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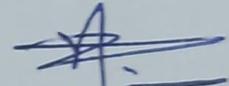
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I hereby declare that the information mentioned under 3.3.2 (Number of books, and chapters in edited volumes/books published and papers published in National/International conference proceedings per teacher during last five years) is true to the best of my knowledge.


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

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

2022

Sr.No.	Name of Author	Title of Book/Proceedings
1	Dr.D.P.Sawant	A Study of Tourism Business in Ratnagiri and Sindhudurg districts of Maharashtra, India
2	Dr.Heena Chande	A Study On Students Perspective Towards Online Teaching- Learning Process Amidst The Covid-19 Pandemic In Thane City
3	Geetanjali Chiplunkar	A Study On Tourism Industry And Covid-19 Pandemic With Reference To Konkan Tourism
4	Geetanjali Chiplunkar	Tribal Community And Covid-19 Pandemic: A Case Study Of Yeoor Village Of Thane District
5	Sonali Saraf	A Study Of Performance Appraisal Strategy For Employee Retention In Software Industry.
6	Saummya Rai	Study On Impact Of Covid-19 On Indian Economy With Special Reference To Middle Class India
7	Bhavika Khadapkar	A Study On Worklife Balance Of Employees Working In Business Process Outsourcing Industry During The Covid-19 Pandemic
8	Manisha Nehete	Cloud Computing Technologies In Higher Education During Covid-19
9	Manisha Nehete	Cyber Security And Recent Trends Of Cryptography
10	Darshana Bande	Influenpreneur- An Entrepreneurial Choice
11	Mahesh Manilal	A Study On Commodity Trading And Investors Awareness With Reference To Thane City
12	Maithili Kende	A Study On Commodity Trading And Investors Awareness With Reference To Thane City
13	Kiran More	Cloud Computing Technologies In Higher Education During Covid-19




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14	Ruchita Patil	Tribal Community And Covid-19 Pandemic: A Case Study Of Yeoor Village Of Thane District
15	Vibhav Galadagekar	Consumer Perception To Price Margining Strategy- Study Of Teenagers' Perception Towards Inflationary And Non-Transparent Pricing Strategies Of Zomato
16	Dipalee Mulmule	Study Of Awareness Among Unmarried Indian Girls About NRI Marriages
17	Aafreen Shaikh	A Study On Mobile Cloud Computing - Future Cloud
18	Aafreen Shaikh	Cyber Security And Recent Trends Of Cryptography
19	Priyanka More	A Study Of Investment Pattern Adopted By Young Investors In Stock Market In Mumbai City
20	Dr.Yogeshwari Patil	A Study On Performance Appraisal Strategy Per Employee Retention In Software Industry
21	Shilpa Shelar	A Study On Customer Perception Towards Online Purchase Of Grocery Products During The Pandemic And Post Pandemic.
22	Namrata Sawant	A Study On Customer's Pereception Towards Digital Methods Of Payment During And Post Pandemic.
23	Aditi Mone	A Study Of Investment Pattern Adopted By Young Investors In Stock Market In Mumbai City
24	Kinjal Gosai	Students Perception Towards Online Education In Pandemic
25	Sujata Gada	A study on level awareness about mutual funds with respect to SIP.
26	Anjali Pal	A study on level awareness about mutual funds with respect to SIP.
27	Dr.Himanshi Mansukhani	A study the strategic life skill adopted by women entrepreneurs in their business during and post pandemic




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Dr. Dhanashree Pramod SAWANT

Application of Porter's Cluster Theory to the Konkan Tourism Business

A study of tourism business in Ratnagiri and
Sindhudurg districts of Maharashtra, India

 **LAP**
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Academic Publishing

Tourism being a prime force for the development of the countryside, the author has conducted a survey of stakeholders, like, tour companies, hotels, locals etc. in Konkan region of Maharashtra state of India to investigate the applicability of Porter's Cluster theory. The study hypothesizes that, there exists clusters in Tourism Industry in Konkan and the development of Clusters in Tourism will help to achieve regional economic development of Konkan. To test significant differences with respect to responses of tourists in two districts, level of tourists' satisfaction with five parameters, different locations and different sources of tourist attraction, ANOVA test, chi-square test and F test were used for analysis. The study focuses on the five factors of diamond such as, Factor conditions, Demand conditions, Related and Supportive industries, Firm Structure, Strategy and Rivalry among firms, Maharashtra Tourism policies and Chance events. Based on collected data, it is proved that there is sufficient demand for tourism in both Ratnagiri and Sindhudurg districts and it is evident that the Porter's diamond theory applies to the growth of Konkan tourism.



Author is an Associate Professor, Department of Economics, and Vice Principal of NKTT College, Thane, Maharashtra, India and has been working as a teacher in Economics for 30 years in the colleges of University of Mumbai, Maharashtra State, India. Author has done Ph.D from the Mumbai School of Economics and Public Policy University of Mumbai.



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CONTENTS OF PART - II



S. No.	Title & Author	Page No.
18	A Study on Work Life Balance of Employees Working in Business Process Outsourcing Industry during the Covid-19 Pandemic Ms. Bhavika Khadapkar	123-130
19	Impact of Pandemic on Health Care Institutions Riyas P. K. Dr. P. Vinayaga Moorthy	131-135
20	A Study of Students' Perspective towards Online Teaching-Learning Process amidst the Covid-19 Pandemic in Thane City Dr. (Ms) H. A. Chande Ms. Dimple Manish Choudhary	136-139
21	Methanol Economy, SynGas Economy and India's Strength with Green Economy Ms. Rajashri Pinaki Pandit	140-146



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CERTIFICATE

This is to certify that, (Ms.) Geetanjali B. Chiplunkar of Sheth NKTT College has participated/presented paper in ICSSR-WRC sponsored One Day Multidisciplinary National Conference on **New Dimensions to Social and Economic Development of India in the presence of COVID-19 Pandemic** Organized by Department of Economics & Department of English on Saturday, 12th March 2022.

The title of the paper was - A study of Tourism industry and COVID-19 Pandemic with reference to Konkan Tourism

H. A. Chande.
Dr. H. A. Chande
Convener


Dr. M. S. Bagchi
Co-Convener


Dr. Dilip M. Patil
Principal

4. A Study of Tourism Industry and COVID - 19 Pandemic with References to Konkan Tourism

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Assistant Professor, Dept. of Economics, Sheth NKTT College, Thane.

Ms. Taqdish Riyaz Shaikh

Student, Business Management, Sheth N.K.T.T College, Thane.

Abstract

The Tourism Industry is one of the important sector which boosts the Indian Economy. Economic growth and development has been seen in the last decades in India which is mainly due to tourism industry. Many regions of different states in India are popular for tourism. One of them is Konkan region of state Maharashtra. The Konkan is a beautiful and peaceful place in Maharashtra surrounded by the many mountain ranges, coastal line with crystal clear oceans with sandy beaches, forts, temples, sculpture and waterfalls. COVID 19 pandemic impacted many sectors of the economy. One of the most important sector affected by pandemic is tourism. The Covid -19 has extremely affected the tourism sector. The slowdown of time period in pandemic has also slowed the life pattern of the population.

This paper tries to find out the influence of COVID-19 pandemic on the tourism industry with reference to Konkan region of state Maharashtra.

Keywords: Tourism, Population, Economy, COVID-19, Development etc.

Introduction

One of the most profitable industries in India is the Tourism Industry. The Indian tourism industry included services like accommodation and lodging, recreation and entertainment, travel services, food and beverages services, conventions and event management, etc. Tourism helps the economy to earn revenue, it provides job opportunities to the large number of population, it helps to develop infrastructure of the country and it exchanges culture among the countries. The World Travel and Tourism Council calculated that tourism generated around 9.2% of India's GDP in 2018 and supported nearly 8.1% of its total employment. The sector is predicted to grow at an annual rate of 6.9% by 2028. As per the Travel and Tourism Competitiveness Report 2019 the rank of India was 35th out of 140 countries overall. In India, states like Kerala, Rajasthan, Punjab, Goa, Himachal Pradesh, Jammu and Kashmir, Uttar Pradesh, Gujarat and Maharashtra are



CONTENTS OF PART - I



S. No.	Title & Author	Page No.
1	Impact of Covid -19 on Mental Health of Nurses in Private Hospitals in Pune City Dr. Kanchan Natha Shinde	1-6
2	The Problems of Frauds in Banking Sector during Covid 19 in India Mr. Atul Krishna Ghadge	7-12
3	A Study of Mobile Cloud Computing-Future Cloud Ms. Pranali Pathade Ms. Vrushali Ghodke Ms. Aafreen Gulzar Shaikh	13-19
4	A Study of Tourism Industry and COVID - 19 Pandemic with References to Konkan Tourism Ms. Geetanjali B. Chiplunkar Ms. Taqdish Riyaz Shaikh	20-24
5	A Study on Commodity Trading and Investors Awareness with Reference to Thane City Mrs. Maithili Akshay Kende Mr. Mahesh Manilal	25-32
6	A Study on Impact of Covid-19 on Indian Economy with Special Reference to Middle-Class India Ms. Saumya Rai	33-38
7	To Study the Investment Pattern Adopted by Young Investor in Stock Market in Mumbai City Ms. Aditi Mone Ms. Priyanka More	39-43
8	Empowering Women in India through Self-Help Groups Dr. Divya Nigam	44-53
9	Cashless Economy- Transforming India into a Digital Economy Khushboo Ashok Lala	54-60



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16. Tribal Community and Covid-19 Pandemic: A Case Study of Yeoor Village of Thane District

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Assistant Professor, Dept. of Economics, Sheth NKTT College, Thane.

Ms. Ruchita P. Patil

Assistant Professor, Dept. of Commerce, Sheth NKTT College, Thane.

