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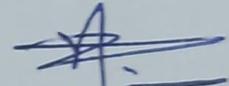
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**3.3.2.1 Total number of books and chapters in edited volumes/books published and papers in national/international conference proceedings year wise during last five years**

**2018**

Sr. No.	Name of Author	Title of Books/ Conference Proceedings
1	Dr. M.B.Patil	Management Information System For Development Of E-Commerce
2	Vibhav Galadagekar	Human Resource Accounting & Audit
3	Dr.Pallavi Shah	Start Up Industry: New Paradigm For Youth In Superpower Era In India
4	Dr.Pallavi Shah	Higher Education: Role Of Women And Challenges Ahead
5	Dr.M.B.Patil	Sustainable Development
6	Dr.M.Bagchi	Issues And Challenges Of The Teenage Girls-Transforming Patterns In The Indian Context
7	Dipalee Mulmule	Sanction Of Passive Euthanasia – New Era In Indian Legal Jurisprudence
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9	Geetanjali Chiplunkar	Women Empowermentthrough Educational Initiatives Of Government Of Maharashtra
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# **Management Information System for Development of e- Commerce**

**Dr. Mahesh Baburao Patil**

# **MANAGEMENT INFORMATION SYSTEM FOR DEVELOPMENT OF E-COMMERCE**

**Author**

Dr. Mahesh Baburao Patil



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- Dr. Trupti Shivram Shelke
- Vibhav Galadagekar

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The Title of the Paper is ..... *Start up : New Paradigm for Youth in Super power Era of India* .....

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**START UPS: NEW PARADIGM FOR YOUTH IN SUPERPOWER ERA OF INDIA****Dr. Pallavi Shah***Assistant Professor**NXTT College, Thane (W)***Abstract:**

*If Business world is vehicle, start-ups are its fuel and battery. Business industry will be grow when start-ups working in the industry are capable of generating business more efficiently and productively. Challenges faced by up-and-coming companies have been changed. Now days, the biggest confront faced by the startup companies is to attract best endowment and hold on to it. Financial support is no longer a gigantic challenge for the emerging companies especially in developed and developing nations. There are many foremost startups which have faced this confront and indulge themselves into Talent war.*

*For every startup, human resource plays a vital role which is usually neglected by most of the young entrepreneurs. Talented, young mind invest its mind, time in building well established organizations. For competing with established companies innovative and right aptitude candidate as a human resource help to sustain and grow in existing situation. By crossing the traditional HR practices one can bring the best talent to a start-up.*

*Today startups are distinct by not only how they are imminent towards their business goals but also how they respond in worse business scenarios. Its Human resource which not only matters in growing times of startup but also it defines the organization in terrible period. Elegant the talent you got in an industry, tough is to attract such talent towards a start-up. Opponent in such a scenario are not only the big MNCs where your prospective talent can find a industrious job but also a possible vision for prospective hires to start their own endeavor.*

*2016 has been bumpy on startups – be it the smallish size of ticket deals, course modification in various sectors or the tightening of investors' purse strings.*

**Introduction**

If Business world is vehicle, start-ups are its fuel and battery. Business industry will be grow when start-ups working in the industry are capable of generating business more efficiently and productively. Challenges faced by up-and-coming companies have been changed. Now days, the biggest confront faced by the startup companies is to attract best endowment and hold on to it. Financial support is no longer a gigantic challenge for the emerging companies especially in developed and developing nations. There are many foremost startups which have faced this confront and indulge themselves into Talent war.

**Startup India**

It was on 2015 that PM Modi coined a new slogan 'Startup India, Stand up India' – declaring from the walls of the Red Fort of his government's intent to set up a system to enable startups.

In January 2016, the government launched the *Startup India Action Plan*.

Salient features of the plan include

1. Steps to provide tax exemption to startups for three years and exemptions on capital gains,
2. A compliance establishment based on self-certification, legal support, and fast tracking of patent examinations at lower costs.
3. A credit fund guarantee, support by building a startup India hub, innovation centers, and seven new research hubs,
4. Funding support through a fund of funds with a corpus of INR 10,000 Cr.

### **Demonetization**

The one event that trembled India and the startup system like never before was the PM's controversial policy decision on November 8, 2016 -- wherein he demonetised INR 500 and INR 1000 notes, setting in motion an event whose impact will be felt for years to come.

The basic intention of the PM advocates will remove black money, give an thrust to a cashless society, and digitization, startups, especially wallet players, have been having a grassland day after the move. Fintech startups such as Paytm, MobiKwik, Freecharge, all gathered in hefty dividends as far as footing is concerned. As all of India lined up at ATMs and banks for the last two months of the year, most of the startups have welcomed the shift, stating it might be throbbing in the short term, but will be a key push towards a cashless Indian society in the long-term.

#### **Objectives:**

1. To study current scenario of startup company in India
2. To know about challenges faced by startup company in India
3. To locate and suggest HR strategies in such company

#### **Hypothesis**

*Startup Company is facing challenges and saturation to grow*

#### **Research methodology**

The study is based on secondary data collected from startup company in India, from research company Inc India, Government start up action plan report.

#### **Limitation of the study:**

The study is based on Startup Company data collected from India only

#### **Challenges Faced By Start Ups**

##### **1) To raise Finance**

Products roll-out, hiring staff, fitting out new office spaces could give a tough drive. Obtaining a bank loan is not fairly easy especially since the credit crunch was persistent. Even with the crowd funding schemes and other options floating around, funds are still not gladly available to all entrepreneurs. Instead, it's bulge together to fund only the large and most promising businesses. It can be really disappointing to new-fangled entrepreneurs, especially as it synthetically limits the pool of potential innovators who could be driving the economy ahead.

##### **2) Marketing, Publicity and promotion**

For startup game of marketing is altogether varies in terms of no brand recognition, less or limited fund and an intensely competitive scenario of market. For startup gaining faith of customers with new innovative product is difficult task. Spending and getting professional with creative skill of selling is difficult task. Leaving core business aside startup has to struggle for making business plans, sales pitches, articles and its publicity.

