and analyzed according to the objective of the study. The researchers have collected data from various journals, reports, internet sites etc. The NEP 2020 is a very progressive document that has the ability to address future difficulties and a solid understanding of the existing

socioeconomic scenario. It might make India a major world hub for education by 2030, if properly implemented.

Key words : SGBAU, NEP 2020, Commerce education

Introduction :

A nation that is educated, socially conscious, intelligent, and skilled capable of discovering and putting into practice sound solutions to its own problems can only arise via higher education. The foundation for knowledge creation and innovation, which support an expanding national economy, must come from higher education. As is well known, the expansion, evaluation, and analysis of the financial institution and large-scale firm markets require highly trained workforce, which commerce education may supply. Therefore, commerce education plays a crucial role in improving the quality of commerce students and exposing the next generation to a wide range of business-related issues. As a result, the department of commerce education, which is important in any university, is growing in popularity. A course on commerce can cover a broad range of subjects, including economics, cost accounting, financial management, business and law, administration, organizational behavior, and e-business.

1) About SGBAU :

On May 1, 1983, Maharashtra Day, Sant Gadge Baba Amravati University was



established; principally to meet the educational needs of the rural population in western Vidarbha. The University places a special emphasis on education that advances the underprivileged and backward. It is committed to creating people resources capable of transforming challenges into opportunities.

2) Features of SGBAU

1. Conventional campus-based education:

SGBAU employs a traditional style of higher education in which students attend classes on campus, engage in face-to-face interactions with instructors, and make use of campus resources for both extracurricular and academic purposes.

2. Wide variety of undergraduate, graduate, and doctorate programs:

The university provides a wide range of academic programs in many fields to meet the interests and professional goals of its students.

3. A strong focus on innovation and research:

SGBAU places a high priority on research projects and offers teachers and students lots of chances to pursue intellectual interests that will further the body of knowledge in their disciplines.

4. Direct engagement between students and faculty:

The university encourages a mentorship and academic support culture that makes it easier for students and faculty members to collaborate and communicate directly both within and outside of the classroom.

3 National Education Policy (NEP) - 2020

The National Education Policy (NEP) - 2020 marks a significant milestone in India's education system, aiming to transform it comprehensively to meet the demands of the 21st century. Envisioned to replace the previous policy formulated in 1986, NEP 2020 is designed to address the evolving needs of learners, educators, and the nation as a whole.

4. Features of NEP - 2020

1. Holistic and Multidisciplinary Education:

NEP 2020 places a strong emphasis on a multidisciplinary and holistic approach to education, giving students the chance to learn about a wide range of topics and build a comprehensive grasp of several fields.

2. Flexible Curriculum and Assessment:

NEP 2020 advocates for a flexible curriculum and evaluation system that prioritizes competency-based learning over memorization through rote learning. It promotes problem-solving abilities, critical thinking, and hands-on learning.

3. Reforms to Higher Education's Structure:

To encourage cooperation and synergy across fields, NEP 2020 suggests consolidating smaller, more specialized universities and colleges into larger, more multidisciplinary ones.

4. Globalization and Internationalization:

By encouraging cooperation with foreign universities, exchange programs, and the acceptance of international credentials, the policy acknowledges the significance of globalization and internationalization in higher education.

Review of Literature:

1) *Teena P. Darbar (2021)*, examined how the future of employment will be shaped by technology breakthroughs, fast globalization, and unanticipated events like the COVID-19 pandemic. The analysis concluded that the current educational paradigms must be revised to better meet the demands of the global economy.

2) *Mahadev P. Meena (2022)*, analyzed that the new policy is groundbreaking because it will strengthen the current educational framework's flexibility to accommodate societal changes and corporate needs, while also addressing a number of flaws with it.



3) *Sumant Wachasundar & Jaspal Gidwani* (2022), analyzed the impact of NEP 2020 on the fields of management and commerce and suggested that, in order to significantly boost living standards and encourage global economic growth, NEP 2020 direct all players to satisfy industrial demands at the local, national, and international levels.

4) *Prasenjit Das* (2023), highlighted the issues and challenges that India's present higher education system has and came to the conclusion that NEP 2020 opens the door for many young students who wish to pursue higher education and have the necessary skill set. It marks a significant turning point in the history of higher education and will only become revolutionary when implemented carefully and effectively.

Importance of Study :

This study contributes to determining SGBAU's post-implementation NEP 2020 status. After reading this article, readers ought to understand the Policy's viewpoint on India's higher education system, the best way to implement policies, the difficulties in doing so, etc. This report identifies the ways in which NEP 2020 should enhance the higher education sector in India.

Objectives :

- To evaluate how National Education Policy 2020 affects commerce education.
- To learn what improvements the policy envisions being made to India's higher education system.

Research Methodology

1. Research Design:

Both primary and secondary data collection techniques were used to get the data for the current investigation. A descriptive research approach was used in accordance with the goals of the study.

2. Sample Design :

Data was gathered from 100 students and stratified disproportionate random sampling method was applied. A standardized questionnaire was asked and in-depth interviews of students which were selected at random from SGBAU University were taken. From the eligible responses, 32 % are females and 68 % are boys. Every response falls within the 18-25 age range.

Data analysis and interpretation :

Here the researcher tried to check the association between university services and overall performance of students.

Que.1 The University's support services effectively address the academic concerns of commerce students.

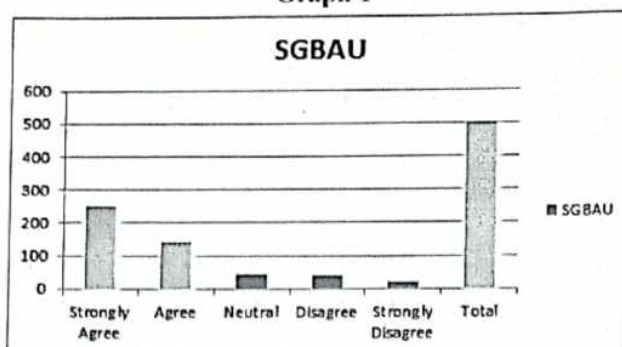
Table No.1

Response	SGBAU	Percentage
Strongly Agree	250	50
Agree	144	28.8
Neutral	45	9
Disagree	39	7.8
Strongly Disagree	22	4.4
Total	500	100

(Source: Primary data)



Graph 1



(Source : Table no.1)

Interpretation:

The table and graph indicates that a majority of students at SGBAU either strongly agree or agree that the university's support services effectively address the academic concerns of commerce students. A smaller percentage of students express neutral opinions, while an even

smaller percentage disagree or strongly disagree. The distribution of responses indicates a higher level of agreement than disagreement regarding the effectiveness of the university's support services in addressing the academic concerns of commerce students. Online assessments and exams are conducted fairly and securely for commerce students.

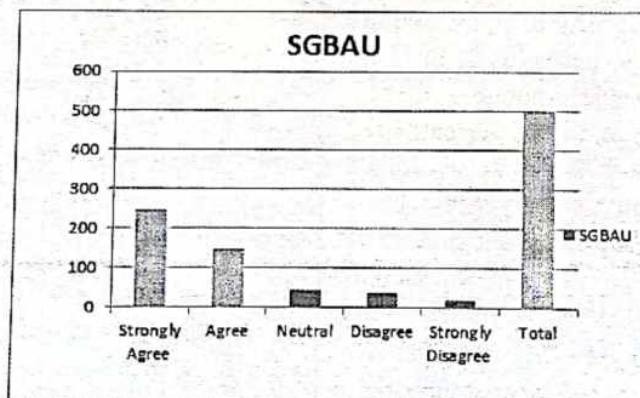
Que.2 The support services provided by the university significantly contribute to enhancing my overall performance.

Table No. 2

Response	SGBAU	Percentage
Strongly Agree	247	49.4
Agree	148	29.6
Neutral	45	9
Disagree	39	7.8
Strongly Disagree	21	4.2
Total	500	100

(Source: - Primary data)

Graph 2



(Source: Table no.2)

**Interpretation:**

The table and graph indicates that a majority of students, comprising 79% either strongly agree or agree that university support services significantly contribute to enhancing their overall performance. This indicates a widespread acknowledgment among students regarding the positive impact of support services on academic achievement. Additionally, while a small percentage of students express neutrality, disagreement, or strong disagreement, it's notable that 12% of students do not strongly perceive university support services as significantly contributing to enhancing their overall performance. Problems related to mental health and well-being have an impact on my focus and concentration, affecting my overall performance.