Abstract

The COVID-19 pandemic has created havoc all over the world and India is not an exception to it. All the sectors of the Indian economy have been adversely affected due to the pandemic. India's GDP reduced by 7.3% in 2020-21 which was the worst performance of the Indian economy since Independence. Even today, the GDP growth rate is not more than 10%. This pandemic has created a negative impact in terms of economic activities as well as on human lives. Major Indian cities were badly affected as compared to its rural counterparts as it affects different people in different ways. However, it has been observed that there are some communities which have experienced less effects of COVID-19 in their livelihood. One such example is the Tribal community from the Thane district of western Maharashtra.

This study attempts to find out the influence of pandemic on the socio-economic conditions of the tribal community with respect to mental and physical health, education, employment, income & consumption pattern, in a descriptive manner.

Keywords: COVID-19 Pandemic, Tribal Community, Socio-Economic Conditions

Introduction

The virus SARS-CoV-2 that causes infection has evolved into a pandemic which has affected millions till today. Nations such as Brazil, France, Turkey, Russia, U.K., Italy, Argentina, USA, India, Germany were affected the most. India is the 2nd most affected country followed by the USA. As per the data of Ministry of Health and Family Welfare (March 2022), in India there are more than 40,000 active cases, more than 4 crores of discharged cases and more than 5 lakhs deaths.

In India, there are 705 ethnic groups recognised as scheduled tribes, usually referred to as Adivasis. These primitive people of the region are scattered in different parts of the country and mostly live in inaccessible hilly and remote forest regions. As per 2011 census, the percentage of



CONTENTS OF PART - II



S.No.	Title & Author	Page No.
10	A Study on Customer Perception towards Online Shopping of Groceries during and Post Pandemic Period Ms. Shilpa Shelar	68-75
11	Consumer Perception to Price Margining Strategy - <i>Study of Teenagers' Perception towards Inflationary and Non - Transparent Pricing Strategies of Zomato</i> Mr. Vibhav Galadagekar	76-84
12	Understanding New Dimensions to Business Communication during the Covid 19 Pandemic Dr. Geeta Sahu	85-90
13	COVID 19 and Tourist Mobility of Adventure Tourism at Sahyadri Range of Maharashtra Shivaji Vishnu Naik	91-98
14	Student's Perception towards Online Education in Pandemic Ms. Kinjal Madhukant Gosai	99-105
15	The Issues of Prostitution in Literature: A Critical and Socio-Economic Representation Mr. Kalekar Sanjay Shriram Mr. Jagdish Mohan Magar	106-112
16	Tribal Community and Covid-19 Pandemic: A Case Study of Yeoor Village of Thane District Ms. Geetanjali B. Chiplunkar Ms. Ruchita P. Patil	113-117
17	E-Learning a Threat to the Future of Teacher in India? : A Study with Special Reference to Online Mode of Education during the Pandemic Yogesh R. Vispute Dr. S.D. Sindkhedkar	118-122

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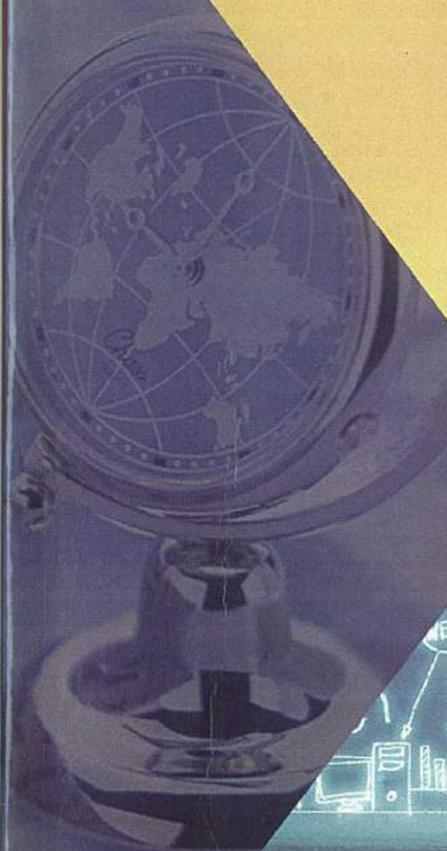
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This is to certify that Ms. Sonali Saraf of NKTT College of Arts, Science and Commerce, Thane has participated and presented the paper having titled “A Study Of Performance Appraisal Strategy For Employee Retention In Software Industry” on 26/02/2022 & it will be published in *International Journal of Advance and Innovative Research* having ISSN: 2394-7780 and Impact Factor 7.36 peer reviewed journal . We wish you all the best for your future endeavour.

Dr. Mansi A Mule
Gen. Secretary

Dr. Veera Talukdar
I/C Principal

Dr. Sunita Yadav
Vice Principal

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2. Acharya S.R. (1997), Changing concept of Labour & Management – a new perspective”. Vol. 32, No. 1 January.
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evaluation to employees which was statistically significant ($r = .857$, $n = 400$, $p = .000$, Mean = 3.74 and S.D. = 1.202). There was a strong, positive correlation between Performance Appraisal and clear and transparent objectives of performance appraisal to employees, which was statistically significant ($r = .776$, $n = 400$, $p = .000$, Mean = 3.67 and S.D. = 1.206). This activity creates positive image in the minds of employees so that it helps employees to work positively which increases the overall productivity of the organization. There was a strong, positive correlation between Performance Appraisal and variable/dimension of performance appraisal in terms of feedback and counseling provided to employees based on performance in the organization which was statistically significant ($r = .775$, $n = 400$, $p = .000$, Mean = 3.55 and S.D. = 1.227). Offering permanent employment gives more satisfaction to employees and it beneficial to the organization as this saves cost of recruitment and training and development programme. There was a strong, positive correlation between Performance Appraisal and variable/dimension of performance appraisal in terms of satisfaction about employment security offered in the organization which was statistically significant ($r = .854$, $n = 400$, $p = .000$, Mean = 3.62 and S.D. = 1.251). Appraisal and employment security motivates the employees to be innovative and taking initiative in the organization. Employees take initiative or active involvement through they do some innovation in their present work which increases the sales turnover and market share of the organization. There was a strong, positive correlation between Performance Appraisal and variable/dimension of performance appraisal in terms of employment security offered by the organization allows employees to be innovative and initiative with job related issues which was statistically significant ($r = .806$, $n = 400$, $p = .000$, Mean = 3.68 and S.D. = 1.141). It generates positive approach, increases labor productivity and value per employee or business per employee in the organization. There was a strong, positive correlation between Performance Appraisal and variable/dimension of employee retention in terms of the company strongly considers employees goals and values which was statistically significant ($r = .744$, $n = 400$, $p = .000$, Mean = 3.59 and S.D. = 1.291)

FINDINGS

It is found that majority respondents have agreed that their organizations provide them adequate opportunity for diagnosis and development. It shows that Organizational Diagnosis is an effective ways of looking at an organization to determine gaps between current and desired performance and how it can achieve its goals. It indicated that majority respondents have agreed that their organizations have fair performance appraisal. Having fair and clear approach in performance appraisal helps organization to determine promotion and other benefits. It showed that majority respondents have agreed that performance appraisal and objectives of it are clear and simple to them. It helps employees to understand the parameters of performance appraisal while evaluating them by their organization. Performance appraisal can have a strong impact on the employees self esteem. This appraisal should in no way demoralize the employee, which would cause an increase of higher employee turnovers for the organization. It is found that It indicated that majority respondents have agreed that that they are satisfied with the employment security offered in their organization.

CONCLUSION

IT companies are offering attractive pay packages, performance based salary structure, better job satisfaction, career opportunities and challenging nature of jobs. The study reveals that implementing performance strategy which affect employees' retention in the organization are the main challenges faced by the software companies. It is also found that job security is not an important concern among the software professionals to opt for a career in a particular company. The overall working conditions, a fair and equitable pay package, challenging nature of the job, career growth, work life balance, participation in decision making process, motivational training etc are the important factors in attracting and retaining employees in the organization.

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A STUDY OF PERFORMANCE APPRAISAL STRATEGY FOR EMPLOYEE RETENTION IN SOFTWARE INDUSTRY**¹Dr. Yogeshwari Patil, ²Ms. Sonali Saraf and ³Ms. Vrushali Ghodke**¹Coordinator and Assistant Professor Sheth N.K.T.T. College, Thane (W)^{2,3}Assistant Professor Sheth N.K.T.T. College, Thane (W)**ABSTRACT**

Essential services employees are a software company that hires, encourages and maintains them. Although from time to time, the amount created by employees in other software companies takes the form of intangible assets such as intellectual property, types, and so on, most employees in human enterprises such as IT services and products intangible. Software companies use new labor methods different from brick and mortar companies to manage human resources. The HR processes in Indian software companies such as performance testing, staff recruitment and staff development programs are significantly different from the manufacturing and other service companies. The researcher in this study is trying to find an answer to the research question whether the various analytical strategies in software companies reflect employee retention in the software industry. Performance management has become an integral part of the organization's strategic direction for human resource management and Vision and Mission. Performance management is essential to ensure the sustainability and competitiveness of the organization in today's information technology world.

Keywords- Employees, Software Company, performance appraisal, retention, Human Resource, IT services.

INTRODUCTION

The overall performance of any organization depends solely on the quality of Human Resources available. In general terms, human resources can be defined as the content of the knowledge, skills, creative abilities, talents and abilities of the organization's staff and the values, attitudes, methods and beliefs of the person involved in organizational matters. Performance appraisal, or staff evaluation, is an annual process, in which productivity and performance of employees in assigned projects will be documented, evaluated and compared to the objectives set by their managers. They will receive feedback and advice on their skills or future growth within the company.

The results of this program vary from company to company and depend on the growth of the business, the size of the company or the performance of the individual. Generally, however, the outcome will determine whether employees can receive promotion, salary increases, bonuses, and other rewards. Staff evaluation is not only important to reward deserving employees. The same principle can be applied to maintain your skills and reduce the cost of hiring and training. Staff retention and performance are HR's top concerns today. People the Gartner group company that focuses on human financial management in IT organizations have realized that the average time for IT professionals is less than three years. In addition, the use of new technologies, learning and training support, and challenging environment are ranked higher than competing salary structures as effective retention processes.