##### **3) Hiring people**

Aspiring individuals are available but getting right person for startup is a challenge. The progress of startup is depend upon getting right personnel in right time. As startup does not survive with limited fund for longer period of time. Delay in finding such executive will lead to brutal bottleneck.

##### **4) Gaining Customer Loyalty**

customer is king in today's competitive scenario of market. Winning a customer's trust is one of the most important obstacles that businesses to overcome. With a extremely fulfilled and trustworthy

customer base, start-ups can scale fast and make steps forward towards excellence. For this start-ups need to work aggressively to implement a customer-centric working philosophy. This would clearly facilitate them succeed in the detection of attaining sustainable growth in this fast paced world.

### Challenges of Human Resource

#### 1) Think Big

You may feel that HR policies are best suited to the corporate giants but not having one can potentially wreak havoc on a new business. Despite their being a plethora of off the shelf HR policies available for download or review on the internet, it is best practice to customize a policy that truly reflects the integrity and values of your business. As a young start up, the millennial approach is one that is far more creative, innovative and laid back and you may be reluctant to implement a stringent policy in fear that it may crush this culture; but to ensure that your start up is protected from factors that could hinder its profitability and growth just makes good business sense – regardless of size or stature.

Having a HR policy in the form of a handbook or as a pack that accompanies a job acceptance letter that is to be signed and returned gives you something tangible to refer to should you need to.

#### 1) Employ Smart

Before you start pitching into the talent ground that is drawing ever closer thanks to the rise in remote working, surety should be taken of familiarity with the employment laws that are relevant to the size and nature of business. Business will be governed by these rules that outlay details of wages, working hours, discrimination and employee classification; employment law will also guide through the questions that can and cannot be asked during the interview phase. Setting clear job descriptions and establishing competency models to have transparent guidance and support will enable you to effectively hire and manage staff once they are in the business. If you have hired on face value without taking the time to assess how the team will bond together, HR policies empower you to manage staff out of the business – safe in the knowledge that you are within the law.

#### 2) Proper records

In the era of digital revolution, even HR documents can be completed online and stored away in the cloud. Its good practice to keep the following information on file;

1. Basic personal or sensitive information,
2. Copies of CV's, work history
3. Performance evaluations along with any sickness and holiday taken can all be kept in a secure employee profile.

It is required by law to keep a record of any workplaces accidents or injuries to comply with workplace health and safety laws. Keeping staff records aids you when business profiling, as it allows you to match your staff resources with business requirements, as well as managing or assessing individual and team performance and if necessary, defend the business against tribunal cases.

#### 3) Employees Motivation and Moral

Keeping employees satisfied with high moral is undoubtedly one of the toughest HR issues that will be faced. As your employees will be one of the most important resources, finding, keeping and looking after them is supreme to the success of a business, because it is widely accepted that motivated employees are invariably more productive. Learning individual personal values and motivation means that you can build trusting relationships and retain great staff. Open and honest communication is key to ensuring that your team members are engaged, challenged and passionate about what they do as well as striving to aid them in their quest for the ultimate work/life balance

#### 4) Employee Negative attitude:

Maintaining positive work environment in startup is essential. Giving them information about growth is needed so that there will be less turnover in the organization. Negative attitude affect work culture and cost of maintain employee will increase. So it is essential to spread positive word of progressive input of startup among employee.

#### Suggestions as Hr Strategies

##### 1. Development of employees satisfaction:

The primary goal of Startup Company is to increase retention of existing staff. For this organization has to design effective training and development programs for the employees. The orientation program must be executed. To develop loyalty among staff level of moral and satisfaction should be increased by giving them on the job training. Mentor program can be adopted at all levels of management. Employees must be informed with vision mission of the organization. It is require keeping employees turnover rate low so that cost on human resources can be saved. The monitory and non monitory benefits should be given for increasing satisfaction level.

##### 2. Compensation strategies :

One of the perquisite of working for a successful company are its fair and equitable compensation strategies because it is the one thing that dictates the fixed cost that the company incurs yearly as well as the satisfaction level of the work staff. When determining compensation levels for your company make sure to look around and do some research on the latest compensation plans. It is also just as important to keep in mind that consistent compensation requirements must be established according to the pay grade to ensure all employees are compensated fairly and equally.

##### 3. Execution of Legal Employment Practices

It is essential to study employment rules regulation and laws before hiring and placing staff in the organization. To reduce chances of violating and consequences of violation it is required that all legal frameworks is executed and studied. A manual of Hr practices can be drafted for easy execution. Taking legal advice can help business in drafting.

##### 4. Recruitment and placement of Right for Your Business

The main difference between passive and deliberate human resource management is planning and forethought. While passive HRM will help you identify and solve the problems with employee training and staffing right from the start, reactive HRM will be a much more cost-effective option for small businesses and startups.

Here is how both these strategies work and how they are different from one another in a variety of aspects.

- When it comes to HR risk management, a deliberate strategy will enable you to anticipate issues in staffing levels and employee training effectively while reactive HRM will propose a solution when a crisis occurs.
- A passive HRM strategy will offer top talent a whole bunch of benefits to attract them and make them stay. On the other hand, a deliberate strategy will only secure the best workers who happen to apply for a job at the company rather than seeking the best of the best from the entire industry.

#### Conclusion

Today startups are distinct by not only how they are imminent towards their business goals but also how they respond in worse business scenarios. Its Human resource which not only matters in growing times of startup but also it defines the organization in terrible period. elegant the talent you got in an industry, tough

to attract such talent towards a start-up. Opponent in such a scenario are not only the big MNCs where your prospective talent can find a industrious job but also a possible vision for prospective hires to start their own endeavor.

It is the sign of a maturing ecosystem that the economy has been able to ride the storm of emaciated funding, the alleged burst of the startup bubble and emerge as the third-largest startup ecosystem in the world – with no signs of stopping it – right behind the US and China.

While the last 12 months have given a clearer, if slightly less-than-optimistic picture than what emerged in years before, there is no denying this fact: Indian startups have begun to claim their place at the top of the global tech food chain. With the emergence of new unicorns and rising foreign investor interest that are bullish on the economy, as a whole, 2016 was a mixed bag of century and zeros.