7. Conclusion

It's evident that our NEP 2020 had a highly ambitious vision. It is aware of the shortcomings in our current system of education. It aims to enhance university-level education through effective governance and leadership, students' activity-based learning, holistic and multidisciplinary education, equity and inclusion in higher education, and research in education. NEP 2020 tackles the need for professional development across a variety of industries, including artificial intelligence and agriculture. It would enable the majority of the youthful aspirants to obtain the necessary skill set. Graduate programs that incorporate artificial intelligence, data analysis, and other cutting-edge fields will produce skilled workers in these fields and improve youth employability. The primary goals of this policy are to raise students'

awareness of their fundamental responsibilities and work toward improving their morals and ethics.

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RECENT ADVANCES IN COTTON GINNING TECHNOLOGY IN INDIA

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ABSTRACT :

Indian Cotton Ginning Industry is the second largest in the world. Cotton ginning plays very important role of separation of fibres from cottonseed and converts field crop into a saleable commodity i.e. lint. Ginning acts as a bridge between cotton farmer and textile industry. In India, cotton is ginned on double roller gins manufactured domestically. About 36.5 and 38 million bales were ginned during 2012-13 and 2013-14, respectively in about 1500 modern and 2500 semi-modern ginneries. By introduction of efficient ginning, pre and post cleaning and novel material handling machinery along with implementation of skill development programmes, Indian Ginning Industry has been transformed into remunerative business enterprise and has achieved global leadership in supply of quality cotton to domestic as well as international textile mills. The present paper describes recent advances which have taken place in: (i) loading - unloading and feeding mechanisms for cotton, (ii) moisture control in seed cotton, (iii) efficient cleaning devices for seed cotton and lint, (iv) uniform feeding of seed cotton to gin machine, (v) power efficient seed cotton feeding system for individual gin machine, (vi) modern DR Gin, (vii) moisture control in lint, (viii) modern baling presses (up packing and down packing), (ix) fire detection and diversion system, (x) fibre friendly seed cotton and lint suction systems, (xi) contamination scanners,

(xii) mechanical bale handling system, etc. The paper also covers the machinery sequence and economics for small, medium and large scale ginning factories suitable for Asian countries for quality ginning of cotton.

Keywords : Cotton, Ginning, Technology, machine, industry, Double Roller Gin, Saw gin, Ginning out-turn, Moisture content, Pre-cleaner, Bale Press, Tower Dryer, Conveyor system, Contamination, Fire detection, Lint suction system

INTRODUCTION :

Cotton Ginning is a primary processing industry whose major function is to clean and gin the seed cotton, clean the lint and form a bale. During 2012-13 and 2013-14 in about 1500 modern and 2500 semi-modern ginneries using double roller gins could able to gin about 36.5 and 38 million bales, respectively.

The four Ginning Technologies, i.e., 1) Saw Ginning (about 55%) 2) Double Roller Ginning (about 35%) 3) Rotobar or Rotary Knife Roller Gin (about 5%) and 4) Single Roller (about 5%) being used in the world. These technologies are having their own considerations and the competitiveness of the cotton processing which in turn affects their adaptation.

In advanced countries most of the ginning is performed on saw gins. Of late, however, there has been renewed interest in roller ginning, especially, its advantages over saw ginning in



respect of higher ginning percentage and better retention of fibre length. It may be mentioned here that the saw ginning always results in loss of fibres sometimes to the extent of 2%. Further, most short fibres with length less than 12 mm are left un-ginned requiring further processing. It is also known that saw ginning leads to more neps in the yarn. Maintenance of saw gin is costly as compared to roller gins and spare parts are not easily available. Rotary Knife roller ginning technology is having major disadvantages like seed cut, fibre neps and un-ginned cotton going with seeds.

From various studies it is observed that roller ginning gives 1 to 2 % more ginning out-turn (GOT) and also improves fibre properties like length, uniformity, fineness and lowers the neps. Yarn made from roller ginned fibres is stronger and has fewer end breaks. It is well established that double roller ginning technology is the most gentle and fibre friendly technology which can be used in cost effective manner for all type of cottons. Roller gins proved to be a good alternative to saw gins because of its various advantages.

The introduction of Technology Mission on Cotton (TMC) by the Govt. of India and the Central Institute for Research on Cotton Technology, Mumbai since year 2000 have made a great impact on the modernization of ginning sector in India by devising technical specifications, creating trained manpower and conducting awareness programmes. Even after the completion of TMC in the year 2010, has created a trend of automated and modernized ginning factories in India. Hence a majority of new ginning factories are being established even after the year 2010 in India are following the guidelines of TMC. Thus this has resulted in complete transformation of Indian ginning industry from an outdated status, inefficient machinery, poor infrastructure to the most modern, efficient automated industry with

significant reduction of trash and contamination in Indian cotton. The Indian cotton has got a wide acceptance across the globe on quality parameters and India has achieved the status of second largest exporter of cotton in the world.

Most of the developments have taken place during a recent period throughout the India whereas elsewhere in the world such as USA and China no significant developments except the development of high capacity saw gins have taken place. The journey of modernization of various operations in a ginning & pressing factory are being continued to further improve the quality and cost efficiency as well as ease of operations for ginning & pressing factories. Many research advances have taken place in the past few years to improve the processing of this unique crop, each component of which is having multiple uses. A continued journey of advances is improving day by day in the areas remaining to be addressed for the cotton processing sector in a most beneficial manner.

RECENT ADVANCES IN COTTON PROCESSING TECHNOLOGIES :

Recent advances in cotton processing technologies which have taken place in India includes. The Central Institute for Research on Cotton Technology (CIRCOT), Mumbai in collaboration with leading gin machinery manufacture in India namely M/s. Bajaj Steel Industries Ltd, Nagpur have put up great efforts in providing improved machineries for achieving the optimum results in respect of all the areas referred above and some of the recent advances introduced in ginning sector are elaborated below.

(i) Loading - Unloading and Feeding Mechanisms for Cotton

Manual unloading of vehicles, heap making and feeding to suction or other mechanical conveying systems were being practiced upto the year 2010. These were highly labour oriented and



contamination prone methods. To improve this situation, tractor mounted attachments for various applications such as; unloading of vehicles, heap making and feeding through seed cotton conveying systems as well as seed heaping and loading have been introduced. These attachments helped to reduce manpower and contamination in the cotton ginning factories in India. Loading of cotton bales in trucks have been made easy by such Tractors. These attachments have eased out the loading, unloading and feeding of seed cotton in the ginning factories and saved significant manpower.

(ii) Moisture Control in Seed Cotton of Cotton :

The moisture content of seed cotton is a significant attribute in the ginning process. It has a direct impact on fibre quality, cleanability and consistency which in turn reflects in quality of yarn and fabrics produced from cotton. In each gin process, there is requirement of optimum fibre moisture content. The effort required to control moisture pay dividends in gin operating efficiency and market value of the baled cotton. Many approaches are being used to restore moisture in seed cotton in the ginneries. Among these the latest development is the sensor controlled on-line hot air humidification system for uniform application of moisture when the cotton is dry.

(iii) Efficient Cleaning Devices for Seed Cotton and Lint :

In the process of hand picking, sometimes labourers pick the cotton with large amount of trash such as leaves, stems, bracts and immature and unopened bolls. The trash content in the seed cotton ranges from 4-6 %. If pre-cleaning is not done; trash particles are made to adhere to the fibres during the high pressure baling process. Subsequent removal of trash in the blow room at spinning mills becomes difficult, expensive and detrimental to fibre quality. Pre-cleaning is necessary to improve gin stand performance and lint quality. Cylinder cleaners are used for

removing finely divided particles and for opening and preparing the seed cotton for the drying and extraction processes.

Moreover the experimental trials on mechanical picking have been started in some part of India and are likely to increase in the near future. Hence the extra cleaning of cotton becomes very important. To optimize cleaning for different varieties and different parameters of seed cotton, a number of advanced machines have been introduced during the last two years. These advanced cleaning equipment include stick machine, impact cleaner and stripper cleaner that offers complete solution to all machine picked cottons.

(iv) Uniform Feeding of Seed Cotton to Gin Machine :

The hand feeding could never offer uniform and consistent feeding which normally results in loss of efficiency upto 20% and makes a significant impact on production costs. Uniform feeding of seed cotton to drying, cleaning and ginning machines is very important to obtain proper efficiency of these machines. During the last few years some machines such as Cotton Dispenser and Cotton Feed Control Box have been successfully introduced to effectively achieve uniform feeding, which has immensely benefitted the cotton ginning factories in India. The introduction of these equipment have improved the efficiency of processing machines by over 20% as compared to hand feeding.

v) Energy Efficient Individual Gin Machine Seed Cotton Feeding System

Various kinds of mechanical, pneumatic and electromechanical conveying systems are practiced for seed cotton feeding to individual DR gins. Overhead distribution conveyor system with auto regulators was the most preferred for each line for feeding of each gin. However the same was consuming extra power and also resulting in extra capital cost.