REVIEW OF LITERATURE

Dyer and Reeves (1995), captured the results of HRM operations in the following ways.

- Financial results; profit, sales markets
- Organizational results; productivity, quality, efficiency
- HR-related results; attitude and behavior of employees - satisfaction, commitment, change of staff, absence.

Richard and Johnson (2001), using a sample of banks, examined the impact of an effective HRM strategy on a wide range of variables. They found that the effectiveness of strategic HRM was directly related to employee benefits and that the relationship between this rate and the return on equity was strong between high-value banks.

Nayyab H et al (2011), conducted research to find that HRM processes contribute to improving the performance of banks. In addition, the result showed that HRM processes such as training, staff participation in decision-making were found to be closely related to bank performance. In addition, Osman et al (2011) 55 found that successful implementation of HR processes in a company has a significant impact on company performance. The findings also show that HR processes have a nearly 50 percent impact on solid performance.

A STUDY OF PERFORMANCE APPRAISAL STRATEGY FOR EMPLOYEE RETENTION IN SOFTWARE INDUSTRY	165 – 170
Dr. Yogeshwari Patil, Ms. Sonali Saraf and Ms. Vrushali Ghodke	
DERIVATIVE MARKETS IN INDIA	171 – 172
Abhishek Sharma and Rohini Yevale	
AN EVALUATIVE STUDY ON PRADHAN MANTRI MUDRA YOJANA (PMMY)	173 – 177
Mr. Sandesha Shetty and Mrs. Niveditha Shetty	
IMPACT OF COVID-19 ON EVENT MANAGEMENT INDUSTRY	178 - 180
Dr. Sunita Sherifani	
A CRITICAL STUDY ON IMPACT OF COVID-19 ON HOTEL INDUSTRY WITH SPECIAL REFERENCE TO MUMBAI SUBURBAN AREA	181 – 185
Tejashwari Somashekar Dodamani	
INDIAN BUSINESS CULTURE & WORK –LIFE BALANCE	186 – 191
Prof. Kollannur Neena Paul	
A STUDY ON EFFECT OF COVID-19 ON MANUFACTURING SECTOR IN INDIA	192 – 196
Mrs. Harsha Piyush Anam	
A REVIEW ON THE BENEFITS OF INVESTING THROUGH MUTUAL FUNDS	197 – 200
Dr. Nitin Agarwal	
BIG DATA AND CLOUD COMPUTING IN FINANCE: A REVIEW OF THE LITERATURE	201 – 209
Sakshi Chaurasia	
A STUDY ON IMPACT OF ORM (ONLINE REPUTATION MANAGEMENT) OF BRANDSON CUSTOMER BUYING MINDSET	210 – 214
Mrs. Anshu Sinha and Miss. Nilima G. Nimje	
STUDY ON IMPROVING EFFICIENCY OF EMPLOYEES THROUGH TRAININGS WITH THEHELP OF AN ANALYSIS OF COMMERCIAL BANKS IN INDIA	215 – 220
Dr. Veera Talukdar	
AN OVERVIEW OF POWERLOOM INDUSTRY IN ERODE DISTRICT OF TAMIL NADU STATE	221 – 224
Dr. Sunita Sherifani	
AN ANALYSIS OF CUSTOMER PREFERENCE TOWARDS OTT PLATFORMS IN WEST BENGAL: A STUDY	225 – 237
Anis Chattopadhyay and Prof. (Dr.) Sujit Mukherjee	



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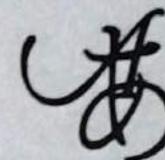
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**A Study on Impact of Covid-19 on Indian Economy with
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6. A Study on Impact of Covid-19 on Indian Economy with Special Reference to Middle-Class India

Ms. Saumya Rai

Assistant Professor, Seth NKT College of Arts and Commerce.

Abstract

During the past several decades, world economic growth has occurred, mostly because of increased consumption in the middle classes of the United States, Europe, and other advanced countries. This class has been considered a thriving and vibrant catalyst for economic growth. The economic crisis driven by the novel coronavirus is having a major impact on global living standards, pushing millions of people out of the middle class or into poverty. It may not be right to perceive the entire Indian middle class (who earn from US \$2 to \$10 per capita per day.), as one entity when it comes to measuring the impact of the two consecutive waves of Coronavirus.

Keywords: Middle-class, Covid-19, lower-income, Growth

Introduction

Pandemics are large-scale outbreaks of irresistible diseases that can greatly increase sadness and mortality all over the world and cause financial, social, and financial problems and political unrest. Facts recommend that the probability of pandemics has increased in recent years since the expansion of worldwide travel and integration, urbanization, and the remarkable abuse of the common environment. (Jones and others 2008; Morse 1994).

These patterns are likely to continue and get worse. Be unable the focus was on distinguishing and preventing the development of outbreaks that could give rise to pandemics. It is necessary to develop and maintain attention and the capacity for well-being. Nationwide lockdown is said to contain corona the spread of the virus has already begun to affect industries and the economy. Investment information and credit rating (ICRA) of India said that "the Indian economy will face a strong downward trend in the fourth quarter of the fiscal year 2020 and it should drop to 4.5%." They also anticipate GDP growth for FY21 will be capped at around 2%." CIFAR expressed concern about the internal market for India that will experience a strong impact due to the rupture of China's supply chain. This will not only slow down the national



CONTENTS OF PART - I



S. No.	Title & Author	Page No.
1	Impact of Covid -19 on Mental Health of Nurses in Private Hospitals in Pune City Dr. Kanchan Natha Shinde	1-6
2	The Problems of Frauds in Banking Sector during Covid 19 in India Mr. Atul Krishna Ghadge	7-12
3	A Study of Mobile Cloud Computing-Future Cloud Ms. Pranali Pathade Ms. Vrushali Ghodke Ms. Aafreen Gulzar Shaikh	13-19
4	A Study of Tourism Industry and COVID - 19 Pandemic with References to Konkan Tourism Ms. Geetanjali B. Chiplunkar Ms. Taqdish Riyaz Shaikh	20-24
5	A Study on Commodity Trading and Investors Awareness with Reference to Thane City Mrs. Maithili Akshay Kende Mr. Mahesh Manilal	25-32
6	A Study on Impact of Covid-19 on Indian Economy with Special Reference to Middle-Class India Ms. Saumya Rai	33-38
7	To Study the Investment Pattern Adopted by Young Investor in Stock Market in Mumbai City Ms. Aditi Mone Ms. Priyanka More	39-43
8	Empowering Women in India through Self-Help Groups Dr. Divya Nigam	44-53
9	Cashless Economy- Transforming India into a Digital Economy Khushboo Ashok Lala	54-60

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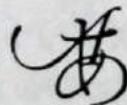
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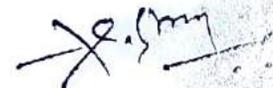
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CONTENTS OF PART - II



S. No.	Title & Author	Page No.
18	<p>A Study on Work Life Balance of Employees Working in Business Process Outsourcing Industry during the Covid-19 Pandemic</p> <p style="text-align: center;">Ms. Bhavika Khadapkar</p>	123-130
19	<p>Impact of Pandemic on Health Care Institutions</p> <p style="text-align: center;">Riyas P. K. Dr. P. Vinayaga Moorthy</p>	131-135
20	<p>A Study of Students' Perspective towards Online Teaching-Learning Process amidst the Covid-19 Pandemic in Thane City</p> <p style="text-align: center;">Dr. (Ms) H. A. Chande Ms. Dimple Manish Choudhary</p>	136-139
21	<p>Methanol Economy, SynGas Economy and India's Strength with Green Economy</p> <p style="text-align: center;">Ms. Rajashri Pinaki Pandit</p>	140-146

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1. Cloud Computing Technologies in Higher Education during COVID-19

Ms. Sneha M. Gupta

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Assistant Professor, Faculty of IT Department, NKTT College of Arts,
Science and Commerce, Thane.

Mr. Kiran Sakharam More

Assistant Professor, Faculty of IT Department, NKTT College of Arts,
Science and Commerce, Thane.

Abstract

The worldwide spread of Covid-19 has improved the acceptance of practical education and the use of technology to reduce risk infection. More recently, academics have become technologically advanced and educational institutions continue to demand opportunities to embrace a place where all researchers can access high quality scientific resources at any time anywhere in the world. Cloud computing has provided an excellent platform with full-service facilities. Scholars have become increasingly sophisticated in technology and academic institutions continue to seek opportunities to embrace a situation where all researchers can access high-quality scientific resources anytime and anywhere in the world. Cloud computing is a model, which provides users with services and application software where needed. Cloud computing services are increasingly being offered using online technology at universities to their staff and students. Universities can take advantage of cloud-based applications offered by different service providers and direct their staff and students to perform various academic responsibilities according to their needs. In this paper I will review what cloud computing and its infrastructure will provide in the field of education, which is very beneficial for higher education. In this paper I also outline the various challenges and risks involved in using cloud computing. There are many countermeasures to control these risks and challenges. This study will critically analyse the opinions of intelligent professionals and researchers in the cloud computing.