The New Year will bring to emerging businesses and courageous entrepreneurs, in terms of valuations and value – as always providing a bridge between our audience, startups, investors, and experts.

After this entire study it can be easily interpreted that in emerging era of business, finding a compatible talent for a startup is not an option but a crucial and critical step for running its business successfully.

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8. High performance Entrepreneur by Subroto Bagchi of Mindtree consulting.

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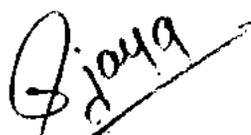
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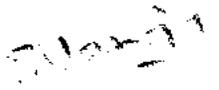
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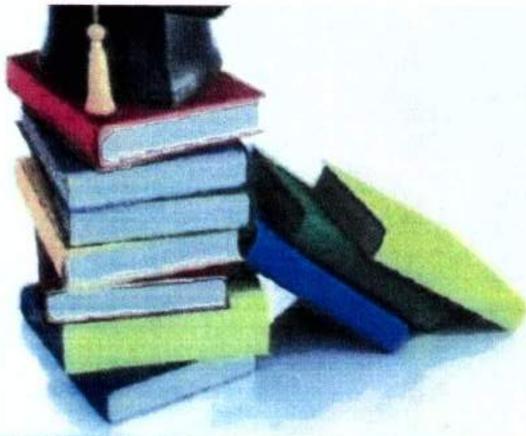
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**INDIAN HIGHER  
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ISSUES AND CHALLENGES**

**भारतीय उच्च शिक्षा प्रणाली  
मुद्दे एवं चुनौतियाँ**

**Dr. Jaya Sharma**



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# Higher Education: Role of Woman and Challenges Ahead

Dr. Pallavi Shah

NKTT College of Commerce and JTT

College of Commerce, Thane (W)

## Abstract

India, today, is considered as a talent pool of the world, having qualified and educated human resources in abundance. This has been one of the primary reasons for transformation of India into one of the fastest growing economies in the world since liberalization in the 1990s. The importance of education in India was recognized by the founding fathers of the country and the subsequent governments, and as a result considerable importance has been given to literacy, school enrolment, institutions of higher education and technical education, over the decades ever since independence. As a result, from around the turn of the century, increasing attention has also been paid to quality and excellence in higher education.

## HIGHER EDUCATION

For the purpose of this paper, Higher Education is defined as the education, which is obtained after completing 12 years of schooling or equivalent and is of the duration of at least nine months (full-time) or after completing 10 years of schooling and is of the duration of at least 3 years. The education may be of the nature of General, Vocational, Professional or Technical education.



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## 7. Issues and Challenges of the Teenage Girls - Transforming Patterns in the Indian Context

**Ms. Manoshi S. Bagchi**

Assistant Professor in English, Sheth NKTT College of Commerce & Sheth JTT College of Arts, Thane (W)

### Objectives:

To understand the crisis of girls during adolescence.

To analyse the role of society in formation of the self.

To analyse the impact of tradition and modernity on the psyche of the female adolescents.

Adolescence, a derivative of the Latin verb *adolescere* literally means to grow to maturity. Humourously described as, 'the awkward age when a child is too old to say something cute and too young to say something sensible'. The concept of adolescence has its roots in the early writings of Plato and Aristotle. These classical writers saw this period which we now call as adolescence as a time of changeability and vulnerability. An adolescent is in search for answers to questions, such as *Who am I? Where do I belong? What do I want to do with my life?* The period of adolescence is characterised by the quest for independence and identity formation. Though identity issues could arise throughout the life course, identity formation is the critical developmental task of adolescence.

The biological, cognitive and social changes coupled with the major tasks to be accomplished during this period made Erikson (1968) call adolescence *a period of identity crisis*. The term crisis as used by him meant a turning point rather than a period of profound or debilitating uncertainty. The adolescent crisis of ego vs. role confusion, when resolved enables individuals to integrate all the images about oneself into a personal identity and consolidate various roles one has to play. The identity formation enables adolescents to develop a world view and a clear sense of self. The self-reflective process of building self identity helps adolescents to form self concept, i.e. a set of attributes, abilities, attitudes and values that an adolescent believes, defines his personality. The concept of identity is considered to fall into two major domains: The ideological domain consisting of choices regarding career and occupation, religion and politics and the interpersonal domain comprising family, relationships and sex roles. The

relative importance of these domains for an adolescent depends on what is accepted and in their respective cultures. Identity is a fit between an individual and his culture.

In the contemporary world characterised by rapid changes, Indian female adolescents coming of age in a society that is witnessing increasing globalization, modernization, industrialization and urbanization, and is in transition. The social fabric of India is undergoing dramatic changes. In the immensely diverse India characterised by heterogeneous religions, languages, customs and traditions, adolescents have to negotiate their identities between the vestigial historical traditions and the contemporary modernizing pulls of globalization, the diffusion of social boundaries and the contradictory pulls of the east and the west, the present and the past, the English and the vernacular, present adolescents with a situation where they face tensions defining themselves and the Indianness.

Adolescence is a time of life with a more pronounced openness to diverse cultural values and behaviours. Adolescents have developed enough maturity to think in more complex ways about what is new and different and often they have not yet settled on particular beliefs and behaviours. Adolescence a time of active exploration is also a time when they are more receptive. Adolescence is a meeting place for the biological as well as historical and cultural processes. Traditionally, Indian identity has been thought of as collectivistic and tradition bound, giving adolescents little autonomy to exercise their own preferences in charting of their lives. As the hold of tradition weakens and adolescents negotiate their choices and opportunities under the influence of modernization, they may experience cognitive dissonance. In the world of contradictions, the way in which adolescents resolve their cognitive dissonance has an important bearing on their psycho-social development and well-being.