**(vi) Modern Double Roller (DR) Gin**

The productivity of this machine is about 100 kg lint/h. The operating cost per kg of lint ginned has been reduced drastically due to increased productivity and also because of no additional requirement of power and labour for improved

versions of DR gin. This is the most versatile ginning machine available. The power consumption per unit of production is lowest for this machine.

Features of a typical improved double roller gin are described as follows:

Roller length	: 1521 mm (60")
Roller diameter	: 171 mm
Roller speed	: 100 rpm
Oscillatory knife speed	: 950/1000 ops
Capacity	= 90-100 kg lint/ h
Capacity in number of bales	= 0.6 bale/ h
Power for Ginning	= 60 kWh/t lint

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Fig. 7(a): Double Roller Gin

Fig. 7(b): DR gin during operation

Double Roller Gin with Self-Grooving Rubber Roller Roller ginneries across the world primarily use chrome composite leather as a roller material. Non-consistent output due to faster roller wear, downtime due to periodical grooving, uneven ginning, chromium contamination and health hazards to workers are some of the problems associated with the leather roller. To overcome these problems encountered in chrome composite leather roller and to provide an alternate material for ginning roller an effort was made to develop self-grooving rubber roller. Self-grooving rubber roller was made out of rubber discs of hard and soft rubber compound prepared in a specially designed die by moulding technique. Roller was made with nitrile rubber having radial layers of softer rubber compound to form grooves. Compounding ingredients in an appropriate proportion were added to provide sufficient hardness, temperature resistance and to ensure the efficient ginning. Self-grooving rubber roller was tested on commercial double roller (DR) ginning machines at different roller speeds. Roller speed of about 40 rpm was found to be optimum to achieve the efficient ginning

without any adverse effect on the fibre and seed quality as against 100 rpm in a leather roller.

(vii) Moisture Control in Lint

The study has also shown the significant difference in bale moisture when measured at the time of baling and after 24 h of storage when the cold water spray method is used for moisturisation. It creates a lot of vibration in the baling process and extra power is used to make the bale when cold water is used. Thus the cold moisturisation totally defeats the purpose of moisturisation rather creates losses due to wastage of lint and operational problems. The cotton ginning industry now realized that humid-air is the proper method of moisturisation as moisture contents are retained for a longer time being getting imbibed in to the web of fibre and reduces the power consumption of baling process apart from significantly improving the quality parameters of lint.

(viii) Modern Baling Presses (Up-packing and Down-packing) with Bale Handling System

Upto 2002 majority of the bale presses in India were conventional double stage type which was



very old. Increased contamination, non uniform weight and density, requirement of large manpower were some of the drawbacks in those presses. Nowadays automatic single stage presses are becoming more popular in India. These presses are either single box or double box, up packing or down packing type. The most modern down packing presses of smaller capacities as well as higher capacity have optimized the utilization of plant capacities. Earlier only few models were available and in various cases the capacity utilization was not optimized. Moreover, to meet the requirement of lower height buildings, modern Up-packing presses in various capacities have been introduced in the Indian market apart from high capacity (60-80 bales/h) for overseas high capacities plants.

(ix) Fire Detection and Diversion System:

Ginning industries are prone to catch fires. The risk of fire hazard is increased due to increased automation and use of large volume of air for material handling. The sensor based fire detection and diversion systems have been introduced which effectively control the risk of fire hazards.

(x) Seed cotton, Lint and Cottonseed Handling Systems :

The cotton was getting trashier in conventional ginneries due to manual handling from heaps to the press leading to contamination at every stage of processing. But with the technological innovations by Indian manufacturers, a rapid transformation has taken place in this area. Various kinds of mechanical, pneumatic and electromechanical conveying systems for seed cotton, lint and seed are developed indigenously.

(xi) Contamination Scanners :

At present a very few ginning factories use the high-capacity colour sensing

contamination sorters. However, education to various ginners is being widely extended where the ginning factories are encouraged to stop the pre-cleaners at the raw cotton stage for few minutes after desired intervals to remove the contamination trapped in the cleaners. This will significantly reduce the furtherance of contaminants and work is going on for the higher capacity colour contamination sorters which may be available to ginning industry in the near future.

Cotton is one of the important cash crops in Bangladesh. It is the main raw materials of textile industry. Annual requirement of raw cotton for textile industry of Bangladesh is estimated around 2.5 million bales. Local production is only about 0.1 million bales. Around 4-5% of the national requirement is fulfilled through the local production; remaining 95-96% is fulfilled by importing raw cotton from USA, CIS, India, Australia, Pakistan, South Africa and other cotton producing countries.

CONCLUSION :

Remarkable advancement has taken place in the ginning technologies in during and post TMC era in India. It has kept the momentum of modernization of cotton ginning & pressing sector of India. Increased productivity of ginning machines, reduction of manpower and electrical power, reduction in contamination and improved cotton quality are benefits of these developments which resulted in increased export of cotton from India. Further, the developments taken in the cotton ginning & pressing technologies in India have made India a net exporter of these technologies, machinery and turnkey projects to various countries. Roller ginning technology would be a viable alternative for ginning the cotton produced in Bangladesh.

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Assessing The Performance of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA): A Study of Maharashtra State

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ABSTRACT :

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), which was introduced in 2005 with the goals of giving rural households guaranteed work, reducing rural poverty and advancing sustainable development, has become one of the India's premier social welfare initiatives. In this study, women's participation in MGNREGA is reviewed along with the Participation of weaker sections of the society. Using secondary data analysis, the performance of MGNREGA over the previous five years has been evaluated with a particular emphasis on income generation, Expenditure on material and skilled wages, total Admin Expenditure, Total Expenditure under, Payments generated within 15 days, wages and employment. The purpose is to examine and evaluate the consistency and effectiveness of this policy in the Maharashtra State. This paper is an attempt to assess the Total Individuals Worked, Status of completed and ongoing Works Under MGNREGA in Maharashtra state during the period from 2019-20 to 2023-24 shedding light on its effectiveness in achieving its stated objectives. The present research paper tries to explore the objectives and the performance of the (MGNREGA) Act.

Keywords: MGNREGA, Employment opportunities, Minimum Wages, objectives

Introduction :

Any democratic nation's ultimate goal is to achieve the objective of social welfare by finding solutions to issues like chronic poverty, unemployment, hunger, and inequality etc. The Indian government has taken several actions towards this objective since independence. The National Rural Employment Guarantee Scheme (NREGS) enacted by the Government of India in 2005, is one of the flagship schemes of the Ministry of Rural Development which guarantees 100 days of wage employment, in a financial year, to every rural household whose adult members volunteer to do unskilled manual work. The National Rural Employment Guarantee Act renamed as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is one of the most important initiatives with the objective of generating/providing employment opportunities to rural population.

Many of the poor in rural areas of the country depend mainly on the wages they earn through unskilled labour. On the line of poverty and unemployment, A large number of people are getting the employment through the MGNREG scheme in Maharashtra.

Goals of MGNREGA :

- To provide one-hundred-day guarantee wage employment in financial year to every household and adult member.



- To lessen distress migration.
- Creation of durable productive assets in rural area.
- Invigorating civic and community life and enlivening of PRI's.
- Employment of rural women.
- Overall development of the rural economy.
- Promotion of inclusive growth and development.
- To promote social justice.
- To protect environment.

Review of Literature :

- **R.S. Negi, Santosh Singh and Rekha Dhanai (2015)**, in his study entitled, "Impact Assessment of MGNREGA: Study of Pauri Garhwal District of Uttarakhand, India" reported that the introduction of the programme of MGNREGA had a clear positive impact on the rural economy through employment and income generation and also through raising the standard of living and socio-economic performance of the rural community of the district. So, it is recommended that the present programme should be further spread in the rural areas by means of proper planning, adequate supervision, effective implementation and better monitoring. The MGNREGA scheme should not be confined into 100 day's work for wage earners income only.
- **Bigi Thomas and Ruby Bhatia** made a study entitled, "Impact of NREGA Scheme: A Study on the overall Quality of Life of Its Beneficiaries" A Study Undertaken among beneficiaries of 3 districts of Gujarat State reported that Even though NREGA has brought changes in the Quality of life of beneficiaries especially from economically and socially (Bhatia, 2012) backward communities, a lot more has to do to achieve the expectations of the society at large. People are still not

empowered to use their right to demand and ensure transparency in the implementation of this scheme. It calls for intervention by authorities to ensure smooth functioning of this programme, free from malpractices and corruption so that it can act as a tool to rejuvenate the otherwise unproductive and under productive areas of our country (Thomas & Bhatia, n.d.)