Keywords: Cloud computing application and services, higher education, e-learning



CONTENTS OF PART - II



S. No.	Title & Author	Page No.
1	<p style="text-align: center;">Cloud Computing Technologies in Higher Education during COVID-19</p> <p style="text-align: center;">Ms. Sneha M. Gupta Ms. Manisha M. Nehete Mr. Kiran Sakharam More</p>	1-9
2	<p>A Study on Level of Awareness about Mutual Fund with Reference to SIP (Systematic Investment Plan)</p> <p style="text-align: center;">Dr. Himanshi Mansukhani Prof. Sujata J. Gada Prof. Anjali S. Pal</p>	10-20
3	<p>The Future of Work Culture in India</p> <p style="text-align: center;">B. Basu</p>	21-26
4	<p>Positive Effects of Covid 19 on Educational Institutes</p> <p style="text-align: center;">Dr. Kanchan Natha Shinde</p>	27-31
5	<p>A Study of Effect of Bank Merger on Financial Performance of Banks in India</p> <p style="text-align: center;">Dr. Shivaji Pawar Ms. Pradnya Garad</p>	32-38
6	<p>Social Support, Fear and Loneliness among Adolescents during Covid-19 Pandemic</p> <p style="text-align: center;">Rev. Dr. Jeronimo D' Silva</p>	39-45
7	<p>Scope of Cashless Economy</p> <p style="text-align: center;">Shaikh Nazmeen Sadre Alam Prof. Kalpana Mulay</p>	46-54
8	<p>Covid-19 Pandemic: The Message from the Nature and Lessons Learnt</p> <p style="text-align: center;">Dr. Pankaj D. More</p>	55-60
9	<p>A Study on Level of Acceptance of Cashless Economic System and Digitalisation among the Semi-Skilled Business People and Small Shopkeepers of Mumbra Region</p> <p style="text-align: center;">Mrs. Saima Shoeb Khan</p>	61-67

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IDEAL

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Issue - II

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This is to certify that **Ms.Manisha Nehete** of **NKTT College of Arts, Science and Commerce**, Thane has participated and presented the paper having titled **"Cyber Security And Recent Trend Of Cryptography"** on 26/02/2022 & it will be published in **International Journal of Advance and Innovative Research** having ISSN: 2394-7780 and Impact Factor 7.36 peer reviewed journal . We wish you all the best for your future endeavour.

Dr. Mansi A Mule

Dr. Veera Talukdar

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CYBER SECURITY AND RECENT TREND OF CRYPTOGRAPHY

Ms. Anfreem Gulzar Shaikh, Mr. Kiran Sakharam More and Ms. Manisha Nehete
Assistant Professor, Department of B.Sc. IT, NKTT College of Arts, Science and Commerce, Thane

ABSTRACT

In today's digital world everyone is using internet for personal, educational, social and transactional purpose. Due to this all information is on internet network that resulting into different kind of cyber-attacks. This cause harm not only to privacy of personal but to the government organizations as well. Cyber Security have an important role in the field of Information and Technology .Securing the information or data have become one of the first priority in today's digital world. Whenever anyone thinks about the cyber Security the first. Thing that comes in our mind is 'cyber attacks' which are increasing rapidly day by day. Various Governments and organizations are applying counter measures in order to prevent these cyber-attacks. Besides various measures cyber security is still a very big concern to many of us. An attacker is always one step ahead than the defender. Defender come to know about the attack when it happened. Every defence is based upon the past attacks. The attackers are inventing new techniques to challenge the security frameworks, use powerful tools and tricks to break any sized keys.

The goal of this paper is to Focus on challenges faced by cyber security on the latest technologies. It also focuses on newly invented cyber security techniques, ethics and the trends changing the image of cyber security.

Overall the paper will present various terms related to cyber security and its trends related to cryptography.

Keywords: Cyber Security, Cryptography, Encryption, Decryption, Plain Text, Cipher Text.

1. INTRODUCTION-

1.1 **Cryptography:** Cryptography is a program that converts private data or information into an unreadable or mixed form. It is, in fact, the art of secret writing. The concept of cryptography is based on five elements which are as follows.

- a. Plain text: A message or information that we want to send in private. The Plain text set is represented by P.
- b. Cipher text: A form of information or message that is unreadable or unreadable. The cipher text set is represented by C.
- c. Key: It is the law with the help of how data is abused. The set of keys is represented by K.
- d. Encryption Function: It is the process by which the cipher text is produced. The encryption function set is represented by E(x).
- e. Encryption Removal Function: E(x) transverse function. It is an attempt to produce the first message. The set of encryption function is represented by D(x). So cryptography is based on {P, C, K, E (x), D (x)}

1.2 **Cryptography Goal**

Cryptographic goals are set before developing a new encryption model.

- Access Control
- Authentication
- Confidentiality
- Data Integrity
- Non-Repudiation



ROLE NPA IN BANKING SECTOR OF INDIA	112 – 114
Dr. Sonali Gopal Kale and Dr. Ch. Satyanarayana	
FUTURE OF ROBOTIC	115 – 117
Krushikesh A. Bichitkar and Pooja S Gupta	
MARKETING AND SUPPLY CHAIN MANAGEMENT	118 – 121
Yadav Neeraj and Prof. Sunita Pramod Sonar	
THE IMPACT OF GOODS AND SERVICE TAX ON EDUCATION	122 – 127
Miss. Arti Pal and Prof. Shubham Arvind Shrivastav	
YOUTH AND COVID-19: RESPONSE DURING HORRIBLE CONDITION.	128 – 130
Dr. Jyothi Brijendra Yadav	
INCREASING DEMAND OF CYBER SECURITY IN INDIA	131 – 137
Ajaykumar Pathak and Prof. Kirandevi Rajendra Pal	
THE FUTURE OF ROBOTICS, SMART MATERIAL AND THEIR IMPACT ON HUMAN BEINGS	138 – 141
Mr. Kshitijkumar Lalankumar Jha	
DIGITAL CURRENCY AND INDIAN INVESTORS: ANALYSIS OF INTERESTS AND AWARENESS LEVEL	142 – 145
Neetu Khanna and Navodita Bammi	
INDIAN HISTORY LAND ROVER CAR IN INDIA	146 – 147
Omkar Dattu Auti and Roshan Gupta	
REVIEW STUDY ON ESSENTIAL OF HIBISCUS FLOWER	148 – 150
Laxmi Vishwakarma and Samwel Bhira Maci	
A STUDY ON THE PERFORMANCE OF ANDROID PLATFORM	151 – 155
Sanskriti Shinde and Pragati A. Sawant	
BLUE BRAIN	156 – 159
Miss. Sonali Gholap and Priti Mahajan	
CYBER SECURITY AND RECENT TREND OF CRYPTOGRAPHY	160 – 164
Ms. Aafreen Gulzar Shaikh, Mr. Kiran Sakharam More and Ms. Manisha Nehete	



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14. Influenpreneur- An Entrepreneurial Choice

Shweta Dubey
Sheth NKT College, Thane.

Darshana Bande
Sheth NKT College, Thane.

Abstract

Emergence of the internet and social media have brought the world closer. The Large scale, medium scale and small scale firms are using social media to reach out to the potential customer. The firms have found out social media as a strong channel of marketing communication and influencing behavior of targeted customers. Technology and growing popularity of social media have encouraged marketers to build their strong presence by establishing a brand through social media. This encouraged the emergence of social media influencers. As the need for creative freedom and self-satisfaction has taken prominence, youth is exploring new platforms for themselves. Digital platforms are doing just that- providing the youth the platforms to express themselves and satisfy their creative urges.

Purpose

The purpose of the paper is to study the scope of influencer as an entrepreneurial choice for the new age creative minds.

Design/methodology

The data collection was made through secondary sources with the help of articles, books, online journals, research papers, research reports, websites and e- books published in the given area of study.

Practical implication

The study explores a new area for revenue generation for individuals. It provides new avenues for individuals to satisfy their creative urges and also build a business along with it.

Keywords: Influencer marketing, social media influencer, entrepreneurship, digital platform, influenpreneur

CONTENTS OF PART - I

S. No.	Title & Author	Page No.
10	Review of 'Digitalization Push' in Banking Services in 'New Normal': Case Study of Urban Cooperatives Banks Functioning in Thane District of Maharashtra Dr. Sagar Thakkar	61-65
11	A Study of Investment Pattern of Working Parents in Mumbai after Pandemic Dr. Heena Ganatra	66-74
12	Digitalization of Education - A Study on Booming of Edtech Platforms in India Ms. Neha Mishra	75-83
13	Analysis of Unveiling of Gender Discrimination Reflected in Mahesh Dattani's "Tara" Dr. Rajesh Vishnu Yeole Ms. Disha M Pingle	84-89
14	Influenpreneur- An Entrepreneurial Choice Shweta Dubey Darshana Bande	90-96
15	<i>Indian Sutra from the Shastra: Application of Ancient Indian Knowledge in Management and Administration Post Pandemic with Reference to Varahmihira's Brihad Jatakam</i> Dr. Munmy Chhetry Baruah	97-102
16	India's Foreign Policy - Nehru to Modi Phase: Covid and Post Covid-19 Scenario Dr. Badruddin	103-110
17	Lives of Dalit Women in India during Pandemic Ipsita Chakraborty Salini R.	111-115
18	The Impact of Covid-19 on Education in India Mr. Haribhau Sama Kharat	116-121



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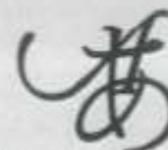
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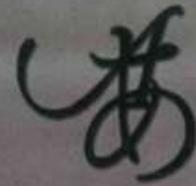
CONTENTS OF PART - I



S. No.	Title & Author	Page No.
1	Impact of Covid -19 on Mental Health of Nurses in Private Hospitals in Pune City Dr. Kanchan Natha Shinde	1-6
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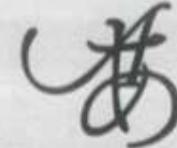
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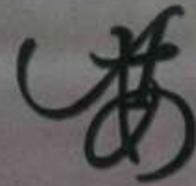
CONTENTS OF PART - I



S. No.	Title & Author	Page No.
1	Impact of Covid -19 on Mental Health of Nurses in Private Hospitals in Pune City Dr. Kanchan Natha Shinde	1-6
2	The Problems of Frauds in Banking Sector during Covid 19 in India Mr. Atul Krishna Ghadge	7-12
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Impact Factor / Indexing
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CONTENTS OF PART - II



S. No.	Title & Author	Page No.
1	Cloud Computing Technologies in Higher Education during COVID-19 Ms. Sneha M. Gupta Ms. Manisha M. Nehete Mr. Kiran Sakharam More	1-9
2	A Study on Level of Awareness about Mutual Fund with Reference to SIP (Systematic Investment Plan) Dr. Himanshi Mansukhani Prof. Sujata J. Gada Prof. Anjali S. Pal	10-20
3	The Future of Work Culture in India B. Basu	21-26
4	Positive Effects of Covid 19 on Educational Institutes Dr. Kanchan Natha Shinde	27-31
5	A Study of Effect of Bank Merger on Financial Performance of Banks in India Dr. Shivaji Pawar Ms. Pradnya Garad	32-38
6	Social Support, Fear and Loneliness among Adolescents during Covid-19 Pandemic Rev. Dr. Jeronimo D' Silva	39-45
7	Scope of Cashless Economy Shaikh Nazmeen Sadre Alam Prof. Kalpana Mulay	46-54
8	Covid-19 Pandemic: The Message from the Nature and Lessons Learnt Dr. Pankaj D. More	55-60
9	A Study on Level of Acceptance of Cashless Economic System and Digitalisation among the Semi-Skilled Business People and Small Shopkeepers of Mumbra Region Mrs. Saima Shoeb Khan	61-67

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IDEAL

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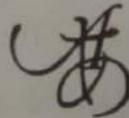
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16. Tribal Community and Covid-19 Pandemic: A Case Study of Yeoor Village of Thane District

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Assistant Professor, Dept. of Economics, Sheth NKTT College, Thane.