**Changing contexts of Socialization:** Identity formation is a dynamic process of personal and social context interactions. The female adolescents' experience especially in this stage of transition vary depending on their gender, caste, class, religion, region, family, peer group and various other institutions to which they belong. The inevitable changes in these institutions as a consequence of modernizing forces and their influence on the adolescents' lives are as follows:

**Family:** Family as a social institution has always been regarded as a core element for the development of an individual. The young and adolescents had clear prescriptions regarding education, career, occupation and marriage. The process of socialization in a joint family had clear distinctions between the young and the old, and emphasised the need for the young

develop attitude of respect for parents, elder siblings and all persons in positions of seniority. Tradition continued to direct the life-choices and aspirations of adolescents in the past. However, families are becoming more secular and child care practices more democratic. The signs of self-expression are visible in adolescents' approach. The attitude of implicit to elders, concern for others in a self-denial manner is being juxtaposed to an assertion of the individuality, claim for equality and rights of self-determination. The effect of this emerging phenomenon on the emerging roles, relations and power distribution in a family and their impact on adolescent development is being felt. The shifts in family functions and dynamics and role conflicts have created situations that are giving more stress and anxiety to the female adolescents. Identity crisis exacerbates the situation of the young girls living in a socio-cultural ethos of rapid change where traditional values are breaking down and adult's support for youth's search of an identity is lacking. The call is to enable girls to integrate elements from the contradictory ethos of modernity and tradition.

**The Peer Group:** Peer influence is reported to be a powerful factor in adolescent development. The school going adolescents in India spend a large amount of time with peers in school based activities. The peer contact for boys is reported to be much higher than girls and acceptance by peers and social standing are found to be more critical for them. For young girls the time spent with peers, friends and classmates is considered positive and emotionally satisfying. The evidence of a distinct peer culture characterised by distinct styles in attire, hairstyle and grooming, music, the use of slang and having preferred 'hangouts', among the upper middle and upper class urban youth is seen. The heterosexual interactions and dating as also romantic involvements are seen. The increased affluence leading to greater access to resources and greater consumption, increased availability of leisure time, mobility and permissiveness of parents seem to account for this. The peers become an integral part of the family gatherings and an increasing popularity of late night parties, emergence of pub culture, existence of dating websites, facebook friends are an indication of the increasing involvement with friends and peers.

**Gender:** Gender has been an important variable in the socialization of children in the predominantly patriarchal society of India. Gender inequity stemming from pre-existing social norms and perceptions continues to guide girls into becoming socially acceptable women. In Indian society, a woman is traditionally defined as a person through her relationships rather than

her individuality. The need is to acknowledge that Indian woman is not only a person, when she is relational but also, when she is an individual. Discrimination against the girl child, especially from disadvantaged sections of the society is well documented in psychological, sociological and developmental research. The conscious efforts to gender parity have led to the breaking down of traditional gender differentiation especially in the field of education and work. Grounded by global media images, family preferences and social expectations, adolescents consciously create, devise and formulate their own rules for conduct, appearance and self-presentation and seek to comprehend and develop their gender identities. The need is to identify the core elements of adolescents identity in their journey from childhood to adulthood as they negotiate the traditional collectivistic to the modern individualistic.

**Mass Media:** Media seems to be having the most pervasive impact on adolescents. The media has penetrated and has affected people from all walks of life. The electronic media is gradually overpowering the traditional leisure time activities, such as theatre, drama, folk music and story-telling. Female adolescents spend a significant amount of time viewing and interacting with media in various forms. The exposure to media has a significant impact on all regardless of their age, sex, class and region. Media has encouraged consumerism and materialism among youth. The media appears to shape their beliefs, perceptions, ideas, behaviours and attitudes of young adolescents. The media dictates choices in various spheres: how to dress, what music to listen, where to be seen, what opinions to hold and the language to be used. The media images generated are likely to predispose adolescents to conform to the stereotypes. Media has made it unfashionable for youngsters to be intellectual. It pressures them to conform to a stereotype of being cool, young and happening. The media has also been instrumental in sensitising the young to the real issues and generate positive opinion towards social issues, like child labour, dowry, environmental issues and health issues like AIDS. The danger of presenting contradictory images that create confusion in values can be prevented only when the mediated culture is represented responsibly.

### Conclusion

In Indian society that is witnessing dynamic changes in its social fabric, female adolescents stand at a cross- road, where the weight of the tradition continues to burden them in the forward march of globalization. It is an entangled space where vestigial structures of the historical past co -construct the adolescents' identity. The urban middle class adolescents in

India are reported to be aware of changes in their lives due to globalization evaluate such changes in a pragmatic light and reveal a blending of collectivist traditional and individualistic minority world elements in their beliefs, values and practices-the identity remix. The adolescents coming of in this age are reported to be more individualistic. The social attitudes of young Indian girls are more contradictory- a mix between new liberalism and old conservatism. How the adolescents negotiate the life-space and opportunities as they move forward in their journey to selfhood is a question that needs further deliberation.

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## PARTICIPATORY APPROACH IN UNDERTAKING SUSTAINABLE DEVELOPMENT BY AN URBAN LOCAL BODY: A CASE STUDY OF THANE MUNICIPAL CORPORATION

Dr (Ms) H.A.Chande, Sheth N.K.T.T. College of Commerce and Sheth J.T.T. College of Arts

### INTRODUCTION

For attainment of sustainable development community based planning and actions are required. UNEP called for, 'plan globally and act locally'. In this regard present paper is an attempt to study participatory approach and collaborative management adopted by TMC for undertaking sustainable development in the city.

### RESEARCH METHODOLOGY

#### OBJECTIVE

To identify areas where participatory approach and collaborative management is adopted by TMC for undertaking sustainable development.

#### SOURCE OF DATA

Secondary data sources were used for the study. Secondary data sources like city development plan, newspaper reports, environmental status reports and UN-HABITAT reports were also referred. Information was also obtained from various websites like that of the Thane Municipal Corporation (TMC), Jawaharlal Nehru National Urban Renewal Mission (JNNURM) and Maharashtra Pollution Control Board (MPCB).

#### PARTICIPATORY APPROACH OF TMC IN UNDERTAKING SUSTAINABLE DEVELOPMENT

In keeping with global thinking, TMC has also adopted a participatory approach for environmental management. The TMC plays a multi-faceted role in this context. It is a regulator; it is responsible for implementing laws and book violators. These are its traditional functions.