- **Dr. K. H. Shinde & Prof. Pravin S. Jadhav** in their study - IMPACT ASSESSMENT OF NREGS IN SELECTED TALUKAS, Problems & Prospects of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) In Maharashtra ISBN - 978-93-5235-278-4 reported that the income from NREGA alone can be a substantial part of the target income of the poor. We are studying the impact of NREGA on Gram Panchayat's. Role of Gram Panchayats is becoming extremely crucial in planning and implementation of the rural development scheme. NREGA is a holistic scheme, which not only covers the construction related activities but also cover the livelihood and sustainability of natural resources at village level.
- **Dr.S.H.Kokare & Dr. R.S. More** in their study MGNREGS in Maharashtra-Problems & Prospects of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) In Maharashtra ISBN - 978-93-5235-278-4 reported that the NREGA gives hope to those who had all but lost their hope. It has a clear focus on the poorest of the poor. It seeks to reach out to those in need of livelihood security. The NREGA gives employment, gives income, gives a livelihood, and it gives a chance to live a life of self-respect and dignity. They have analysed Maharashtra Employment



Generated and work completed under MGNREGS.

Scope of the study :

MGNREGA is a flagship program of the Indian government aimed at providing employment, enhancing livelihood security in rural areas, significant budgetary allocation, and widespread implementation. A study on MGNREGA can provide valuable insights into the program's effectiveness, challenges, and potential for enhancing rural livelihoods which will help in promoting inclusive growth, enhancing social welfare and rural development in the state. Hence there is a need to assess the performance of MGNREGA Act in Maharashtra State during the period from 2019-20 to 2023-24 for assessing the program's effectiveness and understanding its impact on rural livelihoods and to Evaluate the degree to which MGNREGA has been successful in giving rural households—especially women and Scheduled Castes (SCs) and Scheduled Tribes (STs)—work opportunities. Examine its impact on rural livelihoods, poverty reduction, and household income.

Objectives of the Research Work :

Following are the main objectives of the research study :

- 1) To study the performance of MGNREGA
- 2) To take an overview of the Mahatma Gandhi NREGA.
- 3) To understand and assess the present status of the participation of women in MGNREGA

Hypothesis :

H1: There is a positive impact of the MGNREGA on rural employment

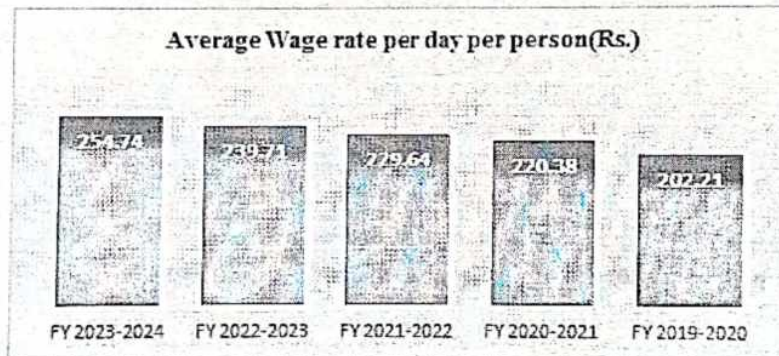
H2: There is no significant progress and performance of MGNREGA

Methodology of the Study

The present study is totally depended upon the secondary data. The sources of the data used to collect secondary data are from the Annual Reports published by Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA), Additional information have been collected from the journals, research papers and related websites. The analysis is mainly based on secondary sources of data.

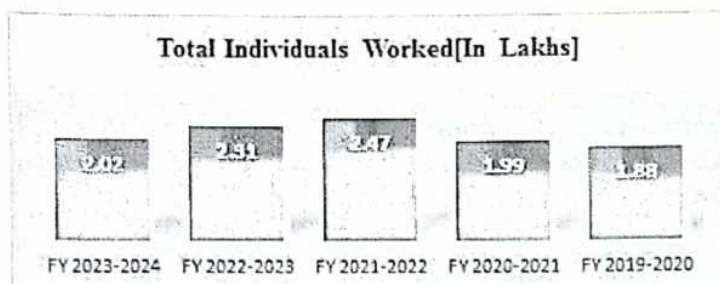
Progress and Performance of MGNREGA

Average Wage rate per day per person (Rs.)

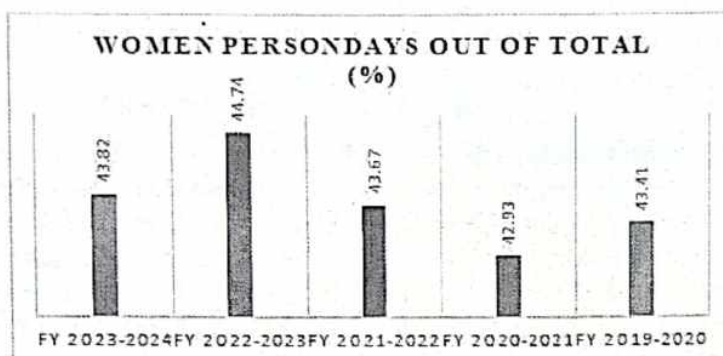


Source: Annual Reports of MGNREGA

It reveals that the Wage rate per day per person in five successive years were 202.21, 220.38, 229.64, 239.71 and 254.74 respectively which is continuously in increasing order.

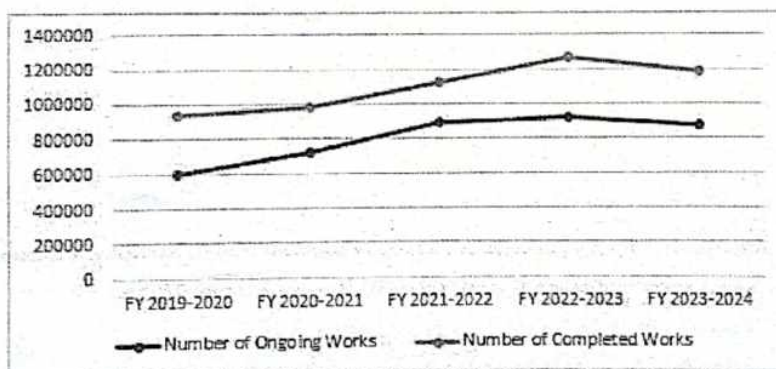
**Total Individuals Worked [In Lakhs]**

Source: Annual Reports of MGNREGA

Women Persondays out of Total (%)

Source: Annual Reports of MGNREGA

Women workers had a national average share of 43.82% of total Persondays generated in FY 2023- 24, 44.74% in FY 2022-23, 43.67% in FY 2021-22, 42.93% in FY 2020-21 and 43.41% in FY 2019-20, exceeding expectations mandates that a minimum of one third of the beneficiaries are women who have registered and requested for work to maintain the gender equality in participation in MGNREGA.

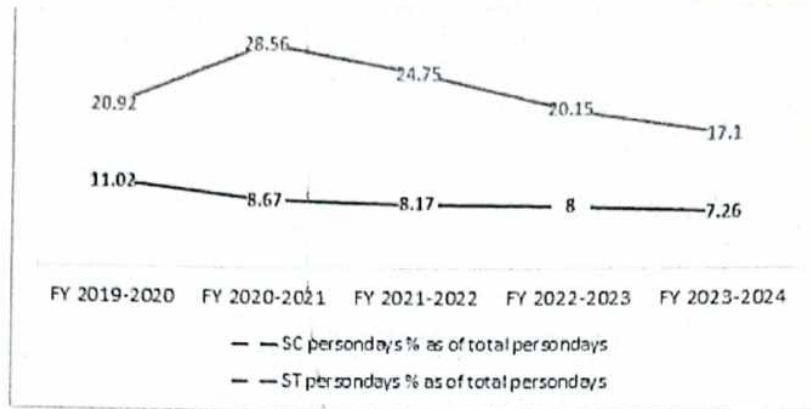
Status of Works Under MGNREGA

Source: Ministry of Rural Development Government of India



It reveals that the works completed in five successive years were 3,35,498, 2,62,461, 2,32,667, 3,54,508 and 3,15,214 respectively. Similarly, 599000, 723000, 893000, 917000 and 875000 works were on progress during this period.