Ms. Ruchita P. Patil

Assistant Professor, Dept. of Commerce, Sheth NKTT College, Thane.

Abstract

The COVID-19 pandemic has created havoc all over the world and India is not an exception to it. All the sectors of the Indian economy have been adversely affected due to the pandemic. India's GDP reduced by 7.3% in 2020-21 which was the worst performance of the Indian economy since Independence. Even today, the GDP growth rate is not more than 10%. This pandemic has created a negative impact in terms of economic activities as well as on human lives. Major Indian cities were badly affected as compared to its rural counterparts as it affects different people in different ways. However, it has been observed that there are some communities which have experienced less effects of COVID-19 in their livelihood. One such example is the Tribal community from the Thane district of western Maharashtra.

This study attempts to find out the influence of pandemic on the socio-economic conditions of the tribal community with respect to mental and physical health, education, employment, income & consumption pattern, in a descriptive manner.

Keywords: COVID-19 Pandemic, Tribal Community, Socio-Economic Conditions

Introduction

The virus SARS-CoV-2 that causes infection has evolved into a pandemic which has affected millions till today. Nations such as Brazil, France, Turkey, Russia, U.K., Italy, Argentina, USA, India, Germany were affected the most. India is the 2nd most affected country followed by the USA. As per the data of Ministry of Health and Family Welfare (March 2022), in India there are more than 40,000 active cases, more than 4 crores of discharged cases and more than 5 lakhs deaths.

In India, there are 705 ethnic groups recognised as scheduled tribes, usually referred to as Adivasis. These primitive people of the region are scattered in different parts of the country and mostly live in inaccessible hilly and remote forest regions. As per 2011 census, the percentage of



CONTENTS OF PART - II



S. No.	Title & Author	Page No.
10	A Study on Customer Perception towards Online Shopping of Groceries during and Post Pandemic Period Ms. Shilpa Shelar	68-75
11	Consumer Perception to Price Margining Strategy - <i>Study of Teenagers' Perception towards Inflationary and Non - Transparent Pricing Strategies of Zomato</i> Mr. Vibhav Galadagekar	76-84
12	Understanding New Dimensions to Business Communication during the Covid 19 Pandemic Dr. Geeta Sahu	85-90
13	COVID 19 and Tourist Mobility of Adventure Tourism at Sahyadri Range of Maharashtra Shivaji Vishnu Naik	91-98
14	Student's Perception towards Online Education in Pandemic Ms. Kinjal Madhukant Gosai	99-105
15	The Issues of Prostitution in Literature: A Critical and Socio-Economic Representation Mr. Kalekar Sanjay Shriram Mr. Jagdish Mohan Magar	106-112
16	Tribal Community and Covid-19 Pandemic: A Case Study of Yeoor Village of Thane District Ms. Geetanjali B. Chiplunkar Ms. Ruchita P. Patil	113-117
17	E-Learning a Threat to the Future of Teacher in India? : A Study with Special Reference to Online Mode of Education during the Pandemic Yogesh R. Vispute Dr. S.D. Sindkhedkar	118-122



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11. Consumer Perception to Price Margining Strategy - Study of Teenagers' Perception towards Inflationary and Non - Transparent Pricing Strategies of Zomato

Mr. Vibhav Galadagekar

Assistant Professor, Sheth NKTT College, Thane.

India is a foodie's paradise. It has taste variety for each and every one. Foreign tourists flock in the country to relish the divine spice on the wheels, food on the platter and Asian cuisine. Earlier homemakers used to cook for all families in kitchen; but now the millennia generation has lost that kind of attachment to homemade food. Increasing number of teenagers, bachelors, couples and working professionals are ordering food by using some (TPA) third party applications. These TPAs have bridged the service gap between hotel and home; making readymade food at doorstep at click of a button. They have created a simultaneous place and time utility efficiently supplying the food at place of work, school, picnic, movies or may it even be moving train. They have revolutionized the hoteling industry in the country. Chef no longer needs to have an outlet or restaurant; mere kitchen and tie ups with the TPAs would fetch him stable clientele. But as they say.... There is no free meal in this world – in this scenario: “no free delivery.” This paper would try to understand the business model, financial feasibility, operational gaps, loss making prepositions working out for the TPAs, consumer perception to such inflationary pricing strategies and the legality of markup pricing offered by the TPAs.

Keywords – Third Party Applications, Asian Cuisine, Chef, Markup Pricing.

Introduction

Zomato started under the business name 'Foodiebay' back in 2008; later changed the nomenclature to Zomato in 2010. Earlier it was restricted to the hub cities and metros, that too for a limited list of supplies and localities. The growth was not rampant to start with; but the growth of use of smartphones and the dot.com era was the catalyst to the millions users target. The online banking, UPI, offers, coupon codes and vouchers also made the generation go crazy for the online food delivery ideology. Now, zomato has the largest number of sale in terms of food items over 150+ cuisines and more than 5,00,000 restaurant tie-ups.



CONTENTS OF PART - II



S. No.	Title & Author	Page No.
10	A Study on Customer Perception towards Online Shopping of Groceries during and Post Pandemic Period Ms. Shilpa Shelar	68-75
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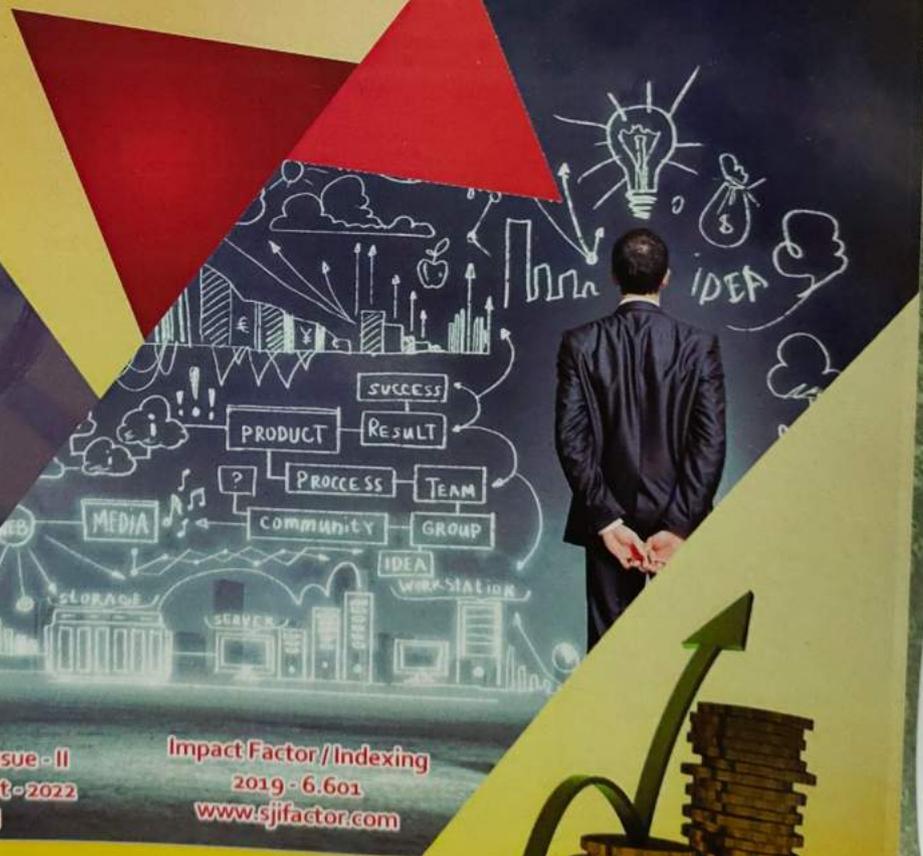


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**STUDY OF AWARENESS AMONG UNMARRIED INDIAN GIRLS ABOUT NRI
MARRIAGES**

ABSTRACT

According to ancient Hindu culture, marriage is a sacrament. It is the union of two souls rather than the union of two bodies. There are Dharmas, i.e., marital duties to be performed by both husband and wife namely Patidharma and Patnidharma. However as Indian society progressed from ancient to modern age, the institute of marriage underwent complete transformation. Today's Indian boys and girls perform marriage with various expectations. On the side of the bridegroom, there is expectation of earnings plus performing household chores, while on the side of the bride, there is expectation of good earnings and social and economic upgradation. Today's Indian girl expects to marry a boy of high standard so that she can upgrade her own social status. In the past 20 years, there has been a tremendous increase in marriages between Indian girls with NRI (Non-Resident Indian) boys especially from USA and Canada. Some of these marriages are successful. However, a significant number of these marriages have been found as fraudulent. After marriage, there are multiple adversities which are being faced by Indian wives such as husband is already married, statements regarding earnings, property, job being fraudulent, not taking wife to the place of residence, not turning to the airport to receive her, driving her out of the house, not allowing her to take child with her and so on. Behind all this, there is gross negligence on the part of the bride and her parents. If the background of an NRI husband is checked before marriage, if laws applicable to marriage are understood well in advance and such other precautions are taken, many of such incidents can be prevented. This paper makes a study as to whether Indian girls are well aware about such fraudulent NRI marriages and precautions which should be taken by them to avoid any of the above narrated incidents with them.