Thane Municipal Corporation's initiative, the 'Environment Friendly City Governance', has

been a combination of a few projects/concepts aiming at addressing environmental issues. The initiative endeavours to redress some alarming problems. At the same time while initiating these best practices the TMC has tried to promote participatory governance. Also the TMC has tried to exploit the different options of private sector participation while initiating the projects which are elaborated below

#### Lake Conservation

The objectives focused were restoration, conservation, protection and preservation in order to control contamination and to restore ecological balance of the lakes. The uniqueness of the project stems from multifaceted partnerships forged across various levels i.e. Central Government, Parastatal Agency, Local Educational Institutions, private agencies and CBO's which were formed to achieve a common goal i.e. Restoring ecological balance.

TMC implemented an Eco-friendly idol immersion project in 2004 surpassing the age-old practice of immersing idols of deities. TMC embarked upon a novel theme of creation of artificial immersion ponds earmarking immersion areas within the lakes itself, in order to avoid contamination of lakes caused due to various pollutants like plaster of paris, toxic colours etc. Some collection centres were established at certain locations to accept idols for common immersion in flowing water. A mahaghat has been constructed at the bank of river Ulhas at ParsikRetibunder to avail the traditional immersion facility and to facilitate immersion of big idols. The CRISIL Advisory Board partnering with the Ministry of Urban Development has recognized TMC's effort by awarding in the ULB-Multiple stakeholders partnership category for this initiative.

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**WOMEN EMPOWERMENT THROUGH EDUCATIONAL INITIATIVES OF  
GOVERNMENT OF MAHARASHTRA****Ms. Geetanjali B. Chiplunkar**

Sheth N.K.T.T College of Commerce &amp; Sheth J.T.T College of Arts, Thane (w)

**Abstract:**

*As per Census 2011, the female population is 586.47 million i.e. 48.5% which constitutes almost half of the population of India. Women play a significant role in the social & economic development of a country. But they were denied equal opportunities in different parts of the world. Therefore empowerment has become very crucial factor in women development. Empowerment is the process of enabling individual to think, to take action and control work in an autonomous way. Education is the prerequisite condition for the women empowerment. It enables them to responds to the challenges & to change their position in the society with the reduction in inequalities. Many state governments have introduced different educational policies for the empowerment of the women.*

*This paper focuses on the study of the significance of women empowerment in a society and the various education policies introduced by government of Maharashtra for women empowerment.*

**Keywords:** *Women empowerment, Education, Government policies.*

**Introduction:**

Female population constitutes almost half of the population of India. Female population is significant in social, political and economic development of a nation. Indian Constitution in its fundamental rights has provisions for equality, social justice and protection of women. But in reality it is not yet fulfilled. Still in our country women discriminated and exploited at various levels. Women were denied equal opportunities in different fields. Therefore the concept of women empowerment plays vital role in the development projects & programmes of Indian government. The concept of women empowerment was introduced at the international women conference at NAROIBI in 1985. Empowerment is a process of awareness and capacity building which leads to greater participation, greater decision making, power and control and transformative action. Empowerment helps women to develop their self-esteem, confidence, skills etc. Women empowerment can reduce poverty, domestic violence, unemployment, income inequality etc. One of the important objectives of Ninth five year plan (1997-2002) of India was "Empowering Women" for social change and development. There are various quantitative and qualitative indicators of women empowerment. Some of the quantitative indicators are increase in age of marriage, reduction in fertility rate, improvement in literacy level, becoming member of a political party or local self-government etc. and qualitative indicators such as self confidence, awareness about health & nutrition, changing responsibilities, decrease in domestic violence, self identity, decision making power etc. From all these indicators education is the strongest measure to empower the women. Education is the prerequisite condition for the women empowerment. It enables women to responds to the challenges & to change their position in the society with the reduction in inequalities.

**Objective of the study:**

1. To understand the concept of women empowerment.
2. To study the role of education in empowering women.
3. To study & analyze the different education policies of government of Maharashtra for women empowerment.

**Research Methodology:-**

The study is mainly based upon the collection of secondary data. The secondary data was collected from various sources like magazines, journals, research articles, books, government reports and publications, census of India 2011.

**Importance of Women Education in India**

Pandit Jawaharlal Neharuj quote, "If you educate a man you educate an individual, however, if you educate a woman you educate a whole family. Women empowered means mother India empowered". Women education in India plays a very significant role in the overall development of the economy. It not only helps in the development human resources but it improves quality of life inside as well as outside of the family. Education is the effective measure for many problems.

According to Mahatma Phuleji, "Education is one which demonstrates the difference between what is good and what is evil". Education is the base for number of revolutions taken place in our nation. Education is regarded as an important milestone of women empowerment because it enables them to face the challenges, to confront their traditional role and change their life. Education of women is the most powerful tool of change their position in the society.

In India, female literacy rate is increasing but still there is a gap between male & female literacy rate. It is shown in the following table-

**Table 1. Literacy rate in India (In %)**

Year	Total Literacy Rate	Males	Females
1901	5.3	9.8	0.7
1951	16.7	24.9	7.3
1991	52.1	63.9	39.2
2001	65.38	76.0	53.67
2011	74.04	82.14	65.46

Source- Census of India, 2011

According to the table-1, before the independence the literacy rate of women was very poor as compared to men. After the independence literacy rate have shown substantial increase in general. Even there is an increase in female literacy rate in India; it is still lagging behind male literacy rate. This gap is observed in both rural and urban areas. It is shown in following table-

**Table 2. Literacy rates of Males & Females for Urban & Rural India (%)**

Year	Rural		Urban	
	Male	Female	Male	Female
1991	56.96	30.17	81.09	64.05
2001	70.69	46.12	86.27	72.86
2011	78.57	58.75	89.67	79.92

Source- Census of India, 2011

The above table also shows the differences in male & female literacy rate. Male literacy rate is higher as compared to female in both urban & rural area. In case of females, the literacy rate is higher in urban area than in rural area in our country.

**Table-3 Female Literacy rate in Maharashtra (%)**

Year	Female Literacy
1991	67.51
2001	67.03
2011	75.5

Source- Census of India, 2011

The above table shows that there is a steady increase in female literacy rate in Maharashtra. However in Maharashtra also the female literacy rate is low as compared to male literacy rate.