Participation of weaker sections of the society



Source: Annual Reports of MGNREGA

It presents the participation of weaker sections of the society i.e. SC and ST communities in works provided under this act i.e. person days generated. It is clear from the data that the participation of SC community ranges between 7.26 to 11.02 percent of total person.

Particulars	FY 2019- 2020	FY 2020- 2021	FY 2021- 2022	FY 2022- 2023	FY 2023- 2024
Total center Release(In Lakhs)	237282.61	241767.2	209371.91	160817.44	172325.27
Total Availability(In Lakhs)	303797.09	299169.09	274053.48	160817.44	199658.27
Percentage Utilization	112.62	101.1	88.42	125.67	91.43
Total Exp(Rs. in Lakhs.)	3,42,138.48	3,02,456.9	2,42,328.27	2,02,101.53	1,82,551.03
Wages(Rs. in Lakhs)	2,25,947.03	1,94,638.55	1,87,218.88	1,50,004.26	1,27,487.85
Material and skilled Wages(Rs. in Lakhs)	90,207.55	91,123.19	30,988.94	40,092.51	44,775.02
Material(%)	28.53	31.89	17.6	21.09	25.99
Total Adm Expenditure (Rs. in Lakhs.)	25,983.9	16,695.15	15,120.45	12,004.76	10,288.16
Admin Exp(%)	7.59	5.52	6.24	5.94	5.64
Average Cost Per Day Per Person(In Rs.)	421.1	337.81	292.31	282.25	258.51
% of Total Expenditure through EFMS	99.94	99.9	99.99	99.92	99.99
% payments generated within 15 days	95.39	90.34	94.69	96.83	97.77

Source: Annual Reports of MGNREGA

In this study we analyse Maharashtra Approved Labour Budget, work completed, SC, ST person days, Women Person days, Expenditure on material and skilled wages, total Admin Expenditure, Total Expenditure under,

Payments generated within 15 days, etc during five years under MGNREGS.

Limitations of the study

- The limitations of the study are that, it is purely secondary data based.



- The study is limited to Maharashtra state only

Conclusion :

The MGNREGA is one of the most effective and successful programmes ever introduced to alter rural livelihoods in India that too during the Liberalisation, Privatisation, and Globalisation (LPG) era. Unquestionably, the Mahatma Gandhi NREGA has been effective in accomplishing its primary objective of giving rural Indian households with wage employment.

According to the study it reveals that there has been a significant participation of women as well as SC and ST communities in the employment opportunities provided by the Act and therefore, the Act is contributing to the advancement of women strengthen the status of weaker sections of the society and boosted the socioeconomic status of women. Based on the study's findings, it can be concluded that the Act is playing an important role in the development and upliftment of Maharashtra as the wage rate is continuously rising in last five year. A positive impact of The Mahatma Gandhi National Rural Employment Act (MGNREGA) can be seen as MGNREGA has left a deep impact on the rural people, because the programme provides jobs in their home areas.

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- १) अरुंधती नि. मार्के, २) डॉ. एस. पी. काळे ----- २७६

४८. विद्यार्थ्यांचे मानसिक आरोग्य व ताण व्यवस्थापन : शिक्षकांची भूमिका

- १) डॉ. पंकजकुमार शांताराम नन्नवरे, २) सहा. प्रा. संतोष यादव कोळी ----- २७९

४९. स्त्री दलित आत्मकथाओं में चित्रित दलित नारी जीवन : एक विश्लेषण

- डॉ. नुरजहाँ रहमतुल्लाह ----- २८५

५०. हिंदी आदिवासी उपन्यास साहित्य में सांस्कृतिक चित्रण

- डॉ. गणेश दुंदु गभाले ----- २८९

५१. भारत की घुमन्तु जनजातियों का संस्कृतिक-जीवन और मान्यताएँ : एक ऐतिहासिक अध्ययन

- १) डॉ. प्रशान्त सिंह, २) प्रो राजेन्द्र सिंह(रज्जू भय्या) ----- २९४





‘माझी कन्या भाग्यश्री योजनेचे अध्ययन’

१) अरुंधती नि. मार्के

रिसर्च सेंटर इन कॉमर्स मॅनेजमेंट
संत गाडगे महाराज आर्ट, कॉमर्स अन्ड
सायन्स कॉलेज, वलगाव

२) डॉ. एस. पी. काळे

रिसर्च सेंटर इन कॉमर्स मॅनेजमेंट
संत गाडगे महाराज आर्ट, कॉमर्स अन्ड
सायन्स कॉलेज, वलगाव

ABSTRACT :

नवरात्रीमध्ये स्त्री शक्तीचा उत्सव असतो. त्या निमित्ताने समाजात काही विशेष कार्य करणा-या कर्तृत्ववान स्त्रियांचा गौरव केला जातो. मात्र प्रत्येकच स्त्री कर्तृत्ववान असते. कारण ती कुटूंब व्यवस्थेला आकार देते. पुढच्या पिढीला केवळ जन्म देत नाही तर त्या पिढीला घडवतेही. म्हणूनच मुलगी शिकली प्रगती झाली हे घोषवाक्य प्रसिद्ध आहे. मुल व मुली दोघेही राष्ट्राचे भविष्य आहेत. देशाच्या प्रगतीमध्ये दोघांचाही समान वाटा आहे. मात्र पुर्वीपासून मुलगा-मुलगी असा भेद केला जात असल्याने दर हजार मुलामागे मुलींचे प्रमाण कमी असल्याचे निदर्शनास येते. प्रत्येक मुलगी राष्ट्राच्या मुलभूत उभाणीत आपले योगदान देण्यास सक्षम असते, हे सुनिश्चित करण्यासाठी मुलगी तिच्या पालकांवर ओझे होऊ नये म्हणून, तसेच स्त्री भ्रुण हत्या आणि बालहत्या कमी होण्यासाठी भारत सरकारने राज्य सरकारसह मुलींचे शिक्षण वाढविण्यासाठी आणि त्यांना देशाच्या वाढीमध्ये भाग घेण्यास सक्षम करण्यासाठी अनेक योजना सुरू केल्या आहेत. महाराष्ट्र शासनाद्वारे मुलींकरीता सुरू करण्यात आलेली एक योजना म्हणजे माझी कन्या भाग्यश्री.

KEYWORDS : मुली, शासन, योजना

INTRODUCTION (प्रस्तावना) :

महाराष्ट्र सरकारने मुलींच्या शिक्षणाबाबत प्रोत्साहन देण्यासाठी, मुलींचा आरोग्याचा दर्जा वाढविणे, त्यांच्या उच्चल भविष्याकरीता आर्थिक तरतूद करणे, मुलींच्या जन्माबाबत समाजामध्ये सकारात्मक विचार आणणे, बालविवाह रोखणे, मुलांइतकाच मुलींचा जन्मदर वाढविणे, बालिका भ्रुणहत्या रोखणे यासाठी १ एप्रिल २०१६ पासून माझी कन्या भाग्यश्री योजनेचा राज्यामध्ये शुभारंभ केला आहे. महाराष्ट्र राज्यातील सर्व दारिद्र्य रेषेखाली येणा-या कुटूंबात जन्माला येणा-या दोन मुलींसाठी या योजनेचा लाभ मिळणार आहे. शासनाच्या वित्त विभागाने सुचविल्याप्रमाणे १ एप्रिल २०१६ ला लागू करण्यात आलेली

माझी कन्या भाग्यश्री योजनेमध्ये अमुलाग्र बदल करून शासन निर्णयानुसार अधिक्रमित करून माझी कन्या भाग्यश्री सुधारीत योजना दि. १ ऑगस्ट २०१७ पासून ज्या कुटूंबाचे वार्षिक उत्पन्न ७.५लाख रुपये पर्यंत आहे. अशा समाजातील सर्व नागरीकांसाठी लागू करण्यात आली आहे.

या योजनेमध्ये ज्या मातेने किंवा पित्याने एका मुलीच्या जन्मानंतर लगेच एक वर्षाच्या आत परिवार नियोजन शस्त्रक्रिया केली आहे. अशा कुटूंबातील मुलीच्या नावाने रु.५०,०००/- किंवा ज्या मातेने किंवा पित्याने दुस-या मुलीच्या जन्मानंतर परिवार नियोजन शस्त्रक्रिया केली आहे. अशा कुटूंबातील दोन्ही मुलींच्या नावाने शासनाकडून रु.२५,०००/-, रु. २५,०००/- - बँकेमध्ये जमा केले जातील. तसेच माझी कन्या भाग्यश्री योजना अंतर्गत महाराष्ट्रातील एका व्यक्तीच्या दोन मुलींनाच या योजनेचा लाभ मिळेल. या योजनेच्या अंतर्गत सुरुवातीला ज्या कुटूंबाचे वार्षिक उत्पन्न एक लाख रुपयांपर्यंत आहे. त्याच कुटूंबाना या योजनेचा लाभ देण्यात येत होता. शासनाच्या नवीन निर्णयानुसार या योजनेच्या अंतर्गत मुलींच्या कुटूंबाची वार्षिक उत्पन्नाची मर्यादा ७.५ लाख रुपये करण्यात आलेली आहे. या व्यतिरिक्त मुलींचा जन्म झाल्यापासून मुलगी १८ वर्षांची होईपर्यंत या योजने अंतर्गत अधिकचे लाभ देण्यासाठी शासनाने मंजूरी दिली आहे.