Keywords - Awareness, NRI Marriages, Fraudulent Marriages, Precautions, Laws.

Introduction: Several measures has been taken by the Government to create awareness regarding overseas marriages. The Ministry of Overseas Indian Affairs has launched an awareness-cum-publicity campaign to educate and sensitize prospective brides and their families with regard to problems arising out of marriages with overseas Indians and how due diligence can be exercised before entering into marital alliance with overseas Indians. Over the years, there has been an increase in the number of reports about Indian women who have been trapped in fraudulent marriages with overseas Indians. This has highlighted the urgent need to put in place safeguards to protect these women and to educate them about their rights

and responsibilities on the one hand, as well as about the safety nets and social defence mechanisms that are available to them and that could assist them on the other hand.

Dowry and other forms of harassment, such as non-consummation of marriages, marriages of convenience, concealment of an earlier existing marriage by the husband before marrying an Indian woman, and a lack of social security faced by an Indian woman on foreign soil once the marriage has been broken and ex parte divorces have been granted, are just a few of the issues that married women in foreign countries face. One of the most concerning trends to emerge in recent years is the ease with which such



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of

PROF. MS. DIPALEE MULMULAY

Sheth NKTT College of Commerce and Sheth JTT College of Arts, Thane.

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Akola Law College, Akola

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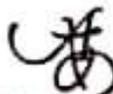
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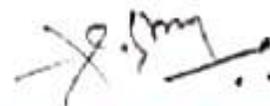
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3. A Study of Mobile Cloud Computing-Future Cloud

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Abstract

In recent years cloud computing is transforming the internet computing infrastructure. The Mobile Cloud Computing (MCC) is a relatively new concept in wireless networking to enrich the usability experiences of mobile users. Mobile Cloud Computing (MCC) which combines cloud computing and mobile computing. Though, a direct integration of two technologies may overcome a many of hurdles related to the performance, flexibility, security, and dynamic management discussed in mobile cloud computing. Mobile Cloud Computing(MCC) is changing the Internet computing framework. Mobile Cloud Computing(MCC) can resolved these problems by executing mobile applications on resource providers external to the mobile device. some mobile cloud applications for example Google's Map, Google Docs, Acrobat ,Gmail for iPhone and Cisco's WebEx on iPad. So these applications are using the Software as a Service model means end users application delivered as services. In this paper we introduce Mobile Cloud Computing and its implementation methods. We also examine some issues to be solved and point-out further future research directions. A brief details on the background of mobile cloud computing from mobile computing to cloud computing is presented and then followed with a discussion on objectives and latest research work. Many field of mobile application like mobile healthcare, mobile learning, mobile commerce and mobile entertainments are now taking advantage of Mobile Cloud Computing(MCC) technologies. The Mobile Cloud Computing(MCC) technology is based on the principal of "pay-as-you-use" basis. Since the majority of the facilities will be accessed from cloud through the Internet via Mobile devices. This draws out an expanding awesome business and exploration of opportunities in Mobile Cloud Computing(MCC).



CONTENTS OF PART - I



No.	Title & Author	Page No.
	Impact of Covid -19 on Mental Health of Nurses in Private Hospitals in Pune City Dr. Kanchan Natha Shinde	1-6
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Certificate of Participation

This is to certify that Ms. Aafreen Gulzar Shaikh of NKT College of Arts, Science and Commerce, Thane has participated and presented the paper having titled "Cyber Security And Recent Trend Of Cryptography" on 26/02/2022 & it will be published in *International Journal of Advance and Innovative Research* having ISSN: 2394-7780 and Impact Factor 7.36 peer reviewed journal . We wish you all the best for your future endeavour.

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CYBER SECURITY AND RECENT TREND OF CRYPTOGRAPHY

Ms. Anfreen Gulzar Shaikh, Mr. Kiran Sakharam More and Ms. Manisha Nehete
Assistant Professor, Department of B.Sc. IT, NKTT College of Arts, Science and Commerce, Thane

ABSTRACT

In today's digital world everyone is using internet for personal, educational, social and transactional purpose. Due to this all information is on internet network that resulting into different kind of cyber-attacks. This cause harm not only to privacy of personal but to the government organizations as well. Cyber Security have an important role in the field of Information and Technology .Securing the information or data have become one of the first priority in today's digital world. Whenever anyone thinks about the cyber Security the first. Thing that comes in our mind is 'cyber attacks' which are increasing rapidly day by day. Various Governments and organizations are applying counter measures in order to prevent these cyber-attacks. Besides various measures cyber security is still a very big concern to many of us. An attacker is always one step ahead than the defender. Defender come to know about the attack when it happened. Every defence is based upon the past attacks. The attackers are inventing new techniques to challenge the security frameworks, use powerful tools and tricks to break any sized keys.

The goal of this paper is to Focus on challenges faced by cyber security on the latest technologies. It also focuses on newly invented cyber security techniques, ethics and the trends changing the image of cyber security.

Overall the paper will present various terms related to cyber security and its trends related to cryptography.

Keywords: Cyber Security, Cryptography, Encryption, Decryption, Plain Text, Cipher Text.

1. INTRODUCTION-

1.1 **Cryptography:** Cryptography is a program that converts private data or information into an unreadable or mixed form. It is, in fact, the art of secret writing. The concept of cryptography is based on five elements which are as follows.

- a. Plain text: A message or information that we want to send in private. The Plain text set is represented by P.
- b. Cipher text: A form of information or message that is unreadable or unreadable. The cipher text set is represented by C.
- c. Key: It is the law with the help of how data is abused. The set of keys is represented by K.
- d. Encryption Function: It is the process by which the cipher text is produced. The encryption function set is represented by E(x).
- e. Encryption Removal Function: E(x) transverse function. It is an attempt to produce the first message. The set of encryption function is represented by D(x). So cryptography is based on {P, C, K, E (x), D (x)}

1.2 **Cryptography Goal**

Cryptographic goals are set before developing a new encryption model.

- Access Control
- Authentication
- Confidentiality
- Data Integrity
- Non-Repudiation



ROLE NPA IN BANKING SECTOR OF INDIA	112 – 114
Dr. Sonali Gopal Kale and Dr. Ch. Satyanarayana	
FUTURE OF ROBOTIC	115 – 117
Krushikesh A. Bichitkar and Pooja S Gupta	
MARKETING AND SUPPLY CHAIN MANAGEMENT	118 – 121
Yadav Neeraj and Prof. Sunita Pramod Sonar	
THE IMPACT OF GOODS AND SERVICE TAX ON EDUCATION	122 – 127
Miss. Arti Pal and Prof. Shubham Arvind Shrivastav	
YOUTH AND COVID-19: RESPONSE DURING HORRIBLE CONDITION.	128 – 130
Dr. Jyothi Brijendra Yadav	
INCREASING DEMAND OF CYBER SECURITY IN INDIA	131 – 137
Ajaykumar Pathak and Prof. Kirandevi Rajendra Pal	
THE FUTURE OF ROBOTICS, SMART MATERIAL AND THEIR IMPACT ON HUMAN BEINGS	138 – 141
Mr. Kshitijkumar Lalankumar Jha	
DIGITAL CURRENCY AND INDIAN INVESTORS: ANALYSIS OF INTERESTS AND AWARENESS LEVEL	142 – 145
Neetu Khanna and Navodita Bammi	
INDIAN HISTORY LAND ROVER CAR IN INDIA	146 – 147
Omkar Dattu Auti and Roshan Gupta	
REVIEW STUDY ON ESSENTIAL OF HIBISCUS FLOWER	148 – 150
Laxmi Vishwakarma and Samwel Bhira Maci	
A STUDY ON THE PERFORMANCE OF ANDROID PLATFORM	151 – 155
Sanskriti Shinde and Pragati A. Sawant	
BLUE BRAIN	156 – 159
Miss. Sonali Gholap and Priti Mahajan	
CYBER SECURITY AND RECENT TREND OF CRYPTOGRAPHY	160 – 164
Ms. Aafreen Gulzar Shaikh, Mr. Kiran Sakharam More and Ms. Manisha Nebete	



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7. To Study the Investment Pattern Adopted by Young Investor in Stock Market in Mumbai City

Ms. Aditi Mone

Sheth NKTT College, Thane.

Ms. Priyanka More

Sheth NKTT College, Thane.

Stock market is an area which has always been alluring to people. It is observed that majority of investor has experience profitable results through their investment. The current trend that has been observed is the youths of India are very much curious about stock market and investing in it. The ease in access of information regarding stock market have persuade young investor to channelize their funds in stock market rather than traditional investment options. Growth in technology have made it easier to open a trading account, and buy and sell stock at one fingertips. Here we are going To study the investment pattern adopted by young investor in stock market in Mumbai city.

The methodology used for this study is quantitative and method used for data collection is primary as well as secondary. The young investor in the age group of 18 to 25 are mainly being observed through this. The main objective of the study is to find out how many of them are actually investing by popularity of the stocks, news or by actually doing fundamental analysis. Now a day's people have less patience and want instant results so the span of staying invested in stock market is also considered as it is also very important factor to understand the behaviour.

Key words: young investor, stock market, opportunities, returns.