In India, female has suffered from many obstacles in case of education. First of all Gender discrimination is the biggest reason. Women were considering only house wife and better to be live in the house. In Indian families especially rural areas, girl children play the role of second mother by shouldering the responsibilities of household work such as looking after the sibling, fetching water, collecting wood, cleaning and cooking etc. and discourage girl child to go school. Dowry system and other social practices act as main causes of the neglect of the girl child and discrimination against girl child. In many families especially poor and down-trodden think that if their daughters are educated more, they have to accumulate more assets and properties to provide as dowry. The incidence and prevalence of dropouts among girls especially in rural, tribal and slums areas seem to be quite high. In India, the school environment for girls is not really interesting and encouraging. The methods of teaching are mostly outdated, rigid and uninteresting. There are many schools with poor basic facilities such as drinking water, latrine and toilet facilities, no good infrastructure and no experienced teachers especially female teachers preferable for any parents for safety of their girl children.

#### **Need of Women Education in Women Empowerment:-**

India is a fast developing country. The goal of complete advancement is not possible until each and every Indian becomes not only highly educated but also highly skilled. This task can only be accomplished with the women's

education and contributions. So, empowering women with education is the best investment a nation can make. Education is milestone of women empowerment because it enables them to responds to the challenges, to confront their traditional role and change their life. Education empowers women in different ways. With education women can know their rights. Education can helps to understand democracy which can helps women to participate in political system. Education can provide equal job opportunities to females. Education can teach about the sustainable development. Education provides positive way of thinking to the women which can avoid early marriages, decrease in fertility rates etc.

In India government has introduced various schemes and policies to empower the women through education. Likewise government of Maharashtra has also taken the initiative to empower the women. For this purpose government of Maharashtra introduced various schemes related with women education. Some of them explained as follows-

#### **Major Initiatives of Government of Maharashtra for Women Empowerment through Education:-**

**Free education to girl-students up to 12th std (1994-95):-** Most of the parents are unable to give education to girl child due to financially bad condition. As a result, the girls are deprived from education and are not able to achieve desirable status in family, social, educational, financial and in political field. It also affects girls' education in next generation and as such social change from female angle is not achieved. Therefore, Maharashtra Government, by considering state's social and educational tradition and also to give real awakenings to thoughts of Late Mrs. Indira Gandhi, started the scheme of giving "Free Education for Girls from standard first to twelve from 1st June, 1985. The scheme is implemented without any income obligation. The scheme is applicable to Primary, Secondary and Higher Secondary Schools/Junior Colleges of State Government, Zilla Parishad, Municipal Corporation, Nagar Palika. Also, girls in Private recognised Aided Schools and Non-aided Institutes (which are charging Government determined Education fees) which runs Primary, Secondary and Higher Secondary Schools/Junior Colleges are eligible for benefit under the scheme.

**Kasturba Gandhi Balika Vidyalaya Yojana:-**This scheme was introduced in July 2004. It is launched by the Government of Maharashtra for setting up residential schools at upper primary level for girls belonging predominantly to the SC, ST, OBC and minority communities. This scheme aims to achieve the following goals.

To ensure access to the disadvantaged girls

To provide quality of education to all girls

To make school environment girl child friendly

**Lek Soniyachi for Maharashtra state girls:-** This scheme was introduced in the year 2012. It is especially for girls from below poverty line(BPL) families belonging to SC and ST category. Under this scheme, government of Maharashtra deposits an amount of Rs 21,200 in the name of each girl a child belonging to BPL family with the insurance company. When the girl attains age of 18, the amount of Rs one lakh will be paid to her. The beneficiary girl will get Rs 200 as monthly scholarship from 8th-12th standard.

**Sukanya for Maharashtra state girls financial assistance for higher education:-** Under this scheme, the financial assistance is provided for the higher education of girls from economically and socially backward families. This scheme is for the girl who born after January 2014. Under this scheme, the Government of Maharashtra deposits an amount of Rs 21,200 in the name of the girl child, in a bank. When the girl completes her 18 years of age, the maturity amount of Rs 1 lakh is given to the girl. This amount can be used only for the purpose of education.

**Beti Bacho Beti Padhao Scheme:-** Beti Bacho Beti Padhao Scheme was launched by Indian Prime Minister Narendra Modi on January 2015. It is a key scheme that aims to address the dipping child sex ratio and empower the girl child in the country. The scheme aims to ensure protection of the girl child, their education. It also focuses on improving the nutrition status of girl child and promote a protective environment for them.

**Bhagyashree Scheme:-** Maharashtra Government has launched 'Bhagyashree Scheme' for girl child from Below Poverty Line (BPL) families, on March 8, 2015. 'Bhagyashree Scheme' has replaced the state government's previous 'Sukanya Scheme'. The scheme was launched by Devendra Fadnavis, Chief Minister of Maharashtra, along with actress Bhagyashree, who is the brand ambassador of the scheme. As per the scheme, Maharashtra Government was supposed to deposit an amount of 21,200 rupees in the bank for a girl child born in BPL family. It also aimed to provide one lakh rupees on maturity after the girl completes 18 years of age. Furthermore, the state government seeks to link the 'Bhagyashree Scheme' with 'Beti Bacho Beti Padhao Scheme' of Union Government.

**Give it Up Girls Concession:-** The Maharashtra government is likely to introduce a policy for girl students who do not want concession in their college fees from the government. The proposed policy titled 'Give It Up Girls Concession' will be run on the lines of the union government's policy 'Give It Up' aimed at giving up the LPG subsidy.

**Majhi Kanya Bhagyashree Scheme:-** On 8<sup>th</sup> March 2015, Women and Child Development Department has announced first of its kind scheme "Majhi Kanya Bhagyashree". Under this initiative, Government shall provide financial incentives for families to retain a single girl child, educate her, prevent child marriage and provide skill development.

#### **Conclusion:-**

This study reveals that there a direct relationship between education and woman empowerment. In order to promote women's empowerment, it is necessary to create an environment that will allow women to participate in educational programs and share the benefits. The educational and other policies for women empowerment should be implemented in reality for empowering women in the world. Maharashtra government has taken different initiatives through educational policies for women empowerment. If these policies are effectively implemented then it can eradicate the evils like poverty, unemployment, income & gender inequality, superstitions, child marriages, female feticide etc. With the existing policies government of Maharashtra as well as the other state governments have a scope for introduction of more policies related with female education.