REVIEW OF LITERATURE (संशोधन साहित्याचा आढावा) :

१) मा. पंकजाताई मुंडे-पालवे : वर्ष : २९ मे २०२२

भारतीय स्त्रियांचे समाजातील स्थान व गेल्या काही वर्षात लाखो स्त्री भ्रुणांची झालेली हत्या ही अतिशय दुर्दैवी व अंगावर शहारे आणणारी बाब आहे. समाजातील ही क्रूर प्रथा मुळासकट उपटून टाकण्यासाठी समाजाच्या प्रत्येक घटकांकडून आंदोलनाच्या माध्यमातून प्रतिसाद आला पाहिजे. चिमण्या बालिकांचे घटते प्रमाण वाढविणारी कल्याणकारी योजना म्हणजे माझी कन्या भाग्यश्री.

२) सुकन्या पु. भाटे : वर्ष : जुलै २०१९

यांनी आपल्या रिसर्च जर्नलमध्ये म्हटले आहे की, भारतीय कुटूंब व्यवस्था पुरुषप्रधान आहे. नुकत्याच झालेल्या जनगणनेत महाराष्ट्र राज्यात सहा वर्षांच्या खालील मुलींचे प्रमाण ३० अंकांनी कमी आहे हा प्रश्न फक्त महाराष्ट्र व भारतापुरता मर्यादीत नसून जागतिक चिंतेचा विषय आहे. बदलत्या जगातील सर्व बाबींचे ज्ञान स्त्रियांना व्हावे म्हणून स्त्रियांनी पेटून उठण्याची गरज आहे.

३) प्रा. विद्याधन एस, रेड्डी, नांदेड :

लिंग भेदभाव, असमानता व स्त्रियांचा कनिष्ठ दर्जा ही समस्या जवळपास सर्वच देशात आहे. पण कन्या भुण हत्येचे रूपाने भारतात कळसच गाठला आहे. जगातील जवळ जवळ सर्वच प्रगतशील राष्ट्रांत लिंगदरी अस्तित्वात आहे. आफ्रीका, आशिया, लॅटीन, अमेरिका व भारतात मुलगा होणे हे मानाचे व गरजेचे समजले जाते. मुलाला मुलीपेक्षा जास्त महत्त्व व दर्जा दिल्यामुळे ही लिंगदरी आयुष्यभर टिकून राहते याचे मुख्य कारण म्हणजे स्त्रियांनी केलेल्या कामाचे आर्थिक व सामाजीक मुल्यापन न करता स्त्रियांकडे निरुत्पादक व अवलंबीत घटक म्हणून पाहणे होय.

IMPORTANCE OF TOPIC (विषयाचे महत्त्व) :

महाराष्ट्र राज्यात बहुतांश कुटूंबे ही दारिद्र्य रेषेखाली स्वतःचे जीवन जगत आहेत. त्यामुळे ते आपल्या कुटूंबाच्या दैनंदिन गरजा पूर्ण करण्यासाठी असमर्थ असतात. त्यामुळे स्वतःच्या मुलींना योग्य शिक्षण देणे त्यांना शक्य होत नाही. मुलींच्या जन्मा

पासून शिक्षणापर्यंत उपयुक्त ठरणा-या माझी कन्या भाग्यश्री योजनेचे अध्ययन करून ती अधिक प्रभावीपणे कशी राबविता येईल याचे अध्ययन करण्याकरिता विषयाचे महत्त्व अधिक आहे.

OBJECTIVE (उद्दिष्टे) :

१. माझी कन्या भाग्यश्री योजनेचे स्वरूप अभ्यासणे.
२. या योजनेच्या नियम, ध्येय धोरणांचा अभ्यास करणे.
३. या योजनेत समाविष्ट झालेल्या लाभार्थ्यांचा अभ्यास करणे.
४. या योजनेत समाविष्ट झालेल्या लाभार्थ्यांचा अभ्यास करणे.
५. योजना राबवितांना येणा-या अडचणींचा अभ्यास करणे.

HYPOTHESIS (गृहीतके) :

१. या योजनेमुळे स्त्री जन्माचे स्वागत होतांना दिसून येते.
२. ही योजना ग्रामीण तसेच शहरी भागात राबविण्याची तरतुद आहे असे प्रथमदर्शनी दिसून येते.

RESEARCH METHODOLOGY (संशोधनाची पद्धती) :

प्रस्तुत शोध निबंधाच्या अध्यायनाकरीता व्दितीय स्त्रोत संशोधन पद्धतीचा अवलंब करण्यात आला आहे. त्यामध्ये विविध शासन निर्णय, परिपत्रके, संदर्भ लेखन, वर्तमानपत्रातील प्रसिद्ध लेख, इंटरनेट इत्यादींचा अवलंब केला आहे. शोधनिबंधाच्या मांगडणीसाठी वर्णनात्मक संशोधन पद्धतीचा अवलंब करण्यात आला आहे.

DATE ANALYSIS CONCLUSION :

अ) मागील काही वर्षांतील स्त्री-पुरुषांचे प्रमाण :

अ.क्र.	जनगणना वर्ष	दर हजार पुरुषामागे स्त्रियांचे प्रमाण (संख्येत)
१	१९७१	९३०
२	१९८१	१९४
३	१९९१	९२७
४	२००१	९३३
५	२०११	

स्त्रोत : Census 2011

ब) गेल्या दोन दशकातील साक्षरतेचे प्रमाण :

२००१		२०११	
पुरुष	स्त्री	पुरुष	स्त्री
८५.९७%	६७.०३%	८९.८०%	७५.८०%

**DISCUSSION (विश्लेषण)**

तक्ता अ) मागील ५ जनगणनेचा अभ्यास केल्यावर हे लक्षात येते की, दर हजार पुरुषांमागे स्त्रियांचे प्रमाण कमी आहे. ही तफावत गेल्या ५ जनगणनेत कायम दिसून येत आहे.

तक्ता ब) २००१ तसेच २०११ मध्ये झालेल्या जनगणनेत हे दिसून येते की, पुरुषांच्या तुलनेत स्त्री साक्षरतेचे प्रमाण कमी आहे.

निष्कर्ष :

- १) दर हजार पुरुषांमागे स्त्रियांचे प्रमाण च स्त्री साक्षरतेचे प्रमाण लक्षात घेता योजनेचा प्रचार आणखी मोठ्या प्रमाणात होणे गरजेचे आहे.
- २) घराला वंश हवा या जुन्या विचारांमुळे ही योजना पाहिजे तितकी यशस्वी झालेली दिसून येत नाही.
- ३) शासनाने योजनेत फेरबदल करण्याची गरज दिसून येते.

४) स्त्री जन्माचे च साक्षरतेचे प्रमाण वाढविणे ही काळाची गरज आहे.

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- २) शासन निर्णय क्र. एबावि-२०१७ /प्र.क्र.४७/का.६
- ३) शासन परिपत्रक क्र.एबावि-२०१५/प्र.क्र.४७/का.६
- ४) शासन निर्णय क्र. एबावि - २०१५/प्र.क्र.५४ (भाग २)/का.६
- ५) www.mr.vikaspedia.in
- ६) www.mahasarkariyोजना.com
- ७) www.esakal.com
- ८) विविध मआयामातून स्त्री
- ९) कौटुंबिक हिंसाचार आणि महिला



संशोधक

• वर्ष : ९१ • डिसेंबर २०२३ • पुरवणी विशेषांक १४



प्रकाशक : इतिहासाचार्य वि.का.राजवाडे संशोधन मंडळ, धुळे



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इतिहासाचार्य वि. का. राजवाडे संशोधन मंडळ, धुळे
या संस्थेचे त्रैमासिक
॥ संशोधक ॥

पुरवणी अंक १४ - डिसेंबर २०२३ (त्रैमासिक)

● शके १९४५ ● वर्ष : ९१ ● पुरवणीअंक : १४

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Usefulness of National Digital Library of India in Modern Education System: Study with special reference to engineering stream

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Abstract :

ICT has assumed a significant role for engineering stream in Modern Education era. Due to the application of ICT, today, it is workable for libraries to give new services to the library users alongside traditional services. National Digital Library of India is currently ready to provide all types of information in various digital forms. Modern education emphasizes developing students' analytical abilities, life skills, sense of morality, and critical thinking. Digital libraries are seems as the most multifarious form of data structure that correlated with the digitally maintenance, scattered database management, filtering, hypertext, digitally information retrieval, CAS and SDI. This has really overcome geographical barrier offering a wide range of academic, research, and cultural resources with multimedia effects which can be accessed around the world over the distributed networks. The NDLI gives open access of e-content at one common online platform to the all-types and ranges of the users. The current paper studies the usefulness of NDLI to engineering stream in the modern education era.