Introduction

Increasing popularity of stock market have changed investment patterns among young investors. Young generation are channelizing their funds by putting them in good use. Many of the traditional investment instruments like Fixed deposit, post office saving scheme have lost its market attractiveness because of low rate of return hence young investor have shifted from traditional investment options to equities, mutual fund, SIP, future and options. Young investors who are perusing graduation and post graduation prefer investing into penny stocks. Young investors who have started earing just now prefer investing in SIP, mutual fund. Due to the age



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A STUDY OF PERFORMANCE APPRAISAL STRATEGY FOR EMPLOYEE RETENTION IN SOFTWARE INDUSTRY**¹Dr. Yogeshwari Patil, ²Ms. Sonali Saraf and ³Ms. Vrushali Ghodke**¹Coordinator and Assistant Professor Sheth N.K.T.T. College, Thane (W)^{2,3}Assistant Professor Sheth N.K.T.T. College, Thane (W)**ABSTRACT**

Essential services employees are a software company that hires, encourages and maintains them. Although from time to time, the amount created by employees in other software companies takes the form of intangible assets such as intellectual property, types, and so on, most employees in human enterprises such as IT services and products intangible. Software companies use new labor methods different from brick and mortar companies to manage human resources. The HR processes in Indian software companies such as performance testing, staff recruitment and staff development programs are significantly different from the manufacturing and other service companies. The researcher in this study is trying to find an answer to the research question whether the various analytical strategies in software companies reflect employee retention in the software industry. Performance management has become an integral part of the organization's strategic direction for human resource management and Vision and Mission. Performance management is essential to ensure the sustainability and competitiveness of the organization in today's information technology world.

Keywords- Employees, Software Company, performance appraisal, retention, Human Resource, IT services.

INTRODUCTION

The overall performance of any organization depends solely on the quality of Human Resources available. In general terms, human resources can be defined as the content of the knowledge, skills, creative abilities, talents and abilities of the organization's staff and the values, attitudes, methods and beliefs of the person involved in organizational matters. Performance appraisal, or staff evaluation, is an annual process, in which productivity and performance of employees in assigned projects will be documented, evaluated and compared to the objectives set by their managers. They will receive feedback and advice on their skills or future growth within the company.

The results of this program vary from company to company and depend on the growth of the business, the size of the company or the performance of the individual. Generally, however, the outcome will determine whether employees can receive promotion, salary increases, bonuses, and other rewards. Staff evaluation is not only important to reward deserving employees. The same principle can be applied to maintain your skills and reduce the cost of hiring and training. Staff retention and performance are HR's top concerns today. People the Gartner group company that focuses on human financial management in IT organizations have realized that the average time for IT professionals is less than three years. In addition, the use of new technologies, learning and training support, and challenging environment are ranked higher than competing salary structures as effective retention processes.

REVIEW OF LITERATURE

Dyer and Reeves (1995), captured the results of HRM operations in the following ways.

- Financial results; profit, sales markets
- Organizational results; productivity, quality, efficiency
- HR-related results; attitude and behavior of employees - satisfaction, commitment, change of staff, absence.

Richard and Johnson (2001), using a sample of banks, examined the impact of an effective HRM strategy on a wide range of variables. They found that the effectiveness of strategic HRM was directly related to employee benefits and that the relationship between this rate and the return on equity was strong between high-value banks.

Nayyab H et al (2011), conducted research to find that HRM processes contribute to improving the performance of banks. In addition, the result showed that HRM processes such as training, staff participation in decision-making were found to be closely related to bank performance. In addition, Osman et al (2011) 55 found that successful implementation of HR processes in a company has a significant impact on company performance. The findings also show that HR processes have a nearly 50 percent impact on solid performance.

A STUDY OF PERFORMANCE APPRAISAL STRATEGY FOR EMPLOYEE RETENTION IN SOFTWARE INDUSTRY	165 – 170
Dr. Yogeshwari Patil, Ms. Sonali Saraf and Ms. Vrushali Ghodke	
DERIVATIVE MARKETS IN INDIA	171 – 172
Abhishek Sharma and Rohini Yevale	
AN EVALUATIVE STUDY ON PRADHAN MANTRI MUDRA YOJANA (PMMY)	173 – 177
Mr. Sandesha Shetty and Mrs. Niveditha Shetty	
IMPACT OF COVID-19 ON EVENT MANAGEMENT INDUSTRY	178 - 180
Dr. Sunita Sherifani	
A CRITICAL STUDY ON IMPACT OF COVID-19 ON HOTEL INDUSTRY WITH SPECIAL REFERENCE TO MUMBAI SUBURBAN AREA	181 – 185
Tejashwari Somashekar Dodamani	
INDIAN BUSINESS CULTURE & WORK –LIFE BALANCE	186 – 191
Prof. Kollannur Neena Paul	
A STUDY ON EFFECT OF COVID-19 ON MANUFACTURING SECTOR IN INDIA	192 – 196
Mrs. Harsha Piyush Anam	
A REVIEW ON THE BENEFITS OF INVESTING THROUGH MUTUAL FUNDS	197 – 200
Dr. Nitin Agarwal	
BIG DATA AND CLOUD COMPUTING IN FINANCE: A REVIEW OF THE LITERATURE	201 – 209
Sakshi Chaurasia	
A STUDY ON IMPACT OF ORM (ONLINE REPUTATION MANAGEMENT) OF BRANDSON CUSTOMER BUYING MINDSET	210 – 214
Mrs. Anshu Sinha and Miss. Nilima G. Nimje	
STUDY ON IMPROVING EFFICIENCY OF EMPLOYEES THROUGH TRAININGS WITH THEHELP OF AN ANALYSIS OF COMMERCIAL BANKS IN INDIA	215 – 220
Dr. Veera Talukdar	
AN OVERVIEW OF POWERLOOM INDUSTRY IN ERODE DISTRICT OF TAMIL NADU STATE	221 – 224
Dr. Sunita Sherifani	
AN ANALYSIS OF CUSTOMER PREFERENCE TOWARDS OTT PLATFORMS IN WEST BENGAL: A STUDY	225 – 237
Anis Chattopadhyay and Prof. (Dr.) Sujit Mukherjee	



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The title of the paper was - a study on customer perception towards online shopping of groceries during AND POST pandemic period

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CONTENTS OF PART - II



S. No.	Title & Author	Page No.
10	<i>A Study on Customer Perception towards Online Shopping of Groceries during and Post Pandemic Period</i> Ms. Shilpa Shelar	10-17
11	<i>Consumer Perception to Price Margining Strategy - Study of Teenagers' Perception towards Inflationary and Non - Transparent Pricing Strategies of Zomato</i> Mr. Vibhav Galadagekar	16-26
12	<i>Understanding New Dimensions to Business Communication during the Covid 19 Pandemic</i> Dr. Geeta Sahu	25-36
13	<i>COVID 19 and Tourist Mobility of Adventure Tourism at Sahyadri Range of Maharashtra</i> Shivaji Vishnu Naik	91-98
14	<i>Student's Perception towards Online Education in Pandemic</i> Ms. Kinjal Madhukant Gosai	99-105
15	<i>The Issues of Prostitution in Literature: A Critical and Socio-Economic Representation</i> Mr. Kalekar Sanjay Shriram Mr. Jagdish Mohan Magar	106-112
16	<i>Tribal Community and Covid-19 Pandemic: A Case Study of Yeoor Village of Thane District</i> Ms. Geetanjali B. Chiplunkar Ms. Ruchita P. Patil	113-117
17	<i>E-Learning a Threat to the Future of Teacher in India? : A Study with Special Reference to Online Mode of Education during the Pandemic</i> Yogesh R. Vispute Dr. S.D. Sindkhedkar	118-122

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CONTENTS OF PART - I



S.No.	Title & Author	Page No.
19	A Study on Sustainable Growth of MSMEs in India with Reference to Digital Initiatives Mrs. Lakshita Soni	122-129
20	A Study on the Strategic Life Skills Adopted by Women Entrepreneurs in Their Business during and Post Pandemic Dr. Rinky Rajwani Dr. Himanshi Mansukhani	130-134
21	A Study on Customer's Perception towards Digital Methods of Payment during and Post Pandemic Ms. Namrata Anant Sawant	135-141
22	One Drink- Two Different Names: Kadha in Sanskriti and Madira in Prakriti with Reference to the Adi Apong from the State of Arunachal Pradesh Dr. Munmy Chhetry Baruah	142-147
23	Pandemic Impacts on Branded Apparels in India Ms. Ekta Wani	148-155



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**CONTENTS OF PART - I**

S. No.	Title & Author	Page No.
1	Impact of Covid-19 on Mental Health of Nurses in Private Hospitals in Pune City Dr. Kanchan Natha Shinde	1-6
2	The Problems of Frauds in Banking Sector during Covid 19 in India Mr. Atul Krishna Ghadge	7-12
3	A Study of Mobile Cloud Computing-Future Cloud Ms. Pranali Pathade Ms. Vrushali Ghodke Ms. Aafreen Gulzar Shaikh	13-19
4	A Study of Tourism Industry and COVID-19 Pandemic with References to Konkan Tourism Ms. Geetanjali B. Chiplunkar Ms. Taqdish Riyaz Shaikh	20-24
5	A Study on Commodity Trading and Investors Awareness with Reference to Thane City Mrs. Maithili Akshay Kende Mr. Mahesh Manilal	25-32
6	A Study on Impact of Covid-19 on Indian Economy with Special Reference to Middle-Class India Ms. Saumya Rai	33-38
7	To Study the Investment Pattern Adopted by Young Investor in Stock Market in Mumbai City Ms. Aditi Mone Ms. Priyanka More	39-43
8	Empowering Women in India through Self-Help Groups Dr. Divya Nigam	44-53
9	Cashless Economy - Transforming India into a Digital Economy Khushboo Ashok Lala	54-60



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CONTENTS OF PART - II



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12	Understanding New Dimensions to Business Communication during the Covid 19 Pandemic Dr. Geeta Sahu	25-36
13	COVID 19 and Tourist Mobility of Adventure Tourism at Sahyadri Range of Maharashtra Shivaji Vishnu Naik	91-98
14	Student's Perception towards Online Education in Pandemic Ms. Kinjal Madhukant Gosai	99-105
15	The Issues of Prostitution in Literature: A Critical and Socio-Economic Representation Mr. Kalekar Sanjay Shriram Mr. Jagdish Mohan Magar	106-112
16	Tribal Community and Covid-19 Pandemic: A Case Study of Yeoor Village of Thane District Ms. Geetanjali B. Chiplunkar Ms. Ruchita P. Patil	113-117
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CONTENTS OF PART - II