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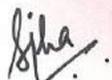
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He/She has presented/submitted his/her Research paper entitled "**Employability Skills in Higher Education: Promoting Online Courses for Global Reach**" and his/her paper has been included in the conference proceedings bearing **GENIUS - ISSN-2279-0489- IMPACT FACTOR - 4.954**.

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## 4. Employability Skills in Higher Education: Promoting Online Courses for Global Reach

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### Abstract

Employability is an emerged concept in unemployment and labour markets. Part of the problem of youth employability is the relevance of acquired knowledge, skills and educational and training qualifications to current labour market opportunities. This paper focuses the concept of promoting online courses for working careers and skills needed to become a globally recognized employee. An approach of accreditation towards higher education is explained and highlighted the importance of accreditation in Indian institutions. The development skills available in India which are needed to enhance the employability in global market are projected.

**Keywords:** Working careers, employers, perception, accreditation and global market.

### Introduction

Higher education is very important for a developing country like India and it is encouraging to increasing human development. Higher education in India has experienced phenomenal expansion since independence. India has produced scientists, engineers, technologists, doctors, teachers and managers who are in great demand all over the world. Now it is one of the top ten countries in our industrial and technological capacity, because of the significant contribution of manpower and tools provided by higher education, especially, technical education. India has already entered into the era of knowledge explosion. It has proved its tremendous potential by its performance in nuclear and space domains. Higher Education provides opportunities to the people to reflect on the critical social, cultural, moral, economic and spiritual issues facing humanity. Higher education provides specialized knowledge and skilled persons for national development. In next few decades, India will have world's largest set of young people. While the correlation between people and higher education is not up to the mark.

Education is an essential tool for achieving sustainability. Education creates human capital which is the core of economic progress and assumes that the externalities generated by human

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**A STUDY OF FACTORS INFLUENCING ONLINE CONSUMER'S BEHAVIOR****Priyadarshan Uttamrao Patil<sup>1</sup> and Yogeshwari P. Patil<sup>2</sup>**Assistant Professor<sup>1</sup>, Maratha Mandir's Babasaheb Gawde Institute of Management Studies, Mumbai  
Assistant Professor<sup>2</sup>, Sheth NKT College of Commerce & Sheth JTT College of Arts, Thane**ABSTRACT**

*This paper concentrates on the central issues of e-advertising about to pulling in and succeeding upon the buyer in the focused and hyper competitive Internet marketplace. It also examines the factors influencing the online buyer's conduct and looks at how e-advertisers can impact the result of the virtual association and purchasing process by concentrating and showcasing activities on components molding the client's virtual experience, the Web involvement. Recognizing the Web encounter segments and understanding their role as contributions to the online customer decision making process are the initial phase in creating and conveying an appealing on the web nearness liable to have the most extreme effect on Internet users. Snap and-mortar firms conveying superior Web experience impact their physical customers' observations and dispositions, driving extra activity to conventional dealer outlets. Gives a commitment to the hypothetical level headed discussion around the components impacting the online shopper's conduct and blueprints some recognizable similitude's and contrasts between the conventional and virtual customers.*

*Keywords: Internet marketing, World wide web, Online operation, Consumer behavior.*

**INTRODUCTION**

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser. The internet is being developed rapidly since last two decades, and with relevant digital economy that is driven by information technology also being developed worldwide. Some new technology also have been developed and used for web developing, those lead to firms can promote and enhance images of product and services through web site. Therefore, detailed product information and improved service attracts more people changed their consumer behavior from the traditional mode to more rely on the internet shopping.

Understanding behavior of consumers is a key to the success of business organizations. Marketing personnel are constantly analyzing the patterns of buying behavior and purchase decisions to predict the future trends. Consumer behavior can be explained as the analysis of how, when, what and why people buy. consumer behavior is defined as "Consumer behavior is the study of the processes involved when an individual selects, purchases, uses or disposes of products, services, ideas, or experiences to satisfy needs and desires".

**OBJECTIVES**

1. To find out the various online shopping factors influence the customer behavior.
2. To study the influence of various demographic factors of the respondents on customer buying behavior dimensions.

**HYPOTHESIS OF THE STUDY**

H1: There is no significance difference in the customer behavior of the students with regards to the various online shopping factors of customer behavior.

**SCOPE OF THE RESEARCH**

This study focused on online purchasing intentions. The target respondents were college students. Since these respondents are recorded as the majority of internet users in colleges, the study was conducted in Thane. Students were requested to answer all questions regarding their purchasing intentions toward online shopping.

**LITERATURE REVIEW**

Efthymios Constantinides, (2004) addresses one of the major issues of e-marketing: how to draw in and prevail upon the shopper in the exceptionally aggressive Internet commercial center. Examinations the elements influencing the online purchaser's conduct and analyzes how e-marketers can impact the result of the virtual collaboration and purchasing process by concentrating their advertising endeavors on components forming the client's virtual experience, the Web understanding. Distinguishing the Web encounter parts and understanding their part as contributions to the online client's decision-making procedure are the initial phase in creating and conveying an alluring on the web nearness liable to have the most extreme effect on Internet clients. Click-and-mortar firms conveying unrivaled Web encounter impact their physical customers' recognitions and demeanors, driving extra activity to customary deals outlets. Gives a commitment to the hypothetical verbal

confrontation around the components impacting the online purchaser's conduct and diagrams some perceptible likenesses and contrasts between the customary and virtual buyers.

Nowadays, Electronic Commerce, an online business, has been implemented in several countries (Chang et al, 2004). It is a new emerging business channel through the Internet that is helping businesspersons, corporate managements, and marketing persons to expand their market share, generate more revenue, and increase product distribution channels to wider areas.

Jayawardhena et al (2003) in their study found that convenience is the second reason on why people buy goods and services online. The findings of Khalifa and Limayem's (2003) study also pointed out that the convenience variable does not significantly affect the shoppers' intentions toward shopping online. Smith and Rupp (2003) have argued that the transactions in online shops are very convenient to shoppers but not for some goods such as clothing that shoppers need to touch and try on before buying.