Keywords :

NDLI, E-content, ICT, NDLI Mobile App, Modern Education, Engineering Stream.

Introduction :

The educational library has been from its commencement an essential part of institution of modern education. ICT has impacted on every area of educational library and its services particularly in the structure of the library collection improvement strategies, library structure and sharing environments. The libraries are also adopting modern technologies to automate their core

services, implement efficient and effective library resource sharing networks, build-up institutional repositories of e-contents.

In India, Modern education refers to the application of emerging technology, just like mobile applications and video platforms, to convey information and enhance the educational practice. The modern education system is more accessible, flexible, and convenient. Let's confer how NDLI supports engineering stream in the modern education era.

NDLI is an all-digital library that stack e-content about variety of digital formats just like text, images audio-video, thesis, application, presentation, simulation, etc. in 24X7 open access by devices and mobile apps - NDLI India app, UMANG for clients. NDLI funded by the MoE of India NMEICT and coordinated by The IIT Kharagpur. NDLI starts in April, 2015. The NDLI Portal has been made available at <https://ndl.iitkgp.ac.in> from February, 2016 with 24X7 and devoted to the nation on 19/06/2018. NDLI is performing the key role in academic library of engineering stream. It supports to the libraries for right to use various type of e-resources. It encourages the academic capacity of each user by providing excellence, incorporated learning opportunities. The NDLI App is on hand from 28/12/2016 for the users. NDLI is useful and support to achieve the goal of modern education system.

Objectives :

- * To study the usefulness of National Digital Library of India in Modern Education era.
- * To study the availability of e-resources related to engineering stream in NDLI.



Research Method :

The data were carried out from the NDLI, research papers, books, websites and also user survey was taken about usefulness of NDLI to the engineering education.

Background of Engineering Stream in Modern Education :

Modern Education is the newest version of education that is taught learning institutions in the present era. Modern Education also makes use of the latest technology such as mobile applications, audio-video platforms like YouTube, social media, TV, E-books, Movies, digital library etc. to teach learners and make the learning process more attractive and appealing. Modern education comprised of a new approach to learning from online education to skill-oriented courses, digital education platforms, the applications of educational technology in the classrooms.

Engineering education are with civil, chemical, mechanical, computer, electrical, Electronics, industrial architectural engineering and other engineering branches. AICTE was established in 1945 as a national-level apex advisory body to carry out a review on the facilities available for technical education. In India, presently 5868 Engineering institute approved by AICTE which 675 in Maharashtra. AICTE offer opportunities access of e-resources such as IEEE, SWYAM, NPTEL, Virtual Lab, Talk to Teacher, Spoken Tutorial, CEC, E-Yantra, UGC-Infonet, etc. Most of these e-resources associated with NDLI.

Observation :

* Learning Resources :

The below table & figure found that total learning resources contents are 119416195 wherein 60377989 shown and other contents 59038206 link with NDLI. For this study, 60377989 items wherein 12717590 related with engineering & technology e-resources considerable. Where the articles 38.34 % is topmost and related engineering is 3.89% of total e-contents. Out of 516553 video lectures 115006 V-lectures associated with

engineering stream. On the other sides, 6% total books and audio book is 1.86% while 0.34% books , audio books 0.000112% means in comparison books, audio books related engineering are very less 134 items available with NDLI. Whereas training manual is low most items. There are 857 web courses link with engineering is the 56 % out of total web courses.

Please Refer Table 1 and graph given on next page.

When browsing subject wise contents, there are 14178113 items avail on Technological subject in the first level. In second level, Engineering & allied operation, there are 2500678 contents available on the different subjects in various form, type and learning resources from various sources. The subject wise contents are shows in under the table and figure. It is shown that highest e-contents related Applied physics and lowest related Military & Nautical Engineering available, whereas 900249 contents are available related with other branches of Engineering.

Please Refer Table 2 and graph given on next page.

* Content Partner Related Engineering :

The NDLI have content partners and collaborators such as IITs, ACM digital Library, NPTEL, SWYAM, IEEE, CRM Institute of Technology Bangalore, Digital Library of India, DOAJ, GATE and etc. They are provided open access contents for learners. In the modern education era these sources are very useful for the user or learners of engineering stream.

* Observation of User Survey :

For this study, 150 users' opinions about satisfaction level with usage of NDLI e-resources for engineering stream were taken. And also purpose of usage.

Satisfaction Level of Users :

In the below table and figure, found that 64.66% users satisfied while 31.33% highly satisfied and only 4% not satisfied with usage of NDLI e-resources. There are mostly comfortable with NDLI. Please Refer Table 3 and graph given on next page



Table: 1

Learning Resource	Total Contents	%	Contents Related Engineering Stream	%
Article	45787774	38.3430187	11812771	9.892101
Books	7606832	6.37001707	411264	0.344395
Audio Books	2225602	1.86373548	134	0.000112
Photograph	1370927	1.14802435	3289	0.002754
Chapters	994518	0.83281669	44746	0.037471
Thesis	875207	0.73290478	141086	0.118146
Video Lecture	516553	0.43256528	115006	0.096307
Journal	252369	0.21133566	20927	0.017524
Solution	240581	0.2014643	21999	0.018422
Manuscript	166147	0.13913272	6185	0.005179
Patent	166020	0.13902637	8352	0.006994
Course Material	106913	0.08952973	67444	0.056478
Question Paper	62338	0.0522023	27467	0.023001
Lectures Notes	39334	0.03293858	6250	0.005234
Periodicals	17998	0.01507166	7900	0.006616
Lab Material	13281	0.01112161	5131	0.004297
Standard	12371	0.01035957	9013	0.007548
Simulation	7875	0.00659458	2020	0.001692
Project Reports	7387	0.00618593	2494	0.002088
Hands on	6569	0.00550093	2118	0.001774
Audio Lecture	4037	0.00338061	300	0.000251
Educational Apps	1737	0.00145458	127	0.000106
Web Course	1532	0.00128291	857	0.000718
Hands out	1280	0.00107188	658	0.000551
Training Manual	1252	0.00104843	352	0.000295
Total	60377989		12717590	

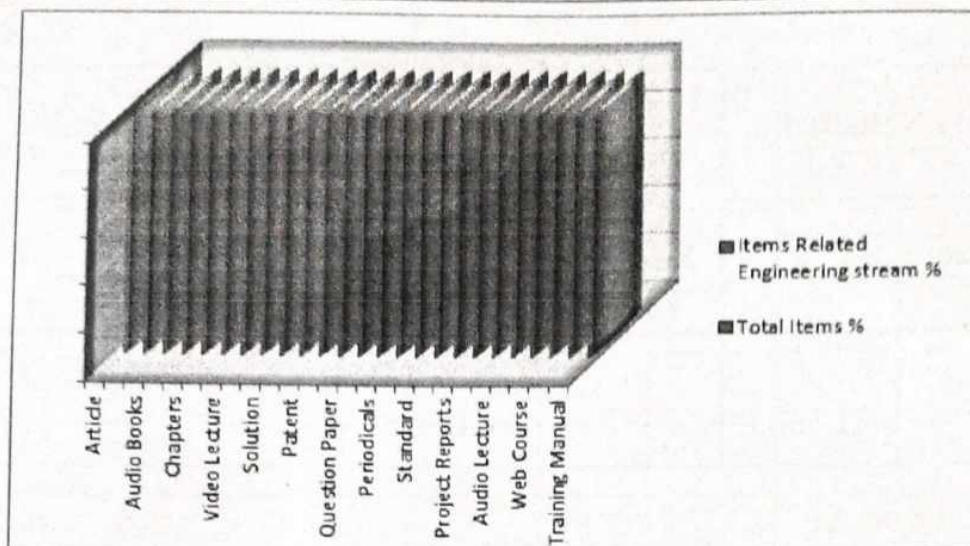


Table 2:

Contents	Subject
1474564	Applied Physics
20561	Mining & Related Operations
5818	Military & Nautical Engineering
44151	Civil Engineering
8742	Engineering of Railroads & Roads
21014	Hydraulic Engineering
25579	Sanitary & Municipal Engineering
9002 49	Other branches of Engineering
2500678	Total

(Retrieved from <https://ndl.iitkgp.ac.in/> on date 27/12/2023)

Figure: 2

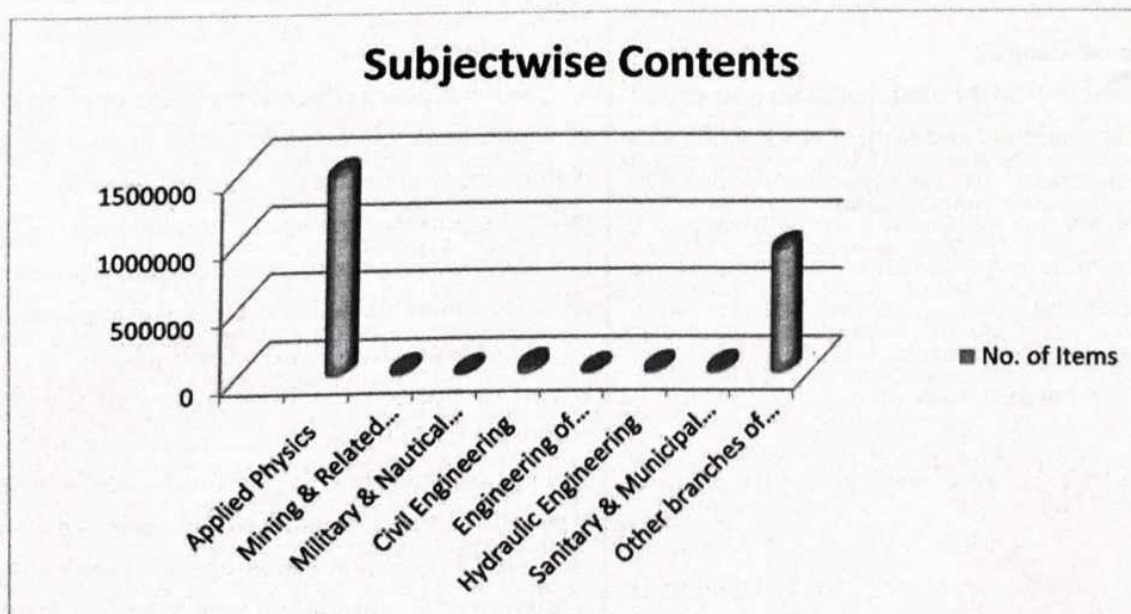
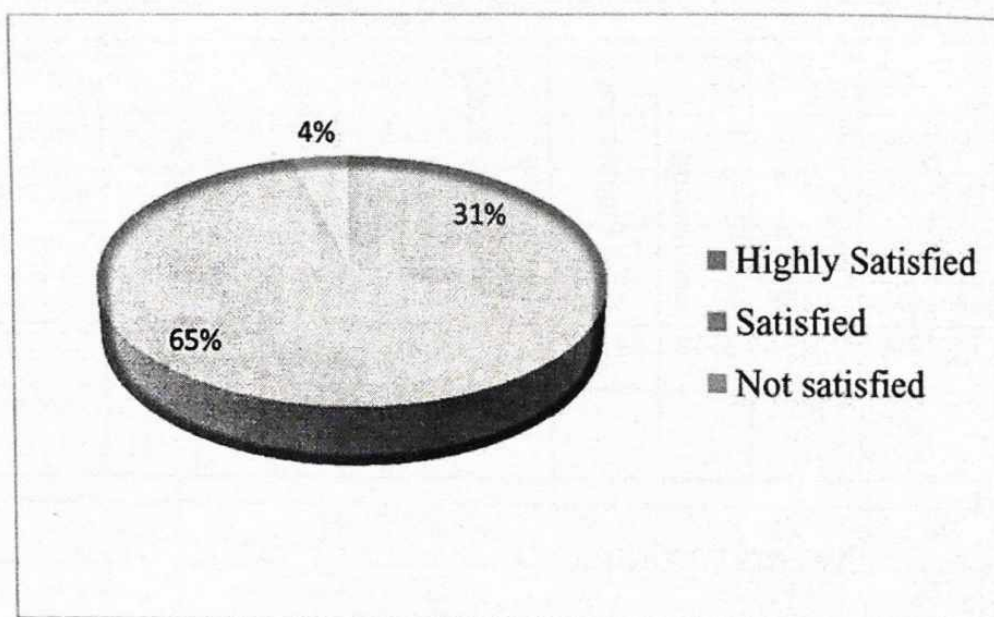




Table: 3

Highly Satisfied		Satisfied		Not satisfied	
Response	%	Response	%	Response	%
47	31.3333	97	64.6667	6	4

Figure: 3

**Purpose of Usage :**

In the table no 4 found that main purpose of the user is academic and project work while less class assignment. In the other hand, also the purposes are presentation, current awareness, general reading, preparation of competitive examination and notes. This shows that users want to access the e-resources not only academic information but also other purposes likewise.

Please Refer Table 4 and graph given on next page.

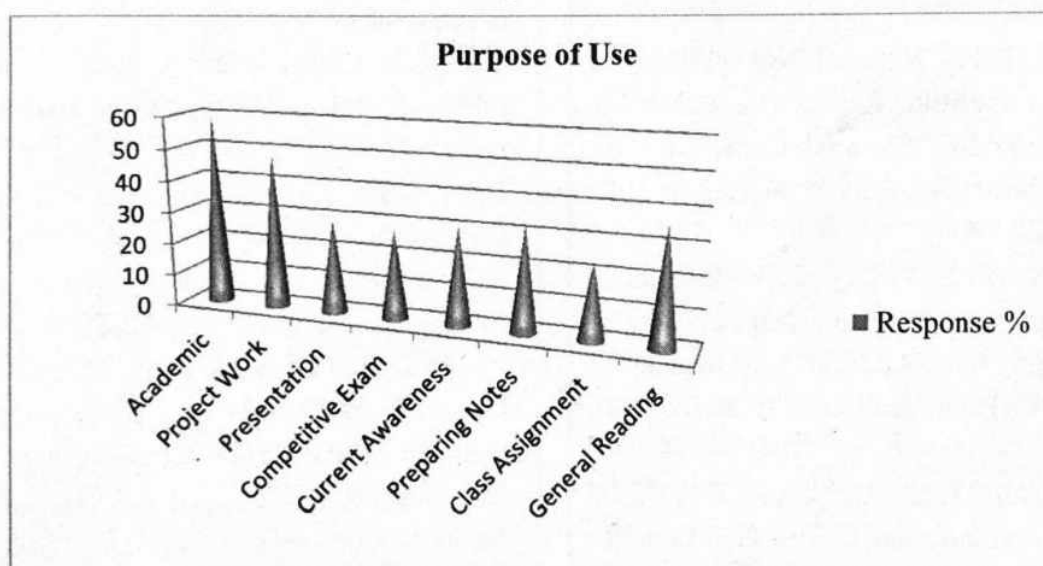
Conclusion :

In the modern education era, the application of digital library is actually useful in concern to perform the requirement of users. Modern education policy supports to the use of emerging technology, just like mobile applications and video platforms, online to communicate information and improve the educational practice. In this concern NDLI is very useful to provide the open access of learning resources for fulfill the at least requirement of user and institutional library in various format, content type and education level with collaboration of partner.

NDLI is a single window search gateway for a mixture of digital content with federated search

**Table: 4**

Purpose of Usage	Response	%
Academic	89	59.3333
Project Work	73	48.6667
Presentation	44	29.3333
Competitive Exam	42	28
Current Awareness	46	30.6667
Preparing Notes	49	32.6667
Class Assignment	36	24
General Reading	55	36.6667

Figure: 4

experience. NDLI is a good venture to conquer many barriers to engineering education. During the COVID-19 pandemic period, institutions are closed and students are participating online classes. This situation, E-resources play a very important role, the NDLI offered open access e-resources for student on 24/7 base. The learning resources related engineering stream are 2500678 e-contents in various format and types. It is require of the time for libraries to adopt precise digital platform such as NDLI to go well with their users and their

institutional goals. For systematic and effective use of NDLI, requires conduction and arrangements of orientation, refresher and information literacy programme by the library to the students. NDLI is the key to support the aim of modern education and requirement of engineering learners.

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