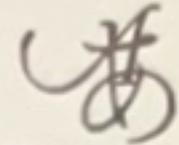
S. No.	Title & Author	Page No.
1	Cloud Computing Technologies in Higher Education during COVID-19 Ms. Sucha M. Gupta Ms. Manisha M. Nehete Mr. Kiran Sakharum More	1-9
2	A Study on Level of Awareness about Mutual Fund with Reference to SIP (Systematic Investment Plan) Dr. Himanshi Mansukhani Prof. Sujata J. Gade Prof. Anjali S. Pal	10-20
3	The Future of Work Culture in India B. Basu	21-26
4	Positive Effects of Covid 19 on Educational Institutes Dr. Kanchan Natha Shinde	27-31
5	A Study of Effect of Bank Merger on Financial Performance of Banks in India Dr. Shivaji Pawar Ms. Prudnya Garad	32-38
6	Social Support, Fear and Loneliness among Adolescents during Covid-19 Pandemic Rev. Dr. Jeronimo D' Silva	39-45
7	Scope of Cashless Economy Shaikh Nazmeen Sadre Alam Prof. Kalpana Mulay	46-54
8	Covid-19 Pandemic: The Message from the Nature and Lessons Learnt Dr. Pankaj D. More	55-60
9	A Study on Level of Acceptance of Cashless Electronic System and Digitalisation among the Semi-Skilled Business People and Small Shopkeepers of Mumbai Region Mrs. Saima Shueb Khan	61-67



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**A Study on the Strategic Life Skills Adopted by Women
Entrepreneurs in Their Business during and Post Pandemic**

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CONTENTS OF PART - I



S. No.	Title & Author	Page No.
19	A Study on Sustainable Growth of MSMEs in India with Reference to Digital Initiatives Mrs. Lakshita Soni	122-129
20	A Study on the Strategic Life Skills Adopted by Women Entrepreneurs in Their Business during and Post Pandemic Dr. Rinky Rajwani Dr. Himanshi Mansukhani	130-134
21	A Study on Customer's Perception towards Digital Methods of Payment during and Post Pandemic Ms. Namrata Anant Sawant	135-141
22	One Drink- Two Different Names: Kadha in Sanskriti and Madira in Prakriti with Reference to the Adi Apong from the State of Arunachal Pradesh Dr. Munmy Chhetry Baruah	142-147
23	Pandemic Impacts on Branded Apparels in India Ms. Ekta Wani	148-155

20. A Study on the Strategic Life Skills Adopted by Women Entrepreneurs in Their Business during and Post Pandemic

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Abstract

Covid -19 has left the negative impact on the growth and development of any business across the globe. It was a tough time for all the entrepreneurs to emerge out of this crisis, but with the help of the resilience and entrepreneurial skills they bounced back. This study tries to understand the core life skills adopted by the women entrepreneurs in their business during and post pandemic. The way in which women entrepreneurs adopted these core life skills like self-awareness, emotional intelligence, problem solving, decision making, stress etc. for their survival.

Objective of the Study

To study the Strategic Life skills adopted by Women Entrepreneurs

Introduction

Covid -19 has left the negative impact on the growth and development of any business across the globe. It was a tough time for all the entrepreneurs to emerge out of this crisis, but with the help of the resilience and entrepreneurial skills they bounced back. Entrepreneurs took this crisis as both the opportunity for learning how to survive their business and even the negative consequences. The fighting spirit of the entrepreneurs helped them to come out of such crisis. (Akula, Jan. 2021)

This study is related to the struggle of women entrepreneurs and the way in which they adopted their strategic life skills to handle this tough situation and survive in the market.

Women entrepreneurs may be defined as a "Woman or a group of women who initiate, organize and run a business enterprise".

As per Kamal Singh - "A woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life." (Sharma, 2013)

Review of Literature

In the Research study "Small businesses and their challenges during COVID-19 pandemic in developing countries: in the case of Ethiopia", the researcher finds that doing business in this COVID-19 pandemic time is very challenging. It has dangerous impact on workers as some had to lose job during this period, small businesses and also the country's overall economy. COVID-19 did not affect all businesses in the same way. Some businesses which were essential remained open, while others were closed. Some businesses could shift employees to remote work, while others were ill equipped for the transition. (Engidaw, Jan 2022)

In the research study "Developing life skills for economic progress" it was found that Researcher suggested that self-awareness is an essential for developing empathy, for effective communication and interpersonal relations. (Iyer, 2017)

In the research study "Strategies Adopted by Women Entrepreneurs to Ensure Small Business Success in the Nkonkobe Municipality, Eastern Cape" it was found , that the successful women in business must assist other budding women entrepreneurs to start the business through a mentorship programme or encourage the start-ups to join the business incubators. (Agholor Deborah Ewere, 2015)

In the research study "Emotional Intelligence and Entrepreneurs innovativeness towards Entrepreneurial Success: A Preliminary Study" it was found that Entrepreneurs can increase creativity and innovation by leveraging their emotional intelligence. Emotional power will be helpful for the entrepreneurs to be good leaders and inspiring and motivating their employees to be innovative and creative in their organizations (Rohana Ngah, 2015). The occurrence of negative life events often has a stronger impact on individual physiology, cognition, emotion, and social response than positive life events. (Zhengda Xu, Jan 2022)

In the research study "Emotional Intelligence – Women Entrepreneurs' Secret Weapon – A Conceptual Study" it was found that highly emotional intelligent women can solve problems related to professional and personal area in an effective and efficient way. Controlling their emotions will also result in creating a conducive work environment. (Ranjitha Bernice G., 2017)

In the research study "Work Stress and Coping Behavior among Women Entrepreneurs in India" it was found that, Women were subjected to greater stress due to the excessive demands, expectations from home and at career front even, which caused greater conflicts for women entrepreneur in coping up with multiple roles. This resulted in stress in them which leads to low work life balance. (Prachita Patil, 2017). Our findings show that indeed, the risks of burnout have increased during the pandemic and that the threat of bankruptcy is the dominant threat. (Thurik, February 2022)

Women entrepreneurs failed to take any formal training for their business and started business enterprises. Proper decision-making power in terms of manpower recruitment, marketing and financial decisions will lead to the success in their business.

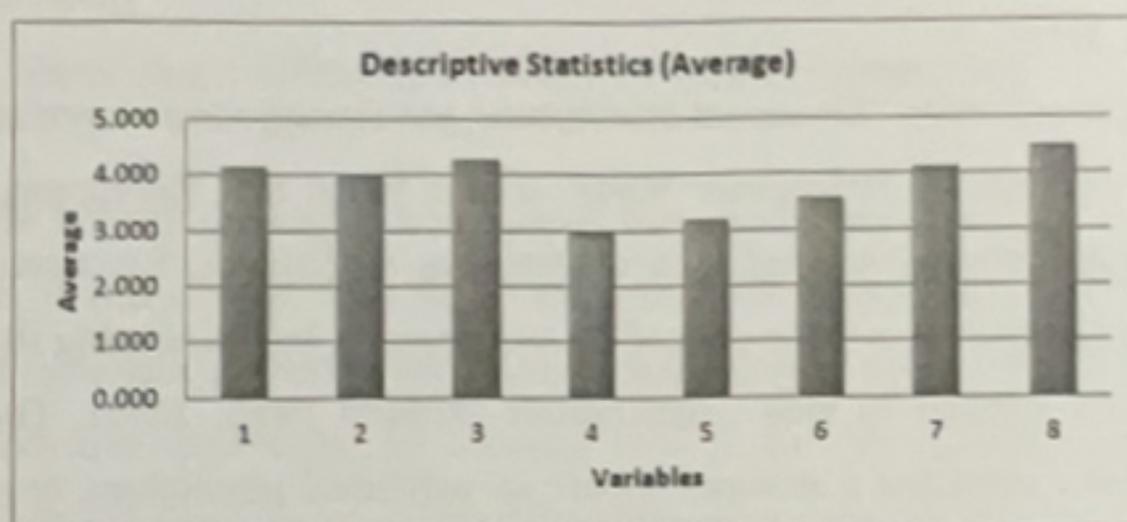
Research Methodology

Methodology adopted for the research includes primary research (sampling, preparation of questionnaire), data collection, Anova method to test hypothesis.

Hypothesis

1. Ho: Strategic Life skills do not have impact on the growth of women entrepreneur and the economic development in Pandemic
2. H1: Strategic Life skills have impact on the growth of women entrepreneur and the economic development in Pandemic.

Observation and Analysis



Source: Primary Data

Anova: Single Factor**SUMMARY**

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>	<i>Sqrt Variance</i>
V1	30	125	4.167	0.489	0.1276
V2	30	121	4.033	0.654	0.1477
V3	30	128	4.267	0.409	0.1168
V4	30	89	2.967	1.482	0.2222
V5	30	96	3.200	1.476	0.2218
V6	30	107	3.567	0.668	0.1492
V7	30	124	4.133	0.671	0.1496
V8	30	135	4.500	0.741	0.1572

Source: Primary Data

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	62.79583	7	8.970833333	10.89080761	7.13818E-12	2.049195
Within Groups	191.1	232	0.823706897			
Total	253.8958	239				

Source: Primary Data

Since the P Value of the variables is less than 0.05, hence we accept the alternate hypothesis and reject the null hypothesis. So this means that strategic life skills have impact on the growth of women Entrepreneur

Conclusion

From the above study, we can conclude that pandemic hampered the growth but women entrepreneurs. Women entrepreneurs suffered from the losses in the pandemic which resulted a drop in the economy of the country. However slowly and gradually during the post pandemic women entrepreneurs thought to bounce back. So they adopted these core life skills and believed that self-awareness is a prerequisite for effective communication and developing the interpersonal skills. skills like Critical Thinking, empathy, various interpersonal skills like gestures, languages, symbols etc were also adopted by women entrepreneurs. So they were able to take logical decisions on financial management, product management and staff management.

Adopting problem solving skills for dealing with the finances and people around, led to less stress among the women entrepreneur. Hence we conclude that there is an impact of these strategic life skills on the growth and success of women entrepreneurs and the economic development of the country especially during and after the Pandemic.

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