Ranganathan and Ganapathy (2002); Yang and Lester (2004) signify that convenience is the factor significantly influencing shoppers to shop online. Internet shoppers prefer to have delivery services from the shop after they have bought products rather than carry them home by themselves; this is another advantage of online shop which offers a convenience provision from sellers to shopper Khare and Rakesh (2011), in their study conducted in India on “Antecedents of Online Shopping Behavior in India: An Examination,” found that Indian students’ intention to purchase online is influenced by utilitarian value, attitude toward online shopping, availability of information, and hedonic values UshaVaidehi (2014), it was revealed that male students are more interested in purchasing goods online when compared to female students. This study exhibits that the Factors such as shopping online saves time, availability of the product for less price, promotions that E- Retailers are providing, ease in payment are the motivating drives to encourage students to shop more online. However both male & female respondents preferred to purchase goods online and they were more interested to buy apparels, electronic goods and books through online.

**METHODOLOGY OF STUDY**

To meet the said objectives, the study used quantitative researches. Data was collected from primary sources. The study was conducted in Thane city with 50 students of colleges. A questionnaire method was used to know the factor affecting online shopping decision of consumer. The questionnaires were given to 50 students. The instruments of this study involved two parts: the first section of the instrument consisted of forced-choice questions about demographic characteristics: gender, age, occupation, educational qualification and monthly income level. The second section variables chosen for this study in order to measure the influence of customer buying behavior dimensions contains 15 factors are evaluated on a five-point Likert scale ranging from 1 to 5, using the anchors “5=strongly agree,4=agree,3=Neutral,2=Disagree ,1= Strongly disagree”.

**DATA ANALYSIS**

To complete the analysis of the collected data, descriptive statistics , including means, standard deviations were implemented one-way analysis of variance (ANOVA) were used to determine whether various online shopping factors influence the customer behavior.

**Table-1: Demographic characteristics of the respondents**

n=50			
Sr. No.	Characteristics	Category	Frequency/percentage
1	Gender	Male	30
		Female	20
2	Age	20-25 years	26
		25-30 years	24
3	Occupation	Student	28
		Part time job	22
4	Educational Qualification	Graduate	27
		Post Graduate	23
5	Family Monthly Income	Rs 20,000- Rs 25,000	10
		Rs 25,000- Rs 30,000	10
		Rs 30,000- Rs 35,000	17
		Rs 35,000- Rs 40,000	13

**Table-2: Frequency distribution of the students about factors affecting online shopping**

n=50

Sr. No.	Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Transaction security and multiple payment options	22	13	3	2	0
2	Price is my primary concern for shopping online.	24	20	4	2	0
3	Personal privacy and security	17	20	10	2	1
4	Time saving is my main reason for shopping online.	13	22	11	4	0
5	The speed of access	19	21	9	1	0
6	After – sales service	12	23	6	6	3
7	Warranty or guarantee on the product	18	12	15	3	2
8	All time shopping accessibility	25	17	5	3	0
9	Shorter delivery period	9	11	22	2	6
10	Ease of product price and quality Comparison	16	24	7	3	0
11	Variety of globally available product	21	15	3	1	0
12	Customer’s review and product rating availability	15	25	3	6	1
13	Appearance of the website	14	21	8	5	2
14	Website provide sufficient product information and explanation	12	26	9	3	0
15	My colleagues influence me to go shopping online.	11	21	7	7	4

**RESULT OF DATA ANALYSIS**

The table 3 provides some very useful descriptive statistics the mean, standard deviation for the dependent variables for all the groups and when all groups are combined (Total). The F ration value is 60.09731 and the P value is 0.00001 which is below 0.05 and therefore there is the significance difference in the customer behavior of the students with regards to the various online shopping factors of customer behavior.

**Table-3**

Summary of data						
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
N	15	15	15	15	15	75
ΣX	248	291	122	50	19	730
Mean	16.5333	19.4	8.1333	3.3333	1.2667	9.7333
ΣX <sup>2</sup>	4436	5961	1358	216	71	12042
Std. Dev.	4.897	4.7479	5.1111	1.8772	1.831	8.1677

Result Details				
Source	SS	df	MS	
Between Treatment	3823.3333	4	955.8333	F=60.09731
Within Treatment	1113.3333	70	15.9048	
Total	4936.6667	74		

**LIMITATIONS AND FUTURE SCOPE**

It is often suggested that the scope of the findings of qualitative investigations is restricted In our research, the students who participated in the depth interviews were from one educational campus in Thane. When interviews are conducted with a small number of individuals in a certain locality, they argue that it is impossible to know how the findings can be generalized to other settings Also, the people who are interviewed in qualitative research are not meant to be representative of a population and it may more or less impossible to enumerate the population in any precise manner Hence with this limitation, we suggest future researchers must replicate this study in different educational campuses in Mumbai as well as other cities in India. Qualitative research is unstructured, exploratory in nature, based on small samples and given these characteristics of the research

process, the findings of the exploratory research should be regarded as tentative or as input to further research. Typically, such research is followed by further exploratory or conclusive research. Thus, the findings of our study can be used by the researchers as a foundation in the application of further exploratory or conclusive research, in the area of online buying behavior.

### **FINDINGS**

Significant differences existed among the customer behavior and the various online shopping factors of the respondents.

### **CONCLUSION**

In this study, an attempt was made to explore the factors influencing the online buying behavior of the college students, in Thane. The main influencing factors for online shopping were identified as availability, low price, promotions, comparison, convenience, customer service, perceived ease of use, time consciousness and variety seeking.

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## Certificate

This is to certify that Dr./Ms./Mr. Yogeshwaraji P. Patil  
presented a research paper titled A Study of Factors Influencing Online  
Consumer's Behaviour  
at the National Conference on **"Charting National Growth: Socio-economic Challenges in  
Manufacturing and Services Sector"** organised by Thakur Institute of Management Studies and  
Research, Mumbai in association with Tarapur Management Association on 22<sup>nd</sup> & 23<sup>rd</sup> March 2018.

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